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The National Fraternal Society of the Deaf (NFSD)

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Twenty-second Year

JUNE, 1925

Number Thirteen

WHEN YOU WRITE

There is something of sacredness about the contents of a letter. The writer often reveals more of himself on the written page than he would in direct conversation. This revelation of course, is designed only for the eyes of the correspondent.

In this country a wholesome respect has been built up for the sanctity of a letter but it is not so respected in many other countries where the opening and reading of sealed mail becomes, at times, so prevalent that the practice has earned the appelation "cracking seals."

The average American would be filled with wrath and the timid soul would shrink with horror at the thought of a third person, and a stranger at that, reading his "personal correspondence."

Yet, that is exactly what happens to 21,000,000 letters a year and will continue so long as letter writers fail to put return addresses on their envelopes.

When a letter, without a return address, can not be delivered for any reason, it is sent, after a certain time, to the Dead Letter Office.

There it is opened and read—not for the possible scandal it may contain—but with a view to finding some clue which will enable forwarding on to the addressee or returning to the sender.

Out of every five letters received at the Dead Letter Office such a clue is found in one and it is sent merrily on its delayed way to one or the other of the two persons most interested in its disposition. The other four are destroyed.

Every person knows his own address and if he would put it on the envelope, the contents would remain inviolate and the letter would be returned with notice of non-delivery.

AN EPITAPH

Ben Higgins never would be passed,
He bragged his car's endurance.
He passed six cars with backward
glance.

His wife has his insurance.

-[Pitt Panther.

HE'D TRY ANYTHING ONCE

A young man called at the house of a celebrated diagnostician and asked to see the doctor.

"Have you an appointment?" the office nurse asked.

"No, I haven't," the young man replied.

The nurse consulted the doctor's appointments.

"I think I can work you in after the next patient leaves," she said, "so please go inside that room and take your clothes off."

"Take my clothes off!" the young man exclaimed, "what for?"

"The doctor has made it an absolute rule not to see anybody unless that is done," the nurse said firmly.

"But I don't want to take my clothes

off," the young man insisted.
"Then I'm sorry, but you can't see the doctor," the nurse said.

"Well, if that's the case, I'm game,"

the young man said.

A few moments later the doctor entered the room and found the young

man awaiting him stark naked.
"Well, sir," the doctor said, "what seems to be the trouble?"

seems to be the trouble?"

"Doctor," the young man replied, "I called to see if you would renew your wife's subscription to the Ladies Home Journal."—[Highway Builder.

The destiny of a man lies in his character.

Don't regret too much your ups and downs; after all the only man who has none is in the cemetery.

The test of free speech is to listen patiently to the contrary views of a man you can lick.

OF TWO EVILS

"Hey, there! It is forbidden to walk on the railroad tracks."

"Have a heart! We are here to escape the automobiles."

BOOST

HIS WIFE'S JOB

A shiftless specimen of humanity came down-town one morning and, joining a group on a corner, announced that he was going to leave town—said he could not live in it any longer, Some one asked him what was the matter.

"Well," he said, "the town is all right; but it's the hardest place in the world for a woman to get work in."—Everybody's Magazine.

CRITICISM

The easiest thing in the world is to criticize someone else; the hardest thing to pick flaws in your own actions and conduct.

Before you talk about your friend's faults, be sure that you have given yourself "the up and down and once over" and have found that you are perfect. If you are not one hundred per cent, be prepared, for your friend will retaliate.

When you have corrected all your faults and still feel that you should correct your friend, tell him a better way to act, and do it kindly. No sensible man will object to gentle, constructive criticism.

Most of our faults are faults of thoughtlessness—we do things without thinking; we say things without thinking; and then we are surprised when some sensitive soul is offended.—[Square and Compass.

HE HADN'T TIME

He hadn't time for brotherhood, And so he didn't join.

"I'll get it while the getting's good,"

He said, and grabbed the coin; "And, after I have got my pile All snug upon the shelf,

I'll settle down a little while
And just enjoy myself."

It took him long, it took him years, But he won out at last;

It cost him trouble, cost him tears, To make his fortune vast;

And then he said, "Well, now I'll rest; Enjoy life's things sublime."

But old Death tapped him on the chest And said, "You haven't time."

-[North Dakota Workman.

THE MEMORIAL TABLET UNVEILED

The great day to which Michigan frats had been eagerly looking forward, the day of the tablet unveiling at the convention of the Michigan State Association, arrived on schedule time, as sure as the calendar and the stars in their courses. There was only one slip-up-in the weather. No one probably had considered the likelihood of rain occurring on precisely that afternoon, and so, of course, that is just what had to happen. Fortunately it was only Saturday, the 13th, not Friday, the 13th. The downfall of wetness caused no downfall in plans, but only a slight delay in their execution. Nor did the downpour dampen the spirits of any present. In fact it may be said to have had its good side, doing some good to suffering crops and yielding some relief from the torridity.

Promptly at one-thirty, the brothers gathered at Brown Hall, the school building, a furlong cityward from the main group, and waited with commendable patience, which was finally rewarded. At length a let-up came. The parade was formed by divisions under direction of Marshal Floyd C. Crippen of Flint and displayed fraternal banners and placards. With each brother wearing a frat hat and bearing a fluttering flag, it wended its way along the winding drive to the scene of the un-Many a camera clicked unheard, but not unseen, along the way, and at one point the Flint Daily Journal movie camera was stationed and

In front of Honor Cottage, with the veiled tablet on its wall, the frats gathered in a large circle; and with the moving picture camera ready, the program was promptly begun with the salute to the great flag held by stalwart Solomon Bakkala of Flint Division.

The invocation was made by the Rev. Brother Clarence W. Charles of Columbus, Ohio.

This was followed by the rendition by Mrs. Bertha Hamilton Collette of Lansing, of an original poem, "The Beginning and the Growth," written expressly for the occasion by Mrs. Josephine Titus Stewart of Flint.

In a brief address reviewing the vast growth of the society in the twenty-five years since its inception, James M. Stewart of Flint presented the tablet to the society and the school.

Then came the crowning moment of the occasion, when little Virginia Schrieber, daughter of Philip Schrieber of Flint, first spelling the words, "I unveil this tablet for the National Fraturnal Society of the Deaf," gracefully withdrew the flag concealing the tablet from view

THIS TABLET MARKS THE BIRTHPLACE OF THE

NATIONAL FRATERNAL SOCIETY OF THE DEAF

THIS SOCIETY
HAD ITS ORIGIN IN A LODGE OF THE COMING
MEN OF AMERICA FORMED AMONG THE OLDER
BOYS OF THE MICHIGAN SCHOOL FOR THE DEAF
WHEREIN THE IDEA OF FRATERNAL INSURANCE
FOR THE DEAF WAS CONCEIVED AND PLANS
THEREFOR BEGUN. IN 1901 THE SCHOOLBOY
LODGE WAS TRANSFORMED INTO THE
FRATERNAL SOCIETY OF THE DEAF WITH
HEADQUARTERS AT CHICAGO AND
INCORPORATED UNDER THE LAWS OF THE
STATE OF ILLINOIS IN 1907 AS THE NATIONAL
FRATERNAL SOCIETY OF THE DEAF NOW
NUMBERING OVER FIVE THOUSAND MEMBERS
IN MORE THAN ONE HUNDRED DIVISIONS.
ERECTED 1925

BY THE MICHIGAN MEMBERS OF THE SOCIETY

In an address speaking the pride and pleasure taken in the memorial, Grand President Harry C. Anderson of Indianapolis accepted the tablet for the National Fraternal Society of the Deaf.

Superintendent I. B. Gilbert accepted it in behalf of the Michigan School for the Deaf and the state, on whose grounds it is erected. The keynote of his address was "Serving, not being served."

Following this came a peep into the assuredly rosy future of the organization by Grand Secretary Francis P. Gibson of Chicago.

The program was concluded by a rendering of Michigan's uncopyrighted version of "Yankee Doodle" by Oren De Champlain and Miss Anna Swanson of Flint, clad in Colonial style, and with the necessary racket furnished on drums by George Pifer and Gordon Mayne.

Immediately following the conclusion of the unveiling program, ice cream and cake were served in the basement of the main building, where protection was sought from the rain, which began to fall smartly near the close of the program.

Representatives from divisions beyond the borders of the state were present as follows: President Charles B. Kemp of Chicago Division, Secretary Nathan F. Henick of Toledo Division, the Rev. Clarence W. Charles of Columbus Division, Gordon Midget of Knoxville Division, Dr. J. H. Cloud of St. Louis Division, Henry A. Germer of Los Angeles Division, Mitchell J. Grimm of Akron Division. Their presence was highly appreciated. Brother Grimm is a Michigan boy and he had not visited Flint since the days of his youth, which made his selection most fitting.

Besides those brought by official representatives, kindly greetings and felicitations were received by letter from Johnstown, Milwaukee, Dubuque, and Cedar Rapids Divisions, and by wire from Manhattan and Louisville Divisions, and Grand Vice-President Mueller. Regrets at not being able to attend and best wishes were also received from Grand Vice-Presidents Neesam and Pach.

The attendance at the convention proper was estimated at over 500—nearly that number being at dinner Sunday. In the frats' parade there were by actual count 155. As the marshal had ordered that only those who had their scarlet hats could have places in the ranks, and many who had forgotten to bring theirs were seen on



the side lines, there must have been at least 200 members of the society witnessing the ceremonies. The Michigan divisions were well represented—almost to a man in some cases, and among these members were many an old-timer. With one exception, the members of the old F. S. D. were on hand to do honor to the occasion. Past Grand Presidents Hellers, Gibson, Kleinhans and Bristol posed with Grand President Anderson for a group picture for The Frat. (We hope to reproduce it and several others in these columns soon.—Ed.)

The Michigan Association's program was an excellently arranged one, and the double attraction proved a strong drawing card for both organizations, so to speak.

Detroit Division distributed, with its compliments, white paper hats (trimmed with the emblem of the society in blue and a red feather to complete the society's colors) to the wives and widows of members—and to everyone presented a souvenir pencil embossed with the division's compliments.

At the banquet of the Association Saturday night Grand President Anderson responded to the toast, "Fraternity," and took occasion to tell the gathering just where the society stood on certain live questions of the day.

