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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

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter August 28, 1911, at the post office at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

Twenty-second Year

APRIL, 1925

Number Eleven

THE GREATEST THING.

Love is the greatest thing in the world, says Drummond. Love is practical. It is not satisfied with speaking. It acts. We can not forget the time we sat up with the sick, or made sacrifices to assist some deserving family. That is love exemplified. We believe in brotherhood. We believe in uplifting our fellow deaf. But what are we doing here to prove our fraternal affection? It is not only a duty to practice fraternity, but a joyful privilege. Nothing so thrills the soul as to realize that we have had a part in helping others to bear their burdens.

We have two great societies—the National Association of the Deaf and the National Fraternal Society of the Deaf. The benefits they confer on their members are inestimable. And better still their benefactions will continue to bless coming generations of the deaf. Yet there seems to be a singular lack of interest, a cold indifference, towards these societies on the part of thousands of deaf throughout our country. Many, even in this audience, are lukewarm. My friends, we ought not to entertain such feelings. Now is our opportunity to act. I appeal to you all to join in the good work these societies are accomplishing. We, who are members, should set the example and bring others in. Patience, persistence, and kindness will go a long way. Men are greatly influenced by those they respect and honor. You speak of the doctor's cures; of the healing powers of the seaside resort; of the charm of a song; of the beauty of a poem; of the power of a book or speaker. Others believe your words and act upon them. So your witness to the good you derive from these societies becomes the avenue by which others are drawn in. They reason: "If he sees all this in these societies there is something I have missed, some great good which I ought to possess." Therefore it is well to proclaim from the housetops our reasons for belonging.

We are too prone to backslide. "Do you love the N. F. S. D.?" inquired a non-member of one in good standing. "Why do you ask?" "I never hear you speak of it," was the reply. That ex-

plains much. Silence is no argument for anything. The persons and things we believe in we talk about. A dark lantern, burning with the slides down, illuminates nothing and nobody. Let us live up to our membership and others will see good in it and follow where we lead. Let us boost these societies with all our heart. In the words of another, "Don't tell of them yesterday. Tell of them today. Keep on telling of them, and you will keep on swelling them."—[From an address delivered at the South Carolina convention by the Rev. Samuel M. Freeman.

CONFISCATION.

The man who opposes the incorporation of non-forfeiture provisions in fraternal certificates for which members pay rates sufficient to entitle them to such provisions, and the maintenance of the required reserves in connection therewith, really advocates a policy of confiscation. They sometimes consider it a delicate little touch of fraternalism, because they use the confiscated funds to help out brothers who are paying very little for their protection; but call it what you will, confiscation it is and as such should be banished from the fraternal system forever.

Life insurance at adequate rates without withdrawal equities is a relic of the Dark Ages. That is, it is a relic of that period in the development of the American life insurance system which corresponds to the Dark Ages of history. The denial of withdrawal equities, the enforced forfeiture of everything upon default in the payment of premiums, the confiscation of reserves upon lapsation, were among the abuses that primarily led to the establishment of the fraternal benefit system. No evil in life insurance ever caused the popular indignation and popular protest that the confiscation of equities upon default in the payment of premiums caused. After a long, bitter struggle, the insured under adequate rate policies established their right to receive in cash, or its equivalent, that sum which each policyholder had paid in excess of cost, if and when he decided to discontinue his premium

payments and withdraw, and since that right was established commercial life insurance companies have been scrupulously careful to give withdrawing policyholders their equities in one form or another.

Nowadays, even when a policyholder lapses without specifically selecting an optional settlement, the company automatically applies some form of settlement which gives him the full benefit of his equity. Companies have been known to spend years and considerable money tracing the beneficiaries of automatically paid-up or extended insurance policies under which neither the beneficiary nor the insured really knew there was anything due. So we say it is harking back to the Dark Ages of life insurance history to collect an adequate rate from a man and refuse to pay him back anything when he lapses.

Fraternal societies adhering to this policy of confiscation might find in it the answer to their lapsation problems. They might find in it the reason for their failure to hold new members that their field workers secure for them. The one big fault which the insuring public has had to find with fraternal life insurance is that up to within a comparatively short time ago a man insuring under any fraternal benefit certificate and defaulting in the payment of premiums, lost everything that he had paid in. Most fraternal societies have now corrected this big fault and gradually the fraternal system is shaking off the stigma that has clung to it, particularly because of its apparent policy of confiscation. It stands to reason, of course, that the stigma cannot be entirely removed as long as a single society confiscates equities. Those that still follow this policy, therefore, should change their methods to further the common cause, as well as to promote their own interests. No society can carry on indefinitely with a program which contemplates the denial to its members of privileges which nine out of ten life insurance companies and fraternal societies accord their policy or certificate holders.—[International Optimist.

TREASURER'S REPORT.

Division Collections for March.

Grand Division	\$ 22.42	Delavan	128.06
Chicago	632.47	Houston	48.37
Detroit	306.53	Scranton	55.76
Saginaw	24.98	Richmond	73.39
Louisville	167.21	Norfolk	39.62
Little Rock	129.17	Johnstown	50.16
Dayton	58.71	Manhattan	189.00
Bay City	16.99	Jacksonville	58.94
Cincinnati	183.84	Lewiston	61.96
Evansville	35.99	Peoria	47.03
Nashville	54.58	Jersey City	67.89
Springfield, O.	27.39	Bronx	80.61
Olathe	120.87	Columbia	80.22
Flint	185.23	Charlotte	43.95
Toledo	209.40	Durham	122.98
Milwaukee	209.42	Dubuque	58.77
Columbus	221.90	Grand Rapids	18.15
Knoxville	78.73	Toronto	212.00
Cleveland	172.90	Duluth	31.37
Indianapolis	257.73	Canton	34.15
Brooklyn	434.71	Faribault	40.65
St. Louis	265.10	Total collections	\$10,935.12
New Haven	82.96		
Holyoke	44.17		
Los Angeles	271.41		
Atlanta	85.34		
Philadelphia	244.54		
Kansas City	197.97		
Omaha	151.22		
New Orleans	146.51		
Kalamazoo	77.06		
Boston	174.91		
Pittsburgh	237.15		
Hartford	61.88		
Memphis	48.98		
Portland, Me.	42.33		
Buffalo	80.87		
Portland, Ore.	85.18		
Newark	134.03		
Providence	46.87		
Seattle	134.52		
Utica	113.54		
Washington	120.93		
Baltimore	79.28		
Syracuse	99.48		
Cedar Rapids	52.41		
Huntington	116.41		
Albany	74.32		
Rochester	87.16		
San Francisco	135.11		
Reading	91.34		
Akron	299.37		
Salt Lake City	66.47		
Rockford	64.35		
Springfield, Ill.	99.98		
Davenport	52.15		
Worcester	87.24		
St. Paul	236.86		
Ft. Worth	84.77		
Dallas	191.52		
Denver	98.78		
Waterbury	17.81		
Springfield, Mass.	39.01		
Waco	87.38		
Pittsfield	45.00		
Bangor	44.67		
Kenosha	78.13		
Birmingham	138.42		
Sioux Falls	79.75		
Wichita	87.63		
Spokane	63.94		
Des Moines	71.26		
Lowell	54.50		
Berkeley	77.29		

TRUSTEE'S REPORT.

Ledger Assets, March 31, 1925.

First mortgage loans.....	\$555,847.32
First mortgage bonds.....	29,856.77
U. S. Liberty bonds.....	42,842.63
Canadian bonds	995.41
Cash in banks:	
Central Trust	18,944.63
Bank of Montreal.....	2,680.02
Secretary's contingent fund	300.00
Treasurer's cash	122.24
Total ledger assets.....	\$651,589.02

Balance in Funds.

Reserve Fund	\$553,984.34
Mortuary Fund	31,706.40
Sick and Accident Fund....	46,168.65
Unallocated interest	10,336.99
Convention Fund	4,530.81
Organizing Fund	2,495.64
General Expense Fund.....	2,366.19

Total in all funds.....\$651,589.02

TREASURER'S STATEMENT
FOR MARCH, 1925.

Balance and Income.

Balance, February 28.....	\$642,985.23
Division collections	10,935.12
Interest, mortgage loans....	4,287.22
Interest, bonds	592.44
Interest, banks	25.09
Increase in book value of bond and mortgage.....	27.15
Sale of emblem jewelry....	12.20
Record and registry fees....	7.25
Surety bond premiums.....	11.65
Sundry supplies	4.97
Exchange on checks.....	1.25
Total, balance and income..	\$658,889.57

Disbursements.

Death benefits	\$ 3,284.83
Sick benefits	1,125.00
Accident benefits	325.00
Accrued interest on bonds and mortgage	169.00
Refund of dues.....	4.80
Printing and stationery....	605.05
Salaries	570.82
Services	405.00
Official publication	210.15
Postage	176.01
Insurance department fees	176.00
Rent	175.00
Office expenses	70.41
Sundry supplies	3.48
Total disbursements.....	\$ 7,300.55

Recapitulation.

Balance and income.....	\$658,889.57
Disbursements	7,300.55
Balance, March 31.....	\$651,589.02

TELL HIM THIS

"Every man is under sealed orders of death, but we can't see the date through the envelope."

Concerning Investments.

During March, Province of Ontario bonds held by the society matured to the amount of \$5,000, and a partial payment of \$500 on the principal of an Indiana farm mortgage was received, making a total maturity of \$5,500 for the month.

One first mortgage for \$6,000 at 6% on Chicago improved real estate was acquired, and first mortgage bonds to the amount of \$20,000 at 6% on a well located Chicago business block were purchased, making a total investment of \$26,000 for the month.

OBITUARY.

Brother Henry P. Busch died at Cincinnati, Ohio, April 1, in his 63rd year. He joined the society in January, 1912, through Chicago Division, transferring to Cincinnati later.

DEATHS.

March 4—C. E. Gerner, brother of David A. Gerner, Port Clinton, O.

March 4—Father of Elmer A. Seth, Fullerton, Cal.

March 8—At Columbus, Wis., in her 69th year, Louise S. Neesam, mother of Fred J. Neesam, Delavan, Wis.

March 17—Mother of James W. Bogart, Columbus, O.

