

6-1-1934

## The Frat Volume 31 Number 11 June 1934

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: [https://ida.gallaudet.edu/thefrat\\_1931-1940](https://ida.gallaudet.edu/thefrat_1931-1940)

---

### Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 31 Number 11 June 1934" (1934).  
*1931-1940*. 42.

[https://ida.gallaudet.edu/thefrat\\_1931-1940/42](https://ida.gallaudet.edu/thefrat_1931-1940/42)

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1931-1940 by an authorized administrator of IDA@Gallaudet. For more information, please contact [james.mccarthy@gallaudet.edu](mailto:james.mccarthy@gallaudet.edu).



Published monthly by Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Editorial Office, 201 N. Wells St., Chicago, Ill. Entered as second-class matter August 22, 1927, at the post office at Mount Morris, Illinois, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized July 17, 1918. Subscription price: One dollar per year.

Thirty-first Year

JUNE, 1934

Number Eleven

## Valuation Exhibit Year Ended December 31, 1933

### Benefit Funds in Hand and Accrued

Death .....	\$1,547,799.40
Disability .....	93,831.20
Total Assets Benefit Funds.....	\$1,641,630.60

### Liabilities and Surplus Benefit Funds

Reserve on death benefit certificates.....	\$1,143,740.76
Reserve on disability benefits.....	68,756.56
Death claims in process.....	3,129.00
Disability claims in process.....	1,605.00
Advance mortuary assessments.....	439.07
Advance disability taxes.....	143.35
Surplus death benefit fund.....	400,490.57
Surplus disability benefit fund.....	23,326.29

Total Liabilities and Surplus.....	\$1,641,630.60
Ratio Assets to Liabilities.....	134.80 %

Assets Expense and Convention Funds.....	\$ 28,282.34
Liabilities of these funds.....	106.86

Ratio Net to Expected Mortality.....	54.84 %
Rate of Interest Earned on Benefit Funds.....	4.33 %

Valuation report attested by Actuaries C. E. Brooks of Chicago for the United States, and Fackler & Breiby of New York for the Dominion of Canada.

## Legal Pointers

By JOSEPH S. GRANT, Attorney

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

### Rights of Deaf Employees

A CONSIDERABLE number of deaf and dumb persons have been refused employment on the grounds that employers of persons under such disabilities are not protected by Workmen's Compensation Insurance, or similar insurance, in the event of injury to them arising out of and during the course of their employment.

The writer has examined the laws in the State of Illinois, and cannot find any statutes or decisions by the Courts which excludes deaf and dumb employees from the benefits of the Workmen's Compensation Act, or which denies employers the right to procure insurance protecting them against loss occurring on account of injuries sustained by such persons.

The Act above referred to expressly and specifically applies to all employees, without any qualification, to enjoy the rights accruing under and by virtue of this Act. Consequently, once the insurance carrier issues insurance on behalf of an employer who comes within the purview of the Workmen's Compensation Act, such employer is fully protected as to any deaf and dumb persons who may be in his employment or who may thereafter be employed, and in the event of partial or total disability, or accidental death, the personal representative, widow, children, beneficiary, or heirs will be entitled to compensation from the insurance carrier and the employer will thereby incur no financial loss whatever.

The writer has not made an exhaustive study of this subject-matter, particularly with reference to the law on the matter in the other forty-seven states. The law may vary in the several states, and, therefore, the statutes and decisions must be examined before determining the rights, duties and liabilities of employers who hire deaf and dumb persons.

Obviously, where the law is similar to that of Illinois, employers cannot be compelled to hire any person regardless of disabilities, because the right to hire and discharge employees is squarely vested within the policy and determination of the employer.

However, when a deaf and dumb person applies for a position, and the employer denies his application for the reason that persons afflicted with such disabilities are excluded from the benefits of the Workmen's Compensation Act, thereby rendering and subjecting the employer to liability for injuries sustained during the course of employment, is erroneous and misleading in law and fact.

## 1935-Kansas City-1935

By FRED R. MURPHY

Publicity Director, Local Committee on Arrangements

ON to Kansas City, frats of America! There the stage is being set for the 12th Quadrennial Convention of Fraternity in July 1935. What a week to anticipate—a week so swiftly approaching that it behooves everyone who wishes to attend the convention to start planning now for the journey to Kansas City, the Heart of America.

There, with open arms, brothers of Kansas City Division 31 await. Convention week in Kansas City will be a fiesta week in spirit. It will be gay, colorful, enthusiastic and carnival in aspect with all the gaiety and glamour, plus a real businesslike manner, so peculiar to an organization as happy, prosperous and fraternal as the frat.

Kansas City is a gracious host and a thorough one. Convention week will find it prepared with a program that will live forever in the memories of all who come. Faced by tremendous odds at the onset the local committee on arrangements has fought a laborious but winning fight and indications point to success for the venture in all aspects. There is still much to be done and the need for teamwork, harmony and support for all socials, parties, picnics and the like is just as great as it was before. The past few years with their shifting economic conditions have hurt a lot, but that is all over now and the local fund is assuming such proportions as to bring faint traces of smiles to the faces of the hard working committee-men.

Kansas City frats hope that their brothers in every corner of the United States will come to Kansas City, in loyalty to the spirit of the convention of the Grand Division, and also because of magnetic Kansas City itself, a city enjoying an enviable reputation as a convention city in the United States, plus a reputation for putting things over that make it especially inviting for YOU to bring your family to share the joys of the convention program and festivities.

Plan now so that July, 1935, will find you a welcome and hospitably received guest of Kansas City.

"On to Kansas City!" Tell your Brother Bill to meet you here in 1935!

### NAD Frat Smoker

By JIM QUINN

PRACTICALLY every one knows there will be a convention of the National Association of the Deaf at the Hotel Pennsylvania, 34th Street and Seventh Avenue, New York City, from July 23 to July 28. The most brilliant and most beautiful of the deaf world will be there; business of utmost importance will be transacted, and the social side will be one round of entertainment and pleasure.

Above all, one night—THE night—the night of July 27, will be outstanding

for those who are members of the National Fraternal Society of the Deaf. It has been set aside as "Frat Night." A gigantic smoker is on the program—eats, good fellowship, entertainment, initiations.

The committee in charge, made up of two members from each division in the metropolitan area, headed by that peerless ringmaster Ben Friedwald, president of Brooklyn No. 23, is lining things up so that the evening will be long remembered by one and all.

So remember, Frats, the evening of July 27 is "Frat Night." The doings will be held in the Pennsylvania Hotel, headquarters of the convention. Details later.

## NAD Convention

By MARCUS L. KENNER

Chairman Local Committee

HIGH up, on one of New York City's towering sky-scrapers, a riveter was singing thus:

"I happen to like New York, I happen to like this town.  
I like the city air, I like to drink of it,  
The more I know New York, the more I think of it.  
I like the sight and the sound and even the stink of it.  
I happen to like New York."

I like to go to Battery Park and watch those liners booming in.  
I often ask myself, why should it be that they should come so far from across the sea,  
I suppose it's because they all agree with me,  
They happen to like New York."

And when I have to give the world a last farewell,  
And the undertaker starts to ring my funeral bell,  
I don't want to go to heaven, don't want to go to hell—  
I happen to like New York,  
I happen to like New York."

And I, too, happen to like New York. There are over 8,000,000 people here which are exactly eight million reasons why. Over 5,000 of these are our own deaf brethren—presenting five thousand additional reasons why you and YOU should come to our N. A. D. Convention in New York, July 23-28, 1934.

Among the many good things we shall have on tap are: Grand Reception and Ball, 3½-hour Sightseeing Tour via the famous Royal Blue Line Busses, Writer's and Gallaudet College Lunches, Trip to Coney Island—taking in Shore Dinner and Steeplechase Park, 1st International Art Exhibition—worth coming miles to see, Banquet and Entertainment, 3½ hours escorted trip through famed Radio City, Giant N. F. S. D. Smoker—managed by seven Divisions, and an All-Day Outing up the glorious Hudson River to Indian Point, etc. etc. More anon.

### Deputy Change

KNOXVILLE DIVISION No. 20: Hugh Bishop succeeds W. R. Hutcheson.

## April Collections

Grand Division.....	\$ 5.38
Chicago No. 1.....	307.96
Detroit.....	193.47
Saginaw.....	6.91
Louisville.....	85.56
Little Rock.....	115.08
Dayton.....	25.71
Bay City.....	22.80
Cincinnati.....	94.66
Evansville.....	5.39
Nashville.....	15.52
Olathe.....	69.42
Flint.....	179.77
Toledo.....	70.76
Milwaukee.....	136.43
Columbus.....	122.63
Knoxville.....	16.73
Cleveland.....	89.47
Indianapolis.....	73.94
Brooklyn.....	568.54
St. Louis.....	202.39
New Haven.....	64.70
Holyoke.....	12.49
Los Angeles.....	273.80
Atlanta.....	64.56
Philadelphia.....	208.36
Kansas City.....	106.79
Omaha.....	81.91
New Orleans.....	34.77
Kalamazoo.....	7.86
Boston.....	218.44
Pittsburgh.....	67.05
Hartford.....	54.30
Memphis.....	36.05
Portland, Me.....	9.32
Buffalo.....	25.55
Portland, Ore.....	112.04
Newark.....	153.27
Providence.....	73.24
Seattle.....	71.05
Utica.....	35.08
Washington.....	165.82
Baltimore.....	82.25
Syracuse.....	38.74
Cedar Rapids.....	25.88
Huntington.....	42.65
Albany.....	50.18
Rochester.....	100.06
San Francisco.....	117.14
Reading.....	98.43
Akron.....	246.46
Salt Lake City.....	39.61
Rockford.....	88.77
Springfield, Ill.....	54.62
Davenport.....	20.51
Worcester.....	28.06
St. Paul-Minneapolis.....	137.48
Fort Worth.....	55.34
Dallas.....	108.74
Denver.....	52.69
Waterbury.....	36.71
Springfield, Mass.....	54.37
Waco.....	22.84
Bangor.....	32.60
Kenosha.....	34.38
Birmingham.....	89.52
Stout Falls.....	36.33
Wichita.....	64.11
Spokane.....	40.61
Des Moines.....	41.50
Lowell.....	28.23
Berkeley.....	74.51
Delavan.....	119.01
Houston.....	71.28
Scranton.....	31.09
Richmond.....	45.42
Johnstown.....	33.49
Manhattan.....	225.05
Jacksonville.....	89.85
Lewiston.....	43.32
Peoria.....	24.32
Jersey City.....	81.90
Bronx.....	128.67
Columbia.....	50.80
Charlotte.....	58.14
Durham.....	49.42
Grand Rapids.....	4.10
Toronto.....	290.85
Duluth.....	13.42
Canton.....	20.30
Faribault.....	21.37
South Bend.....	21.12
Council Bluffs.....	64.03
Fort Wayne.....	6.92
Schenectady.....	22.23
Chicago No. 106.....	94.65
Miami.....	24.92
Binghamton.....	62.20
Wilkinsburg.....	48.99
San Diego.....	12.48
Eau Claire.....	17.40
Sulphur.....	26.66
Vancouver.....	13.31
Westchester.....	23.05
Queens.....	40.62
St. Augustine.....	18.82
Total collections.....	\$8,127.49

Treasurer's Statement for  
April, 1934

Balance and Income	
Balance, March 31, 1934.....	\$1,756,296.28
Division collections.....	8,127.49
Interest, mortgage loans.....	3,490.82
Interest, bonds.....	212.50
Indemnity fund premiums.....	6.42
Mortgage insurance premiums.....	61.50
Mortgage renewal fee.....	20.00
Rents.....	393.50
Taxes.....	50.00
Lodge supplies.....	2.20
Exchange on checks.....	2.20
Advertising in THE FRAT.....	2.00
Subscription to THE FRAT.....	1.20
Recording and registry fees.....	7.25
Total balance and income.....	\$1,768,673.36
Disbursements	
Death benefits.....	\$ 5,195.00
Sick benefits.....	2,230.00
Accident benefits.....	1,095.00
Old Age Income payments.....	73.98
Refund of dues.....	7.89
Insurance Department fees.....	25.00
Investment expenses.....	1,149.84
Legal services.....	90.00
THE FRAT.....	190.76
Postage.....	25.00
Printing and stationery.....	11.25
Rent.....	150.00
Officers' and Trustees' salaries.....	562.49
Clerical services.....	305.00
Mortgage insurance premiums.....	34.00
Office expenses.....	76.16
Total disbursements.....	\$ 11,221.37
Recapitulation	
Balance and income.....	\$1,768,673.36
Disbursements.....	11,221.37
Balance, April 30, 1934.....	\$1,757,451.99

