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The Frat Volume 23 Number 02 July 1925

The National Fraternal Society of the Deaf (NFSD)

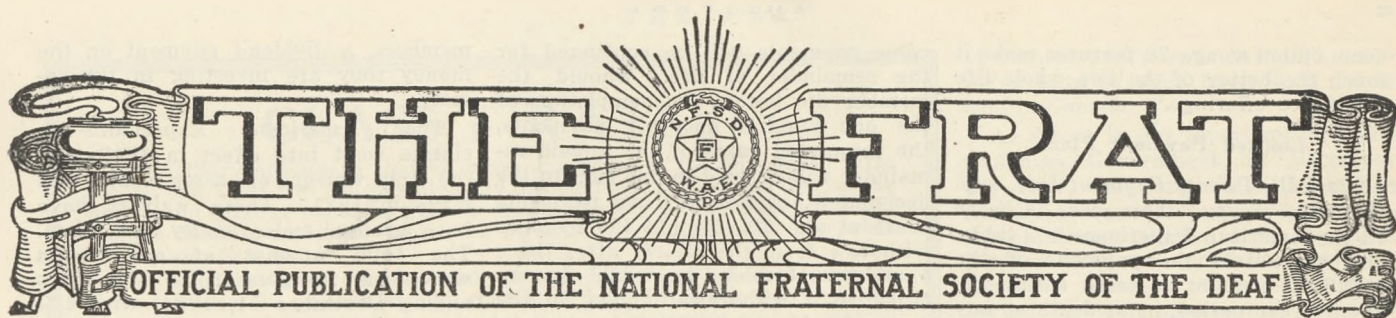
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Twenty-third Year

JULY, 1925

Number Two

WHAT THE N. F. S. D. OFFERS

Its Insurance Plans : Features in Connection Therewith : Its General Standing and Stability

AN ORGANIZATION that endeavors to give efficient and satisfactory service must keep step with the march of progress. It must expand to meet varying demands and conditions. This is as true of a fraternal benefit society as of any other enterprise. There can be no standing still. There must be a going forward, a constant movement in the direction of expansion and improvement.

The Fraternal Insurance Field

In the last decade or so, the fraternal insurance field has witnessed many changes for the better. A large number of fraternal benefit societies have been placed on a sound and stable basis, with adequate rates and backed by the necessary reserves to meet their obligations in full.

It may now be said without any degree of exaggeration that societies of this kind offer insurance protection to members on as safe and sound a basis as any of the well established old-line companies, at far less cost; indeed, that a 100 per cent solvent fraternal benefit society is safer and stronger than an old-line company.

The 100%-solvent fraternal benefit society, with adequate rates and the required legal reserve, its representative form of government, and its open contract, as opposed to the group management and closed contract of the old-line companies, will remain solvent. Its members are safeguarded by the legal reserve to meet obligations, and further protected by the open contract containing the assessment clause, insuring the maintenance of the reserve under all conditions.

Standing and Stability of the N. F. S. D.

The National Fraternal Society of the Deaf is listed among the hundred

or more 100%-solvent fraternal benefit societies in the United States. It does business in thirty-eight States and the Dominion of Canada. It has, in its own field, taken on an international aspect. It stands the most rigid examination of its operations by the Illinois Department of Trade and Commerce, through its Division of Insurance. It makes annual reports to these thirty-eight States, the Dominion of Canada government, and the Provincial government of Ontario. Its reports are accepted by these departments year after year, and it is given a rating second to none in the fraternal insurance field. It maintains the full legal reserve in all its classes, and in addition has a surplus of more than forty-five per cent over and above the required standard.

Diversity of Choice

The National Fraternal Society of the Deaf is keeping step in the general forward movement in its field. Starting with only one form of certificate, Class A—Ordinary Whole Life, on the National Fraternal Congress—4% basis, it has gradually expanded in scope, and now offers five well selected forms of certificate, giving members a wider choice of plans to meet their varying requirements. Each class is based on adequate rates and backed with the full legal reserve and the further guarantee afforded by the open contract, which will maintain the required reserve to meet obligations under any and all conditions. The adoption in 1918 of Class C—Ordinary Whole Life, Class D—Twenty Payment Life, and Class E—Paid Up at Age 60, based on the American Experience—4% table, and in 1924 of Class F—Old Age Monthly Income Plan on the American Experience—4% and

McClintock's Annuity tables, has brought the society into the front rank of such organizations offering a diversity of choice in certificate forms.

Which Plan of Insurance?

A discussion of the various plans offered by the society may not be out of place here, and may be of some help to members and prospective applicants in choosing the form of certificate best suited to individual needs and resources.

Whole Life Plans

Class A—Ordinary Whole Life, without surrender equity. This form of certificate, based on the National Fraternal Congress—4% table, guarantees the payment of the insurance at death. Dues payments continue during the life-time of the insured. In case of lapsation or withdrawal, no surrender equity of any kind is allowable.

For members desiring simple insurance protection throughout life, at the lowest possible cost, this form of certificate will meet their needs.

Class C—Ordinary Whole Life, with surrender equity. This certificate is based on the American Experience—4% table, and guarantees the payment of the insurance at death, with dues payments continuing during the life-time of the insured. In the event of lapsation or withdrawal after three years' membership, a withdrawal equity in the form of paid-up insurance is granted. Furthermore, at age 70, a Class C member is given the option of electing a monthly income in lieu of the death benefit.

The Class C certificate offers insurance throughout life at a cost approximately the same as in Class A, but the withdrawal equity and monthly in-

come option at age 70 features make it much the better of the two whole life certificate offerings.

Limited Payment Plans

Class D—Twenty Payment Life, with surrender equity. This class is based on the American Experience-4% table, and guarantees the payment of the certificate amount at death within the twenty-year period, or at death at any time after the conclusion of the twenty-year period. Dues payments cease after twenty years and a paid-up certificate for the full insurance is issued. In case of lapsation or withdrawal after three years' membership, during this twenty-year period, a withdrawal equity in the form of paid-up insurance is granted. Should the Class D member complete the full twenty-year payments and live to age 70, he has the option of electing a monthly income in lieu of the promised death benefit.

Class D requires somewhat higher rates because the payments are limited to twenty years. For the member desiring to complete the required payments in the shortest possible time, during his younger and more active years, this form of certificate is desirable.

Class E—Paid Up at Age 60, with surrender equity, is based on the American Experience-4% table and guarantees the payment of the certificate amount at death prior to age 60, or at death at any time after age 60. Dues payments cease at age 60, and a paid-up certificate for the full insurance is issued. After three years' membership a withdrawal equity in the form of paid-up insurance will be granted in case of lapsation or withdrawal. If the Class E member completes the full required payments to age 60, and lives to age 70, he has the option of electing a monthly income in lieu of the promised death benefit.

For members joining at the younger ages, the rates in Class E are comparatively low. The member pays for his insurance over a longer period of time at a lower cost, during his active and productive years, and completes his part of the contract at an age when his earning power begins to lessen. The cost of insurance in this class, for younger members, is more evenly distributed during the life-time of the insured, and for that reason the payments should be easier to meet.

Class F—Old Age Monthly Income for Life, with surrender equity, is based on a combination of the American Experience-4% and McClintock's Annuity tables. A certificate in this class guarantees the payment of the certificate amount at death prior to age 70. Should the member live to age 70, he will receive Ten Dollars per month for each One Thousand Dollars of certificate amount, for one hundred months certain, and should he live beyond the one hundred months, the monthly in-

come payments will be continued for the remainder of life. Should the member die before the completion of the one hundred monthly payments, the commuted value of the unpaid remainder will be paid in one sum to the designated beneficiary. Dues payments cease at age 70. Should the member withdraw from the society after three years' membership, he would be entitled to a withdrawal equity in the form of paid-up insurance.

Class F offers the opportunity of providing an income for old age at a very low cost compared with the usual rates charged for such incomes. It guarantees insurance protection in case of death at any time before age 70, and at the same time builds up an income to take care of the member in his old age should he survive the period, thus doubly safeguarding the member's own interests and those of his beneficiary.

Withdrawal Equities

In Classes C, D, E, and F, the withdrawal equities in the form of paid-up insurance payable at death, safeguard members against the loss of the money they have paid in premiums should they be forced to withdraw from the society by unforeseen contingencies, such as disability, loss of employment continuing over a long period, or unexpected financial burdens. Members in these classes feel easier in mind, knowing that should they be forced to discontinue their premium payments, they will receive full value therefor in the form of a paid-up certificate, after their share of mortality losses during their membership has been met. This is only fair and equitable.

Optional Age 70 Income Feature

The option given members in Classes C, D, and E, on attaining age 70, of electing a monthly income in lieu of the promised death benefit is a feature that will appeal to some older members whose immediate dependents have passed away or are no longer in need of the insurance originally taken out to protect them in event of the death of the insured. Such members may no longer feel the need of keeping up their insurance, and may be in a situation where an immediate income for personal needs is more to be desired. The income option feature will cover such contingencies, and enable the member to realize something on his insurance investment, making his old age more comfortable and independent.

Waiver of Assessments

As long as the valuation of certificates in Classes C, D, E, and F shows a reasonable surplus over the legal reserve which the society must maintain on these certificates, two monthly assessments are waived each year in the case of members who have been in the society one year or more. This is in effect a distribution of surplus to

members, a dividend payment on the money they are investing in the society.

The American Experience-4% classes went into effect in 1919, and the first waiver of assessments was made in 1921. These waivers have been granted twice yearly since then. The total amount of assessments waived and foregone in the four years ending December 31, 1924, with 4% compound interest, was \$18,133.89. This, in effect, means that members in the American Experience classes have in the past four years received a very substantial dividend or return of surplus. The showing of the society in the matter of surplus distribution compares favorably with such distributions made by other companies and societies.

Conversion Privilege

Members in the Class A-National Fraternal Congress-4% group, which has none of the features in the other classes, such as surrender equities, age 70 income options, limited payments, and waiver of assessments twice yearly, have shown a tendency to transfer their insurance to the American Experience-4% group, comprising Classes C, D, E, and F. Requests for such transfers are promptly complied with. The member is sent figures showing the terms under which he may convert his certificate to another class, and if accepted, the transfer is made for a nominal fee to cover the cost of issuing new certificate. Occasionally members in one American Experience class desire to convert to another class in this group, in order to obtain a certificate more in line with personal needs. In the last two years, a total of 933 certificates have been converted.

This privilege of converting certificates has materially widened the scope of the service offered members by the society, in that old members have been able to avail themselves of the attractive features carried by the new classes.

Members in Class A who feel they would like to take advantage of this privilege of converting to one of the other classes offered by the society have only to fill out an application blank requesting figures on such conversion, and these figures will be sent them for consideration. Application blanks may be obtained from the division secretaries.

Future Expansion

The society will from time to time add to the facilities offered members to obtain acceptable insurance, as the demand justifies and as advances in the fraternal insurance field point out the advisability of such additions. The society was established primarily to furnish acceptable insurance to deaf men, something they found it difficult to obtain in other companies and societies, and it will continue to furnish sound insurance and in such forms as required by its members.—[R.]

CLASS F RATES

Our actuary advises us that an error was made in the announced rates for the new Class F or Old Age Monthly Income Plan. It appears that he was getting out rates at the same time for another society on this plan but based upon a different mortality table, and in some way the rates for the other society were sent us.

The error has been rectified and we are publishing below the correct rates for Class F, as they should appear on page 50 of our lately revised Constitution and General Laws. In due time a supplement will be sent all members, showing the correct table below:

Section 164d.

