

4-1-1915

## The Frat Volume 13 Number 08 April 1915

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

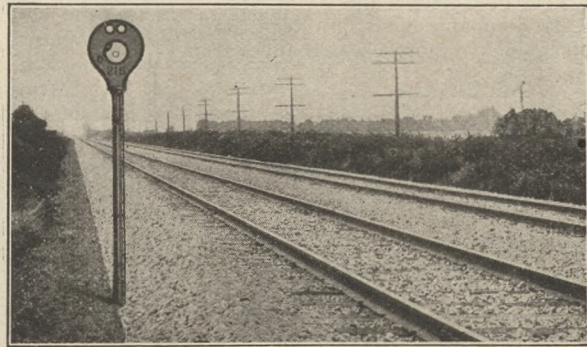
Thirteenth Year

APRIL, 1915

Number 8



Chicago Passenger Terminal, Chicago & Northwestern Railway.



Double Track Scene, En Route Between Chicago and Omaha.

## OMAHA BULLETIN, NO. 3. July 5-10, 1915.

SPECIAL efforts are being made for the entertaining of the wives, sweethearts and lady friends of the delegates and visiting Frats, and this is meant to include all lady visitors stopping off on their way to California. A committee of local ladies, of which Mrs. Ota Blankenship (School for the Deaf, Omaha, Neb.) is chairman, is working with a great deal of enthusiasm and preparations are in the making that will insure every attention to the comfort and pleasure of all our feminine visitors. They are urged to come. They will be well taken care of when the business sessions occupy the delegates and alternates.

The convention headquarters selected by the local committee—the Hotel Rome—is in every way a desirable hotel and the management is going to a good deal of trouble to insure comfort and convenience to all who stay there. It is only fair to urge delegates and others to patronize headquarters. Better accommodations for the same money cannot be secured elsewhere in the city. The Rome has the Board of Directors' endorsement and will be its headquarters of course.

The following letter has been received: J. Schuyler Long, President, Omaha Division, No. 32, N. F. S. D., Council Bluffs, Iowa.

Dear Sir:

Permit me through you to extend to the delegates of the triennial convention of your Society a most cordial invitation to visit the Iowa School for the Deaf. While our school will not be in session

during the week of the convention, July 5 to 10, an examination of the buildings, grounds and appurtenances may be interesting to the visiting friends. The ladies accompanying the delegates, as well as all deaf and their ladies not members, are included in the above.

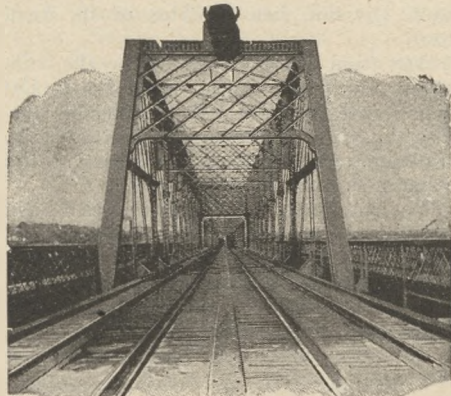
Wishing you a pleasant and profitable meeting, I am

Truly yours,  
(Signed) HENRY W. ROTHERT,  
Superintendent.

Things are warming up; enquiries are coming in; preparations are well under way; the Chicago-Omaha "special" is all arranged for; Omaha is ready for you—so is its Division. Let as many Frats as possible accompany their delegates—Aux-Frats, too—and make it a great meeting.

Come!

OMAHA DIVISION, NO. 32.  
Omaha, April 15, 1915.



Crossing the Missouri River, Between Council Bluffs and Omaha.

## SPECIAL TRAIN SERVICE.

To the National Fraternal Society of the Deaf Convention at Omaha, July 5-10, 1915, via the Chicago and Northwestern Railway.

ARRANGEMENTS have been made with the Chicago and North Western Ry. Company for a special Pullman tourist sleeping car to leave Chicago on the 9:35 p. m., train, Sunday, July 4, to carry delegates and their friends to the "Frats" convention to be held at Omaha, July 5-10.

This train (the San Francisco Limited) also carries modern Pullman standard sleeping cars in which accommodations may be had if desired. The run by night, 487 miles, is an arrow's flight across two great states, Illinois and Iowa. The arrival at Omaha is at 10:15 a. m., the following morning, allowing ample time for the registering at headquarters and getting in trim for the outing in the afternoon at Lake Manawa.

As stated in the March Frat, the Chicago & North-Western Railway has been selected as the official route because of the many points of superiority it affords. The departure is from the new palatial passenger terminal (Corner Canal and Madison Sts.) which is conveniently reached from the adjacent hotel and business district.

For those who cannot conveniently travel on the train selected the North Western offers five other splendid daily trains from Chicago to Omaha, leaving at 10:30 a. m., 6:05 p. m., 7:00 p. m. (extra fare), 10:02 p. m. and 10:45 p. m. The

opportunity for a daylight or night run is thus afforded. The fare from Chicago to Omaha is \$10.11. A lower berth on the special tourist sleeper costs \$1.25; an upper \$1.00. On the standard Pullmans a lower berth costs \$2.50; upper \$2.00; drawing room \$9.00; compartment \$7.00. Parlor car fare is \$1.50.

Delegates and others contemplating attending the convention should advise F. P. Gibson, 602 Schiller Building, Chicago, or H. A. Gross, General Agent, Chicago & North Western Ry., 148 S. Clark St., Chicago, who will be glad to make reservations promptly, or give additional information. Be sure you purchase tickets reading over the Chicago & North Western Ry. west of Chicago and be assured of congenial company en route. Read the "See Chicago First" notice which appears elsewhere.

### "SEE CHICAGO FIRST."

And Join the Chicago Party Bound for Omaha, Denver and Frisco.