## Trustees' Report

Ledger Assets, April 30, 1934	
Real estate.....	\$ 85,500.00
First mortgage loans.....	1,145,381.80
First mortgage bonds.....	222,932.38
U. S. Government bonds.....	15,000.00
State bonds.....	154,031.36
Municipal bonds.....	36,477.36
Canadian bonds.....	21,071.22
Cash in banks:	
City National Bank & Trust Co.	8,010.09
Continental Illinois National Bank & Trust Co.....	60,345.01
Bank of Montreal.....	6,633.92
Grand Secretary-Treasurer's cash.....	2,068.85
Total ledger assets.....	\$1,757,451.99
Balance in Funds	
Reserve fund.....	\$1,593,474.28
Mortuary fund.....	24,500.76
Sick and Accident fund.....	92,685.14
Accumulated interest.....	18,144.06
Convention fund.....	13,389.12
Indemnity fund.....	776.88
General expense fund.....	14,481.75
Total in all funds.....	\$1,757,451.99

## April Death Claims

Paid to Rhea E. J. Hudson, Worcester, Mass., for death benefit of Warren J. Hudson, certificate No. 4913-D, deceased March 23, 1934, \$1,000.	
Paid to Cora T. Unwin, Houston, Tex., for death benefit of William B. Unwin, certificate No. 5327-C, deceased March 21, 1934, \$113.	
Paid to Rosa L. Snodgrass, Electra, Texas, for death benefit of Henry C. Snodgrass, certificate No. 5165-D, deceased March 4, 1934, \$1,202.	
Paid to Carrie L. Fleming, Akron, Ohio, for death benefit of John H. Fleming, certificate No. 1881-D, deceased March 22, 1934, \$630.	
Paid to Mary Marsh, Clark Mills, N. Y., for death benefit of Dewey J. Marsh, certificate No. 4402-D, deceased March 8, 1934, \$1,000.	
Paid to Minnie L. Edington, Washington, D. C., for death benefit of Hunter S. Edington, certificate No. 1964-C, deceased March 21, 1934, \$500.	
Paid to Evelyn C. Arnold, Philadelphia, Pa., for death benefit of Howard E. Arnold, certificate No. 1896-C, deceased March 15, 1934, \$500.	
Paid to Margaret M. Cooper, Washington, D. C., for death benefit of William Cooper, certificate No. 1499-A, deceased March 23, 1934, \$250.	

## April Disability Claims

M. C. Goff, Delavan.....	\$ 10.00
Mark Sullivan, Spokane.....	50.00
A. L. Levine, Toronto.....	50.00
William Cooper, Washington.....	10.00
J. W. Simcox, Peoria.....	45.00
A. C. Johnson, Davenport.....	45.00
O. K. Price, Sr., Baltimore.....	50.00
William Greenbaum, Detroit.....	250.00
Samuel Jampol, Brooklyn.....	50.00
J. J. Byck, Brooklyn.....	50.00
Roscoe Purkhiser, Akron.....	10.00
C. L. Cherrington, Akron.....	50.00
Fred McClish, Cleveland.....	45.00
*W. S. Smith, New Orleans.....	45.00
*C. B. Strail, Syracuse.....	50.00
*Morris Gabowitz, Brooklyn.....	50.00
*C. W. Keach, Eau Claire.....	50.00
*Ambrose Castana, Kenosha.....	15.00
J. D. Malone, Boston.....	50.00
Samuel Perlmutter, St. Louis.....	20.00
J. P. Kirby, Brooklyn.....	150.00
T. M. Hofmann, Syracuse.....	50.00
Lester Cohen, Manhattan.....	75.00
A. J. Buhl, Manhattan.....	30.00
P. J. Murphy, Bronx.....	50.00
L. C. Saracine, Bronx.....	150.00
Anthony DiGiovanni, Bronx.....	150.00
H. R. Glover, Columbia.....	40.00
*W. C. Reesink, San Francisco.....	50.00
*Wm. Berkowitz, Brooklyn.....	75.00
*Reuben Cohen, Manhattan.....	250.00
*David Rosen, Queens.....	100.00
*A. F. Kautz, Portland, Ore.....	250.00
D. A. Kaiser, Berkeley.....	40.00
E. E. Hannan, Washington.....	25.00
H. J. Tucker, Springfield, Mass.....	250.00
D. A. Parent, Portland, Me.....	20.00
J. S. Klein, Manhattan.....	250.00
T. H. Mondeau, Philadelphia.....	10.00
W. L. Smith, Columbia.....	125.00
*David Storch, Bronx.....	50.00
*I. D. Borton, Kalamazoo.....	10.00
*Robert Fiedler, Bronx.....	100.00
Archie Stewart, Louisville.....	30.00
Total for the month.....	\$3,325.00

\*Denotes accident claims.

## Obituary

LESLIE HARNESS, 40, of Knoxville Division No. 20, died February 18, 1934. He joined the Society June 1, 1927, and held certificate No. 8247-D.

EDWARD C. ELSWORTH, 54, of Brooklyn Division No. 23, died April 14, 1934. He joined the Society May 1, 1913, and held certificate No. 1661-A.

GEORGE A. W. MORRELL, 29, of Lewiston Division No. 89, died April 27, 1934. He joined the Society July 1, 1926, and held certificate No. 7883-D.

JOSEPH O. HARRIS, 60, of Los Angeles Division No. 27, died April 29, 1934. He joined the Society May 1, 1907, and held certificate No. 169-E.

## Births

January 19—Mr. and Mrs. Samuel Teich, New York, N. Y., a girl.

April 4—Mr. and Mrs. Louis Cohen, Brooklyn, N. Y., a boy.

April 10—Mr. and Mrs. Ernest Morrell, Lewiston, Me., a boy.

April 22—Mr. and Mrs. Albert Meyer, Milwaukee, Wis., a boy.

April 23—Mr. and Mrs. Orley Schooley, Peckville, Pa., a boy.

April 27—Mr. and Mrs. George Bell, St. Thomas, Ont., a girl.

May 2—Mr. and Mrs. Durward Lewter, Ft. Worth, Tex., a girl.

May 5—Mr. and Mrs. Silas Baskerville, Toronto, Ont., a boy.

May 11—Mr. and Mrs. Marcel Jasmin, Montreal, Que., a boy.

## Marriages

April 21—Henry DeMoyné and Evelyn Robbins, both of North Arlington, N. J.

May 12—John O'Reilly and Emilia Lefebure, both of Montreal, Que.

## Engagements

Max Dramin, Springfield, Mass., and Marian Lilienstein, Springfield, Ill.

Richard Friend, Volant, Pa., and Frances Johnson, Edgewood, Pa.

## Deaths

April 22—Katherine Tunison, wife of Ray Tunison, Rockford, Ill.





Publication Office . . . . Mount Morris, Ill.  
404 N. Wasley Ave.

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

Address all matter for publication to  
**ARTHUR L. ROBERTS**, Editor  
201 North Wells St., Chicago, Illinois

Articles for publication must reach the  
Home Office by the 10th of the month.  
Correspondence is solicited from all 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.

Subscription price: One dollar per year.

#### ADVERTISING RATES:

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

Entered as second-class matter, August 22,  
1927, at the post office at Mount Morris, Illi-  
nois, under the Act of August 24, 1912.

Acceptance for mailing at special rate of  
postage provided for in Sec. 1103, Act of  
Oct. 3, 1917, authorized July 17, 1918.



JUNE, 1934

\$1,757,451.99.

EVERY MEMBER GET A MEM-  
BER.

Have you got yours yet?

If not, why not?

It's not the size of the dog in the  
fight—it's the size of the fight in the  
dog.

Let's all of us have a little more  
plain, low-down fight in us.

Now that we are licking the de-  
pression—so called—let's lick this  
GET-A-MEMBER proposition.

Applications are picking up. But  
not picking up fast enough to suit us.

You may get tired of having us  
harp on the same subject all the time.  
But we are going to harp on this GET-  
A-MEMBER campaign until you get  
so tired you will go out and round up  
a dozen new members just to spite us.

The sooner you get tired and go  
after them, the better.

We are going to make you so mad  
with our harping that you will go out  
and clean up everything in sight, in-  
cluding those prospects in your terri-  
tory who have been hanging back with  
excuses.

Now, let's all get mad, with method  
in our madness.

EVERY MEMBER GET A MEM-  
BER DURING THE PRESENT  
YEAR.

EVERY DIVISION GET AT LEAST  
ONE MEMBER A MONTH.

### Fair Guide

CHICAGO'S great Century of Prog-  
ress Exposition will again enter-  
tain and educate millions of people this  
summer, opening for its second season  
on May 26.

The World's Fair this year will be a  
greater show than that of last summer.  
Many new features have been added,  
and the color scheme has been entirely  
changed, and for the better. Even if  
you saw the show last year, it will well  
repay you to see it again.

Last year, Brother Rogers Crocker  
was employed by the Grey Line as a  
special guide for the deaf, a fee being  
charged for his services. This season,  
the Fair management has employed  
Brother Crocker as a special guide for  
the deaf, and his services will be avail-  
able to all free of charge. A waiting  
room and headquarters for the deaf  
will be found on the second floor of  
Group N-12, General Exhibits Build-  
ing, which is just inside the 18th Street  
entrance. Brother Crocker can be  
found there at 10 o'clock each morn-  
ing, and a bulletin board will be pro-  
vided showing schedule of trips  
through the Fair each day.

This is a very generous and thought-  
ful act on the part of the Exposition  
management, and will be appreciated  
by the deaf who visit the World's Fair  
grounds this season.

### Our Standing

ELSEWHERE in this issue we pub-  
lish the valuation report of the  
Society for the year ended December  
31, 1933. The essential parts of the  
annual statement were published in a  
previous issue.

The income from all sources during  
the past year was \$190,700.48, as  
against \$225,483.40 in 1932. The total  
outgo was \$100,617.40 as against  
\$107,533.79 in the previous year.

Our death experience during the  
year showed an increase, benefits  
amounting to \$41,430.54 as against  
\$34,230.00 in 1932. The ratio of ac-  
tual to expected mortality was 54.84%  
with 9.84 deaths per thousand, as  
against 42.52% and 6.52 in the pre-  
vious year.

Our disability benefit experience  
dropped considerably, \$35,795.00 be-  
ing paid in such benefits as against  
\$51,130.00 in 1932. This is no doubt  
largely due to the revised claim blank  
now in use and the fact that we now  
require more information regarding  
each claim than formerly. All com-  
panies writing disability insurance  
during the last few years have re-  
ported a large increase in claims and  
amounts paid out. In 1932 the Society  
paid 792 disability claims, but in 1933  
the number dropped to 599. In 1932  
we were obliged to reject 24 such  
claims for various reasons, and 15 in

1933. This does not take into account  
a number of claims that did not meet  
the 14-day minimum requirement or  
for other reasons could not be con-  
sidered valid claims. At the end of  
1932, the decrease in the Sick and  
Accident benefit fund from the pre-  
vious year's balance was \$12,111.95.  
At the end of 1933, the decrease in the  
fund from the previous year's balance  
was \$1,208.10.

With the new disability benefits now  
ranging from \$5.00 to \$25.00 weekly,  
it was to be expected that during the  
first few years under this arrangement  
the Sick and Accident fund would show  
a decrease. This was foreseen. But  
with the increased taxes for the larger  
benefits beginning to show, the fund  
should gradually regain equilibrium  
and exhibit an increase instead of de-  
crease. This fund is on a legal reserve  
basis. At the end of 1933 there was a  
surplus of \$23,326.29 over and above  
the legal reserve requirement of \$68,-  
756.56 and other liabilities. We are  
confident that with a measurable re-  
turn of prosperity, our disability claim  
experience will show a decrease for  
the better. The depression greatly in-  
creased the number of claims sub-  
mitted, and with a claimant out of  
work it is difficult to gauge the exact  
duration of disability, the time when  
he is able to resume work. There is,  
under such circumstances, great tempt-  
ation to unduly prolong the disability  
period, because of the claimant's finan-  
cial difficulties. A check-up with the  
employer is impossible, with the claim-  
ant unemployed. On account of the  
foregoing, we have constantly urged  
Divisions to place a greater check on  
all claims submitted, in order to estab-  
lish their validity and to guard against  
unduly prolonged disability periods. It  
is only human nature to attempt to get  
a greater measure than is one's right-  
ful due. The fact that a man wears  
a fraternity button does not make him  
an angel, and does not change human  
nature. It is well to remember that  
our funds are on a business basis, not  
a sentimental one.

