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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-second Year

DECEMBER, 1924

Number Seven



Greetings from Holyoke Division No. 26, N. F. S. D.



Front row, left to right—John Tolpa, Philip Harris.
 Second row—Anaclet Mercier, Treasurer; Joseph Gagnon, Vice President; Arno Klopfer, President; Frank Kusiak, Secretary; George O'Brien, Director.
 Third row—Anthony Przybyla, Hilaire Cheverette, Messenger; Joseph Kremer, Patriarch; Hiram Marr, Sergeant; Louis Jacques, Edward Guyott.
 Fourth row—Joseph Lepage, John Kiely, Henry Gunther, Harry Almond, Henry Proulx.
 Back row—Valentine Tolpa, Joseph O'Connell.



TREASURER'S REPORT.

Division Collections for November.

Grand Division.....	\$ 28.13
Chicago.....	549.50
Detroit.....	272.54
Saginaw.....	30.65
Louisville.....	122.37
Little Rock.....	133.21
Dayton.....	84.91
Bay City.....	15.17
Cincinnati.....	162.33
Evansville.....	35.87
Nashville.....	57.04
Springfield.....	25.29
Olathe.....	90.88
Flint.....	141.89
Toledo.....	152.60
Milwaukee.....	151.41
Columbus.....	124.17
Knoxville.....	99.64
Cleveland.....	145.16
Indianapolis.....	257.99
Brooklyn.....	313.99
St. Louis.....	289.41
New Haven.....	61.06
Holyoke.....	41.29
Los Angeles.....	214.79
Atlanta.....	106.04
Philadelphia.....	227.43
Kansas City.....	148.18
Omaha.....	87.84
New Orleans.....	
Kalamazoo.....	51.35
Boston.....	187.17
Pittsburgh.....	333.52
Hartford.....	46.33
Memphis.....	43.78
Portland, Me.....	48.33
Buffalo.....	66.69
Portland, Ore.....	
Newark.....	242.68
Providence.....	67.01
Seattle.....	127.19
Utica.....	107.19
Washington.....	131.55
Baltimore.....	111.02
Syracuse.....	43.55
Cedar Rapids.....	90.13
Huntington.....	84.19
Albany.....	62.28
Rochester.....	54.92
San Francisco.....	117.41
Reading.....	68.23
Akron.....	288.24
Salt Lake City.....	51.98
Rockford.....	82.51
Springfield, Ill.....	89.26
Davenport.....	55.35
Worcester.....	63.59
St. Paul.....	179.94
Ft. Worth.....	105.68
Dallas.....	167.52
Denver.....	99.06
Waterbury.....	21.72
Springfield, Mass.....	30.16
Waco.....	83.71
Pittsfield.....	37.09
Bangor.....	48.06
Kenosha.....	80.26
Birmingham.....	67.92
Sioux Falls.....	146.22
Wichita.....	68.32
Spokane.....	32.47
Des Moines.....	44.21
Lowell.....	53.03
Berkeley.....	62.83
Delavan.....	137.80
Houston.....	55.86
Scranton.....	60.01

Richmond.....	101.66
Norfolk.....	38.46
Johnstown.....	40.73
Manhattan.....	145.87
Jacksonville.....	38.34
Lewiston.....	61.60
Peoria.....	47.44
Jersey City.....	30.87
Bronx.....	
Columbia.....	38.37
Charlotte.....	66.71
Durham.....	82.93
Dubuque.....	40.25
Grand Rapids.....	37.27
Toronto.....	202.20
Duluth.....	25.69
Canton.....	33.67

Total collections.....\$9,500.16

NEW MEMBERS.

1. L. M. Rozett.....	Chicago
5. R. G. Reagan.....	Little Rock
18. *R. P. MacGregor.....	Columbus
28. G. L. Tippino.....	Baxley, Ga.
31. W. J. Stanfill.....	Kansas City
36. J. W. Stevenson.....	Pittsburgh
47. C. McC. Beckner.....	Westernport, Md.
47. J. F. X. Fiedler.....	Baltimore
50. G. N. Noland.....	Charleston, W. Va.
51. *Philip Johnson.....	Rensselaer, N. Y.
57. C. C. Schmidt.....	Rockford
59. A. J. Liedermann.....	Burlington, Ia.
79. W. T. Patheal.....	San Jose, Cal.
80. B. Greenheck.....	Richland Center, Wis.
81. Bird Middaugh.....	Houston
81. E. M. McMeen.....	Houston
87. Waldo A. Ries.....	New York
100. A. S. Ritenour.....	New Philadelphia, O.
100. Claude White.....	Dover, O.
101. L. A. Roth.....	Fariabault
*Social members.	

THE GET-ONE DEGREE.

To many families Christmas is made happier by the knowledge that they will be protected from want if their provider is suddenly taken away. These men have done their bit toward extending this happiness. Why not decide to do yours for New Years?

Chicago Division.....	Louis Ruskin.
Little Rock.....	John J. DeArman.
Columbus.....	Albert W. Ohlemacher.
Atlanta.....	James G. Bishop.
Kansas City.....	W. L. Dillenschneider.
Pittsburgh.....	John L. Friend.
Baltimore.....	George H. Faupel, Alfred E. Feast.
Huntington.....	Keith C. Hamilton.
Albany.....	Richard E. Geith.
Rockford.....	John M. Skarzynski.
Davenport.....	Bertil E. Jennisch.
Berkeley.....	Bret Harte Fowler.
Delavan.....	Arthur M. Hanson.
Houston.....	Richard C. Morriss, James J. Miller.
Manhattan.....	Marcus L. Kenner.
Canton.....	Robert E. Davis (2).
Fariabault.....	Alby H. Peterson.

*Work for the Good
of the Order*

TREASURER'S STATEMENT.

FOR NOVEMBER, 1924.

Balance, October 31.....	\$602,910.02
Division collections.....	9,500.16
Interest, mortgage loans.....	1,777.22
Interest, bonds.....	277.12
Interest, banks.....	9.29
Increase in book value of bond and mortgage at maturity.....	194.09
Sale of emblem jewelry.....	35.40
Record and registry fees.....	17.25
Exchange on checks.....	1.30
Subscription to Frat.....	.60

Total balance and income.....\$614,722.45

Disbursements.

Death benefits.....	\$ 2,500.00
Sick benefits.....	550.00
Accident benefits.....	235.00
Accrued int. on mortgage.....	227.50
Salaries.....	570.82
Services.....	455.00
Rent.....	175.00
Official publication.....	153.30
Printing and stationery.....	116.10
Office expense.....	38.74
Postage.....	32.35
Sundry supplies.....	10.20

Total disbursements.....\$ 5,064.01

Recapitulation.

Balance and income.....	\$614,722.45
Disbursements.....	5,064.01

Balance, November 30.....\$609,658.44

TRUSTEE'S REPORT.

Ledger Assets, November 30, 1924.

First mortgage loans.....	\$516,005.49
First mortgage bonds.....	22,291.61
U. S. Liberty bonds.....	42,614.40
Canadian bonds.....	5,923.94
Cash in banks:	
Central Trust.....	8,031.58
Bank of Montreal.....	13,921.93
Secretary's contingent fund.....	300.00
Treasurer's cash.....	569.49

Total Ledger assets.....\$609,658.44

Balance in Funds.

Reserve Fund.....	\$459,013.75
Mortuary Fund.....	70,704.18
Sick and Accident Fund.....	42,093.55
Unallocated interest.....	29,466.41
Convention Fund.....	3,231.84
Organizing Fund.....	2,440.44
General Expense Fund.....	2,708.27

Total in all funds.....\$609,658.44



NOVEMBER DISABILITY CLAIMS.

