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The National Fraternal Society of the Deaf (NFSD)

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Fourteenth Year

OCTOBER, 1915

Number 2

STATE ORGANIZERS.

The following is the list of State Organizers for the 1915-1918 term. These appointments have gone considerably beyond the period for regular appointments (August 1), but I have been weighing them with deliberation and spent considerable time and thought, and much more correspondence, in an effort to clarify what I regard is going to be one of the most important working forces of the Society. Manifestly, I cannot satisfy all in a case like this, but I have endeavored to make selections as near acceptable to the several sections as is possible for one man to do, and with the purpose of serving the Society's interest

With this announcement of the makeup of the field force, I am asking each Division and each member to get behind the man selected and in a spirit of loyal good-will help him and help the expansion of the organization, and thereby contribute to the good of all in advancing our work.

This notice and list will serve to notify all concerned of the appointments, reappointments and retirements. No other notice will be given beyond this publication and the beginning of the terms of the various appointees is concurrent with this notice. Division Secretaries and individual members having business with the Organizers will make due note of this

HARRY C. ANDERSON, Grand President.

October 25, 1915.

Arkansas, Charles P. Coker; California, (Down-State) Leon A. Fisk, (Up-State) James W. Howson: Connecticut. John D. Moran; District of Columbia, William Pfunder: Georgia, Ross A. Johnson: Illinois, John D. Sullivan: Indiana, J. William Seitz: Iowa. Lawrence F. James; Kansas, Edward H. McIlvain; Kentucky, William C. Fugate; Louisiana, H. Lorraine Tracy: Maine, Albert L. Carlisle: Maryland, George C. Brown: Massachusetts, D. McGregor Cameron; Michigan, E. Morris Bristol: Missouri, Matthew L. Ahern, Arthur O. Steidemann: Nebraska, Waldo H. Rothert; New Hampshire, Daniel Shea; New Jersey, John M. Black; New York. (Down-State) John D. Shea. (Up-State) Philip Maue: Ohio, (Down-State) Louis J. Bacheberle, (Up-State) Kreigh B. Ayers: Oregon, Philip L. Axling;

Pennsylvania, Wm. L. Davis; Rhode Island, Arthur J. Myers; Tennessee, Jesse T. Warren; Washington, Olof Hanson; West Virginia, James A. Pring; Wisconsin, Henry B. Plunkett.

Note.—For the present and until definite arrangements can be made with the General Organizer (Secretary Gibson), Los Angeles Division territory will be under the jurisdiction of Brother Fisk; San Francisco under Brother Howson: St. Louis under Brother Steidemann: Kansas City under Brother Ahern; Brooklyn, Albany and Utica under Brother Shea; Buffalo, Syracuse and Rochester under Brother Maue; Dayton, Cincinnati, Springfield and Columbus under Brother Bacheberle; Toledo and Cleveland under Brother Ayers. In all other states the entire territory is of course allotted to the sole appointee.

COMING DIVISION EVENTS. November.

- "Magic," Pittsburgh.
- Ball, San Francisco. 24.
- Banquet, Utica. 95
- Social, Rochester.
- Oyster supper, Baltimore.

December.

- 1. Drawing, Baltimore.
- Banquet, Holyoke.
 Gallaudet Day observances.
 Watch Night, Flint. 10.

February.

- 5. Ball, Brooklyn.
- Ball, Milwaukee.
- 19. Ball, Chicago. Ball, Philadelphia.

CONSTITUTION AND BY-LAWS.

Supplies of the new edition of the Society's Constitution and By-laws have been sent to each Division Secretary, and each member should be sure to secure a copy, through his Secretary. Beginning with November, each new member will have his copy mailed direct to him from headquarters. The Secretaries will supply all those on the Division rolls up to the month of October. Attention is again called to the importance of each member's being fully posted on the laws governing the Society and it is hoped that all will give them thorough reading and study.

November payments are about due.

READING DIVISION, No. 54.

Reading Division, No. 54, was installed at Reading, Pa., Saturday evening, October 2. State Organizer Davis was in charge of the installation, and was assisted by Secretary Roach and Treasurer Greiner of Philadelphia Division. Many nonresident members of Philadelphia Division were present. The Division charter was signed by the following: H. F. Yoder, Thomas P. Knaut, George Knaut, Daniel Fritz, Roger M. Williams, Howard W. Cruise, Oscar Weidner, George E. Fister, Stanley M. Saylor, James M. Williams, John L. Wise, David F. Tobias, Albert J. Heath, Sylvester Hoshauer, Harry H. Weaver, John W. Shappell, William L. Nizart, Franklin C. Smileau. Two others will be added to the foregoing eighteen, so the new Division starts with twenty members, all of whom were transferred to it from Philadelphia.

The following officers were elected: Harrison F. Yoder, President; Harry H. Weaver, Vice-President; James M. Williams, Secretary; Roger M. Williams. Treasurer; William L. Nizart, Director: David Tobias, Sergeant; George E. Fister, William L. Nizart, Harrison F.

Yoder, Trustees.

The new Division starts out with the best of prospects and undoubtedly will be heard from from now on. Regular meeting place and date remain to be decided upon. The Secretary's address is 924 Washington St., Reading, Pa.

SEPTEMBER DISABILITY BENE-

1,110.	
H. C. Dunham, Louisville, Ky\$	5.00
E. W. Bruce, Aurora, Ind	10,00
J. W. Pope, E. Durham, N. C	10.00
*George Karges, Milwaukee, Wis.	10.00
*Simon Stolowitz, Brooklyn, N. Y.	10.00
Herman Koelle, Cleveland, O	5.00
H. T. Vollmer, Dayton, O	15.00
Ches. Lavenger, Wyandotte, Mich.	10.00
M. M. Miller. Los Angeles, Cal.	35.00
Isaac Weisbaum, Chicago, Ill	30.00
*Norman Smith, Buchanan, Mich.	10.00
*C. C. Neuner, Columbus, O	5.00
*Henry Dornbush, LaSalle, Ill	15.00
*O. P. Tarr, St. Jo, Texas	10.00

Total for the month\$180.00 *Denotes accident benefits.

This is the time to start that recruiting campaign.

TREASURER'S REPORT.

Division Collections for September.