The net gain in assets at the end of  
1933 was \$108,276.76. The net cost  
of management per member was \$2.89,  
the same as the previous year, and as  
against \$3.34 in 1931. Mean invested  
benefit funds earned a return of  
4.33%. The average age of members  
was 40 years. The lapsation rate was  
1.89% as against 2.44% in 1932.

At the end of 1933, the Society  
during its existence had paid out a  
total of \$476,011.52 in death benefits,  
\$321,383.42 in disability benefits, or  
\$797,394.94 in all to our membership.

Only 100 new members were ob-  
tained in 1933, as against 142 in the  
previous year. Severe economic con-  
ditions have prevented many from  
joining the Society but with a return  
of comparative prosperity we should  
see an increase in new members. The  
present Get-a-Member campaign is  
directed to this end, and we hope every  
member will do his full share in this  
drive.

Due to the lack of suitable investment offerings that will meet our requirements and those of the various states, we have found it difficult to safely invest our surplus money, and have been more than usually conservative in making what investments we did during the past year. These have been confined to better grade State and Municipal issues, bearing a comparatively low rate of interest, but all yielding at least 4%.

The bank that for the past twenty-five years and more had been servicing our mortgage holdings, that is, collecting and remitting interest, etc., on our submission of coupons, discontinued its investment affiliate business in February of this year, in line with the trend all over the country. The bank offered to transfer such collections to its Trust department, at an annual fee of \$7.00 per \$1,000 mortgage. This would amount to a cost of around \$8,500 annually for such service. We therefore concluded to do the work ourselves. This involves the collecting of interest, renewal of fire and tornado insurance on properties covered by mortgages, checking up on tax payments, interviewing borrowers on adjustments and renewals, conferring with the Home Owners' Loan Corporation on the exchange of mortgages for bonds of the corporation in cases where this seems advisable, and other matters. This has added considerably to the work of the Home Office. However, it is saving the Society an outlay of some \$8,500 annually, and the personal contact with borrowers has shown better results than under the former long-time arrangement.

The Society has been compelled to take over through foreclosure or purchase of title, a number of properties on which it held mortgages, this for the protection of our funds invested therein. These properties are rented, with an income therefrom that will meet expenses and in most cases return a small percentage on the original investment, until such time as they may be sold. The work of looking after these properties now held as real estate also devolves on the Home Office, and is no inconsiderable task in itself. But this work is going forward in good shape.

Considering the times, the Society has gone through the period of economic stress in excellent condition, thanks to the solid and conservative basis on which it has been built.

ARTHUR L. ROBERTS,  
Grand President.

### LOOKING FORWARD

Wise is he who provides against that day, who will set aside a small sum of his earnings in youth that will come to him surely when the old age milestone shows up in the path of life. It can do no harm if the party is rich and it is a godsend if they are poor. It is one thing that is good under all circumstances and it is one thing that is almost a crime not to do in a great majority of circumstances.

## DIVISION NOTES

### June

- |                              |                    |
|------------------------------|--------------------|
| 1. Beer Social.....          | Flint              |
| 1. Card party.....           | Chicago No. 1      |
| 2. Card social.....          | Buffalo            |
| 2. Initiation.....           | Louisville         |
| 2. Movies.....               | Los Angeles        |
| 2. 106 Fair.....             | Chicago No. 106    |
| 2. Strawberry social.....    | Wilkinsburg        |
| 2. Social.....               | Albany             |
| 2. Strawberry festival.....  | Rochester          |
| 2. Social.....               | San Diego          |
| 2. Strawberry social.....    | Kalamazoo          |
| 2. Anniversary party.....    | Portland, Ore.     |
| 2. Bazaar.....               | Fort Worth         |
| 2. After meeting social..... | Berkeley           |
| 6. Movies.....               | Houston            |
| 9. Strawberry festival.....  | Syracuse           |
| 9. Strawberry festival.....  | Jersey City        |
| 9. Movies.....               | New Haven          |
| 9. Social.....               | Cedar Rapids       |
| 10. 25th annual picnic.....  | St. Louis          |
| 10. Outing.....              | Springfield, Mass. |
| 16. Social.....              | Wichita            |
| 16. Movies.....              | Peoria             |
| 17. Father's Day picnic..... | Saginaw            |
| 23. Strawberry social.....   | Scranton           |
| 23. Mock wedding.....        | Akron              |
| 24. 4th annual picnic.....   | Canton             |
| 30. Social.....              | Binghamton         |

### July

- |                            |                      |
|----------------------------|----------------------|
| 1. Picnic.....             | Montreal             |
| 1. Picnic.....             | Eau Claire           |
| 1. Annual picnic.....      | Springfield, Ill.    |
| 4. Annual picnic.....      | Los Angeles          |
| 4. Picnic.....             | Little Rock          |
| 4. Picnic.....             | Indianapolis         |
| 4. Picnic.....             | Boston               |
| 4. July 4 celebration..... | Washington-Baltimore |
| 4. Picnic.....             | Kansas City          |
| 4. Picnic.....             | Cedar Rapids         |
| 4. Picnic.....             | South Bend           |
| 7. Safety-first party..... | Albany               |
| 7. Smoker.....             | Durham               |
| 8. Outing.....             | Rochester            |
| 15. Picnic.....            | Louisville           |
| 15. Picnic.....            | Pittsburgh           |
| 15. Picnic.....            | Syracuse             |
| 21. Picnic.....            | Bronx                |
| 21. Outing.....            | Cincinnati           |
| 22. Annual picnic.....     | St. Paul-Minneapolis |
| 22. Picnic.....            | Fort Wayne           |
| 22. Picnic.....            | Wilkinsburg          |
| 29. Picnic.....            | Akron                |
| 29. Picnic.....            | Rockford             |

### August

- |                            |                 |
|----------------------------|-----------------|
| 4. Annual picnic.....      | Chicago No. 1   |
| 5. Annual picnic.....      | Milwaukee       |
| 5. Basket picnic.....      | Rochester       |
| 5. Picnic.....             | Dubuque         |
| 5. 10th annual picnic..... | Duluth          |
| 6. Annual picnic.....      | Toronto         |
| 11. Beach party.....       | Chicago No. 106 |
| 11. Social.....            | Kalamazoo       |
| 12. Annual picnic.....     | Kalamazoo       |
| 18. Field day.....         | Utica           |
| 25. Annual outing.....     | Brooklyn        |

**MONTREAL (By J. D. Fea)**—Our grand bingo held in April has surpassed all our other entertainments, and the success is credited to the trio, Herman, Farley and Teitlebaum. To accommodate the crowd we had a long round table with another small table of pyramid structure in the center. On top of the structure was a big lighted electric lamp, visible to all, with prizes, including electrical fixtures and chinaware displayed on it. Noticeable among the guests were our French Brethren, whose patronage we appreciated very much.

We will welcome Abie Leibouch in our midst, as he is on the point of joining.

Smiling Jack Herman is the proud father of a baby girl, born in April. Congratulations to the Hermans.

Bro. Stern was seen in a hardware store, and when asked for the reason, stammered that he was purchasing something for his auto. But no! He is seeking a good strong pan to put in his pants to meet the attack of the goat. It is evident that a great many of us do not like the stories being told of Toronto's overfed goat. The initiation will take place in Ottawa at the convention.

**(By Ant. Chicoine)**—We are pleased to say that the trip to Syracuse, N. Y., to take part in the bowling tournament was one of the most enjoyable events, although we finished as the tail-enders. One thing that impressed us most was the hospitality of the Syracuse Frats, and we are now organizing a few teams in preparation for a Buffalo trip which will take place, next year. Thanks, Syracuse Fraters—we'll never forget you all.

There will be a joint picnic July 1. Further details as to the location and program will be announced later.

Prospects for new members are good and we expect to see many new comers every month.

Brother Verdon had an unfortunate accident while skiing; however he is much better at present writing. There is one consolation, Brother Verdon—you are insured.

Grand Vice President Shilton, of Toronto, was present on May 12. A banquet was tendered in his honor. His trip here was for pleasure and business combined. Do come back when we have a division, and we will treat you royally.

**JERSEY CITY (By B. L. Doyle)**—To our non-resident members of Jersey City Division: Kindly take notice that John Garland is our temporary treasurer, and all dues should be sent to him at 124 Willow Ave., Hoboken, N. J.

Any one wishing to go to Trenton, N. J., on May 30 by bus should send reservation to Carl Droste, 290 Mountain Rd., Union City, N. J. A small deposit is required for reservations. The round trip is \$1.50 and all reservations must be in not later than May 15th.

**WANTED:** Any one knowing or who can get in contact with Henry V. Clancy, formerly of 652 Chestnut St., Coatesville, Pa., should notify the secretary of Jersey City Division, who is holding a paid-up certificate for him.

**WASHINGTON (By H. L. Tracy)**—An exodus to the suburbs or nearby towns has begun among local Frats. First, James Cannon goes to Kensington, then Edward W. Harmon to Laurel, and Albert Rose to Silver Spring, and Jacob Eskin to Aquasco, all in Maryland. More room for the kiddies is the prime object for so doing.

Those Washingtonians who attended the banquet at the Monumental City are generous in their praises. The location was aristocratic, the viands were all that could be desired for the inner man, the speeches and the vaudeville were great. No. 47's correspondent will without doubt blow his own horn, so we desist.

No. 46's silver anniversary will be celebrated in April, 1939, but preparations are the engrossing topics nowadays. At the recent meeting of the Division enthusiasm waxed hot, and it will not be long before a propaganda committee is chosen and ways and means are devised to outlive No. 47's recent blowout.

Because of continued absence from the National Capital, W. P. Souder, who was recently in the city, felt it necessary to resign as chairman of the ways and means committee. He has been succeeded by Andy Parker, a live wire, who has already begun to make next year's initiation meet a corker.

It may be interesting to know that the tombstone over the grave of the late Hunter S. Edington has the emblem (a la Woodmen) of the N. F. S. D. on it.

The writer was the guest of the Frats who live in Frederick, Md., for a day or two, he being there ostensibly to give a talk to the members of the School Literary Society. He took "The Value of a Vision" for his theme.

President Quinley of the Virginia Association of the Deaf is in hopes that there will be a large attendance at the next convention to be held at Newport News, one of the most delightful places on Chesapeake Bay, August 16 and 17.

At the April meeting of the National Literary Society, Prof. Frederick H. Hughes of Gallaudet College gave the members a splendid lecture on "The Human Side of Economics." When it is known that the professor is to talk, a packed house is certain to be the result, hence it is not surprising a large number of Frats were on hand.

**HOLYOKE (By Arno Klopfer)**—On April 28, the Monte Carlo Whist party was well attended by the Frats from every section. Four good prizes were won by local members, and two other prizes were captured by outsiders. This affair was supervised by Chairman Joseph Gagnon.

Our next affair is an outing sometime in July. The writer is endeavoring to secure

Camp John for this affair. Several good prizes will be offered in field sports as well as water sports. Chairman Ernest Klinke would like to challenge Connecticut Frats to cross bats with the Massachusetts Frats. The date will be chosen later if the writer's attempt to secure Camp John is successful. He will see Connecticut Fraters at the school reunion at Hartford, June 15-17. Come early. Baseball or indoor ball game will begin at 4 p. m.

Most Holyoke members will attend Springfield Division's ball May 26, as well as the Hartford School Reunion June 15-17.

**SCRANTON (By H. B. Young)**—Only two more socials, then our indoor season will be over, and the outdoor good times begin. At our May meeting plans were set on foot for our annual picnic, it being decided to hold it at the same place as last year on a Sunday in August. More details will be announced in the next issue. One thing is certain, however, we will have a ball game and our team hopes to have some worth while competition from neighboring Divisions. Let's hear from you, fellas!

O. J. Schooley must have been quite busy treating folks, the last week of April. Why? His "Missus" presented him with an 8 lb. baby boy April 23, which is reason a plenty, eh brother? Congrats.

Hey! Boys! Our Billy Goat is getting restive. Reason—no "infants" to practice on. All of us certainly must get a move on and bring those non-frats in. Preach N. F. S. D. for all your worth and clinch your arguments with the "horrible" examples cited under the Faribault and Kansas City headings of Division News notes in the May FRAT. Yes, indeed, it sure does NOT pay to be an outsider looking in; nobody has ever regretted taking out either disability or life insurance, so come on, boys don't give up. Let's try our darndest to get one a month at least.