MONTHLY NET RATES

Class F (Insurance to Age 70, Am. Ex.—4%; Monthly Income 100 Months Certain, 3½%; Monthly Income after 100 Months Certain, McClintock's Annuity Table, Males, 3½%). Old Age Monthly Income Plan. Insurance to Age 70, and Monthly Income for 100 Months Certain and Remainder of Life (With Surrender Equity).

Entry Age	\$1000 Insurance \$10.00 Monthly Income	\$2000 Insurance \$20.00 Monthly Income	\$3000 Insurance \$30.00 Monthly Income
20	\$1.20	\$2.40	\$3.60
21	1.23	2.46	3.69
22	1.27	2.54	3.81
23	1.30	2.60	3.90
24	1.33	2.66	3.99
25	1.37	2.74	4.11
26	1.41	2.82	4.23
27	1.46	2.92	4.38
28	1.50	3.00	4.50
29	1.55	3.10	4.65
30	1.60	3.20	4.80
31	1.66	3.32	4.98
32	1.72	3.44	5.16
33	1.78	3.56	5.34
34	1.85	3.70	5.55
35	1.92	3.84	5.76
36	2.00	4.00	6.00
37	2.08	4.16	6.24
38	2.17	4.34	6.51
39	2.26	4.52	6.78
40	2.36	4.72	7.08
41	2.47	4.94	7.41
42	2.59	5.18	7.77
43	2.71	5.42	8.13
44	2.85	5.70	8.55
45	3.00	6.00	9.00
46	3.16	6.32	
47	3.34	6.68	
48	3.54	7.08	
49	3.75	7.50	
50	3.99	7.98	
51	4.25		
52	4.53		
53	4.85		
54	5.21		
55	5.62		

(Rate for age at nearest birthday to be taken.)

PER CAPITA TAX—The per capita tax to be paid by a member in Class F in addition to the rate given in the above table is SIXTY-SIX CENTS. Of this tax, thirty cents (30c) goes to the Sick and Accident Benefit Fund, thirty cents (30c) to the General Expense Fund, and six cents (6c) to the Convention Fund.

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OUR HOLDINGS IN CANADA

We have received some inquiries from Canadian members regarding the fact that in recent months the society's holdings in Canadian securities have been materially reduced.

This has been due to two causes: (1) The maturing and consequent liquidation of the bulk of our holdings in the Dominion; and (2) The prohibition by the State Department of Trade and Commerce, placed upon insurance companies and fraternal benefit societies incorporated in Illinois, which forbids them from acquiring more foreign securities of any description.

Dominion of Canada bonds to the par value of \$10,000 matured on November 1, 1924, and were redeemed by the Dominion government. Province of Ontario bonds to the par value of

\$5,000 matured March 1, 1925, and were redeemed by the Provincial government. Dominion of Canada bonds to the par value of \$500 and Ontario Provincial bonds to the par value of \$1,000 were sold in March, 1923, by order of the Illinois Department, as these securities had been purchased subsequent to June 1, 1922, when the prohibition against foreign bonds went into effect.

At the present time, the society retains only Province of Ontario debentures to the par value of \$1,000, due in 1943. However, it should be borne in mind that the society has \$11,000 in bonds on deposit with the Receiver General of Canada, to protect the interests of our members in the Dominion, and that it maintains an account with the Toronto branch of the Bank

of Montreal in excess of \$3,000, making a total of over \$14,000 in funds held in Canada.

As shown in our report made to the Canadian Government on December 31, 1924, our total liabilities in the Dominion were only \$1,838.78, comprised almost wholly of the required legal reserve on certificates held by Canadian members, at that time numbering 75, with insurance in force of \$71,000.

The society would be glad to invest more of its funds in Canadian securities were it not for the prohibition above referred to. As it is, we feel that with the funds now held in Canada as compared with our legal reserve and other liabilities in the Dominion, and the number of Canadian members on rolls as compared with the number of members in the States, the society is maintaining a balance in Canada much more than sufficient to meet all requirements.—[R.]

A SAFEGUARD FOR FRATERNAL CERTIFICATES

Inquiries are received from time to time as to the possibilities of borrowing on our certificates. One of the best features of a certificate in our society and all like fraternal societies is the provision which prevents this very thing. Our members insure their lives for the financial protection of those dependent upon them, so that in the event of death they may be left with some competence. The commercial companies during recent years have continually stressed the dangers incident to the borrowing features permitted by their policies. When members become financially embarrassed they immediately realize upon this asset and statistics show that by far the greater per cent of these loans are never repaid and in the event of death the beneficiaries are left unprotected. The laws regulating fraternal beneficiary societies prohibit borrowing on certificates, neither can a fraternal certificate be taken for debt, or used as collateral security, but is paid directly to the designated beneficiary. —[Women's Catholic Forester.]



Once again, Mr. Non-Member: Isn't it time you came down?

TREASURER'S REPORT

Division Collections for June	
Grand Division	\$ 32.44
Chicago	445.13
Detroit	302.16
Saginaw	27.77
Louisville	152.80
Little Rock	144.55
Dayton	74.61
Bay City	14.39
Cincinnati	180.78
Evansville	33.96
Nashville	39.83
Springfield, O.	31.48
Olathe	89.62
Flint	164.44
Toledo	145.93
Milwaukee	246.36
Columbus	171.57
Knoxville	79.89
Cleveland	175.23
Indianapolis	231.84
Brooklyn	276.01
St. Louis	298.77
New Haven	62.08
Holyoke	45.98
Los Angeles	280.41
Atlanta	81.85
Philadelphia	238.00
Kansas City	135.39
Omaha	173.99
New Orleans	90.99
Kalamazoo	46.82
Boston	199.14
Pittsburgh	211.11
Hartford	43.41
Memphis	61.00
Portland, Me.	42.12
Buffalo	95.59
Portland, Ore.	69.05
Newark
Providence	45.41
Seattle	182.98
Utica	108.39
Washington	119.93
Baltimore	91.60
Syracuse	65.17
Cedar Rapids	142.29
Huntington	95.50
Albany	76.67
Rochester	63.71
San Francisco	108.66
Reading	71.04
Akron	212.19
Salt Lake City	36.46
Rockford	73.64
Springfield, Ill.	76.54
Davenport	54.94

Worcester	57.24
St. Paul	209.43
Fort Worth	116.13
Dallas	224.12
Denver	109.03
Waterbury	29.71
Springfield, Mass.	38.10
Waco	49.60
Pittsfield	25.62
Bangor	57.19
Kenosha	65.42
Birmingham	86.57
Sioux Falls	38.25
Wichita	62.70
Spokane	55.11
Des Moines	52.59
Lowell	45.98
Berkeley	62.49
Delavan	139.12
Houston	70.60
Scranton	37.05
Richmond	51.01
Norfolk	20.69
Johnstown	47.40
Manhattan	132.57
Jacksonville	80.70
Lewiston	52.94
Peoria	38.67
Jersey City	63.77
Bronx	73.78
Columbia	48.18
Charlotte	52.94
Durham	79.69
Dubuque	57.77
Grand Rapids	4.12
Toronto	175.75
Duluth	44.51
Canton	53.11
Faribault	26.06
South Bend	47.46

Total collections\$9,644.78

SHOOTING WOODPECKERS

The lecturer had fervently and earnestly expounded on the subject of deforestation, and then dramatically paused. "What," he asked, "have any of you done to save our timber?" And a man in the last row proudly testified: "I shot a woodpecker once."

This is about in line with the member of a fraternal society who when asked what he had done to help build up his castle said he "had attended one of their banquets."—[Royal Highlander.

TREASURER'S STATEMENT
FOR JUNE, 1925

Balance and Income

Balance, May 31	\$667,506.88
Division collections	9,644.78
Interest, mortgage loans	2,303.75
Interest, bonds	108.38
Interest, banks	9.20
Sale of emblem jewelry	43.35
Record and registry fees	16.45
Sundry supplies	3.00
Exchange on checks	1.20
Total, balance and income	679,636.99

Disbursements

Death benefits	\$ 2,000.00
Sick benefits	525.00
Accident benefits	215.00
Accrued interest on mortgage	30.67
Salaries	570.82
Services	405.00
Official publication	190.68
Rent	175.00
Insurance department fees	45.00
Office expenses	28.59
Printing and stationery	14.07
Surety bond premium	5.00
Postage	2.85

Total disbursements\$ 4,207.68

Recapitulation

Balance and income	\$679,636.99
Disbursements	4,207.68

Balance, June 30.....\$675,429.31

HE REALLY WAS LAZY

A kind hearted gentleman, hearing a dog howling mournfully, decided to investigate the animal's ailment. He found the dog sitting calmly upon his haunches, but still emitting agonized yelps.

"What ails your dog?" he asked the hound's owner.

"O, he's just lazy," returned the owner unconcernedly.

"But laziness won't make a dog howl."

"Yes, but that dog is sitting on a sand burr."—[Everybody's.

"You will never live long enough to be glad you dropped your insurance."



Our Alaska members and real brothers, Jesse and William West of Miller Creek, Yukon Territory, Seattle boys and attached to that division. The cut at the left is of the "dump" on their claim, that at the right their first moose, killed last winter. Jesse is at the left, William at the right in the pictures.

TRUSTEE'S REPORT

Ledger Assets, June 30, 1925

First mortgage loans.....	\$585,780.52
First mortgage bonds.....	29,856.77
U. S. Liberty bonds.....	42,842.63
Canadian bonds	995.41
Cash in banks:	
Central Trust	11,731.84
Bank of Montreal.....	3,086.38
Secretary's contingent fund	300.00
Treasurer's cash	835.76

Total ledger assets.....\$675,429.31

Balance in Funds

Reserve Fund	\$553,984.34
Mortuary Fund	45,426.62
Sick and Accident Fund....	47,365.75
Unallocated Interest	19,204.22
Convention Fund	5,261.25
Organizing Fund	2,573.64
General Expense Fund.....	1,613.49

Total in all funds\$675,429.31

Concerning Investments

During June, partial payments of \$1,000 and \$1,500 on the principals of two Illinois mortgages were received, a total maturity of \$2,500 for the month. A mortgage for \$11,500 at 6% on improved real estate in Winnetka, Illinois, was purchased.

JUNE DISABILITY CLAIMS

A. Bensavage, Shenandoah, Pa.	\$ 15.00
L. Brown, Henderson, Mich.....	50.00
*F. Blackford, Columbus.....	20.00
M. Bishop, Bouton, Iowa.....	10.00
M. Harrer, Minneapolis.....	30.00
T. J. Corcoran, Saginaw.....	45.00
H. Claussen, Rosedale, Kan.....	30.00
*I. Benson, Gloversville, N. Y.	50.00
C. Hudspeh, Rosedale, Kan.....	10.00
*S. Easterbrook, Portland, Ore.	20.00
*Albert Lenz, Johnstown.....	15.00
*J. H. Becton, Dyer, Tenn.....	15.00
*C. Rollings, Indianapolis.....	30.00
*H. Sleeper, Wilmore, Kan.....	25.00
*S. Willett, Binghamton, N. Y.	40.00
H. L. Backus, Waterbury.....	10.00
Leon French, Detroit.....	10.00
E. J. Hinton, Indianapolis.....	10.00
G. C. Lilly, Knoxville.....	5.00
L. O. Moegle, St. Louis.....	40.00
S. Perlmutter, St. Louis.....	15.00
C. A. Pope, Weldon, N. C.....	10.00
Roscoe Purkhiser, Akron.....	10.00
S. A. Richardson, Utica.....	10.00
C. S. Risley, Pittsfield.....	10.00
Oscar Wade, Ensley, Ala.....	50.00
H. B. Walker, Durham.....	45.00
D. G. White, Portland, Ore.....	50.00
D. K. Wickline, Akron.....	10.00
H. Bright, Philadelphia, Tenn.	50.00

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

*Denotes accident claims.