March 24—Ada K. Bradley, wife of Charles B. Bradley, Avondale, N. C.

March 26—Patrick J. Loughlin, father of Mrs. Joseph Hank, Chicago, Ill.

March 27—Andrew Sellers, Sr., father of Andrew Sellers, Jr., Toledo, O.

April 1—Cora Stewart, wife of William Stewart, Sand Spring, Okla.

April 5—Gertrude A. McGovern, wife of James A. McGovern, Syracuse, N. Y.

April 7—Josephine Raymond, mother of Frank Raymond, Chicago, Ill.

MARCH DISABILITY CLAIMS.

*W. Boular, Atchison, Kan...\$	10.00
G. E. Cooper, Hooper, Nebr...	30.00
Louis Edward, New York.....	20.00
J. Leghorn, New Rochelle, N. Y.	20.00
*H. Bernac, Winona, Minn.....	25.00
*E. G. Erickson, Akron.....	20.00
*L. D. Frater, Akron.....	15.00
*W. J. Hall, Boston.....	50.00
*W. J. Shafer, Glenford, O...	15.00
*F. L. Weaver, York, Pa.....	15.00
J. H. Abbott, Lynn, Mass.....	10.00
R. Adamson, Jonesboro, Ga...	50.00
G. G. Barham, Monroe, La.....	20.00
B. J. Berke, Minneapolis.....	10.00
O. G. Clagett, Littlelot, Tenn.	50.00
J. F. Conley, Lewiston, Idaho	50.00
Andrew Dass, Scranton.....	20.00
C. Duffield, Independence, Kan.	10.00
Martin Eber, Pittsburgh.....	10.00
A. R. Gilbert, Flint.....	15.00
T. Hagerty, Knapp, Wis.....	50.00
W. Hefferman, Rochester.....	10.00
S. W. King, Little Rock.....	50.00
Joseph Mayer, Philadelphia..	45.00
E. H. McQueen, Scranton.....	25.00
F. W. Nelson, Chico, Cal.....	15.00
Thomas Breen, Philadelphia..	50.00
T. H. Koontz, Johnstown.....	50.00
*H. Cruise, Mt. Carmel, Pa...	15.00
*F. S. Delaney, Portland, Ore.	10.00
*Edward Gallimore, Lexing- ton, N. C.....	50.00
*A. L. Pach, New York.....	10.00
*W. F. Ware, Dallas.....	50.00
G. J. Benton, Locust Grove, Ga.	20.00
J. E. Bradshaw, Birmingham	15.00
J. B. Brown, Canton, Texas..	30.00
W. D. Howard, Cincinnati...	10.00
Wendell J. Kalck, Chicago.....	25.00
Henry Kimmel, Rochester.....	15.00
Nathan Liphutz, Brooklyn...	15.00
W. W. McLean, Atlanta.....	20.00
E. C. Randall, Portland, Me.	50.00
A. Silnutzer, Los Angeles...	50.00
J. Spearhas, Conway, Pa.....	50.00
Elliott S. Waring, Omaha.....	10.00
Theodore Zientarski, Chicago	20.00
W. S. Lemmon, Mt. Pleasant, Pa.	15.00
*T. C. Wilhelm, Elk Lick, Pa.	5.00
*W. E. Winborne, Jr., Logan, W. Va.	35.00
D. A. Gerner, Pt. Clinton, O.	15.00
Curtis C. Kidd, Shelton, Wash.	15.00
J. P. Marshall, Indianapolis...	30.00
F. S. Offerle, Elgin, Ill.....	10.00
F. E. Otis, Lawrence, Mass...	50.00
Mitchell Swett, Nashua, N. H.	50.00

Total for the month.....\$1,450.00

*Denotes accident claims.

Mrs. Asker—Here's a feather in this canned chicken soup. How on earth could it have got there?

Mrs. Teller—I believe the manufacturers put a feather in every can to prove that it's chicken.



Hobbies . . .

are queer things but most of us have them. Just once in a while we meet a frat whose hobby is to pay his dues promptly, and when we meet him we want to lasso that animal of his and hitch it to our own fence as an inspiration for others. Maybe your hobby is to pay on time, and maybe it isn't. But let this be a reminder to you that if you are careless and permit your dues to become far enough in arrears, you are liable to suspension and loss of benefits. Better play safe and pay up.

MARCH DEATH CLAIMS.

Paid to Mrs. Ada Belle Koontz, Johnstown, Pennsylvania, for death benefit of Thomas H. Koontz, Certificate No. 3319, deceased February 23, 1925, \$500.

Paid to Mrs. Alice E. Breen, Philadelphia, Pennsylvania, for death benefit of Thomas Breen, Certificate No. 1482, deceased February 19, 1925, \$500.

Paid to Lydia J. Tieszen, Marion, South Dakota, for death benefit of Daniel J. Tieszen, Certificate No. 6124, deceased July 21, 1924, \$29.71.

Paid to Mrs. Louise J. McCracken, McKees Rocks, Pennsylvania, for death benefit of William B. McCracken, Certificate No. 2202, deceased February 25, 1925, \$500.

Paid to Annie B. Lemmon, Mount Pleasant, Pennsylvania, for death benefit of William S. Lemmon, Certificate No. 1749, deceased February 5, 1925, \$250.

Paid to Mrs. Bertha Evaline Quinn, Marietta, Ohio, for death benefit of Alfred B. C. Quinn, Certificate No. 236, deceased March 10, 1925, \$500.

Paid to Mrs. Theo Osborne Smith, Brigham City, Utah, for death benefit of Harry S. Smith, Certificate No. 1682, deceased March 2, 1925, \$1,000.

Paid to Mrs. Annie L. Bradley, Cheraw, South Carolina, for death benefit of William W. Bradley, Certificate No. 6950, deceased December 24, 1924, \$5.12.

OFFICIAL NOTICES.

Joseph W. Bouchard has been appointed deputy for Hartford Division and Benjamin B. Berg is hereby appointed deputy for the new South Bend Division.

Some of the division secretaries believe headquarters is interested in division affairs—and it is—and take pains to give an outline of the proceedings at each meeting. Some have sent in copies of annual reports made to their divisions—notably Secretary Lubin of Manhattan Division, who sent in a fine tabulation of his division's progress during 1924. The grand secretary appreciates all such detail—it helps. Most of the division secretaries do not tell more than the regulation report form calls for—and some of them not all of that. Many a good item for The Frat is lost that way—the division secretary says there is no Frat news, does not send any in, while if his report had been complete and more detailed there probably would have been some news items right there. We are trying our best to give the members a good paper but it is necessary that we have the whole-hearted support of every division secretary—we get it from some, but we want it from all.

Headquarters has prepared a form to be used with the applications of minors—as is required by our laws—giving the consent of parent or guardian. These will be supplied to all division secretaries and sent out with a supply of new circulars which is being prepared.

An Organization of, by and for the Deaf

NATIONAL FRATERNAL SOCIETY OF THE DEAF

Incorporated under the Laws of Illinois, December 2, 1907

130 North Wells Street, Chicago, Illinois

HARRY C. ANDERSON, President FRANCIS P. GIBSON, Secretary ARTHUR L. ROBERTS, Treasurer

GROWTH OF THE SOCIETY SINCE INCORPORATION

At Close of Business	Members	Assets	Insurance in Force
December 31, 1907	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908	597	4,905.58	298,500.00
December 31, 1909	774	6,692.73	387,000.00
December 31, 1910	989	10,783.39	488,250.00
December 31, 1911	1,099	18,731.71	705,950.00
December 31, 1912	1,319	28,013.88	876,050.00
December 31, 1913	1,586	45,913.19	1,079,950.00
December 31, 1914	1,917	66,175.59	1,294,450.00
December 31, 1915	2,075	86,209.85	1,417,200.00
December 31, 1916	2,520	114,122.28	1,779,750.00
December 31, 1917	3,137	152,363.03	2,297,750.00
December 31, 1918	3,640	179,305.25	2,719,750.00
December 31, 1919	4,113	224,490.36	3,191,500.00
December 31, 1920	4,807	285,101.19	3,855,750.00
December 31, 1921	4,951	360,509.12	4,029,750.00
December 31, 1922	5,082	438,593.18	4,127,091.00
December 31, 1923	5,296	531,955.34	4,355,719.00
December 31, 1924	5,549	630,866.60	4,579,367.00

We want YOU!

**If you are a deaf man, over eighteen years old
and under fifty-five, of good health and
habits, this society invites
you to join.**

Total Benefits Paid Since Date of Organization.....\$267,276.46

Why A Man Should Have Life Insurance

THE MARRIED MAN

If you should die this year or next, would you leave your widow enough to pay the doctor, the undertaker, the grocer, the landlord, the hospital bill, and all the other debts, not to mention the cost of a burial lot and a gravestone?

It costs to live, but it costs even more to die—and *somebody else has to pay all the expenses*. Will the men at your place of employment have to pass the hat to help your wife after you are gone?

THE BEST PROTECTION

The best, easiest and surest way for a man to protect his family from sudden poverty and hardship in case of his unexpected death is to take out FRATERNAL LIFE INSURANCE. It is the easiest way because it requires only a small monthly payment. It is the surest way because a man may lose all his savings, his house, his land, but no one can steal or swindle him out of his FRATERNAL LIFE INSURANCE. No one can tempt him to take it out of the bank and spend it foolishly. It cannot burn down. Nobody holds a mortgage on it. Nothing can touch it. As long as a man pays the small monthly or yearly sum required, his FRATERNAL LIFE INSURANCE remains in force. It is the safest, most certain thing he can hold for the benefit of his family after his death.

THE UNMARRIED MAN

You may be a young unmarried man, and do not feel any present need of life insurance. You think there will be time enough for it by and by. But it will cost you less now than it ever will again. The sooner you start the good habit of making regular monthly payments for a wise and prudent object, the better. Many a man's success in life begins with the day he takes out FRATERNAL LIFE INSURANCE. If you delay too long, you may not be able to get it at all. No man knows the value of FRATERNAL LIFE INSURANCE so well as the man who wants it but cannot get it.

THE MAN IN COMFORTABLE CIRCUMSTANCES

The man who is fairly well off—if he owns his own home, or farm, has money in the bank, with a good income from property or investments—may say: "Oh, well, FRATERNAL LIFE INSURANCE is all right for the man who hasn't got anything else, but I don't need it. When I die, my family will have enough." A great many men have said that, who afterwards lost everything and had nothing at all to leave when they died.

