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The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-third Year

AUGUST, 1925

Number Three



More than a year has passed since the last Convention—nearly two years more must elapse before the next one will assemble.

Two years is not a long time, yet much can happen, or be accomplished in that time.

I do not believe that anyone who has attended our conventions in the past will deny that there is much room for improvement in the conducting of same yet no interest has been manifested during the past year in any plan or suggestion for improvements.

A free, open discussion of the matter, through the columns of *The Frat*, by ex-delegates, who are familiar with conditions, could not help producing some suggestion or plan that would be of great benefit; at the same time the membership at large, through the medium of such discussion, would become familiar with conditions and some of them might come forward with valuable suggestions. The best ideas thus obtained could then be grouped and, ultimately, some plan devised that would bring about improved conditions.

In the August-September, 1924, issue of *The Frat* I went into details about this matter and made several suggestions that might help some, at the same time inviting discussion and suggestions.

To date no interest has been manifested so I am again calling the matter to the attention of the membership and urging some action for the general good of all.

As stated in my first letter on the subject, it was not, and is not now, my intention to stir up any feelings and I do not see that any offense need be taken; however, if any one feels that I have trod on their toes and they want to take it out of my hide (figuratively speaking) go to it—come across—get it out of your system and then

come down to the point at issue and let's try and accomplish something tangible. I am willing to be the goat if some good comes of it—it will be no new experience for me—I've been acting in that capacity in behalf of my fellowmen for the past 30 years and have felt fully rewarded when good results have been obtained. It will be the same now, so again I say go to it. —[R. C. Morriss, Houston.

Dear Brother Gibson:

Don't you think that, at the present rate of increase of automobiles, the poor and much abused motorist will soon be in a position to have laws enacted to regulate traffic of pedestrians who are constantly taking the joy out of life?

Of course the Grand Secretary of a grand fraternal order like the N. F. S. D. and editor of *The Frat* is among those who ride and I think he will be interested in the following suggestions—calculated to make life worth living:

"Pedestrians crossing streets at night shall wear a white light in front and a red one in the rear.

"Before turning to the right or left he shall give three blasts of a horn, not less than three inches in diameter.

"When a driver is made nervous by a pedestrian, he shall indicate same and pedestrian shall hide behind a tree until the auto has passed.

"Pedestrians shall not carry any substance in their pockets which may, when broken, cut into auto tires.

"In dodging autos, pedestrians shall not run to exceed seven miles per hour.

"Pedestrians must register each year and pay a fee of \$5 which shall be used in the upkeep of motor highways.

"Pedestrians shall not emit smoke on any street in an offensive manner.

"Each pedestrian before obtaining his license to walk on the streets, must prove his ability to dodge, leap, crawl or extricate himself from damaged machinery before a board of demonstrators.

"Pedestrians will be held responsible for damage to autos or their occupants in collision."

These suggested traffic laws may be in effect in 1927—maybe!—[T. Y. Northern, Denver.

I wish to tell of my experience with the practical fraternity shown by Baltimore Division. My home is in Ensley, Ala., and I am a member of Birmingham Division. From the last of March to the middle of June I was a patient at the Johns Hopkins hospital in Baltimore. Upon my discharge, I was temporarily out of funds and on stating the case I was advanced the full amount of my \$50 disability benefit by Baltimore Division from its local fund and all possible assistance was given me to perfect my claim and the means to return home thus was secured. While at the hospital I was visited by members of Baltimore Division and Secretary and Mrs. Leitner were especially active in making the long hours pass pleasantly, being both kind and thoughtful in many ways. I want my fellow members to know about this sample of real fraternity and the telling of it is not only a pleasure but a means of showing my appreciation of the Baltimore brand of brotherhood.—[Oscar M. Wade.

## OFFICIAL NOTICES

Correction slips to be inserted on page 50 of our constitution and laws books have been sent to the division secretaries—in sufficient quantity for them to supply the members of their divisions. It is intended that every member should receive one and they are especially requested to paste them in their books at the proper page. Anyone failing to receive his should request it of his division secretary.

The following changes have been made in the list of divisions deputies: For Kansas City Division, William Dillenschneider succeeds Paul Wys, resigned; for Springfield (Mass.) Division, Philip Beausoleil succeeds W. G. Abbott, resigned; for Spokane Division, Andrew Genner succeeds E. W. Chambers, resigned; for Berkeley Division, Jacob Beck succeeds E. E. Vinson, resigned.