Hubby had fallen down the steps and his wife was anxiously bending over him.

"Oh, Tom, did you miss a step?" she inquired with much concern.

"No," he growled; "I hit 'em all."

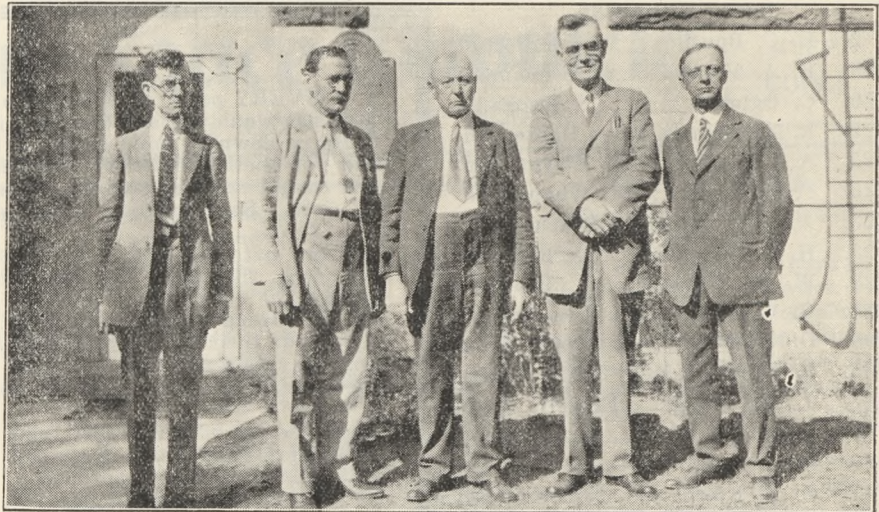


Photo by Drake

The grand presidents' group, taken at Flint, June 13. Left to right—Harry C. Anderson (1912-1925), E. Morris Bristol (1909-1912), Jacob J. Kleinhans (1905-1909), Francis P. Gibson (1903-1905), Peter N. Hellers (1901-1903).

JUNE DEATH CLAIMS

Paid to Mrs. Nannie Bright, Philadelphia, Tennessee, for death benefit of Horace L. Bright, Certificate No. 4543, deceased May 27, 1925, \$1,500.

Paid to Mrs. Florence Struble, Cincinnati, Ohio, for death benefit of Gordon Townsend Struble, Certificate No. 7162, deceased May 31, 1925, \$500.

BIRTHS

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

April 11—Mr. and Mrs. Tom E. Beggs, Henryetta, Okla., a girl.

May 14—Mr. and Mrs. A. S. Martin, Waterloo, Ont., a girl.

May 18—Mr. and Mrs. John E. Mayer, St. Louis, Mo., a boy.

May 28—Mr. and Mrs. Clarence W. Lee, Portland, Ore., a boy.

June 4—Mr. and Mrs. W. E. Thomason, Lexington, N. C., a girl.

June 8—Mr. and Mrs. Raymond Rock, Dorchester, Mass., a boy.

June 19—Mr. and Mrs. Ralph Corwin, Temperance, Mich., a girl.

June 23—Mr. and Mrs. Ira B. Marshall, St. Louis, Mo., a boy.

June 26—Mr. and Mrs. Roscoe Depew, Los Angeles, Cal., a girl.

June 27—Mr. and Mrs. Horace B. Waters, Royal Oak, Mich., a girl.

June 30—Mr. and Mrs. Walter C. Rockwell, Hartford, Conn., a girl.

June 30—Mr. and Mrs. Otto A. Reinke, Jersey City, N. J., a girl.

July 2—Mr. and Mrs. Walter Elkins, Louisville, Ky., a girl.

July 4—Mr. and Mrs. William C. McSparin, Birmingham, Mich., a boy.

July 8—Mr. and Mrs. Carl Walters, Philadelphia, Pa., a boy.

July 9—Mr. and Mrs. Philip Cossette, Waterbury, Conn., a boy.

July 16—Mr. and Mrs. Walter E. Toma, St. Louis, Mo., a boy.

MARRIAGES

April 9—Orin F. Rutledge, Macomb, Ill., and Miss Ivy C. Holmes, Mount Pulaski, Ill.

June 7—Ben H. Carter, Springfield, Ill., and Miss Clara Zimmer, Jacksonville, Ill.

June 10—Walter Albrecht, St. Louis, Mo., and Miss Anna Rau, Columbia, Ill.

June 20—Walter E. Reiher and Miss Erma Louise Corbin, both of Detroit, Mich.

June 23—Henry J. Gordon and Miss Bertha St. Ange, both of New Bedford, Mass.

July 5—Earl Leffel, Toledo, O., and Miss Betty McKisson, Indianapolis, Ind.

DEATHS

March 28—W. Buchanan, father of Herbert Buchanan, St. Louis, Mo.

April 27—C. C. Hooten, father of Fred Hooten, Dallas, Tex.

April 28—At Hayward, Cal., in his 96th year, David Cotter, father of William A. Cotter, St. Louis, Mo.

June 21—Alfred Stahr, brother of Hans Stahr, St. Louis, Mo.

June 23—Father of David Polinsky, New York, N. Y.

June 30—James J. Roach, father of John A. Roach, Philadelphia, Pa.

July 1—Mrs. Kate M. Munger, mother of Kenneth J. Munger, Chicago, Ill.

July 1—Mrs. Jane Schaffer, wife of Adam Schaffer, Center, Mo.

July 2—Infant daughter of Walter Elkins, Louisville, Ky.

July 2—Mrs. Kate Dorworth, mother of Wilbur E. Dorworth, Philadelphia, Pa.

BOOST

NEW MEMBERS

2. E. C. Bourlier.....Detroit
 10. R. A. House.....Cincinnati
 20. C. OglesbyKnoxville
 22. R. McDermott..Terre Haute, Ind.
 22. A. L. Ketner.....Ft. Wayne, Ind.
 22. F. M. Rines.....Ft. Wayne, Ind.
 23. A. Fogel..Brighton Beach, N. Y.
 23. H. H. Diekmann.....Brooklyn
 23. W. V. O'Brien.....Brooklyn
 27. G. W. Aiken.....Los Angeles
 35. D. Nafakian..Newburyport, Mass.
 35. H. Dunton...New Bedford, Mass.
 35. J. McDonald.....Everett, Mass.
 35. Samuel GounerBoston
 36. G. E. Amon.....Grove City, Pa.
 41. A. G. Kizer.....Roberts, Ore.
 40. N. W. Boss.....Buffalo
 46. R. F. Wilson.....Washington
 63. *J. StampleyDallas
 71. H. D. Clark.....Belfast, Me.
 77. R. W. Rose.....Boone, Ia.
 82. J. A. Trycoski.....Duryea, Pa.
 87. *M. Schoenfeld.....New York
 97. C. BeesonGrand Rapids
 98. P. Smith.....Kitchener, Ont.
 98. D. Gordon.....Mimico, Ont.
 98. *J. B. Stewart.....Toronto
 99. I. M. Olson.....Duluth
 99. E. P. Dore.....Hibbing, Minn.
 102. W. L. Burris.....Hobart, Ind.
 102. C. S. Cloud.....La Porte, Ind.

*Denotes social members.

THE GET-ONE DEGREE

Another good batch of non-resident members this month. Slowly but surely the gospel of fraternity is being carried out to the more isolated districts and its benefits made available to many who have not had it. Are you doing your share in spreading this gospel? Haven't you some friend "way out" whom you can bring into the fold?

Detroit Division—Horace B. Waters.
 Cincinnati—George E. Barrowcliff.
 Knoxville—Ellis H. Taylor.
 Indianapolis—J. E. Houser, J. J. Smead, N. L. Harris.
 Brooklyn—Edward Baum, Aaron Hurwitz (2).
 Los Angeles—Melvin Harbert.
 Omaha—George H. Hagen.
 Boston—N. L. Daniels (2), H. B. Feigen, A. Remillard.
 Pittsburgh—Peter R. Graves.
 Buffalo—James J. Coughlin.
 Portland, Ore.—Charles J. Lidberg.
 Washington—Oscar D. Guire, Jr.
 Dallas—Troy E. Hill.
 Bangor—James R. Hale.
 Scranton—Walter H. Reid.
 Manhattan—Max M. Lubin.
 Grand Rapids—Harry Ford.
 Toronto—N. R. Black, J. T. Shilton, R. Ensminger.
 Duluth—John A. DeLance (2).
 South Bend—S. M. Henoeh, B. S. Jurczik.

BROTHERHOOD

IN EVERY patch of timber you will always find a tree or two
 That would have fallen long ago,
 Borne down by wind or age or snow,
 Had not another neighbor tree held out its arms in sympathy
 And caught the tree that the storm had hurled
 To earth. So, neighbors, is the world.

In every patch of timber stand samaritans of forest land,
 The birch, the maple, oak and pine,
 The fir, the cedar, all in line!
 In every wood unseen, unknown,
 They bear their burdens of their own
 And bear as well another form,
 Some neighbor stricken by the storm.

Shall trees be nobler to their kind than men, who boast the noble mind;
 Shall there exist within the wood
 This great eternal brotherhood
 Of oak and pine, of hill and fen,
 And not within the hearts of men?
 God grant that men are like to these,
 And brothers brotherly as trees.

—[American Lumberman.]

DEPENDABLE FRATERNAL INSURANCE

It is the kind which makes provision in its financial structure for every member to pay his own way. Dependable fraternal insurance gives a square deal to every member, allowing him the equities which are rightfully his, giving economical administration with consequent savings, and adds the advantages of fraternal cooperation and social life.

Fraternal insurance societies are a movement of the American people. The fact that most of them are sound, that their insurance is dependable, is testimony that the public learns what it wants and uses wisdom in developing what is safe. Millions of people depended on fraternal protection in the early days; now that the American people have developed safe, sound, dependable fraternal insurance, more advantageous than that of old-line companies, we expect to see many more millions use the institution for the protection of their homes and families.—[Walter Basye, in Fraternal Age.]

WHAT IS FRATERNALISM?

Fraternalism is the impulse back of the act that urges men to protect their homes; it is the confidence felt by the man that his loved ones and his fellows are secure in their protection under a representative form of government where all rights are sacredly respected. The fraternal society is founded in the principle of protection of the home. The home, of all institutions, has the strongest foundation. The home was the first "community of interests." Fraternalism means home, home ties, home protection. It speaks in authoritative voice of the truth of the maxim, "Each for all and all for each." It is a government of the people, by

the people, for the people. The fraternal society is primarily the refuge of the common people, of whom Lincoln said: "God must have loved the common people for He made so many of them." And Elbert Hubbard amended and improved it by changing the word "them" to "us."—[Kablegram.]

THE LAST CALL

When the Call comes to you; when you turn your face to the road that all must take, but may not choose the time of starting, will it not be a comfort to know that you have set your house in order, and whatever may have been your fortunes by the way, there is an estate built for your loved ones through your thrift and care?