SEVERAL Frats intend to spend a week's vacation in Denver, Colorado Springs and Pueblo after the Omaha convention. Others intend to take in the National Association convention at San Francisco, after the Omaha convention adjourns. We want our Eastern and Southern fraters to join us in Chicago July 4 and take the North Western for Omaha that night, as outlined in the "Special Train Service" article. Chicago Division intends to make a special effort to show the visitors what "See Chicago First" really means, and will devote the Glorious Fourth to that effort. Committees will meet the various trains and look after the comfort of the visitors, see that they get in touch with the "main body," attend to baggage, etc.

The Chicago & North Western Railway will have a special Pullman tourist sleeper reserved for the party—or more than one should it be necessary—and the departure for Omaha has been set for 9:35 p. m. as being the most convenient hour in the evening, allowing the having a look at Chicago's white ways, a glimpse of headquarters and a sample of the justly celebrated lake breeze and a good dinner before leaving. If you are going to Omaha, be sure and join the Chicago party. Brother Gibson will keep you posted in these columns right along as to further particulars in connection with the party. Watch for these articles each month until June.

### OUR "HELP" FUND.

SINCE printing the last report, an additional \$7.00 has been received for the Pitrois-Journal Belgian Relief Fund and the amount forwarded to Brother Hodgson at New York. This money came from Los Angeles Division, No. 27 (\$5.00), and the Sacramento deaf, through Brother Hinman of that city (\$2.00). These contributions bring the total that went through my hands up to \$159.35.

WASHINGTON BARROW,  
Treasurer.

### ABOUT YOUR VACATION.

IF YOU are going to Omaha and had not figured on taking a vacation afterwards, you want to read this carefully.

Each summer the railroads sell special tickets to Denver, Colorado Springs and Pueblo and return. Stop-overs are allowed on these.

If you are a delegate or an alternate or just a visitor to the Omaha convention you will be going on a full fare ticket and return the same way. Why not, instead, arrange to take a little vacation in Colorado, after Omaha?

Go to the Chicago & North Western Railway passenger agent in your city, or to your local agent, and find out what this special round trip Colorado rate is. Then compare it with the regular Omaha rate. You will see where you can get a nice little vacation in one of the loveliest and grandest parts of this great country of ours for a few dollars additional. If you are going as far as Omaha, you should grasp the opportunity to see Colorado, too. (That is, if you are not planning to go to California.) On the return trip from Colorado you could be allowed to come home by Kansas City or St. Louis, if so arranged at time ticket is purchased.

Here is one example: The rate from Columbus, Ohio, to Omaha, via Chicago, is \$16.66; both ways would be \$33.32. The special Colorado (round trip) rate is \$41.20. It will be seen that for approximately \$7.88 more the Omaha trip could be extended about 1,000 miles and the return home be made a different way—via Kansas City and St. Louis. This arrangement and approximately the same extra cost applies to all other points. The Frat (especially the Easterner) who goes to Omaha and does not grasp the opportunity to see Colorado—if he cannot make California—this summer will be making a big mistake. Look at the map. "Verbum sap."

### TO DIVISION SECRETARIES.

THE Divisions' notice is called to Article VII, Section 16, By-Laws. It is headquarters' opinion that this Section is being overlooked by those Divisions that are sending out tickets to others for sale, and the practice should be discouraged. Besides, there is the local pride phase of the question. Remember, each Division has troubles of its own, too.

Attention is again called to the rule about admitting visiting members to Division meetings not being allowable unless the visitors produce their due cards, showing good standing, in addition to the other necessary qualifications.

The rule is that initiations should have prompt attention and new members receive their initiation as soon as possible after their certificates are issued. Non-residents should be urged to take theirs as is most convenient—and early.

Be sure and read the "Directory Notice."

May assessments are now due.

### COMING DIVISION EVENTS.

#### May.

- 7—Drawing, Philadelphia.
- 8—Reading, Brooklyn.
- 8—Anniversary, Atlanta.
- 13—Pedro Party, Buffalo.
- 15—Lecture, Newark.
- 22—Social, Rochester.
- 22—"Magic," Detroit.
- 29—Whist, Hartford.
- 29—Lawn fete, Huntington.
- 29—Social, Cincinnati.
- 29—Map party, Holyoke.
- 29—Annual dance, Providence.
- 29—Smoker, Detroit.

#### June.

- 19—Shirtwaist party, Brooklyn.
- 26—Lawn fete, Columbus.
- 26—Picnic, Buffalo.

#### July.

- 3—Picnic, Syracuse.
- 3—Smoker, Kansas City.
- 4—Picnic, Detroit.
- 4—Picnic, Boston.
- 4—Picnic, Pittsburgh.
- 4—"See Chicago First."
- 5-10—"Omaha—1915."
- 31—Picnic, Utica.

#### August.

- 7—Picnic, St. Louis.
- 29—Picnic, Chicago.

### DIRECTORY NOTICE.

HEADQUARTERS is engaged in preparing the membership directory that is to be made a part of a booklet to be issued by the Home Office about June 1. A complete roster of the Society will be given by Divisions. However, it is desired to add the social members to the directory and the lists at headquarters are not complete. Each Division Secretary is requested to send at once to headquarters a list of the Division's social members. If none is received by May 10 it will be understood that those Divisions not reporting have no social members. We also wish to state that the name of no member under suspension for arrears will be included in the directory, so it will be a list of members in good standing in all respects. The roster will be checked by the May reports of the Division Treasurers. In addition, as there have been several changes since the December elections, we request that each Division Secretary send (in addition to the report as to social members) a complete list of the Division's officers. Prompt attention to this request is asked.

### NEW STATE ORGANIZERS.

PHILIP L. AXLING, because of his removal to Portland, Ore., has resigned as State Organizer for Washington. Grand President Anderson has appointed Clarence K. McConnell of Bremerton, Wash., to succeed him.

Roy B. Conkling, because of his return to Ohio, has resigned as State Organizer for West Virginia. Grand President Anderson has appointed James A. Pring of Huntington, W. Va., to succeed him.

LIST OF APPLICATIONS.

