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The National Fraternal Society of the Deaf (NFSD)

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# The FRAT

Official Publication of the National Fraternal Society of the Deaf

Fifty-second year

OCTOBER, 1954

Number Three



EDWARD MERVIN GALLAUDET MEMORIAL LIBRARY  
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# THE SPOTLIGHT

By Lenny Warshawsky



Lenny

Advice to young job seekers . . . Roy Moore Stelle Goes to Colorado . . . Deaf Family Honored . . . Safest Job Available . . . Art Kruger Story . . . New Softball Champs . . . and other Interesting Information.

Are you one of those fellows who always want  
A different job than they've got?  
Are you one of the kind that always looks  
Across at their brother's lot?  
The world's just full of folks like this—  
Forever changing around;  
They kill the chance that might be theirs  
By never gaining ground.—Edward C. Starry

**BOYS AND GIRLS** by the dozen have graduated or left their alma maters—the schools for the deaf throughout the world—last June. They had been trained to pursue vocations such as printing, baking, barbering, dressmaking, beauty operating, and so on. Since persons who specialize in one trade or another are more valuable now-a-days, we would deem it wise for the deaf lad or gal to do his or her utmost to stay on the job thus making him or her an asset to his or her employer and not be easily discouraged and then keep on looking for something better “across the railroad tracks.”

\* \* \*

**SUPERINTENDENT** Roy Moore Stelle, who for six years administered the affairs of the Texas School for the Deaf, Austin, resigned last July to take up a similar position at the Colorado School for the Deaf and Blind at Colorado Springs; it was believed that when Stelle assumed his duties at the Texas School in 1949, he was probably the youngest superintendent of one of the largest residential schools in the nation. His position was filled by John Grace, of St. Louis, a native Texan, who holds a degree of Bachelor of Science from Texas A&M and a Master of Arts degree from Gallaudet College, Wash., D.C. *This department wishes both men the best of everything in their new jobs.*

\* \* \*

**SCHOOL NOTES:** Last November, Governor Theodore McKeldin, of Maryland paid a surprise visit to the Maryland School at nearby Frederick. The pleased staff and pupils sat at attention when he made a brief appearance in the school dining room and said a few words in the sign language ably assisted by Superintendent Ignatius Bjorlee. Under McKeldin's administration, two new buildings have been voted and are now being erected. The first being the new Bjorlee Memorial Library which is already completed and the new heating plant, which was finished before school opening last September . . . A new building to accommodate at least forty-eight children between the ages of three and six and provide all the facilities needed in the care and instruc-

tion of the group—including testing and clinical services has been built at the American School for the Deaf, West Hartford, Connecticut . . . Says Superintendent Boatner of this school, “Residential Schools today educate more than 70% of all the deaf children in the United States who are educated at public expense. By being able to bring a sufficient number to have good grading, athletic and vocational facilities, they are in an excellent position to offer the deaf child a well rounded educational program, comparable to the best practices in schools for hearing children.”

\* \* \*

**HONORED: ACCOMPANIED** by his wife and daughter Rhonda, aged 8, William Garland of Arlington, Mass. became the first family to inaugurate a *National Family Rededication Program* at Independence Hall, in Philadelphia over a recent week-end. Accompanying the happy and dazed family on their visit to the historic parts of old Philadelphia was Mayor Joseph Clark, Jr.'s aide and the president of the Benjamin Franklin hotel, the official host to the Garlands. Deaf Bill Garland, a member of our Boston Div. 35, is employed as a printing salesman for the Houghton-Mifflin Publishing Company; his wife is also deaf. The family was selected as a model family unit symbolic of the opportunity which America offers to those with physical handicaps.

\* \* \*

**WHAT'S THE SAFEST JOB AVAILABLE?** Insurance figures rate these as the safest jobs: 1) clerk—bank or insurance. The most dangerous is under ground gold or silver mining. Last year, the manufacture of high explosives (T.N.T.) was rated one of the SAFEST industries by the U.S. Bureau of Labor Statistics. Here is the freak accident of some years back: A train made an unexpected stop one dark night. The brakeman did not realize the train was on a bridge. He stepped off the caboose and fell 85 feet. No, this brave man was not hurt much!

\* \* \*

**THE HURDY-GURDY:** In the entire world there are close to 960 schools for the deaf, 549 of which are in Europe alone; North America has 223, South America 23, Africa 10, Asia 131, and Australia 12 . . . The Number One

fisherman of the southern schools for the deaf is Superintendent Patton, of the Louisiana School at Baton Rouge; On a Good Friday some time ago, he caught 81 large, speckled perch in a matter of only 2½ hours! . . . Brother Fritz Ruckdeshel of our Providence Division No. 43 has a ‘lip-reading’ dog! . . . One of the chairmen of the 1954 celebration given by the Walnut Creek, California Business Men's Association was Bro. Andrew Mac Cono (Andy Mack), of Berkley-Oakland No. 79, the deaf marathon runner . . . Brother Harry G. Benson, of Baltimore Div. No. 47 celebrated his 80th birthday last February 20 by pounding the linotype keyboard at the Frederick (Md.) *News-Post* . . . Prior to his retirement some years back, he was a teacher and coach at the Maryland School close to half a century! . . . An exhibition celebrating the Golden Anniversary of the Osaka Municipal School for the Deaf in Osaka, Japan took place some time ago. Fifteen schools for the deaf in the United States and Gallaudet College were represented in the exhibit . . . Emmanuele Filiberto de Carignano (1630-1709), a deaf scholar and soldier who could read and write in seven languages so greatly impressed King Philip V of Spain that he appointed him Ambassador of Savoia! Not long ago, Judge Michael Mussmanno, of the Pennsylvania Supreme Court signed a contract with an Austrian film company in Vienna to film, “Ten Days to Die,” Mussmanno's account of Hitler's last days in his Berlin hide-out. Judge Mussmanno is the brother of Madeleine Mussman, a teacher for the deaf at the new Riverside, California school for the deaf. After World War II, Mussmanno sat in with other judges to hear and convict high Nazi officials.

\* \* \*



Ace Q.B. Calame  
... Good news ...  
bad news

On Saturday, September 18, 58,000, plus millions of TV viewers watched the “Game of the Week” telecast from the University of California bowl, Berkeley — where Oklahoma U., led by Gene Calame, son of the deaf Calames of Sulphur, Oklahoma beat

(Turn to page 8)

## Be Better Than You Are

*The difference between Excellence and Mediocrity,  
Distinction and Anonymity—is almost invariably  
only a slight difference at that*

By WALTER T. DUNBAR  
In The Insurance Index

Mr. Dunbar, division manager for Home Friendly Insurance Company, Baltimore, Maryland, entered the life insurance business as an agent in 1939 for his present organization. He was appointed manager of the Frederick district in 1946 and division manager in 1954. A resident of Frederick, Maryland, he is married and has one child, age 4. He has taken two courses in life insurance marketing at Penn State University, has completed the course of training given by the LIAMA in Williamsburg, Virginia, and has completed Part 1 of the LUTC. Distinguished for outstanding performance in the insurance field, Mr. Dunbar is one of a series of insurance personalities asked by the Index to review for the benefit of neophytes such factors as are determined to figure importantly as contributors to insurance success.

**A** LEADER has been defined as an ordinary man with an extraordinary determination. We look at the leaders and ask ourselves, "What do they have that we don't have?"

William T. Earls, at the Cleveland Convention of N.A.L.U. led a panel discussion composed of members of the Million Dollar Round Table. Mr. Earls said, "Take a good look at these fellows and asked the question, "What are these fellows doing that you can't do?" What have they got that you haven't got? Nothing, nothing except they are using what they have, with regularity, with conviction and enthusiasm. They are organized, they're dedicated men who set a goal for themselves and who let nothing interfere with hewing to the line on their success course. Most men who fail to achieve success in the selling of Life Insurance do so, not because they are lacking in ability but because they lack the courage to use the ability they have.

It is true most people prefer the easy way. Old ways require no effort, physically or mentally. Lazy people do not want to adjust or improve themselves but they have never tasted the thrill of victory.

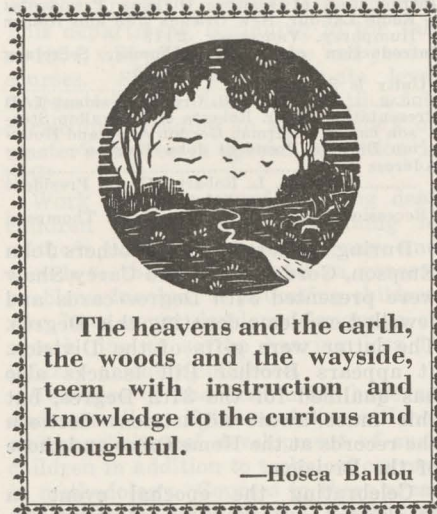
I have just finished reading a book entitled, "I Dare You," by William Danforth. I should like to recommend this book to you and am sure it will challenge you as it has me. I remember as a youth it was always a challenge when some one would dare us to do a certain thing.

To you in the Life Insurance business I would like to dare you to do the things which will guarantee success for you.

I dare you to be enthusiastic.