Flag Day was fittingly observed at the chapel of the school Sunday morning. The Rev. Brothers Charles and Cloud conducted church services there, and an inspiring recitation of "We Will Never Let the Old Flag Fall," by Mrs. Annetta Lobsinger of Detroit, in costume and with Old Glory for a background, was a part of the program.

The movies of the parade and unveiling exercises taken by the Flint Journal were shown at a local theater Sunday evening, and many had the opportunity to see themselves as other—and the camera—did. An effort will be made to secure the film for preservation by the society, and possible sending around the circuit some day.

It is to be regretted that the pano-

The Beginning and the Growth

As grows the oak from tiny seed,
As swells the sea from inlets small
So sprang to life in humble way
This force that binds us all.
Now from New England's rugged shore
To California's Golden Gate
Its ranks are widening constantly
Where'er they congregate.

Conceived by one who cherished then Such dreams as every boy recalls, Matured within the breasts of youth And born within these walls, This grand idea grew and spread, Till sponsored by the just and sane Of those who silent byways tread, It has attained its aim.

For brother weaker brother lends
The hand that helps him higher rise,
And through this weakness findeth strength
And joy of sacrifice.
We know as here we raise the bronze,
With full inscription proudly fraught,
That still a more enduring mark
Upon the clay is wrought.

-Josephine Titus Stewart.

rama group picture taken at the conclusion of the ceremonies proved a failure because of the rain. Another was taken Sunday afternoon and will be reproduced in these columns. However, many who were in the group the day before had left for home Sunday morning and consequently are not in the finished picture.

This in brief is our story of an event that is now a part of the history of our beloved order. We wish we

could tell of the many anecdotes of the old days that were told, the groups of "old knows" that could be seen everywhere—we wish we had a better gift for description, more space and the time to tell how the boys of the days when the society was young were usually the center of an interested group, adding to what the tablet tells. But there has to be an end to the most pleasant tasks, the most enjoyable stories.—[A. J. Eickhoff.



| TREASURER'S REPOR | |
|----------------------------|-------------------------|
| Division Collections for M | ay |
| Grand Division\$ | 27.46 |
| Chicago | 600.76 |
| Detroit | 271.46 |
| Saginaw | 23.55 |
| Louisville | 114.05 |
| Little Rock | 171.32 |
| Dayton | 108.75 17.52 |
| Bay City | 168.61 |
| Evansville | 50.81 |
| Nashville | 36.49 |
| Springfield, O. | 20.05 |
| Olathe | 135.14 |
| Flint | 138.91 |
| Toledo | 156.24 |
| Milwaukee | 182.69 |
| Columbus | 146.58 |
| Knoxville | 93.24 129.01 |
| Cleveland | $\frac{129.01}{222.53}$ |
| IndianapolisBrooklyn | 370.87 |
| St. Louis | 268.97 |
| New Haven | 50.54 |
| Holyoke | 39.97 |
| Los Angeles | 207.18 |
| Atlanta | 67.83 231.94 |
| PhiladelphiaKansas City | 152.32 |
| Omaha | 96.63 |
| New Orleans | 104.31 |
| Kalamazoo | 49.16 |
| Boston | 149.52 |
| Pittsburgh, | $227.98 \\ 64.62$ |
| Hartford | 55.31 |
| Portland, Me. | 61.25 |
| Buffalo | 54.63 |
| Portland, Ore. | 93.37 |
| Newark | 116.15 59.87 |
| Providence Seattle Seattle | 90.74 |
| Utica | 116.17 |
| Washington | 149.88 |
| Baltimore | 75.59 |
| Syracuse | 96.08 |
| Cedar Rapids | 62.92 84.95 |
| HuntingtonAlbany | 63.59 |
| Rochester | 53.94 |
| San Francisco | 103.98 |
| Reading | 77.47 |
| Akron | 223.79 42.74 |
| Salt Lake CityRockford | 64.97 |
| Springfield, Ill. | 89.14 |
| Davenport | 38.75 |
| Davenport | 64.61 |
| St. Paul-Minneapolis | 139.02 |
| Fort Worth | 80.58 152.60 |
| Dallas | 87.70 |
| Waterbury | 13.18 |
| Springfield, Mass. | 29.42 |
| Waco | 48.82 |
| Pittsfield | 35.89 |
| Bangor Kenosha | 58.24 66.44 |
| Birmingham | 65.34 |
| Souix Falls | 93.61 |
| Wichita | 80.91 |
| Spokane | 38.74 |
| Des Moines | $40.12 \\ 63.82$ |
| LowellBerkeley | 60.60 |
| Delkeley | 1/9/19 |

Delavan

| Houston | 37.26 |
|--|------------|
| Scranton | 60.75 |
| Richmond | 54.78 |
| Norfolk | 20.88 |
| Johnstown | 48.44 |
| Manhattan | 165.87 |
| Jacksonville | 48.99 |
| Lewiston | 50.94 |
| Peoria | 48.87 |
| Jersey City | 61.95 |
| Bronx | 72.25 |
| Columbia | 70.70 |
| Charlotte | 69.62 |
| Durham | 74.19 |
| Dubuque | 36.81 |
| Grand Rapids | 27.94 |
| Toronto | 181.45 |
| Duluth | 43.51 |
| Canton | 28.62 |
| Faribault | 15.00 |
| South Bend | 42.09 |
| The second secon | |
| Total collections | \$9,396.02 |

TREASURER'S STATEMENT FOR MAY, 1925

Balance and Income

| Balance, April 30 | \$659,368.87 |
|--------------------------|--------------|
| Division collections | |
| Interest, mortgage loans | 2,025.00 |
| Interest, bonds | 2.13 |
| Interest, banks | 22.13 |
| Sale of emblem jewelry | 63.45 |
| Record and registry fees | |
| Sundry supplies | 3.30 |
| Surety bond premiums | 6.06 |
| Exchange on checks | 1.20 |
| | |

come\$670,920.71

Disbursements

Total, balance and in-

| Dispursements | |
|---------------------------|----------|
| Death benefits\$ | 1,000.00 |
| Sick benefits | 550.00 |
| Accident benefits | 190.00 |
| Salaries | 570.82 |
| Services | 428.60 |
| Printing and stationery | 186.87 |
| Rent | 175.00 |
| Official publication | 196.10 |
| Office expenses | 60.10 |
| Postage | 37.35 |
| Insurance department fees | 8.50 |
| Sundry supplies | 6.93 |
| Surety bond premiums | 3.50 |
| _ | |
| | |

Total disbursements\$ 3,413.83

Recapitulation

| Disbursemen | | | 3,413.83 |
|-------------|------|------|-----------|
| Balance Ma | v 31 | \$60 | 67.506.88 |

CO-OPERATION

It ain't the guns nor armament, nor funds that they can pay,

But close co-operation that makes them win the day;

It ain't the individual, nor the army as a whole,

But the everlastin' teamwork of every bloomin' soul.

143.18

-Rudyard Kipling.

TRUSTEES' REPORT

Ledger Assets, May 31, 1925

| First mortgage loans | \$576,780.52 |
|---|--|
| First mortgage bonds | 29,856.77 |
| U. S. Liberty bonds | 42,842.63 |
| Canadian bonds | |
| Cash in banks: | |
| Central Trust | 12,965.79 |
| Bank of Montreal | 2,909.53 |
| Secretary's contingent fund | 300.00 |
| Treasurer's cash | |
| | |
| | |
| Total ledger assets | .\$667,506.88 |
| Total ledger assets Balance in Fun | |
| Balance in Fun | ds |
| Balance in Fun Reserve Fund | ds .\$553,984.34 |
| Balance in Fun | ds .\$553,984.34 40,684.52 |
| Balance in Fun Reserve Fund Mortuary Fund Sick and Accident Fund | ds .\$553,984.34 40,684.52 46,828.45 |
| Balance in Fund Reserve Fund Mortuary Fund Sick and Accident Fund Unallocated Interest | ds .\$553,984.34 40,684.52 46,828.45 16,813.56 |
| Balance in Fun Reserve Fund Mortuary Fund Sick and Accident Fund Unallocated Interest Convention Fund | ds .\$553,984.34 .40,684.52 .46,828.45 .16,813.56 .5,005.19 |
| Balance in Fund Reserve Fund Mortuary Fund Sick and Accident Fund Unallocated Interest | ds .\$553,984.34 40,684.52 46,828.45 16,813.56 5,005.19 2,551.64 |

Total in all funds\$667,506.88 Concerning Investments

In May, a partial payment of \$3,000 on the principal of a Chicago first mortgage was received.

A first mortgage of \$34,000 at 6½% on high grade Chicago apartment building property was purchased for \$34,433.20, to net 6%.

MAY DISABILITY CLAIMS

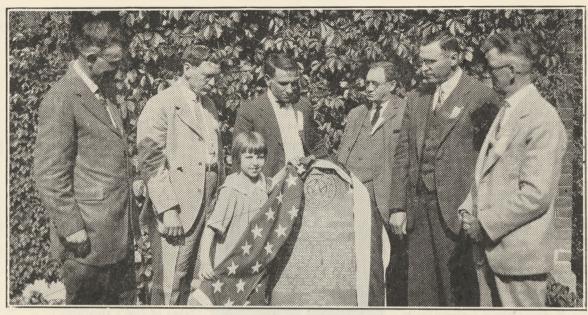
| *J. Dingman, Lorain, O\$ | 10.00 |
|---------------------------------|-------|
| *Hiram Marr, Holyoke | 15.00 |
| *G. B. Wilson, Philadelphia | 20.00 |
| C. P. Johnson, Rockford | 25.00 |
| H. Shapiro, Philadelphia | 50.00 |
| *W. J. Herttua, Akron | 10.00 |
| *S. Strong, San Francisco | 15.00 |
| H. L. Terry, Los Angeles | 15.00 |
| *F. X. Zitnik, Akron | 25.00 |
| John L. Amick, Pickshin, W. Va. | 10.00 |
| S. T. Booth, Los Angeles | 50.00 |
| G. Carmichael, Monticello, Ind. | 25.00 |
| C. F. Cleary, Brooklyn | 30.00 |
| J. P. Dennan, Brooklyn | 10.00 |
| C. O. Duffield, Kansas City | 25.00 |
| B. Fierbaugh, Charleston, W.Va. | 50.00 |
| A. Goldberg, Cincinnati | 10.00 |
| G. D. Hunter, St. Louis | 25.00 |
| K. Murphy, Trenton, N. J. | 10.00 |
| F. R. Neyens, Chicago | 10.00 |
| J. O'Rourke, Quincy, Mass. | 50.00 |
| E. F. Pratt, Dallas | 5.00 |
| M. Shackel, Jacksonville | 30.00 |
| *J. Miller, Three Rivers, Mich. | 30.00 |
| J. E. Decell, Brooklyn | 50.00 |
| L. LaRocque, Quebec, Canada | 10.00 |
| G. C. Lilly, Knoxville | 10.00 |
| J. C. Weigel, Knoxville | 30.00 |
| *R. V. Hill, Berkeley | 50.00 |
| H. Walker, Scary, W. Va | 35.00 |
| | |

Total for the month.....\$740.00

*Denotes accident claims.

