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The FRAT

Official Publication of the National Fraternal Society of the Deaf

Fifty-second year

AUGUST, 1954

Number One

Basis of Fraternalism

From The Bee Hive, published by The Maccabees

Our basis! What are the basic purposes of the fraternal benefit society? May we not summarize them here:

1. They make men realize the potency of a sympathetic connection with others, making a boundary line between selfishness and altruism.
2. The aid rendered by the fraternities to members; the sum of helpful, brotherly service so often rendered when it changes the whole course of life.
3. The fraternities have taught many thousands of men and women the value of insurance, the importance of making pecuniary provision for their families.
4. The fraternities are peculiarly needed to restrain the tendencies that drive men farther and farther apart in these days of stress. The lodge room is keeping alive in a mighty measure, the spirit of democracy, teaching that worth comes not from lineage, or wealth or education but from living up to the responsibilities of life, keeping intact right relations man to man.
5. The fraternities emphasize heart virtues, the things that make men better in every relation of life—the husband a better husband, the father a better father, the citizen a better citizen.
6. The fraternities are real training schools for the duties of citizenship—helping men and women to think upon their feet, to speak without embarrassment, to give to their fellows the benefit of conscience and judgment.
7. The fraternities constitute the greatest factor outside of the church, for the cultivation of the spirit of brotherhood that must be invoked in the successful solution of the problems that confront our people. The greatest questions of the hour cannot be solved in the statutes; they will yield to the spirit of brotherhood and cooperation.

Started

2-1-30 by

J. F. Meagher

THE SPOTLIGHT

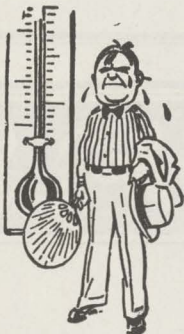
By Lenny Warshawsky



Lenny

FOR THOSE WHO WANT IT, here it is—six good ways to keep cool:

(1) *Before going to bed, take a soothing bath with baking soda in the water to produce a mild alkaline solution. (This removes the fatty acids and oils from the skin and can relieve the heat).* (2) *Wear loose, light cotton bedclothes. (Ladies, if your hair is medium-long, tuck it under a net).* (3) *Put an electric fan on the floor to stir-up in-coming air. (It would be a good idea to place a bowl of ice in front of the fan!)* (4) *Sprinkle your bed with chilled cologne or witch hazel just before you hop into it! Do this once in a while.* (5) *Sponge your wrists and forehead with cologne and keep the bottle near your bedside for repeated use.* (6) *To be extra sure you are COOL, put a hot water bottle full of ice water at your feet. Let us know the results and we'll try it ourselves.*



* * *

The 22nd Reunion of the Gallaudet College Alumni Association was held from June 23-27. Dr. Leonard M. Elstad, president of Gallaudet unfolded plans for a \$350,000 library and classroom, a \$350,000 gymnasium with a swimming pool and a seating capacity for 2,000 persons, a \$300,000 boiler plant, and a \$500,000 girls' dormitory; aid for securing these buildings may come through the Federal Security Agency, two Congressional members of the House of Representatives and a Senate representative. Aims for a Greater Gallaudet College: 700 students including preparatory students; To become accredited, to build a new physical plant, to have available in quality and quantity higher education for all deaf students who can and should qualify. The reunion was highlighted with a banquet at the famous Press Club ballroom in downtown Washington where the annual Press Club dinner honoring the nations' names that have made headlines during the year are held. With David Peikoff as toastmaster, several speakers, including Mary E. Switzer, Director of the Office of Vocational Rehabilitation, one of Mrs. Oveta Culp Hobby's assistants spoke on the possibility of Gallaudet getting a newer plant. Other remarks were made by members of the House and Senate who

have been of assistance when action was needed on Gallaudet. Officers elected for the coming term are: David Peikoff, Toronto, Canada, President; Wesley Lauritsen, Faribault, Minnesota, First Vice Pres.; Max Friedman, New York City, 2nd Vice President; James Nestor Orman, Jacksonville, Illinois, Secretary (re-elected); Richard M. Phillips, Hyattsville, Maryland, Treasurer. Margaret Jackson, of New York City was appointed Archivist. George A. Brookins, of California, and Margaret Sherman Gillen of New York were elected alumni Board Members. Retiring alumni president, Boyce R. Williams was retained to represent the alumni on the college board.

* * *

TICKER TAPE: Last December, Scripps-Howard war correspondent, Jim Lucas stopped in Indianapolis while off-duty from his Korean War reporting and was interviewed by pretty Patty Harris, one of the school reporters for the Hoosier. . . . Some time ago, Mrs. Carrie Lou Abbott, a teacher at the Texas School for the Deaf was under consideration by the General Federation of Women's Clubs as a candidate for the nomination as the Woman of 1953. Mrs. Abbott is outstanding for her work among the students at the Texas School; for 24 years—since she was 12 years old, she has been working with the deaf, interpreting church services and public addresses for the deaf and teaching youngsters the sign language. Her parents, Mr. and Mrs. George Brooks, former instructors at the school were deaf. . . . Last February 4, the Board of Commissioners approved a contract for a new trades building at the South Carolina School for the Deaf; the building will have in it the office of the Vocational Supervisor, Guidance Director, a Homemaking Department, Textile Shop, a Commercial Department and Snack Bar. It is expected to be finished by the time the school opens this Fall.

* * *

A TESTIMONIAL DINNER was given June 9 in the honor of Mrs. Maud Nies and William Renner, two retiring teachers connected with the New York School for the Deaf 57 years between themselves, the former 30 and the latter, 27. Mrs. Nies is related to the Peet family long connected with the famed Fanwood School; Bill Renner, printing instructor at the school, a 1903 grad of old Fanwood, has not missed a single day from classes for over 20 years! . . . Richard Kinney,

31, a blind-deaf student recently graduated "summa cum laude" from Mt. Union College in Alliance, Ohio and delivered the Valedictorian address! . . . Last year the North Dakota School for the Deaf abolished supervised evening study hall. It was found that students then began to study under their own power. Supt. Smith believes that one of the reasons for holding evening study hall is to relieve the house-parents of the responsibility of keeping children under control for an hour! . . . The New England Gallaudet Association of the Deaf is planning to celebrate its 100th anniversary in Hartford, Conn. during the Labor Day weekend with the Hotel Bond in downtown Hartford as the headquarters. It was in this town in 1854 that the association, the oldest in America today, came into being! . . . Susan Kay Baird, a member of the Kansas School '54 graduating class, was featured in the April, '54 issue of the *Junior Arts and Activities Magazine*. A full page was devoted to her work with water colors. . . . The Winfield Scott Rundes of Oakland, California were recently honored on their Golden Wedding Anniversary when close to 300 well-wishers gathered at their home. They received many useful gifts and an Admiral table-model TV set and stand. Recently the Gallaudet College Alumni presented Mr. Runde a gift for his long and faithful service as one of the alumni editors of the Buff and Blue.

* * *

THE YANKEES of the deaf softball world, the Southtown Club of the Deaf of Chicago will be out to rack up their 7th straight Central Athletic Association of the Deaf title at Akron, Ohio come Labor Day weekend. . . . The Eastern clubs



will be out in a "free for all" in the 3rd annual meet scheduled for the New York School for the Deaf grounds at White Plains also during the Labor Day brief vacation. The dance and floor show will be held in one of the better places in mid-town New York on a Saturday night. . . . Not since 1947 has a football team of the Texas School for the Deaf reported for practice before the opening of school. Arrangements have been made through

(Turn to page 8)

What They Say About Insuring Women

Comments From Various Sources Collected by
The Insurance Index, Louisville, Kentucky

Women as Life Prospects

WE ARE deeply gratified to see the insurance business make continued progress. An example of such progress is the fact that life insurance in force on the lives of women today approximate fifty billion dollars, of which one-half is under ordinary plans.

These facts may not be too impressive at first glance, but we have only to look back in recent history to discover that it was once common practice to refuse to accept women on the same terms as those offered the male sex.

Gradually the thinking . . . in terms of greater hazard because of marriage, the oftentimes lack of insurable interest to support the insurance, and the difficulties involved in determining the exact physical condition . . . has become liberalized to the extent that today women in general are accepted for life insurance on the same basis and for the same rates as men.

Recognition has been given to the negligible childbirth hazard, the lesser chance of contagion, the lower frequency of coronary disease, to name but a few, which result in greater longevity . . . women live on the average about five years longer than men.

Another factor of interest to the field underwriter, in addition to the liberalized attitude of the companies toward the issuance of life insurance on women, is the improved persistency of insurance on female risks. A recent study made by one large insurance company reveals that the lapse on policies issued to self-supporting women is lower than on those of men. This means more dollars in the pockets of the agent through continued renewals on existing business as well as freedom to devote his energy to the selling of new business rather than following up lapses.

How wide the market for life insurance on women is may be seen from their increased participation in jobs in business and industry with ever-widening responsibilities and need for protection against premature death and superannuation.