Horace Bright, Philadelphia.....	\$ 40.00
T. C. Simpson, Olathe.....	20.00
*H. Daniels, Springfield, Mass.....	15.00
*V. D. Fahringer, Salina, Kan.....	15.00
*Frank Harter, Dayton.....	10.00
*D. E. Klepinger, Arcanum, O.....	10.00
*L. H. Aronovitz, Pineville, Ky.....	15.00
*R. W. Black, Wylam, Ala.....	30.00
*I. Harrington, Paragould, Ark.....	40.00
*P. J. Setta, Jessup, Pa.....	15.00
*G. J. Tureczek, St. Louis.....	15.00
M. J. Ashline, Herrings, N. Y.....	15.00
Thomas Breen, Philadelphia.....	50.00
Wm. Greenewald, Denver.....	10.00
Vilbon Loiseau, Waterbury.....	15.00
E. A. Martin, Seattle.....	15.00
B. E. Maxson, Davison, Mich.....	20.00
C. K. McConnell, Seattle.....	50.00
L. D. Norton, Sioux City, Ia.....	15.00
P. O'Brien, Philadelphia.....	50.00
L. E. Sparrow, Dearborn, Mich.....	40.00
H. C. Tegtmeyer, Chicago.....	20.00
O. C. Crocker, Osterville, Mass.....	10.00
G. F. Kercher, Roann, Ind.....	50.00
R. C. Stephenson, Trenton, N. J.....	10.00
T. L. Walker, Kannapolis, N. C.....	15.00
*J. W. Belk, Charlotte, N. C.....	15.00
*A. L. Johnson, Sioux Falls.....	15.00
*F. C. Holton, Minneapolis.....	10.00
B. W. Calhoun, Summerfield, N. C.....	50.00
E. Simpson, Springfield, Colo.....	45.00
G. Taube, Brooklyn.....	10.00
*P. J. Doodson, Los Angeles.....	15.00
T. A. Mulcahy, York, Pa.....	15.00

Total for the month.....\$785.00

*Denotes accident claims.

NOVEMBER DEATH CLAIMS.

Paid to Fred H. Unruh, Baroda, Michigan, for death benefit of Harry John Unruh, certificate No. 2321, deceased October 22, 1924, \$1,000.

Paid to Mrs. Estella D. Adsit, Saginaw, Michigan, for death benefit of Charles E. Adsit, certificate No. 2475, deceased October 25, 1924, \$250.

Paid to Mrs. Emma J. Dantzer, Philadelphia, Pennsylvania, for death benefit of Charles O. Dantzer, certificate No. 1384, deceased October 26, 1924, \$750.

Paid to Mrs. Minnie R. Perry, Knoxville, Tennessee, for death benefit of Romolus Perry, certificate No. 6428, deceased October 15, 1924, \$500.

OBITUARY.

Brother Reuben C. Stephenson died at his home in Trenton, New Jersey, December 1, in his 54th year. He joined the Society through Newark Division in November, 1915.

FARM HAND WANTED.

Harry Dix, Route One, Stryker, Ohio, wants an experienced farm hand (single). Good wages, board and laundry.

January payments are due.

Start the new year right—get some new members.

BIRTHS.

July 18—Mr. and Mrs. Fred Bourcier, Detroit, Mich., a boy.

September 16—Mr. and Mrs. Louis Provost, Escanaba, Mich., a boy.

November 3—Mr. and Mrs. R. P. Rivers, Atlanta, Ga., a boy.

November 12—Mr. and Mrs. L. B. Dickerson, Atlanta, Ga., a boy.

November 13—Mr. and Mrs. G. H. Leavitt, Peoria, Ill., a boy.

November 13—Mr. and Mrs. Lee Harris, Sebring, O., a boy.

November 15—Mr. and Mrs. J. R. Bankston, Atlanta, Ga., a boy.

November 23—Mr. and Mrs. Emil Schneider, Cincinnati, O., a boy.

November 29—Mr. and Mrs. Howard Durian, Canton, O., a girl.

December 3—Mr. and Mrs. Ben Beaver, Detroit, Mich., a boy.

December 5—Mr. and Mrs. Julian West, Norfolk, Va., a boy.

MARRIAGES.

May 18—C. W. D. Oliver, St. Jo, Texas, and Miss Berenice James, Brady, Texas.

July 16—Frank E. Collyer, Marblehead, Mass., and Miss Berenice Ella, Cambridge, Mass.

August 26—Earnest A. Albrecht, Woodbine, Kansas, and Miss Clara Fitzgerald, Mannsville, Okla.

September 27—Albert Krohn, Bloomfield, Neb., and Miss Georgia Karney, Brodhead, Wis.

October 15—William I. French, Freeport, Ill., and Miss Josie E. Hutchins, Aurora, Ill.

DEATHS.

November 14—Kate Watkins, sister of Newton B. Watkins, Durham, N. C.

November 15—William Crowley, father of Lawrence W. Crowley, Whitinsville, Mass.

November 29—Rosa L. Pach, mother of Alexander L. Pach, New York, N. Y.

December 4—Ethel G. Enenkel, wife of Adolph Enenkel, Columbus, Ohio.

December 10—Minnie Morisse, sister of Henry Morisse, Chicago, Ill.

ENGAGEMENTS.

Lawrence D. Timer, New York, N. Y., and Miss Kenneth Thomas, Pittston, Pa.

MAKE THIS A RULE.

The officers of every branch should have an officers' meeting at least once every three months to talk over the affairs of their respective branches and to make plans to promote its growth and welfare. It is necessary for the successful operation of a lodge that the officers should have a definite aim and that they should understand each other. —[Columbian Herald.

YOU'RE FROM MISSOURI.

If the agent of an old line tells you that the fraternal society to which you belong will raise its rates when you become old, ask him how he knows that it will, and why. The rates being on the same basis as theirs, there will be no more likelihood of the fraternal having to raise their rates as of their having to go into the hands of a receiver because of inadequacy. —[Columbian Herald.

LEND YOUR HAND.

It is not fair for any member of a fraternal society to expect all the benefits but to be unwilling to do any of the things that are necessary to provide the benefits that make fraternal protection preferable to other kinds of insurance. Fraternal societies do much more for their members than merely to provide life insurance, and if every member would lend a helping hand, they could do much more. —[Columbian Herald.

START THE NEW YEAR RIGHT.

The time of the year when you should by all means get a new member, if you have not already done so, is right now. Every member of a fraternal society should consider it his or her duty to help in this respect since they are mutual organizations and must depend to a great extent upon the support of the members for their growth. It is a matter of business. Do your part. —[Columbian Herald.

BEAUTY SECRETS.

Of course a girl will not believe this, but she can get a beautiful complexion by steaming her face over a wash-tub; wringing out clothes makes the arms plump; hanging them out on the line increases the bust measurement, and carrying them to and from the yard makes the waist line smaller and the limbs more shapely. Try it girls! —[Sour Owl.

ASK DAD.

"Mother, shall I run out and post this letter?" asked a little girl of six years.

"No, child, certainly not," was the reply. "It's pouring in torrents, and not fit to turn a dog out of doors. Let your father go." —[Pearson's Weekly.



The only one that loses on a fraternal policy is the one that pays a few years and then lapses. —[Our Navy.

Fraternal Insurance Filosofy

THE FRATERNAL WAY IS THE BEST WAY.

Fraternal benefit associations stand at the head of institutions making their appeal to manhood and independence. They offer the most ready practical way of escape from the economic catastrophe that threatens every bread winner in greater or less degree. They are institutions organized to take the burden off the individual and put it on to the association—where an individual dollar becomes a thousand and the strength of one becomes as that of ten thousand.

* * *

Our fraternal work is not among men whose lives have been passed amid wealth and luxury, but among men born to toil, and men upon whom, in many instances, the obligations of manhood were thrust in youth, with little let-up through the years.

When you think it over doesn't it seem strange that we have developed such an idealistic scheme as life insurance protection? It's different from other lines, too, it turns some business rules upside down. In ordinary trade a five-dollar bill is exchanged for a pair of shoes, and the purchaser gets his money's worth. But how about it when we sell a membership including insurance protection?

The insurer takes the vows, pays one month's premium or assessment, and—"he meets an auto on the way, his funeral occurred the very next day"—life's work ended. Proofs are made and the family is paid practically one thousand times the amount he had paid as his one monthly rate.

It's an ideal, like patriotism, our insurance protection in the fraternity. Study it carefully.—[A. O. U. W. Journal.

THE FUNERAL OF A LODGE.