TAXES AND PROPERTY ENTANGLEMENTS

Your property may be so tied up when you die that your widow cannot touch it for a long time. But she will get your FRATERNAL LIFE INSURANCE immediately after you die, just when she needs it most. If she is obliged to sell some of the property for ready cash, she may not get all it is worth. You seldom get the full value of anything you are *forced* to sell. But if your widow has her FRATERNAL INSURANCE money for immediate needs, she can wait until she gets a fair price. FRATERNAL LIFE INSURANCE will protect the rest of your estate from loss in value through forced sale. Also, there may be inheritance taxes to pay. The more you leave, the bigger these taxes will be. If you have FRATERNAL LIFE INSURANCE, it will provide for the taxes and the ready money for immediate needs. Rich men know the value of life insurance as a protection for their estates, and carry large policies.

THE MAN WHO IS "TOO POOR"

Some men say they cannot afford to pay for FRATERNAL LIFE INSURANCE because they are "too poor." If a man finds it hard to support a family on his wages, it is going to be a whole lot harder for his widow. How is *she* going to do it after he is dead and his wages stop? A decent, right-thinking man will somehow manage to make the payments on his FRATERNAL LIFE INSURANCE, no matter if it does pinch sometimes.

THE MAN IN DEBT

The man in debt or paying off a mortgage, who thinks he "cannot take out FRATERNAL LIFE INSURANCE just now," is the very man who needs it most. What if he dies before the mortgage is paid? How is his widow going to pay it? Such a man should have enough FRATERNAL LIFE INSURANCE to enable his widow to pay off the balance of the debt, should anything happen to him.

THE SATISFACTION OF ADEQUATE PROTECTION

The man who has FRATERNAL LIFE INSURANCE feels better and happier than the man who has none. He knows he has done the right, the honorable, the wise, the prudent thing. His worries are lessened. He feels easier and more comfortable in mind, knowing he has done the best he can for his family.

WHICH WOULD YOU RATHER BE?

Which will feel better on his death bed, the man who, when he was well and strong, took thought for the future and now has the satisfaction of knowing that his FRATERNAL LIFE INSURANCE will help make things easier for the wife and children he is leaving behind; or the man who now clearly understands how inexcusable has been his neglect, who sees that he has not done his full duty as a husband and father, and that his helpless family must now suffer for it?

FRATERNAL INSURANCE PLANS

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF writes life insurance on the same sound and correct principles as the regular old-line life insurance companies, and issues the following certificates:

Class A—Whole Life, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the life-time of the insured.

Class C—Whole Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the life-time of the insured.

Class D—Twenty-Year Payment Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death within the twenty-year period, or at any time thereafter. Dues payments cease after twenty years.

Class E—Paid-Up at Age Sixty Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death prior to age 60, or at any time thereafter. Dues payments cease at age 60.

Class F—Old Age Monthly Income for Life, on the American Experience—4% basis, and McClintock's Annuity Table, Males, for Income after 100 Months Certain, guaranteeing the payment of the certificate amount at death prior to age 70, or, should the certificate holder live to age 70, the payment of TEN DOLLARS per month for each ONE THOUSAND DOLLARS of certificate amount for the ONE HUNDRED MONTHS CERTAIN, and should the member live beyond the ONE HUNDRED MONTHS, the monthly payments will be continued during the lifetime of the insured. Dues payments cease at age 70.

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

SICK AND ACCIDENT BENEFITS

Are a normal incident of membership in all classes. The certificate holder is guaranteed sick and accident benefit protection at cost, based on rates computed on a sound actuarial basis, insuring the maintenance of the sick and accident fund without impairment.

TERRITORY COVERED

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF operates in thirty-eight States and the Dominion of Canada, maintaining over one hundred active and progressive lodges, all alive to the needs of our members and imbued with the fraternal spirit.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.

Minimum, \$250; Maximum, \$3,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55

RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE

AGE	CLASS A	AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$0.93	18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.10
19	.93	19	1.11	19	1.60	19	1.16	19	1.10
20	.93	20	1.11	20	1.63	20	1.19	20	1.10
21	.93	21	1.13	21	1.66	21	1.22	21	1.13
22	.96	22	1.16	22	1.69	22	1.25	22	1.15
23	.98	23	1.18	23	1.72	23	1.29	23	1.18
24	1.01	24	1.21	24	1.75	24	1.32	24	1.21
25	1.04	25	1.24	25	1.78	25	1.36	25	1.24
26	1.07	26	1.27	26	1.81	26	1.41	26	1.27
27	1.11	27	1.31	27	1.85	27	1.45	27	1.31
28	1.14	28	1.34	28	1.89	28	1.50	28	1.35
29	1.18	29	1.38	29	1.93	29	1.55	29	1.38
30	1.22	30	1.42	30	1.97	30	1.61	30	1.42
31	1.26	31	1.46	31	2.01	31	1.67	31	1.46
32	1.31	32	1.50	32	2.05	32	1.73	32	1.51
33	1.35	33	1.55	33	2.10	33	1.80	33	1.56
34	1.40	34	1.60	34	2.15	34	1.88	34	1.61
35	1.45	35	1.65	35	2.20	35	1.96	35	1.66
36	1.51	36	1.70	36	2.25	36	2.05	36	1.72
37	1.57	37	1.76	37	2.31	37	2.15	37	1.78
38	1.63	38	1.82	38	2.37	38	2.25	38	1.84
39	1.69	39	1.89	39	2.43	39	2.37	39	1.91
40	1.76	40	1.96	40	2.50	40	2.50	40	1.99
41	1.83	41	2.03	41	2.57	41	2.64	41	2.06
42	1.91	42	2.11	42	2.64	42	2.80	42	2.14
43	1.99	43	2.20	43	2.72	43	2.98	43	2.23
44	2.07	44	2.29	44	2.80	44	3.18	44	2.33
45	2.16	45	2.38	45	2.89	45	3.40	45	2.43
46	2.25	46	2.49	46	2.98	46	3.65	46	2.53
47	2.35	47	2.60	47	3.08	47	3.95	47	2.65
48	2.45	48	2.71	48	3.18	48	4.29	48	2.77
49	2.58	49	2.84	49	3.29	49	4.69	49	2.90
50	2.71	50	2.97	50	3.41	50	5.18	50	3.04
51	2.83	51	3.11	51	3.54	51	5.76	51	3.19
52	2.97	52	3.27	52	3.67	52	6.49	52	3.36
53	3.12	53	3.43	53	3.82	53	7.41	53	3.53
54	3.28	54	3.60	54	3.97	54	8.64	54	3.72
55	3.44	55	3.79	55	4.14	55	10.35	55	3.92

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

FRIENDLINESS AND GOOD-WILL

By membership in the NATIONAL FRATERNAL SOCIETY OF THE DEAF, you find yourself united in friendliness and good-will with several thousand other members in a nation-wide organization that is working always for the common good of all the deaf.

UNION AND CO-OPERATION

Do you believe in union and co-operation? Do you wish to have a part in this great and growing movement for the general welfare of the American and Canadian deaf?

YOU NEED INSURANCE AND WE NEED YOU

Every new member makes the society stronger. We want your aid and influence in making a bigger and better N. F. S. D.

**SEE OUR NEAREST ORGANIZER, OR WRITE THE SOCIETY
FOR FURTHER INFORMATION**



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APRIL, 1925.

\$651,589.02.

Denver—1927.

May payments are due.

Welcome, South Bend Division.

Yes, the first hundred is always the
hardest, but that does not mean there
is to be any let-up. Carry on for the
second.

Peoria Division reports having made
a contribution to the American Legion
Endowment Fund. That's fine—it is
in as good a cause as can be found.
We are always glad to be told of such
public-spirited doings of our divisions.

When you kick about The Frat being
a week or so late remember that it is
due to conditions that could not be
helped—and make allowances. Also
stop and think how you would like to
receive it two or three months late as
is the case with Brothers William and
Jesse West up in Alaska. A recent let-
ter from them, which took over a
month to reach us, stated they received
the August-September issue on Decem-
ber 19.

The committee in charge of the ar-
rangements for the unveiling of the
memorial tablet at Flint has advised us
that the date selected is Saturday,
June 13, which is the last day of the
convention of the Michigan Association
of the Deaf. This is an event of more
than local significance and interest and
it is hoped that there will be a repre-
sentative sent from each division that
can conveniently do so. Of course, it
would be hard, not to say impossible,
for those in the far west, south and
east to do this, but many if not most of
the nearer ones have members who are
former Michigan boys and they may be
planning to attend anyhow. In the

case of near-by divisions, lacking such
members they could arrange to send
a representative. We believe this will
be an event long to be remembered and
on that day there will probably be the
largest gathering of frats yet seen out-
side of a triennial convention event.
In the May issue we hope to give ad-
ditional particulars as to the program.

We told you so—the radiocasting of
moving pictures is coming.

We have been requested to print a
tabulation of our membership by divi-
sions, the one in the February Frat
having given it by states. We will do
this in the May issue, having the figures
a part of the "Treasurer's Report," it
being conveniently arranged for such
insertion.

Fort Worth Division sent \$10 each
to the Gallaudet and De l'Épée monu-
ment funds. That's fine, too.

From time immemorial we have been
speaking with our fingers—it remained
for Professor Gault and his experi-
mental class to show we could also hear
with them. As Brother Hetzler says,
"the world has to roll along"—the
blind see with theirs, why should not
we hear with ours?

Brother Frat, we are doing our best
to give you a good paper. If your
division is not appearing regularly in
the Division Notes—get after your sec-
retary, see that he comes across.

"The Forum" does not seem to have
much to say these days—we had no
response to the suggested subject of-
fered in the February Frat. Here's
another: In 1926 the society will be
25 years old—that is, its original or-
ganization dates from 1901. What sort
of observance of the anniversary should
be had?

Philosopher says the secret of suc-
cess is to look ahead and never behind.
Any racing crew will tell him he's a
liar.

SOUTH BEND DIVISION NO. 102.