**UTICA (By R. J. Siver)**—The annual field day of Utica No. 45 will be held Aug. 18, 1934, at the Frankfort Fish and Game Club Farm in the Frankfort Gorge, about 2 miles out of Frankfort. You take Route 5 into Frankfort. There is a bank on the corner. Those coming by way of Utica will turn right, and those coming from the East will turn left. Keep on the road to the right at the point. The club is on the left side of the road about 2 miles from this point. There will be races of all kinds and prizes will be awarded the winners. Irish beef stew will be served, which will be just right to fill up on after the games. If possible, there will be a soft ball game. Cut this piece out for a reminder of the biggest time you ever had if you come.

**KANSAS CITY (By O. L. Sanford)**—After being cooped up for the past eight months it seems good to get out into the fresh air again, and Jenkin's open air picnic, May 30, is expected to draw a large crowd. It will be the first outdoor gathering we have had this year.

The convention committee have long been using their time for arranging various schemes to obtain money, but that is diminishing, and arrangements for the amusement of the great crowd is beginning to take its place. The foundation was dug at the last meeting.

At the last meeting of No. 31 we adjourned rather early to allow the boys more time to wrestle with the spaghetti that was served. Not being rated exactly as Italians the boys cussed and swore at the length of time the three foot grub took to go down. The powerful suction of the bigger guys had the spaghetti whirling all over the room. Meat balls and grease served as a lubricator, and the rinsing was done with a light beer.

So far four divisions have sent us contributions and the latest is New Jersey. Baltimore heads the list with the largest, ten dollars. A mighty good sum for a division so far away.

Mark Bishop, an Iowaian with a Milwaukee due card, has come to town to look down on us little Missourians. He obtained a job the second day he came here at the Fisher Body Co. And why not? The superintendent's eyes would naturally fall on a giraffe in a crowd of human beings.

**ROCHESTER (By Yates Lansing)**—Our pussy willow social held on May 5, drew

a good crowd, almost filling the hall to overflowing. We were glad to have given the honor to ten boys and girls from the school by having them with us at the social. Their youthful presence put "pep" in our crowd. The program was very well furnished and we enjoyed every minute. It was one of the largest crowds we have had this year. We are rather tickled because our treasury was enriched as a result of this affair. The committees headed by Brothers Laurence Samuelson, Foland and Whyland deserve much credit for the successful affair.

Following the meeting on June 2, at seven o'clock, there is going to be a strawberry festival and a card party. Brother Foland will be the chairman. Sure! we can depend on him. He is a good hustler, and can always give us a good time. Come and see if he does.

**SALT LAKE CITY (By E. R. Thurston)**—The bridge tournament, sponsored by the delegate fund committee, whose object is to help raise funds to send delegates to the 1935 convention at Kansas City, turned out to be a success, financially speaking, despite the fact that there were fewer contestants than had been expected.

Paul Mark is now confined to a hospital in Ogden, and his many friends sincerely hope that his condition will improve before long.

Now that the Division has decided to hold its meetings hereafter on the first Saturday of each month instead of the usual Tuesdays, it is hoped that this will be of a distinct advantage to non-resident members (and some resident members) who may wish to attend meetings and also to enjoy the after-meeting socials. Come on, brothers, let's have a big attendance each month! "The bigger the crowd, the merrier," you know!

**BROOKLYN (By J. L. Call)**—Come on, boys! First to get on the bandwagon are Brothers Wiemuth and Marcus. And with times getting better there are likely prospects to be lined up.

The Silver Jubilee banquet is now a pleasant memory. Twenty-five years is a long span in life and it was pleasant, indeed, to have ten of our original charter members still with us. As was proper, H. Pierce Kane, the "daddy" of our division was the first speaker of the evening. The charter members present and the past presidents gave further short sketches of the division history. After the vaudeville show, dancing was the order of the evening for the young bloods. The old-timers took their ease in the lounge rooms of the magnificent Hotel Granada to swap old tales. Much credit goes to the committee headed by our No. 1 hustler, Brother DiAnno.

For the big "Frat Night" of the N. A. D. Convention here in New York during July, our Prexy, Ben Friedwald, is laying plans in co-operation with representatives of all the divisions of metropolitan New York for a real good-time jamboree. Our Ben has been around to many a convention and has his own ideas as how to conduct our neophytes to the goal of true fraternalism. A word of warning to visiting Fraters. Have your due-card in proper order. Only those paid up to date will be admitted. Believe us, no foolin'.

**Lowell (By C. C. McCord)**—The first social affair of the year of 1934 started off with a whist party held at the home of A. L. Carlisle, Lawrence, Mass., on Saturday, March 17. A good sum for the benefit of the local division fund was realized. Refreshments were served by our hostess, Mrs. Carlisle, assisted by Miss Elizabeth Hayes and Mrs. Williams of Haverhill. Another whist party was held at the home of Colin C. McCord on Saturday, April 21st. Why sure, we realized another good sum for the local fund of the division. Visitors came all the way from Lawrence, Haverhill, Beverly and Fitchburg, not forgetting to mention Brother James Crain of Leominster. We are scaring "Old Depression" away from our division with those social affairs, and two new members on our division roll call, namely Peter Dziabry and George Broadbent, Jr., both of Lawrence. We expect to add a few more new members to our roll call.

President A. L. Carlisle journeyed to Portland, Maine, on the invitation of Portland Division on Saturday, April 28. He spoke be-

fore a good crowd attending the dance of Portland Division.

The writer received notice of the sudden death of Mrs. Florence Varney, wife of our member, Fred Varney of Farmington, N. H., on Sunday, May 6. She met with a severe accident on Saturday night and passed away on Sunday morning. The division wishes to extend its heartfelt sympathy to him for the loss of his wife, who was well remembered by most of our members.

**CHICAGO No. 106 (By F. B. Wirt)**—There were a lot of ideas and action in the May meeting. After some set-backs and postponements, we are to try our luck again in the formation of baseball and basketball teams to play the coming summer and fall months. We hope to have a game or two with No. 1 team during the summer, although the matter has not yet been arranged between the two Chicago Divisions.

There have been occasions before this on the question of smoking during meetings. It was decided to allow smoking after one hour, a compromise which seemed to suit us.

This is a late date to continue boosting our 106 Fair, June 2nd, which Brother Hinrich is managing. It will be past history by the time this paper gets into your hands. We are sure we can give a good account of it in the next number. The largest crowd, plenty of amusement, and no kicks.

**SPOKANE (By J. E. Skoglund)**—The smokers party held at Hanser Lake on April 28th was a big success. It was well attended, and the entertainment proved very amusing. The program of the evening lasted until 3 a. m. Breakfast on Sunday brought out the unflinching appetites of some of the members as the cooks quickly found out. Everybody, not having very much sleep, went home tired but happy.

John Moore has recently been relieved of the 1926 Model Ford which he has had for six years. Fords are the butt of many jokes but this particular one held out until the very last. It was recently replaced by a Reo. Another fact which may be added is that he has been in the employ of a department store as a shoe repairer for twelve years. This certainly shows his stick-to-it-iveness.

**SEATTLE (N. C. Garrison)**—Brother Moen of the Portland Division and Brother Loncott of Vancouver were visitors at our May meeting.

Seattle, Portland and Vancouver have decided to have the Mid-way picnic again this year. Brother Lowell of Tacoma has been named chairman of the Seattle Division Committee, with Brother Bertram as alternate in case he cannot accept.

We have an exceptionally fine lot of young men pledged to join Seattle Division, and if our brother members will lend their aid, it will materially assist the Deputy Organizer in bringing them into the fold in one, two, three order. A good argument to pound on might be "A cigar or beer LESS a day, may keep the wolf away."

Brother and Mrs. Koberstein are planning on spending the next month in Sunny California, looking after their property interests in Los Angeles and visiting the Missus's sister in that city, while we poor mortals slave on for our daily bread and butter.

James Frederick Meagher (no charge for the full name advertisement) makes several suggestions for improving THE FRAT in his Spotlight. Now if Jimmy will show us how to end the after effects of the Depression we will be much more appreciative than the editor of THE FRAT was in the May issue.

**FARIBAULT (By Wesley Lauritsen)**—Alumni rosters, one hundred and fifty strong, motored into Faribault through clouds of South Dakota dust on Saturday, May 12, to cheer their team to victory over the School nine. It was a good game, despite the dust and threat of rain in the air, but the former Maroon and Gold stars who are now printers, farmers, heat regulator makers, bedding manufacturers, oil station operators, bakers, etc., simply could not pull themselves together enough to be the boys of olden days. However, they played good ball, all things considered, and when Potter went to bat the first time in the second inning he sent a scare into the hearts of the school team and root-

ers as he whacked out a home run. If it had not been for the disastrous second inning when the scholars staged a sort of impromptu track meet in making ten runs, the 19 to 8 score would have read 9 to 8, and the game would have been as close as we predicted. It was in this inning that Leonard Marx, stellar athlete and 1934 football captain, made the longest hit ever recorded on the school field, sending in three team mates on the bases and himself registering a home run. The versatile athlete rapped out another homer in the sixth inning. Little Harry Judd, youngest member of the school nine, hit a home run in the third inning. The players on the Alumni team were Wilbert Birr, whose former prowess with the bat earned him the title of "Babe Ruth"; he failed to score though credited with three hits, Swan Svenningson, Elmer Fiedler, Donald Stauffer, Maurice Potter, Donald O'Connor, Clinton Fry, Clare Haggerty, and Charles Vadnais.

The visitors were also treated to a track and field meet, the annual interclass meet being held before the game. Four of the school's best men in this field were at Carleton College, at Northfield, Minn., during the day to meet the best high school athletes from Minnesota, North Dakota, South Dakota, and Iowa. Clair Test, formerly a pupil at the Illinois School for the Deaf, came back with three medals, having won first place in the 100-yard dash, third place in the 220-yard dash, and third place in the broad jump.

In the evening the Faribault Frats served a supper to the visitors at Eagles Hall. This was followed by an evening full of entertainment. First the girls of the gymnasium classes at the school under direction of their instructor, Miss Evelyn Ellison, gave three interesting dances, The Veil, The Roly Poly Tumblers, and Farmer Pollies. This was followed by a tumbling exhibition by a group of boys who had been instructed by Brother Boatwright. The remainder of the evening was spent playing cards in the lower hall and dancing in the upper hall. As the tower clock struck midnight, the invaders struck out for their homes, having had a full evening's entertainment.

Our next event that will interest friends everywhere is our annual picnic which will be held on August 12. Details later.

George Oelschlager came all the way from Bothell, Wash., to see the alumni-school baseball game and to take in the party that night. Who will travel furthest to attend our annual picnic? We hope that our entertainment committee will offer a suitable prize to this person. If the committee acts favorably on this suggestion, we will make proper announcement of it later.

**MANHATTAN (By Louis Goldwasser)**—The members who did not attend the May meeting missed a lot, for it was interesting and worthwhile for anyone to be present. Next month's meeting is bound to be more interesting, as the president has a plan which needs your counsel, so be sure to come. Also don't forget to return the tickets for the card affair given by Div. No. 87 on April 7th—you very well know that there is a penalty for keeping the tickets too long.

Brother Arne Olsen has gone to West Park, N. Y., for a long rest—here is hoping to see him himself again at the next meeting.

Brother Lawrence Timer being a resident of New Jersey, asked to be transferred to Newark Division, which was granted. We all are sorry to see him go, as he is one of the most loyal members in Division No. 87.

Brothers Sturtz's son and Kaminsky's daughter sang songs in the sign language in the vaudeville given by the Hebrew Association for the Deaf on May 6th. They were too cute for words.

Another member is added to the M. Wienberger family in the form of a baby lad, and Brother M. Hoffman has a little girl to look after now. Congratulations!

Brother Sturtz mourns the death of his mother, who passed away on April 21st after a lingering illness.

**CEDAR RAPIDS (By C. W. Osterberg)**—The depression has been hard on us all in this vicinity, and no doubt it was the same thing in other parts of the country. But we are plugging along the best we can with a smile, and now Cedar Rapids Division is planning on a July 4th picnic. We will do our best to give the best of entertainment at the picnic to all who attend. Come one and all to Cedar Rapids, July 4, and have a good time, and also swap depression stories. Those who plan to come to the picnic should write to Chairman Carl W. Osterberg, 1320 1st Ave., N. W., Cedar Rapids, Ia.

**NASHVILLE (By J. W. Carter)**—Nashville, though still on the map has been a bit backward the past year or so. Now, that Old Man Depression has taken his exit, we are beginning to sit up and take notice.