Emerson said, "Nothing great is ever

accomplished without enthusiasm." Certainly no Life Insurance man can hope to be successful unless he becomes genuinely enthused about life insurance. It has always been difficult for me to understand how any one can be in the life insurance business and not be fired with enthusiasm. Who can do so much for people as a life insurance agent. Sure we sell policies, a mere piece of paper which oftentimes is quite complicated to the owner; but at death a piece of paper suddenly becomes the means of paying all final bills, provides the money for necessities such as food, shelter and clothing for children, money for sending the children to college, money to pay off the mortgage of your home, a monthly income to a widow as



long as she lives and, best of all, if death does not occur makes it possible for us to do all the things we dream about when the time comes to retire.

Is there any other way we can guarantee that money will be available to take care of all of these needs except through the miracle of life insurance?

I dare you to develop a magnetic personality.

What is this thing called personality? It has been defined as, "that indescribable quality which attracts people to you." Is it something born in some people and not in others? Can it be developed? Of course it can. You can have that magnetic personality if you have a great enough desire. You can become pretty much what you want to be. If you give me a flabby handshake, if you have a grouchy look with the corners of your mouth turned down, we just don't want you around.

We want to see faces that smile, voices that ring, steps that are firm,

interests that are broad, these are the things that attract people. Obstacles just melt away before the sunshine of a smile. Look for the best in people, learn to like people, observe the golden rule, talk in terms of the other fellows interest, put yourself in the other fellow's place. Why not begin now to develop your personality? When you leave your home in the morning throw your chest out, keep your chin up and wear a smile, greet everyone you meet with a smile and keep saying to yourself these people are my friends, count your blessings and be thankful for them, spend no time in grumbling or complaining about your own misfortunes. You will always find others have troubles too.

I have particularly observed Mr. Otho Keller, who for the past 28 years has been one of the most successful life insurance men in the business. Mr. Keller has developed this magnetic personality. One would never pass him on the street without receiving his warm broad friendly smile and his famous greeting, "Hello, how are you? I am glad to see you." How can anyone help but like a man like that?

I dare you to be Optimistic.

Why shouldn't we in the life insurance business be optimistic, with nearly 4 million births each year, hundreds of thousands of high school and college graduates each year. Our ever increasing and expanding economy, all of these providing for us an unlimited source of prospects.

I dare you to be proud to be in the Life Insurance business.

In order to be successful as a Life Underwriter we must have faith in our product, faith in ourselves and possess a burning desire to help people. Can you think of any finer service to our fellowman than telling him the story of what life insurance can do for him, that by the mere stroke of a pen an immediate estate is created that is capable of meeting all future financial requirements made possible for the average family for as little as 10c out of each earned dollar? I like to think of myself as an average person. I have a home with a mortgage, a wife, a 4-year-old daughter. When leaving my home in the morning for work I kiss my wife and little girl good bye. I leave then and go to work, my chest out, my shoulders squared. I wear a smile and enjoy peace of mind. Why? because I know that if something should happen to me today, I know through the miracle of Life Insurance, they will not have to move to-morrow. The home will be paid for, a clean-up fund is provided to pay immediate bills and a check will be delivered to them each month to provide necessities such as food and clothing, cash available to assure my daughter an education and then a life income for my wife as long as she lives. Do you wonder why I am proud to be a part of a business that can do so much?

I dare you to be better than you are.

# The FRAT

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

OCTOBER, 1954

## Houston

**M**EN of great vision, knowing from the experience of the ages the value of water-borne commerce, with the vigor and daring of the pioneers of old, marshalled their millions, enlisted the powerful aid of the Federal Government, and brought to the doorstep of a potentially great inland city the waters of the Gulf of Mexico 54 miles away. That describes the enterprise, the up-and-do-it spirit, of the now wonderful City of Houston, Texas.

Buffalo Bayou, a thin trickle of muddy water, was deepened and widened over the years into a 34-foot Ship Channel. Houston is now a port-of-entry in the Galveston customs district. In fact, Houston has become a world port with thousands of vessels entering and departing, bearing among other things petroleum products, cotton, rice, refined sugar, and cottonseed meal from local plants.

The effect of all this has been to boom the population of Houston from 385,000 in 1940 to 600,000 in 1950, and to 1,000,000 in 1954. The momentum of the present expansion undoubtedly will carry Houston on to much higher population figures.

There is plenty of room for expansion. One can travel by auto for hours through the environs of the city and see broad undulating prairie in every direction right up to the horizon.

The Delta Airline between Chicago and Houston operates a fleet of big four-engined ships, largely for the rapidly expanding clientele of Texas oil millionaires and Chicago businessmen with interests in the Lone Star State. The trip one-way takes a little over three hours. One may go to

Houston via this line, transact his business, and be back the same day. The distance by air between Chicago and Houston is some 1,200 miles.

The Ship Channel presented a problem in transportation around Houston. Instead of building bridges across it, they have mole-like dug two Freeway Tunnels under it. Four more tunnels are contemplated, if not already under construction. These Freeways are spotlessly clean, brilliantly lighted, and the air is as pure as that outside, something that cannot be said of some other tunnels we know in this country.

We made the trip to Houston via Delta on September 4. The occasion was the 34th Annual Labor Day Festival of Division No. 81 on the 3rd, 4th, and 5th. The affair was in charge of Brother Gordon B. Allen and an efficient committee. The main event was a banquet on the 4th with the following program:

Invocation .....James Fair  
"The Eyes of Texas".....Mrs. Jean Harkness  
Address of Welcome.....  
.....Hon. John Stephen, Assistant to Mayor  
Address and Presentation of Governor Shivers'  
Proclamation making Dr. Roberts an Honorary Texan.....Troy Hill, President AAAD  
"Solitude"  
Mesdames Evelyn Autry and Thelma Hays  
Introduction of two remaining Charter Members: Sol Burchardt and John Mancuso  
Introduction of Visiting Division Presidents:  
Eddie LaCour, New Orleans #33 and Homer Humphrey, Vancouver #113  
Introduction of Marion Thomas, Secretary  
Baton Rouge #128  
"Unity is Strength"  
.....Louis B. Orrill, President TAD  
Presentation to Dr. Roberts of ten-gallon Stetson hat by Chairman Gordon Allen and Houston Division President John Empson  
Address .....  
.....Dr. A. L. Roberts, Grand President  
Announcements  
"Recessional" .....Doyle Thompson

During the ceremonies, Brothers John Empson, Gordon Allen and Carey Shaw were presented 34th Degree cards and jeweled emblems denoting this Degree. The latter were gifts of the Division. It appears Brother Bill Isaacks also has qualified for the 34th Degree, but this must await adjustment between the records at the Home Office and those of the Division.

Celebrating the epochal event in attaining a population of 1,000,000, The Magnificent Metropolis of Houston presented us with a Black Gold Certificate representing One Million Houston Bucks, the advance payment on an insurance policy protecting us against a Texas Rattlesnake Bite, being gored by a Texas Horned Toad, kicked by a Texas Jackrabbit, trampled by a Texas Mosquito, waterlogged by a Texas Flashflood, and Dehydrated in West Texas.

## SEVENTEENTH QUADRENNIAL CONVENTION N. F. S. D.

BUFFALO, NEW YORK  
AUGUST 10-13, 1955

(More in later issues)

Those Texans underwrite an awful lot of things. The Texas Insurance Department must be uneasy.

On the 5th, with other visitors, convoyed there by Chairman Allen, one of his daughters and her husband, Chuck Holdren, we made a tour of the Baytown Refinery of the Humble Oil Company, now said to be the second largest in the world, next to Standard Oil. The vast layout covers about three thousand acres. Employees are not permitted to drive their autos into the enclosure and must ride bicycles to and from various points within the compound. Miss Dora Fraize, an employee of the Company and a good sign maker, acted as interpreter, with the versatile Chuck Holdren nobly assisting.

Bill Isaacks told us he was an employee of the Humble Company back at its beginning when the management found it hard to meet its payroll. So he quit for better paying pastures. Now he kicks himself every time he sees the huge plant and thinks of all the good things he threw away.

Somebody told us Jesse Jones owns the greater part of Houston—or was it Texas? We don't remember which. Anyway, the Houston Club rented an old building on a prominent corner of the town and fixed it up for club quarters. Being pleased with the layout, they approached the agent and offered to buy the property. Nothing doing. The place is owned by Jesse Jones who in good time probably will erect on the site the biggest, tallest and most magnificent skyscraper in Texas, and all the world for that matter. When done, the Empire State Building will be only a sad memory.

The Rice Hotel, where we stayed, is also owned by Jesse Jones. How much other property he owns in Texas and elsewhere, nobody knows, probably not even himself. His agents aren't talking.

It is reported that down in Texas even midgets are six feet tall. Our diminutive stature does not equip us very well for the title of Honorary Texan. But wearing the ten-gallon Stetson makes up the difference. With it we can almost reach the six-foot mark by standing on tiptoe.

Texas people are terribly sorry for those who have to live somewhere else. They felt mighty sorry for us when we had to leave Texas and return to Chicago, to them just a small village on the crazy Chicago River which flows out of Lake Michigan instead of into it.

Texans are mighty nice people to visit.

## New Divisions

**T**WO new Divisions of the society are now being issued Charters as units in our growing family, each with fully insured members, as follows:  
ST. PAUL-MINNEAPOLIS AUXILIARY DIVISION No. 137.

DETROIT AUXILIARY DIVISION No. 138.