- 35. Hiram Brown, Waltham, Mass.
- 30. Charles Paxton, Cumberland, Md.
- 30. Wright Garlick, Manayunk, Pa.
- 30. Paul Hartranft, Pottstown, Pa.
- 1. Samuel E. Brown, Kenosha, Wis.
- 18. George D. Black, Columbus, O.
- 34. Harry Unruh, St. Joseph, Mich.
- 15. Ivor M. Friday, Lansing, Mich.
- 27. David Cademartori, San Francisco, Cal.
- 27. Arthur Koenigsthal, San Francisco, Cal.
- 27. Martin Johnson, San Francisco, Cal.
- 27. Peter J. Doodson, Los Angeles, Cal.
- 47. John Hildebrand, Baltimore, Md.
- 51. James Wall, Albany, N. Y.
- 51. Frank Spiwak, Albany, N. Y.
- 51. Philip Johnson, Albany, N. Y.
- 51. Fred Lloyd, Saratoga Springs, N. Y.
- 51. Frank J. Gillie, Troy, N. Y.
- 33. Louis Gaiennie, Jr., Thibodaux, La.
- 21. Frederick Ross, Cleveland, O.
- 32. Richard C. Bingham, Omaha, Neb.
- 42. Edward Wegrzyn, Trenton, N. J.
- 39. Clyde Dow, Canterburg, N. B.

GRAND TREASURER'S REPORT.

For March, 1915.  
Balance.

Balance from February report.....	\$71,335.49
<b>Receipts.</b>	
Financial Secretary Neuner.....	2,477.70
Rent, Chicago Division.....	10.00
Interest from mortgage.....	90.00
Interest from bonds.....	55.00
Interest from deposits.....	9.50
Grand Secretary's fees.....	4.25
Division bond premiums.....	15.80
Button sales.....	21.90

Total balances and receipts.....\$74,019.64

**Expenditures.**

Sick benefits.....	\$ 230.00
Accident benefits.....	60.00
Rent and light.....	42.00
Services, E. M. Rowse.....	48.00
Medical Director's services.....	10.00
Grand Secretary's salary.....	100.00
Official publication.....	56.00
Filing cabinet.....	26.60
Insurance Department fees.....	25.00
President's expenses.....	5.75
Office expenses, sundries.....	2.20
Postage.....	6.60
Refunded fees and overpay.....	7.00
Gordon death reserve payment..	23.97
Printing and stationery.....	16.70

Total expenditures.....\$ 659.82

**Recapitulation.**

Total balance and receipts.....	\$74,019.64
Total expenditures.....	659.82

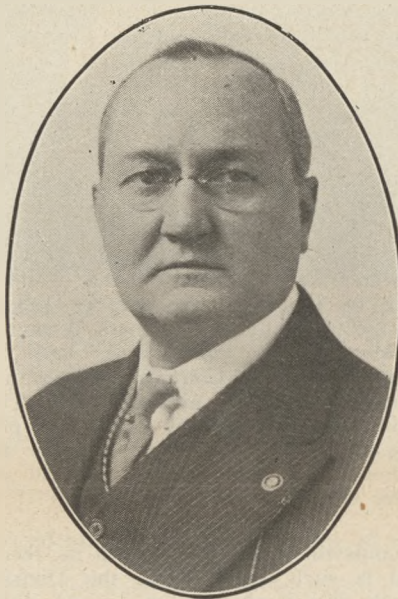
Balance, March 31, 1915.....\$73,359.82

LAW CHANGES.

ATTENTION is again called to the Law Committee's notice in The Frat for March. This is the last call, and May 15th the final date for filing changes with Chairman Tracy.

IN THE MAKE-GOOD DEGREE.

**B**ROTHER JOHN M. ROLSHOUSE, President of Pittsburgh Division, is a graduate of the fine state school at Edgewood Park. After his graduation, says the Western Pennsylvanian, he immediately took up the study of portraiture and was soon making a living at that calling. Crayon portraiture at that time was quite a fad and he was kept busy supplying the demand and adding to his own efficiency. For a number of years Brother Rolshouse has been in business for himself maintaining a studio and employing assistants. He has had a fair share of success and has built up quite a competency.



John M. Rolshouse.

Brother Rolshouse is also acquiring a reputation in legerdemain and the magic art. He is especially prepared to entertain schools and gatherings of a semi-public nature. His recent exhibition at this school proved very interesting and entertaining to his young audience. He is now prepared to consider engagements in this line. His address is 308 Washington Trust Building, Fifth Ave., Pittsburgh.

MARCH DISABILITY CLAIMS.

*W. J. Gibson, New Brighton, Pa.	\$ 20.00
*J. E. Purdum, Pittsburgh, Pa.	20.00
C. A. Ziegler, Seattle, Wash.	20.00
G. I. Ownes, Indianapolis, Ind.	15.00
*Asher Baschen, New York, N. Y.	10.00
S. W. King, Little Rock, Ark.	15.00
J. J. Knorr, Niagara Falls, N. Y.	15.00
B. Q. Leavitt, Caney, Kan.	10.00
E. C. Randall, Portland, Me.	50.00
A. R. Murdock, Cedar Rapids, Ia.	35.00
R. C. Harris, Memphis, Tenn.	20.00
William Ward, Los Angeles, Cal.	50.00
G. J. Barron, Danville, Ky.	10.00

Total for the month.....\$290.00

May assessments are now payable.

Omaha—July 5-10.

GRAND FINANCIAL SECRETARY'S REPORT.

Collections for March.