MAY DEATH CLAIMS

Paid to Mrs. Clara E. Hulstrand, Canton, Illinois, for death benefit of Olaf Larson Hultstrand, Certificate No. 3877, deceased May 12, 1925, \$1,000.



Courtesy of the Flint Daily Journal

AN ADVANCE VIEW OF THE TABLET

Taken by the Flint Daily Journal's photographer before the tablet was set in place. In the group from left to right are F. P. Gibson, grand secretary; E. M. Bristol, past grand president, secretary of the Michigan Association; Miss Virginia Schreiber; O. Clyde Stevens, the Flint Journal's representative and new president of the Michigan Association; Fred Kaufman, treasurer of the Michigan Association; C. B. Kemp, president of Chicago Division; George F. Tripp, president of the Michigan Association and sponsor of the movement for the erection of the tablet.

MARRIAGES

May 9—Fred Greiner and Miss Ethel Nelson, Audubon, N. J.

May 30—Leslie I. Larsen and Miss Helen Block, both of Chicago, Ill.

May 31—Morris Hertzberg and Miss Annie Shaffer, both of Chicago, Ill.

June 1—Samuel Brosniak, Newark, N. J., and Miss Rebecca Miskin, Brooklyn, N. Y.

June 3—James West Wilson, Inglewood, Calif., and Miss Thelma Blackman, Long Beach, Calif.

June 10—Charles Reed, Pittsburgh, Pa., and Miss Etta Major, Bullian, Pa. June 7—Alphonse Barbarulo, West Orange, N. J., and Miss Mary Riccio, Hoboken, N. J.

June 11—Wesley Lauritsen and Miss La Reine Roper, both of Faribault.

June 24—Peter R. Graves, Pittsburg, Pa., and Miss Anna M. Rodgers.

BIRTHS

February 17—Mr. and Mrs. J. A. Boone, Little Rock, Ark., a girl.

Boone, Little Rock, Ark., a girl.
March 31—Mr. and Mrs. Martin
Johnson, Kansas City, Kans., a boy.
April 3—Mr. and Mrs. Milton Buel-

temann, Chicago, Ill., a boy.
April 18—Mr. and Mrs. W. V. Coup-

April 18—Mr. and Mrs. W. V. Coupland, Birmingham, Ala., a boy.
April 20—Mr. and Mrs. R. P. Hand-

ley, Los Angeles, Calif., a boy.
April 30—Mr. and Mrs. W. W.
Sides, Dallas, Texas, a girl.

May 15—Mr. and Mrs. Dewey Deer, Shelton, Wash., a boy.

May 18—Mr. and Mrs. A. J. Sostillio, Cambridge, Mass., a girl.

May 20—Mr. and Mrs. Hobart Yauck, Temperance, Mich., a girl.

May 22-Mr. and Mrs. Oscar Nelson, Moline, Ill., twin boys.

May 25—Mr. and Mrs. Henry Slovacek, Terrell, Texas, a girl.

May 25—Mr. and Mrs. Luther Price, Knoxville, Tenn., a boy.

May 29—Mr. and Mrs. E. A. Dubratz, Milwaukee, Wis., a girl.

May 31—Mr. and Mrs. E. A. Bodecker, Buffalo, N. Y., a boy.

decker, Buffalo, N. Y., a boy.
June 1—Mr and Mrs. Stanley Osburn, North Milwaukee, Wis., a boy.

June 3—Mr. and Mrs. F. R. Nihlean, Chicago, Ill., a girl.

June 5—Mr. and Mrs. L. I. Peterson, Pico, Calif., a girl.

June 5—Mr. and Mrs. Levi Larsen, Los Angeles, Calif., a boy.

DEATHS

May 4—Infant daughter of George Haese, Sheboygan, Wis.

May 10—Infant son of Henry J. Soland, New Orleans, La.

May 16—Mrs. Ora Sides, wife of Willis W. Sides, Dallas, Texas.

May 27—Mrs. Sophia Johnson, mother of Charles P. Johnson, Rockford, Ill.

May 29—Thelma Banta, daughter of Beaufort Banta, Indianapolis, Ind. May 29—John Stahl, father of John C. Stahl, Utica, N. Y.

June 8-Mrs. George Goll, wife of George Goll, Stryker, O.

ENGAGEMENTS

Edward P. Bonvillain, New York, and Miss Katherine Bregantie, Plainfield, N. J.

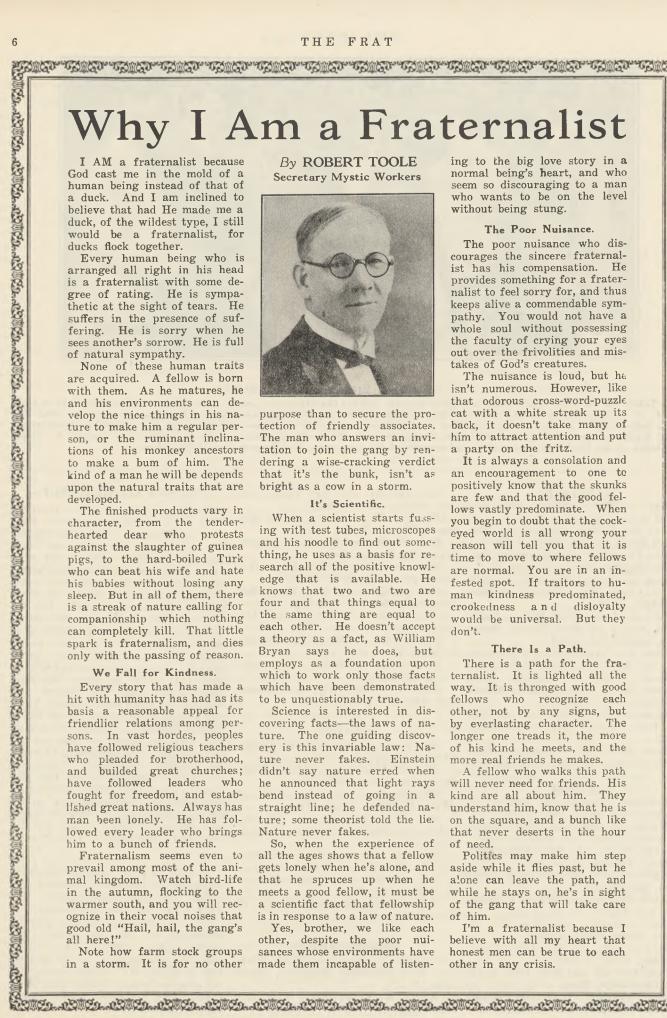
Alfred W. Shaw, Jersey City, and Miss Elizabeth Cullen, Brooklyn.

ONLY AN ACCIDENT, BUT-

Two men stood at the corner of Main and Pratt streets recently. Business was booming in the conversation The sign language was very much in evidence. Hands and arms whirled in a splendid illustration of the sleight-of-hand man doing his stunts with cards and other things. It was a perfectly good-natured talk, but the emphasis was obtained by the use of the hand and arm as exclamation points. They ha-ha'd and people smiled as they passed the happy friends. Then as the hand of one ascended to drive in some important point in the talk his fingers just touched the other man's glasses. There was a flash in the sunlight as the flighty glasses fluttered a moment in mid-air and then the pieces of glass on the sidewalk were too numerous to register. Smiles disappeared. There was an abrupt cessation of the sign language-and long faces immediately completed the transformation as the eyeglass man lifted his eyes to heaven and uttered: "And I paid \$18 for them just a week ago!"—[Contributed.

Speaking on the value of insurance, Josephine S. Geddes (president National Electrical Laboratories, New York City) tells this little story:

Mike and Pat are sleeping and are awakened by the fire gongs. Pat shouts to Mike. "Mike, Mike, run for your life, the house is on fire and the roof is falling in!" Mike replies, "I'll not move an inch. I'll stay right where I am. Sure 'tis meself that's insured against accidents!"



TOTTED A STIED A STIED

Restricted Immigration and the Fraternal Life

By WALTER BASYE

Editor, The Fraternal Age, Rochester, N. Y.

FIFTY years ago Edward Bellamy had a dream of an ideal world in which the average citizen would dig ditches in the forenoon and write poetry in the afternoon. He pictured this kind of life in Boston in 1950. His book, "Looking Backward," caused the furore of the day. But what he visioned as a triumph of a socialistic age may become reality in this country from another cause. It is probable that the average citizen will soon of necessity dig his ditches, if he wants them dug, whether he is able to write poetry or not.

Our Secretary of Labor, James J. Davis, has for the past year been preaching to Moose lodges the ideal life of fraternalism. He believes in a balanced education for every child, in which the young shall learn a trade as well as the fine arts, and this is the birthright of every American youngster. Mr. Davis declares that the age of master and slave has passed. It will not be long before wealthy people will find it impossible to hire persons to do the menial things. Even money will not purchase a life of idleness. Men and women of all stations will of necessity perform a certain amount of physical labor each day. This will not be because those in high places will have something taken from them, but for the reason that working men will rise to independence, intellectually, morally and physically. The poor man will have time and means for higher social and intellectual pursuits, while the rich man must do his own common labor because he cannot hire it done. It is not too far fetched to suppose that the rich man will mow his lawn and mix his concrete, and the poor man will play golf and deliver lectures on the industrial situation. Indeed, rich and poor may do all of these things; their lives may be practically alike in work and play.

Home-Loving Class

This is the fraternal life. The great bulk of fraternal societies in America is composed of people who do things for themselves. They are the home-loving class, the strongest fiber of the republic, neither rich nor poor, sometimes called the great middle class. A fraternalist can tend his furnace, make a speech, milk his cow, write a newspaper article, build a concrete sidewalk, discuss a book or a play. His is the complete life, rounded out and independent. It is a result of the American system of equal opportunity and universal educational facilities.