## TREASURER'S REPORT

## Division Collections for July

Grand Division .....	\$ 27.46
Chicago .....	642.39
Detroit .....	277.64
Saginaw .....	23.90
Louisville .....	180.61
Little Rock .....	168.13
Dayton .....	90.62
Bay City .....	21.27
Cincinnati .....	161.59
Evansville .....	42.57
Nashville .....	57.58
Springfield .....	42.01
Olathe .....	128.84
Flint .....	144.87
Toledo .....	173.25
Milwaukee .....	211.86
Columbus .....	177.01
Knoxville .....	66.93
Cleveland .....	164.27
Indianapolis .....	303.77
Brooklyn .....	305.21
St. Louis .....	336.12
New Haven .....	62.15
Holyoke .....	46.23
Los Angeles .....	173.63
Atlanta .....	106.23
Philadelphia .....	276.44
Kansas City .....	190.22
Omaha .....	116.04
New Orleans .....	95.75
Kalamazoo .....	54.35
Boston .....	145.89
Pittsburgh .....	313.58
Hartford .....	71.31
Memphis .....	38.42
Portland, Me. ....	52.47
Buffalo .....	98.94
Portland, Ore. ....	88.78
Newark .....	204.53
Providence .....	55.29
Seattle .....	105.88
Utica .....	139.03
Washington .....	95.95
Baltimore .....	114.32
Syracuse .....	57.85
Cedar Rapids .....	40.13
Huntington .....	97.29
Albany .....	103.82
Rochester .....	58.41
San Francisco .....	88.90
Reading .....	115.57
Akron .....	276.51
Salt Lake City .....	44.79
Rockford .....	61.55
Springfield, Ill. ....	109.63
Davenport .....	49.33
Worcester .....	54.12
St. Paul .....	145.06
Fort Worth .....	69.09
Dallas .....	147.61
Denver .....	82.85
Waterbury .....	13.95
Springfield, Mass. ....	33.41
Waco .....	51.48
Pittsfield .....	14.67
Bangor .....	55.18
Kenosha .....	82.02
Birmingham .....	75.52
Sioux Falls .....	31.39
Wichita .....	98.89
Spokane .....	69.07
Des Moines .....	36.18
Lowell .....	59.81
Berkeley .....	58.42

Delavan .....	129.87
Houston .....	47.20
Scranton .....	45.41
Richmond .....	57.97
Norfolk .....	26.76
Johnstown .....	64.31
Manhattan .....	130.70
Jacksonville .....	33.52
Lewiston .....	56.37
Peoria .....	43.65
Jersey City .....	124.13
Bronx .....	78.88
Columbia .....	99.14
Charlotte .....	52.18
Durham .....	107.25
Dubuque .....	29.45
Grand Rapids .....	27.02
Toronto .....	244.86
Duluth .....	44.22
Canton .....	35.51
Faribault .....	30.76
South Bend .....	51.63
Total collections .....	\$10,236.62

## JULY DISABILITY CLAIMS

*C. C. Griffin, Toledo .....	\$ 10.00
*D. F. L. Tobias, Reading...	20.00
*W. Young, Sellersville, Pa...	15.00
H. J. Bulger, Canton .....	10.00
A. Ciresi, Jr., Sandusky, O....	10.00
W. Jones, Bingham, Me.....	15.00
A. M. Lamponi, New York....	50.00
R. Magnuson, Duluth .....	50.00
E. A. Ornberg, Akron .....	10.00
*A. Bowman, Penelope, Tex. ....	15.00
*W. C. Boynton, Philadelphia ..	10.00
*J. T. Irvin, Kansas City.....	15.00
*Michael Kerr, Chicago.....	15.00
*U. G. Miller, Lebo, Kan.....	15.00
*S. Teich, Brooklyn.....	15.00
A. Bernhardt, New York.....	15.00
L. Brooks, Hot Springs, Ark....	25.00
J. Brown, Washington, Mo.....	50.00
H. Eberly, Williamston, Mich. ....	10.00
W. H. Engle, Chicago.....	10.00
B. Friedwald, Brooklyn.....	30.00
S. Houser, Gassville, Ark.....	35.00
J. Jeynes, Jersey City.....	20.00
H. Kroll, Brooklyn .....	10.00
D. Miller, New York.....	35.00
W. McIntyre, Wildwood, N. J. ....	50.00
P. Parker, Winchester, Kan....	15.00
J. Patterson, Philadelphia.....	50.00
*Walter Bednarek, Detroit....	50.00
*G. Coburn, Lynn, Mass.....	10.00
*A. Himmelschein, Seattle ....	15.00
*C. Jones, Pittsburgh .....	50.00
*Jos. Saunders, Pittsburgh.....	15.00
E. A. Briel, Buffalo .....	30.00
W. E. Brown, Seattle .....	30.00
J. Daniels, San Diego, Cal....	15.00
G. Huber, Freeport, Ill.....	35.00
C. James, Vancouver, Wash....	50.00
A. Kingry, Columbus .....	20.00
E. Ohland, Jersey City.....	30.00
L. Palmer, Snoqualmie, Wash. ....	15.00
S. Richardson, Utica .....	10.00
J. Rolshouse, Wilkinsburg, Pa. ....	50.00
*H. Harris, New York.....	10.00
*J. Sizemore, Miami, Fla.....	15.00
J. Buterbaugh, Altoona, Pa....	20.00
Total for the month.....	\$1,100.00
*Denotes accident claims.	