Division Concettons for Deptem	
Chicago\$	354.46
Detroit	111.03
Saginaw	7.99
Louisville	66.26
Little Rock	50.46
Nashua	17.46
Dayton	59.72
Bay City	8.29
Cincinnati	63,60
Evansville	22.08
Nashville	23,31
Springfield	27.03
Olathe	51.24
Flint	53.78
Toledo	36.33
Milwaukee	63.31
Columbus	34.25
Knoxville	30.13
Cleveland	79.40
Indianapolis	108.24
	93.12
St. Louis	105.86
New Haven	34.32
Holyoke	72.70
Los Angeles	44.59
Atlanta	36.03
Philadelphia	138.12
Kansas City	50.46
Omaha	41.81
New Orleans	42.04
Kalamazoo	15.38
Boston	55.42
Pittsburgh	57.54
Hartford	16.79
Memphis	30.62
Portland, Me.	70.48
Buffalo	53.05
Portland, Ore.	22.47
Newark	18,35
Providence	18,15
Seattle	26.67
Utica	32.47
Washington	28.07
Baltimore	38.72
Syracuse	21,62
Cedar Rapids	45.05
Huntington	10.91
Huntington Albany	28.62
Rochester	18,53
San Francisco	22.16

Total collections \$2,549.49 LIST OF APPLICATIONS.

36.	Paul Harkless, Oil City, Pa.
14.	Earl Peter, Olathe, Kan.
10.	David Brecount, Cincinnati, O.
10.	Martin Maynard, Portsmouth, O.
45.	Thomas Harter, Ilion, N. Y.
1.	Joseph Miller, Chicago, Ill.
4.	Wyatt A. Lucas, Owensboro, Ky.
32.	George H. Thomsen, Cedar Bluffs,
Veb.	

SEPTEMBER DEATH BENEFIT.

32. Joseph Kynel, Jr., Clarkson, Neb.

Paid to Mrs. Beulah K. Kirsch, Shreveport, La., for death benefit of Moise K. Kirsch, Certificate No. 1165, deceased August 10, 1915, \$500.00.

Safety first.

TREASURER'S STATEMENT.

For September, 1915.				
Balance from August\$80,796.41				
Receipts.				
Division collections \$2,549.49				
Rent, Chicago Division 10.00				
Interest from mortgages				
Interest from bonds 55.00				
Button sales 24.10				
Secretary's fees 1.00				
Division bond premium				
Totel balances and receipts\$83,656.70				
Expenditures.				
Death benefit, M. Kirsch \$ 500.00				
Sick benefits 120.00				
Accident benefits 60.00				

Death benefit, M. Kirsch\$	500.00
Sick benefits	120.00
Accident benefits	60.00
Medical Director's salary	15.00
Secretary's salary	116.60
Assistant Secretary's salary	83,33
Official publication	53,20
Rent and light	42.00
Office expenses and supplies	9,66
Postage supply, headquarters	19.48
Refunded fees	6.00
Insurance Department fee	2.00
Printing and stationery	6.25
Total expenditures	1.033.58

Recapitulation. Total balances and receipts......\$83,656.70

Balance, Sept. 30, 1915.....\$82,623.12

A \$1,500.00 CLASS.

Applications may now be received for \$1,500.00, or members in other classes may apply for increases to same. In the case of new applications, all that is necessary is to write the amount of class wanted in the proper space. In the case of applications for increase, the method of procedure will be found outlined in Article XI, Section 9, By-laws. In addition to the special form required, the regular application blank is to be filled out, including the medical examination part in full. Further particulars may be had of your Division Secretary, or from headquarters.

TRUSTEES' REPORT.

Exhibit of Balances, September 30.

First mortgage loans	.\$61,300.00
First mortgage bonds	15,000.00
Certificates of deposit	2,596.40
Savings bank accounts	. 309.33
In bank, subject to check	. 3,017.39
Secretary's Fund	. 300.00
Treasurer's cash balance	. 100.00
Total balances	.\$82,623.12

Deafness Noted at the Movies.

A young woman and her mother were being ushered down the main aisle in a film house recently when the usher paused.

"How far down do you wish to go?"

"Oh, way down, please," said the young woman. "My mother can't hear very well."

DIVISION NOTES

Chicago.

A "Philateen Savings Club" has been organized among the members of Chicago Division, No. 1, with Harrison M. Leiter as Treasurer. What does "Philateen" stand for? One guess!

The new church and parish house of All Angels' Mission for the Deaf was dedicated by Bishop Anderson on Saturday, October 2. The acquisition of this church, with its very complete equipment for the purpose of a social and religious center, marks for Rev. G. F. Flick and the people of the mission the culmination of more than seven years' work and effort. Congratulations and best wishes to him and them on the attainment of what they have so long desired.

The Silent Athletic Club, of which most of the younger Frats are members. celebrated the fourth anniversary of the club's founding with a party at their hall, 1641 West Madison St., on Saturday, October 16. The affair, as usual, drew a large attendance. With games, social pastimes and refreshments, the evening was passed very pleasantly. An especial feature was the presentation to President E. A. Hart of a handsome ring and a toilet set in a fine leather case; the gifts were in recognition of his untiring work for the club and the able way in which he has performed his duties as

Born, to Brother and Mrs. Walter B. Wilson of Granite City, Illinois, on September 30, a girl.

Edwin Hazel during the second week of September went away for a short trip, which took him to Jacksonville, Quincy and St. Louis.

Isaac Weisbaum spent a week in Peoria about the end of September, visiting his sister.

Notice is hereby given that the date set for Chicago Division's annual ball has been changed to February 19-not February 6, as announced in the September Frat under "Coming Events."

First annual charity ball for the benefit of the Fund for the Illinois Home for Aged and Infirm Deaf! To be held at Colonial Hall, 20 West Randolph Street, Chicago, on Saturday, October 30, 1915, at 8:00 p. m. Music by Looney. Come one, come all, and help us carry this off with a bang! For particulars, address Leo J. Clinnen, Chairman; or his aides, Edward A. Hart and John D. Sullivan. Any of them may be reached at 1641 West Madison St.

Detroit.

A farewell party in honor of Brother and Mrs. James J. Brown of Pine Bluff, Arkansas, was given at the home of Brother and Mrs. Thomas Leach on Saturday evening, September 4.

A. R. Tremaine, with his wife and their two children, went to Grand Rapids a month or so ago for a week's visit with Mr. and Mrs. McCallum. While there they enjoyed meeting a number of nice deal people. They then went to Reed City, Michigan, to visit Mr. and Mrs. A.