This brings the total of our Auxiliary Divisions to 9, and more are coming in. Watch for them.

## Troy, Orateur

**F**OLLOWING is the speech made by Brother Troy E. Hill at the Houston Festival banquet on September 4:

"Brother 'Bud' Allen and members of Houston Division asked me to help them solve the problem of 'What to Give Bobs.' To show him how much we love and appreciate him, which is a Big Order in anybody's language, after much head scratching we decided that since Texas is given to Bragging and doing things in a Big Way, we would give Bobs a Real Big Texas Present. But what? More head scratching.

"I know! We'll give Bobs all our Texas Oil Wells. Good idea, but say, wait a minute. If we give Bobs all our Oil Wells, that means no more B-36's can fly the skies, no Diesel Trains will run, and all the world depends on Texas oil. So we'll have to retract that gift.

"But what to give him?

"I know! We'll give him the Gulf of Mexico, the biggest Gulf in the world. Good! Bobs, you can have the Gulf of Mexico. But say, now, what will happen if Bobs packs up the Big Gulf and takes it home with him? It will cover not only all of Lake Michigan but the States of Illinois, Indiana, Ohio and Wisconsin as well. That would drown out all those poor Northern people. We'll have to take that back. We wouldn't want to drown all those people.

"Say, I know a good gift. We'll just give Bobs all the Texas Cattle and make him an Honest-to-Goodness Cow-Puncher. But on second thought, if all those Longhorn Steers were turned loose in Illinois, it would be worse than the Chicago Fire. So we can't give him our Cattle.

"How about the Texas Sulphur Deposits? No good either. That would mean Bobs' nose would go up in the air and all young frat prospects would say, 'What? Me join the frat? Not on your life. That guy's too stuck on himself.'

"But we have to give Bobs something. We can't let him come all the way down here to Texas and not give him something to take home to show how much we honor and admire him.

"I have it! Since we can't give him anything worth while to take with him, why not give him something to make him one of us? Just a little part of Texas. That's it.

"SO BY PROCLAMATION FROM THE DESK OF THE HONORABLE ALLAN SHIVERS, GOVERNOR OF TEXAS, WE HEREBY MAKE YOU, Dr. A. L. Roberts, AN HONORARY TEXAN."

Fred—"Until you have danced with my wife, you ain't seen nothing. She dances like Ginger Rogers, Eleanor Powell and Betty Grable all put together."

Herb—"That good, eh?"

Fred—"Good? No. She dances as if she had six feet."—Lone Star Scanner.

## Reducing the Teacher Shortage

GRANT BY FIELD FOUNDATION OF CHICAGO

**J**ACKSONVILLE, Ill.—MacMurray College, Jacksonville, Illinois, has announced the development of two new programs of study which will help alleviate the severe nationwide shortage of teachers of exceptional children and recreation leaders for the handicapped.

In an announcement by President Louis W. Norris of MacMurray it was disclosed that the college, beginning this fall, will inaugurate an extensive new course of training for teachers of deaf children. The other phase of the program will train recreation leaders for children handicapped in sight, hearing, or learning ability.

These programs, developed under a \$34,000 grant to MacMurray from the Field Foundation of Chicago, will be carried on with the cooperation of the Illinois School for the Deaf, the Illinois School for the Blind and the Illinois State Hospital, all located in Jacksonville.

Training for teachers of the deaf will be centered in MacMurray's newly developed Special Education Department. This department, beginning in the fall of 1954, will offer sophomore and junior courses. Senior and graduate level courses will be added yearly until a full curriculum, leading to a bachelor's or master's degree in special education is built.

Work in the area of teaching deaf children requires special training in methods such as teaching language and speech to the deaf, as well as general problems involved in educating children who have never developed language or speech due to severe hearing loss in infancy or early childhood.

Teachers of the deaf must have an understanding of the social, emotional and psychological development of such children in addition to technical courses in methodology. Courses in these areas are being included in the curriculum being developed at MacMurray.

Courses to be offered this coming year will include Anatomy and Physiology of the Organs of Speech and Hearing; Education of the Deaf and Hard of Hearing; Speech for the Deaf; Speech Reading; Audiometry; Observation of Special Education; and Acoustic Education.

In addition to classroom and laboratory work at MacMurray, students enrolled will observe and participate in the program at the Illinois School for the Deaf. This will enable them to gain firsthand knowledge of the work in one of the nation's leading institutions for teaching deaf children.

The course of study to prepare leaders of recreation for handicapped children will be carried out jointly by MacMurray's departments of drama and speech, health and physical education, and music. It will be possible for students to specialize either in recreational music, recreational dramatics, or rec-

reational games, dance and social activities.

Graduates in this field will be qualified as recreation workers in hospitals, institutions, and public and private schools for exceptional children.

Cooperating with MacMurray in the recreation program will be the state institutions for the blind, deaf and mentally ill which are located in Jacksonville.

While the special education program of MacMurray is beginning in the area of the deaf, it is planned to expand into other related fields as the work progresses.

## What It Means

**F**OR some reason we have never been able to discover, people insure their houses, their furniture, their automobiles and virtually everything of value they possess, but seldom buy life insurance without being solicited over and over again.

Yet life insurance is the only means by which a man or woman can create a substantial estate by signing an application and paying moderate premiums.

A life insurance policy is a certificate of deposit bought on easy terms which cancels at death all unpaid installments. It is a plan which makes possible the purchase of money for delivery in the future at times when it will be needed most. As someone wrote not long ago:

"Life insurance is the organized love of men for their families; the capitalization of affection; the prudence of years; the riches of the poor; the security of the rich. It is love and affection reduced to a science—thrift exalted to a profession. And the beautiful part of it all is that it reaches its greatest value in immediate cash when everything else is made uncertain through death."—*Council Bluffs (Iowa) Nonpareil*

## Motive

**T**HERE is an old fable about a dog that boasted of his ability as a runner. One day he chased a rabbit, but failed to catch it. The other dogs ridiculed him. He retorted, "Remember, the rabbit was running for his life, and I was running only for the fun of catching him." Success in life depends on the motive. If you are in the race merely for the fun of it or a meal ticket, you will not put the same energy into your running as you will if your ambition is deeper and more serious.—*Speakers Magazine*

# News from the



## Divisions

### OCTOBER

- 23. Halloween Social.....Dayton
- 23. Dramatic Presentation.....Los Angeles Aux.
- 23. Smoker.....New Orleans
- 23. Annual Ball.....Hartford
- 26. Fish Fry.....Indianapolis
- 30. Halloween Social.....Cincinnati
- 30. Halloween Party.....Indianapolis
- 30. Halloween Social.....Atlanta
- 30. Halloween Party.....Memphis
- 30. Halloween Party.....Portland, Ore.
- 30. Halloween Frolic.....Akron
- 30. Masquerade Party.....St. Paul-Minn.
- 30. Halloween Party.....Wichita
- 30. Halloween Party.....Spokane
- 30. Barn Dance.....Manhattan
- 30. Halloween Night.....Bronx
- 30. Halloween Social.....Fort Wayne
- 30. Halloween Party.....Schenectady
- 30. Masquerade Ball.....Trenton
- 30. Halloween Party.....Kansas City Aux.

### NOVEMBER

- 6. Banquet.....Nashville
- 6. Thanksgiving Social.....New Haven
- 6. Box Social.....New Orleans
- 6. Thanksgiving Social.....Waterbury
- 6. Thanksgiving Night.....Jersey City
- 6. Turkey Party.....Chicago No. 106
- 13. Annual Fall Social.....Portland, Me.
- 13. Gay Nineties Revue.....Portland, Ore.
- 13. Hot Supper.....Cedar Rapids
- 14. Lecture.....Reading
- 20. Thanksgiving Social.....Dayton
- 20. Feather Party.....Toledo
- 20. Thanksgiving Party.....Atlanta
- 20. Dance.....Worcester
- 20. Joint Smoker.....Wash., D.C.-Baltimore
- 21. Hat Contest.....St. Paul-Minn. Aux.
- 21. Thanksgiving Dinner.....Fort Wayne
- 27. Social.....Canton

### DECEMBER

- 3. Open House.....Bronx
- 4. Christmas Party.....New Haven
- 4. Social.....Springfield, Mass.
- 4. 30th Anniv. Banquet.....Fairbault
- 12. Lecture.....Reading
- 19. Xmas Party.....Springfield, Mass.
- 31. Watch Night Party.....Peoria
- 31. Watch Night Party.....Fort Wayne

### JANUARY

- 9. Lecture.....Reading

### FEBRUARY

- 13. Lecture.....Reading
- 19. 46th Anniv. Ball.....Brooklyn

### MARCH

- 13. Lecture.....Reading

### APRIL

- 3. Lecture.....Reading

### MAY

- 21. Annual Ball.....Jersey City

**CLEVELAND No. 21 (Jerry Knaus)**—If you haven't received it yet, you should within the next few days. I mean the handbills giving you all the details about our annual success, the Fall Halloween Social. We'll give you a few pertinent facts now and let the handbill tell you the rest.

Benny Bonanno, the shoe-repair tycoon, is chairman, and having always been such a good committee man, you can rest assured that his committee will outdo itself to make this a great affair. Plans include a stage skit. Date is Saturday, October 30, and place is White Eagle Hall, the site of the recent Aux-Frat success, at the end of East 84th St., north of Superior Avenue. Come all and have yourselves a time!