A lodge that had once been known for its wholesome fraternal activity, suffered an attack of anemia and declined in vigor until it had reached a condition of innocuous desuetude where it was referred to as a "dead one." I was on the way to premature burial. The obsequies came about in this way: Brother Selfseeker, disgruntled because he could not rule the lodge, went forth and organized a cabal



within it. Brother Contention and Brother Strifesower joined in the intrigue. At their instigation the long, red tongues of distrust and detraction were set wagging. Brother Unity, Brother Fellowship and Brother Harmony, discredited, undermined and slandered, lost heart and retired from the leadership of the lodge. Brother True Blue and Brother Golden Heart were supplanted by Brother Discord and Brother Dissension. And so Brother Selfseeker dug the lodge's grave. Brother Bolsheviki embalmed the remains. Brother Bellyacher donated the lodge's shroud. Brother Croaker furnished the coffin. Brother Crapehanger drove the hearse. The Rev. Dr. Mercenary preached the funeral sermon. A select quartette from the Sorehead Club sang the Doxology.

Some men enter a lodge for the same reason that the Irishman was riding in a funeral procession. A friend noticed him and when the cortege stopped at a crossing for a few moments he walked up to Pat, who was occupying a carriage all by himself at the rear of the procession, with a cigar in his mouth and his feet upon the opposite seat and asked him whose funeral it was. Pat replied: "I'll be damned if I know, I'm just on for the roide!"

DO IT NOW.

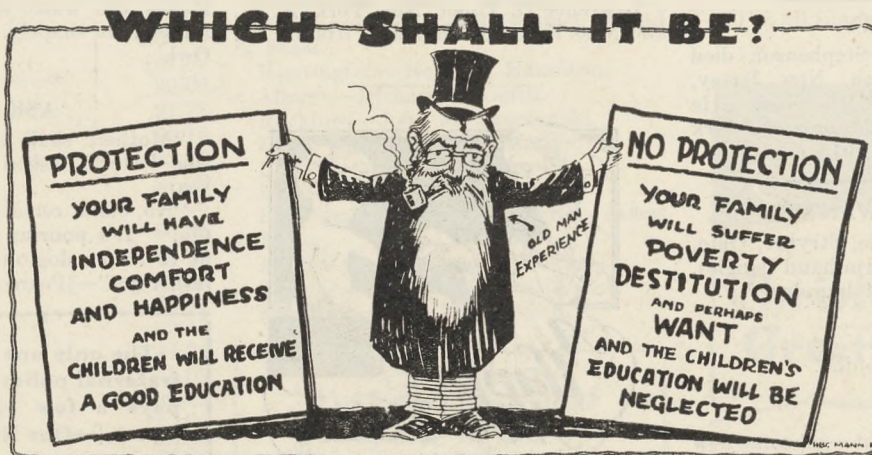
Has it ever occurred to you what a wonderful organization we could make of our society if every member, or even a majority of them, would do their duty to the extent of getting just one new member each year, and how easy it would be for each member to do it? Just that little effort once in twelve months would make our society invincible. It may be that it has never occurred to you that such a little support from you would mean so much for the good of all of us, and for that reason you have never tried to get a new member. Let us have a new member from you this year.—[Columbian Herald.

WE MEET TO EAT.

Listen! The lodge lodgeth together—and they eat. The club clubbeth together—and they eat. The business men take counsel together—and they eat. The church folks hold a social together—and they eat. The young people elect officers—and they eat. And even when the missionary society and ladies get together, they also eat. But these latter are in a class by themselves—we're for 'em. We wonder! Has man's brains gone to his stomach? Is it no longer possible to get a quorum unless we hold up the baker's dainties and the cook's appetizers as a bait? Is it coming to pass that to get a crowd at prayer meeting the preacher will have to hold up a biscuit?—[Fraternal Record.

DON'T LAPSE.

The deaths of suspended members are frequently reported, and every time such a report is received it is followed by an inquiry from the beneficiaries as to whether something could not be done for them. Of course, they regret that the deceased failed to pay the dues and assessments. The deceased did not mean to leave them without the insurance, he didn't think that he was going to die, and became careless, finally being suspended. Every member who allows his assessments and dues to run over the end of the month is liable to leave his loved ones in a sad plight.—[Exchange.



Pithy, Peppy and Provoking

One More Than Usual

She—"Your new furs are magnificent, my dear. What did they cost you?"

Her Friend—"Three fits of hysteria."

Browne—"Did my wife speak at the meeting yesterday?"

Smythe—"I don't know your wife, but there was a tall, thin woman who rose and said she could not find words to express her feelings."

"That wasn't my wife!"

Mamie—"Father, why don't you grow some hair on your head?"

Father—"Why doesn't grass grow on a busy street?"

Mamie—"Oh, I see. It can't get up through the concrete."

"Didn't you hear about it?"

"No."

"But it happened in your neighborhood."

"I know—but my wife's been away."

Lost Completely

An urchin was whimpering on a street corner when he was addressed by our police chief:

"What's the matter, son?"

"I'm lost."

"Lost? Nonsense! You mustn't give up hope so quickly. Where do you live?"

"I don't know. We've just moved and I can't remember the new address."

"What's your name, then?"

"I don't know."

"What? Don't you know your own name?"

"No," sobbed the youngster.

"Mother got married again this morning."

Pertinent Question

Salesman—"Here is a very nice automatic pistol, lady. It shoots eight times." Fair Customer: "Say, what do you think I am; a polygamist?"

No Pull, Either

A traveling salesman, while motoring thru Iowa, drove up to a gasoline station and found the tender a lazy country boy.

"Hey, boy," said the salesman, "I want some gasoline. Get a move on you. You'll never get anywhere in this world unless you push. Push is essential. When I was young, I pushed and that got me where I am."

"Well, boss," said the boy, "I reckon as how you'll have to push again, 'cause we ain't got a drop of gas in the place."



Afterward

Stranger—"Do you have to see a doctor before you get liquor in this town?"

R. Baker—"No, afterward."

All the Work

"Henry," said his employer sternly, "you didn't expect me back this morning?"

"No, sir," said Henry.

"I suppose you are aware that when I came in I caught you kissing the stenographer?" And his employer glared at him angrily.

"Yes, sir," replied Henry, without blushing, "but, if you remember, sir, you told me to be sure and do all your work while you were away."—[Family News.

The Philanthropist

Wife (with first checking account) —"Oh, John, the bank sent me back all the checks I paid bills with last month, so I haven't spent anything!"

Shocking Idea

He wore a long-tailed coat, a frock tie and a stiff hat that marked him as a small-town aristocrat of the old school. At the hotel he strolled around the lobby with an air of ownership that was very impressive, so he thought. But in a three days' stay not a nickel had been scattered amongst the help



and the word had spread fast that the colonel was not all he seemed to be.

He had just had his "boots" shined and as the boy brushed him off, he remarked:

"George, what would you think if I gave you 50 cents for this shine?"

George answered right up:

"Ah would think you wanted forty cents change, suh."

Sufficient

"This check is doubtless all right," said the manager politely, "but have you anything about you by which you could be identified?"

The pretty, young thing faltered: "I have a mole on my left knee."

A Clear Case Here

"Any insanity in the family?" asked the insurance doctor to Mrs. Suffragist.

"Well, no; only my husband imagines he is the head of the house."

Be Reasonable

Irate Papa—"What do you mean by coming home at 4 a. m.?"

Flapper—"For heaven's sake, pop, I have to patronize the old roost some time, don't I?"

A Slogan

The butcher had read considerable about the "Milk from Contented Cows," and wanting to keep up with the times, he placed this sign in his windows: "Sausages from Pigs that Died Happy."

Oh, Lady, Lady!

"For giving the face a good color, get one pot of rouge and one rabbit's foot. Bury them two miles from home and walk out and back once a day to see if they are still there."

Does He Short-Circuit?

He: "Here comes a friend of mine. He's a human dynamo."

She: "Really?"

He: "Yes, everything he has on is charged."—[Selected.

A Safe Retreat

First Business Man: "Calvin, there are a couple of creditors close on my heels."

Second Ditto: "Quick, run into the savings bank over there. Nobody will think of looking for you there."—[Foolscap.

Exceptions to Every Rule

"So you went after the job. I thought you believed that the office should seek the man?"

"I do, but this is a fat job, and I was afraid it might get winded before it reached me."—[Boston Transcript.

To Avoid the Rush

"Last evening, sir, I distinctly saw my daughter sitting in your lap. What explanation have you to make?"