The spread of fraternal life in the United States is given impetus not by revolution engineered by socialists, but through the increase of opportunities for the man who otherwise would devote his life to common labor. Already we find business and professional men giving more of their time to work which would have been beneath them twenty years

ago. The business man who tinkers with his automobile is common. And today we have the lawyer with a good income who milks his cow, the doctor who paints the house, the author who cultivates a vegetable garden, the merchant who dons overalls and, with the aid of his sons, builds a driveway. These are men who a decade ago spurned to dirty their hands. They were flabby. With diversity and variation in their life they are stronger mentally and physically, and they like it.

Whether we yet realize it or not, the enactment of a very restricted immigration policy in Congress means a tremendous growth of this varied and wholesome life in America. Whether the reader was in favor of unrestricted immigration, or wanted total exclusion, the new law is now a fact. Immigration is greatly restricted, and the incoming foreigner will almost disappear after 1925. This law will have tremendous economic and social effects. It means that cheap labor is a thing of the past, and if American people want common labor done they will pay almost prohibitive prices for it or do it themselves.

Already we have men in the building trades earning as much as professional men. Already we have printers receiving as much for their services as does the good lawyer. In many lines the employe will take as much out of the business as does the proprietor. The traditional ditch digger will be a man of consequence in his community. Hours of labor will be less, and the inventive genius of the Yankee will be taxed to produce laborsaving machinery.

Revolution in American Life

The man who works with his hands will therefore have means and leisure to improve his mind and use it. Thus the differences which produce class and caste will disappear. One man will be as good as another. It will be utopia for the person who must labor and highly satisfactory for the man who likes to labor. Probably twenty years will see a complete revolution in American life.

Our new law went into effect on July 1st, and its effect is to end one of the greatest migrations of peoples in the history of the world. The first migration of record was that started by Abraham about 2000 B. C. and completed by Jacob, his grandson, when he settled in Egypt with a family of seventy souls, as told in scripture. Three or four hundred years later the "family" had increased to several hundred thousand, and Moses led them out of Egypt with a vision of a Promised Land, where they reached Palestine under the leadership of Joshua. The Ten Tribes of Israel were immigrants to the shore of the Caspian Sea in 720 B. C.

Immigration's Rise and Fall

The greatest migration was that of residents of Europe to this country. The war ended emigration from Europe. In 1921 Congress enacted the first restrictive immigration law, going into force for three years, and the new act takes its place. In 1922 the total was 309,000, and last year it was 523,000, with 60% from Europe.

The chief result of stopping the inflow of aliens is that Americans must learn to do a lot of work they have depended on others doing for them. It is the greatest blessing of our life. Emerson said, "The crowning fortune of a man is to be born with a bias to some pursuit which finds him in employment and happiness." Many of us will have to work whether we like it or not, and the citizen who likes to work will be more than amply rewarded.

In what way will this affect the fraternal societies? Does it mean restriction of fraternalism or broadening of the field in which these organizations have prospered? It will not be difficult for the reader to settle this question to his satisfaction.

Fraternal Life of the Future

For over a half century the fraternal societies have had a strong influence in the social and economic life of American people. They have provided protection for those who were neither rich nor poor.

These facts all mean that the field of the fraternal insurance societies is to grow mightily. Look back over the history of the societies through their period of growth and reconstruction and observe the kind of citizens who accepted them as the natural means of protecting their homes and families. Those people were the ones who worked with hands and brains, their livelihood depending upon their own efforts. They were the self-respecting class which viewed life in its reality. No rich idlers; no scum of the underworld.

This class will grow in numbers, and it will grow in appreciation of the sounder principles of life. There will be more homes in which all the members work. These people will be better educated, appreciating the finer and better things of existence. Therefore they will appreciate the better fraternal insurance which is being offered as a result of the adoption of sound principles in giving home and family protection. They will understand the advantages of cooperation, the benefits of the forum and social life of the These results of prohibited immigration come just at the time the sound societies are ready to assume their rightful place in American life. It is a great future for fraternal life and sound home protection.



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

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JUNE, 1925

\$667,506.88.

St. Paul-1927.

July payments are due.

Columbus Division has just isued a neat booklet containing its local rules -adding another excellent piece of printing to the many it has to its credit.

Grand President Anderson began his vacation at Flint and extended it to comprise visits at Buffalo, New York and Boston. He returns to his desk June 29.

Denver Division has put in the field as fine a local committee for 1927 as anyone could wish for. Every man of the seven is a gogetter. As we said in this column last month, they are away with a fine flying start, and a good man on the publicity job. We know Brother Veditz is a mighty busy man, that his time is pretty well taken up with his own special line of bread-winning and we realize he will have to make sacrifices to do what the committee expects of him-but he will do it, starting his series this fall.

When someone tells you of other insurance associations priding themselves on their granting refunds or dividends to their members and asks you why the N. F. S. D. cannot do the same, tell your questioner that it does and has been doing it for some time past. The two waived assessments per year which the society grants are really that very thing. Because of the extra work that would be entailed if checks were issued to the members for these amountsand twice a year, too-it was considered the better plan to allow the members to pay their refunds to themselves, so to speak. We are sure that when

October and April come around the dividends they bring with them are concrete examples of the soundness of the society and the value of membership in it.

A sentence sermon and a borrowed editorial. President Roosevelt said: "This government will endure just as long as the principles which underlie these fraternal societies are maintained."

FRUITION

The event that our Michigan divisions-particularly Flint, upon which the major part devolved-have been looking forward to for the past two years—the completion and placing of the memorial tablet marking an accomplishment of great credit to the school upon whose walls it rests-is now a chapter in our society's history. It is a chapter that has in its making handicaps, obstacles, practical fraternity, push, patience, time, money and good old elbow grease, and its successful writing in letters of bronze is to the credit of Brother Tripp and his confreres of Flint.

Elsewhere in this issue, Brother Eickhoff, also of Flint, tells the story of the doings in connection with the day—the photographers have made still and moving pictures of incidents in connection-Mrs. Stewart, with the pen of the poet has written of the beginning and growth of the movement and Mrs. Collette's graceful signs engraved the song upon our mind's eye-Brother Stewart, in behalf of his Michigan fraters has presented the tablet to the state, through its fine school for the deaf, and to the society-Superintendent Gilbert and President Anderson have accepted the trust-and Secretary Gibson, in the light of what has gone before has attempted to outline what may come. Two daughters of the society, Misses Schrieber and Swanson, patriotic Brother DeChamplain and an odd two hundred members, all have contributed to the honoring of the oc-

All this is as it should be. Nowhere in this great land of ours is there an organization or a movement that has better claim to honors or such recognition, or is more deserving of having its birthplace thus marked. Mingling with the crowd at Flint on "Frat Day, one could not fail to note the pride and happiness shown there. The "First Five" were there-and many of the first five thousand. Not one but who had appreciation of all that the doings represented-what an epoch in the education and advancement of their class was being signally marked. Yet-and we repeat it-more enduring than the bronze scroll itself is the accomplishment it relates, the fulfillment of the task the "frats" set for themselves.

What grander heritage can be left to the boys of today and of tomorrow? Materially, soon a million-dollar concern, but of incalculable value to our

class. What it has been to its members and their loved ones is knownwhat it will be to the many more yet to benefit may only be guessed.

Yes, you boys of yesterday—the "old boys" of today, the builders who like the pioneers of years agone had to fight for every inch of the wilderness they conquered-you dreamed, then built better than you knew.

OBITUARY Horace T. Bright

Brother Horace T. Bright died at his home in Philadelphia, Tennessee, May 27, in his 26th year. He joined the society in July, 1919, through Atlanta Division, transferring to Knoxville Division in 1922.

Gordon T. Struble

Brother Gordon T. Struble was drowned while bathing near Cincinnati. May 31. He was in his 21st year. He became a member of the society in November, 1924, through Cincinnati Division.

Frederick Donus

Brother Frederick Donus was drowned while bathing at Jamaica, New York, June 7. He was in his 36th year. He became a member of the society in March, 1924, through Newark Division.

OFFICIAL NOTICES

Denver Division has selected the following Local Committee of Arrangements for the 1927 convention: John S. Fisher, chairman; Thomas Y. Northern, vice-chairman; Homer E. Grace, secretary; Edward G. Whitaker, assistant secretary; William C. Swink, treasurer; Thomas R. Tansey, Francis Ga-jefski. George W. Veditz will act as publicist.

The following changes have been made in the staff of deputy organizers: Newark Division-Robert M. Robertson succeeds Alfred King; San Francisco Division-George D. Coats succeeds Charles O. Wright; Los Angeles Division-A. D. Ruggero has resigned, Secretary Harris is acting; Berkeley Division—E. E. Vinson has resigned, Secretary Goodrich is acting.

NO COMPLIMENT

"My dear sir, I am flattered by your staying to hear the remainder of my story when all the other passengers ran away at the sound of the dinner bell," said the ocean-going pest to his sole remaining listener.

"What, has the dinner-bell rung?" asked the slightly deaf listener, as he hurried off to the dining-room."-[Howe Guard.

Only a deaf man, however, is privilleged to devote his entire attention to the funny antics of an orator.

> "Lest you forget We say it yet," Your one best bet-More members get.