With recognition of her reputation as a "wise buyer", a planned approach is advisable. If her need, for example, were a 20-pay endowment at age 65, the agent might approach her (assuming attained age 35) on purchasing on the instalment plan (monthly payments, if desired) a cash estate at age 65 at a discount of approximately 25 per cent (\$1,000 estate for premium totaling \$799.60) with, at no extra cost, the guarantee that the cash estate would

immediately become available to her beneficiary in the event of her untimely death. A sales "gimmick"? No, just a little imagination built around a basic contract. Try such an approach in selling women prospects and assure yourself of a share in this broadening market.—J. W. Schlentz, *Federal Life & Cas.*

Why Sell Wife Insurance? . . .

Because, you owe it to your policyholders as a part of professional service to see that the family is on a sound security basis.

Because, the market for it is wide and prospects simple to find.

Because, the market for Wife Insurance is virtually untapped and virtually without competition.

Because, when the need is explained, the sale is almost automatic.



He who thinks much says but little in proportion to his thoughts. He selects that language which will convey his ideas in the most explicit and direct manner.

—Washington Irving

Because, in every community there are motherless children trying to shift through the day on their own, living with grandparents who long ago passed the age of life when they could put their best into children, living with other relatives who have children of their own, or under the inadequate supervision of a "woman by the day"—because, in every community, you have the most powerful of motivating stories from real life.

Because, it permits call-backs on prospects who already have confidence in you—your policyholders . . . on the man with a completed personal program . . . on men who "have an agent" for themselves.

Because you cannot neglect it and still call yourself a conscientious agent! —*Life Line, Great National Life*

Selling the Women?

For a person who wants to consistently pursue the App-A-Week habit, and include a Hundred Paid

Lives among his yearly goals, it seems nearly impossible not to take advantage of the tremendous field available in selling insurance to women. This is especially true when we analyze how many women prospects there are and their needs for savings and protection.

I, personally, have found a most favorable experience in selling young ladies when they have just entered their first position. For then, usually in a few years, either they have advanced in their jobs and earnings and are eager to increase their insurance program . . . or . . . they have married which enables me, in most cases, to become the insurance man of the newly established family.

I use a variety of sources for finding prospects in this class of "young women entering their first position." First of all, at the beginning of each school term, I secure names of all the new teachers in both our city and in our county. I then send these people a letter of congratulation and include them on my Prospect Bureau mailing list. This alone develops a lot of prospects and sales. I also do this with a similar list of the placements of our local business college. This, too, has accounted for quite a volume of business over the years. Finally, about twice a year, I secure a list of the residents of the local Y.W.C.A. for Prospect Bureau mailing.

Beside this source, and the reselling of my women policyholders of previous years, I find that there is a large potential market for all of us in the wives of our male policyholders.

By and large, most women need an insurance plan of one kind or another and these needs generally grow as each year passes. Nearly all of us could profit by not forgetting his particular market. As an interesting sidelight, I have found that persistency of policies written on women is quite favorable. —E. J. Ellis, *Guardian Life*

Two Age Dates

THERE are two age changes in the life of every individual every year; one on his birthday; and the second, that date when Life Insurance Age changes and the premium rate goes up!

Let's take a few moments to consider the latter.

Many successful life underwriters make it a practice to send a memo to their policyowners several weeks ahead of that Insurance Age Change . . . advising them that they have a lower rate on new life insurance today than they can ever have after the age change date . . . calling attention that savings will not just be the first year but for every year the policy remains in force . . . not only a few cents but many dollars.

We hope you will like and profit from our latest "Don't Let That Day Go By" mailing folder.—By John M. Ehle in *Imperial Indicator*.

The FRAT

Official Publication of the National Fraternal Society of the Deaf

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ARTHUR L. ROBERTS, Editor

FINANCIAL EDITOR.....L. Stephen Cherry

NEWS EDITOR.....Frank B. Sullivan

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FRANCIS P. GIBSON'S LAST MESSAGE:
"CARRY ON"

AUGUST, 1954

Dividend

AS MENTIONED elsewhere in these columns, the September, 1954 mortuary dues (payments for life insurance) of our members in the American Experience Groups, who have been on the rolls one year or more as of September 1, 1954, will be waived.

This waiver-dividend will be slightly more than 8% of the member's yearly dues for life insurance alone.

Sickness and Accident and General Expense taxes are not to be waived in September. These are payable twelve months in the year.

Members entitled to this waiver who have paid in advance for the month of September, 1954, will be credited with one additional month's mortuary dues.

Full instructions have been mailed to all Division and Auxiliary treasurers. Careful attention to these instructions will help to prevent errors in handling this waiver.

Some treasurers may be confused by the fact that some members are paid in advance for and beyond September. They should not be bothered by this. Simply excuse them from making the life insurance payment for one month when they next pay their dues. Thus they may be excused in October or November or any later month, depending on how far ahead their dues have been paid.

In case a member's dues are paid in full in advance for September, his Division Treasurer should not attempt to subtract from his next report the amount overpaid for September and refund it to the member. That would confuse accounts and there would be no record for the Trustees' guidance in making audits of the Treasurer's books.

And in the confusion there would be no guarantee all the money thus subtracted from reports would be returned to the overpaid members. Simply excuse these overpaid members from making one monthly life insurance payment when they begin paying dues again.

Another point to be remembered is that where a member has increased his life insurance within the twelve months before September 1, 1954, that part of his life insurance payment for September covering the increase cannot be waived or excused. In other words, only dues on life insurance in force for twelve months or more before September 1, 1954 may be waived or foregone, and dues on the new life insurance must be collected for the month of September.

Beg Pardon

MODEST Louis Herbold points out to us he is no prima dona, in fact does not sing worth a darn. He disclaims completely any credit for rendering "America" which we ascribed to him in our July story of the Cedar Rapids celebration.

That is just like Louis to come forward and renounce any credit which belongs to another.

The credit belongs to Charley Kinser, who, although somewhat hard-of-hearing, still has an ear for music.

In this respect our memory of the incident proved faulty, due perhaps to two factors: 1. There was no program, printed or otherwise, on which we could lean heavily in writing the account; 2. One of the Herbolds (was it Louis or Max?) held Charley's sheet music for him while singing, no stand to hold it being provided.

With one of the Herbolds in the picture, it got us off balance when we started to write up the affair.

We humbly beg Charley's pardon.

About these Herbold boys. For a long time we had the notion Louis and Max were brothers. When we got them together, they looked the part to perfection. Hence we were astounded to be told Louis is Max's father. Louis does not look old enough to be Max's father, or to put it another way, Max does not look young enough to be Louis' son.

These facts being firmly established, we ruminate on how time deals kindly with some people.

"Time goes, you say. Ah, no;
Time stays, we go!"

Will You Help?

WILL you help save 38,500 lives in 1954 and help stop needless injury to 2,140,000 persons?

If the above strikes you as an unusual challenge you need to read a booklet we just received from The Travelers Insurance Companies. Entitled "The Passing Scene," it is their annual publication of traffic accident data in which statisticians have analyzed the traffic safety picture in 1953.

You would learn that 38,500 people were killed and 2,140,000 were injured by motor vehicle accidents last year. Leafing through the booklet you would find out why 1953 made tragic history as the most disastrous year for traffic accidents ever experienced.

The report makes it clear that most of last year's accidents need not have happened. Most of them were caused by drivers and pedestrians who could have prevented the circumstances which led them to disaster.

The conclusion is clear and the challenge is unavoidable. Only those who do the driving and walking can keep the traffic problem under control.

Yes, you can help save 38,500 lives in 1954 and can help stop needless injury to 2,140,000 persons.

Will you?

High Praise

THE JULY issue of "Catholic Digest" has an article entitled, "Where Life Begins at Sixty," telling about the experiment, now under way for some years, at the Bankers Life & Casualty Company, a Chicago insurance concern. It hires a large number of handicapped people.

The article states 26% of the personnel at Bankers Life are over-age or handicapped in some way, such as deaf-mutes, amputees, cripples, injured war veterans, and the like. Of the company's employees, 676 are over 50 years of age, 403 over 65, and 220 over 60.

Sue Hoyne, former Wave officer and now chief of the Agency Service Section at Bankers, told the writer of the "Catholic Digest" article that she despaired of getting a clerk who could keep the files straight. Then one day she discovered Mrs. Sarah Tanzar, 60-year-old deaf-mute. Of Mrs. Tanzar she says: "Sarah never misplaces a file. She is the best clerk we have."

Mrs. Tanzar, a member of Auxiliary No. 1, is the wife of Brother Anton Tanzar and the mother of Brother Dick Tanzar, both of Division No. 1.

Old Timer

RECENTLY we received a note from Mrs. Edna Rix of California, daughter of Mrs. Alfred A. Bierlein, who with her family formerly lived in Elmhurst, Illinois. Mrs. Bierlein is now 85. She still has six living children, and is justifiably proud of the large brood she raised. Her son, Alfred A. Bierlein, Jr., died of a heart attack in July.

Her late husband, Alfred A. Bierlein, Sr., was a Grand Trustee of the society from 1907 to 1909. A daughter, Gladys, was a typist-clerk at the Home Office for a while, leaving in 1921 to get married and move to California.

Mrs. Bierlein resides at 11608 Magnolia St., Elmonte, California. She is still a constant reader of THE FRAT.