South Bend Division No. 102 was in-
stalled at South Bend, Indiana, Satur-
day evening, April 18. The auditorium
of the Elks' Temple was the scene of
the event. The initial meeting of the
division was held at 6:30 p. m., at
which the organization and election of
officers was had.

The following officers were elected:
Benjamin B. Berg, president; William
H. Canode, vice president; Leo M.
Douglas, secretary; Harry W. Draves,
treasurer; Leon J. Bonham, director;
Albert C. Mercer, sergeant; William H.
Garwood, Donald Herran, John C. Mil-
ler, trustees.

In addition to the above officers the
following are charter members: Wil-
liam S. Yoder, Harry J. Clampitt, Har-

old V. Hanson, Cecil A. Piper, Vernon
A. Sosomen, William R. Koschine,
James G. Fuller, Ben E. Thornberg,
Noah H. Uran, Arthur P. Rink, Ben S.
Jurczik; making a total of twenty sign-
ing the charter. This list will be in-
creased by non-resident transfers so
that the division starts with about
thirty members on its roll—an excel-
lent beginning to be sure.

At 8:30 the hall was thrown open
to the public and with about 150 guests
present the installation of officers was
preceded with. A degree team from
Indianapolis Division occupied the sta-
tions and conducted the ceremonies.
Division Deputy Jackson presided, with
Past Grand President Kleinhans and
Grand Secretary Gibson flanking him.
Division President Graham was at the
vice president's station, Treasurer
Binkley at his accustomed place, Sec-
retary Hetzler was in that of the direc-
tor, Past Director Hall in the sergeant's
and Past President Phillips in that of
the patriarch. Arthur H. Norris of the
Grand Division Ritual Committee acted
as messenger.

At the conclusion of the installation
President Berg gave his initial message
and brief addresses were made by visit-
ing members, among them Past Presi-
dent Henry of Chicago Division, Sec-
retary Tellier and Brother Cordano of
Kalamazoo Division, Brothers Klein-
hans, Cope, Norris, Hetzler and Gibson.

Pleasant incidents of the evening
were the presentations of a gavel, by
Brother Norris, made from wood taken
from a study table and chair from the
old school at Indianapolis, a password
box from Kalamazoo Division, a flag
and altar box from Brother Gibson and
the "fount" from Faribault Division,
which had been used at Duluth, Canton
and Faribault installations and is to go
down the line to the second hundred—
with the admonition and cheering mes-
sages that the first hundred is always
the hardest. Congratulatory telegrams
and letters were read from Grand
President Anderson, Grand Vice Presi-
dents Neesam, Pach and Mueller,
Grand Treasurer Roberts and many of
the division secretaries.

With the installing officers in regalia
and the pretty ceremony of investing
the new ones with theirs and the use
of the ritualistic work, the program
was most interesting and a real novelty
in this new field the division is to cover
—Northern Indiana. The evening
closed with social chat and the serving
of punch, ice cream and the home-made
brand of fine cake the ladies up there
are famous for.

SPECIAL NOTICE.

Owing to a change in number-
ing, the offices of the society
are now known as SUITE 907.
(Formerly 905.) Our corre-
spondents and division officers
will please note this.



Coming Division Events

May.

- | | | |
|-----|--------------------------|-----------------|
| 2. | Supper | Syracuse |
| 2. | Dance and social..... | Albany |
| 2. | Smoker | Providence |
| 2. | Festival | Los Angeles |
| 3. | Chicken supper | Saginaw |
| 7. | Annual banquet | Atlanta |
| 8. | Stag party | Birmingham |
| 9. | Strawberry festival..... | Pittsfield |
| 9. | Card party | Reading |
| 16. | Spring dance | Chicago |
| 16. | Strawberry festival..... | Washington |
| 17. | Ice cream festival..... | Baltimore |
| 23. | Dance | Cleveland |
| 23. | Couples party | Pittsburgh |
| 23. | Bunco-500 party | Denver |
| 23. | Social | Scranton |
| 30. | Annual party | Bangor |
| 30. | Ice cream festival..... | Dubuque |
| 30. | Social | Springfield, O. |
| 30. | Picnic | Olathe |
| 30. | Ball | Providence |
| 30. | Social | Huntington |
| 30. | Box social | Pittsfield |
| 30. | Anniversary banquet..... | Syracuse |
| 30. | Annual entertainm't..... | New Haven |

June.

- | | | |
|-----|---------------------------|-------------------|
| 7. | Boat excursion | Detroit |
| 20. | Anniversary banquet | Lowell |
| 20. | Steamboat excursion..... | Washington |
| 20. | Ice cream festival..... | Reading |
| 21. | Annual picnic..... | St. Louis |
| 27. | Picnic and games..... | Manhattan |
| 28. | Lawn fete | Columbus |
| 28. | Picnic | Kenosha at Racine |

July.

- | | | |
|-----|---------------------|-------------|
| 2. | Frat night | Seattle |
| 4. | Picnic | Dubuque |
| 4. | Picnic | Dallas |
| 4. | Picnic | Kalamazoo |
| 4. | Picnic | Nashville |
| 4. | Picnic | Evansville |
| 4. | Outing | Bay City |
| 4. | Picnic | Chicago |
| 4. | Picnic | Kansas City |
| 5. | Picnic | Louisville |
| 18. | Picnic | Newark |
| 25. | Picnic | Bronx |
| 26. | Annual picnic | Milwaukee |

South Bend.

Here we are very much on the map, a husky, live-wire among the youngsters. Greetings to the older brethren! Now, keep your eye on this part of the society's circle and Hoosierdom. We are going to grow—just watch us—and be a credit to the family. Our installation will be written up by Editor Gibson—this is just our first attempt at news.

We were much pleased at the success of the banquet we had on January 31, and now with its result, our division. We appreciate very much the interest shown by our older brother divisions, Chicago and Kalamazoo, in their having representatives at both these red-letter events of ours—and it goes without saying that the hearty aid and co-operation given by our parent division—Indianapolis—has brought about this fruition of our hopes.

It was a pleasure to have with us the visitors from other divisions—Brothers Quinn, Cordano and Maher of Kalamazoo, Migatz, Keasal and Arnot of Chicago made up quiet little delegations of their own and were excellent subs for their respective leaders, Brothers Tellier and Henry, when there was need of such. And that Indianapolis degree team! Well—it was SOME team. Good old No. 22 has our hearty thanks for all it has done towards this special “baby” having the right kind of a start in the world. Then there were the messages of whole-hearted fraternal greeting and good wishes from the divisions and grand officers. Thank you, one and all.

We have decided to meet on the second Saturdays, but as yet have not found a permanent hall and probably will have temporary quarters at the Y. M. C. A. A most cordial invitation is extended to every frat—drop in and see us some time.

Chicago.

The division's Bunco-500 party on April 18 was quite a success, considering the other attractions booked for the same date. Twenty-five tables were played, sixteen of bunco and nine of 500. Enthusiasm was high, for the prizes were unusually good, as well as plentiful in number, and if anyone was disappointed in what he or she got, it was because someone else with a higher score got what was wanted. Chairman Migatz, being a Hoosier product, made a last-minute decision to attend the establishment of the new South Bend Division that night, so was unable to give his personal supervision to the party. His place was taken by Anton Tazar. “Tony” is an old hand at division affairs, and with the efficient help of Elmer Disz, everything went off nicely.

Israel Zimmerman, moving to Detroit, had to resign as chairman of the annual picnic. Werner Schutz, one of our leading younger members, has been appointed to the vacancy. Brother Schutz, prominent in oral circles, also has many friends among the “old line”

deaf, and should be able to draw a good crowd. And with experienced old timers back of him, the success of the picnic itself is also assured. Members and their friends will do well to pass up out-of-town attractions, and stay in Chicago July 4, and attend the picnic. The place, Natoma Grove, end of Milwaukee Ave. car line. Easy to reach from any part of the city. Further details will appear in The Frat later.

Several Chicagoans attended the installing of the new division at South Bend, April 18, and report a fine time and a successful installation. Past President Morton H. Henry was the official representative of Chicago Division, and extended our greetings and best wishes. We will probably soon be called upon to part with several non-resident members living in that neighborhood, who will wish to transfer to the new division. Two, Arthur P. Rink and Donald Herran, have already transferred to it. Our best wishes go with them.

The April meeting was the last we will hold in the hall at the Silent Athletic Club. Beginning May 5, the regular monthly business meetings will be held on the first Tuesday of each month, in room 412, fourth floor, Capitol Building, N. E. corner State and Randolph Sts., in the heart of downtown. Hall open at 7:00 o'clock. Meetings at 8:00, closing at 11:00. Don't forget, and inadvertently show up at the club, six miles or so away, and so miss our opening night.

Harry M. Rogers, of Michigan City, Ind., was admitted at our April meeting. He is an ex-frat, formerly affiliated with Indianapolis Division, and will probably be at once transferred to the new South Bend Division.

Boston.

One new applicant was admitted at our last meeting, the first for quite a while. A few other prospects are in sight, and after the schools close in June, there may be more. We have lost two members by transfer to other divisions, and gained one by the same means. And we consider the latter some gain, as it is no less a person than ex-Grand Treasurer Edward M. Rowse, who transfers from Chicago Division. We expect great benefit from his affiliation with our division.

The many New England friends of the popular John O'Rourke will be pleased to learn that he is convalescing nicely from his recent illness. He is in a hospital at Paterson, N. J., and his return to Boston is anxiously awaited.

Patriots' Day, April 19, falling on Sunday, Monday, April 20, will be a legal holiday, but there seems to be no local attractions for that day. It is reported that many local frats will take in the three-day fraternal and social events at Worcester and Springfield. But those remaining around can find a supper and entertainment at the Home at Everett. Admission 50 cents.

A social and dance, under the auspices of the American School alumni of Boston, is planned for June 20, the profits to be for the benefit of the Gallaudet Memorial unveiling at West Hartford.

Kalamazoo.

Kalamazoo Division's box social on March 21 was a very successful affair, and netted us a neat sum for the local fund. Members from Battle Creek and Sturgis proved their fraternity by coming down and enjoying the fun with us.

John F. Cordano of St. Joseph is the proud possessor of a new Ford Tudor sedan, recently bought. He made his first trip to Kalamazoo in it April 4, to attend the division meeting. John H. Dixon of Kalamazoo is also sporting a car, a Buick coupe. Who will be next?