Gingrich on their farm. Leaving his family here for a longer stay, Brother Tremaine returned to Detroit to go back to work at the Ford Motor Company, where he has a job as auto decorator.

A pedro social under the auspices of Detroit Division, No. 2, was held at 43 Bagley Ave., Saturday, September 25. It was the first social event of the season. About sixty-five persons attended, and in a financial way as well, the affair was a

Peter Polk was presented by his wife with a baby boy last month, and is very proud of his offspring. Baby and mother

are doing well.

David Turrill left on October 3 for Chicago, where he expects to find a carpenter's job for the winter. Work on the new buildings of the state university at Ann Arbor, where he was employed, was finished about the first of October; and the work on the Penobscot Building in Detroit not yet being ready for the carpenters, he decided to try Chicago,

Detroit Division will have a bazaar on October 23, a smoker on October 30, and a masquerade social on November 27all these affairs to be held at 43 Bagley

Avenue.

Louisville.

A. N. Struck captured an imposter on the 10th. In court the gentleman regained his speech and hearing, as a result drawing a ten days' vacation at the "Works."

Coming event: Halloween social at Jeffersonville, Ind., with Brother Huber

in charge.

A. N. Struck left on September 26 to take a course in the Lanston School of Monotype-Setting in Philadelphia. On his way, he stopped at Gallaudet College for a week's visit. He was the guest of President Hall.

Max N. Marcosson and William J. Blount of the state school for the deaf at Danville were recent visitors. Brother Marcosson is expanding at such a rate that he has to buy a new size collar every six months.

Little Rock.

Most of the Little Rock fraters had almost forgotten what a Division meeting looks like; a good many of the resident members are teachers, and when the state school closed for the summer, they went away on their vacations. But with a full attendance at the October meeting, came a revival of fraternal spirit, and the Division came back to life.

C. P. Coker spent his spare time picking apples, and reports that the crop was successful this year. Wonder if we will

George D. Martin, our delegate at the Omaha convention, gave his account of the doings there, particularly of the important business that was transacted. All that he related spoke well for the N. F. S. D.'s good financial condition and the outlook for its permanency.

Sidney W. King and his wife paid a visit to the Panama Exposition which they found both instructive and interest-

F. K. T. Lee visited all of his relatives within a hundred miles of Little Rock.

There are at least ten of them, and so it will be seen that he had quite a strenuous bit of gadding around to do.

Frank T. Lux spent the vacation at his home in Brooklyn. He was a visitor at No. 23's meetings and was cordially received by his friends and former school-

S. W. King and Frank Lux enjoyed a stay of a few days at the home of Brother Bowen of Newport, Ark. They saw many of the buildings demolished by the flood of last August, and it was a pitiful sight as many families were made home-

Clyde Chambless is now a nonresident, having moved to Van Buren, Ark., where he has secured a better position. We wish him good luck.

Dayton.

Harry G. Augustus on September 29 left Dawson City, way up in the Yukon region, and finally reached home on Friday night, October 15-to the great surprise and delight of his family. The members of No. 8 were very glad to see him and he had to do a lot of handshaking at the "Turtle Soup Social" on October 16th. But your Scribe, being on the committee and pretty busy, had little chance to get any news out of him. Sometime later we may have something to chronicle of his life and doings up in Alaska.

Brothers Black, Riddle, Hahn, and Robinson, known as the "Big Four" of Piqua, O., are nonresident members of Dayton Division, and are enthusiastic Frats. All are doing well in their respective shops, and have been enjoying steady work right along. They express themselves as highly pleased with the new emblem fobs.

Two other nonresidents are David and George Surber, who live near Mowrystown, O. They work in the tile factory in winter, and with farming work in the other seasons, keep themselves well employed the whole year around.

W. W. Hines owns a large farm, and does a good deal of stock-raising-mostly hogs, which he ships to the Buffalo market in March and November of every year. He is a born farmer, and has always believed in farming and sticking to

H. P. Mundary and John F. Rhamy are painters and varnish rubbers at the Maxwell Auto Company, and are having all the work they can do. Times are

good with them.

H. T. Vollmer has turned over his shoe-repairing shop to the care of a younger man, having been called back by the Barney Smith Co., with whom he formerly worked. He is now operating a big machine in the manufacture of ammunition for the Russian army. Being popular with his boss on this work, he succeeded in getting four other menone a Frat-into jobs in the same shop.

George E. Simpson came back to Dayton not long ago, after having been away for some time. He went first to Detroit, where he found work at the Cadillac auto factory. When laid off there about August 1, he came on to Chicago, landing there a total stranger. But the Frats there extended a helping hand to keep him going until he got a job in a candy factory. One month at this, however, was enough, and he concluded to come home to Dayton. He is now living with his parents and has succeeded in getting a job sawing lumber at the Barney Smith Company car shop.

Cincinnati.

L. J. Bacheberle recently completed his twenty-fifth year of service with the firm he works for, and to mark their appreciation, his employers presented him with a pair of gold cuff buttons suitably

Cincinnati Division has a "Philadelphia Savings Club," with Bacheberle as

Treasurer.

Ray M. Bingaman came home to Dayton, Kentucky, about August 1 from a ten months' stay in California.

Evansville.

The grippe was prevalent among the Frats here recently, but it did not last long enough in any case to entitle a member to draw benefit.

The old cow trail leading to the Division's meeting-place has changed so much lately that some of the fraters almost get lost. We have a new concrete sidewalk, and the building has taken on

a new, gay coat of paint.

The children of Mrs. Adolph Brizius surprised her on her birthday, October 3, with a spread to which the Frats and Aux-Frats were invited. Mrs. Brizius received many nice presents. The company stayed and enjoyed themselves into the wee, small hours.

Born, to Brother and Mrs. Ernest Schneider, on September 28, a girl.

Mother and child doing nicely.

On Halloween the fraters, providing themselves with brickbats, clubs, and other missiles with which to bombard witch-cats, will follow the jack-o'-lantern to Addison Brassel's house, where a party is to be held.

Springfield.

Howard Barnes is now employed as a painter at the works of the Kelly-Springfield Motor Truck Company. He quit the Wickham Piano Plate shop for good last July, and finds himself well satisfied with his new place.