**BITS:** Sara Kline, wife of our treasurer, underwent major surgery and is doing nicely now. . . . Bernice McMullan and her sister, Caroline have returned to Gallaudet. Bernice spent the summer at home while Caroline and some of her college friends worked at a summer resort at Yellowstone National Park. However, as soon as college had closed for the summer, the three McMullan girls (that includes Mama Alice) went off in Dad McCullan's care on an extended tour which took them to New Orleans and Florida. . . . John Bender and Richard Crocoll, both Mercury owners, are suspected of some conspiracy with the auto salesman, 'cause ye scribe was inveigled into purchasing one too. But honest, the deal sounded too good to ignore. . . . Nancy Knaus, daughter of Vic and Eve, is now a freshman student at Ohio University. Present plans are to gain a teacher's degree. Go to it, Nancy, and good luck! . . . Andy Baloga, in common with the blind man who won binoculars, won a radio in a raffle.

Congratulations to Manager Saslaw and his C.A.D. Central Softball Champs, nearly all of whom belong to No. 21.

**HARTFORD No. 37 (William Newell)**—Great guns, but there's a great event coming up! It's our Annual Ball to be held on October 23, 1954, and our local committee has plenty "up its sleeve" to help give you all the best, and nothing but the best, in the way of a floor show and beauty contest. The affair will be held at the Bond Hotel. Another "special" for your enjoyment will be the football game between Trenton and A. S. D. which will take place in the afternoon.

Just in case you didn't know, all members will be admitted to the ball at reduced prices as usual. Try to come and boost our local fund.

**CHICAGO No. 106 (R. J. Hinch, Jr.)**—Summer is over and there will be no more loafing in the sun for the rest of the year. With plenty of work ahead of us, we will have to get together more often.

Our 29th Annual Picnic is over and can be considered as one of the most successful ever staged by this Division. Hearty congratulations to Bro. Ruskin, chairman, and to his co-workers, Bros. A. Werner, C. Kuflewski, W. Hodgson, G. Brislen, and also, to all those who just "pinch hit."

Another big day came and went by very successfully. The Auxiliary launched their largest card and bunco party in their relatively short history. Sister Langford, chair-lady and her committee certainly deserve our hearty congratulations and we are all looking forward to a still bigger one next year.

Our Annual Dance, the 29th one, is yet to come on October 9, and then a "Raffle Nite" on November 6 after our monthly meeting. Three fat, juicy and tender turkeys will be raffled. If you're drooling, try your luck with some chances and be prepared for Thanksgiving.

**BOSTON No. 35 (Peter Amico)**—Those few members who attended our monthly meeting are to be commended. They came in spite of the fact that the hurricane was in full force all during the day.

Many members of our Division attended the New England Gallaudet Association Convention in Hartford, Connecticut and reported the time was well spent and enjoyed by all. Bro. Louis Snyder was elected president for another term.

Bros. Alfred Keenan and John Harrigan are still on the disabled list but at present are progressing satisfactorily.

Plans for our Annual Ball to be held on January 29, 1955, at the Hotel Manager are progressing very well. Chairman Amico has many surprises in store for all. Flyers and tickets have already been distributed.

Members, please do not forget that our annual election of officers will take place on Saturday, November 6. All are urged to attend and help elect our new officers.

Boston Division has gained another member in the person of Bro. Roland Couture via transfer from Providence Division No. 43. Welcome to Boston, Bro. Couture.

**TORONTO No. 98 (B. J. Eyolfson)**—We want to notify all our brothers that our regular meeting will be held on October 7, at the Toronto Association of the Deaf. The regular meetings were closed during July, August, and September.

Ye editor hopes that each and everyone of you had a nice holiday. Are you gonna tell us a nice "fish story"? Your secretary only caught a 1½ pound bass for two whole weeks of fishing. Maybe I'm a poor fisherman. I've been informed that Treasurer McAuley caught 172 fish while on his holiday.

Our Brother Arthur Jaffray passed away suddenly on September 27. Our sympathy goes to Mrs. Jaffray and family.

**JERSEY CITY No. 91 (Edward Smolen)**—After no meetings in July and August, most members attended the September 10th meeting feeling fit and refreshed after their vacations and weekends of picnics, fishing, swimming, etc.

Our May 22nd Annual Ball may be a thing of the past, but it is still remembered well by the many who attended. There was an excellent show directed by Forrest Jackson and presented by all deaf players. Three hilarious skits were played by Robert Fielder, Sally Auerbach and Forrest Jackson. There are many who are sorry they did not go.

It was decided at the meeting to assess all members the price of one ticket for the next Annual Ball and each year thereafter. The date of the next Annual Ball will be May 21, 1955, at Harmony Hall, West New York, N. J., and will be chairmanned by Bro. Minno.

Bro. Seibel finally got himself a bride, the former Carol Decker, who also is from Trenton Deaf School. All members were invited to the wedding on September 11th. Here's wishing them lots of luck and happiness.

Our next social will be "Poultry Nite" on Saturday, November 6, at the Jersey City Silent Club, 180 Newark Av., Jersey City, N. J., and chairmanned by ye scribe. Prizes will be six turkeys, six chickens and six dozen eggs. Donations will be one dollar or ten thin dimes. Come one, come all. Everybody can win.

**AKRON No. 55 (Frank X. Zitnik)**—Our Division mourns the passing of Bro. James Osbourne Hamersly who died of a heart attack on August 25 after a very short illness.

"J. O." as Bro. Hamersly was popularly called, was one of our most active members. Born in Iowa and graduated from the State School there, he had learned the printer's trade and for a time was an instructor of the Allied Printers Trades in the school, which was prior to his coming to Akron in 1919 to work for the Goodyear Company.

With the help of some of his friends he built his own residence in the deaf colony here and established a printing shop in the basement of his home where in his spare time he produced all kinds of printing jobs for the Division and other organizations at very reasonable prices. He also helped his friends with small plumbing jobs and he was adept with the paint brush, his own house being the best painted property in the neighborhood.

As a Frat, he held the office of president, vice-president and chairman of various committees and until his death he was a member of the Board of Trustees in the Akron Club of the Deaf where he performed valuable services, both financial and manual.

### AUXILIARY DIVISIONS

DANVILLE No. 130  
 COLUMBUS No. 131  
 CLEVELAND No. 132  
 PORTLAND (Ore.) No. 133  
 KANSAS CITY No. 134  
 DAYTON No. 135  
 LOUISVILLE No. 136  
 ST. PAUL-  
 MINNEAPOLIS No. 137  
 DETROIT No. 138

## 1954 Membership Campaign

Robert K. Baird.....	Detroit .....	19
James A. Fry.....	Flint .....	15
Harold Mowl.....	Pittsburgh .....	14
Uel Hurd.....	Olathe .....	10
Frank W. White.....	Nashville .....	8
Mary Balasa.....	Danville .....	8
Bernard W. Moore.....	Richmond .....	5
Charles Billings.....	Denver .....	5

The Division offers its heartfelt condolences to his family.

Our sympathy is also extended to Bro. Frank Taylor whose wife passed away just a few weeks before Bro. Hamersly. May they rest in peace.

Chairman Diamond and his hustling committee have by now made all the arrangements for our Annual Halloween Frolic to be held on October 30th and they promise this one will excel all previous affairs. Barring inclement weather that day, the spacious A.C.D. hall will be filled to capacity by a happy crowd. So if you want to enjoy a good time among your friends, don't forget the date and come either as you are or in costume.

**MANHATTAN No. 87 (Simon Sauer)**—A new member has been added to our Division. He is Bernard Frankel and we want to welcome him and all others who would like to join.

We want to remind all members that we shall have a Barn Dance at the Clubhouse, 150 W. 85th St., N.Y.C. on October 30, 1954. Don't miss the fun and laughter. There will be games and apples will be served during the evening. Chairman Robert Hoffman assures you all a good time. He did his best a year ago to make the affair a success and he hopes to repeat the accomplishment with a bigger and better one.

**BIRMINGHAM No. 73 (E. J. Bailey)**—Bro. and Mrs. Heimo Antila of Washington, D. C. were visitors here. Mrs. Antila is the former Lucille Jones. . . . Bro. Harry Baynes and family motored to Mobile, Alabama on a fishing trip. Haven't heard whether or not he has had any luck. . . . Bro. Wright Gilchrist and his family vacationed in Pensacola, Florida and Ft. Walton, Alabama. . . . Bro. and Mrs. Moran Colburn spent a week in Memphis, Tennessee visiting relatives. . . . Bros. Stein, Hogg and Wall, accompanied by Mrs. Stein and Mrs. Hogg, motored to Panama City, Florida to spend their vacation, and we are happy to say, they brought back a good catch of fish.

Bro. Carmi Clower passed out cigars to the employees of the Birmingham News, thereby letting everyone know about the birth of his son on August 17. . . . Your President Letson has bought a new 1954 Chevy and immediately drove to Atlanta, Georgia to visit with friends there.

We have learned that Southern Vice President Sam Rittenberg's boy, Jay, was hurt in an automobile accident, but it is reported that he is now improving.

The banquet held on September 4 was successful with 72 in attendance. Everyone enjoyed the affair. . . . The Smoker, too, was very successful with five new members present. They are Bros. Philip Gantous, David Donaldson, James Johnsey, Ralph Hipp and Charles Thorn. . . . The picnic on the 6th of September included a delicious barbecue and refreshing lemonade and proved enjoyable to all.