Cortland J. Ridler recently closed a real estate deal whereby he exchanged property in Flint for a house here in Kalamazoo. It is a pretty English colonial house of six rooms. Mrs. Ridler recently returned from a visit with her parents in Kentucky, and 'tis said a house-warming is in the making.

The division will hold a picnic at St. Joseph, Mich., on July 4, with John F. Cordano as grand mogul in charge. Hail, South Bend, No. 102.

Hartford.

Welcome, South Bend! We hope you prove to be a fine addition to the great N. F. S. D.

Hartford Division is growing slowly, but surely. We now have half a hundred members, and hope some day to have double that number, as we have many young men around here. And we will, if every member does his part, and becomes eligible for The Frat "Get-One" column.

Having "proved up" and been the guest of the auto commission, Michael Hamra, of New Haven, is the big man in Connecticut these days. But he's all right—a good fellow, anyhow. Apropos, we, ourselves have five members who own and operate autos. They are Walter Rockwell, Walter Durian, Walter McHale (What's in a name?—Ed.), John D. Moran, and Alfred Le Bell. Brother Rockwell has been a driver the longest, and has never felt the cop's hand on his shoulder or said "good morning" to the judge, having driven autos or motorcycles since his college days.

It is pretty far ahead, but we are already planning for our annual dance and entertainment next October. It will be held at Maennerchor Hall, and will be under the direction of the officers of the division, which means that you will get your money's worth in a good time.

Bought that gavel, yet? Durham Division is the first to order. Cedar Rapids Division has ordered a spindle. There are not many left. Order now, before all are gone. Write for prices and how to give specifications.

Waterbury.

The social held at the home of Laurence Rousseau on the evening of March 28 was attended by about 25, and was a very pleasant affair. After a number of games had been played, Brother Rousseau's parents served some very fine refreshments, which were much appreciated. They were highly praised for their hospitality in entertaining the frat boys, and for their promise to do so again, later.

Many of our members are talking of attending the fifth annual concert and ball, to be given by Springfield Division April 18.

May your shadow never grow less, South Bend.

Little Rock.

The correspondent wishes to apologize for the error in the February Frat anent the change in meeting date. The correct date is the first Friday in the month, not the second, as stated. Members should bear the change in mind.

Our annual strawberry festival will be held in May, when the supply of this delicious fruit is at its height. Watch for the date.

The masquerade party given in March was well attended, and everyone joined in the fun with great zest. The great display of costumes made it hard for the judges to pick the winners. Mrs. C. F. Athy was awarded the first prize for the most striking costume, a night-star dress. The prize for the funniest costume went to a boy pupil at the school. James N. Orman and a lady friend, as "The Gold Dust Twins" made a great hit. All prizes were in cash. Nice refreshments were served, and the affair netted the division a good profit. Our thanks are surely due to Chairman James Smith and his helpers, Brothers Bell and Branson.

This same Brother Branson, by the way, is a slick gent, and recently put one over on us by slipping off and getting married to Miss Ruth Nash, of Antlers, Okla. But we are not kicking. Mrs. Branson is proving a welcome addition to the colony. The division extends its congratulations and best wishes for a long and happy married life.

Cincinnati.

Cincinnati has been out of the division notes column about long enough, so here's a few items that may be of interest.

Except for our annual picnic in July, there will be no more socials by the division after the box social to be held April 21, until the fall campaign opens in October. The main attraction at the box social will be the novelty dance arranged by Mrs. Helen Bender, known locally as a dancer of class who by rights should be with Flo Ziegfeld's

Follies instead of baking beans for her mallet-swinging husband, Albert Bender. There are 15 dancers in the cast, and Mrs. Bender has been training them to the limit, and the show should eclipse even the one given for the Queen City Silents Club last January, when the net profits were away up in big figures, and hard to duplicate by any other deaf organization in Cincinnati.

The great event for summer is, of course, the annual picnic at Zoological Park on July 11. Non-resident members and outside frats should watch The Frat for further particulars of this big outing, and make their plans to be in Cincinnati at that time. This year the Zoological people will celebrate their golden jubilee, which may mean added attractions to the park, in celebration of its fiftieth anniversary. For our own part, it is the aim of the division to make its picnic the greatest in its history. Robert Cottner is the big chief in charge, and has 2,000 tickets on hand ready for sale. Don't forget the date, and plan to attend, without fail.

The day following the picnic the Queen City Silents will open their camp for an additional day's pleasure and recreation. No charge will be made for this, except for the eats and drinks dispensed by the club. (Mr. Third Vice President, we know you are coming to the picnic, but don't let the day at the camp go by, as was the case last year. You, too, Mr. Editor, plan to come.)

The "Proofing Up" article in the March issue of The Frat was a good one, and of interest whether one drives a car or not. Cincinnati has another who can prove up in the person of Clarence W. Bender, who can uphold the right of the deaf to drive a car successfully in any "proofing-up" test that comes his way.

Quite a good crowd from here went up to help Dayton celebrate its 20th birthday on March 21, and all report having had a big time. Dayton got on the map eleven months before we did, but we have considerably outstripped it in the matter of size. But that is not Dayton's fault. For a city of its size, Dayton has a good division, and can well be proud of it.

Two new members were admitted to the division at the April meeting, and one reported lost, by death. Henry Busch, admitted in 1912, was the seventh member of the division to pass into the Great Beyond; a most regular attendant at meetings and socials, he will be missed.

Columbus.

The division will hold its anniversary lawn fete on the lawn of the school for the deaf Saturday afternoon and evening, June 28. In case of rain, it will be held in the girls' recreation hall. This assuring its being held, rain or shine, members and their friends can



The Star You See Here
Is The One We Hitch To

safely set aside that date with the assurance of a welcome and a good time. Members of other divisions welcome.

The Ohio N. F. S. D. and N. A. D. are cooperating in the fight against adverse auto legislation tending to prevent the deaf from driving autos, and are leaving no stone unturned in their efforts to stave off any such legislation. The Columbus Automobile Club, of which several deaf people are members, is to be commended for the stand it has taken in our behalf. Every deaf auto owner or driver should join this club. We will need all the influential help we can get.

Frank X. Zitnik of Akron was a pleasant visitor at our last meeting, and brought us Akron Division's greetings. Ours were extended in reciprocation. Brother Zitnik gave us a brief but pointed talk on frat affairs which was heartily applauded. Estel Barry of Dayton Division was also a visitor at this meeting, and very welcome.

Dallas.

Dallas Division pulled off its annual mask party on the night of February 21. While a goodly number were present, those in costume probably numbered only about twenty souls, and half of those from out of town. As usual, Carl Hardy pulled down first prize with his costume of "George Washington." The ladies' first prize went to Mrs. W. K. Gibson, wife of our genial president. Second prizes went to Willie Thomas, a student at the Oklahoma school, and Miss Belle Baggett, of Dallas. The third prizes were won by Ernest Barnes, Dallas, and Miss Isabelle Toner, a teacher at the Oklahoma school. The judges were Batt Davis, Waco, James B. Brown, Canton, and Bush Price, Glen Rose. Roland Macon, failing to win a prize, shipped his barrel and Happy Hooligan outfit to Waco, where he had better luck, winning first prize at Waco Division's mask ball. Seeing his barrel, members of both divisions were solicitous in asking him what was the matter with his regular pants!

Before the party, the basketball team from the Oklahoma school played and defeated the Dallas Silents, 20 to 17, in a fine and fast game. At the end of the first half the Dallas boys were leading, 10 to 6, but in the second half the school boys made a spurt and landed the game by caging several long-distance shots.

With two exceptions, the Silents are Dallas Frats, and they won second place in the major city league this year, and were the only team to come anywhere near beating the league-leading Powermen. And they did this, too, without a coach or a good practice floor, and well deserve the good name they made for themselves in Dallas and Fort Worth. As a final game of the season, they journeyed to Waco and defeated the Waco frat team 19

to 17, in a pretty game that was nip-and-tuck from beginning to end.

The division continues to give monthly socials, with two and three reels of moving pictures shown with our own machine.

All eyes in the division are now looking forward to the stag supper on the night of May 30. This will take the place of the annual banquet.

This talk of autos and homes makes Dallas feel impelled to rise and remark that she has 28 auto owners and 57 home owners in the division, and that of the 28 owning cars, 24 are also home owners. No back seat for Dallas, thank you.

Akron.

Akron Division prides itself on having some very good histrionic ability among its membership. In the olden days, when Akron was more in the limelight than it now is, it had an actors' club, and gave some very good amateur plays, which added much to the pleasure of life in the silent colony. Of late not much has been heard of them, but on March 28 they staged a come-back, presenting "The Boardinghouse Mystery," a farce in two acts. The cast included C. M. Thompson, J. E. Brown, K. B. Ayers, F. A. Andrewjeski, R. R. Shannon, H. H. Stottler and Harold Newman, with Mrs. F. A. Andrewjeski, Mrs. Alice McConnell, Miss Dorothy Morgan and Miss Ella Berry in the female roles. The show was held in the auditorium of the East High School, under the auspices of the division. The attendance was around 300, and the net profits were up close to three figures. Many came from Cleveland, Canton, Columbus, Mansfield, Youngstown and other nearby cities. The play was interpreted for the benefit of the hearing people present by Bob Unsworth, son of our own John W. Great credit for the success of the affair is due to Chairman Kreigh Ayers and his right-hand man, Lonnie Irvin, as well as to all of those who took active part in it.

The "Milk Social" of February 28 was a quiet but pleasant affair for the local and some outside frats, and their relatives and friends. The reason for the unusual title was that it was held in the auditorium of a local milk dealer, and the latter's representative was the principal speaker on the program, explaining the scientific methods under which their milk was collected, pasteurized, bottled and delivered. And nearly all of the refreshments served were made from milk or its by-products. Later, numerous games were indulged in, each lady and gentleman winner being awarded with a two-pound box of chocolates and a dollar

bill, respectively. It was a very pleasant and well-attended affair, and a success financially, in spite of the counter attraction of an all-city basketball championship game at Goodyear Hall between those two old rivals, Goodyear and Firestone. A large number preferred the game to the social, but we were still able to score an attendance of over 150.