Frank M. Redington, who has been busy on building jobs in Cleveland since last June, was in Springfield recently, preparatory to moving his family to Cleveland this fall. We shall be sorry

to lose him.

J. E. Pershing and wife visited his uncle in Chillicothe, Ohio, on the 19th of last month. The uncle met them at the station with his automobile and took them out to his country home, eleven miles' ride. On the way he pointed out a range of low mountains over which came the rays of the setting sun; he said that a picture of these hills was taken for the state seal of Ohio-which the delegates attending the Columbus convention will perhaps remember on their badges. Chillicothe was the capital

(Continued on page 4.)



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

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

Articles for publication must reach the editor by the 15th of the month. Correspondence is solicited from all members and others interested in the Society. Members changing their addresses should at once notify the editor.

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



OCTOBER, 1915.

SPECIAL NOTICE.

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

\$82,623.12.

Philadelphia-1918,

Study the new laws closely.

Form a "Philateen Club." Vide Chi-

Reading, No. 54, is welcome to the

No. 55 is coming—so are others. Watch

The Editor will be absent from headquarters between October 22 and November 13 on a combined business and vacation trip. On invitation of the Divisions, he will visit Knoxville, October 27; Atlanta, October 28; New Orleans, November 2; Little Rock, November 6; Mempliis, November 8: Nashville, November 10; Evansville, November 12. He also plans to make stops at Indianapolis, Louisville, Danville, Birmingham, Mobile, Baton Rouge, Vicksburg and perhaps one or two other points between the dates above given. Indianapolis being his first stop and Evansville the last. Assistant Secretary Rowse will remain on the job at headquarters and attend to all business as usual. The trip has been made possible by the courtesy and kindness of the Knoxville, Atlanta, New Orleans, Little Rock, Memphis, Nashville and Evansville Divisions. As it will be the Editor's first visit to the South, he is looking forward to it with much pleasure and trusts he will be able to meet all the members of the several Divisions.

Special attention is called to the announcement of the State Organizer staff in this issue.

The \$1,500.00 class is now effective.

Considerable Division News was crowded out of the September issue and we are using it in this, even though a little old.

We wish to again lay stress upon the importance of our members always carrying their membership cards when on visits to other Division cities. will be required as a part of the identification necessary to admission to meetings. There will also be a new password issued quarterly, beginning with November 1.

We receive many complaints of "no paper," and notwithstanding the fact that incorrect addresses are likely to be the reasons therefor in about 99 per cent of the "kicks," many of our members fail to realize that it is necessary to notify both the post office and this office when they move if they expect to receive The Frat, as well as other mail, regularly. We hope this little lecture will help. member not to forget such notices.

The application lists in The Frat nowadays are not what they should be in the way of quantity. Many of you, brothers, have not seen your Division represented in these lists for some time. If it is not your fault, it assuredly is not ours. Why don't YOU get busy and have YOUR Division represented right along? Don't depend on the other fellow to do what you should do. Here we have 51 active Divisions, a total membership of over 2,000, over \$82,000.00 in our treasury-and a Society that has no equal in the annals of the deaf, and that acknowledges no peer outside of them. Yet there is need of expansion right along and it is the individual member who is the best advertising medium and best fitted to boost. 10,000 members is not an impossibility. That means five times our present strength. It is not hard to see what else it means. If one member brings in one new member, and the latter brings in another, and so on through the "endless chain," what is the answer? The problem is not a hard one, neither is its real accomplishment. Just a little real team-work will make for wonders. Go to it.

The Frat exchanges with all the papers published at the schools for the deaf, and in that way headquarters is enabled to note many an item concerning the membership body, but it is the Division Secretary upon whom we must rely for Division News generally. We are finding it hard to use all the news sent to us and must ask that all items be as brief as possible and only of such nature as to be of more than local interest. The idea of a Greater Frat is not yet ready for material results, but we are still studying it. Meanwhile, we must do the best we can with our present form, which has as its main reason for being published the sending of a monthly bulletin of things pertinent to the Society's growth and welfare, together with such general articles on fraternalism as we can conveniently make use of. It must be remembered that we have no intention of making either a newspaper or a magazine out of The Frat. Those lines are already covered by other excellent publications for our class, like the Journal and other school papers, the Silent Worker and Ephpheta. If our members would, in addition to having this paper, subscribe for their state school paper, the Journal, the Silent Worker and Ephpheta, they would have on their reading tables all the news all the time.

DIVISION NOTES.

(Continued from page 3.)

of Ohio at the time it was admitted to the Union in 1803. The land on which the farm of Brother Pershing's uncle is situated was bought from the government in 1805, and the deed runs from James Madison, fourth president of the United States.

When Frank O'Neal came home from the city one Sunday afternoon recently, he found waiting in the parlor a gathering of friends who had come together to help him celebrate his birthday.

After being on night work for three months, J. E. Pershing has been transferred back to the day force at the ma-chine shop of the Kelly-Springfield Motor Truck Company.

Flint.

Roy C. Klock treated his Frat brothers at the October meeting to cigars upon the arrival of a little son at his household on September 21. This small bit of humanity weighed eight and onehalf pounds, and is named Lloyd Rus-

William Heck was promised a job at the Chevrolet auto factory, but he has been obliged to return to Detroit as the factory was not ready for him. ever, he will come back to Flint after the first of the new year for the new buildings now in course of construction will be completed and ready for occupancy by that time.

Fred A. Lawrason was elected President of the Flint Branch, N. A. D., at its first meeting of this year which was held at the Baker Business University's new hall Saturday, October 2.

Charles Miller of Detroit is in this

city looking for employment.

A "Watch Night" party will be given under the auspices of Flint Division, No. 15, Friday night, December 31. Ralph Miller, Joseph Pastori and F. A. Lawrason are the committee in charge of the

Although the date is quite far off, the members of this Division thought it advisable to get busy and decided to hold a picnic on the fourth of July, next year. A committee composed of Howard-Blodgett, Thomas Kenney and William Drake was selected to take charge of the affair.

Miss Jeannette A. Telder and George Herman Harper were married on Thursday, October 14, at the home of the bride

in Grand Rapids, Mich. Their many friends wish to extend them congratulations and best wishes for a happy wedded life. They will be at home after November 1, in St. Augustine, Fla.

Brooklyn.

Philadelphia—1918! Only a few doors from Brooklyn.