It is rumored that the deaf ladies of Birmingham are working hard to establish an Auxiliary here. Hope they can make it.

The junior Bro. Cauthen's father passed away on the 4th of September. We extend to him our sincere sympathy.

**PHILADELPHIA No. 30 (Gabriel S. Gryzka)**

—Brother Samuel Pravitt, a member of the Boston Division No. 35 for 42 years, and hale and hearty at 80, paid a visit to Philadelphia and gave us narrations of his exploits as a marathon runner, having at the age of 39 run 26 miles in the famous Boston Marathon in which he finished 8th. Bro. Pravitt, a living deaf legend, was enthralled by Philly's preserved historical buildings. Special thanks go to Bro. Frank Hanley who volunteered to help make Bro. Pravitt's visit in Philly a memorable one.

Bro. Hine's schedule hit a snag. Our October 2nd card party was cancelled because the Home for Aged and Infirm Deaf in Philadelphia was having a Donation and Open House Day. We all went out and gave a helping hand to the home at Torresdale. If you have not helped as yet, it is not too late to make amends. Send your conscience money direct to the home.

Bro. Kenneth McDonald of Allentown, Pa., joined our organization. Although he is the first new member of 1954, I feel certain another will follow soon. Perhaps the youth here in Philly will wake up soon and find themselves on our welcome mat. Why didn't your young pal join up?

**SYRACUSE No. 48 (Carlton B. Strail)**—Our Division meeting was held on Friday, September 10, instead of the customary first Saturday in order to permit the members of our Division to visit the New York State Fair and watch the annual 100 mile national championship Indianapolis Speedway car races.

No socials will be held during the months of October and November after the meeting so that we will have more time to discuss several important matters, including the election of officers for the coming year. The first social of the season may be held during the month of December.

We are very pleased to announce that Robert Harmon has joined our Division as a new brother.

Members will please remember the annual election which will be held on November 13. That is all, folks, till next month.

**OMAHA No. 32 (Thos. R. Peterson)**—Whenever a member of the Omaha Division returns after a vacation trip and if he has met other brother members of the NFSD on the way, he is always called for a report at the monthly meeting of the Division in that part of the meeting devoted to the good of the order, which precedes adjournment. Or whenever we have a visitor from another Division and he may be a former member of the Division, he is always called during the good-of-the-order period to say Hello and to talk about his Division. This part of the meeting is just what helps to make it most interesting and enjoyable; we get news first-hand about a trip and we learn of the whereabouts and the doings of former Omaha Division members and others, which lets us keep track of them over the years; and, yes, we get to know of other Divisions as to how big they are and what they are doing. That this good-of-the-order provides genuine pleasure for us at a

meeting is a fact that cannot be denied, and to do without it is entirely out of the question for us.

At our September meeting during the good-of-the-order, Bro. Mans Neujahr gave a good account of his trip to the South in Kentucky at Danville where he and his wife, Rose, were the guests of Bro. Alfred Marshall, a former Nebraskan and long-time manual training teacher at the Kentucky School; Mrs. Marshall is president of the Danville Aux-Frats, of whom there are 35, all taking life insurance, and the Danville Division is a big one, too, there being about 60 members; and Neujahr met Bro. Palasa, a leader of the deaf in Danville and often mentioned in papers of the deaf.

At the same meeting we had Bro. Rabb of Hollywood, Calif., Division No. 119, here in Nebraska on vacation to see his folks at David City, Nebr. He used to live in Omaha and joined with the Omaha Division before moving to California. He told us about other former Omaha Division members now living in L.A. such as Purpura and Barber; Purpura is treasurer of the L.A. Division, one of the biggest in the U.S., and Rabb himself is secretary of the Hollywood Division.

Again we say that we most certainly enjoy the good-of-the-order and consider it an important part of a Division meeting, and we are sure nobody will disagree with us on this point.

**BROOKLYN No. 23 (A. Hurwit)**—Nominations and election of officers for the 1955 term will be on the agenda of the Friday, November 5, meeting. It is the duty of every member to attend this meeting and elect capable officers to direct your division.

Our Annual Outing and Reunion held last August 14, chairmanned by Brother Dom Piazza, bettered last year's record-breaking attendance by six. Twelve hundred and eighty-five members and their friends renewed old acquaintances and made new ones in the good old "House of Fun," Steeplechase Park, Coney Island.

Brother and Mrs. William Berke got their second "image" last August 13, a 7-pound infant named Lisa Jay.

**DETROIT No. 2 (Robert K. Baird)**—About 75 deaf people dropped in at the new home of Bro. and Mrs. Amos Burns for a surprise housewarming on August 8th. Brother Burns gave all the details about building his dream house, telling how he relied on Brother Horace Waters, Jr., to help him because Brother Waters had built his own beautiful home and had mastered the art of carpentry. Brother Waters also helped Amos Burns' brother-in-law build a large ranch type brick home for Mrs. Amos Burns' sister.

Brother Moreland collapsed some time during July and was sent to the hospital. We received a letter from him recently stating that he is feeling fine now, but must follow his doctor's orders. He is taking it easy at home.

Brother Manso and his wife motored to Florida and took the boat ride from Florida to Havana, Cuba, for their vacation.

During the first week of August, Brother Jankowski and his wife and another couple motored to Sudbury, Ontario, which is about two hundred miles northeast of Sault Ste. Marie. Then the boys left their wives at Sudbury and went by train two hundred miles farther north to Pogamasing Lodge. A guide met them at the lodge and they hiked through some rough, rocky, hilly country with their heavy knapsacks on their backs. It was pretty rough going at times, but I guess they felt it was worth it. They went trout fishing and Brother Jankowski produced a snapshot of himself grinning from ear to ear (that happy fisherman's smile) holding the twenty-six pounder that he landed. We sure would like to see that one.

Brother John T. Walter died very suddenly last July 29th. During his younger days he played professional hockey in Western Canada, before he came to live in Detroit.

Mrs. Mabel Sadows, wife of Brother Cassimir Sadows was struck by a bus and killed while on her way to see the doctor last August.

We had a visitor at our September meeting in the person of Brother Chester Beers of Portland Division (Oregon). He got up and

## AAAD IN LOS ANGELES

April 6, 7, 8, and 9, 1955



told us of his experience hauling a "long, long trailer" with his 1949 Chrysler through the mountains from the West Coast to Detroit. He didn't have any car trouble going through the mountains, but when he reached the desert areas around Los Angeles he had to get out and put water into his puffing radiator quite frequently. I think he exaggerated a little when he said that he had to put a rope over his shoulders and pull his trailer and Chrysler by hand over some of those mountains. He now has a good position in Detroit and wants to transfer his membership from Portland Division to our Detroit Division.



**PROVIDENCE No. 43 (Louis P. Cassinelli)**—The Auxiliary of our Division will hold a banquet at the Providence Club of the Deaf on Saturday, November 13. Proceeds from the banquet will go to the sick benefit fund. Mrs. Armand Remillard is chairman. We are looking forward to a very enjoyable time.

Bro. F. Ruckdeshel and his wife planted over 8000 gladiolus bulbs and sold them during the summer. Hurricane Carol damaged some of the flowers. The Ruckdeshels plan to plant over 12,000 bulbs next year.

There will be no Halloween affair this year because of conflict with other events scheduled elsewhere.

Bro. Paul Eugene Francis is the latest addition to our Division. Welcome, Brother Francis.

## Not Asking Favor

**A**N INCREASED NUMBER of apps can come only from better organization of time, a more intelligent prospecting technique—perhaps more Direct Mail, more calls, and a better sales presentation. A little improvement on each of these counts can make a big improvement in your number of sales.

For most agents the most difficult task is making more calls. Here are a few things to remember which may make it easier for you to call on prospects:

(1) *Remember, you aren't asking your prospect to do you a favor.* You are asking him to do something which he knows he should do for his family. The \$75 or \$100 you make in commission is peanuts as compared to the \$5,000 or \$10,000 his widow will get if he fails to get home some night. You are calling to help him—not to ask him to help you.

(2) *Remember, you aren't asking him to spend money.* You are asking him to save some of the money he is now spending for less important things. Over the long pull for a lot of prospects their life insurance represents their most regular and most satisfactory savings.

(3) *Remember, it is easy to call if you are under the pressure of an idea which you think will interest your prospect.* Life insurance selling is creative selling. Create an idea, or find one through reading or studying, and then call on your prospects to give them the benefit of your idea. You aren't selling life insurance—you're selling the things life insurance will do—You are selling money—Everybody wants money and things that money will buy. As Frank Bettger says "Find out what people want and then help them get it."—The Jeffersonian.

## THE SPOTLIGHT

(From page 2)

California, 27-13. Quarterback Calame, injured in drills prior to the game directed the Sooners for close to 59 minutes; he made one touchdown and aided in setting up the others. Experts from all over tabbed him as the quarterback to watch besides "Goog" Gugliemi, of Notre Dame. Only last week, in the game against Texas Christian, he was injured painfully and it is believed he may be out "for an indefinite period."