Local organizations of the deaf are up in arms over the wide-spread agitation to bar the deaf from driving automobiles. The Akron Advance Society, which is mainly frat, is leading, and during the past winter has held several meetings, the principal object of which was to raise funds with which to combat any such adverse legislation in Ohio, and to help in introducing into the legislature a bill similar to the one recently put through in Pennsylvania. The Rev. F. C. Smielau of Pennsylvania, who was chiefly responsible for that success, attended a meeting here in the latter part of March, and made a strong appeal to the local deaf to do all in their power to protect their rights. As a result, about \$250 was raised within twelve hours, and will be used in furthering that object. The Advance Society, in common with other Ohio organizations, is also interested in the Ohio Home for Aged and Infirm Deaf at Columbus, and on April 25 will give an entertainment at the Firestone club house. Features will be movies, a local magician, speeches and dancing.

President Harry C. Ware has appointed a Ways and Means Committee, authorized at the January meeting of the division, to look up and report on all possible means that will lead to the establishing of a club house of our own. Kreigh B. Ayers is chairman, with James O. Hamersly, Iva M. Robinson, Harold G. Newman and Thomas W. Osborne as the other members of the committee. No definite plans have yet been formulated. When they are, we will be pleased to let the readers of The Frat in on them through these columns.

South Bend Division, No. 102, welcome into our brotherhood and accept our best wishes.

Toronto.

The first gap in our division via transfer was made recently, when August H. Staubitz, our oldest member in point of years of membership, was transferred to Buffalo Division. His fraternalism and engaging personality were a great help to us, and we appreciate it greatly.

We have long noticed that quite a number of divisions have local sick benefit funds in addition to that of the Grand Division, and have decided to start one of our own. We have high hopes of being in the \$1,000 class before long. Some ambition here, considering our tender age.

"Liberty, Equality, Fraternity"

We are making energetic plans for a strawberry festival at Oakville, probably on June 20, and for an all-day picnic in Eldorado Park on Civic Holiday, August 3. And to both of these gatherings we are prepared to extend a cordial welcome to all, resident or non-resident alike.

March 14 has come and gone. And it left with us many pleasant memories, the occasion therefor being our first anniversary banquet and social at the Hotel Carls-Rite, the same hotel at which we were entertained at our installation banquet one year ago. A pleasing feature of the banquet was the number non-resident members who were present. Howard J. Lloyd, the deaf "Chief Brant," brought five from Brantford in his Dodge car. Charles A. Ryan and George Pepper represented London; Harold Hall came from Perth; Norman Gleadow trotted in from Hamilton, and Charles Dorschner beat them all by coming in from Iroquois Falls, 400 miles away. The menu was excellent, and disappeared rapidly. Then President Arthur Jaffray, as toastmaster, got under way with the "Feast of Reason and Flow of Soul," and his masterful handling of the job needs no comment. His address of welcome was followed by the introduction of Harry E. Grooms, who responded to the toast, "The King." John T. Shilton followed with "The N. F. S. D.," while Howard J. Lloyd came next with a welcome to "The Non-Frats." Fred W. Terrell then tried his hand at the difficult task of doing justice to "The Ladies," and succeeded as well as any mere man could be expected to. After the close of the banquet proper, a social was held, and everybody had a great time. President Jaffray and Director Baskerville are entitled to great credit for the number and variety of the games that kept everyone amused to the very last minute. At midnight a huge birthday cake, with a single candle, that had been exhibited conspicuously on the banquet table, was cut, and quickly disappeared. And last, but not least, one result of the banquet was the booking of a goodly number of prospective holders of N. F. S. D. certificates of membership. Which, like the banquet, was all to the good.

Toledo.

Our aux-frats occasionally take a hand and help us out at the social end, and when they do, they certainly show us mere men a thing or two. Their latest stunt in that line was a St. Patrick's supper on March 21. Mrs. Stremmel was chairman, ably seconded by Mesdames Opica, Walton, Kaintz, Curry, Blum and Bartow and Miss Olander. They served a fine supper from 5:30 to 8:00 o'clock. Herbert Conner happened to be unusually hungry, and as a result was somewhat astonished to be presented with a fine reading lamp as the "best customer" at the supper. Other prizes were award-

ed to the winners in the various games indulged in during the evening. Everybody had an enjoyable evening, and all thanks are due the ladies who so efficiently managed the affair.

The latest addition to local deaf circles is William H. Morris, who comes here from Birmingham, Ala., and expects to make his home here permanently. He was for several years employed by the Birmingham Light and Power Co. as collector and meter reader. We shall be looking for his transfer before long.

Flint.

Flint Division has recently come to feel that it should claim "a place in the sun" along with the other divisions, and at a recent meeting called for a volunteer correspondent. The writer volunteered, and herewith makes his bow to the public. There appears to be just at this time a dearth of important items. Although the division is active and thriving, it has held no social functions in a long, long time. No news is said to be good news, and most of the brothers are now very busy at full or over time in the local automobile factories, after rather lengthy layoffs in many cases. Too busy, thank you, for anything to happen.

A very interesting event was the birthday party given Willis Hubbard, a social member of the division, on his 80th natal anniversary, March 8. His daughter-in-law extended invitations to some thirty of his friends, former pupils and associates on the staff of the Michigan school, where he served a full half-century. He saw service under every superintendent from Barnabas M. Fay down, except the present one, Mr. Gilbert. A dainty supper was served and tales of "Auld Lang Syne" indulged in.

The affair of greatest interest to Flint Division and to frats generally, is, of course, the coming unveiling of the Memorial Tablet marking the birthplace of the N. F. S. D. in Flint. The setting of the date has been dependent upon the date school closed. That has just been decided and it is understood that the reunion will be held June 11 to 15, and the unveiling, Saturday, the 13th. The program has not yet been definitely settled. It is planned to have high officials of the order present, and it is hoped there will be a goodly attendance of frats from other divisions, far and near. All are welcome. Full details next month.

Note the glad hand below.



Dayton.

The celebration of our 20th anniversary on March 21 was a very pleasant affair. There was an attendance of around 120, many coming from Piqua, Cincinnati, Columbus, Springfield and other towns. Chairman Harry Munday and his aides put things over in great shape, as is evidenced by the financial returns, the division clearing \$112. Sunday afternoon, the 22nd, we had a second meeting in the United Commercial Travelers' lodge room, the time being mostly devoted to talking over old times.

In the February Frat we stated that W. W. Hines had sold out his farm property and would move to Dayton. We were a little "too previous" in the announcement. Brother Hines has moved to Springfield, where he works in a boiler shop with Charles Wilson.

Dubuque.

Our picnic committee is busy with arrangements for our Fourth of July picnic. A big and splendid time is promised everyone who attends. Watch the May Frat for particulars.

Secretary Hemmelder, who acts as a sort of go-between for the Brunswick people and the deaf, has been informed by the company that they will not be able to hire any more help right away, because of the slackness of business generally, but that they hope to be able to take on more men in the fall, if no sooner. Quite a few of the local colony have left to seek pastures new. Two of them have taken out transfers to the new South Bend Division. We wish them success in their new environment.

Providence.

Read ye! Heed ye! Brothers of the N. F. S. D. and all others interested in its welfare. Spend May 30 in Providence, Rhode Island. And wherefore? Because, our 13th annual dance, the big time in our division, is going over the top in great shape. Ticket sellers report a land-office business in the pasteboards, and that sure spells success. We have engaged a beautiful hall, and a w-w-wonderful orchestra. The hall is the Girls' City Club, right in the heart of the city, only two minutes walk from the union station, and right opposite two of our leading hotels, the Narragansett and Crown. Music will be furnished by the Orchee Symphony Orchestra, and oh, boy! when they start playing you just can't make those feet behave. So jot down in your notebook "Providence, May 30, without fail." Hotel reservations for out-of-town people may be made by writing Chairman Walter E. Cullen, 115 Academy Ave., Providence, R. I., who will do all in his power to see that you get the best for your money. And in this, as in other things, he will be aided by a committee of live wires. Look 'em over: Fritz Ruckdeschel, Earl Gardiner, Arthur Enger, Ed-

ward Vigeant, Charles Newberg and John Lorimer. Can you pick a better or more hustling lot? Well, then, don't forget—May 30, Providence.

After our regular meeting on May 2 we will hold a smoker. Any member of the N. F. S. D. in good standing is welcome to attend. There will be plenty of games and refreshments. The hall is located at 850 Westminster Street.

Omaha.

On March 14 the division had a splendid social at the Odd Fellows' Hall in Council Bluffs. This was the first time in years the division has gone across the river with its socials. It was a fine tribute to our Council Bluffs members. Two admission prizes were awarded, C. C. Brown getting the first, a large box of candy. The second, a smaller box of candy, went to John Chandler. Mr. Fouts won the first prize in the bean contest, a very pretty compote, while Mr. Brocka, in second place, was awarded the jar of beans used in the contest. There were other contests in dart throwing, ball throwing and fishing. One game of much interest was the checker game. A large checkerboard was mapped out on the floor, and Oscar Treuke, for Nebraska, and John J. Marty, for Iowa, selected teams to play. Nebraska was declared "state champion" as a result. There was a good crowd present. In addition to the games, dancing was indulged in by those so desiring, Arthur Kleinfeldt furnishing the music on a piano. Chairman Tom L. Anderson engineered the affair, and to him much credit is due.

Brother and Mrs. John O'Brien were recent hosts to Mrs. Mittie Hood Marshall, the charming bride of Charles C. Marshall, supervisor at the Kansas school and ex-grid star on the Akron Silents football team.

Washington.

The St. Patrick's social scheduled for March 21, at North East Masonic Temple, came off as planned. Chairman Jerry Ferguson and "Sheik" Conner, being experienced and capable entertainers, introduced many new games and stunts that made a big hit. And one of the most pleasing things we noticed was the generous patronage by students at Kendall Green. We are glad to have their interest. Some day we hope to have them as members.

Secretary Wallace Edington used to have plenty of time for his duties as division scribe, but since moving to Kensington he finds his garden and baby chicks monopolize his time quite some, and it is not so easy to look after division reporting now, he says.

Baltimore.