The month of May started off with a bang. On the 4th, a banquet was held at the Noel Hotel to commemorate the 28th anniversary of the founding of this Division. The banquet, under direction of Brothers Ogilvie, Rosson, Olinger and Green, was an outstanding success. The cost was \$1.00 per plate, and a most delicious dinner was served those members and their ladies who purchased tickets. Out of town visitors included Brother Orndorff from Adairville, Ky., a member of this Division, Brother W. H. Chambers of Knoxville Division, and Brother Fletcher from Birmingham Division. Brother Fletcher delivered a lecture both comical and serious, and it is to him we owe the success of the banquet. No one could be bored when the esteemed gentleman from Birmingham has the floor. Division No. 73 is to be congratulated on having such an able lecturer and parson. So successful was this banquet that we look forward to having one every year.

Just now we are planning to hold in June a smoker to which will be invited free of charge, all who are not members of the N. F. S. D. At this smoker we will put forth a proposition to these non-members that they join the association. There are plenty of fellows here, all that remains to be done is to go and get 'em.

This Division has 3 applications out—they have been pending 3 months. The rumor going around is—some one, a member of this organization, taking offense at some fancied wrong, got to these applicants and with warnings and falsifications discouraged them from joining—so they have backed out. Have we a traitor in camp? The matter is being investigated, and while we hope the rumor is false, we intend to take care that nothing of this sort happens again. It is unfortunate that a member is dropped for non-payment of dues. It is still more unfortunate that the member takes offense at being dropped, and does all he can to wreck the plans and hopes of his brothers and the Nashville Fraternity. It is certain the member does not understand the law. The fraternity cannot carry delinquent members indefinitely—nor for more than the time stated on their policies. Not only does our constitution prohibit such, but the various state insurance laws prohibit it. Some members, through misfortune, or through gross carelessness allow themselves to get in arrears, then when the association can no longer carry them, and must drop them, become offensive and abusive, and go around howling about the raw deal they got from the N. F. S. D. It gets my goat! I've seen it happen time and again. No man has a better chance, or a squarer deal any where than he can get from the N. F. S. D. It is not the fault of the N. F. S. D. that a member must be dropped for non-payment of dues. The N. F. S. D. holds on as long as the law will allow. It does not make a profit off a dropped member. We would rather have a regular member any time than a hundred dropped or paid up inactive members. Any fellow who is dropped has a good chance to come back again. He is welcome. But we should have a law against the soreheads and traitors which will prohibit them from ever getting back into the organization again. Turn the traitors out—turn 'em out! Rather a dozen enemies outside than one traitor inside the camp, with his insidious lies and

malicious slander about the raw deal the N. F. S. D. has given him, when the N. F. S. D. has given him a square deal all around. Turn 'em out!

Brother Youree has been sick since April 16th at his home and at Vanderbilt Hospital. It is said that he is disabled, or partially so, for life. We regret that this has come about but are glad that Brother Youree has some sick and accident benefits coming to him. However small, they will no doubt be welcome.

The Division has got to work. The Grand Division has thrown down the gauntlet. Is or is not old No. 12 worth its salt? Brothers, Gentlemen, I leave it to you! Go after that member. If you can't do it alone, then for Pete's sake get somebody else to help you nab him, and don't forget we are going to count on you in June to bring a prospect to the smoker. There will be plenty of applications laying around. There will be fun and a good time. Your presence, your time and a little of your money is requested, come across! Otherwise—Old No. 12 ain't worth its salt—and on you will fall the blame—come across!

**NEW HAVEN (By Clarence Baldwin)**—New Haven Division had an excellent moving picture show on the evening of May 12, following the regular monthly meeting. The pictures shown were "The Girl in the Pullman" and a reel on snakes and lobsters, besides an extra thrilling one-reel subject which was thrown in as an extra and attracted widespread comment. There were numerous visitors from down Stamford and Norwalk way, besides Waterbury. James McDonald of the Boston Division was among those present, as were out-of-town Brothers Schlaefer, Meier, Dawson, and Darby of the New Haven Division. Among those from the Waterbury Division were Brothers Dileo, Degorio, Telesphore Cossette and others. The whole number in the audience totalled well over sixty which is a large number to be present at any of our "after the meeting" affairs.

Joseph Youngs is now back at his old job with the Safety Car Heating Co. in Hamden. We hope it will be permanent. At the present writing the outlook is bright for him there.

Brothers Quinn, Gunning and Baldwin are rapidly acquiring deep coats of tan—oh, no, not from lounging on the beaches nor playing golf. They are becoming experienced road builders from their work on the local roads in Hamden. By the way do any of you readers want to hire an experienced ditch digger?

One of the division members whom the writer misses this winter is Brother Alfred Stevenson. It seems he has spent every winter for the last few years in New Haven and the summers in Saybrook. The writer always has enjoyed his company but this winter we wonder why he didn't choose to come around. Perhaps the scenery in Saybrook is more attractive.

New Haven Division plans another excellent movie show on the evening of June 9, following the monthly meeting, and assures all who care to come a very enjoyable evening. The pictures we show are a special type, high class, and worth traveling miles to see.

New Haven Division plans its annual dance on the evening of November 3 in Montewese Hall, 210 Meadow St., where it has held the three previous affairs. Remember the date, friends, this affair will be worth while. Better start saving now and let's hope we all meet there.

**SPRINGFIELD, MASS. (By F. L. Ascher)**—The Springfield Division tendered a testimonial dinner to President Ascher, which was held at El Patio Room in Hotel Clinton on April 21, with eighty-two people in attendance. The dinner was in recognition of Brother Ascher's energetic services for the past five years. Fourth Grand Vice President Battersby of Lynn was the guest of the occasion. Brother John Haggerty, the general chairman and toastmaster of the banquet, lauded the accomplishments of the division's president in promoting the welfare of the deaf and presented him a check of twenty-five dollars. During the banquet, Brothers Beausoliel, Brunsell, and Sargent spoke on the history, accomplishments, and future of the division. Vice President Battersby gave a forceful address on the meaning of what N. F. S. D. stands for and advised every "lady" to see that every male being becomes a "FRAT." President Szopa of Hartford Division No. 37 and President Klopfer of Holyoke Division No. 26 also spoke and stressed the fact that cooperation

**Sixth Annual Fraternival**  
By Wichita Division No. 75  
at Wichita, Kansas  
**September 1-2-3, 1934**  
For Benefit K. C. Convention Fund



was the chief factor which brought the neighboring divisions together for the good of the "Grand National Fraternal Society for the Deaf." Brother Sears, representative of President Abbott, brought the greetings of Schenectady Division No. 105. Dancing followed the banquet, and everybody had a good time there. Brother Ascher wishes to extend his personal thanks through the medium of THE FRAT to everyone present at the dinner for making the evening a very enjoyable one for him. All credit belongs to Brother Haggerty for "another of his successful ventures."

Congratulations are due to Brother Russell Cosby. Why! The news are out that Miss Mary Louise Carson of Marlboro, Mass., is engaged to that ambitious young fellow. Hopes to their happy future!

An outing will be planned for our division on the second Sunday of June at Balch's Beach, Feeding Hills, Mass. Brother Gunther will be in charge of the affair. More outings will be coming this summer.

**SPRINGFIELD, ILL. (By J. G. Otto)**—The local Frats will have an annual picnic at White City grounds, located on Capitol Avenue, two miles east of the State Capitol, on Sunday, July 1. There will be plenty of games, eats, and drinks. This will be ideal, and a new place for all, rain or shine. Visitors will have the opportunity of seeing the new Lake Springfield, now nearing completion, that cost nearly five million dollars, located on the south, three miles from the picnic place.

Deaf people become home moving picture enthusiasts, having monthly movie shows for two years. Mr. and Mrs. Chas. Cunningham of Peoria were here with his Peoria division projector, and with John Otto's projector, operating two machines for a continuous show. The result was swell. Our division is figuring on having a new 500-watt projector.

**LITTLE ROCK (By R. C. Worrell)**—We were not expecting to have Wallace Branson back with us until the next school term, as his physician ordered him to stay away from work due to his leg injury. His leg quickly healed and to the physician's surprise he was able to be around sooner than expected. So the doctor cancelled his orders, and here is Brother Branson back at his job in the shoe shop. We are glad to see his face among us again.

Brother Foltz, coach of the Kansas School, and Brother Mikesell, of the same school, with their wives and Miss Mary Ross were the week-end guests of Brother James and Marfa Smith. They visited this school every day they were here. Everybody, especially the Smiffs, enjoyed having a fine bunch of persons in their company. Troy E. Hill, of Dallas, was about town during the time the Kansans were here. Brother Foltz & Co. were headed for Cuba and are stopping with friends along the way. Their trip will come to a stop at Foltz Camp where they will remain for the summer before starting back to work in the new \$185,000.00 Kansas School buildings which are under construction at present. Troy Hill came here from New York and is back at his typewriter in Dallas now.

Fred Lee, one of our oldest members, received a foot injury from a fall while at work on his house. While painting upon the roof he slipped down and his right foot landed on an object resulting in an injury to his arch. At present he is unable to use his foot. He has to use crutches.

**AKRON (By J. O. Hamersley)**—The Mock Trial held April 28 drew a fairly good crowd, considering many other attractions in Akron the same night. The mock trial case was regarding a board bill held by "Old Widow" L. Andrewjeski against Herman Moore. "Darrow" Thompson was Moore's attorney while "Pecora" Pfunder represented the plaintiff, L. Andrewjeski. Brother Erickson sat on the bench as judge. After an hour of hot debate and wrangling, the jury, consisting of the audience, awarded the plaintiff the verdict, amounting to 10c.

The croquet court in the vicinity of the homes of Brothers Hower, Zitnik, Hamersley and Andrewjeski is being put in shape. At the recent election of the Croquet Club Brother Shropshire was elected president, Brother Weaver vice-president, Brother Pfunder secretary and treasurer. The croquet year usually is rounded up with single and double tournaments. Last fall Brothers Andrewjeski and Hamersley were tied for singles championship, and in the playoff, Brother

Andrewjeski carried off the juicy first money prize.

The Olinger Upholstering Co., located at River and So. Case Sts., is enjoying good business, after several lean years. Brother Hugh Olinger is the owner and manager of this firm that specializes in furniture upholstery, making over antique furniture, repairing auto tops. Brother Snyder, an experienced upholstery man, is employed there.

Akron Division has a new mimeograph costing \$38.00, which will print hand bills for various purposes at a fraction of regular printing cost. Secretary Ware demonstrated how it works at the close of May meeting, and at the same time the May social committee got its supply of hand bills advertising the coming May social, which will be free to all.

The writer took a car load of baseball fans consisting of Brothers Ewing, Carver, Abe Lee and Pfunder to Cleveland on April 15 to witness the ball game between New York Giants and Cleveland Indians, the latter winning 5 to 4.

Brother Hunter is another one to be lucky to get his job back at the Firestone Tire & Rubber Co., after several years absence. So far only those experienced and not laid off long ago have been able to obtain their jobs back, otherwise there is no chance for inexperienced ones and those laid off long ago.

Gauga Lake has been selected as the place of the division annual picnic to be held on July 22, 1934. Brother Thompson of the picnic committee is sponsoring a beauty contest to be represented by different societies and organizations from Akron and nearby cities, at the picnic.

The June Odd Doing Social is slated for June 23, and should draw another good crowd as socials will take a rest till fall after this one.

**ALBANY (By Chas. Morris)**—The Albany Division has moved back to Maccabee Temple, 734 Broadway. There will be a regular meeting and social on the first Saturday, and also a social on the third Saturday of each month.

Alfred Diot was in charge of the Frolic party for April, and Milton Harris of the great games party. Both affairs drew a good crowd, and some of them won lovely prizes.

To all brothers of the Divisions near Albany: Albany Division is planning to have the biggest time on September 1 and 2. There will be a smoker during afternoon, and the 20th Anniversary banquet in evening. Outing and dancing all day on Sunday. Watch for further notice.

**BALTIMORE (By A. P. Herdtfelder)**—"A banquet of banquets." "Worth coming 200 miles to attend." "Such a good dinner; such a fine show; such nice programs and souvenirs and all for \$2; how did you do it?" Two hundred and forty people cannot be wrong when they were one in saying our 20th Anniversary Banquet on the night of April 21, at the Lord Baltimore Hotel, was an affair they would not want to miss in a lifetime. To get a mind's eye picture of the celebration, imagine a huge room, with here and there massive Corinthian columns supporting a balcony, dimly lighted by wall

lamps; our lodge banner in Gothic yellow lettering on a jet black background hanging on an eight-foot pole on the bandstand behind the speaker's table; the Frat emblem in colors prominently displayed on our programs and placards; artistically arranged tables seating eight; savory food to tickle the palate served by courteous, nicely groomed waitresses; speeches bristling with wisdom and humor; terpsichorean and acrobatic entertainment; richly clothed memo books for souvenirs; beautiful women in pretty gowns; men in tuxedos; crowds here and there joking, laughing, giving free vent to the hilarious feeling of the evening; happy couples gliding gracefully over the ballroom floor.