Whether stocks go up or down, whether land grows rich or valueless, whether banks rise or fall, whether the hoardings of years are saved or spent, when your Call comes, there will be for your dear ones a substantial reminder that you did not forget nor neglect them.

Do not let the opportunity for this go by. Do not wait until you have heard the Call and the opportunity has vanished:

And once protection is secured, maintain it and cherish it. It is your evidence to the world that you loved and provided.—[Ladies' Review.]

Insurance Agent: "Any insanity in your family?"

Mrs. Suffragist: "Well, no, only my husband imagines he is the head of the house."

If you want extra copies of The Frat at any time to send to friends who may be interested, just drop us a card and ask for them. Do the same thing when you fail to get your own copy.

JULY
EDITION

The Apple-Sauce Chronicle

KEEP
COOL!

THE ONLY PAGE OF ITS KIND IN THE WORLD

EDITORIAL.

Our wooded highways and scenic spots need special protection this month from the vandalism of our blossom-bandits and tree-trimmers.

As a warning to these destructive people, the "justifiable accident" which befell Leo Wolf and party at Forest Meadows yesterday should mean much.

This auto party, in their eagerness to annex every blossom and branch in this beautifully wooded locality, so overloaded their car that it collapsed entirely. The car was "lost in action"—and the party had to walk home.

The moral lesson, of course, is: "Don't pack all the forest on your Ford."



HEALTH NOTES.

(Our own Doc will answer all your questions here.)

Mr. T. B. writes: I have frequent terrible headaches. I never touch coffee but always eat half a pie before retiring. What can you suggest to stop my heart from palpitating?

Reply: Try eating whole pies!

Joe K. writes: I smoke 15 cigars per day. My work is strenuous brain work. I have recently had severe pains over my right eye. Should I change my occupation or try a different brand of cigars?

Reply: Do neither. Try tilting your cigar toward the left eye; your right one needs a rest.

THE VOICE OF THE PEEPUL.

Sir: How much longer must citizens tolerate the obsolete and prehistoric car service on Barns Avenue? Car number 11 is enough to give me nervous prostration—so does conductor number 13.—(Mrs.) H. I. Bumper.

Sir: I feel impelled to write about the wicked habit of certain Coco-cola imbibers who park their wads of chewing gum underneath the ledge at the West-End soda fountain.—Disgusted.

Sir: The sad condition of the cigars in your otherwise praiseworthy city sorely needs an investigation by your city officials. There should be no need, with a well kept cigar, to have to drill it through with a hat pin before using.—Traveling Man.

COOKERY COLLUM.

By May O'Naise.



A careful housewife should bear in mind that an over-weighted pie can have a disastrous effect upon her husband's good nature. If you have no poultry, borrow your neighbor's. A hen has a strong constitution. Play safe!

IZAACK WALTON SECTION.



Directions for trapping the wary Banana fish: Grab off a carpenter's auger, a sponge and a piece of string—then select a placid spot in the stream. Drill in the water until a good clean hole is made. Attach sponge to end of string and drop halfway down the hole. The Banana fish will see the hole, enter, and swallow the sponge. This is the great moment! Pour water down hole. The poor fish will swallow the water and the sponge will swell. This forces him to get stuck in the hole. Drag him out and he's ready for your basket!

OUTDOOR SPORTS.

Father beats his lawn cutting June record by 14½ minutes and loses 11 pounds!



THE INQUISITIVE REPORTER.



Question: Should a person eat three meals a day this hot weather?

John Duff, lunch room magnate: Absolutely! three is hardly enough for the average person. No great work was ever done on an empty stomach.



Miss I. R. Thinn, investigator: No! Three is far too many. One fresh salt cracker and a glass of pure pasteurized buttermilk is all an intelligent healthy person should need.

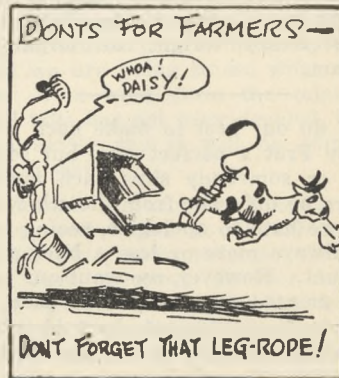
Will E. Tramp, tourist: Sure, if he can get 'em. I put no limit on the number, and as for the weather, hot or cold, that don't cut no ice with me!



ADVERTISING SECTION.

Try Horseradish Chewing Gum.—Does not shrink. More miles to the mouthful! All modern stores.

Drug-store Romeos.—Make a hit with the ladies by investing in our Automatic Straw Hat Raiser. A touch of the button does it all. Selling like celluloid doughnuts. Joe's Haberdashery.





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In sending changes of address division Sec-
retaries and individual members should al-
ways give the old address as well as the new
one.

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JULY, 1925.

\$675,429.31.

Denver—1927.

August payments are due.

"Figures will not lie, but liars will
figure."

We slipped last month—force of
habit is so strong—and got St. Paul
mixed up with 1927. Quite a few
eagle-eyed correspondents called our
attention to it—proof that our editor-
ials are read.

In "What the N. F. S. D. Offers,"
Treasurer Roberts' article in this issue,
is given plenty of material for the use
of our deputies and get-ones. We
trust every member will give it careful
reading.

Seattle Division is passing out a neat
little illustrated folder, entitled "Some
Frat Secrets" and containing facts
about the society and the division. Two
of the special "secrets" the author,
Brother Bertram, tells are that the
password is given and the grip is
known to all members—and if you
wish to know more you are invited to
ask Secretary Wright or Organizer
Bertram.

We do our best to make each issue
of The Frat a perfect one, but some-
thing or somebody slips each month.
We are no different from the other fel-
low—we hate to apologize, seeing that
it is always more or less a buck-pass-
ing stunt. However, we want our mis-
takes pointed out and where there is
room for improvement, be told of it.
Right here and now we ask our readers
to consider the whole paper a sort of
"What's Wrong Here" department and

send in their solutions, or suggestions
for bettering it. They will be appre-
ciated, whether correct or not, and
where they can be applied we will give
full credit to the "solvers."

As our Denver division notes say,
the delegate who expects to have time
for anything but business and the
great outdoors, or the visitor who looks
for anything but entertainment along
social lines and the time of his life
viewing Nature in all her glory, will
have mighty little time for a game
other than solitaire. Brother Northern
adds that the guests in 1927 will be
fortunate if they have time to eat and
sleep, so strenuous will be the special
course in "Seeing America First"
which is to be provided by the Local
Committee.

Eighty per cent of the boys of the
class of 1925 at the North Dakota
school acquired frat certificates along
with their diplomas. Those young fel-
lows—Brothers Wheeler, Gaasland,
Skrivseth and Wetstein—start life's
hard sledding with full appreciation
of one of its most helpful auxiliaries—
insurance and membership in the N.
F. S. D. This speaks a lot for their
teachers as well.

THERE'S A DIFFERENCE

The other day we read this little
story somewhere and it struck us as
good editorial material:

A visitor to the offices of a big firm
was struck by the lazy movements of
an elderly member of the staff, who
seemed, all the same, to be on good
terms with the others. "How long has
that man worked for you?" he asked
the manager. "About four hours, I
should say." "Indeed! I should have
judged from his manner that he had
been there longer than that." "He
has," said the manager. "He's been
here about two years."

Many of our members have been
with us for years and worked for us
but a few hours—some of them not at
all. Many have worked hard all
through their connection with this
firm.

The fellows that come in and think
their duties end with the payment of
their dues and attending a meeting
once in a while, and those that really
join in the movement by working hard
for its success, take active part in di-
vision affairs and bring in new mem-
bers constitute the difference with us—
and it goes without saying that it is
the same everywhere else.

SPECIAL NOTICE

An error was made in numbering the
June Frat—it should have been "Twen-
ty-Third Year, Number One." We have
made correction this month—this issue
is "Number Two."

APPRECIATED ENDORSEMENTS

The following resolution was
adopted at the recent convention of
the Louisiana Association of the Deaf:

"Whereas the National Fraternal
Society of the Deaf has proven itself
to be the Gibraltar of the deaf in that
it provides sound insurance features
and paves the way for fraternal inter-
course among their fellow men
throughout the nation and the Dominion
of Canada, therefore be it

"Resolved, That our Association
goes on record as endorsing the said
society and urging all able-bodied men
in our state to become members."

At its convention, June 8, the North
Dakota Association of the Deaf adopted
this:

"Whereas the National Fraternal So-
ciety of the Deaf is a national frater-
nal organization of, for, and by the
deaf, with headquarters at Chicago,
and

"Whereas it is one of the soundest
fraternal insurance societies in Amer-
ica, be it

"Resolved, That the North Dakota
Association of the Deaf endorses it as
guaranteeing the best and safest known
insurance protection for the Deaf."

OBITUARY

W. S. Johnson

Brother W. S. Johnson of Talledaga,
Ala., a social member of Birmingham
Division, died June 10, in his 80th
year. He was a teacher at the Ala-
bama school for half a century.

A. L. E. Crouter

Brother A. L. E. Crouter of Phila-
delphia, Pa., honorary member of the
Grand Division by action of the Phila-
delphia Convention, died June 26, in
his 79th year. Dr. Crouter had spent
59 years of his life in the education
of the deaf, being connected with the
Mt. Airy school for that length of time.

Leo L. Brown

Brother Leo L. Brown died at his
home in Henderson, Mich., June 29,
in his 36th year. He joined the so-
ciety through Flint Division in Jan-
uary, 1914.

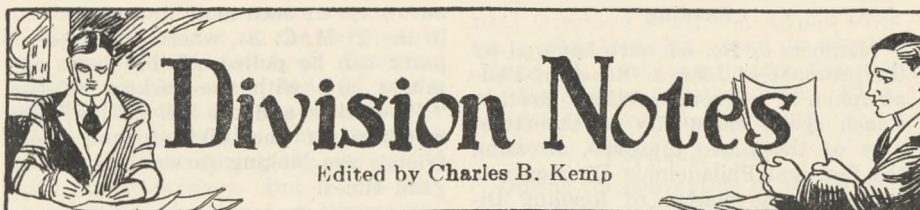
Philip J. Bassel

Philip J. Bassel of New York, N. Y.,
was killed by a train at a suburban
station July 12. He was in his 27th
year. He joined the society through
Manhattan Division in December, 1922.

OFFICIAL NOTICE

Lewis L. Peterson has been ap-
pointed deputy organizer for Los An-
geles Division, succeeding Aurelius D.
Ruggero, resigned.

Speaking of the height of conceit, a
friend remarked that we would be un-
bearable if we were the only deaf and
dumb man who could hear and talk!
What do your friends spring on you?