Freedom Is Declared

By GEORGE S. BENSON

President Harding College, Searcy, Arkansas

TO REALLY KNOW America and what it's made of, we need frequently to take a refresher course in American history. Before any citizen approves any measure shifting responsibility and political and economic power from the hands of the citizenry to the hands of government bureaucracy, he should be reminded especially of the purposes of our great founding documents and the conditions out of which they emerged.

Two documents stand out among all those adopted by the citizens of this new world—the Declaration of Independence and the United States Constitution. Why were they written, why were they needed? In this column let's apply that question to the Declaration of Independence and look back upon the struggling colonies. Then, another time, we can follow through with the Constitution.

* * *

By and large the American colonist of the early 1700's felt a strong allegiance to Great Britain and the Crown. For a time Britain encouraged this allegiance by permitting the colonists great liberties—in foreign trade and in their domestic affairs. But after 1763, when the French were driven off the North American continent, England began to apply harsh and restrictive measures—the Sugar Act, the Stamp Act, the Declaratory Act which declared that the King, by and with consent of Parliament, had authority to make laws “to bind the colonies in all respects.” Regimentation became the lot of the colonists. It became clear that England would enforce the proposition that the colonies existed for one purpose—the good of the mother country.

As rebellion against loss of personal liberty began to be fanned, England clamped on even more burdensome restrictions. Some were designed as punishment. Government became the master of the people of the new world. Patrick Henry, Jefferson, Franklin—the powerful voices of the oppressed people spoke out. The flame of freedom gathered in intensity. One after another, incidents flared. British soldiers were sent in and began to march threateningly about the countryside. In 1775 the fighting began—at Concord, Massachusetts.

* * *

In the midst of war, the leaders of the embattled colonists gathered at Philadelphia in the first Continental Congress. They appointed a committee of five to draft a declaration of independence. The committee asked Thomas Jefferson to write it. Ben Franklin and John Adams later penned in a few minor revisions, and Jefferson then presented the final document to the Con-

gress. It was adopted, as nearly everyone knows, on July 4, 1776.

The purpose of this historic Declaration was set forth clearly: “When in the course of human events it becomes necessary for one people to dissolve the political bonds which have connected them with another, and to assume among the powers of the earth, a separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.”

* * *

Next the great philosophy of the free man was written into the Declaration: “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed . . .”

Language is the picture
and counterpart of thought.

—Mark Hopkins

Read again this historic purpose of government—“to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed, . . .” That says clearly that the purpose of government is to safeguard the citizen's unalienable rights—the right to live, the right to be free, and the right to pursue happiness in one's own way. When we examine our government today we see how far afield we have permitted it to go. It's now a dominant power in nearly every phase of our everyday life. Will we hold back its growth now—or will we permit it to go on until our personal liberty has evaporated?

What They Do

COLLIER'S Magazine recently carried a most informing and revealing article on what insurance companies do with all the money they accumulate. The American people, 86,000,000 of them, spend over \$7,750,000,000 on insurance policies annually with 684 life insurance companies. These companies have financial assets in excess of \$68,500,000,000 and that figure is growing at the rate of \$4,000,000,000 each year.

What do the insurance companies do with this money? As Ben Merson, the author of this article infers, the average American probably thinks of his insurance premium as money paid to insurance companies for a guaranteed payment of a specific sum of money to beneficiaries at the death of the policyholder. As important as that is, insurance policy owners are contributing more to the economic stability and growth of the nation than many of them realize.

The average man's conception of an insurance company is that its investments are free of risk, and controlled by laws that forbid it to put money into anything except federal government, state and municipal bonds, non-risk mortgages, etc. But since 1942 laws governing insurance investments have been relaxed until today insurance companies are financing projects that state, private and corporate capital are unable or unwilling to finance.

For example, as Ben Merson points out in his article, the New Jersey Turnpike needed \$220,000,000 overnight to start that project. The politicians dared not burden the taxpayers of New Jersey with any such sum of money, but a plan was worked out with large insurance companies to finance that project and the job was done, and done safely as a financial investment.

The railroads needed 19,000 new box cars but they didn't have the money with which to buy them. Private risk capital was apparently not available, so the Equitable Insurance Society bought 19,000 box cars and leased them to the railroads for a period of 15 years on a rental basis that would enable the insurance company to scrap them at the end of the lease period or release them at a greatly reduced rate.

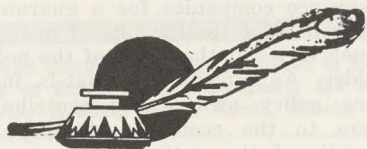
Housing projects, department stores, industrial plants, and other projects all over the country are now being financed by our insurance companies until they have become “the most adroit investors in the land.” Ways and means of profitably investing the huge accumulations of premium payments made to insurance companies that have grown so rapidly and continue to grow, have stimulated insurance companies, as a hedge against the future, to invest \$300,000 in a committee whose function is “to investigate new opportunities for investments in a growing America.”

Merson's article, “Insurance Companies: What they do with all that Money,” in Collier's is indeed a revelation and should be read by every insurance policyholder in America.—Urban Bell.

A beautiful Hollywood actress was trying on a dress in the studio wardrobe department. “I don't like that color,” commented the designer. “Now if you'd wear a dress to match those stockings, you'd be a sensation.”

“I certainly would,” replied the actress. “I'm not wearing any stockings.”

News from the



Divisions

AUGUST

21. Picnic Rockford
22. Picnic Portland, Ore.
22. Picnic Chicago No. 106

SEPTEMBER

4. Autumn Social New Haven
4. Fall Social Waterbury
4. Banquet Birmingham
4. Banquet & Dance Houston
5. Smoker Birmingham
5. Picnic Richmond
5. Picnic Peoria
6. Walled Lake Picnic Detroit Aux.
6. Picnic Birmingham
11. Circus Ball Flint
11. Social Springfield, Mass.
11. Smoker Charlotte
11. Card Party Chicago No. 106
12. Outing Reading
12. Joint Picnic San Francisco-Berk.-Oak.
13. Outing Danville Aux.
25. 40th Anniv. Banquet-Floor Show Albany
25. 36th Annual Dance Waterbury
25. Social Canton
26. Fish Fry Indianapolis

OCTOBER

2. Ideal Social New Haven
2. Halloween Social Waterbury
2. Social Springfield, Mass.
2. Movie Night Jersey City
2. First Annual Social Chicago No. 1 Aux.
9. Annual Ball Washington, D.C.
9. Annual Dance Chicago No. 106
9. Ball & Entertainment Westchester
16. 45th Anniv. Dinner-Dance Brooklyn
23. Annual Ball Hartford
26. Fish Fry Indianapolis
30. Halloween Party Spokane
30. Barn Dance Manhattan
30. Halloween Night Bronx
30. Halloween Social Fort Wayne
30. Masquerade Ball Trenton

NOVEMBER

6. Thanksgiving Social New Haven
6. Thanksgiving Social Waterbury
20. Dance Worcester
20. Joint Smoker Wash., D.C.-Baltimore
21. Thanksgiving Dinner Fort Wayne
27. Social Canton

DECEMBER

3. Open House Bronx
4. Christmas Party New Haven
4. Social Springfield, Mass.
19. Christmas Party Springfield, Mass.
31. Watch Party Fort Wayne

FEBRUARY

19. 46th Anniversary Ball Brooklyn

PHILADELPHIA No. 30 (Gabriel S. Gryszka)

—Our newly appointed chairman of the 1955 Frat Frolic is already hustling to make this coming affair even more successful than the preceding one. He was granted permission to run a card party once a month at All Souls Church, 16th and Allegheny Ave. Yes, sir! Bro. Hine is out to bolster our lettuce.

Bro. Robert L. Brown I recently became a great-grandfather when a son, Robert L. Brown III, was born to Mr. Robert L. Brown II, his grandson. He is hoping to see the day when there will be a Robert L. Brown IV, so he can truly say he is the only Frater to be a great-great-grandfather.

We need more members if we hope to run a goat ride at our affair again. We must replace about 25 members who have either passed away or dropped out after receiving their paid-up certificates. Are you trying to pull that new deaf lad into our organization?

UTICA No. 45 (Joseph A. Kofman)—According to Chairman Kirkland, plans are in readiness for the big field day event at Ilion Fish and Game Club Farm on August 7. He also states that there will be a "new look" and assures everyone an all-out grand time.

For the convenience of those who must travel by bus, to Ilion, there will be Utica-Little Falls buses leaving from either city which will stop at the foot of Barringer Road. From this point transportation will be provided to the site at intervals of one-half hour.

Anyone wishing further information regarding the outing should write to Chairman Robert Kirkland, 212 E. North Street, Ilion, N. Y.

Let all of us extend our warm congratulations to those who have attained the 34th Degree of the order, namely, Charles B. Kemp, Thomas Harter, Robert Siver and Elmer Davis. Each was presented a 34th Degree card from the Home Office as well as his 34th Degree lapel button on behalf of the Division for his untiring efforts which each has put forth to insure the progress of our Division.