The pennant of Brooklyn Division, which was displayed at the Omaha convention, was the work of Mrs. Theodore I. Lounsbury and her son, George. The emblem was inserted by W. H. Aufort, who would be pleased to hear from any other Divisions desiring such work done. (Write Secretary.)

Newly-weds? Plenty since last writing,

and more a-coming.

We were pleased to have with us on August 28, the date of our recent picnic, several visiting brothers from a distance. A few failed to come in contact with "Ye Secretary," and so he cannot give the names of all. Those whose names he did get were: John E. Haggerty, of Holyoke; James McGrattan, of Cleveland; Charles Wolff, of St. Louis; Paul Berg and Louis S. Hagan, of New Haven; and Charles W. Hopkins, of Portland, Me. All made themselves at home, and seemed to enjoy things immensely.

Paul F. Bengsch of East Cleveland, O., was a guest of Louis Davis a short time

ago.

Henry A. Scherer is now back at work again, after having been forced to take a four months' vacation on account of impaired health.

James Constantin has been selected as Chairman of the Ball Committee for February 5, 1916, and has already started

in to "do things."

Brooklyn Division was forced to change its meeting date from the first Saturday to the second, in order to keep its present quarters in Imperial Hall. Looks like a raw deal from the management, but it will be for only a year, unless conditions are reversed before the year is up.

lacques Alexander took a photo of the Division at the October meeting, assisted by Brothers Hitchcock and Bowers.

Ferdinand Berg is now located at Columbia, Pa.—quite a big jump from the Catskills.

Joseph Bolitzer got tired of planting hayseed, milking cows, etc., and so hied himself back to little "ole New York."

George M. Donovan has in his possession a unique memento of olden times, namely a bicycle. It passed from his hands to another's, and so on for a number of years, and now comes back to him. John Buckley once took a ride on it and Brother Donovan had to wait till the wee hours of the next morning before Brother Buckley came back.

Frank Lux of Little Rock Division was at our September meeting and seemed glad to meet many of his old friends. He stated that Little Rock's meeting-place was not "quite" so large

as Brooklyn's.

Kalamazoo.

Martin M. Taylor, with a view to locating himself for the better, is now at

Ann Arbor, the seat of the University of Michigan, where he has a good position as a printer on the "Union Helmet." His family is still staying on in Kalamazoo, and no definite plans for their future removal have yet been reported.

Fred H. Wheeler has come into possession of a beautiful bungalow situated on an acre lot in the outskirts of the city, and has moved in there with his family. He continues right along to have steady work at his trade in town.

Cortland J. Ridler of Flint Division has secured a good-position as a linotype compositor with the leading paper here, the Telegraph-Press. We wish him success, and hope to see him take out a transfer to Kalamazoo Division.

E. S. Parsons of Allegan, Mich., enjoyed a visit one Sunday recently from four of the Kalamazoo fraters.

Moses Graff contemplates spending Halloween with friends in Chicago.

The absence of Norbert J. Quinn from No. 34's October meeting was accounted for by the news of his being summoned to the side of his dying sister in Port Huron. Our heartfelt sympathy goes out to him.

Buffalo.

Wm. M. Smith and Miss Burdick were united in holy wedlock on September 29. They will keep house in Blaisdell, N. Y., a village about twelve miles out of Buffalo. Brother Smith has steady work at the Pierce Auto Company's plant. Well Bill, you'll have to get up at 4:00 a. m. to catch a car to your work, but we don't expect to hear you grumble.

Henry C. Zink, our trusty watchdog of the Division treasury, will on October 20 be united in the holy bonds of matrimony with Miss Jessie Wood of Fredonia, N. Y. The bride will be no stranger in our midst; she is very well spoken of, and will be a welcome addition to our social circles. Some catch, Henry! Buffalo Division, No. 40, tenders congratulations to both of the newly married couples, Brother and Mrs. Smith and Brother and Mrs. Zink.

Philip J. Maue, who has held a lucrative position with the Sterling Engine Company for seven years, recently left this employ for his own good reasons, and now holds a job with the Curtiss Aeroplane Motor Company. It is not the same kind of a job that he had before, but it is a well-paying one and he has his week ends off all right.

Portland, Oregon.

The members of Portland Division, No. 41, have had the pleasure of making the acquaintance of quite a number of eastern brethren the past summer, among them being Jay Cooke Howard, President of the National Association of the Deaf, Duluth, Minn., Rev. D. E. Moylan, pastor of the M. E. Church for the deaf in Baltimore, Md., Rev. C. O. Dantzer, of Philadelphia, Pa., Wm. H. Chambers and Gordon Midget, of Nashville, Tenn.. Henry A. Stumpe, of St. Louis Division. I. J. Wittwer, of Omaha Division and Chairman of the Visitors' Committee at the convention, and two or three others whose names are not available.

Rev. D. E. Moylan, of Baltimore, Md., after attending the Omaha convention and later the N. A. D., gathering at San Francisco, came on to Portland and Vancouver, Wash., to make a two weeks' visit with his daughter, Miss Mabel, a teacher in the state school at Vancouver. He conducted services for the deaf at the Y. M. C. A. chapel one Sunday afternoon and had a very large attendance.

Portland Division, No. 41, has changed its meeting place from a hall at Second and Washington Streets to an elegant room in the Y. M. C. A. building at Sixth and Taylor. Economy and more satisfactory quarters were the things that

impelled the change.

The Labor Day picnic given by No. 41, was a pleasant affair and netted the Division a small sum, but the attendance was not up to expectations. The picnic was held in Laurelhurst Park, right in

the heart of the city.

I. J. Wittwer, of Omaha Division, spent a week in Portland, arriving the last of August and remaining to take in the Frat meeting in September. He took in all the sights and visited at the homes of nearly all the Frats. Brother Wittwer and Brother Thierman, of the local Division, were schoolmates in Omaha years

Dr. Olof Hanson, of Seattle Division, No. 44, made a flying trip to Portland the last of August, but had not the time to meet many of the deaf here. Architectural business called him here.

F. S. Delanoy, who has been Secretary for No. 41 the past two years or so, moved to Salem, Oregon, last spring and is now holding down a good situation at Silverton, Oregon, not far from Salem. The duties of his office are looked after by P. L. Axling, lately transferred from Seattle Division.