Division Notes

Edited by Charles B. Kemp

Coming Division Events

August

1. Picnic Jersey City
1. Joint outing Utica-Syracuse
2. Excursion Toledo
3. Picnic Toronto
9. Picnic and social South Bend
9. Outing Toledo
15. Excursion Philadelphia
15. Picnic Omaha
16. Festival Dubuque
22. Picnic Brooklyn
22. Social Norfolk
23. Picnic Rockford
23. Boat excursion Chicago

September

4. Social and picnic Knoxville
5. Anniversary banquet Delavan
5. Banquet Birmingham
5. Banquet Rochester
6. Picnic Rochester
6. Picnic San Francisco
6. Picnic Peoria
6. Social Dubuque
7. Picnic Detroit
7. Outing Albany
7. Picnic South Bend
7. Picnic Delavan
7. Picnic Sioux Falls
7. Entertainment Los Angeles
7. Smoker Atlanta
7. Picnic Ft. Worth
7. Lawn Fete Houston
7. Picnic Grand Rapids
12. Social Philadelphia
12. Social San Francisco
20. Picnic Kenosha
26. Social Lowell

October

3. Anniversary banquet Philadelphia
10. Anniversary banquet Reading
17. Entertainment Hartford
25. Social and dance Providence
31. Halloween party Utica
31. Mask ball Akron
31. Dance Lowell
31. Halloween party Lewiston

Chicago

Recent visitors at headquarters were Benjamin E. Yaffey, Norfolk, Va., Archie Kerr, Los Angeles, Cal., Mr. and Mrs. Wesley Lauritsen, Fari-bault, Minn., William Koschine and Harold V. Hanson, South Bend, Ind., James Vahey, Indianapolis, Ind., Ernest Langenberg, Whittlesey, Wis., Emil E. Rosenfield, Milwaukee, Wis., Francis C. Jacobson, Council Bluffs, Iowa, Frank B. Shanahan, Fremont,

Ohio, Thomas J. Kenny, Detroit, Mich., F. A. Musgrove, Chicago, Fred G. McNabb, Minneapolis, Minn., Mr. and Mrs. Fred W. Terrell, Toronto, Ont., Mrs. A. Kresin, Florence and Keith Kresin, Port Huron, Mich.

The division's annual picnic on July 4 was a fine success in spite of the numerous counter attractions on our national holiday. A close estimate placed the attendance at something over 600. This included some 200 hearing people, living near the park, who came over in the evening to enjoy the dancing. A five-piece orchestra furnished excellent music throughout the afternoon and evening, and the dance floor was crowded nearly all of the time. Chairman Schutz and his willing and efficient helpers kept things running smoothly all day, and the patronage given the various stands kept them on the jump all the time. The only discordant note was the action of several irresponsible fellows who insisted on shooting off firecrackers in defiance of city ordinances, the prohibition of the park owners and the division officers' requests. They argued that the national holiday should be properly celebrated—and proceeded to celebrate, regardless of everything and everybody. As an excuse, it may have been all to the good, but it is doubtful if the park people appreciated it. They probably had the idea that because we were all deaf, a noise-making Fourth would not appeal to us. They know better now. And the division officers know, also, that if they try to engage that park again next year, they will probably fail. A fine program of sports had been arranged by the committee, but the weather was so hot it was hard to get any one to enter the races. As a result, only one of the men's contests took place. The ladies proved better sports, and quite a few contests for them were put on. A fine lot of prizes went to the winners. Mrs. Roman Sulski won the 100-yard dash and a fine manicure set. Mrs. E. E. Carlson won the ball throwing contest and a string of pearl beads. In the potato race Mrs. Carlson was also first, and an electric curling iron now gives her no excuse to be frowsy headed. The prevailing style of short skirts showed that Miss Rose Budnitsky had two legs, but she proved that she needed but one, winning the hopping

race in record time. A nice string of beads was her reward. Mrs. W. J. Maiworm also got a nice string of beads, she giving the most realistic imitation of a donkey. In spite of much urging by her friends, she refused to join in the game, and as stubbornness is the chief characteristic of the donkey, she was awarded the prize. In the children's races, Betty Carlson proved the most nimble, and got a whirling fan. For the boys, Earl Bel-ford got under the wire first, and had his heart made joyful by the gift of a pocket flash light. In the lone men's race, a pair of military brushes went to Hugo Mallman. Because of no contestants, several fine prizes donated by our Niles Center friend, John Schwarz, went unawarded, and will be kept for one of our fall entertainments. The judges were John P. Dahl, John White and David Eckstrom. To sum up, it was a great picnic, and showed conclusively that we Chicagoans don't need to go out of town to have a good time. And the many workers who so unselfishly gave of their time and labor to make it a success surely deserve and get the sincere thanks of the division.

Next on our program will be the boat excursion to Michigan City, Ind. on August 23. The trip will be made on one of the Goodrich Transit Company's steamers, leaving the dock at the south end of the Michigan Ave. bridge at 9:45 in the morning, daylight saving time. Tickets are on sale by several of the boys, or can be obtained of President Kemp at the Frat office. Round trip fare, \$1.75. Children under 5, free; between 5 and 12, half fare. One full fare ticket good for two children. Single half fare tickets will have to be bought at the dock office. Fine meals served on the boat and at Michigan City, or you can bring your own lunch. Free picnic tables. This is one of the finest of the shorter trips out of Chicago. Don't miss it. Six hours on the cool lake in the best of company—your friends. Several hours at interesting Michigan City, returning at 4:00 in the afternoon. You can't afford to miss this trip. Get your tickets now.

The division will soon have plans under way for the proper celebration of the society's silver jubilee next year. Twenty-five years of success and growth surely deserves something out of the ordinary in a "birthday party", and we are going to see what we can do. Just what form the celebration will take has not been decided, but we can safely say it will be something worth while.

Francis C. Jacobson, Council Bluffs, Iowa, and Frank B. Shanahan, Fremont, Ohio, were welcome visitors at our June meeting. Brother Jacobson is a member of Delavan Division, and Brother Shanahan is sergeant of Toledo Division. They also visited headquarters, and were much interested in all they saw. And thanks to Brother



**HITCH YOURSELF
TO A FRAT STAR
TELL THE WORLD
HOW WISE YOU ARE**

Shanahan's generosity, the office force enjoyed free smokes for several days thereafter.

Grand Secretary Gibson sees the Chicago boys every day, so he passed up the division's picnic on the Fourth, and went around the lake to Kalamazoo's blowout at St. Joe. He reports a fine time with the Michigan boys.

1927—Denver—1927

We got a bone to pick with Editor Gibson, for instead of Denver, 1927, the June issue gives it as St. Paul, 1927 and Johnny Fisher is on the war-path wanting to know why in thunder a local committee so far removed from that location has charge of it.—[Sorry—Apologies.—Ed.]

Milwaukee's suggestion of a chess tournament is duly noted and we would suggest that the chess enthusiasts up there take a course in playing solitaire, for there will be no time for such a side line, in fact about the only time left for such diversions will be in the wee sma hours between two and three o'clock a. m. Johnny Fisher, the chairman, wants to know what in Sam Hill any one wants to play chess for anyhow, when there is the whole Rocky mountain range to climb and explore, to say nothing of being chased by bears, mountain lions, bob cats and rattlesnakes. (Ladies, don't let this scare you, as there will be plenty of guardians.) And he would like to see any one sit down to a game of chess with one of those varmints coming on the jump.

Thomas Y. Northern had charge of the social end of the division in June and after much deep thinking he decided to put on a picnic at Washington Park. About 100 silents turned out and a most enjoyable time was had. The feature of the picnic was the auction sale of boxes. Mrs. Huff had the most original box decoration, but the prize went to Laura Kreis for the most beautiful.

The event for July 25th has not been announced yet. It is more than likely that the ladies will have charge of this. For August, Brother Grace has decided that a watermelon festival is the thing.

Prexy McTigue, after having to give up his plans for a July 4th picnic because everybody went fishing that day, has come back again and will engineer a picnic in Deer Creek Canyon on Labor Day.

Instead of the local committee having charge of the frat socials the convention committee has taken them over in order to raise money for the convention fund. This was thought to be a better plan than to have extra entertainments each month, so far it has worked out fine. This does not mean that those not on the convention committee escape from work for they all put their shoulders to the wheel and help push.

Reading

Members of No. 54 were honored by the presence of John A. Roach of Philadelphia, at a recent meeting. Brother Roach spoke eloquently of the closeness of these two divisions, stressing the fact that Philadelphia Division was in reality the mother of Reading Division. The day being Mother's Day, Brother Roach was requested to convey Mother's Day greetings to Philadelphia Division.

The committee in charge of the 10th anniversary of the division announces the celebration will take the form of a banquet at the spacious auditorium of the Y. M. C. A. on October 10. Chicken and waffles will be served by the Ladies' Auxiliary of the "Y". An effort will be made to have a representative of the Grand Division present, and other speakers of note will be invited. Further particulars will be given in future issues of The Frat, or by circular letter if necessary.

Our annual ice cream festival at Red Men's Hall on June 20 was a success both socially and financially. Besides the turnout of locals, there were a large number of out of town visitors. To list them all would crowd the columns of The Frat.

Dallas

At its July meeting the division voted to change its meeting place from Labor Temple to the Y. M. C. A. We believe this move is a wise one, as the new meeting place is not only more convenient for the members themselves, but also for their wives, should they want to come downtown and wait for hubby. At the old meeting place it was hardly safe for a lady to wait around outside until eleven or twelve at night, but at the Y. M. C. A. they need have no fear.

The division picnic on July 5 was a pronounced success, though a shower of rain tried hard to spoil it about lunch time. About 200 frats and their wives and children were present. The picnic was held at Lake Cliff, and games of various kinds made the time pass swiftly. Several new games were introduced, and all were much enjoyed. A long list of non-resident members who were present would be interesting reading to Texans only, so we won't run the risk of being hit by a wrathful editor's blue pencil by making one. To Brothers Griggs, Talbot, Bishop, Kerr and Pratt, the committee in charge, much credit is due, for the picnic was really well worth attending, and was much enjoyed by all. John Carlson, a member of Chicago Division, who was present, attested to the fact that it surpassed Chicago picnics in that there was no charge made for anything; eats, lemonade and other drinks being free.

During the remainder of the year the division will have regular entertainments on the second and fourth

Saturdays of each month. A fine room in the Y. M. C. A., where any kind of party can be pulled off, has been obtained, and with the backing of the "Y" officials and the "Si-Y-Club" the members of the division and their friends are looking forward to lots of good times.

Why not "Dallas, 1930"?

Indianapolis

Its no use, we can't be original. No. 22's Fourth of July picnic was the best ever. The committee under direction of Big Chief Querengasser had been on the job for weeks, and everything was perfect. The weather man was kind, too, and gave us an ideal day for an outing. The affair was staged at the Sycamore Club on the river, and the "official headsman" informed us that the crowd polled well over the two century mark. All the notables were there, and there for a good time. They had it. There was fun and amusement for old and young. Among the out-of-towners we noted "Bill" Wiggers, Dewitt Stephens and Adolph Brizius of Evansville, Forrest Moore of Piqua, Ohio, and Arthur O. Steidemann of St. Louis, Mo. Barkeepers Zimmerman and Querengasser did a land office business until their supplies gave out, then the pump worked overtime. The games were to have started at two o'clock with a parade of bathing beauties, but the beauties failed to come to the mark. They appeared later in the day, however, and it would have taken a Solomon to pick the winner had they lined up for a contest. Mary Bowser, a winsome Ohio lassie, walked away with the popularity prize. She wears a smile that just won't come off. Gladys Hedrick won the 50-yard dash for women by a wonderful burst of speed, while Justina Bettag captured the wheelbarrow race with ease. Forrest Moore won the tilting contest by defeating all comers, and Herran and Roberts won the horseshoe tourney with points to spare. There were other games, but the writer failed to get the results. The ladies in charge of the cafeteria certainly did themselves proud. The food was there in abundance, and of quality unsurpassed. And to add to its enjoyment, it was served with true housewifely neatness.

Division Secretary H. D. Hetzler has secured a job in Franklin, Ind. and removed his lares and penates to that place. Arthur H. Norris is acting as temporary secretary. His address is 4220 Carrollton Ave., Indianapolis.

We are glad to have Donald Herran back among us again. He has secured a good job here, and will soon bring his family here from La Porte.