NOTE

BY ACTION of the Executive committee of the Grand Division Board of Directors, the SEPTEMBER, 1954 MORTUARY ASSESSMENT will be waived for all members in the American Experience Groups (CLASSES C, D, E, F, G, H, I, J, and K) who have been on the rolls one year or more on September 1, 1954.

Those members entitled to this waiver who have paid in advance for the month of September, 1954 will receive one additional month's credit on mortuary dues.

Sickness and Accident and Expense Taxes will be paid as usual in September, as these are payable twelve months in the year.

Class A members will pay mortuary assessments and taxes as usual in September, as this class is not waived.

NEW HAVEN No. 25 (Joseph Augustine)

At this writing the printing of circulars for our 45th Annual Dance is under way. We will hold the affair at the Veterans of Foreign Wars hall, 290 Columbus Ave., situated at Columbus Avenue along U.S. route No. 1, only 5 blocks from the railroad station. Chairman A. Baran promises the finest entertainment is in store for all. Free beer and soda pop will be served. Refreshments will be on sale. For particulars write to Secretary Joseph Augustine, 139 Monroe St., New Haven 13, Conn. The date is October 9, 1954.

There was no meeting on July 3 due to a lack of quorum. . . . Bro. Fred Wood and his wife have taken an auto trip to Chicago to spend their vacation with Mrs. Wood's folks. . . . Other members are scattering over vacationland.

We have changed our September meeting date from September 4 to September 11. All members are urged to attend this meeting and help support the new ideas and plans of the committee. Hope to see you all at the dance on October 9th.

BROOKLYN No. 23 (A. Hurwit)—Our September meeting will be held on the first Wednesday of that month in the second floor meeting room at the Knights of Columbus Institute. Meetings revert back to the first Friday of the month beginning with the October meeting.

President M. J. Cohen selected Brother Murray Finkelstein to chairman our 46th Anniversary Ball and Show scheduled for February 16, 1955, at the newly renovated Palm Garden Ballroom, 306 West 52nd Street, New York City. Palm Garden Ballroom is under new management and underwent extensive repairs and is almost a new ballroom. Further details will be announced in these pages when available.

The sudden demise of Mrs. Rita DeFrancesco, wife of Brother Joseph DeFrancesco, came as a shock. We extend from the entire membership of No. 23 our deepest sympathy to Brother DeFrancesco and daughter.

Final notice on 45th Anniversary Dinner and Dance, Saturday evening, October 16, 1954: The Banquet Committee at the September meeting will have the floor plan and table layout ready for members' inspection and selection. The committee hopes that table assignments will be completed at this meeting. The Dinner will be in the upstairs Mirror Room of The Brass Rail, 8 Nevins Street, Brooklyn, N. Y. Dinner will be served promptly at 8 P.M. Entertainment will be a one-hour floor show starting at approximately 10 P.M. Dance music will be furnished by a five-piece orchestra till 1 A.M. Members and their friends are requested to use upstairs checking room where there will be no checking charge. Please remember that there will be no extras to pay, cost of tickets covers everything except liquors which can be ordered at bar or table.

SPOKANE No. 76 (J. H. Nickerson)—There's a baby boom in our town. Pres. Charles Raymond and Vice Pres. Larry Harrod became proud fathers of baby girls and there will be a few more fathers being presented with new babies later this year.

Bro. Skoglund, chairman of the 34th Anniversary committee, gave us the best program we have ever had. The antics of our friend, Mr. Stickel, from the Coast, kept everyone laughing from start to finish. Our thanks to Mr. Stickel for his part in our show.

Bro. Tonti is busy building a new boat and should be able to give advice to all those interested in doing the same. . . . Bro. John Moore who has retired to a farm at Ephra, visited Spokane recently, and we are happy to say he is beginning to look just like a farmer. . . . Five of our members attended a convention in June in Montana. On the return trip one of them stopped to visit Bro. Roy Tuggle on his ranch and was greeted with warm hospitality. . . . Bro. Larry Harrod attended the meeting with his brother from Danville. The visitor spoke well of Division No. 125 and we were glad to hear of their progress in Kentucky. . . . The newlyweds, Bro. and Mrs. Frank Bright are touring Yellowstone Park. We hope they enjoy their trip.

Our Division has been pleased to notice the ever-increasing number of new Auxiliaries. We hope they continue to grow as we need their help.

SYRACUSE No. 48 (Carlton B. Strail)—Bro. Nathan Stolfsky of Brooklyn Division was a visitor at the July meeting. He is a native of Syracuse and was visiting his relatives and friends.

GALA EVENTS

Reception at
Hotel DeSoto
Floor Show
Excursion on
Gigantic S.S.
Admiral

DO NOT MISS THIS

MISSOURI ASSOCIATION OF THE DEAF GOLDEN JUBILEE CONVENTION

Hotel DeSoto, 11th and Locust Streets, St. Louis, Missouri
SEPTEMBER 3, 4, 5, 6, 1954

GALA EVENTS

All Day Picnic
Labor Day at
210 Weiss St.
Business Meet-
ings. Banquet
Fingerslinging

1954 Membership Campaign

Robert K. Baird.....	Detroit	14
James A. Fry.....	Flint	13
Harold Mowl.....	Pittsburgh	10
Bernard W. Moore.....	Richmond	5
Mary Balasa.....	Danville	5

Many of our members are on their vacations now. Several brothers made a trip to Lake Placid in the Adirondack Mountains to attend the ESAD convention and it was a wonderful place for the vacationers.

Bro. Tanner is slowly recovering from injuries suffered in an auto accident. Bro. Moore who underwent an operation on his legs is now convalescing at home.

We are sorry to learn that Abraham Alderman, father of Bro. Hyman Alderman, passed away recently. The Division extends deepest sympathy to Bro. Alderman and his family.

We ask that all our members try to attend the meetings regularly. Please support your Division. We need your help.

We also wish to remind all our members who become sick to please notify your secretary within 7 days so that the local visiting committee may be notified.

Dr. G. Stuart Roth of 1066 Bellevue, Syracuse, N. Y., has been appointed new medical examiner of our Division to take the place of late Dr. George. New applicants may choose Dr. Roth or their own family physician for a physical examination.

WASHINGTON No. 46 (Al Fleischman)—The Division has been sailing on smooth waters as of late and Skipper Anthony D'Onfrio fears no mutiny uprisings for a few months to come. No. 46's sister ship, the Aux-Frats, hasn't gone out to the "high seas" yet. The ladies need a few more boatswains to join up in order to get the "gold-engraved" Charter. Well, brothers, let's look up the madames and woo them into the Auxiliary. It is going to be a grand show sooner or later.

On the social side, the recent outing to Marshall Park for the July 4th picnic went over big under the able management of Bros. James Taylor and Charles Moscovitz. The affair attracted a good number of Gallaudet College alumni, who came to the Capital City for the reunion, and a good crowd of vacationers. 'Twas a pleasure to meet you all and our handshakes are still good for a "call again."

Come October 9th Washingtonians are going to whoop it up, high and mighty, at the 19th Annual Dance under the chairmanship of Edwin V. Engalgau. This brother needs no introduction for his reign as the No. 46 record-maker in three previous Annual Dance ventures still stands. The overwhelming success of the 1943, 1946 and 1947 affairs should be remembered by our brothers and their friends with fond recollection. This time Boss Engalgau has selected the Sheraton-Park Hotel as the site and has lined up what appears to be another record breaker. Because of his past experience, he advises that all table reservations, and arrangements for tickets, boosters and hotel rooms be made early. Attractive folder circulars are out of the print shop and are being passed out without charge. Chairman Engalgau will be glad to furnish you with circulars. Write to him at 5210 Valley Road S.E., Washington 27, D. C.

SAN FRANCISCO No. 53 (Francis J. Roberts)—Preliminary plans have set our "Joint Picnic," given by both the Berkeley-Oakland Division No. 79 and San Francisco Division No. 53, for all day Sunday, September 12, 1954. The picnic will be held at Corornices Park, on Euclid Ave. and Rose St. in Berkeley, Cal. The park is only one-half mile north of the University of California. The usual foot races and games for both young and old will be held in the morning with prizes for the winners and baseball between the two Divisions in the afternoon. Free coffee will be served so don't forget your cups and lunches.

Bro. David Luddy was the second member of our Division to celebrate the 50th Golden

Wedding Anniversary. Many of our members had the pleasure of attending a dinner party at the Ben Franklin Hotel, Burlingame, Cal., in honor of Bro. and Mrs. Luddy.

Latest casualty of the month is Bro. C. Martucci who is now recovering from an operation.

WATERBURY No. 65 (M. Leonardi)—Due to the fact that many of our members are vacationing, we were unable to conduct our regular monthly meeting on Friday, July 2, for lack of a quorum.

Don't forget to send your dues to Treasurer Orland Angelino, 181 Easton Ave., Waterbury, Conn., and all news items to Secretary Mario Leonardi, 103 Dikeman St., Waterbury, Conn.

AKRON No. 55 (F. X. Zitnik)—Our Division had the very great pleasure to welcome at the same time, three pillars of our society, Rev. Bro. Grace, with Bro. Northern of the Denver Division and Bro. Cadwell of St. Paul-Minneapolis Division when they visited our July 3rd meeting. They regaled us with their stories of the happenings at the Denver, Colorado, Frat convention and expressed their admiration of the manner in which our meeting was conducted by Pres. Dobson and Sec. (pro-tem) Osborne.