President Herdtfelder spoke on the N. F. S. D. recounting the benefits derived through membership with the association and what the local division was doing to promote the happiness and well being of the deaf of Baltimore; Judge Charles E. Moylan, the son of our own Rev. Bro. Moylan, spoke on "The Thorobred" in which he stressed the importance of a higher education for the deaf; Dr. Ignatius Bjorlee took "the Present Status of the Deaf in Industry" as his theme and attacked the unfair discrimination against the deaf; and Mayor Jackson came prepared with a most timely and appropriate paper on "Ambition Knows No Handicap" in which he made the remark that although our constitution makes all men equal, nature sometimes is unfair and gives one person an advantage over another but no physical handicap can prevent a man from getting what he is after if he has the ambition and will power to attain what he desires. Mayor Jackson, now a potential candidate for governor, was so well pleased with the arrangements of the evening that he sent President Herdtfelder a letter in which he said "that he enjoyed every minute of the time he spent with us, that Mrs. Jackson thanked the division for the flowers and address book we gave him for her, and that she regretted a slight indisposition kept her from being with us." We were made very happy to have with us visitors from Washington, D. C., Pennsylvania, Delaware, New York, Virginia and New Jersey. The strategist responsible for making the celebration a humdinger of a success was Brother A. Wriede. **BOOST BALTIMORE FOR 1939!!**

**PITTSBURGH (By E. A. Ludovirco)**—The Shadow-Graph, under the auspices of the Pittsburgh Division No. 36, was successful in every way, with a big crowd attending, on April 21, under the chairmanship of Fred Farke with his assistant committee. Everybody enjoyed themselves by watching the shadow-graph. This is the first time that the division had ever taken up anything of this kind. General Chairman Samuel Nichols says that the new games for the socials attracted the crowd. Congratulations to the social committee, who did their best for the division. Remember to circle the third Saturday on the calendar to remind you that it is a Frat Social.

Hurrah! A picnic on Sunday, July 15. At the regular meeting the members voted that we would have a picnic somewhere. So the committee has started to find a place. Watch for the details about the picnic and the place in the next FRAT issue. Then you circle the date of July 15 on the calendar.

Hi, everybody! Brother William Stewart is preparing his fourth trip to Chicago to see the World's Fair sometime in June. Want to go with him?

**TORONTO (By A. H. Jaffray)**—Harry Grooms, the President of Ontario Association of the Deaf, is endeavoring to have a successful convention at Ottawa June 30 to July 4, by urging us to attend it. The local committee is preparing for a very fine program and are not sparing a cent to make a pleasant visit for every member.

All business sessions will be held at the Chateau Laurier Hotel. You are urged to come and make this a sort of reunion, meet old friends and make new ones.

The Red Letter day for the deaf in Hamilton was May 12. They had a community social at the National Hall. About 150 deaf people attended it. The deaf from Toronto, Kitchener, Galt, Brantford, Dunnville, Woodstock, London and other places poured in for the social. The committee arranged a very good program of various novelty games and fine prizes were given to winners. Bountiful refreshments were served. Thanks were due to Brother Norman L.

## KEEP IN TOUCH—THE WORLD IS MOVING

One Dollar Per Year Brings You  
a Subscription to

## THE AMERICAN DEAF CITIZEN

The only independent newspaper  
of, by and for the deaf in Amer-  
ica. It is always YOUR paper,  
a friendly, helpful publication  
about people you know. It cham-  
pions the cause of the deaf al-  
ways. Send in your dollar now.

## THE AMERICAN DEAF CITIZEN

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



Gleadow and his helpers for their arduous work to make it a very successful social.

The Division treasurer called my attention to the fact that when we looked over the file of membership cards, about fifteen of the members of our Division have not changed the beneficiary named on their certificate, who should do so. I want to ask you to look over your certificates to see if it is properly filled in. If not, you had better mark the proper change of beneficiary in your certificate at once, and send in for recording. Do not neglect it, because it is an important thing to every member. Seven failed to have the change of beneficiary made after decease of their mother or wife. Four other members neglected to endorse a change to wife after marriage.

We will have to move from a very spacious lodge room at the I. O. F. Temple Building to another hall at a lower rent after July 1, on account of the small revenue from the local division dues, and the small attendance at meetings.

**WILKINSBURG (By George Rovnak)**—A "Fifth Anniversary Social" sponsored by Wilkinsburg Division was held on the 21st of April, and was attended by nearly a hundred. Good prizes were given to the winners in games. Refreshments were served to every one. The committee, composed of Brothers John Stanton as chairman, Louis Kieffer, William Grimes, Jim DiSanto and George Rovnak, surely worked hard to make the social a success. Proceeds went to the delegate's purse.

Wilkinsburg Division will hold a picnic at Idlewild Park, Ligonier, on Sunday, July 22. Details about the picnic will be announced in the next issue.

Regular meetings of the Division are held on the first Friday of each month, at 7:45, daylight saving time, for a period of four months, from June to September.

The engagement of Frances Johnson of Edgewood and Richard C. Friend, younger son of Mr. and Mrs. John L. Friend of Volant, is announced. Nobody knows when they will get married. Both father and son are members of this Division.

**BOSTON (By D. McG. Cameron)**—Mr. and Mrs. Ernest Creteau have our sincere sympathy in the loss of their only child, a girl aged 3 years, who died suddenly recently.

Charles Moscovitz, custodian of the Boston Convention films, through these columns advises parties booking the films that the return express charges is half of the first or outgoing costs. For dates and rental prices and other information write to him at 11 Franklin St., Concord, N. H., also see advertisement in every other issue of THE FRAT.

While quite a few of our members still carry the O. O. W. cards, and undoubtedly many of us are still busy paying off the I. O. U.'s, a decided optimistic air prevailed at the late meeting. As was evident by the heads up, brisk, jaunty steps, and cheerful countenances of the members. Many who had been forced to accept their paid-up certificates have spoken of their intention to return into the fold again. In the opinion of the writer, the best method to tune up is to become right now an active paid-up member by paying the 36 cent assessment tax, and when circumstances warrant it, to take out additional insurance, thereby avoiding the payment of the usual admission fee.

The annual July 4 picnic will be held on the spacious grounds of the Home for the Aged Deaf at Danvers. Our experience last year when we went to another location has convinced us for good and all that for an outdoor gathering for the deaf in this locality, a more convenient or better place than the Home at Danvers is hard to get. The Ladies' Auxiliary of the Home are co-operating to make it an enjoyable one for all, and for their own funds in aid of the Home they will serve delicatessens, ice cream and refreshments. A percentage of the admission to the grounds also goes to the Home. As in former years, the round-trip tickets are 50 cents each, and are good only on special cars leaving Dock Square, also known as Adams Square between 9 and 10 a. m., which run right up to the gates of the Home. "Let George do it" Bingham, the chairman, for once solicits the hearty support of each and every one of us for the success of the affair, and advises those who intend to use the cars to make their reservations early. Admission to the grounds is another half dollar.

**BINGHAMTON (By Geo. Lewis)**—Our Division wishes to express its deep sympathy to Utica Division for the loss of three members through death last March.

Richard Levan at last has a job painting the Endicott-Johnson shoe factories. Good luck, Richard!

Smith Austin was taken seriously ill, and was taken to the Endicott-Johnson hospital. We all are pulling for him to get well. He is a fine chap.

Congratulations to Syracuse Division for winning the five-man team event, and also to Tom Hinchey for his most successful managing of the bowling tournament. Buffalo is to be the next site in 1935.

The social of April 19 brought a good crowd under Chairman Emil Koliander and his hearing sister. Out-of-town guests were Mr. and Mrs. Geo. Dix and Mr. and Mrs. Stafford.

Rumors are out that Brother Clifford Leach will soon desert his bachelorhood.

**QUEENS (By J. E. Taplin)**—The Queens Division held its monthly social in the form of a card and bunco party in the rooms of the "Y" in Jamaica, April 21. More than 77 members and guests were present. Mr. H. Walker, the magician (who is a friend of Brother Taplin), performed a number of his interesting tricks before the games started.

During the April meeting Mr. Berzon won a Parker fountain pen, donated by Pres. Brauer, and at the May meeting Mr. Rosen won a pair of ice tongs for ice cubes, donated by Brother Taplin.

Any member desiring to make a donation, let President Brauer know. The proceeds help the relief fund.

A card party will be held on Saturday evening, June 16, at the "Y" in Jamaica. Brother Taplin, the chairman, will furnish iced lemonade free of charge.

**SYRACUSE (T. A. Hinchey)**—Brother Albert Eaton is confined definitely to the Onondaga County Home Hospital where he is given constant care by trained nurses. His removal was deemed advisable by Secretary Ayling, who had generously given him a home, to spare the health of Mrs. Eaton, who had been taxed to her limit in caring for her husband. Brother Eaton has company in person of Brother Margolis and another deaf patient, Amos Winchell.

With the water of our bowling tournament past the falls, the writer takes this occasion to thank the Montreal, Binghamton, Utica, and Buffalo bowling teams for their co-operation in making the tourney a successful affair, and is grateful to the boys for their contributions to cover some of his incidental expenses in preparing the tournament. It is our belief more teams will be attracted to the 1935 tourney in Buffalo. A permanent organization was formed to govern future tournaments. The officers are: President, William Murphy of Buffalo; Vice-President, George Lewis of Binghamton, and Secretary-Treasurer T. Hinchey. No name has been chosen for the new organization.

Sidelights of the tourney: J. J. Coughlin of Buffalo was a regular Jumping Jack and needs a much longer runway. Leo Steves, the Buffalo war hoss, was the most colorful and most followed bowler. The Buffalo five presented a team of veterans, whose combined years of campaigning on the slides amounted to 102 years, but what a shock when the Utes beat them out for second place. Brother Booth, a veritable bundle of nerves. Brother Chicoine of Montreal, the jolliest roller. Brother Herlan took numerous tough breaks with a smile. Brother Decker

of Binghamton—was his face red after the 200 scores he knocked in practice! Brothers Lansing and Klock of Rochester, the best looking bleacherites. Rev. Brother Merrill and his wife were interesting spectators at the Montreal-Bingo tussle. Brother Green, the most nonchalant bowler of the shindig. L. Garbett had the best bowling rhythm. Brother Silver wishes to bring the Jeff alleys back home. Brother G. Lewis, the Bingo captain, plugged away to the end. The Canucks from Montreal discovered after the first game that the auto trip had taken away their edge and Brother Jerge, the Bison leader, left his bowling at home. Brother Lessley of Denver, Colo., a 200 bowler of another generation when nine pins were in vogue, looked on with a smile. We imagine he thinks the 10-pin game is a cinch for him.

**CLEVELAND (By Robert Young Jr.)**—Since Everett "Silent" Rattan came to town, Cleveland has talked of nothing but wrestling. "Silent" Rattan is by the way a Brother Frat of Division No. 31 of Kansas City. His appearances at the Equestrium recently has resulted in 4 consecutive wins.

Strikes and near-strikes are avoided by union printers and as a result P. D. Munger was among those benefited by conciliation and arbitration resulting in a 12% increase that was retroactive to Oct. 1, 1933. Last week Pret got a check for \$133. He says he bought a fishing pole with it. So what?

All of you Frat brothers who intend to attend the N. A. D. Convention at New York City July 23 to 28 via auto, please take notice that as a stopping off place enroute in which to appease your expected ravaging appetite, as well as to receive a cordial welcome, no better place could be chosen than at the "Twin Inn" restaurant at Mentor, Ohio, 22 miles east of Cleveland on Route 20. Brother Clarence Graves is the proprietor of this establishment and it will be very interesting to see how he runs the business with such remarkable success.

We are all sorry to miss the familiar figure of Brother George E. Evans who has finally secured employment after many months of fruitless efforts. He is now working for the Briggs Mfg. Co. of Detroit, Michigan. This job was obtained through the influence of his brother who is a superintendent there.