\* \* \*

**NEW CHAMPS:** Like the New York Yanks, the Southtown Club just didn't



seem to have it this time and so they gave way to the Cleveland Association of the Deaf after having won the coveted CAAD softball bunting six straight years. In the

opening round at Akron, Ohio, Cleveland, tired of playing runner up the last number of years, beat them, 5-2. In the consolation round, the ex-champs were run aground in the semi-finals at the hands of the Motor City Association of the Deaf of Detroit, 10-9, to end any threat for them to win in 1954. The Cleveland club beat Detroit Association of the Deaf for the title. The next CAAD softball meet will be held in Chicago and will be sponsored by the Chicago Club of the Deaf.

\* \* \*

**SPORT SHORTS:** Carl Jerome Barber, the 5 foot, 5 inch, 137 pound golfer shot a final 69 to win the All American Golf championship for men's professionals in Chicago last August; this fellow is a native of Jacksonville, Illinois having been brought up within the shadow of the Illinois School for the Deaf . . . It was found that when a boxer weighed in before a recent fight, he was an ounce too heavy so he reduced his weight by removing his one tooth denture!

\* \* \*

**THE ART KRUGER STORY:** When the slate of new officers of the AAAD (American Athletic Association of the Deaf) was completed at the 10th annual national basketball meet held in Kansas City, Kansas last April, something was missing. Art Kruger's name was not among them. Kruger, one of the founders of this organization at Akron, Ohio in 1945 decided it was time for him to step down after being one of the leading exponents of this great athletic body for a decade. He had been its prexy the first three years and has been serving in the capacity of Secretary-Treasurer the last seven. For his faithful and fruitful years of honest toil, friend Art was awarded a beautiful Le Coultre wrist watch by

retiring prexy Hugh Cusack, of Philadelphia, thanks to the donations of the AAAD member clubs; the balance was turned over to Art to use in the best way possible. As early as 1941, Kruger "began dreaming of staging a national basketball meet. So he started these for Manhattan Div. No. 87. During the war years, Art went to the "Rubber Capital of the world" and mecca of the deaf worker—Akron, and in 1945, under the sponsorship of the Akron Club of the Deaf, he started the first real national basketball meet. Here the American Athletic Union of the Deaf was organized and he was installed as its first president. Kruger has been pounding the typewriter keys for the last two decades turning out sports copy for various deaf publications. He was sports editor of the old Silent Broadcaster and is now sports boss of the *Silent Worker*. When not indulging in sports, his favorite pastime, he has proven a leader in other ways. He has served faithfully as a member of three divisions of the NFSD. He was secretary for seven years while with Manhattan No. 87; served as vice president of Akron No. 55, and is now senior trustee for Los Angeles No. 27. For his work with the NFSD, the 34th degree was given him some time ago. We wish to compliment Art Kruger for the unselfish tasks he has carried out all these years. As years go by, these, to be sure, will not have been done in vain.

One doctor to another at the draft board induction center:

"But on the other hand he's not in shape to be a civilian either."

—Detroit Times.

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

## Insurance Man Fights Crazy Driving

From The National Underwriter

**B**Y THE nature of their business, insurance people are peculiarly aware of the growing problem of traffic fatalities and injuries but, like most other people, the typical insurance man feels there is little that he as an individual can do about it. However, there's one who is doing something about it and getting definitely worthwhile results. He is Sanford Peterson of the Twin City Insurance agency in Menominee, Mich. His one-man safety campaign described in the *Ink Link* of the American-Associated insurance group is simple but effective.

Mr. Peterson jots down the license number of any car that he sees speeding or otherwise involved in reckless driving. Through police department cooperation he quickly obtains the owner's name and contacts him. In a typical case it turned out that the speeding driver was the owner's son and it didn't take long for papa to revoke the boy's driving privileges.

If Mr. Peterson finds the owner is a policyholder, he always warns that a second offense may mean cancellation of his coverage, for, he says, "at no time will we tolerate more than two violations by the same driver." So far Mr. Peterson has not had to warn the same driver twice, indicating that his campaign is proving successful.

"In many cases, I find that a son or daughter has had the automobile," says Mr. Peterson. "Parents welcome such information and usually lose no time in calling their children to task for reckless driving."

The initiative and moral courage displayed by Mr. Peterson are, we hope, a forerunner of an enlightened and aroused public attitude on the part of the public. People are genuinely concerned about the shocking increase in automobile accidents, deaths, and injuries, but few are willing to involve themselves in any trouble to bring about an improvement. They feel that the police should do a better job but the unfortunate fact is that these same citizens would squeal louder than a soft tire going around a corner if they were called on to pay the taxes needed to finance real traffic law enforcement.

Nobody likes to be in a position of "telling on" somebody else, but the automobile accident rate has gotten so serious that it is time for some driver to quit being a game little sport about the crazy driving that is everywhere in evidence. It is a favor to the cowboy driver himself as well as to members of the public who might be so unfortunate as to tangle with him, to report his recklessness and see that something is done about it, either by the police, or by the individual citizen who witnesses the performance.

It will take plenty of moral courage to engage in this activity, for the drivers who like to inflate their own

egos by wild driving are going to regard anyone who reports them as meddling busybodies. Nevertheless, if these show-off motorists realize that they are being observed and reported even though no police car is in sight, they may possibly change their reckless way of living before it becomes a reckless way of dying.

Young mother (telling a visitor about her baby)—"He is eating solids now—keys, bits of newspapers, pencils."—Sonora Union Democrat.

She (tenderly)—"When did you first know you loved me?"

He—"When I began to get mad because people said you were brainless and unattractive."—Coast Guardsman.

### ANNUAL HALLOWEEN FROLIC

of

**AKRON DIVISION  
No. 55, NFSD**

at

**AKRON CLUB OF THE DEAF**

144 East Exchange Street  
Akron, Ohio

**SATURDAY, OCTOBER 30, 1954  
7:30 P.M.**

**\$100.00 Cash Prizes  
For Best Costumes**

Some minds are like concrete. All mixed up and permanently set.—Corn Products.

# INVENTIONS

that  
serve  
you

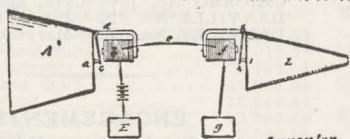
ALEXANDER  
GRAHAM  
BELL

Many of America's greatest inventions were developed by persons in no way associated with inventive projects. Alexander Graham Bell was employed as a teacher at the Boston School for the Deaf when he began experimenting with vibrations that would excite an electric current. The fathers of two of his pupils, relying on the protection of the U. S. Patent System, helped him financially to carry on experiments that led to his invention of the telephone, for which he was granted Patent No. 174,465 March 7, 1876. Except for our Patent System we might never have had the telephone or, for that matter, many of the other like-magic inventions that serve us.



No. 174,465. A. G. BELL. 2 Sheets—Sheet 2.  
TELEGRAPHY.

Patented March 7, 1876.



Witnesses  
C. J. Johnson  
H. J. Johnson  
Inventor  
A. Graham Bell.  
by A. J. Johnson

Fig. 9—Bell's Telephone.