After the meeting we adjourned to the Akron Club of the Deaf, which can now boast of the largest television set (27") owned by any deaf organization in the States.

Ye scribe, on his way home from Detroit, dropped in on the Cleveland Assn. of the Deaf's new clubhouse and was greeted by a broad grin, a warm handshake and a good cigar, all from Bro. Duke Connell of the Cleveland Division who proudly announced the birth of an infant son. At our July 3rd meeting, Bro. Ken Krainess distributed the same brand of smokers in celebration of the arrival of a

young Miss Krainess. Congratulations are in order for both brothers and their wives.

The sympathy of our Division is due Bro. Charles Ewing on the loss of his wife, Ruby. She passed away June 8 after a very long illness.

BIRMINGHAM No. 73 (E. J. Bailey)—A baby boy, Mark Bradley, was born to Bro. and Mrs. Billy Bailey on the 27th of June. Bro. Bailey proudly carried a box of cigars to our regular meeting this month to pass out to the members.

Visitors to Birmingham recently were as follows: Mr. and Mrs. Charles Cataldo and Mr. and Mrs. Henry Oaks of Atlanta, Georgia; Bro. J. C. Buckner of Chicago, Illinois; Mr. and Mrs. Travis Bennett of Pascagoula, Mississippi.

We have learned that Bro. Alva Reneau has bought a house in Los Angeles, Cal., where he is working. We wish to extend our sympathy to Bro. Reneau and his family on the death of his father.

Word has been received that a baby was born to Bro. and Mrs. Charles Johnston in Cheyenne, Wyoming, where Bro. Johnston is employed. Congratulations.

Our 1954 officers have planned a 3-day Labor Day celebration. On the 4th of September (Saturday night at 7:30 P.M.) there will be a banquet at the Jack-O-Lantern at \$2.25 a plate. Sunday night, September 5, at the Fraternal Hall there will be a smoker for members only with free eats and drinks, and on September 6 there will be a picnic at East Lake, price \$1.00 per plate and everybody's welcome.

HARTFORD No. 37 (Wm. Newell)—Two new members have joined our Division making a total of five new members this year. They are Ernest Mitchell and Francis Leonard.

Chairman Fors and his hustlers have our next annual October ball all lined up. At this time floor show and orchestra have been secured. The big problem is to find contestants for the Beauty Contest. It is up to you members to bring in a good crop of beauties to win the cash prizes and flowers. So, remember the date, October 23, Bond Hotel Ballroom.

If you can spend the day in Hartford, you will get double enjoyment by attending the football game—Trenton, N. J. vs. A.S.D. at the A.S.D. grounds.

Bro. John Mahon was met by the writer recently. He is looking well, but informs me he has only been out of the hospital a short while. He had undergone a minor operation

HOUSTON DIVISION NO. 81

34th ANNUAL LABOR DAY FESTIVAL SEPTEMBER 3, 4, 5

FRIDAY, SEPT. 3, 7:30 P.M.

Regular Frat Meeting and Smoker. Admission Free.

SATURDAY, SEPT. 4, ALL DAY

Festival in Frat Hall, 520½ Louisiana Street. Admission Free.

SATURDAY, SEPT. 4, 7:30 P.M.

Banquet-Dance, South American Room, Rice Hotel. Grand President Roberts Principal Speaker. All Visiting Division Presidents Admitted Free. \$4.00 per Plate and Dance. \$2.50 Dance Only. \$5.00 for all after Deadline Date, Aug. 28th.

SUNDAY, SEPT. 5, ALL DAY

Sightseeing Caravan—City of Houston—San Jacinto Monument and Battle Grounds—Ship Channel Industrial Area—Texas City—Galveston—Gulf Freeway—Ellington Field.

FOR INFORMATION WRITE:

GORDON B. ALLEN, Secretary and Chairman, 1908 Athos Street, Houston 12, Texas

JOHN E. EMPSON, President, 107 Pierce Street, Houston 3, Texas

BIGGEST FALL EVENT IN TEXAS

CENTRAL ATHLETIC ASSOCIATION OF THE DEAF

11th Annual Softball Tournament

Akron, Ohio, September 3, 4 and 5, 1954

Floor Show and Ball, Saturday Night, September 4th

SPONSORED BY AKRON CLUB OF THE DEAF

without the writer's knowledge. We hope he is on the road to recovery and wish him the best of luck.

★
OMAHA No. 32 (Thomas Peterson)—At the present time there are five members of our Division on the sick and accident list. They are Bro. Matthews, operated on for acute appendicitis; Bro. Jelinek of Omaha, in for an operation to remove a cataract from his left eye; Bro. Grudzinski of Omaha, suffering from a broken leg received when he was hit by an auto at night; Bro. Maier of Arapahoe, Nebraska, operated on for removal of a hernia; and Bro. Nord of Manhattan, Kans., in Topeka for special back treatment after a hard fall at his job. We have had no bad reports about them, so we believe they are in good shape and will be well again soon.

Learning about the sickness of others sets one to thinking about one's own health and that of the other members of the Division. And then when one remembers about the sick and accident fund at the Home Office and of our own local fund, we can be thankful for the strength of the sick and accident fund, especially when we realize what a great help it is for members all over the country, strong and ready with benefits for all cases which are approved.

★
LOS ANGELES No. 27 (Ray F. Stallo)—When you read this it may be nice and cool, but right now, in the middle of July its something else again. But remember it never gets hot or cold in California—just warm and cool. The magnificent beaches around Los Angeles are getting quite a play right now, so how's about coming out and having a swim?

Bros. George Elliott and Lynn Miller are both proud papas of baby girls. Ellen Gaye Elliott was born on July 10th at Montebello and Marilyn Ona Miller was born on March 21st.

Division No. 27 Fraters are looking forward to the joint Los Angeles-Hollywood Frat Picnic. It will be held at Brookside Park in Pasadena on August 15. Attendance has been steadily climbing year after year and we confidently expect over 1000 people at this year's picnic. See you there?

THE SPOTLIGHT

(From page 2)

the cooperation of Supt. Roy Moore Stelle, the school dietician and head football mentor Raymond (Mugs) Butler for the boys to get into shape for a rough-tough schedule on the grid-iron!

* * *

Abie Saslaw, of our Cleveland Div. No. 21, a bowler with the deaf squad "Schrader Company" that competes in one of the better hearing leagues of Cleveland, just MISSED a perfect score April 27. In a game, he made ten straight strikes. In the 11th frame, he knocked down eight pins in "Brooklyn" style and knocked down the other



two easily on the next ball. Don't you sell that ball, Abe. There is always another time!

* * *

The New York Post has this to say in its "School Sports" column last January 31: "Brigham Young and New York University are interested in Danny Fine, Textile High School cager." There is a report going around that he has his head in a whirl as five other colleges have arms open for him! . . . Judging was so difficult in awarding the sportsmanship trophy in the latest Mason-Dixon Schools for the Deaf cagefest in Morganton, N.C., that both Alabama and Kentucky were thought to be tied for honors; with only one trophy at hand, a coin was tossed and Alabama "won" the coveted prize. So, the alumni of the North Carolina School "stepped in" and bought an identical trophy which now adorns the trophy case at the Kentucky school. (Ain't life grannnnnnnd?)

ONE OF THE ONLY TWO CATHOLIC PRIESTS now in existence and ordained despite their deafness—58-year-old Very Rev. Canon William J. Hayward of Manchester, England, was one of the guest speakers at the fifth annual convention of the International Catholic Deaf Association held in New York last July. In a press conference he told reporters of hearing papers in the metropolitan New York area thru an interpreter, the Rev. Darcy, that the sign language employed by the deaf of America is far superior to that in use in the British Isles. Said he, "It is easier to learn and understand your language. It is more defining, clearer and more elaborate. Our system in England is based on pictures of ideas instead of on letters and this is very incomplete. In America, you can make signs, word for word, and we cannot."

Father Hayward was one of the 500 British soldiers in the famed "Sherwood Foresters," who were stricken

GRAND PRESIDENT ROBERTS REV. WILLIAM M. LANGE, JR. MAYOR CORNING OF ALBANY

Will Help Celebrate at the

40th ANNIVERSARY BANQUET AND FLOOR SHOW
of our

**ALBANY DIVISION No. 51
NATIONAL FRATERNAL SOCIETY OF THE DEAF**

on

SATURDAY EVENING, SEPTEMBER 25th, 1954

HOTEL TEN EYCK, ALBANY, NEW YORK

The Banquet at 6:30 P.M.

The Floor Show at 9:00 P.M.