**ATLANTA (By Muriel Bishop)**—At eight o'clock, Saturday evening, May 5, exactly one hundred and one persons were seated at our anniversary supper, and tables had to be added to accommodate a number of late comers. The happy throng included nearly all of our resident frats, their wives, children, sweethearts and friends, only three or four hearing people in the whole 100—and these were children of our members. The lovely roses decorating the tables were donated by Mrs. A. W. Willingham. Herbert Williams, president of our division, acted as toastmaster. Speeches were made by Bros. John Stockard (oldest charter member), Lee Head of Nashville, Tenn., Leonard McLean, vice-president of 28, John Davis, Fred Jones, W. J. Scott, and Mrs. Simmons. A humorous twist was given the proceedings when Brother Lee Cole appeared on the platform clad in a long white gown and baby cap, with a nursing bottle of milk, symbolic of the infant days of No. 28. Charter members were called to the front one by one and each solemnly presented with a similar bottle. Those "honored" were Bros. Stockard, Ligon, Gholdston, Brannon and Dickerson. A number of handsome and useful gifts were given away, those receiving them were Mrs. R. H. Freeman, Miss Magill, John Davis, Fred Jones, Ernest Herron, Pat Kelly, J. G. Bishop and H. Morgan. After handing out a Boston bag, a layer cake, wall shelves, and other desirable gifts, Brother Willingham kept right on calling out names, and Mrs. Simmons stepped up to be presented with a bottle of milk! Similar "booby" or rather "baby" gifts were won (?) by Mrs. Ponder, Mrs. McLean, Miss Robinson, and Lee Head, (who doubtless took them home to the cat). Among the out-of-town visitors were: Miss Nera Kelly of Vienna, Ga.; Mr. and Mrs. Fred Jones, Carrolton, Mr. and Mrs. Pat Kelly, Griffin, Angelo Margo and E. M. Sutter of Birmingham, Ala., and Lee Head of Nashville, Tenn. L. B. Dickerson was chairman, and with his co-workers, Brother and Mrs. J. F. Ponder, Misses Jennie Belle Tucker and Gwen Robinson, and Percy Ligon, are tendered our thanks for the success of the affair.

Annual Picnic, July 4. Details later.

**REUNION**  
**ARKANSAS**  
ASSOCIATION of the DEAF  
at  
SCHOOL for the DEAF  
LITTLE ROCK  
**JULY 3, 4, 5, 6 and 7**  
Lodging at School Free of Charge.  
Meals 25 Cents Per Meal.  
**EVERYBODY WELCOME**

**ST. LOUIS (By R. M. Hutchings)**—Our Silver Jubilee on May 5 was quite a success with a good attendance. It was a celebration that will long remain in our memories. Our charter members made history, and to them and their untiring efforts is due our large and growing division.

On Saturday evening, May 26, William H. Schaub will manage a social event for the benefit of the Kansas City convention fund drive. It will be held at the Gallaudet Club, Grand and Finney Aves. Donations will be appreciated, and used to good purpose. Bunco and euchre will be the chief attractions at the social.

But the big time in the amusement line is going to be our 25th annual picnic on June 10. It will be held at Triangle Park, 4100 S. Broadway. There will be plenty of games, including an indoor ball game. Sandwiches, pie, ice cream, coffee and beer will be on sale, so no one need go hungry or thirsty. Tickets will be only 25 cents, and may be had either at the park or from members. Children under 12, free. William Lambur will have general charge of the affair, assisted by Brothers Froning, Hicken and Hutchings. Come one and all, and bring your friends.

**HARTFORD (By H. V. Jarvis)**—Rene Lacasse was at our April meeting after an absence of about two years. He is one of those members who were compelled to accept a paid-up certificate, and now takes advantage of the plan whereby such members may return to active participation in division affairs at small cost. If you, reader, are one of these paid-up members, and desire to get back into "circulation" again, see Secretary Jarvis, who will explain fully how easy and how advantageous it is for you to do so. And the sooner you do it, the sooner you will reap the benefits. Don't allow pique or false pride to stand in the way.

President Szopa has appointed William Newell as chairman of our annual October affair. He will appoint his own helpers. Watch for details in *THE FRAT* from month to month.

Since joining the division last January, Brother Hadlock has been very nervous, and at meetings, always gets a seat close to the nearest exit. He has heard much of our famous butting goat, but need not have any immediate fear of him. He is getting fit down in Bloomfield. When he is ready we will bring him up and introduce him and Brother Hadlock to each other. They should get real friendly from then on.

## New Members

Louisville—Harry Woosley.  
 Flint—Ernest Leach.  
 Philadelphia—Abraham Urofsky, Joseph Riley.  
 Baltimore—Michael Cohen.  
 Waco—Claud Hensley.  
 Birmingham—Nathan Nelson.  
 Houston—Jesse Perry, Carey Shaw.  
 Toronto—Alcide Laplante, Joseph Honde.

## The Get-One Degree

Louisville—Max Marcossan.  
 Flint—Chester Mlynarek.  
 Philadelphia—William Walker (2).  
 Baltimore—Harry Friedman.  
 Waco—Gage Sutherland.  
 Birmingham—Stanley Stephens.  
 Houston—Gordon Allen (2).  
 Toronto—Ant. Chicoine, Jean Gratton.



*Your best friend is the one  
 who can make you do what  
 you know you ought to do.*

—Emerson

## The Spotlight

Manipulated by

J. FREDERICK MEAGHER

**"GIANT frat smoker"** scheduled for NAD convention in NYC, July 23-28. If that's a dirty political trick of my enemies to keep me out because I'm no "giant frat," I'm gonna start a "Shrimp Frat Smoker De Luxe"—attended only by pint-sized fraters like Fox, Conk, Bobs, Foltz, Seddy, me, and Napoleon.

That NAD convention will be the first NYC has held in 51 years—our second convention adjourning there in 1883. . . . Deaf last as usual. Even in the Kentucky Derby, May 5. Horse finishing 13th and last was Quasimodo—French for "semi-mute;" same as Victor Hugo's "Hunchback of Notre Dame." . . . Faribault holds summer meetings in cool Boy Scout cabin; rent-free. . . . Milwaukee is selecting a "Queen," to be entered for Miss NFSD crown at KC convention, next year.

Bob Mullin sells lots of photos to newspapers around Omaha. . . . Byron B. Burnes is beginning to get his cartoons in some of the smaller sheets. . . . Fanwood hired Bro. Allan Crammatte as librarian, year ago. His researches in the huge school library reveal many "worthless old books" are worth big sums to collectors. One, a first-copy of Audubon's "Birds of America," is quoted at \$385.

Hail the Conquering Heroes! First International frat bowling tourney resulted: Syracuse, Utica, Buffalo, Binghamton, Montreal (Canada). For the 17th time I again prophesy: Eventually we will hold an annual National frat pin-meet.

Bro. Elwood Stevenson, Cal. supt.—only living hearing honorary frater—wrote Harold Ickes, Public Works Administrator, a strong letter in our behalf. "Until the depression, records point out less than one-half of one percent of all educated deaf adults were dependant upon aid. Likewise less than one-half of one percent were in correctional or penal institutions. Approximately 5,000 of our 35,000 adult deaf are now unemployed, today." And he listed several occupations where the CWA could put us to work.

The All-America Deaf Board of Basketball—first started right here in Spotlight, four years ago—has just released the 1934 pick:

First team—Hester, Ark.; Friedman, Lex. Av. (N.Y.C.); Boldt, Wis.; Watson, Kendall (D.C.); Guinn, Texas.

Second team—Devenny, N. C.; Furman, Penn.; Alpha, Ind.; Hafferty, Conn.; Duke, Mo.

Third team—Rodman, N. J.; Sharer, Wis.; Simon, La.; Waters, Mich.; Harmonson, Texas.

Fourth team—M. Thompson, Ark.; Shealy, Miss.; Seby, Md.; Kolenda, Fanwood (N.Y.C.); Skalicky, Iowa.

Team champions—Wisconsin.

## This 'n' That

By MURIEL BISHOP

**G**OING to the NAD meet, aren't you? Those will be "Crowded Hours" for the ones lucky enough to attend, if you 'n' I miss it—then we miss something! Don't forget! The Writer's luncheon, on the program for Tuesday noon, July 24. \$1.25 per plate at the Pennsylvania Hotel. Maybe "A Gay Family" or just a conglomeration of "Queer People." Seddy promises to print us a special souvenir program. What—no penwipers! And we thought the place cards would be of blotting paper, donated by—well, whoever would donate 'em. Anyway, there'll be one best seller at every plate—(sure—the Hotel Penn's best salt cellars.) At 2 p. m. "The Impatient Virgin," "The Red Headed Woman" and "The Thin Man" with "Lamb (gravy) in His Bosom" (and on his vest) fare forth to see the town that is "So Big." "Life Begins at Forty" second Street, then led by "The Young Man of Manhattan" they'll see "Main Street," "Mulberry Square" and "Tarpaper Palace," and if there's time maybe they will visit the farm that has "100,000,000 Guinea Pigs." Do I sound goofy? I am! Here I forgot to remind you to send in your reservation to Sedlow at 3633 E. Tremont Ave., New York (of course). Seddy's program will doubtless be a "Work of Art" and worth going after—even if you can eat anywhere. Remember "The Postman Always Rings Twice" if he knows you're deaf, but the N. A. D. meets but once in three years, don't let the "Winds of Chance" keep you away.

P. S. Book-titles used herewith "are the best sellers as revealed by a nation-wide canvas of retail book-sellers during the past month." (If you don't believe it, see your doctor, or your Ford dealer. Not an adv.)

**We'll  
 Meet  
 You  
 At**



**THE  
 CONVENTION!**



## National Fraternal Society of the Deaf

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

## GRAND DIVISION DIRECTORY

## Board of Directors

ARTHUR L. ROBERTS	President
201 North Wells St., Chicago, Illinois	
FREDERICK J. NEESAM	First Vice President
130 S. Third St., Delavan, Wisconsin	
JOHN T. SHILTON	Second Vice President
202 Dalhousie St., Toronto, Canada	
JOHN H. MUELLER	Third Vice President
908 Lydia St., Louisville, Kentucky	
WILLIAM H. BATTERSBY	Fourth Vice President
45 West Neptune St., Lynn, Mass.	
CHARLES B. KEMP	Secretary-Treasurer
201 North Wells St., Chicago, Illinois	
WASHINGTON BARROW	Chairman of Trustees
201 North Wells St., Chicago, Illinois	
Board of Trustees	
WASHINGTON BARROW	Chicago, Illinois
GEORGE F. FLICK	Chicago, Illinois
HARRISON M. LEITER	Chicago, Illinois

## SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1	Chicago, Illinois
Corinthian Hall, Capitol Building—First Friday	
Harry E. Keasal	5112 Komore Ave.
DETROIT No. 2	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Friday	
Asa A. Stutsman	22504 Nona Ave., Dearborn, Mich.
SAGINAW No. 3	Saginaw, Michigan
Saginaw Silent Club—First Thursday	
William Minaker	2226 Sheridan St.
LOUISVILLE No. 4	Louisville, Kentucky
Robinson Hall—First Saturday	
J. Wm. Ferg	311 N. 90th St.
LITTLE ROCK No. 5	Little Rock, Arkansas
Community Hall, 3rd & Center Sts.—First Friday	
Percy B. Jones	2405 Park Ave.
DAYTON No. 8	Dayton, Ohio
Ben Hur Hall—First Saturday	
Raymond H. Craig	2706 W. 3rd St.
RAY CITY No. 9	Ray City, Michigan
Y. M. C. A.—Second Tuesday	
Charles F. W. Lawrence	806 N. Henry St.
CINCINNATI No. 10	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
B. L. Allen	109 Cowie St., Erlanger, Ky.
EVANSVILLE No. 11	Evansville, Indiana
925 W. Pennsylvania St.—Second Friday	
Nathan Greenberg	925 W. Pennsylvania St.
NASHVILLE No. 12	Nashville, Tennessee
Y. M. C. A.—First Friday	
Jos. M. Carter	4502 Idaho Ave.
OLATHE No. 14	Olathe, Kansas
Hver's Hall—First Tuesday	
T. C. Simpson	Olathe, Kan.
FLINT No. 15	Flint, Michigan
109 W. Second Ave.—First Friday	
L. F. Williams	2505 Begole St.
TOLEDO No. 16	Toledo, Ohio
Kapp Hall—First Saturday	
Harry Augustus	3625 Berkeley Dr.
MILWAUKEE No. 17	Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday	
Samuel Sutter	1535 N. 18th St.
COLUMBUS No. 18	Columbus, Ohio
Knights of Columbus Temple—First Saturday	
Israel J. Crossen	523 Carpenter St.
KNOXVILLE No. 20	Knoxville, Tennessee
Y. M. C. A.—First Friday	
L. Arthur Palmer	208 Garden Ave., Fountain City, Tenn.
CLEVELAND No. 21	Cleveland, Ohio
Sphinx Club, 2515 Franklin Blvd.—First Friday	
Howard L. Judd	3334 W. 95th St.
INDIANAPOLIS No. 22	Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday	
Richard H. Phillips	2945 Kenwood Ave.
BROOKLYN No. 23	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Harry J. Goldberg	8201-19th Ave.
ST. LOUIS No. 24	St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Ave.—First Friday	
Ralph M. Hutchings	2026 Nicholson Pl.
NEW HAVEN No. 25	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin	386 Goodrich St., Hamden, Conn.
HOLYOKE No. 26	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kusik	82 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane	4731 Budlong Ave.
ATLANTA No. 28	Atlanta, Georgia
Red Men's Wigwam—First Friday	
L. B. Dickerson	260 Haas Ave., S. E.
PHILADELPHIA No. 30	Philadelphia, Pennsylvania
1628 Arch St.—First Friday	
James F. Brady	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31	Kansas City, Missouri
813 Walnut St.—First Friday	
Oscar L. Sanford	2825 Troost Ave.
OMAHA No. 32	Omaha, Nebraska
Nebraska School for Deaf—Second Monday	
Albert M. Kloppling	3625 N. 76th St.
NEW ORLEANS No. 33	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Sunday	
Henry Soland, Jr.	5821 Prytanis St.
KALAMAZOO No. 34	Kalamazoo, Michigan
224 E. Cedar St.—First Saturday	
John P. Cordano	P. O. Box 161, St. Joseph, Mich.