Coming Division Events

July

| | • |
|-----|--|
| 2. | Frat NightSeattle PicnicDurham at Greensboro |
| 4. | PicnicDurham at Greensboro |
| 4. | PicnicDubuque |
| 4. | Picnic Kalamazoo at St. Joe |
| 4. | PicnicNashville |
| 4. | PicnicEvansville |
| 4. | OutingBay City |
| 4. | PienicKansas City |
| 4. | PicnicLittle Rock |
| 4. | PicnicToledo |
| 4. | PicnicKnoxville |
| 4. | PienicBirmingham |
| 4. | PicnicRichmond |
| 4. | Pienic Duluth |
| 4. | PienicIndianapolis |
| 4. | Annual PicnicChicago |
| 4. | PicnicJacksonville |
| 4. | PicnicBaltimore |
| 4. | Pienic Johnstown |
| 4. | PienieAtlanta |
| 4. | Joint OutingUtica and Syracuse |
| 5. | Picnic Louisville |
| 5. | PicnicDallas |
| 10. | Watermelon Cutting Houston |
| 11. | SocialPortland, Me. |
| 11. | Annual PicnicCincinnati |
| 12. | Annual PicnicAkron |
| 12. | OutingLowell |
| 18. | SocialSan Francisco |
| 18. | Watermelon FestivalFt. Worth |
| 18. | PicnicNewark |
| 18. | PicnicGrand Rapids |
| 19. | PicnicPhiladelphia |
| 25. | Picnic Bronx |
| 26. | Annual PicnicMilwaukee |
| | |

August

| 1. | Annual Picnic | Jersey City |
|-----|-------------------|--------------|
| 2. | Excursion | Toledo |
| | Picnic | |
| 9. | Picnic and social | South Bend |
| 9. | Outing | Toledo |
| 15. | Excursion | Philadelphia |
| 15. | Picnic | Omaha |
| 22. | Pienie | Brooklyn |
| 23. | Picnic | Rockford |
| | | |

September

| 4. | Social and Picnic | Knoxville |
|-----|---------------------------|---------------|
| 5. | Fifth Anniversary | Banquet |
| | ************************* | Delavan |
| 6. | Picnic | San Francisco |
| 6. | Pienie | Peoria |
| 7. | Picnic | Detroit |
| 7. | Outing | Albany |
| 7. | Picnic | South Bend |
| 7. | Picnic | Delavan |
| 7. | Pienie | Sioux Falls |
| 12. | Social | Philadelphia |
| 12. | Social | San Francisco |

Chicago

Recent visitors at headquarters were William Van Lewis, Springfield, Ill., Gordon Midget, Knoxville, Tenn., B. E. Ursin, Duluth, Minn., Frank A. Lessley, Denver, Colo., John A. Benolkin, Minneapolis, Minn., John G. Otto, C. H. Otto and wife and Carl A. Otto, Springfield, Ill., P. H. Morgan, Chicago, C. J. Daughdrill, Mobile, Ala., Henry A. Germer, Los Angeles, Calif., Jay C. Howard, Duluth, Minn.

All indications point to a record crowd at the division picnic on July 4. The committee in charge is working hard to insure its being a success. There will be games and races in plenty, with fine prizes for the winners. Refreshments of all kinds will be on sale at the grove so no one need go hungry or thirsty. Picked men will be in charge of the various enterprises, men who can be relied on to do their part, so the success of the picnic will depend on the support given them by the members and their friends. Everybody is welcome, and will be made to feel at home. The grove itself is one of the best in Chicago, too, and easy of access. Remember the place, Natoma Grove, 6500 Milwaukee Ave., on Milwaukee Avenue car line. Why go out of town when you can have a good time at home, among friends, and at small expense? And in addition to having a good time yourself, you will be helping your division.

After the annual picnic the next big event will be a boat excursion to Michigan City on one of the Goodrich boats. Edward Knobloch has this affair in charge, with a corps of capable helpers, and it should go off great. The

date is Sunday, August 23, and boat will leave the Goodrich wharf at the south end of the Michigan Ave. bridge at 9:45, Chicago city time. Returning, leave Michigan City at 4:00, arriving home around 7:00 in the evening. This is a splendid trip, and one that you are sure to enjoy. Music and dancing on the boat. Tell your hearing friends. Fine meals may be obtained on the boat or at Michigan City. Or you can bring along your own lunch basket. Tables for picnickers at Michigan City. Round trip tickets, \$1.75, are on sale by the committee. If you don't meet one of them, call at the Frat office and President Kemp will fill your needs. Children under 5 years, free; under 12, half fare. Reserve this date, sure.

On June 13 the eyes of the frat world were focused on Flint, Mich., the occasion being the unveiling of a tablet in commemoration of the founding of the N. F. S. D. It called out a record crowd, and was a very impressive affair, as well as one of great historical interest. Several Chicagoans attended the ceremony and were well repaid for the trip. Grand Secretary Gibson and Chief Clerk Kemp of the headquarters staff went down early, the latter as representative of Chicago Division, of which he is president. Other members of Chicago Division present included William J. LaMotte, Chicago, Arthur M. Hinch, Elmer Priester, Israel Zimmerman and Irving Dvoret, Detroit, Harry P. Bailey, Buchanan, Mich., and Jacob J. Kleinhans, Niles, Mich., the latter a past grand president of the society. A shower of rain in the afternoon interfered somewhat with the program, and spoiled a panoramic photograph taken of the crowd. Another picture was taken the following day by special arrangement, and may be reproduced in The Frat later. A moving picture man also ground out some film, later shown at a Flint theatre. Chicago Division wishes to congratulate Flint Division on the excellent manner in which the affair was carried out, and in particular to



THE BIRTHPLACE OF THE N. F. S. D.

Honor Cottage at the Michigan School for the Deaf—the Tablet
was affixed to the wall at the right of the entrance.

thank the members of the division and also the staff of the Michigan school for the many courtesies extended the Chicago representative during his stay in Flint. Nothing was left undone that could be done to make his stay enjoy-joyable. And it was very much appreciated. A full account of the unveiling will appear elsewhere in The Frat.

Now before you forget it, mark your date book "July 4, Frat picnic"; "August 23, Frat excursion to Michigan City." Get your tickets early, and tell all your friends. Boost your division.

Little Rock

Our May strawberry festival was much enjoyed. The fruit was good, despite the long drouth which affected the crop. Ice cream and cake were also served in connection with the berries. A good crowd was in attendance, and the affair netted a handsome profit. An entertaining adjunct was a mock wedding with Brothers Edminston and Hawley in the role of bride and groom, and caused lots of amusement, though everybody sympathized with the help-less groom.

The division will hold an informal outing on July 4. While its nature has not been decided, it will most likely take the form of a fishing trip.

Division President Charles F. Athy has been in New Orleans since May 1, taking a course in linotyping. We hope we may see his genial smile again before long.

The writer feels he needs a vacation, and expects to take a rest until fall before taking up his pen again, unless the division directs otherwise. So here's wishing you all sorts of good times despite the high temperature. (Same to you. Hurry back.—Ed.)

Dallas

Vasco V. Tobey of Louisiana, who has been sojourning in Dallas for the past year or more, studying lintyping and doing odd jobs, has finally landed a job which he hopes will prove to be steady work for him, and states that if this proves to be the case, he will bring his wife and children to Dallas. Dallas Division is always glad to receive and welcome members to the city.

Mrs. Ora Sides, wife of our vice president, Willis Sides, departed this life the 16th day of May, after an illness of about one week. Mrs. Sides was indeed a Christian woman and a loving wife, and we were all greatly shocked at her passing, and it is said that there was never a better woman born than was Mrs. Sides. To the bereaved family, members of No. 63 express their deepest sympathy. The funeral services were held under the auspices of Dallas Division with Brothers C. L. Talbot, R. H. Payne, Doyle Kerr, Ernest Barnes, Oliver Freeman and Troy Hill as pallbearers.

On the night of June 30, Dallas Division pulled off its Frat-Nite program and, though the program was only arranged at the last meeting before the date, it was well given, and drew a

large crowd. The out-of-town visitors included W. H. Davis, George A. Brooks, Robert M. Rives and Robert L. Davis, all teachers at the Texas School for the Deaf, and members of Dallas Division. The first number on the program was a mock trial, given by Brothers Payne, Tobey, Macon, Kerr, McNamara and Sides, assisted by Misses Lorena Russell and Mildred Kerr. This feature of the program was well prepared and true to life, and the antics of the prisoner drew roars of laughter from the audience, while the farce on the part of the judge and the district attorney was well presented. Second on the program was a two-reel comedy by the division's movie operator. Time between reels was taken up by an address by W. H. Davis. This was followed by an address by Dr. James H. Cloud of St. Louis. This was Dr. Cloud's first visit to Dallas, and it was at the request of the local division that he made the trip. Only a few of us had ever had the pleasure of meeting Dr. Cloud, but all of us were mighty glad to meet him and those who knew him before were more than glad to renew old acquaintance with Dr. Cloud's lecture, "In quest of the Funny Bone," was well received, and he was called back for more, after having completed his prepared address. After Dr. Cloud's address the other teachers from Austin gave short talks and Miss Pearl Cooper rendered "Coming Thru the Rye." The committee in charge of this affair deserves the thanks of the division, and the attendance of over 150 shows that the deaf of this part of the country are interested in the deaf of the north whom they have never seen. We are hoping that in the future we will have the chance to not only bring Dr. Cloud back again but also to bring other notables from up north down here.

Dallas Division expects to bid for the 1930 or 1933 Convention of the N. F. S. D.

For the balance of the summer the division will probably hold very few social affairs with the exception of the picnic held on the 5th day of July.

St. Paul-Minneapolis

In union there is strength and harmony. We seem to be in paradise socially since the change of the name of our division was finally favored unanimously at our June meeting. This was further evidenced by the grand success of our "happy family picnic" at Como Park, St. Paul, June 7th, when about 200 were present. The games program came off just as planned by the committee, and a lovely time was had by all who had the good fortune to be

Your little frat button Be sure to always wear; It's a sign that gets you The glad hand everywhere.

The rooster chase was the present. feature of the program. The fortunate one who captured the rooster was Tom Elliott, the "tall pine giant," and he had to stretch himself out quickly like a ferret before he could get hold of it by the end of the tail. It was the scream of the games and of course was hugely enjoyed by all. The kitten ball game played between the St. Paul and Minneapolis boys was intensely exciting and interesting, being even until the last inning when the score turned to 7 to 9 in favor of Minneapolis by an accident. The surprise of it all was that Brother Bowen proved to be able to handle the bat like Babe Ruth and he just got "mad" when others made fun of his work, hence his wonderful hits.

Nothing is definitely known as to July 4th just now, but it has been decided to have our meeting on Wednesday evening, July 1, instead of Friday evening, July 3rd, as usual.

No doubt our next annual picnic will be arranged for in a few weeks, and probably held at Excelsior, Lake Minnetonka. The reporter's reason in favor of this is that a desire has been expressed by all to see the wonderful new park which has just been built there.

Now that St. Paul and Minneapolis have been duly consolidated as if at a wedding, it is hoped that there will be no "divorce." Divorce is unknown where there is love and harmony. So let us all hope for the best.

Peoria

Peoria Division No. 90 appears in print for the first time since its organization, and does so with misgivings, as there is hardly anything worth mentioning with a small division, but we are now ready to take our fling and see how we measure up with our sister divisions.