THE TICKETS:

\$6.00 Per Plate and the Floor Show \$2.50
(Admission Per Person)

**PLEASE MAKE RESERVATIONS IF YOU WISH
FOR YOUR OWN GROUP**

The Terrace Lounge on Same Floor Will
Be Open as a "Pay-as-You-Go" Bar

For Information Write:

Ralph W. Young, Chairman,
Walter E. Kadel, President,

5 Linden Ave., Troy, N.Y.
464 Madison Ave., Albany, N.Y.

29th ANNUAL PICNIC

Chicago Division No. 106

ALL DAY SUNDAY,
AUGUST 22

At LIBERTY GROVE

817 East 92nd Street

Only 1 Block East of Cottage
Grove Avenue Street Car Line
at 92nd Street

Big Shelter in case of Rain
Games for Children and Adults

ADMISSION \$1.00 Incl. Tax FOR ADULTS

CHILDREN UNDER 12 FREE

*Remember the Date. Bring Your
Family and All Your Friends*

with spinal meningitis in the trenches
in the Battle of Loos in World War I;
he lost his hearing within two hours.
Most of the others died!

* * *

A-1 PUBLICITY for our N.F.S.D.:
Some time ago, Brother Irwin Lynch,
St. Louis Div. No. 24, appeared on
KSD-TV during a program sponsored
by a local brewery and appealed to
the younger wrestling fans throughout
the Greater St. Louis area to join the
Frat!

THE WORLD OF SPORTS: The
7th annual Midwest Deaf Golf Ass'n.
meet was carded for the popular
Meadowbrook Golf Course at St. Louis
Park, Minneapolis, August 7-8. This
36-hole, two-day meet lured the top U.S.
duffers as in the past. . . . Out at the
Grandview Golf Course, five and a half
miles west of York, Penn. owned by
well-known radio and television band
leader, Fred Waring, the Jersey-Penn
deaf golfers will hold their 6th annual
36-hole meet. The dates: August 28-29.

* * *



MOTOR NEWS: Here is a warning
to vacationers. There will be trouble
ahead for drivers who will have a sum-
mer driving spoiled by a car "break-
down" if they do not have their car
COMPLETELY checked before the
trip! . . . One of the answers a woman
driver gave a man critic: ". . . I
have seen scores of men take both hands
off the wheel to light a cigar. Have
you ever seen a woman drive with one
arm around a pretty blonde?"

COME ONE

COME ALL

HALLOWEEN PARTY

Sponsored by

Schenectady Division No. 105

at

DANISH HALL

989 Albany Street

Schenectady, New York

OCTOBER 30th, 1954

7:30 P.M. Until . . . ?

GAMES AND PRIZES

REFRESHMENTS & DRINKS ON SALE

DONATION \$1.00

WILBUR F. YOUTT, Chairman

Big Boy—"I bet I can give you a
head start and beat you in any kind
of a race."

Small boy—"Okay. We'll slide down
the banister."—Lincoln U. Clarion.

20TH ANNIVERSARY

BANQUET AND DANCE

Sponsored by

New Bedford Association of the Deaf

Saturday Evening, October 23, 1954

6:30 p.m. to midnight



The Roof Garden of the

New Bedford Hotel

New Bedford, Mass.

BIG FLOOR SHOW

TICKETS \$3.50

For reservations write to John Hurley, 49 Larch Street, New
Bedford, Mass.

Before October 16, 1954.

CHAIRMAN — COMMITTEE

Michael Hurley — Joseph Augustine

Open House

FREE MOVIES ABOUT OUTING

SUN., OCTOBER 24, 2 to 5 P.M.

EAGLES BLDG., 1851 Purchase St.
NEW BEDFORD, MASS.

MEMBERSHIP QUOTAS

Division	1954 Quota	New Members
Chicago No. 1.....	50	1
Detroit.....	30	1
Saginaw.....	10	1
Louisville.....	10	2
Little Rock.....	10	
Dayton.....	10	
Cincinnati.....	20	
Nashville.....	10	3
Olathe.....	10	
Flint.....	20	6
Toledo.....	20	
Milwaukee.....	20	
Columbus.....	20	1
Knoxville.....	10	2
Cleveland.....	20	2
Indianapolis.....	20	
Brooklyn.....	50	3
St. Louis.....	30	
New Haven.....	10	
Holyoke.....	10	
Los Angeles.....	30	3
Philadelphia.....	30	
Kansas City.....	20	
Omaha.....	10	
New Orleans.....	10	
Boston.....	20	1
Pittsburgh.....	20	1
Hartford.....	10	4
Memphis.....	10	1
Portland, Me.....	10	2
Buffalo.....	10	
Portland, Ore.....	10	1
Newark.....	10	
Providence.....	10	3
Seattle.....	10	1
Utica.....	10	3
Washington.....	20	8
Baltimore.....	20	
Syracuse.....	10	3
Cedar Rapids.....	10	
Albany.....	10	2
Rochester.....	10	1
San Francisco.....	10	
Reading.....	10	
Akron.....	20	1
Salt Lake City.....	10	
Rockford.....	10	1
Springfield, Ill.....	10	
Davenport.....	10	
Worcester.....	10	2
St. Paul-Minneapolis.....	20	5
Fort Worth.....	20	
Dallas.....	20	1
Denver.....	10	2
Waterbury.....	10	
Springfield, Mass.....	10	
Bangor.....	10	1
Birmingham.....	10	1
Sioux Falls.....	10	
Wichita.....	10	1
Spokane.....	10	
Des Moines.....	10	1
Lowell.....	10	
Berkeley-Oakland.....	10	
Delavan.....	10	
Houston.....	10	
Scranton.....	10	
Richmond.....	10	5
Johnstown.....	10	2
Manhattan.....	20	3
Jacksonville.....	10	
Peoria.....	10	
Jersey City.....	10	
Bronx.....	10	
Columbia.....	10	
Charlotte.....	10	
Durham.....	10	1
Grand Rapids.....	10	
Toronto.....	20	4
Duluth.....	10	1
Canton.....	10	2
Faribault.....	10	
Council Bluffs.....	10	
Fort Wayne.....	10	2
Schenectady.....	10	
Chicago No. 106.....	10	1
Binghamton.....	10	
Wilkinsburg.....	10	1
San Diego.....	10	1
Vancouver.....	10	1
Westchester.....	10	3
Queens.....	10	1
Hollywood.....	10	1
Trenton.....	10	
Danville.....	10	3
Colorado Springs.....	10	
Ogden.....	10	
Baton Rouge.....	10	
Danville Aux. No. 130.....	10	7
Columbus Aux. No. 131.....	10	
Cleveland Aux. No. 132.....	10	5
Portland, Ore. Aux. No. 133.....	10	2
Kansas City Aux. No. 134.....	10	4
Dayton Aux. No. 135.....	10	4
Louisville Aux. No. 136.....	10	3

NEW MEMBERS

Divisions

DETROIT No. 2—
James C. Tomlinson.
NASHVILLE No. 12—
Alvin Spurgin,
Luther I. Swindell
COLUMBUS No. 18—
John M. Beachy.
CLEVELAND No. 21—
Edward M. Kronick.
LOS ANGELES No. 27—
Lynton C. Rider.
ST. PAUL-MINNEAPOLIS No. 61—
Herman T. Ahern,
James H. Grenell.
BIRMINGHAM No. 73—
David E. Donaldson.
WICHITA No. 75—
Fred A. Walker.
DES MOINES No. 77—
Thomas F. Miklus.
CHICAGO No. 106—
Alan J. Lerner.

Auxiliaries

DETROIT No. 2—
Erma L. Crowder,
Kathryn A. Gruska,
Virginia K. Niflis,
Evelyn Wall,
Frances Tomalin.
FLINT No. 15—
Hazel L. Smith,
Katherine Lee.

COMEBACKS

NASHVILLE No. 12—Darrel F. Jones.
TORONTO No. 98—Stephen Baker.

THE GET-ONE DEGREE

DETROIT No. 2—Robert K. Baird (5), Vera
Ourso.
NASHVILLE No. 12—Frank White (2).
FLINT No. 15—James Fry (2).
COLUMBUS No. 18—Frank Boldizar.
CLEVELAND No. 21—Sam B. Kline.
LOS ANGELES No. 27—John Kowalski.
ST. PAUL-MINNEAPOLIS No. 61—Leo
Latz (2).
BIRMINGHAM No. 73—T. H. Brown.
WICHITA No. 75—J. E. Pugh.
DES MOINES No. 77—Neil Mayberry.
CHICAGO No. 106—Jule Guthman.

MARRIAGES

June 19—Donald Johnson and Shirley Dixon,
both of Kansas City, Mo.
June 19—Don LaVallé, Anderson, Ind., and
Phyllis Landis, Bluffton, Ind.
June 20—Fred Peabody, Jr., Lowell, Mass.,
and Frances Jones, Medford, Mass.
July 10—Rankin E. Fisher, Niagara Falls,
N.Y., and Johnita Ann Work, San Miguel, Cal.