Several of the local Frats, finding work in the city scarce, hied themselves to the country and performed farm work to replenish their pocketbooks. Those going out were Rudy Spieler, A. W. Fleming, Sanford Spratlen and D. G. White.

P. L. Axling, in addition to being superintendent of circulation on the three publications comprising the Pacific Northwest Farm Press Trio, has assumed the associate editorship of these papers.

L. O. Christenson, of Seattle Division, spent ten weeks in California the past summer, and stopped in Portland a few days on his return.

Cedar Rapids.

The program for the Labor Day picnic went through fine, without a hitch. The attendance was over 140, including a score or more of hearing people who came along with their deaf relatives. This picnic broke all the records for "eats," good times, and program stunts. Everyone found it more than had been expected. Cedar Falls won the prize for bringing out the largest crowd, with Davenport second. The success of the picnic was due to the hard work of the Social Committee and their Aux-Frats.

James O. Hamersly, of Agency, Iowa, and Miss Ada B. Faulkner, of Houston, Mississippi, were married on September

25 at the home town of the bride. Mr. Hamersly was for two years instructor in printing at the Mississippi School for the Deaf in Jackson, of which institution Mrs. Hamersly is a graduate—in the same class with Mrs. Lawrence James, formerly Miss Maud Phillips. On their way to Iowa, Mr. and Mrs. Hamersly broke their journey at Chicago, stopping over there for a day and paying a call at headquarters—where their unexpected advent was a real "knock-out," a complete but very pleasant surprise for E. M. Rowse, who knew them both well during the time he was teaching down in "Ole Miss'." Now what Brother Rowse wants to know is what has started this procession of Iowa youths going down into Mississippi to get wives.

Memphis.

Another wedding to chronicle! Nace L. Hutchinson, Jr., of Crystal Springs, Miss., and Miss Agnes Cox were married on August 12 at the home of the bride's aunt in Rockport, Indiana. The young couple are making their home in Crystal Springs, where the groom is engaged in truck-growing and dairying. Congratulations, Nace, and best wishes for you both.

Toledo.

No. 16's annual picnic, which was to have been held on Labor Day as announced in The Frat, was given up on account of two days' continued rain. The grounds at Willys' Park were too wet to have allowed picnic-goers to enjoy themselves. Instead of the picnic a sociable was held at Mitchell Hall. In spite of this change of plans, the committee made a good success of the affair. Many visiting Frats and friends from other cities spent a good part of the day here. It is understood that they were not so very greatly disappointed over the picnic, for the sociable did very well as a substitute, and afforded a very pleasant time; and so after all they did not have to return home without seeing the friends and acquaintances they came to meet. It was rather hard luck for the workers on the committee, but they were content that the affair turned out as well as it did.

Wesley D. Ellis of Springfield and John Berry of Detroit were welcome visitors at the September meeting. We always enjoy a speech from a visiting frater. Brother Berry was the guest of the Currys the day he was here, and with Mrs. Berry attended the sociable on Labor Day.

Nathan Henick took a nine days' vacation not long ago, and spent it visiting his deaf friends and relatives in Cleveland, Akron and neighboring towns. While in Cleveland he attended No. 21's annual picnic, which attracted quite a number of other visitors also. When his vacation was over, Nate felt rather gloomy and blue—it had seemed all too short and had passed so quickly—but of course had to go back to his job and resume the everyday grind.

Albert C. Buxton of Baltimore, Md., has been in this city for a couple of weeks or so, on a business trip. He is expect-

ing very soon to make a jump to some other city.

Brother and Mrs. Pretlow Munger and their cute little tot, all coming from Detroit where they had been on a trip that was marred by threatening weather, attended our Labor Day social. Their well-remembered friends were delighted over seeing them again. On the next day the Mungers returned to their home in the "Sixth City," where Pretlow pounds a linotype on the night shirt at the office of the Cleveland Plain Dealer.

William M. Bartow was prostrated by the heat one day last week in the printing-office where he works. He is now in the country regaining his strength and is feeling much better at this writing. We hope he will soon be back as well as

Knoxville.

W. H. Chambers and Gordon Midget, our delegates to the Omaha convention, returned during the latter part of August full to bursting with things to tell of the happenings during convention week and of their experiences on the long trip to the Pacific Coast, taking in the Exposition and the N. A. D. convention, returning with the party coming by the northern route

northern route.

Rev. H. L. Tracy gave a delighted crowd a very interesting talk about the convention, etc., immediately after his religious services at the Episcopal church

on Friday evening, August 13.

Brother and Mrs. W. J. Kennedy, with Mr. and Mrs. John B. Chandler and family, of Lenoir City, spent part of July near Sunshine, far up in the "Smokies." The party had anticipated a big time, but it rained a good deal and this rather put a damper on the outdoor frolics. But perhaps the vacation was the more restful and did them the more good for spending part of it quietly indoors.

Horace McMahan has been larking like a little boy again—his old, measured step quickened to a sprightly, nimble gait. On August 8 he rode a bicycle out to Boyd's View—eighteen miles—and visited some good friends there, returning

home a few days later.

A report floating around this summer about Lomas Payne and a lady—well, wait for more definite news later. (The "more definite news" "has came," and it gives The Frat great pleasure to announce that Brother Payne was recently married to Miss Steadman. Our congratulations and good wishes.—Ed.)

Indianapolis.

Will Hinckley has gone to Lebanon, where he has secured a position that will keep him there for the present.

Ernest Hall's mother, who lives with his sister in Glen Ellyn, Ill., is visiting

him for a couple of weeks.

Lawrence Ralston spent a week on vacation visiting his parents at the old home near Madison. At the end of the week he went to Muncie, reaching there on Saturday, the 4th, and stayed over till Labor Day for the picnic. All the week at home, and while staying in Muncie, too, he enjoyed a fine time.

The picnic held at Muncie under the

management of the local Frats was pulled off weil, in spite of threatening weather which at first made them think they would have to hold it in the church. But the weather cleared up during the forenoon, and plans were changed again; so the picnic was held at the tair grounds after all. Part of the day was given over to games; short speeches were also made. There were several visitors from surroundings cities, and a few from Ohio. Everybody enjoyed the day. A nice profit was cleared, which will probably be turned into Indianapolis Division's local fund.

William Seitz and family spent Sunday and Labor Day at Anderson visiting relatives there. On Labor Day Brother Seitz slipped out to Muncie to spend part of the afternoon at the picnic, which he did not want to miss altogether.