Arthur H. Norris has been selected as the chief speaker at the Fort Wayne conference August 2. Fort Wayne is sore, and wants a division to even up with South Bend. Come on, you boosters, let's go and give them a hand!

Columbus

The annual June lawn fete given under the auspices of the division at the school for the deaf on Saturday afternoon and evening, June 27, was a whopper in point of attendance, rather to the surprise of the committee, who feared the rain during the day would spoil the attendance. But it did not, apparently, as it cleared up toward evening, and the people turned out in sufficient numbers to insure its being a success. Everything sold like hot cakes, and we could have sold much more if we had had it to sell. However, considering the weather and other circumstances, we did the best we could. No one can do more. The winners of the three prizes were all young girls. The first prize was awarded to Miss Thelma McMurray. Miss Clara B. Brink took second prize, and little Miss Beatrice Haughlin won the third. Among the out of town guests noticed were Perry R. McMurray, Springfield, Mr. and Mrs. Jacob Vogelhund, Hillsboro, Mr. and Mrs. William Toomey, Canton, Chester Huffman, Dayton, Warren Shaffer, wife and child, Glenford, (the latter being the one chosen to draw tickets for the prizes), Miss Clara D. Neuner, Circleville, Clarence A. Murdey, Los Angeles, Cal., and others. Because of the rain and wet lawn, the festivities were held in the girls' recreation hall, considerably to the regret of many who preferred the great outdoors. But for all that it was a very pleasant affair.

Our July meeting was postponed from the 4th to the 8th on account of the holiday. There was a fairly good attendance. Two claims for sick and accident benefits were approved. Because of the intense heat, and little business of importance, the session was a short one. Rev. Brother Charles gave an interesting account of the unveiling of the memorial tablet at Flint on June 13. Clarence A. Murdey of Los Angeles, Cal., who was a visitor, gave a short talk. He is touring the country by auto.

Columbus has still another deaf automobilist. This time it is George H. Clum, who has a new Overland coach. He drove to Sandusky and Cedar Point on the Fourth.

Toledo

Owing to the rain all the night before and on the morning of the Fourth, we feared our picnic at Hidden Beach, 10 miles from Port Clinton, was going to prove a disappointment. But late in the forenoon the sun came out, and everybody had a pleasant time. A well-arranged sport program, in charge of David A. Gerner, was the feature of the day.

Quite a few went to Cedar Point on the Fourth. There are plenty of amusements and all had a good time. Most of them went there in their machines.

Speaking of machines, Samuel Henry is now the proud possessor of a new 1925 Overland Four, and Arnold Deak has a Standard Six. And it may be others will have cars before the date of the coming Ohio reunion. Then, ho! for a caravan to the south.

Portland, Ore.

During the convention of the Oregon Association of the Deaf on July 2, 3 and 4, our members will wear their regalia caps. On the evening of the Fourth the division will give a smoker in Redman Hall, cor. East 9th St. and Hawthorne Ave. Visitors will be welcome. We are offering a special inducement to get new members during the convention. Ask any member for particulars. Then put in an application.

On July 19 we will hold a picnic at Kenilworth Park. A grand time is assured, and games, prizes and refreshments will be furnished in ample measure. Brothers Fay, Redman and Van Eman will manage the affair. Everybody welcome. To reach the park take a Woodstock car to East 32nd St., then walk two blocks south.

A new altar, carpentered and painted by Anthony Kautz, and having the society's emblem on each of the four sides, the work of Avory Van Eman, has been presented to the division as a gift. And it is a gift of which we are justly proud. With our regalia and caps and new altar, our meetings are more impressive and interesting, and the effect is especially pleasing to the eye. The old altar, made by Bud Hastings, will be kept as a relic for the admiration of future generations.

William F. Cooke of Portland is the latest addition to our division. We expect to introduce him to our goat soon, and explain to him some of the mysteries of our order.

Kalamazoo

Under the auspices of Kalamazoo Division a good crowd of picnickers gathered at St. Joseph, Mich., on the Fourth. The weather in the morning promised to be unfavorable, but it did not deter the crowd from flocking in. Fortunately, however, the weather cleared, and everything was lovely. Baby South Bend Division was conspicuous with 15 tots present, Grand Rapids being second in line with willing helpers. And most of them came by auto, as did the "Kazoos." It is rumored that a party of 25 or more had intended coming from Chicago by boat the evening before, but were unable to get accommodations. Grand Secretary Gibson, however, came down by train, and was very welcome. Everyone had a big time, and the division was able to turn a neat sum into its treasury.

Our division officers are now making a more dignified appearance at meetings, thanks to our new sashes, patriarch's collar, and our hats. They were contributed by Brother Quinn.

Duluth

Our division held its first Fourth of July picnic at the beautiful home of Brother and Mrs. Jay Cooke Howard on London Road. It was a success throughout. A large crowd attended, and a nice, tidy sum was realized for the local fund. Thanks are due to Mrs. Howard and Miss Jennie Reid, who so ably assisted committee Chairman DeLance in the absence of the other two committeemen, Brothers Isaacson and Sheehy. Out of town visitors included Mr. and Mrs. Fred Brant and Archie Benolkin, Minneapolis, Miss Bessie Singleton, St. Paul, Charles and Edward Dore, Hibbing, W. G. Matta, Menasha, Roy Magnuson, Two Harbors, and a few others whose names we failed to catch.

Duluth Division's trade mark is "It's Cool in Duluth." You who were at St. Paul last summer will remember that motto, and you who took advantage of the side trip to Duluth will back it up. Well, the other day a successful business man of St. Louis was stricken by the heat. He was packed in a refrigerator car de luxe and brought to Duluth, transferred onto a boat having a room built of ice cakes, and taken to Isle Royale, a beauty spot on the north shore of Lake Superior. Before the boat docked at Isle Royale he had already recovered, gotten out of his sick bed and hollered for his clothes. The writer is wagering that this very sick man of a few days ago is now hollering for a match with Jack Dempsey or someone equally good. This story is true—it's written in black and white, not on the ice. It goes to prove that we are not fibbing when we say "It's Cool in Duluth." The invigorating breezes of Lake Superior are free to all who care to come, and we are inviting our roasted brethren of other parts to see for themselves.

Duluth Division was one year old on Sunday, July 12. While no special ceremonies were arranged to mark the event, mention was made of the fact at the division meeting the night before. We can boast of a membership that has almost trebled in our one year of activity. When we finally get the ball fully started, things will most certainly begin to happen that will make all fratdom sit up and take notice.

President Jay Cooke Howard was a visitor at the Chicago headquarters last month while in the Windy City on a business mission. He reported the headquarters staff to be busily at work. [Thanks.—Ed.]

Edwin Isaacson, who has been slinging type in a local printing establishment ever since he finished school four years ago, finally got a month's leave of absence and took Horace Greeley's advice, and went west. He is visiting in Spokane and Seattle, Wash., Portland, Ore., and Vancouver, B. C., and expects to be back in Duluth by August 3.

Roy Magnuson, who has been laid up since last April, when he underwent an operation for appendicitis, is able to be up and around again, though still unable to work. A disease known to the medical profession as thrombophlebitis set in in his right leg and retarded his recovery. He is recovering rapidly, however.

Rockford

A change has been made in the location of our picnic grounds for August 23. Instead of holding the outing at the Larson farm we have taken the fair grounds at Pecatonica. This is much easier to reach, and there are additional features on these grounds to make the change a popular one. Come and see what a real picnic is like. Secretary Jackson will gladly reply to enquiries.

Philadelphia

The reunion of the Alumni of the Pennsylvania Institution for the Deaf will take place on Friday, September 4. This is the date for the regular monthly meeting of the division, so to afford the members an opportunity to attend the reunion, the division meeting will be held on Tuesday, September 1. Non-resident members of the division and members of other divisions who may be in town at that time are welcome to our meeting if possessed of the proper credentials, due card and password.

Little Rock

Little Rock Division held its annual picnic on July 4 on the lawn of the Arkansas school at Little Rock. Earl Bell, Jack DeArman and Albert Hopkins were the committee in charge, and they put up a first class program. This included contests of various kinds for men, women, boys and girls, starting at 9:30. Lunch at noon; watermelons at 6:30; ice cream, candy, bananas and soft drinks all day. A display of oratory at 1:30 and a wedding at 3:00 helped fill out the bill. What more could be wanted?

Peoria

William J. Bunch, chairman of the division's Labor Day picnic, has been a busy man the past month, mapping out a program for that date. All of the members of the division will serve on the committee this year, so it will be the whole division in action, and should insure success. We already have assurance that a large delegation from Springfield and other nearby towns will be on hand to help make it a record breaker. Remember the date and place: Sunday, September 6, at Waterworks Park. To get there board any north bound Adams Street car and get off at the water works. Those coming by auto can easily find it by asking for the tourist camp, which is located at the park and close to the picnic grounds. Paste this on your windshield, and come.

Nick Peterson of Sioux Falls Division has been in our city for some time, pursuing his studies in architectural drafting at Bradley Polytechnic Institute. While here he has made many acquaintances, and says he has had a mighty fine time because the frats sure know how to entertain a brother. He returns next year to complete his course, and he will find us always ready to welcome him.

Ex-President Belcke goes on his vacation the first two weeks in August, and instead of going to Europe or Palm Beach he is going to burn up gas touring the state with a batch of application blanks and the frat propaganda under the seat. Here's hoping he lands them all. A mighty fine way of spending one's time for the good of the organization. [Bully, Brother Belcke.—Ed.]

Peoria has gained two members the past month. One is Andy Gallegher, transferred from Wichita Division, and the other is Laurence Newton of Henry, Ill., a new-comer with lots of pep and who promises to be a live wire as soon as he learns the ropes. We are glad to have them with us, but like that slogan of a well known confection, our motto might be slightly changed to read "The More You Get, the More You Want."

Keep your eyes peeled for our watermelon social in the fall. Peoria is located in a region of fertile agricultural communities, and the watermelon crop this year promises to be a bumper one. Of course, we will hang up a prize for the frat who can consume the most melon at one sitting.

Flint

Naturally, in the leading resort state of the Union, numerous brothers of Flint Division are taking longer or shorter outings into the northern resort country as they are able to command the time and means these midsummer days. The first fishing party was made up of James Stewart, Clyde Stevens, George Tripp and Dennis Brow. They went up to Harrison, in the upper center of the lower peninsula, over the Fourth. They made the trip in Dennis' Ford, leaving early Friday morning, and returning Monday. They made camp in the state park, and made trips to various lakes and trout streams, including the headwaters of the Muskegon. A later trip is in contemplation up Alpena way.

Floyd Crippen is planning a trip somewhere up north in his Scripps-Booth. George Pifer will have a two weeks' vacation with pay from his position as sexton of the First Methodist Church in August, and will spend it somewhere in the upper peninsula.

John Strang took Miss Christian and Miss Van Dyke to the former's home at Wallaceburg, Ontario, crossing at Marine City.

Brother and Mrs. Arthur Dasse took in the Kalamazoo Division picnic at St. Joe, Arthur's former home, on the Fourth.

Brother and Mrs. Charles Buchner motored to Belding some weeks ago for a week-end visit with Charles' parents.

William Gibney will soon leave for an extended visit with his daughter at Buchanan, and to Chicago and other points. He does not expect to return until early in the new year.

Mrs. J. M. Stewart is spending six weeks at Mt. Pleasant, taking her third summer term at the Normal College.