BIRTHS

Feb. 10—Mr. and Mrs. Walter Wedding,
Saginaw, Mich., a boy.
Mar. 19—Mr. and Mrs. Harold Teater,
Omaha, Neb., a girl.
May 18—Mr. and Mrs. Ernest Petrie, Sagi-
naw, Mich., a girl.
May 20—Mr. and Mrs. Neval H. Meek,
Florence, Ala., a girl.
May 25—Mr. and Mrs. Joseph F. Roberts,
Holyoke, Mass., a boy.
June 1—Mr. and Mrs. R. B. Mynatt, Knox-
ville, Tenn., a boy.
June 18—Mr. and Mrs. George Propp,
Omaha, Neb., a boy.
June 21—Mr. and Mrs. Morris Krainess,
Akron, Ohio, a girl.
June 25—Mr. and Mrs. David Risher, Flint,
Mich., a girl.
June 26—Mr. and Mrs. John Riccui, W-
orcester, Mass., a girl.
June 27—Mr. and Mrs. William Bailey,
Birmingham, Ala., a boy.
June 30—Mr. and Mrs. Lowell Fanning,
Malvern, Iowa, a girl.
July 2—Mr. and Mrs. Maurice Samples,
Jacksonville, Fla., a boy.

OBITUARY

ERNEST F. MILLER, JR., 68. Entry May
1, 1912. Died July 8, 1954. Certificate No.
1350-D. St. Louis Div. No. 24.
GEORGE SCHLAEFER, 83. Entry May 1,
1914. Died July 6, 1954. Certificate No.
2026-E. New Haven Div. No. 25.
JOHN T. BODLEY, 75. Entry Feb. 1, 1917.
Died July 7, 1954. Certificate No. 3049-D.
Seattle Div. No. 44.
HYRUM H. BECK, 55. Entry May 1, 1920.
Died July 7, 1954. Certificate No. 5147-D.
Berkeley-Oakland Div. No. 79.
JOSEPH P. WENSTRUP, 54. Entry Nov.
1, 1924. Died July 4, 1954. Certificate No.
7161-D. Cincinnati Div. No. 10.

Chicago Club of the Deaf

122 So. Clark Street
OPEN WEDNESDAYS, FRIDAYS,
SATURDAYS and SUNDAYS
Out-of-Town Visitors WELCOME

When in NEW ORLEANS Visit

CRESCENT CITY CLUB
OF THE DEAF

615 Poydras Street
Open every Friday, Saturday and
Sunday evening

SPRINGFIELD CLUB
OF THE DEAF

423 East Washington Street

SPRINGFIELD, ILLINOIS

Open Every Friday and Saturday Evening

PORTLAND DEAF CLUB

16 Monument Sq., Portland, Maine
OPEN EVENINGS,
THURSDAYS, FRIDAYS,
SATURDAYS and SUNDAYS
Meet Old and New Friends. Out-of-
Town Visitors Welcome

SPRINGFIELD ASSOCIATION
OF THE DEAF, INC.

17 Hampden Street

Springfield, Massachusetts

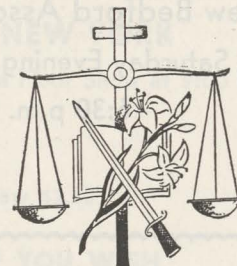
Open evenings to midnight on Wednes-
days and Fridays; afternoons to mid-
night on Saturdays, Sundays and holi-
days.

OUT-OF-TOWN VISITORS WELCOME

LEONARD DADDANO

Manufacturing Jewelers, Repairing
Room 1002

5 S. Wabash Ave. Chicago 3, Ill.



The supreme belief of our society
is the dignity and freedom of the indi-
vidual. To the respect of that dignity,
to the defense of that freedom, all ef-
fort is pledged.

—Dwight D. Eisenhower

JUNE COLLECTIONS

Divisions	
Grand Division	\$ 60.73
Chicago, Ill., No. 1	400.92
Detroit, Mich.	257.63
Saginaw, Mich.	41.21
Louisville, Ky.	115.87
Dayton, Ohio	202.02
Cincinnati, Ohio	91.21
Nashville, Tenn.	115.65
Olathe, Kans.	53.40
Flint, Mich.	143.00
Toledo, Ohio	115.81
Milwaukee, Wis.	198.57
Columbus, Ohio	158.27
Knoxville, Tenn.	82.04
Cleveland, Ohio	343.66
Indianapolis, Ind.	234.07
Brooklyn, N. Y.	413.36
St. Louis, Mo.	263.04
New Haven, Conn.	47.65
Holyoke, Mass.	74.01
Los Angeles, Cal.	433.57
Atlanta, Ga.	163.28
Philadelphia, Pa.	364.80
Kansas City, Mo.	140.07
Omaha, Nebr.	195.50
New Orleans, La.	127.96
Boston, Mass.	315.15
Pittsburgh, Pa.	232.44
Hartford, Conn.	51.26
Memphis, Tenn.	102.89
Portland, Me.	103.03
Buffalo, N. Y.	86.38
Portland, Ore.	155.11
Newark, N. J.	144.53
Providence, R. I.	109.08
Seattle, Wash.	73.49
Utica, N. Y.	152.12
Washington, D. C.	289.36
Baltimore, Md.	184.70
Syracuse, N. Y.	117.36
Cedar Rapids, Iowa	113.67
Albany, N. Y.	112.96
Rochester, N. Y.	92.09
San Francisco, Cal.	151.12
Reading, Pa.	121.18
Akron, Ohio	319.04
Salt Lake City, Utah	33.73
Rockford, Ill.	79.61
Springfield, Ill.	24.85
Davenport, Iowa	54.98
Worcester, Mass.	96.00
St. Paul-Minneapolis, Minn.	291.12
Fort Worth, Tex.	92.83
Dallas, Tex.	249.20
Denver, Colo.	104.88
Waterbury, Conn.	68.52
Springfield, Mass.	88.37
Bangor, Me.	49.12
Birmingham, Ala.	161.30
Sioux Falls, S. D.	41.71
Wichita, Kans.	152.75
Spokane, Wash.	86.03
Des Moines, Iowa	60.87
Lowell, Mass.	36.51
Berkeley-Oakland, Cal.	104.50
Delavan, Wis.	129.28
Houston, Tex.	175.12
Scranton, Pa.	21.02
Richmond, Va.	16.16
Johnstown, Pa.	99.99
Manhattan, N. Y.	222.07
Jacksonville, Ill.	48.49
Peoria, Ill.	50.19
Jersey City, N. J.	122.66
Bronx, N. Y.	184.32
Columbia, S. C.	47.55
Charlotte, N. C.	274.92
Durham, N. C.	43.80
Grand Rapids, Mich.	119.71
Toronto, Ont.	430.38
Duluth, Minn.	96.67
Canton, Ohio	23.91
Faribault, Minn.	67.45
Council Bluffs, Iowa	53.41
Fort Wayne, Ind.	66.55
Schenectady, N. Y.	54.26
Chicago, Ill., No. 106	60.54
Binghamton, N. Y.	48.25
Wilkesburg, Pa.	266.18
Vancouver, Wash.	17.91
Westchester, N. Y.	122.00
Queens, N. Y.	55.67
Montreal, Que.	146.91
Hollywood, Cal.	54.02
Trenton, N. J.	230.33
Danville, Ky.	226.82
Colorado Springs, Colo.	12.03
Ogden, Utah	48.16
Baton Rouge, La.	76.48

Auxiliaries

Grand Division	7.70
Chicago, Ill., No. 1	76.74
Detroit, Mich.	64.19
Saginaw, Mich.	2.94
Flint, Mich.	20.56
Toledo, Ohio	34.49
Milwaukee, Wis.	2.34
Knoxville, Tenn.	32.20
Indianapolis, Ind.	2.52
St. Louis, Mo.	12.44
Pittsburgh, Pa.	27.19
Buffalo, N. Y.	11.67
Washington, D. C.	16.50
Baltimore, Md.	1.11
San Francisco, Cal.	1.00
Springfield, Ill.	11.28
St. Paul-Minneapolis, Minn.	46.98
Dallas, Tex.	19.50
Denver, Colo.	20.60
Sioux Falls, S. D.	20.46
Spokane, Wash.	8.51
Berkeley-Oakland, Cal.	9.63
Johnstown, Pa.	25.06
Bronx, N. Y.	20.09
Charlotte, N. C.	4.35
Duluth, Minn.	27.07
Chicago, Ill., No. 106	10.38
Wilkesburg, Pa.	10.45
Danville, Ky.	101.02
Columbus, Ohio	104.48
Cleveland, Ohio	103.57
Portland, Ore.	90.03
Kansas City, Mo.	70.34
Dayton, Ohio	43.68
Louisville, Ky.	45.48
Total Collections	\$14,563.90

TREASURER'S STATEMENT FOR
JUNE, 1954

Balance and Income	
Balance May 31, 1954	\$3,737,471.17
Monthly Collections	14,563.90
Interest and Dividends	11,761.74
Escrow Deposits	9,572.61
Liens and Surrender Charges	82.06
Property Insurance Premiums	363.63
Payroll Taxes	385.14
Lodge Supplies	22.20
Recording Fees	5.00
Subscriptions to The Frat	4.00
Total Balance and Income	\$3,774,231.45