Chicago.....	\$ 357.11
Detroit.....	103.11
Saginaw.....	9.53
Louisville.....	79.97
Little Rock.....	56.76
Nashua.....	14.91
Dayton.....	39.74
Bay City.....	7.79
Cincinnati.....	76.67
Evansville.....	18.82
Nashville.....	22.05
Springfield.....	28.24
Olathe.....	41.34
Flint.....	48.32
Toledo.....	34.33
Milwaukee.....	61.24
Columbus.....	37.24
Knoxville.....	45.03
Cleveland.....	61.99
Indianapolis.....	109.14
Brooklyn.....	110.50
St. Louis.....	96.39
New Haven.....	43.61
Holyoke.....	60.22
Los Angeles.....	77.17
Atlanta.....	41.17
Philadelphia.....	118.55
Kansas City.....	50.77
Omaha.....	23.61
New Orleans.....	52.00
Kalamazoo.....	13.65
Boston.....	52.94
Pittsburgh.....	49.11
Hartford.....	11.56
Memphis.....	28.78
Portland, Me.....	81.80
Buffalo.....	38.80
Portland, Ore.....	16.33
Newark.....	25.37
Providence.....	14.86
Seattle.....	16.57
Utica.....	23.56
Washington.....	29.53
Baltimore.....	29.63
Syracuse.....	17.11
Cedar Rapids.....	49.97
Huntington.....	9.89
Albany.....	19.72
Rochester.....	21.20

Total collections.....\$2,477.70

GRAND TRUSTEES' REPORT.

Exhibit of Balances, March 31.

First mortgage loans.....	\$55,800.00
First mortgage bonds.....	11,500.00
Certificates of deposit.....	3,969.85
Savings bank accounts.....	304.78
In bank subject to check.....	1,285.19
Secretaries' accounts.....	400.00
Treasurer's cash balance.....	100.00

Total balances.....\$73,359.82

Note—A loan on Indiana farm property of \$4,000.00 at 5½ per cent was made in March, and another arranged for April, in like amounts.

Don't overlook the Omaha bulletin.

"Women and children first."



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

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

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

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

Members changing their addresses should at once notify the editor.

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



APRIL, 1915.

### SPECIAL NOTICE.

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

\$73,359.82.

Safety first.

"See Chicago First."

Omaha—July 5-10, 1915.

San Francisco—July 19-24.

A swan song: "4,000 by Omaha."

Only two months to Omaha-time.

Indiana is in the anti-impostor-states list. Brother Binkley put her on that map.

Plenty of the February issue of The Frat are on hand at headquarters, and copies may be had for the asking.

The reserve value of the certificate of the late Brother Gordon has been paid to his beneficiary, as is shown in the Grand Treasurer's report in this issue.

We have been in the habit of referring to the payments we make to the Society as "dues." Hereafter we want them known by their correct names. This is the classification: Mortuary payments are "assessments"; the 30 cents monthly payment for Expense and Disability Funds are "per capita taxes"; "special assessments" are extra assessments made for an unusual or special purpose; payments made to Divisions' local funds are to be known as "local dues." We trust every member will get these definitions straight and use them from now on. Our laws will be amended at Omaha so as to be in accord with same.

We have been in Omaha and to Colorado. Both points are well worth going to. You could not have a better vacation than the one we outline elsewhere.

To the Division cities intending to bid for "1918" we wish to suggest that their representatives at Omaha be prepared to show the convention exactly why it should come to their town, and exhibit as much of the "goods" as possible. From what we are told, the "field" is to be a large one.

The whereabouts of Willis H. Denson of Beaver Dam, N. Y., a non-resident member of Buffalo Division, who has been touring the West and South on his motorcycle, is wanted. Friends at home have not heard from him for some time. When last heard from he was reported as en route from Galveston to New Orleans. Tidings may be sent this office.

The Kansas Star, with the official call for the San Francisco N. A. D. convention, reached us just as we were closing our "copy." We note that the N. A. D. special train is to leave Omaha, Monday, July 12, at 4:20 p. m., over the Union Pacific (the Chicago & North Western's West-of-Omaha connection), and has stops at Denver, Colorado Springs and Canon City, Colo., arranged for. This train could be taken by any of the proposed vacationists mentioned in the "About Your Vacation" article in another column.

Louisville's experience with its recent ball is such as to make the Division decide that it shall be an annual affair; Philadelphia's was different—as the March Frat told of—and causes a decision to discontinue such affairs. We think Philadelphia is taking the wrong step. It is just such public entertainments that do a lot toward "the public-must-know-us" campaign's advancement. Chicago Division, also Brooklyn Division, find these events the most attractive of the winter season, notwithstanding the competition of several other like annuals. We hope No. 30 will stick to the annual ball—and have the fraters and the Aux-Frats keep up with the procession, no matter what the "hearing people" think about the music beforehand. Once get them to come and they will come again and bring others—if they are sincere in their friendship.

### CHARACTERISTIC.

IT IS characteristic of the deaf to be independent, and if you will give a deaf man even half a chance, he will take care of himself. Taken as a class, the deaf are as courageous in their efforts, as faithful in service and as square in their dealing as any people in the world. This is due in great measure to the training they receive in the schools provided for them, and the money spent in establishing and supporting these schools is among the very best investments that a state can make.—Virginia Guide.

### OFFICIAL LIST OF DELEGATES.

To the Triennial Convention at Omaha in July.

(It is understood that the first-named is the regular delegate and where other names are given they are alternates in order named. How many alternates will go to the convention we have no means of knowing; some Divisions will send their first alternate, others will send only the regular delegate. The addresses of the delegates are not given, but they may of course be addressed in care of their Division Secretary. No other list will be published. Credentials will be sent out from the Home Office about June 1 to each Division Secretary. Communications regarding credentials, etc., in connection with the roll should be addressed to the Grand Secretary.)

Chicago Division—Edward M. Rowse, Edward A. Hart, Charles H. Loucks, J. J. Kleinhans.

Detroit Division—Clyde R. Barnett, Peter N. Hellers, David Turrill.

Saginaw Division—Not reported.

Louisville Division—Robert E. Hartman, Patrick Dolan, William C. Fugate.

Little Rock Division—George Martin, Sidney W. King.

Nashua Division—William J. Sullivan, Daniel Shea.

Dayton Division—Jackson Bates, James M. Shepherd.