The division's annual oyster supper and bazaar on March 18 was a financial success, despite the sloppy weather and the fact that there were two other parties slated for the same date in this city. Ray Kaufman was chairman in charge of the affair, and he and his

aides surely knew how to make the occasion a most enjoyable one for the four score or more who attended.

Francis Fielder is the latest addition to our membership roll. He is a good player at soccer, basketball and baseball, and is noted also as a graceful runner.

On April 18 the division will celebrate the 11th anniversary of its establishment. It will take the form of a reception, and the board of directors, who have it in charge, are now busy with the arrangements.

Recently we noted the boast of the St. Louis correspondent in regard to the number of auto owners in that division. It will not hold water. We believe that three-fourths of our members own their own homes, and we are delightfully proud of having the smallest number who own autos—one. Safety first! (Maybe this is what the fox said of the grapes.—Ed.)

Byrd Brushwood was refused an operator's license by the circuit court at Belair, Md., regardless of his qualifications as a driver. We will have to fight for our rights in this matter and probably take it to the state legislature. We are much encouraged by the success of the deaf in New Jersey and Pennsylvania in securing theirs.

Work is quite slack here at present, and quite a number of our members are enjoying enforced leisure or working on part time.

Manhattan.

Dr. L. Robert Steibel, medical examiner for this division, wishes to announce his removal to 336 Ft. Washington Ave., near 174th St.

Charles C. McMann has been transferred to Los Angeles Division. With his wife and son he left for California on April 16, and will remain for an indefinite period. Before their departure several farewell parties were tendered them.

Division President Charles Schatzkin and his bride, formerly Miss Leone Morden, of St. Paul, Minn., reached home last month after a delightful honeymoon in South America. The best wishes of the division are extended to him and his better half.

The division has booked National Park, Winfield, L. I., for its next annual picnic. It may seem pretty far out of the way as far as travel is concerned, but as a matter of fact it is not, as the trip from the Grand Central subway station to the park is made in less than fifteen minutes. And it is a real picnic ground, with trees in plenty.

Here and There.

The Rochester division of the National Fraternal Society of the Deaf is now hitting its biggest stride since its organization ten years ago. Just now the impetus is felt in the rapidly increasing roll of members. Those who have joined since last fall are LeGrand Klock, John Hagemann, Ralph Gerew, Claude and Lawrence Samuelson,

Arnold Slater and Clayton McLaughlin. There are several others said to be preparing to enter the fold. The officers, with two exceptions, are alumni of the Rochester school.

Olathe frats are great at raising poultry. E. H. McIlvain has about 800 chicks running around his place, while Chauncey Laughlin has a 5,000-egg incubator, with which he is turning out thousands of chicks for shipment. He keeps two men at this side line of his during the busy season.

What's the matter with the mail-order business as an occupation for the deaf? In Chicago, Peter Livshis, under the catchy cognomen of "Peter the Bookseller," is conducting a mail-order business in books and magazines, and there are others. The field would seem to offer considerable inducement for exploitation.

Seattle Division is to sponsor a Frat Night at the convention of the Washington State Association at Seattle, July 1 to 4.

Denver fired the first gun for its convention fund on March 18, and the unofficial score is 500 berries in the bag.

A picture post card from Springfield, Mass., brings the information that a special chartered bus brought 51 frats from Albany and Schenectady to attend Springfield Division's dance and social. Wonder if the Springfield boys reciprocated with an equal number at the Schenectady dance and entertainment on April 25!

Bay City Division is to have a two-days' outing on July 4 and 5. If Charles Lawrence has the arrangements in hand, it is a foregone success.

The Michigan Association of the Deaf meets at Flint June 11-15. June 13 has been set for the day of the unveiling of the frat memorial tablet. On to Flint!

KICKED THE BUCKET.

Everyone knows the meaning of the words "kick the bucket," but few there are who know how that meaning originated. Once upon a time a man named Balsover attempted to hang himself. He secured the rope over a beam, stood upon an up-turned bucket and adjusted the noose about his neck. When all was in readiness he kicked the bucket from beneath his feet. Before he was strangled to death, friends discovered him and cut him down. After regaining consciousness, he exhibited great surprise and chagrin. He finally turned to an old friend and said, "How did this happen? I thought I kicked the bucket." This expressive phrase has been in vogue ever since. —[Women's Catholic Forester.

Doctor—Are you married?

Much-banded Patient—No; I got run down by an auto speed artist.—Stockholm Strix.

ENGAGEMENTS.

Alfred J. Emmons, Somersworth, N. H., and Miss Amanda Charette, Kent, Me.

Robert Ozbun, Dubuque, Ia., and Miss Bessie Bostick, Olathe, Kans.

Dwight Willis, Marysville, O., and Miss Gladys E. Heasley, Columbus, O.

NEW MEMBERS.

1. H. Rogers.....Michigan City, Ind.
 10. G. A. Lemaster.....Cincinnati
 10. F. J. Wondrak.....Cincinnati
 14. E. Langdale..Arkansas City, Kan.
 17. C. Stromgewski.....Milwaukee
 17. J. M. Angove.....Milwaukee
 27. M. Harbert.....Glendale, Cal.
 27. *E. S. Paxton.....Los Angeles
 30. J. J. Delaney.....Philadelphia
 30. H. S. Ferguson.....Philadelphia
 30. W. G. Thomson.....Philadelphia
 36. M. Allen.....New Kensington, Pa.
 36. P. Gilmore.....Monongahela, Pa.
 40. E. J. Quinn.....Buffalo
 53. L. Sunseri.....San Francisco
 53. M. Austin, Jr.San Francisco
 55. John Cipriano.....Alliance, O.
 68. L. O. Loftin.....Waco
 88. Joseph HayesJacksonville
 88. C. H. Moore.....Roodhouse, Ill.
 91. C. L. Buck.....Trenton, N. J.
 92. M. J. D'Antonio.....New York
 95. W. A. Wilson.....Graham, N. C.
 98. C. McLaughlinToronto
 100. E. BerekhemerCanton
- *Social member.

THE GET-ONE DEGREE.

Here is a live bunch who appreciate a good thing, and want their friends to share it with them by joining the society. It is an appreciation for which they will be thanked some day.

Chicago Division—Donald Herran.

Cincinnati—Wylie Ross (2).

Olathe—Chauncey Laughlin.

Milwaukee—Nicholas Pleskatchek, Conrad Krukowski.

Los Angeles—Douglas Mitchelson (2).

Philadelphia—Harry J. Dooner, Chas. W. Pennell, Simon Krakover.

Pittsburgh—James S. Jerrell, Guy Montgomery.

Buffalo—James J. Coughlin.

San Francisco—Hugo V. Canaris (2).

Akron—Harry C. Ware.

Waco—Tilden Smith.

Jacksonville—Henry A. Molohon (2).

Jersey City—Hans P. Hansen.

Bronx—Jeremiah D'Antonio.

Durham—Davis Rozzell.

Toronto—John P. A. Buchan.

Canton—George H. Kimmich.

BIRTHS.

October 29—Mr. and Mrs. Fred Stocksick, St. Louis, Mo., a girl.

November 26—Mr. and Mrs. Felix Nowak, Buffalo, N. Y., a boy.

December 18—Mr. and Mrs. Joseph Pontius, Buffalo, N. Y., a girl.

January 8—Mr. and Mrs. Armand Remillard, New Bedford, Mass., a boy.

January 16—Mr. and Mrs. Harold Holmes, Lansing, Mich., a boy.

January 29—Mr. and Mrs. Harry Schmidt, Richmond, Tex., a boy.

March 2—Mr. and Mrs. Harmon Reeder, Fort Gibson, Okla., a boy.

March 5—Mr. and Mrs. Warren L. Coffey, Baltimore, Md., a girl.

March 9—Mr. and Mrs. David Gerner, Port Clinton, O., a girl.

March 11—Mr. and Mrs. Charles W. D. Oliver, St. Joe, Tex., a girl.

March 12—Mr. and Mrs. Jacob Marcella, Waterbury, Conn., a boy.

March 13—Mr. and Mrs. Rudolph J. Brinkman, Evansville, Ind., a boy.

March 13—Mr. and Mrs. Jacob Beck, Los Angeles, Cal., a girl.

March 16—Mr. and Mrs. Charles E. Buchner, Flint, Mich., a girl.

March 20—Mr. and Mrs. Marcus Morgan, Atlanta, Ga., a boy.

March 23—Mr. and Mrs. Charles B. Bradley, Avondale, N. C., a girl.

March 24—Mr. and Mrs. Paul E. Douglas, Mansfield, O., a girl.

March 26—Mr. and Mrs. Norbert Pilliod, Swanton, O., a girl.

April 2—Mr. and Mrs. Ernest Berger, St. Paul, Minn., a boy.

April 2—Mr. and Mrs. William L. Stallings, Norfolk, Va., a boy.

April 2—Mr. and Mrs. Clifford Goupil, Detroit, Mich., a girl.

April 5—Mr. and Mrs. Robert H. Freeman, Atlanta, Ga., a boy.

MARRIAGES.

December 24—Christopher C. Garlington and Miss Irene E. Deville, both of Tioga, Ia.

January 1—Leonard B. Cartwright and Miss Pearl S. Apple, both of San Diego, Cal.

February 27—Wallace E. Branson, Little Rock, Ark., and Miss Ruth Nash, Antlers, Okla.

March 14—Llewellyn Williams and Miss Doris Denton, both of Flint, Mich.

March 31—Gerald Brant, Dubuque, Ia., and Miss Annette Howard, Des Moines, Ia.

April 5—Ewart L. Powers and Miss Eula M. Zion, both of Gridley, Kans.

April 11—Lloyd J. Charlesworth, Hazleton, Pa., and Miss Dorothy Holzinger, Allentown, Pa.

GIVE ME THE FLOWERS NOW.

I've noticed when a fellow dies, no matter what he's been,
A saintly chap or one whose life's been
deeply steeped in sin,
His friends forget the bitter words they
spoke but yesterday
And try to find a multitude of pretty
things to say.

I fancy when I go to rest, someone will
bring to light
Some kindly thought or goodly deed
long buried out of sight,
But if it's all the same to you, just give
to me instead
The bouquets while I'm living and the
knocking when I'm dead.