**"patents  
make jobs"**

prepared by  
NATIONAL PATENT COUNCIL  
Gary, Indiana

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	4
Olathe.....	10	10
Flint.....	20	8
Toledo.....	20	
Milwaukee.....	20	
Columbus.....	20	1
Knoxville.....	10	6
Cleveland.....	20	2
Indianapolis.....	20	
Brooklyn.....	50	3
St. Louis.....	30	1
New Haven.....	10	
Holyoke.....	10	
Los Angeles.....	30	3
Philadelphia.....	30	1
Kansas City.....	20	
Omaha.....	10	
New Orleans.....	10	
Boston.....	20	1
Pittsburgh.....	20	2
Hartford.....	10	4
Memphis.....	10	1
Portland, Me.....	10	2
Buffalo.....	10	
Portland, Ore.....	10	2
Newark.....	10	
Providence.....	10	4
Seattle.....	10	1
Utica.....	10	3
Washington.....	20	8
Baltimore.....	20	1
Syracuse.....	10	4
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	7
Fort Worth.....	20	
Dallas.....	20	4
Denver.....	10	4
Waterbury.....	10	
Springfield, Mass.....	10	
Bangor.....	10	2
Birmingham.....	10	6
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	4
Jacksonville.....	10	
Peoria.....	10	
Jersey City.....	10	
Bronx.....	10	
Columbia.....	10	
Charlotte.....	10	
Durham.....	10	1
Grand Rapids.....	10	
Toronto.....	20	5
Duluth.....	10	1
Canton.....	10	2
Faribault.....	10	
Council Bluffs.....	10	
Fort Wayne.....	10	2
Schenectady.....	10	
Chicago No. 106.....	10	1
Binghamton.....	10	
Wilkesburg.....	10	1
San Diego.....	10	1
Vancouver.....	10	1
Westchester.....	10	3
Queens.....	10	1
Hollywood.....	10	1
Trenton.....	10	
Danville.....	10	4
Colorado Springs.....	10	
Ogden.....	10	
Baton Rouge.....	10	
Danville Aux. No. 130.....	10	10
Columbus Aux. No. 131.....	10	1
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	New Members
NASHVILLE No. 12—	William R. Ellis.
OLATHE No. 14—	Carroll L. Banks, Larry W. McMahan, Leo L. Smith, Kenneth L. Culver, Harvey A. Rogers, Oliver R. Stoffel, Denzel G. Bell, Delbert A. Favinger, Tharne Q. Maelzer, Hubert L. Olson.
FLINT No. 15—	Bob D. Bauyette, Howard L. Chaffin.
KNOXVILLE No. 20—	Jessie G. Hammons, James L. Kelly.
PITTSBURGH No. 36—	Edwin B. Cupps.
BALTIMORE No. 47—	Donald R. Leitch.
DALLAS No. 63—	Virgil E. Hoffman, Helmut C. Quiram, Jr., Jackie G. Hightower.
DENVER No. 64—	John Flores.
BANGOR No. 71—	John A. Morrill, Jr.
BIRMINGHAM No. 73—	Henry R. Reese.
MANHATTAN No. 87—	Bernard Frankel.
DANVILLE No. 125—	Roy F. Moore.
<b>Auxiliaries</b>	
DETROIT No. 2—	Belma R. McLean, Irene S. Weinkauff.
LOS ANGELES No. 27—	Vera I. Palmer
PITTSBURGH No. 36—	Ruth L. Cupps, Alice N. Bain.
ST. PAUL-MINNEAPOLIS No. 61—	Nettie F. Burns.
DALLAS No. 63—	Elma A. Usrey.
JOHNSTOWN No. 85—	Marlene E. Eger, Mary Rocha, Irene E. Chathams, Angelica E. Zanin.
CHICAGO No. 106—	Marilyn J. Johnson.
DANVILLE No. 130—	Barbara J. Hester, Norma J. Morgan, Geneva Campbell.
<b>THE GET-ONE DEGREE</b>	
DETROIT No. 2—	Robert K. Baird (2).
NASHVILLE No. 12—	Earl Bishop.
OLATHE No. 14—	Uel Hurd (10).
FLINT No. 15—	James Fry (2).
KNOXVILLE No. 20—	Frank White (2).
PITTSBURGH No. 36—	Wilmetta Steere, Harold Mowl (2).
BALTIMORE No. 47—	J. A. Barrack.
ST. PAUL-MINNEAPOLIS No. 61—	Bertha M. Johnson.
DALLAS No. 63—	Louise Benham, H. S. Richard, E. B. Kolp (2).
DENVER No. 64—	Eddie Duran.
BANGOR No. 71—	George Bernier.
BIRMINGHAM No. 73—	E. J. Bailey.
JOHNSTOWN No. 85—	Lois Boyer (3), Clark Chatham.
MANHATTAN No. 87—	Charles Joselow.
CHICAGO No. 106—	Cyrel Spater.
DANVILLE No. 125—	Joseph Balasa.
DANVILLE No. 130—	Mary Balasa (3).
<b>ENGAGEMENTS</b>	
Stanley Siegel, Bronx, N.Y., and Emily Levenson, Brooklyn, N.Y.	
<b>DEATHS</b>	
June 16—Mary Dozier, wife of Wayland H. Dozier, Columbia, S.C.	
Aug. 23—Jane E. DeLance, wife of John A. DeLance, Mundelein, Ill.	
Sept. 12—Cora A. Dahl, widow of the late John P. Dahl, Oak Park, Ill.	

OBITUARY

WILLIAM A. HEAGIE, 75. Entry July 15, 1906. Died Sept. 12, 1954. Certificate No. 66-C. Chicago Div. No. 1.  
 HARRY B. YOUNG, 64. Entry July 1, 1912. Died Sept. 12, 1954. Certificate No. 1383-D. Scranton Div. No. 82.  
 HARRY A. SLATER, 65. Entry Oct. 1, 1912. Died Sept. 12, 1954. Certificate No. 1449-D. Buffalo Div. No. 40.  
 WILLIAM E. WAID, 67. Entry Dec. 1, 1916. Died July 24, 1954. Certificate No. 2871-C. Birmingham Div. No. 73.  
 CHARLES J. ABBOTT, 67. Entry Nov. 1, 1918. Died Sept. 11, 1954. Certificate No. 4221-D. Fort Worth Div. No. 62.  
 WALTER J. JONES, 59. Entry Oct. 1, 1923. Died Aug. 9, 1954. Certificate No. 6694-D. Portland, Me., Div. No. 89.  
 WILFRED E. TEAGUE, 75. Entry June 1, 1924. Died Aug. 29, 1954. Certificate No. 7022-E. Toronto Div. No. 98.

"Could you give me a bank reference?" said the salesman to the customer. "Just a formality, you know."  
 "I could," replied the customer, "but it would only distress you."  
 —Cleveland Press.

**SPRINGFIELD ASSOCIATION OF THE DEAF, INC.**  
 17 Hampden Street  
 Springfield, Massachusetts

Open evenings to midnight on Wednesdays and Fridays; afternoons to midnight on Saturdays, Sundays and holidays.

OUT-OF-TOWN VISITORS WELCOME

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 OPEN WEDNESDAYS, FRIDAYS, SATURDAYS and SUNDAYS  
 Out-of-Town Visitors WELCOME

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 615 Poydras Street  
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 SPRINGFIELD, ILLINOIS  
 Open Every Friday and Saturday Evening

**WANTED**

Deaf single lady for Housekeeper & Helper in small Variety Store. Age 25 to 40, honest, decent, alone in world. Permanent position. Everything furnished, plus share of anything made above living. If interested, write

**EVERETT L. MURRAY**  
 Liberty Center, Indiana  
 Reference: Dunn & Bradstreet

**AUGUST COLLECTIONS**

Divisions	
Grand Division	\$ 48.28
Chicago, Ill., No. 1	366.93
Detroit, Mich.	411.25
Saginaw, Mich.	55.16
Louisville, Ky.	141.56
Little Rock, Ark.	106.98
Dayton, Ohio	221.00
Cincinnati, Ohio	224.58
Nashville, Tenn.	102.03
Olathe, Kans.	92.19
Flint, Mich.	109.15
Toledo, Ohio	132.72
Milwaukee, Wis.	206.60
Columbus, Ohio	226.95
Knoxville, Tenn.	77.02
Cleveland, Ohio	239.68
Indianapolis, Ind.	260.25
Brooklyn, N. Y.	514.45
St. Louis, Mo.	234.00
New Haven, Conn.	42.08
Holyoke, Mass.	53.47
Los Angeles, Cal.	288.28
Atlanta, Ga.	164.49
Philadelphia, Pa.	421.33
Kansas City, Mo.	180.79
Omaha, Nebr.	171.75
New Orleans, La.	73.11
Boston, Mass.	151.62
Pittsburgh, Pa.	95.02
Hartford, Conn.	88.67
Memphis, Tenn.	173.27
Portland, Me.	137.32
Buffalo, N. Y.	61.94
Portland, Ore.	191.04
Newark, N. J.	69.80
Providence, R. I.	153.66
Seattle, Wash.	228.52
Utica, N. Y.	159.34
Washington, D. C.	185.42
Baltimore, Md.	140.16
Syracuse, N. Y.	100.83
Cedar Rapids, Iowa	63.94
Albany, N. Y.	129.01
Rochester, N. Y.	87.88
San Francisco, Cal.	195.97
Reading, Pa.	227.59
Akron, Ohio	282.34
Salt Lake City, Utah	181.00
Rockford, Ill.	44.77
Springfield, Ill.	50.20
Davenport, Iowa	47.59
Worcester, Mass.	84.07
St. Paul-Minneapolis, Minn.	281.35
Fort Worth, Tex.	127.20
Dallas, Tex.	279.45
Denver, Colo.	126.83
Waterbury, Conn.	60.86
Springfield, Mass.	65.30
Bangor, Me.	21.85
Birmingham, Ala.	231.09
Sioux Falls, S. D.	118.93
Wichita, Kans.	138.55
Spokane, Wash.	161.98
Des Moines, Iowa	134.60
Lowell, Mass.	42.07
Berkeley-Oakland, Cal.	161.00
Delavan, Wis.	153.35
Houston, Tex.	264.36
Scranton, Pa.	54.15
Richmond, Va.	122.93
Johnstown, Pa.	71.70
Manhattan, N. Y.	195.94
Jacksonville, Ill.	52.52
Peoria, Ill.	75.46
Jersey City, N. J.	57.86
Bronx, N. Y.	199.93
Columbia, S. C.	39.50
Charlotte, N. C.	101.52
Durham, N. C.	63.64
Grand Rapids, Mich.	66.69
Toronto, Ont.	271.83
Duluth, Minn.	80.20
Canton, Ohio	49.32
Council Bluffs, Iowa	99.98
Fort Wayne, Ind.	87.64
Schenectady, N. Y.	64.65
Chicago, Ill., No. 106	24.06
Binghamton, N. Y.	33.42
Wilkinsburg, Pa.	168.77
San Diego, Cal.	46.49
Vancouver, Wash.	16.97
Westchester, N. Y.	70.08
Queens, N. Y.	98.21
Montreal, Que.	111.49
Hollywood, Cal.	105.14
Trenton, N. J.	119.64
Danville, Ky.	181.89
Colorado Springs, Colo.	31.52
Ogden, Utah	36.72
Baton Rouge, La.	67.89

**Auxiliaries**

Grand Division	\$ 7.70
Chicago, Ill., No. 1	25.54
Detroit, Mich.	82.79
Saginaw, Mich.	2.94
Flint, Mich.	31.44
Toledo, Ohio	37.10
Knoxville, Tenn.	27.78
Indianapolis, Ind.	12.00
Brooklyn, N. Y.	32.31
Los Angeles, Cal.	43.13