To begin with, we will have a picnic on Sunday, September 6th, at Waterworks Park. It will be an all-day affair and every frat within coming distance is heartily welcomed. We usually have a fair-sized crowd at our picnics. With little or no publicity, the last picnic brought out about 75. With this announcement, it is hoped that double the number will come this year. William J. Bunch is general chairman of the affair and has planned a lot of surprises for the division and its friends. The chief jester of the day will prohably be Brother Redlich from the Capital City Division along with a caravan of his cohorts. To get to the picnic grounds, take an Adams car going north, get off at the water works and walk through the tourist camp, and a little further beyond you will spot the red hats. It is unnecessary to say that there will be refreshments in abundance to feed everyone, and our only regret will be that we will not be able to entertain our friends as we would have done ten years ago. Savvy? Be sure and come and get acquainted with Peoria.

President Belcke has resigned from office owing to the pressure of other business, mainly his Peerless and many week-end trips he has in mind for this summer. Alfred Bertsch is now president and James Lord is vice-president. A finer bunch of officers could not be found anywhere in the realms of Fratdom, according to our viewpoint.

Our division has suffered a loss in membership through the death of Olaf Hultstrand, of Canton, Ill., as noted in the last issue of The Frat. Brother Hultstrand was one of the mainstays of our organization and one of the most ardent boosters for the whole society in general. Though a non-resident, he made frequent trips to Peoria on the meeting dates just to be present. He will be sadly missed by the members of our division.

Jimmie Boyer of Rockford Division, and incidentally an all-around good fellow, drove down from Freeport with Mrs. Boyer in their Henry 4th Sedan, and took in our meeting. Jimmie has made several trips to Peoria, and judging from his opinions of our city, we are hoping that he decides to come here permanently.

Did you ever notice that when the society pays a death claim it is one of the strongest advertisements for our society. Our recent experience in the death of a member and the handling of the claim gave us opportunity to show the doubting Thomases the speed in which we now adjust death claims. In our case the death occurred on May 12th, final approval and payment in full on May 28th. Let this sink into you and next time there are any holdouts, use this argument. Ten to one it will clinch the applicant.

Brooklyn

An initiation meeting of Brooklyn Division was held in Central Hall, Court St., Brooklyn, on May 23. The affair opened at 8:30 p. m., with 63 members responding to roll call. Thomas S. Cosgrove presided with Grand Vice President Alex. L. Pach and President John Garland of Jersey City Division as his guests. Secretary Max M. Lubin of Manhattan Division and Charles T. Hummer, secretary of Jersey City Division, were also notable guests present, as were some 15 other visitors. Those initiated were Philip Katz, Paul Gaffney, Daniel Lynch, Jack Pellis, William Lerner, Austin Fogarty, Peter Mitchell and John G. Lange.

Newark

While bathing in a creek on Sunday, June 7, Frederick Donus of Astoria, L. I., was drowned, despite every possible effort to save him. Brother Donus was a member of our division, joining about sixteen months ago, and was loved by all. His untimely death was a shock. An elaborate floral piece was sent by the division, through the kindness of Brothers Atkinson and Redman. The heartfelt sympathy of the division is extended to the bereaved family.

The complaints of several brother secretaries regarding the no return postage nuisance strikes a responsive chord in our heart. Our waste basket is often piled high with such junk. The practice of writing for information or favors without enclosing postage for reply seems to be as universal as it is reprehensible. But there seems no way to stop it.

The boasts of some cities regarding the number of auto owners make us smile. After the new vehicle law recently passed in New Jersey goes into effect, July 6, we will have something to say about that. We have six already on the highways. And "Denver, 1927" is their motto. [That's the stuff. Make it Denver or bust, too.—Ed.]

it Denver or bust, too.—Ed.]

John M. Black, founder and grand old man of the division, who has held every office in the division and worked hard and faithfully for its advancement, has presented the division with the gavel he used when the division was organized. It will be suitably engraved as a remembrance from Brother Black, and will be used as he would want it used. A million thanks, John.

It is often difficult for a division secretary to find really interesting news for The Frat. He can't be everywhere, hear everything—if you know a good item of general interest why not help him out in his work by sending it to him? It may help more than you think

Rockford

Plans are being made for our ninth annual picnic to be held Sunday, August 23. The place selected is the Larson farm, an ideal spot, just one and one-half miles north of Pecatonica. If you want a rip-roaring good time, or want to get close to the heart of nature for a day, come and let yourself loose. It is to be a regular rube picnic, and all are asked to come dressed accordingly. Anyone found wearing a biled shirt, white collar, silk dress or stockings, or indeed anything else not suited to the occasion will be asked to dig up for the benefit of the division's sick fund. There will be a full program of sports, including a baseball game between picked nines from Illinois and Wisconsin, the winner to take the ball. All who can do so are asked to bring baskets filled with eats, though coffee and light refreshments will be sold on the grounds. James Boyer will be chairman in charge, with Thomas Dool as chief of police, and Roscoe Ehrhart as traffic manager. Brothers Long, Hart and Jackson will look after the refreshments, and Brothers French and Baird the sports and games. reach the farm take auto route No. 5 on Grant highway, or steam or electric cars to Pecatonica, then go north a mile and a half to the farm. A bus will meet trains at Pecatonica. For further information write Fred Shatwell, 618 Oakley Ave., Rockford, Ill.

Wilfred Krug of Mt. Morris was among the visitors at our June meeting. He leaves soon for a six weeks' vacation in Winnipeg and other points in the northwest. And 'tis whispered that he will not return alone.

Our director, Herbert C. Stearns, also has the wanderlust, and will leave July 4 for a two weeks' vacation, his objective being our 1927 convention city and "Pike's Peak or Bust."

Rockford's deputy, Fred Shatwell, recently went up in an airplane and looped the loop, but whether he was chasing a new prospect or was lured by the wonderful stories of recovered hearing, I cannot say, but he is still among us, apparently as dead to sound as the rest of us. Charles C. Schmidt also went up a thousand feet or so, and was good and sick when he got back on terra firma. Says he, "Never again."

It will no doubt touch a tender chord of sympathy among those who were at the St. Paul convention and witnessed the beautiful rendering of the nationally known poem, "Out Where the West Begins," to learn that the author, Arthur Chapman, a Rockford boy, a few days ago came back to this city bringing from Chicago the body of his mother for burial in the family plot here. At the time the poem was written, Mr. Chapman was a column conductor on a Denver paper. He is now doing feature work on the New York Sunday Tribune. Another Rockford boy, Frank La Forge, set the poem to music for Mme. Schumann-Heinke, the great singer.

Bronx

Bronx Division has not contributed to the columns of The Frat recently, but hopes to be a more frequent contributor in the future. As a start, we submit an item which it is hoped will be of some interest.

The great event for this summer is, of course, our third annual picnic at Haarman's Casino, 814 Jamaica Ave., Brooklyn, on the afternoon and evening of July 25. Plans for the event have all been made, and it is the aim of those connected with it to make this the biggest event in the history of the division. A bowling contest has been put on the program as an added attraction, and an appropriate prize will be awarded the victors. The committee has arranged for the sale of refreshments, so no one need go hungry or thirsty. All members of the N. F. S. D. are invited, and the committee hopes to see a good attendance from other nearby divisions. Matty Blake is chairman in charge, and he and his committee can be relied on to make everything go as it should. Remember the date!

Tell Your Friends About Our Society

Seattle

At the telegraphic request of Dr. Cloud, Dr. Hanson took charge of the funeral of Ed. Johnson, a hearing man and uncle of Brother Laughlin of Olathe, Kans. The deceased had led a somewhat secluded life, and few people were at the funeral. The pallbearers were Seattle frats, Brothers Root, Christenson, Bodley, Johnson and Wright and Mr. Partridge, and they also furnished the only autos for the occasion aside from the undertaking company. Later Dr. Hanson was appointed administrator of the estate.

Seattle Division has lately been called upon to pay the dues of several members, sick or in distress, whose membership would otherwise have lapsed, with consequent loss to them and their families.

The above incidents are mentioned for the benefit of those questioning whether there is any fraternal spirit among the divisions, and shows conclusively that there is.

Kalamazoo

Three auto loads of frats and their wives from Kalamazoo, Ludington and Manistee gave a surprise visit to Brother and Mrs. Jesse Borton at their poultry farm near Hamilton, Mich., recently. The full day was spent on the farm, and everyone had his full share of enjoyment, including the bountiful noon lunch which the visitors brought with them. The crowd returned home late in the evening.

June 6 was the natal day of Norbert J. Quinn, and on the evening of the 5th he was unexpectedly but pleasantly entertained at luncheon at the home of Brother and Mrs. Tellier.

Michigan friends of William A. Lynch may be interested in knowing that he recently moved from Three Rivers to Battle Creek, where he has secured a better position with the Rumley Threshing Machine Co. as a machinist.

Kalamazoo's prexy, Frank A. Adams, is feeling mighty good these days. Cause, a new 1925 Essex Six. And you bet he has it insured against loss by fire or theft.

Eleven of Kalamazoo's members attended the Flint reunion and the unveiling of the N. F. S. D. tablet. Fred H. Wheeler was the division's accredited representative at the unveiling.

Hartford

William F. Durian and wife have moved to Hartford from Canton, Ohio, and expect to make this their permanent home. Brother Durian is well known in New England, and his many friends will be glad to welcome him back. He was a visitor at the division's last meeting. And with three grown sons, all, like himself members of the society, Brother Durian should be given a life membership in the Get-One Degree. How about it, Brother Gibson? (He had it long ago. You did not know.—Ed.)

Albert S. Heyer recently rode the goat at our meeting, and came out with colors flying. But what else could be expected of a man whose application was endorsed by Grand President Anderson, who drove his auto 400 miles from St. Johnsbury, Vt., to attend the ceremony? What division has a member who can beat that? (Echo answers "What."—Ed.)

We rather favor the idea put forth by the Milwaukee correspondent in regard to having a chess and checker tournament as a sort of side show to the Denver convention. Why not? It might help draw a bigger crowd. (You do not know Denver.—Ed.)

Because of the exercises incident to the unveiling of the Gallaudet monument September 5, 6 and 7, it has been decided to hold our September meeting on the 4th. Visiting frats will be very welcome. The meeting place is Maennerchor Hall, 26 Chapel St. Give us a call.

And don't forget our annual affair in this same hall on October 17. There will be something new every minute. The committee, headed by Carl Olson, has put the old, dry stuff under ether and will serve up something full of pep in its place. (Sh!—Ed.)