Don't save your kisses to imprint upon
my marble brow,
While countless maledictions are hurled
upon me now.
Say just one kindly word to me while
I mourn here alone,
And don't save all your eulogies to
carve upon a stone.

What do I care if, when I'm dead, the
Times, Sun, Gazette,
Give me a writeup with a cut in mourn-
ing border set
It will not flatter me a bit, no matter
what it said,
So kindly throw the bouquets now and
knock me when I'm dead.
—[The Scottish Craftsman.

THE EDITOR'S MISTAKES.

When a plumber makes a mistake,
he charges twice for it.

When a lawyer makes a mistake, it's
just what he wanted because he has a
chance to try the case all over again.

When a doctor makes a mistake, he
buries it.

When a judge makes a mistake, it
becomes the law of the land.

When a preacher makes a mistake,
nobody knows the difference.

When an electrician makes a mistake
he blames it on induction; nobody
knows what that is.

But when an editor makes a mistake
—GOOD NIGHT!—[Vocational Mes-
senger.

THE MAN WHO DIDN'T.

A bulletin issued by an insurance
company tells this story:

Years ago we tried to sell a man
some insurance but didn't.

He said he didn't expect to die for a
long time and would take a chance. He
did!

About a year ago he said he was
away ahead of the game. He was.

That is, he hadn't paid premiums "for
nothing" for ten years or so, and fig-
ured he was several hundred to the
good. But he didn't have it in the
bank.

Then the old law of averages got
busy. An automobile hit him; hard,
too!

Extra copies of this issue may be had on request. They are just the thing to hand to those friends you wish to interest.

National Fraternal Society of the Deaf

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

GRAND DIVISION DIRECTORY.

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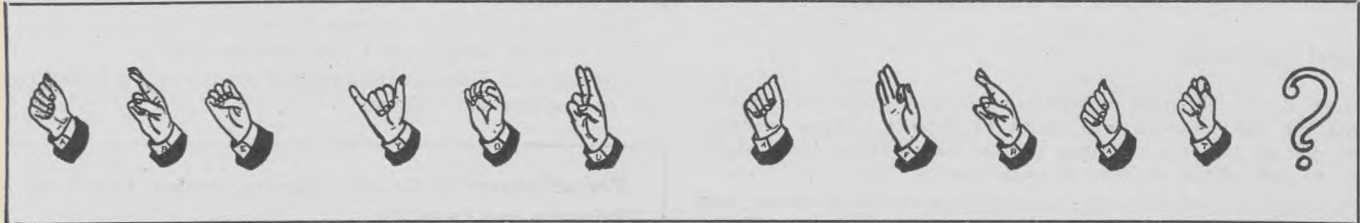
DIVISION DIRECTORY.

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

- CHICAGO, No. 1. Chicago, Ill.
S. A. C. Hall, 5536 Indiana Ave.—Second Saturday
DETROIT, No. 2. Detroit, Mich.
G. A. R., Grand River & Cass Ave.—First Saturday
SAGINAW, No. 3. Saginaw, Mich.
LOUISVILLE, No. 4. Louisville, Ky.
LITTLE ROCK, No. 5. Little Rock, Ark.
DAYTON, No. 8. Dayton, Ohio
BAY CITY, No. 9. Bay City, Mich.
CINCINNATI, No. 10. Cincinnati, Ohio
EVANSVILLE, No. 11. Evansville, Ind.
NASHVILLE, No. 12. Nashville, Tenn.
SPRINGFIELD, No. 13. Springfield, Ohio
OLATHE, No. 14. Olathe, Kan.
CLEVELAND, No. 21. Cleveland, Ohio
INDIANAPOLIS, No. 22. Indianapolis, Ind.
BROOKLYN, No. 23. Brooklyn, N. Y.
ST. LOUIS, No. 24. St. Louis, Mo.
NEW HAVEN, No. 25. New Haven, Conn.
HOLYOKE, No. 26. Holyoke, Mass.
LOS ANGELES, No. 27. Los Angeles, Cal.
ATLANTA, No. 28. Atlanta, Ga.
LEON B. DICKERSON, 351 South Whiteford Ave.

- PHILADELPHIA, No. 30. Philadelphia, Pa.
KANSAS CITY, No. 31. Kansas City, Mo.
OMAHA, No. 32. Omaha, Neb.
NEW ORLEANS, No. 33. New Orleans, La.
KALAMAZOO, No. 34. Kalamazoo, Mich.
BOSTON, No. 35. Boston, Mass.
PITTSBURGH, No. 36. Pittsburgh, Pa.
HARTFORD, No. 37. Hartford, Conn.
MEMPHIS, No. 38. Memphis, Tenn.
PORTLAND, (Me.) No. 39. Portland, Me.
BUFFALO, No. 40. Buffalo, N. Y.
PORTLAND (Ore.) No. 41. Portland, Ore.
NEWARK, No. 42. Newark, N. J.
PROVIDENCE, No. 43. Providence, R. I.
SEATTLE, No. 44. Seattle, Wash.
UTICA, No. 45. Utica, N. Y.
WASHINGTON, No. 46. Washington, D. C.
BALTIMORE, No. 47. Baltimore, Md.
SYRACUSE, No. 48. Syracuse, N. Y.
CEDAR RAPIDS, No. 49. Cedar Rapids, Ia.
HUNTINGTON, No. 50. Huntington, W. Va.
ALBANY, No. 51. Albany, N. Y.
ROCHESTER, No. 52. Rochester, N. Y.
SAN FRANCISCO, No. 53. San Francisco, Calif.
READING, No. 54. Reading, Pa.
AKRON, No. 55. Akron, Ohio
SALT LAKE CITY, No. 56. Salt Lake City, Utah
ROCKFORD, No. 57. Rockford, Ill.
SPRINGFIELD, No. 58. Springfield, Ill.
DAVENPORT, No. 59. Davenport, Iowa
WORCESTER, No. 60. Worcester, Mass.
ST. PAUL, No. 61. St. Paul, Minn.
FT. WORTH, No. 62. Fort Worth, Texas
DALLAS, No. 63. Dallas, Texas
DENVER, No. 64. Denver, Colo.
WATERBURY, No. 65. Waterbury, Conn.
SPRINGFIELD, No. 67. Springfield, Mass.
WACO, No. 68. Waco, Texas
PITTSFIELD, No. 70. Pittsfield, Mass.
BANGOR, No. 71. Bangor, Maine
KENOSHA, No. 72. Kenosha, Wis.
BIRMINGHAM, No. 73. Birmingham, Ala.
STOIX FALLS, No. 74. Sioux Falls, S. Dak.
WICHITA, No. 75. Wichita, Kan.
SPOKANE, No. 76. Spokane, Wash.
DES MOINES, No. 77. Des Moines, Ia.
LOWELL, No. 78. Lowell, Mass.
BERKELEY, No. 79. Berkeley, Cal.
DELANAVAN, No. 80. Delavan, Wis.
HOUSTON, No. 81. Houston, Texas
SCRANTON, No. 82. Scranton, Pa.
RICHMOND, No. 83. Richmond, Va.
NORFOLK, No. 84. Norfolk, Va.
JOHNSTOWN, No. 85. Johnstown, Pa.
MANHATTAN, No. 87. New York, N. Y.
JACKSONVILLE, No. 88. Jacksonville, Ill.
LEWISTON, No. 89. Lewiston, Maine
PEORIA, No. 90. Peoria, Ill.
JERSEY CITY, No. 91. Jersey City, N. J.
BRONX, No. 92. New York, N. Y.
COLUMBIA, No. 93. Columbia, S. C.
CHARLOTTE, No. 94. Charlotte, N. C.
DURHAM, No. 95. Durham, N. C.
DUBUQUE, No. 96. Dubuque, Iowa
GRAND RAPIDS, No. 97. Grand Rapids, Mich.
TORONTO, No. 98. Toronto, Canada
DULUTH, No. 99. Duluth, Minn.
CANTON, No. 100. Canton, Ohio
FAIRBAULT, No. 101. Fairbault, Minn.
SOUTH BEND, No. 102. South Bend, Ind.

- WATERBURY, No. 65. Waterbury, Conn.
SPRINGFIELD, No. 67. Springfield, Mass.
WACO, No. 68. Waco, Texas
PITTSFIELD, No. 70. Pittsfield, Mass.
BANGOR, No. 71. Bangor, Maine
KENOSHA, No. 72. Kenosha, Wis.
BIRMINGHAM, No. 73. Birmingham, Ala.
STOIX FALLS, No. 74. Sioux Falls, S. Dak.
WICHITA, No. 75. Wichita, Kan.
SPOKANE, No. 76. Spokane, Wash.
DES MOINES, No. 77. Des Moines, Ia.
LOWELL, No. 78. Lowell, Mass.
BERKELEY, No. 79. Berkeley, Cal.
DELANAVAN, No. 80. Delavan, Wis.
HOUSTON, No. 81. Houston, Texas
SCRANTON, No. 82. Scranton, Pa.
RICHMOND, No. 83. Richmond, Va.
NORFOLK, No. 84. Norfolk, Va.
JOHNSTOWN, No. 85. Johnstown, Pa.
MANHATTAN, No. 87. New York, N. Y.
JACKSONVILLE, No. 88. Jacksonville, Ill.
LEWISTON, No. 89. Lewiston, Maine
PEORIA, No. 90. Peoria, Ill.
JERSEY CITY, No. 91. Jersey City, N. J.
BRONX, No. 92. New York, N. Y.
COLUMBIA, No. 93. Columbia, S. C.
CHARLOTTE, No. 94. Charlotte, N. C.
DURHAM, No. 95. Durham, N. C.
DUBUQUE, No. 96. Dubuque, Iowa
GRAND RAPIDS, No. 97. Grand Rapids, Mich.
TORONTO, No. 98. Toronto, Canada
DULUTH, No. 99. Duluth, Minn.
CANTON, No. 100. Canton, Ohio
FAIRBAULT, No. 101. Fairbault, Minn.
SOUTH BEND, No. 102. South Bend, Ind.



NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, \$2,000 and \$3,000.

A certificate for more than \$2,000 cannot be issued to an applicant who is over 45 years of age, or for more than \$1,000 if past 50.

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

For addresses of Grand Officers, and a Directory of Divisions, see Page 15.