Perry V. Keys received recently an accidental injury to one of his eyes. He does not know exactly how it happened, but thinks he frightened his horse, and then when the animal jerked his head away the halter struck him in the eye. It all happened while he was threshing oats. Indianapolis Division wishes him a speedy recovery.

Born: To Brother and Mrs. Howard Overhiser of Indianapolis, on July 17, a girl; to Brother and Mrs. Harry Blachschleger of Indianapolis, on August 2, a

girl.

Harry E. Tiffee writes that J. J. Kleinhans was at Union Mills visiting him on

Sunday, September 12.

James Langford is the owner of a motorcycle, and he thinks sometimes of coming in to Indianapolis on it. But the roads are too rough for him, and rather than risk it he thinks he had better let the roads alone.

Jacob and George Burford have gone to West Toledo and have secured jobs in the Overland auto factory. Their wives

are with them.

Fred Looney and family spent a day in Seymour on September 5, visiting the Beyers.

Albert Clark was a recent visitor in Indianapolis.

New Orleans.

Grand Vice-President Tracy was a visitor in New Orleans, August 12-13, and attended the regular monthly meeting of New Orleans Division on the evening of Thursday, the 12th. During his stay here, Rev. Mr. Tracy was the guest of Brother and Mrs. Max J. Kestner.

Willard E. Frazier of Hartford, Conn., stopped off for a day here August 5, on his way to San Francisco. Brother Kestner acted as his guide and took him through the famous French Quarter. Our visitor found New Orleans a very interesting city. (As who would not? To our mind it is perhaps the most interesting city in the United States.—Ed.) Brother Frazier had come by boat from New York; during the day's sight-seeing he got the kinks out of his "sea legs," and found himself in good shape next day to continue his journey by ra'l to Los Angeles.

New Orleans Division, No. 33, held a

quiet outing at Audubon Park on Sunday, September 5. For one reason or another, the attendance was not as large as expected, but everybody who was there had a most enjoyable time.

W. C. Goss, formerly Treasurer of New Orleans Division, was married to Miss Willie Mount at Ruston, La., on July 28, Rev. H. L. Tracy officiating. Brother and Mrs. Goss will make their home at Ruston, Brother Goss taking charge of a large farm belonging to his wife.

Gus Weil of Paris, Texas, a nonresident member of Division No. 33, taking advantage of low excursion rates from Dallas, came on to New Orleans during August. After a few days' visit he returned home.

Brother and Mrs. Gervais Gaiennie, who have for the past two months been visiting Brother Gaiennie's mother in Algiers, La., are getting ready to return to Baton Rouge. Brother Gaiennie, who is a teacher in the State School for the Deaf, has been a regular attendant at No. 33's meetings during his stay in Algiers, which is not far out of New Orleans. The Gaiennies spent the early part of the vacation visiting Mrs. Gaiennie's

relatives in the northern part of the state. Andrew J. Sullivan of Baton Rouge was in New Orleans for a few days during July.

Brother and Mrs. John T. Hower are at this writing still in Ruskin, Fla., where they have been looking after their land and taking care of a house and farm for the owner, who is away in the north. But they are expected to reach New Orleans very soon on their way back to Baton Rouge to take up their duties at the School for the Deaf when it opens.

A girl baby was born to Brother and Mrs. Anthony Zimmermann on July 9.

National Fraternal Society of the Deaf

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

GRAND DIVISION.

Board of Directors.

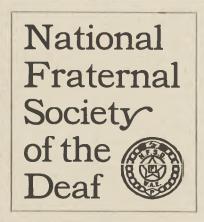
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0.101 Manufalm Asso Cimplementi Obio
KREIGH B. AYERS
1422 Lakewood Ave., Lakewood, Ohio.
FRILIF L. AALINGOregon
411 Stock Exchange, Portland, Ore. WILLIAM L. DAVISFennsylvania
WILLIAM L. DAVISPennsylvania
5830 Race St., Philadelphia, Pa.