Bay City Division—Not reported.

Cincinnati Division—Louis J. Bacheberle, McBlevine Key.

Evansville Division—James Downey, Nathan Greenberg, Matt Lyon.

Nashville Division—Joseph Turnbow, Jesse T. Warren.

Springfield Division—Not reported.

Olathe Division—Arthur L. Roberts, James A. Key, Walter J. Thurston.

Flint Division—James M. Stewart, E. Morris Bristol, Ralph E. Miller.

Toledo Division—John E. Curry, Richard J. King.

Milwaukee Division—Ladimir Kolman, John W. Kurry.

Columbus Division—Frederick G. Schwartz, Jacob Showalter.

Knoxville Division—William H. Chambers, Gordon Midget.

Cleveland Division—Herman Koelle, Kreigh B. Ayers.

Indianapolis Division—J. William Seitz, Robert E. Binkley, George Marsch.

Brooklyn Division—Louis A. Cohen, Thomas J. Cosgrove, Alex L. Pach.

St. Louis Division—James H. Cloud, John H. Burgherr, George W. Arnot, George D. Hunter.

New Haven Division—John D. Moran, Moise C. Changnon.

Holyoke Division—Philip Morin, John T. Kiely.

Los Angeles Division—Milton M. Miller, Leon A. Fisk, Ziba M. Osmun.

Atlanta Division—Ross Johnson, William E. Gholdston, Thomas Jordan.

Philadelphia Division—James S. Reid, James F. Brady, John A. Roach.

Kansas City Division—Jacob M. Koehler, Pearl W. Haner, Matt L. Ahern.



ST. LOUIS DIVISION, No. 24, N. F. S. D.

Courtesy of the Silent Worker.

Top row (left to right)—John Gilmore, George Tureczek, Rolla Geasland, Arthur Brockman, William Remshardt, H. M. Mathews, Edward Whitaker, Hugh Stack, Joseph Stippich, Joseph Ifland, Edw. L. Blevins.

Second row—Wharton Bennett, Edward Alt, Thomas Joell, Harry Aldrich, Henry Stumpe, Irvin Jackson, Leonard J. Laingor, William Stafford, Oscar Bloch, William Stigleman, Michael Murphy.

Third row—J. H. Burgherr, George D. Hunter, A. O. Steidemann, James H. Cloud, Joseph M. Bretscher, Ross Sutton, George Arnot.

Bottom row—Martin Formanack, Charles Wolff, Nicholas Kieran, Samuel Biller, Edward Miller, Grover Skaggs, Ernest Miller, Walter Toma.

Total membership, 87; Residents, 54; Non-residents, 33. In above group, 37 residents are represented. Photo was taken last winter.

Omaha Division—J. Schuyler Long, Waldo H. Rothert, John W. Barrett.

New Orleans Division—Max J. Kestner, Henry J. Soland.

Kalamazoo Division—Daniel Tellier, Moses Graff.

Boston Division—D. McGregor Cameron, Thos. Cryan.

Pittsburgh Division—Frank Leitner, Samuel Nichols, Cyril Painter.

Hartford Division—Edgar C. Luther, Felix Bonvouloir, Robert E. St. John.

Memphis Division—Walter Green, Geo. Hobb.

Portland (Me.) Division—Albert L. Carlisle, John F. Flynn, Thomas J. Prinn.

Buffalo Division—Philip J. Maue, Patrick Norton, Henry Zink.

Portland (Ore.) Division—Charles R. Lawrence, Orson H. Fay.

Newark Division—Not reported.

Providence Division—Arthur J. Myers, Edward Vigeant.

Seattle Division—Not reported.

Utica Division—John H. Thomas, Paul Sandusky.

Washington Division—William Pfunder, Irby H. Marchman, Hunter S. Edington.

Baltimore Division—George C. Brown, Daniel E. Moylan.

Syracuse Division—J. Fred Keller.

Cedar Rapids Division—Lawrence James, A. Ross Murdock, Jode C. Rains.

Huntington Division—James A. Pring, Domenic J. Biagi.

Albany Division—Arthur T. Bailey.

Rochester Division—Ira D. Todd.

#### NO FAVORS ASKED.

**A** BILL to exempt the deaf from taxation was recently introduced in the Connecticut legislature. The deaf vigorously protested against it and killed it in committee. They asked for nothing but an education and a trade, and made it known that they desired to be treated like any other citizen after finishing school.—West Virginia Tablet.

#### HOWARD H. MAYBERRY.

**B**ROTHER HOWARD H. MAYBERRY of Waterville, Maine, a non-resident member of Portland Division, No. 39, passed away at the home of his sister, Mrs. Cora Weymouth, Saturday, April 3, where he had been ill for some time past. Heart failure was the cause of his death and the end came peacefully, but suddenly. He is survived by a brother, J. A. Mayberry, and his sister, Mrs. Weymouth.

Brother Mayberry joined the Society, through Chicago Division, in January, 1912. He was in his 57th year at the time of his death.

#### THE DIVISION TREASURERS.

**B**ILLS for fees, buttons, etc., from headquarters should not be paid through the Financial Secretary. Pay same to the Society's home office.

In making out money orders, drafts, etc., see that you have the payee's name correct. The Financial Secretary's name is often misspelled and causes trouble when it comes to banking the paper. It is not hard to remember.

C. C. NEUNER.

#### THE JEWISH DEAF.

**A**CCORDING to the "Jewish Deaf," recently founded in New York City, there are 2,500 Jewish deaf in that city. The purpose of the paper is to benefit the deaf of the nation, by awakening a wider interest in them among the hearing Jews, and by centralizing the efforts made in their behalf. Their employment bureau has a most creditable showing within the first month. Between January 15 and February 15 twenty-one of thirty-five applicants for work were placed in positions which averaged a salary of \$9.—Exchange, per Kansas Star.

Three lines may announce his death and funeral while a whole newspaper could not record the battle with poverty and want waged by the widow of the uninsured.—Investor's Guide.