"I got here early, sir, before the others."—[Exchange.



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

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

Correspondence is solicited from all mem-
bers and others interested in the Society.

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

Entered as second-class matter, August 28,
1911, at the postoffice at Mount Morris, Illi-
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Acceptance for mailing at special rate of
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3, 1917, authorized July 17, 1918.



DECEMBER, 1924

\$609,658.44.

Denver—1927.

January payments are due.

The Season's Greetings to all.

The new year is near. Prepare to turn
over that new leaf and make the "Get-
One" regularly.

We can think of no better New Year's
resolution for you than a reaffirmation
of the pledge you, Brother Frat, took
when you joined—to do all in your power
to advance the objects of the society and
to increase its strength and influence by
bringing in new members.

The new edition of the Constitution
and General Laws of the society will be
off the press early in January and we
hope to have the books in our members'
hands soon after.

The editor who was congratulating
himself on being born good-looking has
qualified his statement by stating he does
not also assume he was born lucky, and
in consequence thoroughly believes in
life insurance.

The Deaf-Mutes' Journal of Novem-
ber 13 contains an editorial explaining
why it cannot print mention of raffles
or drawings where such is in the nature
of advertising or announcing those events.
The same regulation (that of the U. S.
Postoffice Department), applies to The
Frat. We wish our contributors to bear
this in mind and not expect us to print
such notices nor the results of the draw-
ings.

One of our members down in Dixie
writes us of another smooth swindler
operating down there, and, as usual, it
is the story of the victim. A nicely
dressed stranger called at his shop, rep-
resented himself as a frat and a cousin
of a well-known member. "Could he

get a check cashed?" "No money and
bank closed" not. "Could a storekeeper
friend do it for you?" "Will sec." The
storekeeper could and did. Stranger bids
farewell, with many thanks, etc.—and it
was also farewell to a nice little sum of
money. Soon after, check comes back,
no good. Our member has to pay the
storekeeper as he endorsed it. Result:
One more expensive lesson learned, \$30
out and faith in human nature gone.
All this in the face of the many warnings
we have given. Here we go again: Never
trust a stranger who has not strong
credentials—and even then trust him only
to an extent that does not touch your
home, purse and above all, your good
name. Prove that, as the California
News puts it, your physical deafness is
not combined with mental dumbness—
and that Barnum was wrong, in your
direction, anyhow.

As is our custom, we will give in the
January Frat a complete list of the
officers of our divisions for 1925. The
reports already in show a good many
changes and quite a few new names on
the list, also the retention of many
tried-and-trues in the harness. A notable
example of long and consecutive service
is that of Treasurer Mercier of Holyoke
Division entering on his 13th consecutive
term. We will be glad to make note of
other like cases if our division news
gatherers will send them in.

Speaking of Holyoke Division—we are
much pleased to present its portrait in
this issue. It is one of our best divisions
and, notwithstanding its size, has a local
fund that makes its bigger brothers sit
up and take notice.

Annual statement time is with us. In
case there are delays in headquarters'
service these days, remember this is
our busiest season and make allowances
accordingly.

Every lodge has a lot of members
who pay their premiums promptly, but
who are otherwise dead enough to pay
the policy claim on.—[Fraternal Index.

If a man does not like you or your
society, keep away from him. There
are two sides to a street.—[Golden
Cross Journal.



BORN—A NEW DIVISION.

Faribault No. 101.

A youngster came into the world at
four o'clock Saturday afternoon, De-
cember the sixth. This youngster was
none other than the Faribault Division
No. 101, of the National Fraternal
Society of the Deaf. State Organizer
Benolkin and a number of officers of
St. Paul Division No. 61 were on hand
to help at the christening.

After the election of officers had taken
place in a private room, the members
assembled in a large room in Barron
Hall at the school for the deaf, where the
public installation of the division took
place.

The officers of St. Paul brought their
regalia with them and they took the
respective stations of the various officers.
President Langford took the chair and
appointed State Organizer Benolkin to
act as messenger. The Faribault officers
installed were as follows: President,
V. R. Spence; Vice-President, J. J.
Doheny; Secretary, Wesley Lauritsen;
Treasurer, Alby Peterson; Director, H.
E. Bruns; Sergeant, Oscar Johnson;
Trustee for three years, John Schwirtz;
Trustee for two years, Charles Mans-
field; Trustee for one year, John Klein.

The regalia which the officers of No.
61 brought with them helped greatly
to make the installation an impressive
ceremony and No. 101 appreciates the
help which No. 61 tendered.

The beautiful charter was signed by
12 members. Before many months have
passed, our membership will be more
than doubled. Several applications have
already been received and the brethren
at large can expect the new division to
grow rapidly.

The following are the charter members:
V. R. Spence, John Schwirtz, John P.
Klein, Robert E. Oelschlager, Charles
G. Mansfield, Wesley A. Lauritsen,
Henry E. Bruns, J. J. Doheny, Alby H.
Peterson, Jens T. Hansen, P. N. Peter-
sen and Oscar W. Johnson.

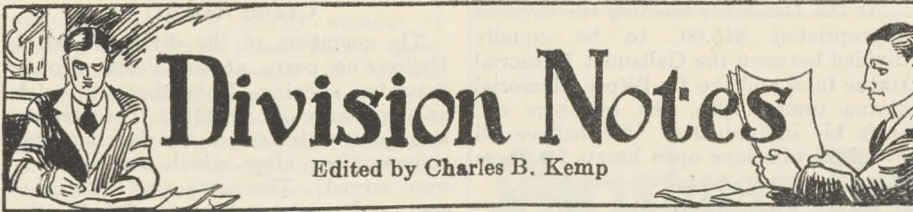
Letters of congratulation were re-
ceived from Grand President Anderson,
Grand Secretary Gibson, Grand Treas-
urer Roberts, Grand Vice-Presidents
Paeh and Mueller, Chicago Division,
Canton Division and Omaha Division.

State Org nizer Benolkin presented
the new division with a gavel.

Canton Division No. 100 sent No.
101 the baby's bottle. No. 101 humbly
admits being the baby and will keep the
bottle until No. 102 is born. Then we
will be weaned and be glad to pass
the bottle on.—[Wesley Lauritsen.

YOUR CERTIFICATE.

Is your certificate in a safe
place and where your beneficia-
ry could find it? Has your ben-
eficiary been changed when it
should be? In short, is your
certificate in proper shape for
its surrender and collection in
case you die?



Coming Division Events

January.

1. Open house—Installation... Chicago
1. Public installation..... St. Paul
1. Oyster supper..... Saginaw
3. Frat night..... Providence
3. Banquet..... Memphis
3. Rally..... Duluth
3. Public installation..... Utica
3. Installation and smoker..... Dallas
10. Banquet..... New Haven
10. C. O. D. party..... Davenport
10. Chicken supper..... Worcester
10. Installation and smoker... Lowell
14. Masquerade party... Birmingham
17. Parcel Post party... Springfield, Ill.
17. Box Social..... Grand Rapids
17. Hard Times party..... Toledo
17. Banquet..... Holyoke
24. Masquerade ball..... Bronx
31. Lecture..... Jersey City
31. Banquet (No. 22)..... South Bend
31. Annual dance..... Chicago

February.

7. Ball..... St. Louis
14. Annual dance..... Albany
14. Dance..... Delavan
21. Masquerade..... Cleveland
21. Basket ball and mask..... Utica
21. Mask party..... Grand Rapids
21. Masquerade ball... San Francisco
22. Oyster party..... Springfield, Mass.
22. Banquet..... Richmond
22. Masked party..... Houston
22. Hard times dance..... Spokane
28. Mask ball..... Chicago
28. Anniversary social..... Cincinnati

Chicago.

Once more Chicago loses and California gains. From time to time members have pulled up stakes and gone west for more or less protracted stays. Now it is Ward Small. He and his family are moving to Santa Barbara, and headquarters loses its special artist, and Chicago Division one of its most enthusiastic and helpful members. They will be missed by a large circle of friends in Chicago and vicinity. For some time past Brother Small has not been as robust as his friends would like to see him, hence the decision to try the southern California climate. And we sincerely hope that the change will be beneficial.