Albany

After a long hibernation Albany Division emerges to announce that it is well and happy, and hopes you are all the same.

Our division has organized a base-ball team, with a separate athletic fund, and has equipped the team with natty uniforms. Across the chest is the insignia "N. F. S. D."; on the peak of the caps, "A"; and "51" on the left sleeve. Later we hope to get out a photograph with interesting details for The Frat and Silent Worker. (May it be a winner—like its namesake.—Ed.)

On April 18 we chartered a big seagoing hack and the baseball team and some 18 rooters went to Springfield, Mass., where we attended the Spring-

field Division's annual dance that evening. Plans had been made for a bail game the following day, but rain set all plans at naught, and we left for home feeling rather gloomy. The gloom was lightened somewhat by the thrills incident to a rain and snow storm, accompanied by thunder and lightning and high winds, which we encountered while making our way through the steep Berkshire Hills. But all in all, we had a pretty good time.

We are delighted to learn that Utica Division has arranged for a game between their team and ours on July 4 at Madison Lake, near Utica. We will reciprocate by arranging for a return game at our three-day outing at Sacandaga Park, Labor Day.

Boston

Our May social, the last until the fall season opens, was a pronounced success, both socially and financially. Several good prizes were given to the winners in the various contests. From the general comment heard, prospects for a good attendance at our fall socials appear good. Hope we won't be disappointed.

Our members are all agog over the expected arrival of Grand President Harry C. Anderson Sunday, June 21. Former Grand Treasurer Edward M. Rowse will head the reception committee that will look after his comfort and entertainment while here. A meeting in his honor will be held in the evening, and a big crowd is expected to turn out for the occasion. He will be the guest of Brother Rowse during his stay here.

Our annual outing on July 4 will not materialize this year for the first time in the history of the division. Louis Livingstone, who had the affair in charge, was stricken by the heat, and no action was possible. An outing on a small scale may be arranged later. The original "annual" may be pulled off late in August.



Our July meeting will be postponed one week because of the holiday and possible outing. The September meeting may also be postponed to enable members to attend the Hartford doings.

Toledo

August will see two outings by the division. The first will be an excursion to Put-in-Bay on the 2nd, and the other to Reno by the Lake on the 9th. Nathan Henick and Edward Hetzel have the affairs in charge, and assure everyone of a big time. Everybody welcome, too.

Nathan Henick will represent the division at the unveiling of the N. F. S. D. memorial tablet at Flint, June 13.

Dachastan

Our fishing social at Highland Hall on the last Saturday in April was a well attended and enjoyable affair. There were plenty of prizes for the various games. Ira D. Todd was chairman in charge, and he knows how to put things over.

Claude Samuelson was in charge of the arrangements for the May social, which took the form of a "hat social," something new here. A good crowd turned out, and enthusiasm was the order of the evening. Good prizes were given for the most original, funniest, daintiest, etc.

LeGrand Klock, Yates Lansing and Samuel Bliss were the Rochester frats who attended the fiftieth anniversary of the Rome school on June 12 and 13. They report an attendance of 600 at the reunion, and about 350 at the banquet in Masonic Temple on the 13th. And everybody had a big time, they

John A. Roach of Philadelphia, Pa., was in town recently, and Yates Lansing engineered a social at the home of the Todds in his honor and in honor of John K. Cloud, who was also in town, and, we understand, intends to remain permanently. Brother Roach attended the business meeting of the division and was heartily welcomed. He left for home via Rome, where he intended to take in the reunion on the 13th.

Clayton L. McLaughlin and Chester Leary are the latest to join the society through No. 52, and are more than welcome. We hope their good example will be an incentive to a lot of other procrastinators in Rochester to get busy and put in their applications. Rochester Division should have twice the membership it now has. (The material is there. It is up to you all to become "Get-Ones."—Ed.)

Here and There

How many of our readers can hold down such a responsible position as janitor of a big high school? That is what Elmer A. Seth, a non-resident member of Chicago Division, is doing at Fullerton, Calif. A Nebraskan by birth, he was educated at the Nebraska and Colorado schools, took a whirl at farming in Wyoming, worked as a

frat booster in Boise, Idaho, getting almost enough members for a division, and now turns up as a high school janitor in California. And he saw his thirtieth birthday only a couple years ago. Some speed.

The Louisiana Association of the Deaf will meet at Baton Rouge, July 6, 7 and 8, and will have a Frat night on Tuesday, the 7th, at which several members will be initiated into the mysteries of the order. This will be followed by a banquet.

As a trade for the deaf, printing seems to be about the most popular of them all. And in teaching this trade we think our esteemed brother, George Porter, instructor of printing at the Trenton school, has turned out as many successful printers as any one we can name. Among Brother Porter's boys are some 20 linotype operators, 40 make-up and ad men, and any number of pressmen and feeders. And most of them are union men, pulling down the union scale. They surely do great credit to their instructor's teaching, and he, as much as they, is to be congratulated on their success.

Columbus Division will meet on Wednesday, July 8, instead of Saturday, July 4, so allowing its members to observe the holiday otherwise than transacting division business—fishing, picnics and whatnot, for instance.

Jacksonville Division turned out to a man at the centennial parade there on June 5. It was conspicuous among the many lodges in the procession, the members being red-hatted, and the drum corps of the school for the deaf leading in their new uniforms of white, gold and purple.

San Francisco Division is out with a post card, fairly bristling with exclamation points, advertising a Ladies' Night, to be given by the division on July 25. It will be held in Morvin Hall, Druids' Temple, 44 Page St., starting at 8:00 p. m. Games! Dancing! Prizes! The scale of prices for admission puts a premium on unescorted ladies, they being admitted free, while ladies accompanying gentlemen are soaked for admission, apparently. Henry O. Schwarzlose is chairman of the affair, which may account for the partiality shown the ladies. In the language of the card, "Come! See! And be Conquered!"

NEW MEMBERS

| 1. | L. B. MassinkoffChicago |
|------|---------------------------------|
| 10. | A. T. MascariCincinnati |
| 12. | J. D. DavenportNashville |
| 18. | C W. Stephenson Greendale, O. |
| 24. | J. C. FreundSt. Louis |
| 24. | Berthold ClarkSt. Louis |
| 28. | S. L. McLean Atlanta |
| 34. | E. Sievert Benton Harbor, Mich. |
| 35. | W. FratesMattapoisett, Mass. |
| 35. | T. ChausseNew Bedford, Mass. |
| 44. | E. HollenbeckAnacortes, Wash. |
| 46. | E. F. BumannWashington |
| 59. | R. MullinsRock Island, Ill. |
| 71. | L. E. Trainor Bangor |
| 82. | C. A. SchrieberPittston, Pa. |
| 82. | E. GoretskyPittston, Pa. |
| 85. | J. YaminstkyJohnstown |
| 90. | L. Newton Henry, Ill. |
| 91. | P. RienzoJersey City |
| 92. | L. J. CoiroNew York |
| 93. | *D. TillinghastSaluda, N. C. |
| 99. | G. GaaslandLitchfield, N. D. |
| 102. | *C. E. NeffGoshen, Ind. |
| 102. | *H. Cavanaugh Elkhart, Ind. |
| 102. | H. V. RhudlGoshen, Ind. |
| | Denotes social members. |
| | |

THE GET-ONE DEGREE

The pessimist says "I can't" and doesn't try. The optimist says "Aw, shucks, it's easy," and goes out and brings in a new member or two. The pessimists never get anywhere. The optimists are the salt of the earth.

Chicago Division-L. Stephen Cherry

Cincinnati—Frank L. Simpson.
Nashville—Walter B. Rosson.
Columbus—August J. Beckert,
St. Louis—Aug. E. Bremer, W. H.
Schaub.

Atlanta—Walter W. McLean. Kalamazoo—John F. Cordano. Boston—Thatcher M. Bassett, Armand Remillard.

mand Remillard.

Seattle—Oscar Sanders.

Washington—Eugene McConnell.
Davenport—Oren R. Calkins.
Bangor—J. Fred Flynn.
Scranton—Walter H. Rice (2).
Johnstown—Roland M. Barker.
Peoria—Chas. J. Cunningham.
Jersey City—John Garland.
Bronx—Jeremiah D'Antonio.
Columbia—Henry R. Glover.
Duluth—Thomas Sheridan.
South Bend—Leo M. Douglas (2),
William S. Yoder.

Work for the Good of the Order



The Apple Sauce Chronicle

THE ONLY PAGE OF ITS KIND IN THE WORLD

EDITORIAL.
Genius will out! Willie Brush, one of our own drug-store cowboys, has come into his own at last. Brush, a few weeks ago, borrowed enough money to enlist in a correspondence course in sign-paint-ing. To show his skill he painted a board fence on the side of Brown's barn on Main Street. Willie's bulldog chased a visiting drummer down the street, who, in his eagerness to make a quick get-a-way, took a flying leap over the supposed fence and nearly knocked his block off. Several attorneys have written the stranger offering legal aid

in getting damages.
We advise Willie to complete the course. We hope this unfortunate accident will spur him onward to a greater and higher expression in the field where his talent undoubtedly lies and lies!

WHAT'S WRONG HERE?



Answer: Not very much.

HEALTH NOTES.

(Our own Doc answers all questions here.) Mrs. Milly Trilby writes: "I lack the energy I used to have. I weight 227 pounds. I like to eat candy, fried potatoes, bread puddings, ice cream and boiled bacon. I drive my car always—and seldom walk. How can I reduce and seldom walk. How can I reduce my weight and become pepful again?"

Answer: "Get a tow-rope and drag your car 'round the block three times before breakfast. Try this for a month then write again."

William Y. writes: "For some weeks now I have been practicing tobacco chewing. I should like to become proficient in this ort but we strength again."

ficient in this art, but my stomach can't stand it. Is there any way to overcome this stomach weakness?"

Answer: "Sure, try some other art!"



NATURE'S GREAT OUTDOORS.



SHORT STORY.

The terrific storm raged on. All railroad traffic was stopped. The Commercial Traveler dashed from the deput, mercial Traveler dashed from the depot, through the rain, to the Hotel de Waffle Iron. He stayed overnight—so did the storm. "What a terrible storm, it certainly looks like the flood," he said. These remarks were uttered to the waitress who served him his grapefruit. "The what," she inquired. "Why, the flood," he said, "surely, you've heard of the Ark landing on Mount Ararat!" "No sir, I have not," quoth the waitress, "I haven't read a paper for three days!"