## Frats Everywhere

Omaha Division, No. 32, held its annual mask ball on February 27. The ladies' prize for costume was won by Mrs. Augusta K. Barrett. J. Schuyler Long, togged out as a yachtsman, took the men's prize.

Richard B. Dixon has returned to Denver, Colorado, to make his home with his daughter.—Hawkeye.

Matt McCook had an experience not long ago which he is not likely to forget in a hurry. He started the motor of his car, which was standing in his garage, and let it run while he tinkered with some adjustment or other. His son, Ed, was with him. Brother McCook sent the boy to the house for something, and when the lad returned he found his father in a stupefied condition. While the frightened boy looked on Brother McCook fell to the floor unconscious. Help was called, and the senseless man was taken into the house. Presently he recovered consciousness, but became very sick. However, in a couple of days he got over the effects and was all right. It was a case of asphyxiation, or, rather, poisoning by toxic gases from the exhaust. These gases contain a good deal of carbon monoxide, which is very deadly, besides unburned gasoline vapors which are almost as bad. A great many such cases have occurred, and the moral is plain: If you have to run the motor of your Ford while you are fixing the do-funny, take the car out in the open air. A dinky box of a garage, with door and window closed, makes a grand little gas trap or asphyxiation chamber.

C. C. Clark, one of the employes of the Metzger Bakery Co. in Council Bluffs, was granted two weeks' absence a few weeks ago. He visited his parents at Alta, Iowa, and his relatives at Rolfe, Iowa. During his trip he stopped at Sioux City, Bradgate and Fort Dodge to see his many old friends.—Hawkeye.

Isaac Wittwer can now be found at the barber shop at No. 612 West Broadway, where he is permanently located. He is one of the most popular barbers in the city, and his tips alone keep him.—Hawkeye.

Dummy Taylor, formerly pitcher for the Giants and Buffalo Internationals, will be an umpire for the Kansas State League, according to President Roy Gifford. President Gifford believes that Taylor is just fit for the job, for the reason that he cannot hear the kicks made by the fans and disputing of decisions made by the players. In calling strikes Taylor will blow a whistle once and for balls twice.—Chicago Post.

Isaac Croxton, of Topeka, Kan., graduated as an operator-machinist from the linotype department of the Inland Printer Technical School at Chicago. On his return home he met with the accident mentioned in the February Frat—accidentally shot by some boy with a target rifle. His condition is improved at this writing.

P. W. Haner, who operates a linotype

on the night shift of a big printing plant in Kansas City, ran down to Olathe not long ago. He was the guest of G. Walfrid Anderson and attended the meeting of Division No. 14.

Amiel W. Fryhofer is prospering as a stock-raiser in Randolph, Kansas. During the early part of February he paid a visit to the Olathe school, where he graduated in 1899, and met a lot of old friends who live there. He and his brother put up a 100-ton silo on their place last fall.

Born, to Mr. and Mrs. Joseph Boston, March 8, a 12-pound boy. The little boy has been named Joseph Boston, Jr. Mother and baby are doing well.—Kansas Star.

Alex L. Pach has severed his connection with the widely known firm of Pach Brothers, photographers, and has opened a studio of his own downtown. His new business address is the Trinity Building, 111 Broadway, New York. Here he will be glad to serve his many friends with that high grade, first class work in the photographer's line for which the name of Pach has always stood. Later on he expects to open a branch studio uptown.

After a lengthy stay in New Orleans, Brother and Mrs. Herman F. Billet are back at their old home in Vicksburg, Miss.—Pelican.

Duncan A. Cameron is now attending the State Agricultural College at Lincoln, Nebraska. He is studying with the purpose of preparing himself to teach farming subjects in one of the schools for the deaf. As is well known, progressive superintendents are urging more and more the need of giving agricultural training, and several have taken first steps toward establishing such a department in their respective institutions. Doubtless a number of others would do likewise if they saw the way clear. With most, it is probably the question of practicability which deters rather than any serious doubt of the value and benefit of such a course.

George Duffot of Lake Charles, La., has had printed for distribution broadcast a card advertising his business, which is the supplying of young plants, ready grown, for setting out in vegetable gardens. His stock includes several different varieties of each of these vegetables: Tomato, pepper, cabbage, lettuce, beet and egg plant. He does a mail-order business, shipping in most cases by parcel-post.

Leopold Pucheu of Memphis has gone back to his home in Bay St. Louis, Miss., to pass the time until work picks up again, when he expects to return to his job in the Bluff City. During the carnival at New Orleans he came over to see the doings and visit his cousins.

Besides their liberal contribution to the Belgian relief fund raised by the N. F. S. D., Tennessee Frats gave generously to another fund for the same good cause, which was raised by the deaf of that state and transmitted through Superintendent

T. L. Moses. In Ohio, Kentucky and doubtless pretty nearly everywhere, it was the same way—our members chipped in every time the hat was passed.

Born, to Mr. and Mrs. Wallace J. Insko of La Grange, Texas, a fine baby boy. The proud father says, "I am the happiest daddy in the world."

For many-sidedness you've got to give it to George W. Veditz. Out of fifty-two contestants to meet Frank J. Marshall, the American chess champion, in a "simultaneous match"—Marshall playing all fifty-two adversaries at the same time on fifty-two separate boards—Brother Veditz was the only one to win his game. The match was played on February 4 at the El Paso Club, Colorado Springs. To his renown as a polemic champion, as a writer and thinker, as a leader of the deaf, as the hen's friend and exploiter, and so forth and so on, he has now added these new laurels.

### A KEEP OFF THE TRACK BILL.

Safety Commission Pushing Measure in the Legislature.

EFFORTS are being made by the public safety commission of Chicago and Cook county to have passed by the Legislature at Springfield a bill prohibiting trespassing on railroad property, the intent of the measure being to minimize the danger of accident and death to people using the railroad's right of way.