Mrs. Philip Schrieber and children are spending the summer with her parents at Galesburg, leaving Phil in charge of the house. He is still holding down his position on the Flint Daily Journal, and has forgotten what a vacation looks like.

E. M. Bristol's son, Harry, formerly night foreman in the Journal's composing room, is now foreman of the Capitol News, at Lansing.

Mr. and Mrs. Jacob Oberlin enjoyed a recent visit from the latter's mother, Mrs. Cicotte, and sister, of L'Anse, upper peninsula, and her sister, Mrs. Doris Chapman of River Rouge. Mrs. Cicotte and sister had been visiting Mrs. Chapman in the Detroit suburb, and while there had purchased a Hudson 7-passenger sedan, which they were driving home.

John Hagemann of Rochester, N. Y., a '22 graduate of our Flint school, was visiting in town early in the month, and took in the division meeting on the 7th.

Mrs. Oren DeChamplain, who underwent a very serious major operation at St. Joseph's Hospital last April, is making a happy and complete recovery.

Leo Brown of Henderson, non-resident member of Flint Division, has passed away after suffering for several years from that dread disease, tuberculosis. He bore his illness and faced his fate with exemplary patience and cheerfulness, and his death is sincerely mourned by the division.

By an oversight we forgot to mention last month that in addition to the paper caps for wives and widows of members, and the souvenir pencils supplied by Detroit Division, this division also supplied the flags borne in the parade at the Memorial Tablet unveiling. You have to hand it to Detroit Division for doing things up brown. The division numbers over half of the Michigan membership, and furnished over half of the tablet fund. Brothers Thomas Kenney and Ralph Beaver deserve special mention for bringing things through the way they did.

We had hoped to present some additional cuts of the unveiling in this issue of The Frat, but they are not quite ready, and will have to go over until August.

Boston

We admitted four more members at our July meeting, a sure sign that we are living up to our expectations of a good increase in membership in 1925. We hope to be in the 150-member class by the end of the year. "Get One," everybody.

Grand President H. C. Anderson was our guest on June 21 and 22, arriving on schedule. He came over from New York City and later returned there a tired man, but filled with pleasant memories of New England hospitality. The statement in last month's Frat that he would be the guest of Brother Rowse was an error. He was the guest of Boston Division, and the division committee appointed to do him honor left no stone unturned to make his stay pleasant. After his arrival Sunday morning he was taken for a trip around Boston and west to Sudbury, the home of Henry Ford and Babe Ruth. In the evening there was a lecture in his honor, and he spoke on the unveiling of the Memorial Tablet at Flint, Mich., also remarking that this was his first visit to New England, and he liked it very much. A good crowd turned out to greet him, and his remarks were greatly applauded. Other speakers were Brother Meacham, who spoke of the coming convention and Gallaudet Monument unveiling at Hartford, Brother Rowse on New England scenery, and Brother McCord, of Lowell, who spoke of the value of the N. F. S. D. Introductions and chats followed. On Monday President Anderson was the guest of the Lynn members of the division, and was taken on a tour through Salem, Swampscott, Marblehead and outlying districts. He enjoyed the trip very much, and expressed himself so well pleased with New England scenery and climate that he might consider coming again next year with Mrs. Anderson for their vacation. We sure would be much pleased to have them.

The proposed August outing in place of the cancelled Fourth of July one, has also been cancelled, many preferring to wait and devote the time to taking in the Hartford convention in September. It is expected that quite a sizeable crowd will go from Boston.

Jersey City

The picnic and carnival of sports planned for Jersey City Division promises to eclipse all previous entertainments it has ever held, if Old Sol is good enough to be in evidence on the date of the affair. Chairman Hummer and his committee have been making things hum and all who grace the affair with their presence are assured more than they anticipate in the way of a real enjoyable time, with plenty of fun. Saturday, August 1, is the date, and a big crowd is looked for. The division is giving away cash prizes this year in all the sports events, which will include several brand new wrin-

kles. And to the organization having the largest representation in attendance there will be presented a handsome loving cup, on which will be the society's emblem. This is truly a splendid prize, and should help materially in drawing out a good attendance. We hope we won't be disappointed.

Lowell

On Sunday, July 12, we took an auto truck ride to Salem Willows, one of our New England summer resorts. The affair was, under the able management of Stephen Henry, and every bit of space in the truck was occupied. At the resort sight-seeing and swimming were the features of the day, though some of us took a motor launch ride to see President Coolidge's yacht, the Mayflower. It was well worth seeing. The trip was much enjoyed by all, and ended at a late hour.

The division has planned out its activities for the coming fall. The start will be made on Saturday night, September 26, with a Fratnite Social, with Stephen Henry in charge of the arrangements. Games, with prizes to the winners, will provide amusement, while the wants of the inner man will be satisfied with a buffet lunch. Brother Henry will have charge of this, also, and anyone wishing further information concerning it should write him at 74 Gorham St., Lowell.

But the biggest event of the season will probably be the Hallowe'en dance. Watch for further particulars in later issues of The Frat. Matthew Yokela will have this in charge, and it is sure to be a winner.

Lowell members of Lowell Division, No. 78, National Fraternal Society of the Deaf, held an installation and celebration in honor of the fifth anniversary of the founding of the Lowell branch at Cole's Inn last night. Some 50 deaf mutes formed the gathering, which, from early evening when a splendid dinner was served, through the program of exercises, enjoyed a splendid evening. Mayor Donovan was the only "voice" speaker of the evening, and he was interpreted as he went along by Miss Dorothy F. Williams. Miss Williams, with Miss Elizabeth A. Hayes of Lawrence, is indefatigable in the work of the society, and both are found at many such functions all through New England. Miss Hayes sang "The Star Spangled Banner" at the opening, and "Auld Lang Syne," at the close. Myles S. McGeever, president of the Lowell branch, made the speech of welcome. Mayor Donovan, in extending the greetings of the city, soon turned to baseball, and greatly pleased the gathering, and frequent applause was heard. The principal speeches of the evening were by John D. Moran of New Britain, Conn., who spoke on opportunity; Albert L. Carlisle of this city, whose topic was "What They Say the Deaf Cannot."—[Lowell paper, June 20.

Here and There

Dubuque and Jacksonville divisions report successful outings on the Fourth, many out of town visitors adding to the enjoyment of the day's programs.

Frat Night at the Washington state convention in Seattle on July 4 had an enjoyable program. Vaudeville, dancing, and a "Dinty Moore" lunch were features. Brother Holcombe responded to "The N. F. S. D." at the association's banquet on the third, taking as his text "The Labor Is Not Small"—and right he was.

Spokane had a picnic on the Fourth under the auspices of the local branch of the state association, and from a clipping sent the home office we note that Carl Magnuson, erstwhile Duluth resident, who is now running a lino on a Spokane paper, gave the address of the day.

Nashville Division had a fine outing on the Fourth, with lamb barbecue and everything. Brother Marr was the fairy godmother, and made guests of the gathering—and he says he is going to do better next year. Nashville a pretty good place to live in—what?

Jesse and William West, way up in Alaska, write how much they appreciate The Frat and how they miss it if it is delayed or fails to reach them. Writing May 20, they say the winter has just passed but there is much snow on the hills, it lasting from October to May. They had the coldest weather in years last winter, the thermometer going to 70 below at times, but thanks to the thickness of the timber they were able to keep warm. They found many rabbits frozen to death and potted others with a 22-rifle, using them mostly for feeding their dogs. They also shot two moose—their first chance at that kind of game, though they have plenty of caribou. They have just finished taking out the "dump" on their claim and are beginning to "clean up" now, but do not know yet as to how they will come out—it being, as they say, more or less of a gamble and they do not know what they will get for their all-winter labor.

NOT IMPOSSIBLE

An old New York farmer attended a big picnic at Binghamton and stayed over to watch the dancing at night. He hadn't been out in the world much, and he was deeply impressed with the girls' clothes at that dance.

"Some of the ladies' clothes I see here," he said, "plumb puts me in mind of a barbwire fence."

Somebody asked him why.

"Well," said he, "it's this way—they appear to protect the property without obstructin' the view."—[Kansas City Star.

National Fraternal Society of the Deaf

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

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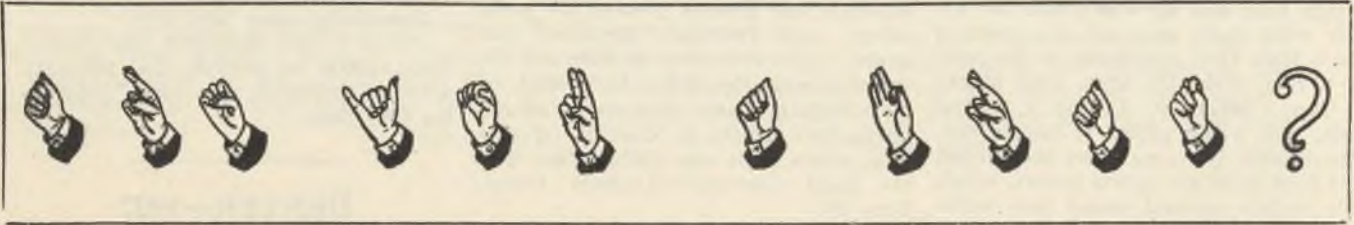
DIVISION DIRECTORY.

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

- CHICAGO, No. 1, 112 Capitol Building—First Tuesday; DETROIT, No. 2, G. A. R., Grand River & Cass Ave.—First Saturday; SAGINAW, No. 3, 108 So. Hamilton St.—First Thursday; LOUISVILLE, No. 4, Robinson Hall—First Saturday; LITTLE ROCK, No. 5, Little Rock, Ark. Moose Hall Bldg.—First Friday; DAYTON, No. 8, Pruden Building, E. Fifth St.—First Saturday; BAY CITY, No. 9, First Monday; CINCINNATI, No. 10, Court St. and Central Ave.—First Saturday; EVANSVILLE, No. 11, Y. M. C. A.—First Monday; NASHVILLE, No. 12, Y. M. C. A.—First Friday; SPRINGFIELD, No. 13, E. High and Linden Ave.—First Saturday; OLATHE, No. 14, First Tuesday; FLINT, No. 15, 100 W. Second Ave.—First Tuesday; TOLEDO, No. 16, Kapp Hall—First Saturday; MILWAUKEE, No. 17, Silent Club, 221 W. Water St.—First Tuesday; COLUMBUS, No. 18, I. O. O. F. Hall—First Saturday; KNOXVILLE, No. 20, 329 1/2 N. Gay St.—Second Wednesday; CLEVELAND, No. 21, 3915 Lorain Ave., West Side Turn Hall—First Friday; INDIANAPOLIS, No. 22, I. O. O. F. Hall—Second Wednesday; BROOKLYN, No. 23, 305 Fulton St., Brooklyn—First Saturday; ST. LOUIS, No. 24, Eagle's Hall, Lafayette and Jefferson Ave.—First Friday; NEW HAVEN, No. 25, 99 Temple St.—Second Saturday; HOLYOKE, No. 26, Bridge Street Turn Hall—First Saturday; LOS ANGELES, No. 27, 730 S. Grand Ave.—First Saturday; ATLANTA, No. 28, Red Men's Wigwam—First Friday; LEON B. DICKERSON, 351 South Whiteford Ave.