FINANCIAL.



THE INQUISITIVE REPORTER.

Question: "How many miles per gallon do you make on your Ford?



J. Honor Bright, real tate: "Twelve to fifteen estate: "Twelve to fifteen when I'm honest, and forty to fifty-nine when I'm imaginative. Anyway, if you own one, why ask me to prevaricate?"

Stanley Buller, salesman Zippy Carburetor Co.: "With our wonderful attachment I make sixty to seventy easily, and then I have to drain off an overflow of gas after every



Wilbur de Glass, boot-legger: "You're asking the wrong guy. I don't own a can' anymore Min'. can' anymore. Mine's a Stutzomobile and how much gas I use is the least of my worries!"

FAIRY STORY.

Once upon a time there was a radio fan who never bragged about the virtues of his own home-made set. . . The END.

COOKERY NOTES.



Miss May O'Naise says: despair because you have not followed the cook book too closely. Wonderful discoveries and novel dishes are often made by accident. Besides, a little originality in your cooking is a thing desired.'

THE MONTH'S DUMBEST BELLE.

The girl who believes that rubber garden hose is the correct style of stocking for gardening wear.

EDUCATIONAL.



Ask Dad-he doesn't know!

AD SECTION.



Improved magnetized bumper is the cockeyed wonder! Protect your tires from the menace of horse shoes, old iron, nails, etc. Free Air Garage, Main Street.



Try Baitless Brand Hooks—lands 'em every time—The Tackle Shop.

National Fraternal Society of the Deaf

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

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| BROOKLYN, No. 23. Brooklyn, No. 24. John J. Stigliabotti 64 E. Broadway, New York ST. LOUIS, No. 24. Stigliabotti 64 E. Broadway, New York ST. LOUIS, No. 24. Stigliabotti 64 E. Broadway, New York ST. LOUIS, No. 24. Stigliabotti 64 E. Broadway, New York ST. LOUIS, No. 25. Stigliabotti 64 E. Broadway, New York St. Louis, Mo. 2521A Benton St. New Haven, Coun. 19 Temple St.—Second Saturday Gilbert F. Marshall .199 Hewitt St., Bridgeport, Conn. HOLYOKE, No. 26. Holyoke, Mass. Bridge Street Turn Hall—First Saturday Joseph Krener. 24 Armory St., Northampton, Mass. LOS ANGELES, No. 27. LOS ANGELES, No. 27. Jos Angeles, Cal. 730 S. Grand Ave.—First Saturday |
| BROOKLYN, No. 23. Brooklyn, N. Y. 308 Fulton St., Brooklyn—First Satur-tiv John J. Stigliabotti 64 E. Broadway, New York ST. LOUIS, No. 24. St. Louis, Mo. Eagle's Hall, Lafayette and Jefferson Ave.—First Friday William A. Cotter. 2521A Benton St. NEW HAVEN, No. 25. New Haven, Coun. 99 Temple St.—Second Saturday Gilbert F. Marshall .199 Hewitt St., Bridgeport, Conn. HOLYOKE, No. 26. Holyoke, Mass. Bridge Street Turn Hall—First Saturday Joseph Kremer. 24 Armory St., Northampton, Mass. LOS ANGELES, No. 27. Los Angeles, Cal. 730 St. Grand Ave.—First Saturday J. Ortic Harris. |
| Pruden Building, E. Fifth St.—First Saturday Jackson Bates. BAY CITY, No. 9 Bay City, Mich. First Monday Charles F. W. Lawrence. 806 N. Henry St. CINCINNATI. No. 10. Cincinnati, Ohio Court St. and Central Ave.—First Saturday Emil Schneider 1859 Kinney Ave. Evansville. No. 11. Fransville. Ind. Adolph Brizius 1859 Kinney Ave. Evansville. No. 11. Fransville. Ind. Fransville. No. 12. Nashville, Tenn. Y. M. C. A.—First Monday 1718 Canal St. NaSHVILLE. No. 12. Nashville, Tenn. Y. M. C. A.—First Friday Thomas A. Oglivie. 144 Benton Ave. SPRINGFIFILD, No. 13. Springfield, Ohio E. High and Linden Ave.—First Saturday John E. Pershing. 421 S. Belmont Ave. OLATHE. No. 14. Olathe, Kan. Edward H. McIvain. Route 1. Box 100 FLINT, No. 15. Film, Mich. 109 W. Second Ave.—First Tuesday Fred A. Lawreson 3401 Fenton Road TOLEDO, No. 16. Toledo, Ohio Kapp Hall—First Saturday Nathan P. Henick 2305 Fulton St. MILWAUKEE. No. 17. Milwaukee, Wishing Samel Sutter 1403 29th St. GOLUMBUS. No. 18. Columbus, Ohio Edwin I. Holycross. 363 Carpenter St. KNOXVILLE, No. 20. Knoxville, Tenn. 329½ N. Gay St.—Second Wednesday St. CYEVELAND. No. 21. Cleveland, Ohio I. O. O. F. Hall—First Saturday Walter Burns 1016 South Gay St. CYEVELAND. No. 21. Cleveland, Ohio I. O. O. F. Hall—Second Wednesday St. St. Douis May St. St. Brooklyn, N. Y. 308 Fulton St. Brooklyn, N. Y. 308 Fulton St. Brooklyn, N. Y. 308 Fulton St. Horodyn-First Saturday Frank Hayer. 3351 W. St. Louis, Mcagle's Hall, Lafayette and Jefferson Ave.—First Friday Waller Burns 194 Hewitt St., Bridgeport, Conn. Hollyoke, No. 24. St. Louis, Mcagle's Hall, Lafayette and Jefferson Ave.—First Saturday John J. Stigliabotti 64 E. Broodway, New York ST. Louis, No. 24. St. Louis, Mcagle's Hall, Lafayette and Jefferson Ave.—First Saturday John J. Stigliabotti 64 E. Broodway, New York ST. Louis, No. 24. St. Louis, Mcagle's Hall, Lafayette and Jefferson Ave.—First Saturday John J. Stigliabotti 64 E. Broodway, New York ST. Louis, No. 24. St. Louis, Mcagle's Hall, Lafayette and Jefferson Ave.—First Friday |

| THE FRAT |
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| PHILADELPHIA, No. 30 |
| PHILADELPHIA, No. 30 I'hiladelphia, Pa. 1628 Arch St.—First Friday James F. Brady202 Walnut St., Audubon, N. J. |
| KANSAS CITY, No. 31. Kansas City, Mo. |
| KANSAS CITY, No. 31. Kansas City, Mo. 912 Grand Ave.—First Saturday Clemenz Dillenschneider |
| OMAHA, No. 32 |
| NEW ORLEANS, No. 33 |
| Frederick Deuchert 424 Fern St. |
| Moose Temple, Portage St.—First Wednesday |
| BOSTON, No. 35 Boston Macs |
| KANSAS CITY, No. 31. Kansas City, Mo. 912 Grand Ave.—First Saturday Clemenz Dillenschneider. 421 Montgall Ave. MAHA, No. 32. Omahs, Neb. Seymour Hall, 16th and Capitol Ave.—Second Saturday Robert E. Dobson. 4519 Redford Ave. NEW ORLEANS, No. 33. New Orleans, La. B. K. A. Building, 627 North St.—First Saturday Frederick Deuchert. 424 Fern St. Kalamazoo, Mich. Moose Temple, Portage St.—First Wednesday Daniel Tellier |
| McGeagh Hall—First Saturday Peter R. Graves 4142 Murray Ave. |
| HARTFORD, No. 37 |
| MEMPHIS, No. 38 Memphis, Tenn. |
| John W. Slough Slough 2084 Cowden Ave. |
| PORTLAND, (Me.) No. 39 |
| Keith M. Leighton 34 Sargent St., Westbrook, Me. BUFFALO, No. 40. Buffalo, N. Y. Mizoah Hall 221 W Ferry St.—First Tuesday |
| John A. Ryan 231 DeWitt St. |
| Red Men's Hall, East 9th & Hawthorne.—First Saturday |
| NEWARK, No. 42 |
| Frank W. Hoppaugh |
| Walter E. Cullen 115 Academy Ave. |
| SEATTLE, No. 44. Seattle, Wash. Carpenters' Hall-First Saturday |
| UTICA, No. 45 |
| John H. ThomasP. O. Box 943, Frankfort, N. Y. |
| N. E. Masonic Temple—First Wednesday Wallace D. Edington. Kensington. Md. |
| BALTIMORE, No. 47 |
| George M. Leitner |
| J. Fred Keller |
| Federation of Labor Hall—First Wednesday Louis T, Herbold |
| HUNTINGTON, No. 50 |
| Clarence Henderson 1537 18th St. |
| 734 Broadway-First Saturday Harry A. Barnes 124 Odell St. Schenestady N. V. |
| ROCHESTER, No. 52 Rochester, N. Y. Highland Hall 391 Gregory St.—Second Saturday |
| Clarence Henderson 1537 18th St. ALBANY, No. 51 The Property of the Control of |
| Native Son's Hall—First Saturday David S. Luddy124 Primrose Road, Burlingame, Calif. |
| READING, No. 54 |
| AKRON, No 55 Akron Oblo |
| Rose Hall, 41 E. Mill St.—First Saturday Thomas W. OsborneBox 203, Firestone Park Station |
| Edwin C, Ritchie, 26 E. Lancaster Ave., Shillington, Pa. AKRON, No. 55 |
| ROCKFORD, No. 57 |
| Benjamin F. Jackson |
| N. E. Cor. 5th & Monroe Sts.—First Saturday |
| DAVENPORT, No. 59 |
| Arthur C. Johnson3123 18th Ave., Rock Island, Ill. |
| Rufus E. Briggs |
| ST. PAUL-MINNEAPOLIS, No. 61 St. Paul, Minneapolis, No. 61 |
| John W. Staska, Jr |
| Labor Temple—Second Saturday Roy Geer |
| DALLAS, No. 63. Dallas, Texas Labor Temple—First Saturday |
| Edward B. Kolp |
| 306 Main St.—First Saturday Oscar A Davis, Jr. Room 355, Y. M. C. A. ST. PAUL-MINNEAPOLIS, No. 61St. Paul, Minn. Fairview and Marshall Aves, St. Paul—First Friday John W. Staska, Jr |
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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.