Statistics have shown that, of thousands of people killed by railroads, only a small percentage are either passengers or employers, most of them being either tramps and hobos or people using the tracks for a short cut. Coroner Hoffman in a recent report showed that, of 364 persons killed in 1913, only nine were passengers and 132 employes, while 219 were "trespassers, or persons having no business on the right of way at the time they were killed."

The toll of those killed and maimed on railroads in the last twenty years in the United States is estimated at 180,000 men, women and children.

"Surely no more important movement for the saving of human life can be adopted than the passage of this law, which, we hope, will eliminate a large portion of these unnecessary accidents," said William Burgess, secretary of the commission. "It will help to keep children, especially boys, off the tracks and right of way of the roads. The death toll among them is unusually heavy."—Chicago Daily News.

### WEST VIRGINIA COMING.

A NUMBER of the deaf in this state have joined the National Fraternal Society of the Deaf, and more expect to join it in the future. It carries both life insurance and accident benefits at moderate rates. The Society will hold a national convention at Omaha, Neb., in July and many of the delegates from the east will stop off there on their way to California.—West Virginia Tablet.

A FLORIDA BOUQUET.

THE National Fraternal Society of the Deaf, an organization of the deaf, with headquarters in Chicago, Illinois, has grown to such a degree that it is attracting nation-wide attention. In its last official publication, "The Frat," we note the substantial increases in its reserve fund and in its resources in general. The balance in the treasurer's statement dated Dec. 31, was \$66,175.59. The organization has about 2,000 members, all among the best and enlightened deaf of our country.

This is certainly encouraging to the deaf, as they may feel assured that they may avail themselves not only of the

protection the N. F. S. D. offers in life insurance matters, but also of the social privileges and brotherly love among its members.—The Florida School Herald.

IT IS UP TO YOU.

REMEMBER, deaf readers of the News, that we should not use the words "dumb" and "mute" at all. The word "dumb" has the secondary meaning of dull, stupid, and the word "mute" that of an attendant at a funeral. So long as the deaf themselves use the objectionable words, they are helping to make the hearing people think that we are merely "dummies."—California News.

One of the "Advantages."

It was but the other day when the triumph of the deaf and dumb faced me. It was a ship just starting from Southampton to Canada. You know the unheard shouts during the last hour from the shore. There were two men, deaf and dumb, talking quietly with their fingers to their brother on board, who could reply. They were the only three that could talk freely among the unheard tumult.—London Chronicle.

They'll make a good Roman out of you at Omaha—putting you up with Mine Host Rome, and at the Rome.

National Fraternal Society of the Deaf

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

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  - EDWIN I. HOLYCROSS ..... Columbus, Ohio

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- WILLIAM H. CHAMBERS ..... Tennessee  
Box 443, Knoxville.

- CLARENCE K. McCONNELL ..... Washington  
1109 Highland Ave., Bremerton.
- JAMES A. PRING ..... West Virginia  
1601 Railroad Ave., Huntington.
- HENRY B. PLUNKETT ..... Wisconsin  
782 Cass St., Milwaukee.

DIVISION DIRECTORY.

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

- CHICAGO No. 1 ..... Chicago, Ill.  
Masonic Temple—Second Saturday.
- J. D. Sullivan, Y. M. C. A., 3210 Arthington St.
- DETROIT No. 2 ..... Detroit, Mich.  
43 Bagley Ave.—Second Saturday
- C. C. Colby ..... General Delivery, Detroit
- SAGINAW No. 3 ..... Saginaw, Mich.  
Second Thursday.
- F. O. Ramage ..... 529 S. Fourth Ave.
- LOUISVILLE No. 4 ..... Louisville, Ky.  
Robinson Hall—Second Saturday.
- J. H. Mueller ..... 1072 E. Kentucky St.
- LITTLE ROCK No. 5 ..... Little Rock, Ark.  
First Saturday.
- Frank T. Lux, School for Deaf, Little Rock, Ark.
- NASHUA No. 7 ..... Nashua, N. H.  
Mechanic Hall—First Saturday.
- Daniel Shea ..... Derry, N. H.
- DAYTON No. 8 ..... Dayton, Ohio  
A. I. U. Hall—First Saturday.
- C. H. Cory, Jr. .... 2241 E. Fifth St.
- BAY CITY No. 9 ..... Bay City, Mich.  
White Eagle Hall—First Monday.
- C. F. W. Lawrence ..... 3312 N. Water St.
- CINCINNATI No. 10 ..... Cincinnati, Ohio  
5th & Central Ave.—First Saturday.
- Joseph A. Steele ..... 1630 Herbert Ave.
- EVANSVILLE No. 11 ..... Evansville, Ind.  
1718 Canal St.—First Monday.
- Adolph Brilzys, Sr. .... 519 Olive St.
- NASHVILLE No. 12 ..... Nashville, Tenn.  
Y. M. C. A.—First Saturday.
- Thomas A. Oglvie ..... 469 Morton Ave.
- SPRINGFIELD No. 13 ..... Springfield, Ohio  
Zimmerman Bldg.—Second Saturday.
- J. E. Pershing ..... 525 W. Southern Ave.
- OLATHE No. 14 ..... Olathe, Kan.  
First Tuesday.
- E. H. McIlvain ..... Lock Box 212
- FLINT No. 15 ..... Flint, Mich.  
Baker Business University—Second Tuesday.
- E. M. Bristol ..... 926 Root St.
- TOLEDO No. 16 ..... Toledo, Ohio  
Mitchell Hall—First Saturday.
- Nathan P. Henck ..... 2060 N. 14th St.
- MILWAUKEE No. 17 ..... Milwaukee, Wis.  
300 Fourth St.—First Saturday.
- Samuel Sutter ..... 2614 Galena St.
- COLUMBUS No. 18 ..... Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.
- C. C. Neuner ..... Route 4
- KNOXVILLE No. 20 ..... Knoxville, Tenn.  
Masonic Temple—Second Tuesday.
- L. A. Palmer ..... P. O. Box 590, Knoxville, Tenn.
- CLEVELAND No. 21 ..... Cleveland, Ohio  
West Side Turn Hall—Second Saturday.
- K. B. Ayers ..... 1422 Lakewood Ave., Lakewood, O.
- INDIANAPOLIS No. 22 ..... Indianapolis, Ind.  
Mansur Block—First Friday.
- Richard Phillips ..... 1329 N. Illinois St.
- BROOKLYN No. 23 ..... Brooklyn, N. Y.  
Imperial Hall, 360 Fulton St.—First Saturday.
- T. J. Cosgrove ..... 37 Douglas St.
- ST. LOUIS No. 24 ..... St. Louis, Mo.  
1210 Locust St.—Second Friday.
- A. O. Steldemann ..... 4139 Carter Av.