TREASURER'S STATEMENT  
FOR JULY, 1925

## Balance and Income

Balance, June 30 .....	\$675,429.31
Division collections .....	10,236.62
Interest, mortgage loans....	2,078.48
Interest, bonds .....	250.00
Interest, banks .....	21.86
Sale of emblem jewelry.....	20.05
Record and registry fees....	9.25
Sundry supplies .....	.20
Exchange on checks.....	1.10
Total, balance and income .....	\$688,046.87

## Disbursements

Death benefits .....	\$ 1,500.00
Sick benefits .....	805.00
Accident benefits .....	295.00
Accrued interest .....	62.50
Organizing expenses .....	8.71
Salaries .....	570.82
Services .....	505.00
Official publication .....	210.67
Rent .....	175.00
Office expenses .....	35.88
Insurance department fees .....	30.00
Postage .....	22.45
Total disbursements .....	\$ 4,221.03

## Recapitulation

Balance and income .....	\$688,046.87
Disbursements .....	4,221.03
Balance, July 31 .....	\$683,825.84

## TRUSTEE'S REPORT

## Ledger Assets, July 31, 1925

First mortgage loans .....	\$600,780.52
First mortgage bonds .....	29,856.77
U. S. Liberty bonds.....	42,842.63
Canadian bonds .....	995.41
Cash in banks:	
Central Trust .....	4,488.87
Bank of Montreal.....	3,332.34
Secy's contingent fund .....	300.00
Treasurer's cash .....	1,229.30
Total ledger assets .....	\$683,825.84

## Balance in Funds

Reserve Fund .....	\$553,984.34
Mortuary Fund .....	51,025.26
Sick and Accident Fund .....	47,649.45
Unallocated Interest .....	21,492.06
Convention Fund .....	5,538.77
Organizing Fund .....	2,586.93
General Expense Fund .....	1,549.03
Total in all funds.....	\$683,825.84

## Concerning Investments

In the month of July, one Illinois first mortgage for \$7,000 matured, and a partial payment of \$500 on the principal of an Indiana mortgage was received, a total maturity of \$7,500.00 for the month.

Commitment for the purchase of a \$35,000 first mortgage at 6% on Chicago improved real estate has been made, and \$15,000 of this amount has been turned over to the borrower, the balance to be covered as funds permit.



## Notice of Remission of Assessments

(Reprinted as a reminder. Notice of this October remission was mailed Division Treasurers under date of August 10, 1925.)

Resolution of the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF, authorizing and ordering remission of two stated monthly assessments in 1925 on members of twelve months or longer standing in Classes C, D, and E, operating on the American Experience—4 per cent basis;

WHEREAS, The laws of states in which the society is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members whenever such surplus exceeds five per centum (5 per cent) of the net reserve liability on certificates of the members in the group concerned; and

WHEREAS, The valuation made as of December 31, 1924, discloses a surplus of more than 45 per cent over the total reserve liability on certificates of members in Classes C, D, and E, and

WHEREAS, The society's actuary, Frederick A. Draper, has approved and recommended the waiving of two monthly assessments on all members who have been on the rolls in aforesaid Classes C, D, and E for twelve months or longer.

THEREFORE, In view of the above-stated facts and the actuary's recommendation, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, and E who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1925.