The division's annual election of officers went off smoothly. An entire new set of officers are now in the saddle, and if they do as well as their predecessors have done, the division should have little cause to complain. Many regretted to see President Morton Henry step down. For four years he has been at the head of the division, and before that was secretary, and has always been

an earnest worker in division affairs. But it is safe to say that his interest and influence will continue to be felt. The retiring officers all have the thanks and good wishes of the division, and the new ones will appreciate the continued support and co-operation of the members.

The division will hold its usual public installation of officers on the evening of January 1st. It will be held at the Silent Athletic Club, and no effort will be spared to make the occasion a pleasurable one for all who attend. Open house at the club all day.

Our annual ball will be held at the Club January 31st. Secretary-elect E. W. Craig is chairman in charge, and is leaving nothing undone that will make it a success. And judging from attendance at former affairs, there will be no trouble in doing it.

Mask ball in February, with our Treasurer-elect, Harry Keesal, in charge. "Handsome Hal" and his abilities need no introduction, and a big time is assured.

A Chicago party will take in the banquet to be held at South Bend, Ind., Saturday, January 31, under the auspices of Indianapolis Division. Details as to arrangements will be given out at the January meeting of the division. See the Indianapolis news-letter for the banquet announcement.

Grand Secretary Gibson was the guest of Omaha Division at its annual banquet December 5th, and delivered a public talk the next evening. The scene of the two gatherings was the Hotel Rome, where the 1915 convention was held. Superintendent and Mrs. Booth of the Nebraska school were banquet guests. Brother Gibson also spent a day at Council Bluffs, visiting the school there and meeting many old friends connected therewith.

Omaha.

On the evening of December 5th Omaha Division entertained with a banquet at the cosy Hotel Rome, with Grand Secretary Gibson as the guest of honor. The affair was a success, and well attended, covers being laid for upwards of sixty persons. The program of toasts was excellent, and the responses witty, clever and humorous, as was to be expected from such speakers as Dr. J. S. Long, T. L. Anderson, E. M. Hazel, Mrs. H. G. Long, Mrs. J. M. O'Brien, Toastmaster Riley E. Anderson, president of the division, and Grand Secretary Gibson, himself. Mrs. H. G. Long delivered a clever talk, propounding some knotty problems for Brother Gibson to untangle, of which task he acquitted himself handsomely.

The feature of our grand secretary's stay, however, was his masterful lecture at the same hotel the following evening,

at which another large-size crowd was present. His address was along the lines of fraternal insurance, and he supported his conclusions with sound logic, now and then relating humorous incidents in harmony with his subject. For over an hour and a half he held his audience spellbound, and at the conclusion of his talk a rising vote of thanks was tendered him. But what he had told us made us itch for more, and as a result of questioning, he had to mount the platform several times, adding another half hour to our enjoyment. Following this Brothers Long and Anderson gave short talks, Brother Long emphasizing the necessity of careful thought in the matter of selecting grand officers, and how lucky we were in this respect at the present time, but deplored the meager salaries paid them for their work.

During his stay in Omaha Brother Gibson was the guest of Brother and Mrs. H. G. Long.

Indianapolis.

Arrangements for the banquet to be given at South Bend, January 31st, under the auspices of Indianapolis Division, but managed by South Bend frats, are about complete. The banquet will be held at the Hotel Oliver, and tickets will be \$2.00 per plate. President Anderson, Secretary Gibson and Treasurer Roberts will represent the Grand Division, and a general invitation is extended to frats and friends everywhere to be with us. Details and reservations may be obtained of the chairman, Ben B. Berg, 1102 N. Olive St., South Bend, Ind. No. 22 will have a chartered bus to take up its party, Chicago Division will send a party, and we hope to see all of the neighboring divisions represented. For the following day (Sunday, February 1) there will be an appropriate program arranged, so the two-day event will have real fraternal features, and be more than well worth making the trip. Local members wishing information should see Secretary Hetzler.

Little Rock.

The first social of the season was held in the middle of November. Though held on short notice, there was quite a large attendance, agreeably to the surprise of Chairman James Smith, who being somewhat new to the social life here, had hardly expected such a good turnout. But it encouraged him to start preparations for another one, possibly to be held this month, and he assures us it will surpass any held in the past.

The long-looked-for smoker, which we had planned to hold sometime during the holidays, has been postponed until some time in January, owing to the probable absence from town of several members. But a swell program is being prepared for the occasion, and quite a number of members will be introduced and initiated into the mysteries of the order.

The proceedings of the St. Paul convention were and still are being read with great interest. On the whole the new laws and changes look good, though

it will take some time to pass judgment on their worth. It is to be hoped that every frat reads them carefully and often until he remembers them thoroughly.

Now that the convention is over, your correspondent opines that it would be best to select delegates and at least two alternates now, instead of waiting until a few months before the meeting, so they could give more of their spare time towards studying the parliamentary rules of the convention and familiarizing themselves with the constitution and by-laws, and other things. Then when the time came for the convention they would be better fitted for the work, and this would greatly expedite the labors of the convention. The opinions on this question of all the divisions are invited. (The Forum is open for such, but the law cannot be changed until 1927, if at all.—Ed.)

The November issue of *The Frat* shows the funds of the society to be over \$600,000. At the rate of its present monthly increase, the next convention should find the society's funds close to the million mark, if not actually within it. This showing should fill every frat with pride. It is hoped that in the very near future the society can have a home of its own. After every section of the nation has had the privilege of entertaining a convention, it would be a good idea to hold the meetings regularly in the new home (if it should prove not to be an imposition upon the hospitality of the residents of Chicago). A great expense would be saved, as well as innumerable worries to headquarters in making arrangements for a convention in some distant place.

Gallaudet Day was observed here, and the local deaf were entertained with a fine address given by the Rev. Dr. Cloud, at the school.

The Little Rock frats have organized a basketball team, and are called the Little Rock Silents. After a little practice, they hope to give a good account of themselves.

The employment of the deaf in Little Rock has been steady throughout the year. And they work mostly in bunches, which indicates the satisfaction they give to those who employ them.

Toledo.

The goddess of fortune surely smiled on the aux-frats Saturday evening, November 15th. The Harvest Social was a big success. From 5:30 to 7:30 Mrs. Nathan Henick and her aides, Mesdames Blum, Kaintz, Neal, Krcowitz, and Stremmel, and Misses Weida and Caputo served up a fine hot supper, which was much enjoyed, and disappeared so rapidly that late comers had to be content with the smell—the roast pork had vanished. Other features of the evening were a number of novelty stunts and a grab bag, with Nate Henick as master of ceremonies, and he sure furnished a lot of entertainment. The proceeds of the social went into the Santa Claus fund, to be used in buying gifts to be given the children at the Christmas party December 20th. This affair will be in charge of the division officers.

At the December meeting the division appropriated \$15.00, to be equally divided between the Gallaudet Memorial statue fund and the De l'Epee Memorial statue fund. Also, the members did their bit individually. We believe all divisions will have open hearts for these causes.

Watch Party Dec. 31. Mr. Non-Resident, you are cordially invited to attend, have a good time, and if you have never met our goat, we shall be glad to introduce you. This also holds good to such of our residents as have not yet met up with his goatship. A lively time assured. Don't miss it.

San Francisco.

The banquet in honor of Gallaudet, held at the Hotel Stewart on December 6, was a delightful affair. It was held under the combined auspices of San Francisco and Berkeley Divisions, and there was an attendance of over 90.

The big entertainment and public installation of officers at Native Sons' Hall to be held December 27 promises to be the biggest social event of the season. A fine program is being prepared, and over 160 tickets have already been sold, a good month in advance. That should mean success.

Although it rained and rained, the resident members turned out in almost full force at the December meeting, the attraction, of course, being the election of new officers. The secretary was the only one reelected, and that for the fifth consecutive term. The main battle was over the election of director, four ballots being necessary to decide.

The division will hold a masquerade ball on February 21. Paste this date in your hat, and start now getting your costume ready.

Boston.

Everything is in readiness for the annual ball to be held December 27. It will be held at Horticultural Hall, corner of Huntington and Massachusetts Aves. D. McGregor Cameron will be in charge of the affair, and promises that it will be the best ever.

After being an officer for eight successive years, Allen B. Meacham has stepped out to give some one else a chance at being president, declining to run for reelection at the December meeting. Another officer who thought he had been in office long enough was William H. Battersby, who has been secretary for seven successive years. He stepped out to give a younger man a chance at the office.