- NEW HAVEN No. 25 ..... New Haven, Conn.  
890 Chapel St.—First Saturday.
- Moise Changnon ..... 94 1/2 Olivia St., Derby, Conn.
- HOLYOKE No. 26 ..... Holyoke, Mass.  
Bridge Street Turn Hall—Second Saturday
- Phillip Beausoleil ..... 41 Phoenix St., Springfield
- LOS ANGELES No. 27 ..... Los Angeles, Cal.  
730 S. Grand Ave.—First Thursday.
- Clarence H. Doane ..... 4731 Budlong Ave.
- ATLANTA No. 28 ..... Atlanta, Ga.  
Y. M. C. A.—First Monday
- Ross A. Johnson ..... General Delivery
- PHILADELPHIA No. 30 ..... Philadelphia, Pa.  
1611 Columbia Ave.—First Friday
- J. F. Brady, 1419 S. Paxon St., West Philadelphia
- KANSAS CITY No. 31 ..... Kansas City, Mo.  
Arlington Hall—Second Saturday.
- P. W. Haner, 517 Wash. Boul., Kansas City, Kan.
- OMAHA No. 32 ..... Omaha, Neb.  
Labor Temple—Second Thursday.
- H. G. Long ..... 315 Grace St., Council Bluffs, Ia.
- NEW ORLEANS No. 33 ..... New Orleans, La.  
1127 Galennie St.—Second Thursday.
- Max J. Kestner ..... 7630 St. Charles Ave.
- KALAMAZOO No. 34 ..... Kalamazoo, Mich.  
Second Saturday.
- Fred H. Wheeler ..... P. O. Box 604
- BOSTON No. 35 ..... Boston, Mass.  
Hibernian Hall—First Saturday.
- D. McG. Cameron ..... 119 Warren St., Roxbury
- PITTSBURGH No. 36 ..... Pittsburgh, Pa.  
McGeagh Bldg.—First Friday.
- Samuel Nichols ..... 1425 Rutherford Ave.
- HARTFORD No. 37 ..... Hartford, Conn.  
I. O. O. F. Bldg.—First Thursday.
- Edgar C. Luther ..... Walter Ave., West Hartford
- MEMPHIS No. 38 ..... Memphis, Tenn.  
Y. M. C. A.—Second Saturday.
- Ernest P. Ligon ..... 1667 Evelyn St.
- PORTLAND (Me.) No. 39 ..... Portland, Maine  
514 Congress St.—Second Saturday.
- A. L. Carlisle ..... 27 Forest Av., Bangor, Me.
- BUFFALO No. 40 ..... Buffalo, N. Y.  
Hender's Hall—First Saturday.
- Philip J. Maue ..... 24 Mason St.
- PORTLAND (Ore.) No. 41 ..... Portland, Ore.  
109 Second St.—First Saturday.
- Fred S. Delaney ..... 1792 Duird St.
- NEWARK No. 42 ..... Newark, N. J.  
Hudson and Hartford Sts.—First Saturday.
- R. M. Robertson ..... 20 Melrose Av., N. Arlington
- PROVIDENCE No. 43 ..... Providence, R. I.  
Crescent Hall—First Saturday.
- Fritz Ruckdeshel ..... 17 Roland Av., Cranston
- SEATTLE No. 44 ..... Seattle, Wash.  
First Saturday.
- Olaf Hanson ..... 4747 16th Ave., N. E.
- UTICA No. 45 ..... Utica, N. Y.  
Pythian Temple—First Saturday.
- J. H. Manning ..... 412 Henry St., Herkimer
- WASHINGTON No. 46 ..... Washington, D. C.  
Eagles' Hall, 6th and E Sts.—Second Saturday.
- E. E. Bernsdorf ..... 322 E. Capital St.
- BALTIMORE No. 47 ..... Baltimore, Md.  
114 N. Paca St.—First Saturday.
- Orlando K. Price, Sr. .... 2773 W. North Ave.
- SYRACUSE No. 48 ..... Syracuse, N. Y.  
Myer Block—Second Saturday.
- Robert E. Conley, Route 1, Jamesville, N. Y.
- CEDAR RAPIDS No. 49 ..... Cedar Rapids, Ia.  
Second Wednesday.
- C. W. Osterberg ..... 1412 Third Ave. W.
- HUNTINGTON No. 50 ..... Huntington, W. Va.  
First Saturday.
- Grover C. Burcham ..... 213 17th St.
- ALBANY No. 51 ..... Albany, N. Y.  
J. F. Koeper, 309 Veeder Ave., Schenectady, N. Y.
- ROCHESTER No. 52 ..... Rochester, N. Y.  
Engineers' Hall—Second Saturday.
- Ira D. Todd ..... Pittsford, N. Y.



# National Fraternal Society of the Deaf



## WHAT IT IS.

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

## WHEN AND HOW IT WAS ORGANIZED.

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

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

## ITS OBJECTS.

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

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

## MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

## COST OF JOINING.

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

## MONTHLY DUES.

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

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

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

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

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

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

## HOW FIGURED.

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## THE SOCIETY'S RECORD.

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

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

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