BOSTON No. 35	Boston, Massachusetts
Caledonia Bldg., Appleton & Berkley Sts.—First Saturday	
D. McG. Cameron	146 Howard Ave., Roxbury, Mass.
PITTSBURGH No. 36	Pittsburgh, Pennsylvania
206 Federal St.—First Saturday	
Enza Ludovico	442 Pearl St.
HARTFORD No. 37	Hartford, Connecticut
I. O. B. B. Hall, 327 Trumbull St.—Second Saturday	
Harry V. Jarvis	18 Orange St.
MEMPHIS No. 38	Memphis, Tennessee
Y. M. C. A.—First Saturday	
Leland Maxwell	848 Poplar Ave., Apt. 22
PORTLAND No. 39	Portland, Maine
514 Congress St.—Second Saturday	
Keith M. Leighton	34 Sargent St., Westbrook, Me.
BUFFALO No. 40	Buffalo, New York
Highland Park Hall, Leroy & Fillmore Ave.—First Saturday	
Albert E. Ode	54 Andrew St., Station E, Buffalo, N. Y.
PORTLAND (ORE.) No. 41	Portland, Oregon
Red Men's Hall, 9th & Hawthorne Blvd.—First Saturday	
C. H. Linde	2516 N. E. 41st Ave.
NEWARK No. 42	Newark, New Jersey
851 Broad St.—First Saturday	
Bernard L. Doyle	118 Conant St., Hillside, N. J.
PROVIDENCE No. 43	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Joseph C. Peirce	R. F. D. Box 158, Barrington, R. I.
SEATTLE No. 44	Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday	
N. C. Garrison	115 Boren Ave., N.
UTICA No. 45	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Silver	67 First Ave., Iilon, N. Y.
WASHINGTON No. 46	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
H. L. Tracy	3821 South Dakota Ave., N. E.
BALTIMORE No. 47	Baltimore, Maryland
Sons of Italia Hall, St. Paul & Read Sts.—First Saturday	
August Wriede	1909 Kennedy Ave.
SYRACUSE No. 48	Syracuse, New York
K. of U. A. M. Hall—Second Saturday	
Carl G. Ayling	224 Clarence Ave.
CEDAR RAPIDS No. 49	Cedar Rapids, Iowa
K. of P. Hall, 420-1st Ave., N. E.—Second Saturday	
Carl Osterberg	1320 First Ave., N. W.
HUNTINGTON No. 50	Huntington, West Virginia
I. O. O. F., 8th Ave and 6th St.—First Saturday	
G. C. Burcham	P. O. Box 277, Proctorville, O.
ALBANY No. 51	Albany, New York
Maccabee Temple, 734 Broadway—First Saturday	
Charles Morris, Jr.	96 Dana Ave.
ROCHESTER No. 52	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday	
Yates Lansing	699 E. Main St.
SAN FRANCISCO No. 53	San Francisco, California
Druid's Temple, 44 Page St.—First Saturday	
H. O. Schwarzklose	44 Page St.
READING No. 54	Reading, Pennsylvania
508 Court St., 4th floor—Second Saturday	
Edwin C. Ritchie	56 W. Wyomissing Ave., Mohnton, Pa.
AKRON No. 55	Akron, Ohio
Cor. N. Arlington & E. Market St.—First Saturday	
Harry C. Ware	957 Orin St.
SALT LAKE CITY No. 56	Salt Lake City, Utah
First Saturday	
E. R. Thurston	538 S. W. Temple St.
ROCKFORD No. 57	Rockford, Illinois
1014-18 Fourth Ave.—Second Saturday	
Fred Shattwell	2319 Andrews St.
SPRINGFIELD No. 58	Springfield, Illinois
Carpenters Hall, 505 1/2 E. Monroe St.—First Saturday	
John G. Otto	716 South 13th St.
DAVENPORT No. 59	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—Second Saturday	
Charles E. Loughran	427 East 32nd St.
WORCESTER No. 60	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask	347 Packchoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill	812 Marshall Ave., St. Paul
FORT WORTH No. 62	Fort Worth, Texas
Labor Temple, 3rd and Calhoun St.—First Saturday	
C. M. Wilson	R. 3, Box 225
DALLAS No. 63	Dallas, Texas
Swiss Hall, Preston & Young Sts.—First Tuesday	
Wallace K. Gibson	433 S. Barnett Ave.
DENVER No. 64	Denver, Colo.
Moose Hall, 1748 Welton St.—First Saturday	
T. Y. Northern	1826 Broadway
WATERBURY No. 65	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio Minicucci	48 Wood St.
SPRINGFIELD No. 67	Springfield, Massachusetts
Clinton Hotel, 1976 Main St.—First Saturday	
Raymond Rock	235 Redland St., East Springfield, Mass.
WACO No. 68	Waco, Texas
First Sunday	
Andrew M. Bowman	Abbott, Texas
BANGOR No. 71	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
Leo E. Trainor	10 Morse Court
KENOSHA No. 72	Kenosha, Wisconsin
Knights of Columbus Hall—First Wednesday	
Amrose Castonia	2103-61st St.
BIRMINGHAM No. 73	Birmingham, Alabama
517-20th St., N.—First Thursday	
James E. Stiles	8718 2nd Ave., N.
SIOUX FALLS No. 74	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
B. B. Burnes	Box 717

WICHITA No. 75	Wichita, Kansas
Y. M. C. A.—First Saturday	
Henry O. Hosa	405 University Ave.
SPOKANE No. 76	Spokane, Washington
First Saturday	
John E. Skoglund	E. 638 27th Ave.
DES MOINES No. 77	Des Moines, Iowa
Moose Hall, 920 Locust St.—First Saturday	
J. A. Robinson	803 Guthrie Ave.
LOWELL No. 78	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Colin McCord	87 Andrews St.
BERKELEY No. 79	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
Elbert Dowling	4330 Pampas Ave., Oakland, Calif.
DELAWARE No. 80	Delaware, Wisconsin
I. O. O. F. Hall—First Saturday	
Marvin C. Goff	119 N. Main St.
HOUSTON No. 81	Houston, Texas
Room 207, 312 Fannin St.—First Wednesday	
G. B. Allen	4604 Averill St.
SCRANTON No. 82	Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday	
Harry B. Young	115 S. Blakely St., Dunmore, Pa.
RICHMOND No. 83	Richmond, Virginia
Y. M. C. A., Room 201—First Saturday	
R. H. Baughan	604 N. 22nd St.
JOHNSTOWN No. 85	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.	
Joshua Wilkinson	547 Harold Ave.
MANHATTAN No. 87	New York, New York
711-8th Ave.—First Wednesday	
Lewis Goldwasser	318 Haven Ave.
JACKSONVILLE No. 88	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton	414 Kosciusko St.
LEWISTON No. 89	Lewiston, Maine
G. A. R. Hall—First Saturday	
Chas. H. Fritz	184 Court St., Auburn, Me.
PEORIA No. 90	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham	1713 N. Madison Ave.
JERSEY CITY No. 91	Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday	
Anthony Grundy	529 Summit Ave.
BRONX No. 92	New York, New York
Casino, 158th and St. Ann's Ave.—First Friday	
Louis C. Saracalone	844 E. 163rd St.
COLUMBIA No. 93	Columbia, South Carolina
Y. M. C. A.—First Saturday	
H. R. Smoak	P. O. Box 45, Union, S. C.
CHARLOTTE No. 94	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
W. E. Benfield	81 W. Academy St., Concord, N. C.
DURHAM No. 95	Durham, North Carolina
Y. M. C. A.—First Saturday	
John E. Dermott	1022 Trinity Ave.
DUBUQUE No. 96	Dubuque, Iowa
1355 Bluff St.—First Friday	
Barney Data	228 Locust St.
GRAND RAPIDS No. 97	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
Ralph W. Bunting	459 Union Ave., N. E.
TORONTO No. 98	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Arthur H. Jaffray	35 Manor Road, W.
DULUTH No. 99	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday	
William L. Nelson	29 N. 25th Ave., W.
CANTON No. 100	Canton, Ohio
Second Saturday	
Clifford Drake	1032 Ambush Rd., Massillon, O.
FARIBAULT No. 101	Faribault, Minnesota
School for the Deaf—First Saturday	
Wesley Lauritsen	723 Sixth St., N. E.
SOUTH BEND No. 102	South Bend, Indiana
Moose Hall—Second Saturday	
Benj. B. Berg	1102 N. Olive St.
COUNCIL BLUFFS No. 103	Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday	
Norman Scaville	1202 W. Graham Ave.
FORT WAYNE No. 104	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John J. Smead	2614 N. Wells St.
SCHENECTADY No. 105	Schenectady, New York
939 Albany St.—Second Saturday	
Harry Barnes	1660 Myron St.
CHICAGO No. 106	Chicago, Ill.
Hotel Atlantic—Second Friday	
Frederick B. Wirt	211 Williams St., Aurora, Ill.
MIAMI No. 107	Miami, Florida
Y. M. C. A.—First Sunday	
Raymond H. Rou	1902 S. W. 17th Ave.
BINGHAMTON No. 108	Binghamton, N. Y.
Y. M. C. A., Washington St.—Second Friday	
Lewis P. Garbett	Route 3, Binghamton, N. Y.
WILKINSBURG No. 109	Wilkinsburg, Pennsylvania
1018 Penn. Ave.—First Friday	
John H. Stanton	1121 Walnut St.
SAN DIEGO No. 110	San Diego, California
East San Diego Women's Club—First Saturday	
Willard Foster	4268 Marlborough Ave.
EAU CLAIRE No. 111	Eau Claire, Wis.
Y. M. C. A.—First Sunday	
Lyle L. Bulmer	1418 Sherwin Ave.
SULPHUR No. 112	Sulphur, Okla.
School for the Deaf—First Monday	
Ernest Rhodes	401 E. Tahlequah Ave.
VANCOUVER No. 113	Vancouver, Wash.
School for Deaf—First Thursday	
W. S. Hunter	School for the Deaf
WESTCHESTER No. 114	Mt. Vernon, N. Y.
12 E. First St.—Second Friday	
S. J. Riley	145 S. 2nd Ave.
QUEENS No. 115	Jamaica, L. I., N. Y.
Y. M. C. A., Jamaica—First Saturday	
H. A. Gillen	625 DuRoi Ave. Valley Stream, L. I. N. Y.
ST. AUGUSTINE No. 116	St. Augustine, Fla.
First Wednesday	
A. W. Pope	151 Washington St.
MONTREAL	
A. Chicoine	111 Bord du lac, Lakeside, Que., Can.
J. D. Fes	37 Hawarden Ave., Montreal, Can.



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## Objects

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

## Death, Sick and Accident Benefits

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

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

## Safeguards

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

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

## Cost of Joining

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

## How to Join

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

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

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

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

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

## Certificate Classes

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

## Withdrawal Equities and Income Options

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

## Required Monthly Payments

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

**MONTHLY NET RATES PER \$1000**  
Minimum \$250; Maximum \$5000 to Age 45,  
\$3000 to Age 50, \$1000 to Age 55.

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

Rate for age at nearest birthday to be taken