Boston, Mass.	70.54
Pittsburgh, Pa.	32.75
Washington, D. C.	24.47
Baltimore, Md.	2.22
Akron, Ohio	39.40
St. Paul-Minneapolis, Minn.	27.99
Dallas, Tex.	27.86
Denver, Colo.	38.79
Sioux Falls, S. D.	7.73
Spokane, Wash.	6.01
Berkeley-Oakland, Cal.	4.29
Johnstown, Pa.	40.34
Peoria, Ill.	13.87
Bronx, N. Y.	16.25
Charlotte, S. C.	4.35
Duluth, Minn.	20.20
Danville, Ky.	53.20
Columbus, Ohio	102.83
Cleveland, Ohio	146.35
Portland, Ore.	69.53
Kansas City, Mo.	75.21
Dayton, Ohio	66.27
Louisville, Ky.	37.36
<b>Total Collections</b>	<b>\$14,964.11</b>

**TREASURER'S STATEMENT FOR AUGUST, 1954**

Balance and Income	
Balance, July 31, 1954	\$3,769,887.45
Monthly Collections	14,964.11
Interest and dividends	9,843.95
Bond amortization	1,550.40
Escrow deposits	9,403.03
Liens and surrender charges	49.70
Property insurance premiums	778.02
Payroll taxes	378.63
Lodge supplies	40.75
Refund of postage	1.96
Advertising in The Frat	78.50
Subscriptions to The Frat	19.00
<b>Total balance and income</b>	<b>\$3,806,994.50</b>

Disbursements	
Death benefits	\$ 6,216.00
Sick benefits	2,060.00
Accident benefits	1,050.00
Supplementary contract claims	10.00
Cash surrender values	2,716.15
Refund of dues	14.00
Escrow refund	40,304.01
Mortgage expense	262.50
Accrued bond interest	120.21
Books and periodicals	2.00
Clerical services	945.83
Insurance Department fees	30.00
Office expenses	16.62
Officers' expenses	9.00
Salaries of officers and trustees	1,618.34
Official publication	603.45
Postage, telephone, telegraph	34.52
Property insurance premiums	778.02
Real estate operating expenses	128.97
Payroll taxes	420.56
Taxes on real estate	519.61
<b>Total disbursements</b>	<b>\$ 57,859.79</b>

Recapitulation	
Balance and income	\$3,806,994.50
Disbursements	57,859.79
<b>Balance, Aug. 31, 1954</b>	<b>\$3,749,134.71</b>

**TRUSTEES' REPORT**

Ledger Assets, Aug. 31, 1954	
Bonds and stocks	\$1,704,590.17
Mortgage loans	1,340,383.75
Bank deposits	583,439.32
Real estate	62,375.14
Certificate loans	50,924.89
Home Office equipment	7,024.13
Cash in society's office	897.31
<b>Total ledger assets</b>	<b>\$3,749,134.71</b>

Balances in Funds	
Mortuary funds	\$3,254,710.45
Sick and accident funds	330,012.33
Accumulated interest	78,758.96
General expense fund	47,813.05
Suspense account	18,544.42
Convention fund	13,996.39
Indemnity fund	5,299.11
<b>Total in all funds</b>	<b>\$3,749,134.71</b>

**MARRIAGES**

Aug. 14—Evelyn Camille Beale, Los Angeles, Cal., and Eugene A. Sullivan, Las Vegas, Nev.  
 Aug. 14—Thomas Usrey, Jr. and Elma Alaniz, both of Dallas, Tex.  
 Sept. 3—Clarence Shaw and Mrs. Christine Mancill, both of Houston, Tex.

**AUGUST DISABILITY CLAIMS**

Carl Orberg, Springfield, Mass.	\$ 60.00
A. L. Petzold, Lowell, Mass.	20.00
N. C. Garrison, Seattle, Wash.	75.00
*M. G. Tanner, Syracuse, N. Y.	45.00
*James Graham, Reading, Pa.	135.00
L. Couturier, Lowell, Mass.	40.00
V. B. Dawes, Memphis, Tenn.	150.00
J. R. Jelinek, Omaha, Nebr.	30.00
Elias Shast, Philadelphia, Pa.	75.00
*Peter Amico, Boston, Mass.	60.00
*Harold Nord, Omaha, Nebr.	60.00
*S. Grudzinski, Omaha, Nebr.	75.00
*Sidney Steckel, Philadelphia, Pa.	100.00
*Dominick Cozzo, Boston, Mass.	50.00
C. Martucci, San Francisco, Cal.	90.00
*Kermit Mahe, Los Angeles, Cal.	25.00
Howard Fisk, Delavan, Wis.	30.00
*Earl Smith, Kansas City, Mo.	50.00
Robert Freeman, Atlanta, Ga.	75.00
Harry Hoffman, Bronx, N. Y.	150.00
John Curley, Bronx, N. Y.	60.00
Pretlow Munger, Cleveland, Ohio	40.00
James Michael, Wilkinsburg, Pa.	30.00
Patrick McNamara, Dallas, Tex.	50.00
*Hyman Rubin, Bronx, N. Y.	105.00
Robert Wolfe, Bronx, N. Y.	75.00
Rolland Marshall, Dayton, Ohio	40.00
Ralph Cornell, Wilksburg, Pa.	125.00
*M. I. Schlissel, Manhattan, N. Y.	250.00
Robert Godwin, Akron, Ohio	60.00
H. Schleibaum, Baltimore, Md.	150.00
S. Blumenthal, Baltimore, Md.	45.00
Howard Bedell, Schenectady, N. Y.	10.00
C. K. Smethers, Columbus, Ohio	30.00
*B. M. Goldberg, Baltimore, Md.	45.00
Charles Smith, Houston, Tex.	30.00
Robert Skinner, Los Angeles, Cal.	20.00
H. von Hippel, St. Paul-Minneapolis, Minn.	10.00
*Samuel Houston, Rockford, Ill.	30.00
Albert Gerow, Toronto, Ont.	40.00
W. Kalkbrenner, Cincinnati, Ohio	90.00
Carl C. Hibbs, St. Louis, Mo.	90.00
*Phillip Cadwell, St. Paul-Minneapolis, Minn.	20.00
Royce Kirk, Indianapolis, Ind.	150.00
Conrad Setran, St. Paul-Minneapolis, Minn.	60.00
Roy H. Hester, Dayton, Ohio	60.00
<b>Total for the month</b>	<b>\$ 3,110.00</b>

\*Denotes accident claims

**AUGUST DEATH CLAIMS**

George Schlafer, New Haven, Conn.	\$ 500.00
Hyrum H. Beck, Berkeley-Oakland, Cal.	500.00
John T. Walter, Detroit, Mich.	1,000.00
Carl D. Riley, Saginaw, Mich.	1,000.00
Edward Vigeant, Providence, R. I.	716.00
Franc's O'Rourke, Springfield, Mass.	500.00
Frederick A. Moore, Columbus, Ohio	1,000.00
Fred J. Low, Salt Lake City, Utah	1,000.00
<b>Total for the month</b>	<b>\$ 6,216.00</b>

**BIRTHS**

May 5—Mr. and Mrs. Dean Cosner, Gillette, Wyoming, a boy.  
 June 20—Mr. and Mrs. Gordon Deming, Longmeadow, Mass., a girl.  
 June 21—Mr. and Mrs. Arvid Dahlgren, New Haven, Conn., a girl.  
 July 4—Mr. and Mrs. Norman Cameron, Portland, Ore., a boy.  
 July 8—Mr. and Mrs. Roy Sparks, Omaha, Neb., a girl.  
 July 12—Mr. and Mrs. Charles J. Johnston, Cheyenne, Wyo., a boy.  
 July 13—Mr. and Mrs. Michael Charma, Endicott, N.Y., a girl.  
 July 15—Mr. and Mrs. Floyd Little, Montgomery, Ala., a boy.  
 July 16—Mr. and Mrs. Walter Jackson, St. Louis, Mo., a girl.  
 July 16—Mr. and Mrs. Bernard Rajala, Worcester, Mass., a boy.  
 July 16—Mr. and Mrs. Richard Shenk, Reading, Pa., a boy.  
 July 18—Mr. and Mrs. Michael Novitsky, Conemaugh, Pa., a girl.  
 July 21—Mr. and Mrs. Clayton Ramey, Birmingham, Ala., a boy.  
 July 25—Mr. and Mrs. Erwin Wambach, Saginaw, Mich., a boy.  
 July 26—Mr. and Mrs. Stanley Sadowski, Buffalo, N.Y., a girl.  
 July 28—Mr. and Mrs. Joseph Mervis, Pittsburgh, Pa., a girl.  
 Aug. 21—Mr. and Mrs. Peter Di Cesare, Utica, N.Y., a boy.  
 Aug. 24—Mr. and Mrs. Carl Jourdan, Omaha, Neb., a girl.  
 Aug. 31—Mr. and Mrs. Joseph Penny, Dayton, Ohio, a girl.  
 Sept. 1—Mr. and Mrs. Thomas Carroll, Flint, Mich., a boy.  
 Sept. 25—Mr. and Mrs. Frank Sullivan, Chicago, Ill., a girl.

# 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. Ritzenberg, 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.