Grand Rapids.

The members of the division gave a Hallowe'en party at the Parish House Saturday evening, November 1st, with an attendance of over fifty. The evening was pleasantly spent in dancing and conversation, after which refreshments were served. The party was a big success, and netted a fine sum for the division. A good crowd from Kalamazoo came up and helped make things merry.

Daniel Buskirk, of Stanton, Mich., a member of Kalamazoo Division, was a recent guest of Mr. and Mrs. William Nichols, and attended the Hallowe'en party, as did Mr. and Mrs. Daniel Tellier, of Kalamazoo, who were the guests of Mr. and Mrs. Thomas Markey. Mr. and Mrs. Markey were also recent hosts to John Ferninger, of Evansville, Indiana, and to Mr. and Mrs. Fred Ash, of East Tawas. Brother Ash is a member of Bay City Division.

We are glad to welcome John M. Freeman, of Chicago Division, who has secured a well-paying position with the Berkey-Gay Furniture Co.

Columbus.

Columbus Division has never been over-zealous in the matter of admitting social members, and now has but two, Ernest Zell and Robert P. MacGregor, both of whom were admitted this year. That is saying a good deal, considering how long the division has been organized. It was 17 years ago—July 8, 1907, to be exact—that John H. Geary, then traveling organizer for Indiana, Ohio and Pennsylvania, came down and organized No. 18, with the following charter members: Thomas McGinnis, Charles M. Rice, Walter A. Wark, Thomas F. Goldsmith, Alonzo Kingry, Christopher C. Neuner, Albert Bannon, and, possibly, Fred G. Schwartz. The first officers of the division were Christopher C. Neuner, president; Walter A. Wark, vice president; Charles M. Rice, secretary; Thomas McGinnis, treasurer; Thomas F. Goldsmith, director; and Alonzo Kingry, sergeant. During these 17 years we have had to weather many storms, but we have continued to grow in strength and numbers, and today I do not think there are many among the first score of divisions that are larger, numerically, than is Columbus Division with its 116 members. (Only two, Chicago and Detroit.—Ed.) And we are out for more—watch us grow.

At our December meeting new officers for 1925 were elected. Only two of the present officers were reelected to the same office. These were the treasurer and director. (The full list of all division officers will appear in *The Frat* later.—Ed.)

Kalamazoo.

The Battle Creek members of the division gave an entertainment for the benefit of the division on November 15. It was held in a lodge hall in Battle Creek and was well attended, about 90 being present. The hall was prettily decorated, and heaps of small articles of various sorts helped separate the unwary from their coin to the enrichment of the di-

vision's coffers. A goodly number of games, with suitable prizes, helped make the occasion an enjoyable one, as did the sale of refreshments. The division is certainly indebted to the Battle Creek boys for their efforts, and the committee in charge is to be congratulated on the success of the entertainment.

At the November meeting of the division Merton L. Francisco was elected to represent Kalamazoo Division at the N. F. S. D. Memorial Tablet conference in Flint December 6th.

Cortland J. Ridler took a month's vacation recently. Returning, he surprised us by presenting us to his bride, annexed down in Kentucky. Our best congratulations, Brother and Mrs. Ridler.

Here and There.

Canton Division held a successful bazaar December 5th, and cleared quite a nice little sum for its local nest egg. The division now meets at the A. I. U. hall, Walnut and Tuscarawas Sts., East.

Bronx Division advertises a mask ball for Saturday evening, January 24th. The affair will be held at Bronx Castle Hall, 149th St. and Mott Ave., and advance dope is that it is going to be a big success. Chairman Joseph Graham and his assistant, Matty Blake, will see to that, all right. There will be cash prizes galore for both ladies and gentlemen. Admission, \$1.00, and worth it.

Waco Division has donated ten dollars to the Gallaudet Monument Fund.

Peoria Division contributed five dollars to a local newspaper radio fund for the blind.

Grand Vice President Neesam is scheduled to give an address at Duluth Division's rally, January 3. The division plans to give a rally monthly during the year.

Every Man His Just Desserts.

The orator eats tongue, we hear,
The Sultan, turkey lunch,
The undertaker drinks his bier,
The pugilist his punch,
The acrobats spring water drink,
The banquet man eats toast,
Surveyors eat their stakes, we think,
And editors a roast.
Shoemakers have fillet of sole,
The printer, pie and sweets,
The hungry actor eats his role,
Policemen munch their beats.

—[Wisconsin Octopus.

Christmas Times of Long Ago

By Will M. Maupin

TIS CHRISTMAS Eve! Turn low the lights; let quivering shadows fall

Adropt the curtained windows there, and play along the wall

Lay work aside! 'Tis time for rest; 'tis time to put away

The cares and trials that beset the weary hours of day.

'Tis Christmas Eve! Quick, stir the fire

And in its ruddy glow

We'll live again those happy hours

Of Christmas times of long ago!

We'll walk again the old-time paths; the old-time friends we'll meet;

And to the old-time homes of youth we'll trip with merry feet.

And hand in hand, and heart to heart, we'll tread youth's golden ways,

And live again the joyous hopes we lived in other days.

The clock ticks on; its pendulum

Swings softly to and fro,

And every tick a memory brings

Of Christmas times of long ago.

And so another Christmas comes. We linger in the gloom

While ghostly forms of childhood's friends troop in and fill the room.

No words we speak. To memory's view come visions thick and fast.

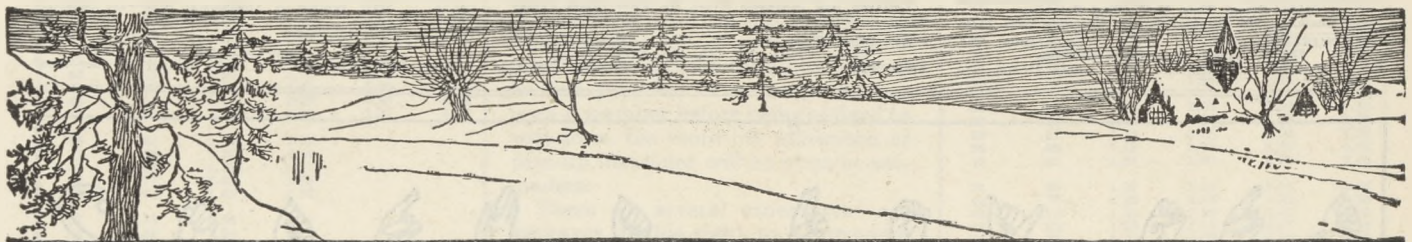
And for an hour we live again the dear days of the past.

Old Time the tide of life turns back,

And on its ebbing flow

We glide again through golden hours

Of Christmas times of long ago!



National Fraternal Society of the Deaf

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

GRAND DIVISION DIRECTORY.

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

DIVISION DIRECTORY.