- PHILADELPHIA, No. 30, 1628 Arch St.—First Friday; KANSAS CITY, No. 31, 912 Grand Ave.—First Saturday; OMAHA, No. 32, Seymour Hall, 16th and Capitol Ave.—Second Saturday; NEW ORLEANS, No. 33, B. K. A. Building, 627 North St.—First Saturday; KALAMAZOO, No. 34, Moose Temple, Portage St.—First Wednesday; BOSTON, No. 35, Friendship Hall, 515 Tremont St.—First Saturday; PITTSBURGH, No. 38, McGeagh Hall—First Saturday; HARTFORD, No. 37, 26 Chapel St.—First Saturday; MEMPHIS, No. 38, Chamber of Commerce Building—First Saturday; PORTLAND, (Me.) No. 39, 514 Congress St.—Second Saturday; BUFFALO, No. 40, Mizpah Hall, 221 W. Ferry St.—First Tuesday; PORTLAND (Ore.) No. 41, Red Men's Hall, East 9th & Hawthorne—First Saturday; NEWARK, No. 42, 107 Springfield Ave.—First Saturday; PROVIDENCE, No. 43, 851 Westminster St.—First Saturday; SEATTLE, No. 44, Carpenters' Hall—First Saturday; UTICA, No. 45, 53 Franklin Square—First Saturday; WASHINGTON, No. 46, N. E. Masonic Temple—First Wednesday; BALTIMORE, No. 47, 1104 W. Baltimore St.—First Saturday; SYRACUSE, No. 48, J. R. O. U. A. M. Hall—Second Saturday; CEDAR RAPIDS, No. 49, Federation of Labor Hall—First Wednesday; HUNTINGTON, No. 50, 819 1/2 Third Ave.—First Saturday; ALBANY, No. 51, 734 Broadway—First Saturday; ROCHESTER, No. 52, Highland Hall, 391 Gregory St.—Second Saturday; SAN FRANCISCO, No. 53, Native Sons' Hall—First Saturday; READING, No. 54, 612 Court St.—Second Saturday; AKRON, No. 55, Rose Hall, 41 E. Mill St.—First Saturday; SALT LAKE CITY, No. 56, First Wednesday; ROCKFORD, No. 57, 1010 S. Main St.—First Saturday; SPRINGFIELD, No. 58, N. E. Cor. 5th & Monroe Sts.—First Saturday; DAVENPORT, No. 59, I. O. O. F. Hall, 510 Brady St.—First Saturday; WORCESTER, No. 60, 306 Main St.—First Saturday; ST. PAUL-MINNEAPOLIS, No. 61, Fairview and Marshall Aves., St. Paul—First Friday; FT. WORTH, No. 62, Third and Calhoun Sts.—Second Saturday; DALLAS, No. 63, Y. M. C. A. Building—First Saturday; DENVER, No. 64, Heldbrak Hall, 74 Broadway—First Saturday; WATERBURY, No. 65, Garden Hall—First Saturday; SPRINGFIELD, No. 67, 48 Pynchon St.—First Saturday; WACO, No. 68, Chamber of Commerce—First Saturday; PITTSFIELD, No. 70, Y. M. C. A.—Second Saturday; BANGOR, No. 71, 57 Main St., Royal Arcanum Hall—First Saturday; KENOSHA, No. 72, Regner Building, Main and South Sts.—Second Saturday; BIRMINGHAM, No. 73, Fairview Masonic Temple—First Tuesday; SIOUX FALLS, No. 74, Chamber of Commerce—First Saturday; WICHITA, No. 75, Y. M. C. A.—First Saturday; SPOKANE, No. 76, 84 Middlesex St.—Second Saturday; DES MOINES, No. 77, Moose Hall, 920 Locust St.—First Saturday; LOWELL, No. 78, Middlesex St.—Second Saturday; BERKELEY, No. 79, 263 12th St., Oakland—First Friday; DELAVAN, No. 80, I. O. O. F. Hall—First Saturday; HOUSTON, No. 81, Labor Temple—Second Monday; SCRANTON, No. 82, 232 Womling Ave.—First Friday; RICHMOND, No. 83, 2047 W. Broad St.—First Saturday; NORFOLK, No. 84, Moose Hall, 312 E. Freemason St.—First Saturday; JOHNSTOWN, No. 85, Moose Temple—First Saturday; MANHATTAN, No. 87, Masonic Temple, 310 Lenox Ave.—Second Monday; JACKSONVILLE, No. 88, Gallaudet Club Hall—First Thursday; LEWISTON, No. 89, G. A. R. Hall, Pine St.—First Saturday; PEORIA, No. 90, Proctor Recreation Center—Second Saturday; JERSEY CITY, No. 91, Odd Fellows' Hall, Bergen Square—First Saturday; BRONX, No. 92, Castle Hall, Walton Ave. at 149th St.—First Friday; COLUMBIA, No. 93, Y. M. C. A.—First Saturday; CHARLOTTE, No. 94, K. of P. Hall, 408 Piedmont Bldg.—Second Saturday; DURHAM, No. 95, I. O. O. F. Hall—First Saturday; DUBUQUE, No. 96, Dubuque Silent Club—First Friday; GRAND RAPIDS, No. 97, Y. M. C. A.—First Friday; TORONTO, No. 98, Forrester's Hall, 22 College St.—First Saturday; DULUTH, No. 99, 216 W. Superior St.—First Saturday; CANTON, No. 100, A. I. U. Hall, Walnut & Tuscarawas Sts.—First Friday; FARBALULT, No. 101, Service Hall, School for the Deaf—First Friday; SOUTH BEND, No. 102, Care School for the Deaf—Second Saturday; LEO M. Douglas, 510 Lincoln Way, East

- WATERBURY, No. 65, Garden Hall—First Saturday; SPRINGFIELD, No. 67, 48 Pynchon St.—First Saturday; WACO, No. 68, Chamber of Commerce—First Saturday; PITTSFIELD, No. 70, Y. M. C. A.—Second Saturday; BANGOR, No. 71, 57 Main St., Royal Arcanum Hall—First Saturday; KENOSHA, No. 72, Regner Building, Main and South Sts.—Second Saturday; BIRMINGHAM, No. 73, Fairview Masonic Temple—First Tuesday; SIOUX FALLS, No. 74, Chamber of Commerce—First Saturday; WICHITA, No. 75, Y. M. C. A.—First Saturday; SPOKANE, No. 76, 84 Middlesex St.—Second Saturday; DES MOINES, No. 77, Moose Hall, 920 Locust St.—First Saturday; LOWELL, No. 78, Middlesex St.—Second Saturday; BERKELEY, No. 79, 263 12th St., Oakland—First Friday; DELAVAN, No. 80, I. O. O. F. Hall—First Saturday; HOUSTON, No. 81, Labor Temple—Second Monday; SCRANTON, No. 82, 232 Womling Ave.—First Friday; RICHMOND, No. 83, 2047 W. Broad St.—First Saturday; NORFOLK, No. 84, Moose Hall, 312 E. Freemason St.—First Saturday; JOHNSTOWN, No. 85, Moose Temple—First Saturday; MANHATTAN, No. 87, Masonic Temple, 310 Lenox Ave.—Second Monday; JACKSONVILLE, No. 88, Gallaudet Club Hall—First Thursday; LEWISTON, No. 89, G. A. R. Hall, Pine St.—First Saturday; PEORIA, No. 90, Proctor Recreation Center—Second Saturday; JERSEY CITY, No. 91, Odd Fellows' Hall, Bergen Square—First Saturday; BRONX, No. 92, Castle Hall, Walton Ave. at 149th St.—First Friday; COLUMBIA, No. 93, Y. M. C. A.—First Saturday; CHARLOTTE, No. 94, K. of P. Hall, 408 Piedmont Bldg.—Second Saturday; DURHAM, No. 95, I. O. O. F. Hall—First Saturday; DUBUQUE, No. 96, Dubuque Silent Club—First Friday; GRAND RAPIDS, No. 97, Y. M. C. A.—First Friday; TORONTO, No. 98, Forrester's Hall, 22 College St.—First Saturday; DULUTH, No. 99, 216 W. Superior St.—First Saturday; CANTON, No. 100, A. I. U. Hall, Walnut & Tuscarawas Sts.—First Friday; FARBALULT, No. 101, Service Hall, School for the Deaf—First Friday; SOUTH BEND, No. 102, Care School for the Deaf—Second Saturday; LEO M. Douglas, 510 Lincoln Way, East



INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

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

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

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

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

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

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

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

REQUIRED MONTHLY PAYMENTS

After joining, a member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) A per capita tax for the General Expense, Sick and Accident, and Convention funds, amounting to fifty-five cents in Class A and sixty-six cents in Classes C, D, E, and F; (3) A small monthly tax for local dues, varying with the different divisions. These payments begin on the first day of the month of certificate issue, and continue to be payable on the first day of each month thereafter, in accordance with the terms of the various certificate classes and the laws of the society.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.									
Minimum, \$250; Maximum, \$3,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55									
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE									
AGE	CLASS A	AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$0.93	18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	.93	19	1.11	19	1.60	19	1.16	19	1.20
20	.93	20	1.11	20	1.63	20	1.19	20	1.20
21	.93	21	1.13	21	1.66	21	1.22	21	1.23
22	.96	22	1.16	22	1.69	22	1.25	22	1.27
23	.98	23	1.18	23	1.72	23	1.29	23	1.30
24	1.01	24	1.21	24	1.75	24	1.32	24	1.33
25	1.04	25	1.24	25	1.78	25	1.36	25	1.37
26	1.07	26	1.27	26	1.81	26	1.41	26	1.41
27	1.11	27	1.31	27	1.85	27	1.45	27	1.46
28	1.14	28	1.34	28	1.89	28	1.50	28	1.50
29	1.18	29	1.38	29	1.93	29	1.55	29	1.55
30	1.22	30	1.42	30	1.97	30	1.61	30	1.60
31	1.26	31	1.46	31	2.01	31	1.67	31	1.66
32	1.31	32	1.50	32	2.05	32	1.73	32	1.72
33	1.35	33	1.55	33	2.10	33	1.80	33	1.78
34	1.40	34	1.60	34	2.15	34	1.88	34	1.85
35	1.45	35	1.65	35	2.20	35	1.96	35	1.92
36	1.51	36	1.70	36	2.25	36	2.05	36	2.00
37	1.57	37	1.76	37	2.31	37	2.15	37	2.08
38	1.63	38	1.82	38	2.37	38	2.25	38	2.17
39	1.69	39	1.89	39	2.43	39	2.37	39	2.26
40	1.76	40	1.96	40	2.50	40	2.50	40	2.36
41	1.83	41	2.03	41	2.57	41	2.64	41	2.47
42	1.91	42	2.11	42	2.64	42	2.80	42	2.59
43	1.99	43	2.20	43	2.72	43	2.98	43	2.71
44	2.07	44	2.29	44	2.80	44	3.18	44	2.85
45	2.16	45	2.38	45	2.89	45	3.40	45	3.00
46	2.25	46	2.49	46	2.98	46	3.65	46	3.16
47	2.35	47	2.60	47	3.08	47	3.95	47	3.34
48	2.45	48	2.71	48	3.18	48	4.29	48	3.54
49	2.58	49	2.84	49	3.29	49	4.69	49	3.75
50	2.71	50	2.97	50	3.41	50	5.18	50	3.99
51	2.83	51	3.11	51	3.54	51	5.76	51	4.25
52	2.97	52	3.27	52	3.67	52	6.49	52	4.53
53	3.12	53	3.43	53	3.82	53	7.41	53	4.85
54	3.28	54	3.60	54	3.97	54	8.64	54	5.21
55	3.44	55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

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 14.