Disbursements	
Death Benefits	\$ 9,709.00
Sick Benefits	2,720.00
Accident Benefits	855.00
Supplementary Contract Claims	10.00
Cash Surrender Values	1,392.80
Refund of Dues	6.65
Escrow Refunds	2,073.16
Accrued Interest on Bonds	90.02
Mortgage Fees	190.00
Bond Amortization	21.41
Clerical Services	935.84
Salaries of Officers and Trustees	1,618.32
Office Expenses	19.66
Property Insurance Premiums	331.63
Official Publication	589.79
Actuary Fee	600.00
Officers' Expenses	14.62
Postage, Telephone, Telegraph	79.51
Insurance Department Fees	155.00
Lodge Supplies	6.77
Printing and Stationery	38.50
Real Estate Operating Expenses	173.82
Payroll Taxes	448.06
Total Disbursements	\$ 22,079.56

Recapitulation	
Balance and Income	\$3,774,231.45
Disbursements	22,079.56
Balance June 30, 1954	\$3,752,151.89

TRUSTEES' REPORT

Ledger Assets June 30, 1954	
Bonds and Stocks	\$1,791,592.52
Mortgage Loans	1,360,969.34
Bank Deposits	479,742.93
Real Estate	62,375.14
Certificate Loans	50,055.61
Home Office Equipment	7,024.13
Cash in Society's Office	392.22
Total Ledger Assets	\$3,752,151.89

Balances in Funds

Mortuary Fund	\$3,250,800.62
Sick and Accident Fund	330,615.50
Accumulated Interest	59,764.68
General Expense Fund	48,158.17
Suspense Account	44,061.77
Convention Fund	13,452.04
Indemnity Fund	5,299.11
Total in all Funds	\$3,752,151.89

JUNE DISABILITY CLAIMS

William Walls, Little Rock, Ark.	\$ 75.00
Fred J. Low, Salt Lake City, Utah	50.00
A. Leisman, Milwaukee, Wis.	30.00
Edward Herlan, Syracuse, N. Y.	30.00
M. A. Devine, Dallas, Tex.	100.00
C. Taylore, San Francisco, Cal.	35.00
*Max Lubin, Manhattan, N. Y.	30.00
Norman Feig, Manhattan, N. Y.	250.00
B. F. Beavers, Washington, D. C.	50.00
*J. MacDonald, Boston, Mass.	50.00
Leon Bogucki, Baltimore, Md.	75.00
Frank A. Green, Utica, N. Y.	60.00
H. J. Schutte, Cincinnati, Ohio	150.00
*Harry Ford, Grand Rapids, Mich.	25.00
*R. Bunting, Grand Rapids, Mich.	105.00
B. Myerovitz, Baltimore, Md.	100.00
James Jones, Charlotte, N. C.	30.00
*S. Sandoval, Bronx, N. Y.	75.00
J. Barry Taylor, Dayton, Ohio	10.00
Lloyd Sharp, Dayton, Ohio	50.00
H. F. Hansman, Delavan, Wis.	150.00
George Dean, Jr., Memphis, Tenn.	75.00
*Walter Hall, Brooklyn, N. Y.	20.00
Harry Colick, Los Angeles, Cal.	30.00
Claude Perkins, Indianapolis, Ind.	150.00
D. J. Weems, New Orleans, La.	20.00
*Ralph Hunter, Jr., Boston, Mass.	45.00
James Conley, Lowell, Mass.	50.00
E. Hauwiler, St. Paul-Minneapolis, Minn.	50.00
R. Perkins, St. Paul-Minneapolis, Minn.	30.00
James Sherrill, Nashville, Tenn.	60.00
*E. Frederickson, Seattle, Wash.	15.00
Edward Brown, Jr., Worcester, Mass.	50.00
G. Maiorisi, Providence, R. I.	40.00
*E. J. Bailey, Birmingham, Ala.	250.00
Jacob Seltzer, Brooklyn, N. Y.	150.00
N. Schwartz, Manhattan, N. Y.	45.00
George Benton, Atlanta, Ga.	45.00
I. Koplowitz, Brooklyn, N. Y.	50.00
Namey Salem, Johnstown, Pa.	100.00
Tony Piazza, Scranton, Pa.	100.00
Abraham Lee, Akron, Ohio	35.00
Raymond Brown, Detroit, Mich.	50.00
S. H. Haddock, Richmond, Va.	30.00
*John Hill, Cleveland, Ohio	50.00
*Max Lubin, Manhattan, N. Y.	20.00
*C. O. Linde, Portland, Ore.	20.00
James Dye, Jr., Akron, Ohio	120.00
Abe Manky, Cleveland, Ohio	105.00
Fred Wondrack, Portland, Ore.	80.00
Harold Piatt, Rochester, N. Y.	70.00
W. H. Reuter, Milwaukee, Wis.	30.00
*Miles Hawkins, Portland, Me.	150.00
Total for the month	\$ 3,575.00

*Denotes accident claim

JUNE DEATH CLAIMS

William H. Davis, Dallas, Tex.	\$ 1,000.00
Paul DeMartini, Berkeley-Oakland, Cal.	74.00
August Mayer, Chicago, Ill., No. 1	1,000.00
Walter Gulick, Peoria, Ill.	394.00
John G. Allen, Davenport, Iowa	626.00
Edw. Balkauskas, Waterbury, Conn.	1,000.00
Charles McKenzie, Kansas City, Mo.	248.00
Max V. Hariton, Brooklyn, N. Y.	274.00
William H. Konkel, Bronx, N. Y.	735.00
Rex Cochran, Denver, Colo.	216.00
James E. Crain, Lowell, Mass.	500.00
Willard May, Sr., St. Louis, Mo.	2,000.00
Edward E. Lloyd, Flint, Mich.	586.00
Oliver Morrell, Bangor, Me.	1,000.00
Total for the month	\$ 9,709.00

You usually can tell when a high school boy is crazy about a girl by the way she calls him up every evening.—*Philadelphia Bulletin.*

29th ANNUAL DANCE AND FUN FROLIC

Sponsored by CHICAGO DIVISION No. 106

SATURDAY EVENING, OCTOBER 9th, 1954 AT 8:00 O'CLOCK
CARPENTER'S HALL, 6414 SOUTH HALSTED STREET, CHICAGO, ILL.

EATS

ADMISSION \$1.25, Tax Incl.

DRINKS

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; Southern Vice Pres., Sam B. Rittenberg, 1525 No. 36th Place, Birmingham, Alabama; Western Vice Pres., Einer Rosenkjar, 13000 Otsego St., Van Nuys, Cal.; Eastern Vice Pres., Bernard Teitelbaum, 4014 Saline St., Pittsburgh, Pa.; Northern Vice Pres., Wesley Lauritsen, 723-6th St., N.E., Faribault, Minn.; Secretary-Treasurer, L. Stephen Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, Frank B. Sullivan, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees, Harrison M. Leiter, John A. Kelly, John B. Davis, 433 So. Oak Park Ave., Oak Park, Ill.; Chief Agent in Canada, John F. Gotthelf, 1524 Mt. Pleasant Road, Toronto, Canada.

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

Objects

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

Death, Sick and Accident Benefits

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

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

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 and examiners from other states make an examination and verify 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 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 Home Office 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.

SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$.30	\$.60	\$.90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

MONTHLY NET RATES FOR DEATH BENEFITS

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

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65	CLASS J 5-Yr. Term	CLASS K 20-Yr. Endow.
18	\$1.25	\$2.09	\$1.69	\$.67	\$3.70
19	1.27	2.12	1.74	.68	3.70
20	1.30	2.15	1.79	.68	3.71
21	1.33	2.18	1.85	.69	3.71
22	1.36	2.21	1.90	.69	3.72
23	1.39	2.25	1.96	.69	3.73
24	1.42	2.29	2.03	.70	3.73
25	1.46	2.32	2.10	.71	3.74
26	1.50	2.36	2.17	.71	3.75
27	1.53	2.40	2.24	.72	3.76
28	1.57	2.44	2.33	.73	3.76
29	1.62	2.49	2.41	.73	3.77
30	1.66	2.53	2.50	.74	3.78
31	1.71	2.58	2.63	.75	3.80
32	1.76	2.63	2.74	.76	3.81
33	1.81	2.68	2.85	.77	3.82
34	1.86	2.73	2.96	.79	3.84
35	1.92	2.78	3.09	.80	3.85
36	1.98	2.84	3.22	.82	3.87
37	2.05	2.90	3.36	.83	3.89
38	2.12	2.96	3.52	.85	3.91
39	2.19	3.02	3.69	.87	3.94
40	2.26	3.09	3.87	.89	3.96
41	2.35	3.16	4.07	.92	4.00
42	2.43	3.24	4.29	.94	4.03
43	2.52	3.32	4.54	.98	4.07
44	2.62	3.40	4.80	1.01	4.11
45	2.73	3.49	5.09	1.05	4.16
46	2.84	3.58	5.42	1.10	4.21
47	2.96	3.68	5.78	1.15	4.27
48	3.08	3.79	6.19	1.22	4.33
49	3.21	3.90	6.65	1.28	4.40
50	3.36	4.02	7.17	1.36	4.48
51	3.51	4.14	7.74	1.45	4.57
52	3.67	4.28	8.43	1.54	4.67
53	3.84	4.42	9.23	1.65	4.78
54	4.03	4.57	10.18	1.77	4.90
55	4.22	4.74	11.31	1.90	5.03

Rate for age at nearest birthday to be taken.