(Giving date and place of meeting and Secretary's address.)	
CHICAGO, No. 1.....	Chicago, Ill.
S. A. C. Hall, 5536 Indiana Ave.—Second Saturday	
Chas. B. Kemp.....	Suite 905, 130 North Wells St.
DETROIT, No. 2.....	Detroit, Mich.
G. A. R., Grand River & Cass Ave.—First Saturday	
Walter F. Carl.....	39 Sturtevant St., Highland Park, Mich.
SAGINAW, No. 3.....	Saginaw, Mich.
108 So. Hamilton St.—First Thursday	
John Janke.....	139 Robinwood St.
LOUISVILLE, No. 4.....	Louisville, Ky.
Robinson Hall—First Saturday	
William C. Fugate.....	230 St. Joseph St.
LITTLE ROCK, No. 5.....	Little Rock, Ark.
Moore Hall Bldg.—First Saturday	
Joseph Ward Jr.....	300 Denison Ave.
DAYTON, No. 6.....	Dayton, Ohio
Pruden Bldg. E. Fifth St.—First Saturday	
Jackson Bates.....	43 Calm St.
BAY CITY, No. 9.....	Bay City, Mich.
First Monday	
C. F. W. Lawrence.....	806 N. Henry St.
CINCINNATI, No. 10.....	Cincinnati, Ohio
Court & Central Ave.—First Saturday	
Emil Schneider.....	1859 Kinney Ave.
EVANSVILLE, No. 11.....	Evansville, Ind.
Y. M. C. A.—First Monday	
William Wiggers.....	1118 Elliott St.
NASHVILLE, No. 12.....	Nashville, Tenn.
Y. M. C. A.—Second Friday	
Jesse T. Warren.....	700 Wedgewood Ave.
SPRINGFIELD, No. 13.....	Springfield, Ohio
Memorial Bldg., West Main St.—First Saturday	
Harry H. Polkemer.....	422 York St.
OLATHE, No. 14.....	Olathe, Kan.
First Tuesday	
E. H. McIlvain.....	Route 1, Box 100
FLINT, No. 15.....	Flint, Mich.
109 W. Second Ave.—First Tuesday	
Fred A. Lawrason.....	3401 Fenton Road
TOLEDO, No. 16.....	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan P. Henick.....	2222 Vermont Ave.
MILWAUKEE, No. 17.....	Milwaukee, Wis.
221 W. Water St.—First Tuesday	
Samuel Sutter.....	1403 20th St.
COLUMBUS, No. 18.....	Columbus, Ohio
I. O. O. F. Hall—First Saturday	
Clarence B. Jones.....	202 Comstock Bldg., 209 S. High St.
KNOXVILLE, No. 20.....	Knoxville, Tenn.
319½ N. Gay St.—Second Wednesday	
L. Arthur Palmer.....	Fountain City, Tenn.
CLEVELAND, No. 21.....	Cleveland, Ohio
8915 Lorain Ave., West Side Turn Hall—First Saturday	
Prestlow D. Munger.....	14909 St. Clair Ave.
INDIANAPOLIS, No. 22.....	Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday	
Hafford Hetzler.....	2636 Rader St.
BROOKLYN, No. 23.....	Brooklyn, N. Y.
208 Fulton St., Brooklyn—First Saturday	
Benjamin Friedwald.....	4307 12th Ave., Brooklyn
ST. LOUIS, No. 24.....	St. Louis, Mo.
Eagle's Hall, Lafayette and Jefferson Sts.—First Friday	
A. O. Steldemann.....	5780 W. Florissant Ave.
NEW HAVEN, No. 25.....	New Haven, Conn.
99 Temple St.—Second Saturday	
Gilbert F. Marshall.....	199 Hewitt St., Bridgeport, Conn.
HOLYOKE, No. 26.....	Holyoke, Mass.
Bridge Street Turn Hall—First Saturday	
Frank Kusak.....	200 Montgomery St., Chicopee Falls, Mass.
LOS ANGELES, No. 27.....	Los Angeles, Cal.
730 S. Grand Ave.—First Saturday	
R. P. Handley.....	1143 Deane Ave.

ATLANTA, No. 28.....	Atlanta, Ga.
Rad Men's Wigwag—First Friday	
Leon B. Dickerson.....	351 South Whiteford Ave.
PHILADELPHIA, No. 30.....	Philadelphia, Pa.
1636 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY, No. 31.....	Kansas City, Mo.
Bookbinder Hall, 15th and Central—First Thursday	
Louis Coleman.....	2512 Monroe Ave.
OMAHA, No. 32.....	Omaha, Neb.
W. O. Hall, 16th and Capitol Sts.—Second Saturday	
Robert E. Dobson.....	4425 Parker St.
NEW ORLEANS, No. 33.....	New Orleans, La.
B. K. A. Building 627 North St.—First Sunday	
Mathias Chenevert.....	3999 Dumaine St.
KALAMAZOO, No. 34.....	Kalamazoo, Mich.
Portage St. Auditorium—First Saturday	
Daniel Tellier.....	1180 W. North St.
BOSTON, No. 35.....	Boston, Mass.
Friendship Hall, 515 Tremont St.—First Saturday	
William H. Batterby, 45 W. Neptune St., West Lynn, Mass.	
PITTSBURGH, No. 36.....	Pittsburgh, Pa.
McGeagh Bldg.—First Saturday	
Frank A. Leitner.....	929 East End Ave., (Wilkinsburg.)
HARTFORD, No. 37.....	Hartford, Conn.
26 Chapel St.—First Saturday	
Harry V. Jarvis.....	16 Orange St.
MEMPHIS, No. 38.....	Memphis, Tenn.
Chamber of Commerce Bldg.—First Saturday	
F. P. Armstrong.....	Y. M. C. A.
PORTLAND (Me.), No. 39.....	Portland, Maine
514 Congress—Second Saturday	
Will O. Kimball.....	85 Spring St.
BUFFALO, No. 40.....	Buffalo, N. Y.
Milpash Hall, 221 W. Ferry St.—First Tuesday	
W. Elmer Davis.....	67 Herkimer St.
PORTLAND (Ore.), No. 41.....	Portland, Ore.
Red Men's Hall, 9th and Hawthorne Ave.—First Saturday	
A. O. Van Emon.....	149 Jessup St.
NEWARK, No. 42.....	Newark, N. J.
197 Springfield Ave.—First Saturday	
Alfred King.....	46 Wayne St., Jersey City, N. J.
PROVIDENCE, No. 43.....	Providence, R. I.
850 Westminster St.—First Saturday	
Arthur H. Ennes.....	620 Hope St.
SEATTLE, No. 44.....	Seattle, Wash.
632 Henry Building—First Saturday	
A. W. Wright.....	6840 15th St., N. E.
UTICA, No. 45.....	Utica, N. Y.
63 Franklin Square—First Saturday	
John H. Thomas.....	P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.....	Washington, D. C.
N. E. Masonic Temple—First Wednesday	
W. P. Souder.....	1011 Sizbee Pl., N. E., Brookland, D. C.
BALTIMORE, No. 47.....	Baltimore, Md.
Morning Star Hall, 1104 Baltimore St.—First Saturday	
George M. Leitner.....	1909 Kennedy Ave.
SYRACUSE, No. 48.....	Syracuse, N. Y.
Jr. O. U. A. M. Hall—First Saturday	
J. Fred Keller.....	612 Hudson St.
CEDAR RAPIDS, No. 49.....	Cedar Rapids, Ia.
First Wednesday	
Carl Osterberg.....	1412 3rd Ave., W.
HUNTINGTON, No. 50.....	Huntington, W. Va.
Plumber Hall, 519½ Third Ave.—First Saturday	
Clarence Henderson.....	1241 18th St.
ALBANY, No. 51.....	Albany, N. Y.
734 Broadway—First Saturday	
Harry A. Barnes.....	124 Odell St., Schenectady, N. Y.
ROCHESTER, No. 52.....	Rochester, N. Y.
Highland Hall, 391, Gregory St.—Second Saturday	
Fred Hethier.....	39 Hollister St.
SAN FRANCISCO, No. 53.....	San Francisco, Calif.
Native Sons Hall—First Saturday	
David S. Luddy.....	124 Primrose Road, Burlingame, Calif.
READING, No. 54.....	Reading, Pa.
612 Court St.—Second Saturday	
Edwin Ritchie.....	26 E. Lancaster Ave., Shillington, Pa.
AKRON, No. 55.....	Akron, Ohio
Rose Hall, 41 E. Mill St.—First Saturday	
T. W. Osborne.....	Box 203, Firestone Park Sta.
SALT LAKE CITY, No. 56.....	Salt Lake City, Utah
First Wednesday	
Rufus Briggs.....	747 E. 9th South St.
ROCKFORD, No. 57.....	Rockford, Ill.
1010 S. Main St.—First Saturday	
Fred W. A. Hammer.....	719 Davis St.
SPRINGFIELD, No. 58.....	Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday	
Earl H. Shaffer.....	1010 E. Jefferson St.
DAVENPORT, No. 59.....	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Arthur Johnson.....	3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60.....	Worcester, Mass.
308 Main St.—First Saturday	
Preston Barr, Jr., St. John's Rectory.....	Wilkinsville, Mass.
ST. PAUL, No. 61.....	St. Paul, Minn.
Fairview and Marshall Aves., St. Paul—First Friday	
Ernest G. Swangren.....	823 Aurora Ave.
FORT WORTH, No. 62.....	Fort Worth, Tex.
Eagles' Hall, W. 5th St.—First Friday	
Albert Tully.....	3209 Jennings Ave.