DIVISION DIRECTORY.
(Giving meeting place, date of meeting and
(Giving meeting place, date of meeting and Secretary's address.) CHICAGO, No. 1
Masonic Temple—Second Saturday.
J. D. Sullivan 1834 Elmdale Ave. DETROIT, No. 2 Detroit, Mich. 43 Bagley Ave.—Second Saturday. Rion Hoel 420 Hubbard Ave.
43 Bagley Ave.—Second Saturday.
Rion Hoel 420 Hubbard Ave.
Brother, No. o
LOUISVILLE No. 4 Louisville Kr
Robinson Hall—Second Saturday.
LITTLE ROCK, No. 5 Little Rock, Ark.
First Saturday.
NASHUA, No. 7 Nashua, N. H.
Mechanic Hall—First Saturday, Daniel Shea
DAYTON, No. 8 Dayton, Ohio
F. O, Ramage 529 S. Fourth Ave. LOUISVILLE, No. 4 Louisville, Ky. Robinson Hall—Second Saturday. J. H. Mueller 1072 E Kentucky St. LITTLE ROCK, No. 5 Little Rock, Ark. First Saturday. Frank T. Lux, School for Deaf, Little Rock, Ark. NASHUA, No. 7 Nashua, N. H. Mechanic Hall—First Saturday. Daniel Shea Derry, N. H. DAYTON, No. 8 Dayton, Ohio A. I. U. Hall—First Saturday. Jackson Bates 43 Calm St. BAY CITY, No. 9 Bay City, Mich. White Eagle Hall—First Monday. C. F. W. Lawrence 3312 N. Water St. CINCINNATI, No. 10 Cincinnati, Ohio Court & Central Ave.—First Saturday. Jeseph A, Steele 3538 Montgomery Road EVANSVILLE, No. 11 Evansville, Ind. 1718 Canal St.—First Monday. Adolph Brizius 1718 Canal St. NASHVILLE, No. 12 Nashville, Tenn. Y. M. C. A.—First Saturday.
BAY CITY, No. 9 Bay City, Mich.
C. F. W. Lawrence
CINCINNATI, No. 10 Cincinnati, Ohio
Joseph A, Steele3538 Montgomery Road
EVANSVILLE, No. 11Evansville, Ind.
Adolph Brizius 1718 Canal St.
NASHVILLE, No. 12
Thomas A. Ogilvie
Adolph Brizus. 1718 Canal St. NASHVILLE, No. 12. Nashville, Tenn. Y. M. C. A.—First Saturday. Thomas A. Ogilvie. 409 Morton Ave. SPRINGFIELD, No. 13. Springfield, Ohio Zimmerman Bidg.—Second Saturday. J. E. Pershing. 525 W. Southern Ave. OLATHE, No. 14 Olathe, Kan.
OLATHE, No. 14Olathe, Kan.
E. H. McIlvain Lock Box 212
FLINT, No. 15 Flint, Mich.
E. Morris Bristol 119 E. Fourth St.
TOLEDO No. 16
Nathan P. Henick2132 Vermont St.
MILWAUKEE, No. 17. Milwaukee, Wis.
Samuel Sutter 1403 20th St.
COLUMBUS, No. 18 Columbus, Ohio
E. H. McIlvain Lock Box 212 FLINT, No. 15. Film Mich. Moose Temple—Second Tuesday. E. Morris Bristol 119 E. Fourth St. TOLEDO No. 16. Toledo, Ohlo. Mitchell Hall—First Saturday. Nathan P. Henick 2132 Vermont St. MILWAUKEE, No. 17. Milwaukee, Wis. 300 Fourth St.—First Saturday. Samuel Sutter 1403 20th St. COLUMBUS, No. 18. Columbus, Ohlo. I. O. O. F. Hall—Second Saturday. C. C. Neuner Route 4 KNOXVILLE, No. 20. Knoxville, Tenn.
KNOXVILLE, No. 20 Knoxville, Tenn.
L. A. Palmer P. O. Box 590, Knoxville, Tenn.
C. C. Neuner Route 4 KNOXVILLE, No. 20 Knoxville, Tenn. Masonic Temple—Second Tuesday. L. A. Palmer
K. B. Ayers1422 Lakewood Ave., Lakewood, O.
K. B. Ayers. 1422 Lakewood Ave., Lakewood, O. INDIANAPOLIS, No. 22. Indianapolis Ind. Mansur Block—Second Friday. Richard Phillips. 1329 N. Illinois St. BROOKLYN, No. 23. Brooklyn, N. Y. Imperial Hall, 360 Fulton St.—First Saturday. T. J. Cosgrove. 346 Hoyt St. ST. LOUIS, No. 24. St. Louis, Mo. 1210 Locust St.—Second Friday. A. O. Steidemann. 4139 Carter Ave. NEW HAVEN, No. 25. New Haven, Conn. 890 Chapel St.—First Saturday. Moise Changnon. 9115 Olivia St. Derby, Conn.
Richard Phillips
Imperial Hall, 360 Fulton St.—First Saturday.
T. J. Cosgrove 346 Hoyt St.
1210 Locust St.—Second Friday.
A. O. Steidemann 4139 Carter Ave.
890 Chapel St.—First Saturday.
Moise Changnon 9115 Olivia St., Derby, Conn.

READING, No. 54 Reading, Pa. James M. Williams 924 Washington St.



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED,

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undestrable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf. In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois, The Society was organized in 1901 in Flint,

ITS OBJECTS.

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

To gather and unite in a genuine Fraternity

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

unite in.

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, particlpation in the benefits. Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

or active membership.

COST OF JOINING.

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

MONTHLY DUES.

The monthly dues are based on the amount f insurance the candidate wishes, certificates eling issued in four different amounts (\$250,00, \$1,000 and \$1,500), and the rates therefor are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

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

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

AGE	\$250	\$500	\$1000
AGE 18 to 21 23 24 24 25 26 26 28 30 31 32 33 4 35 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 52 53	\$250 \$0.24 .24 .25 .26 .27 .28 .29 .30 .31 .32 .33 .34 .44 .44 .44 .44 .44 .44	\$5.00 \$0.47 .48 .49 .51 .54 .56 .57 .61 .63 .66 .68 .70 .73 .73 .85 .85 .92 .96 .00 1.04 1.08 1.13 1.18 1.29 1.36 1.42 1.49 1.56	\$1000 \$0.93 .96 .98 1.01 1.04 1.07 1.11 1.18 1.22 1.26 1.31 1.35 1.45 1.45 1.67 1.63 1.69 1.76 1.83 1.99 2.07 2.16 2.25 2.35 2.45 2.45 2.45 2.58 2.71 2.83 2.97 2.83 2.97 3.12
54 55	.82	1.64 1.72	3.28

Applications may be made for certificate amounts of \$250, \$500, \$1,000 and \$1,500. For the \$1,500 class the monthly assessment will be based on a combination of the rates for \$1,000 and \$500 as per above table.

\$1,000 and \$500 as per above table,
Applications not accepted from persons over
55 years, nearest birthday. Rates are level,
monthly in advance,
In addition to the above rates, which cover
Death Benefits only, an extra monthly percapita tax of thirty-five cents is charged to
cover Sick and Accident Benefits and Grand
Division Expenses, A small local due is collected by the Divisions to cover their expenses.
The initiation fee is \$5, payable at time application is filed. tion is filed.

HOW FIGURED.

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

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

One's age is figured age at nearest birthday.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

BENEFITS.

The Society guarantees to pay to the beneficiary named in the certificate of a deceased member the sum mentioned in said certificate; provided that the death of the member was not due to certain causes mentioned in the By-laws of the Society which are termed prohibitory causes, and subject to other slight restrictions such as prompt payment of dues, etc., as provided in the laws of the Society. A Sick or Accident Benefit of five (5) dolars per week is also guaranteed to the holders of certificates for a period of ten (10) weeks in any twelve (12) months (year), on presentation of a properly filled out physician's certificate; provided such disability was not due to or caused by the prohibitory causes mentioned in the By-laws.

caused by the promining causes the By-laws.

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

These Benefits are only participated in by beneficial or active members, as mentioned in

THE SOCIETY'S RECORD.

the paragraph concerning membership.

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

SPECIAL FEATURES.

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

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

SAFEGUARDS.

SAFEGUARDS.

SAFEGUARDS.

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

The Society, being chartered but the Compand

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

WHY YOU SHOULD JOIN.

why you should join.

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

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

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

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

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

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

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

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

Will you not do your part? Join, and so

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

same time guarantee its help to you and yours.

HOW TO JOIN.

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

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

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

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

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

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