DALLAS, No. 63.....	Dallas, Texas
Labor Temple—First Saturday	
Wallace K. Gibson.....	Route 8, Box 356
DENVER, No. 64.....	Denver, Colo.
Heidbrak Hall, 74 Broadway—First Saturday	
Edward G. Whitaker.....	2917 W. 28th Ave.
WATERBURY, No. 65.....	Waterbury, Conn.
Garden Hall—First Saturday	
William J. O'Connell.....	P. O. Box 122
SPRINGFIELD, No. 67.....	Springfield, Mass.
48 Pynchon St.—First Saturday	
Philip Beausoleil.....	157 Wilbraham Ave.
WACO, No. 68.....	Waco, Texas
First Saturday	
Tilden Smith.....	P. O. Box 831
PITTSFIELD, No. 70.....	Pittsfield, Mass.
101 Fenn St.—Second Saturday	
Edward Gilmarlin.....	18 Lincoln Terrace
BANGOR, No. 71.....	Bangor, Maine
121 Main St.—First Saturday	
J. Fred Flynn.....	145 Pine St.
KENOSHA, No. 72.....	Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday	
Ambrose Castana.....	954 Salem St.
BIRMINGHAM, No. 73.....	Birmingham, Ala.
1820½ N. Fourth Ave.—First Tuesday	
James Stiles.....	1302 Whitaker St.
STOUX FALLS, No. 74.....	Stour Falls, S. Dak.
First Saturday	
Grant Daniels.....	800 Wayland Ave.
WICHITA, No. 75.....	Wichita, Kans.
Y. M. C. A.—First Saturday	
Ross Davison.....	1232 S. Santa Fe Ave.
SPokane, No. 76.....	Spokane, Wash.
E. 2018 Marietta Ave.—First Saturday	
Erve W. Chambers.....	E. 1611 De Smet Ave.
DES MOINES, No. 77.....	Des Moines, Ia.
I. O. O. F. Temple—First Saturday	
W. M. Wright.....	941 20th St.
LOWELL, No. 78.....	Lowell, Mass.
84 Middlesex St.—Second Saturday	
Collin McCord.....	87 Andrews St.
BERKELEY, No. 79.....	Berkeley, Cal.
Masonic Temple—First Saturday	
L. A. Maldonado.....	1349 McGee St.
DELANAV, No. 80.....	Delavan, Wis.
First Saturday	
Frank B. Pleasant.....	Care School for the Deaf
HOUSTON, No. 81.....	Houston, Texas
400 Quitman St.—First Sunday	
Richard C. Morris.....	400 Quitman St.
SCRANTON, No. 82.....	Scranton, Pa.
232 Wyoming Ave.—First Friday	
C. L. Clark.....	719 Madison Ave.
RICHMOND, No. 83.....	Richmond, Va.
2047 W. Broad St.—First Saturday	
Guy R. Ligan.....	Route 7
NORFOLK, No. 84.....	Norfolk, Va.
Moore Hall, 312 E. Freemason St.—First Saturday	
T. M. Jenkins.....	711 Washington St., Portsmouth, Va.
JOHNSTOWN, No. 85.....	Johnstown, Pa.
Moore Temple—First Saturday	
Roland M. Barker.....	61 Church St.
MANHATTAN, No. 87.....	New York, N. Y.
Masonic Temple, 230 Lenox Ave.—Second Monday	
Max M. Lubin.....	22 Post Ave., New York
JACKSONVILLE, No. 88.....	Jacksonville, Ill.
Gauldier Club Hall—First Thursday	
Ernest Tilton.....	414 Kosciuszko St.
LEWISTON, No. 89.....	Lewiston, Maine
O. A. R. Hall, Pine St.—First Saturday	
Mahlon A. Bradbury.....	3 Elm St., East Auburn, Me.
PEORIA, No. 90.....	Peoria, Ill.
Proctor Center—Second Saturday	
Charles J. Cunningham.....	1713 N. Madison St.
JERSEY CITY, No. 91.....	Jersey City, N. J.
Odd Fellows' Hall, Bergen Sq.—First Monday	
Charles T. Hummer.....	62 Tonnelle Ave.
BRONX, No. 92.....	New York, N. Y.
Castle Hall, Walton Ave. at 149th St.—First Friday	
Edward P. Bonvillain.....	1219 Wheeler Ave.
COLUMBIA, No. 93.....	Columbia, S. C.
Elk's Hall—First Saturday	
H. R. Glover.....	2415 Park St.
CHARLOTTE, No. 94.....	Charlotte, N. C.
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
William R. Hackney.....	6 W. Fifth St.
DURHAM, No. 95.....	Durham, N. C.
I. O. O. F. Hall—First Saturday	
J. M. Robertson.....	Route 6, Bloomsburg, Raleigh, N. C.
DUBUQUE, No. 96.....	Dubuque, Iowa
Home Circle Club, 7th and Main Sts.—First Friday	
Otto Schnoor.....	1355 Bluff St.
GRAND RAPIDS, No. 97.....	Grand Rapids, Mich.
Second Thursday	
Thomas M. Markey.....	14 Mt. Vernon Ave., S. W.
TORONTO, No. 98.....	Toronto, Canada
Forresters' Hall, 22 College St.—First Saturday	
Arthur H. Jaffray.....	35 Manor Road, West
DULUTH, No. 99.....	Duluth, Minn.
216 W. Superior St.—First Saturday	
John A. DeLance.....	216 W. Superior St.
CANTON, No. 100.....	Canton, Ohio
A. I. U. Hall, Walnut & Tuscarawas Sts.—1st Saturday	
Albert M. Price.....	624 Garfield Ave., S. W.
FARIBAULT, No. 101.....	Faribault, Minn.
First Saturday	
Wesley Lauritsen.....	Care School for the Deaf



REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
47	.59	1.18	2.35		
48	.62	1.23	2.45		
49	.65	1.29	2.58		
50	.68	1.36	2.71		
51	.71	1.42	2.83		
52	.75	1.49	2.97		
53	.78	1.56	3.12		
54	.82	1.64	3.28		
55	.86	1.72	3.44		

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP, AT AGE 60 PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.82	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

The society was founded in 1901, at Flint, Michigan, its organizers being some young deaf men just out of school. One of the principal reasons for the undertaking was the discrimination against the deaf by insurance companies and fraternal societies.

In 1907 the society was reorganized under its present name and received its charter from the state of Illinois.

Its 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.

Benefit Certificates—Amounts; Age Limits.

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, and \$2,000.

A certificate for \$1,500 or \$2,000 cannot be issued to an applicant who is over 45 years of age.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years of age.

Social Membership.

Social or associate membership, without benefit privileges, is open to deaf men who by reason of age or physical condition are not eligible to full membership with benefit privileges.

Death and Sick or Accident Benefits.

The society guarantees to pay to 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 injury for two full weeks or longer the society will pay a sick and accident benefit of \$5.00 per week. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than \$50.00 within twelve months; and no member can draw sick or accident benefit for any part of the first three months after joining.

Payments Required of Members.

Rate tables and other information concerning payments required of members are given on the last inside page.

Social Features.

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of membership.

The spirit of good fellowship among the members is strong; and wherever one goes about this country of ours he will find cordiality and friendliness among his fellow-wearers of the Frat button.

Safeguards.

The society is chartered under laws of the state of Illinois and is licensed by the insurance departments of more than thirty-six other states in which it operates. An annual report of the society's business for the year and financial condition is made to each 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 the 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. Books and vouchers are at all times open for inspection by members of their legal representatives.

Why You Should Join.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for those dependent on him.

Again, life insurance is the best and most certain way to make sure that the cost of burying you will not fall on other persons.

This society offers you life insurance and disability benefits at the lowest possible cost consistent with necessary regard for permanence and safety.

It deserves your support, and the support of all the deaf. By joining, you will not only secure valuable benefits for yourself but moreover are helping and taking part in the most democratic, most useful, and already the most successful cooperative enterprise ever undertaken by the deaf anywhere in the world.

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 is also to pay the doctor's fee for the required medical examination—usually \$1.00 or \$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 for application blank or information to the Grand Secretary.

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.

For addresses of Grand Officers, and a Directory of Divisions, see Page 10.