H. C. ANDERSON, Grand President,  
F. P. GIBSON, Grand Secretary,  
A. L. ROBERTS, Grand Treasurer,  
G. F. FLICK, Chairman of Trustees,  
Executive Committee, Board of Directors.

Chicago, Ill., February 20, 1925.

### ANENT BENEFICIARIES

Fraternal societies have always scrutinized closely the purposes for which their members are applying for insurance. It is not their office to supply credit for business deals, to provide money for the payment of a member's debts, or to do a banking business. Their ideal is to protect the persons dependent upon the member for support, or in whom the member has a close interest due to relationship. Therefore, the persons who may become beneficiaries under a fraternal certificate, are restricted to certain degrees of relationship. The payment of death benefits shall be confined to wife, husband, relative by blood to the fourth degree, father-in-law, mother-in-law, son-in-law, daughter-in-law, step-father, step-mother, step-children, children by legal adoption, or to a person or persons dependent upon the member.

The only case in which a fraternal certificate can be assigned, is after the issuance of the original certificate, and when the member shall become dependent upon an incorporated charitable institution. In such case he may have the privilege, with the consent of the society, to make such institution his beneficiary. These are extreme limits, and within them the member shall have the right to designate his beneficiary, and he may change them according to the laws of the society. The law permits any society to restrict the beneficiaries further, if it so desires. No beneficiary shall obtain any vested interest in the benefit, until it becomes due and payable upon the death of the member.—[Fraternal Age.

### JULY DEATH CLAIMS

Paid to Mrs. Louisa Donus, Astoria, Long Island, for death benefit of Frederick Donus, Certificate No. 6888, deceased June 7, 1925, \$500.

Paid to Mrs. Ruth Ann Brown, Henderson, Michigan, for death benefit of Leo L. Brown, Certificate No. 1860, deceased June 29, 1925, \$1,000.

### NEW MEMBERS

4. E. R. Sherrow.....Lexington, Ky.
12. C. H. Early .....Nashville
14. C. L. Scott .....Olathe
16. P. E. Riehm .....Lime City, O.
16. G. P. Riehm .....Lime City, O.
21. F. G. Tubica .....Youngstown, O.
22. G. F. Lehman.....Ft. Wayne, Ind.
22. N. L. Lehman.....Ft. Wayne, Ind.
22. Guy Lehman .....Ft. Wayne, Ind.
22. J. A. Irlan.....Ft. Wayne, Ind.
22. O. I. Lenhart.....Ft. Wayne, Ind.
22. B. C. Darling.....Ft. Wayne, Ind.
27. E. M. Purbeck.....Fullerton, Cal.
30. J. Jancuska.....Chester, Pa.
32. W. H. Zabel.....Omaha
36. G. C. Rovnak.....Beaverdale, Pa.
36. T. J. Mandrgoc.....Pittsburgh
36. \*I. L. Kinney .....Pittsburgh
41. F. Drapela .....Mill City; Ore.
41. R. W. Cooke .....Portland
41. H. P. Christensen.....Salem, Ore.
52. W. M. Cleveland.....Albion, N. Y.
53. \*Elmer Hytte .....Berkeley
61. S. Sagel .....St. Paul
62. W. B. Utley.....Ft. Worth
63. G. G. Williams.....Guthrie, Tex.
63. F. H. Shropshire.....Austin, Tex.
63. Leonard Perry .....Dallas
63. G. M. Durham .....Dallas
87. Joseph Goldstein .....New York
87. Harry Hersch .....New York

\*Denotes social members.

### TO DENVER—1927

To Denver I've been twice before,  
To Denver I'll go once more  
In 1927.

There are some fellows there I know  
Whom I will see again I vow  
In 1927.

Say Frats, I pray you, whet your pate  
That you may go as delegate  
In 1927.

To those who do not get the office  
The trip alone will surely suffice  
In 1927.

Now, say, oh Frats, I pray you—GO—  
And make this meet the biggest  
show

In 1927.

—[L. I. Peterson.

### THE GET-ONE DEGREE

The Indianapolis correspondent seems to think that John J. Smead, with eight applications in two months, is going some. So he is, and we thought it was high water mark, but Clyde Barnett of Detroit, president of that division in 1917, reminds us of the record made in that year by Ben Beaver, who brought in twenty-eight. We think that is some mark, and one that will be hard to beat. And Ben is still on the job, though as deputy for his division he is not as active as an endorser as formerly, but his careful handling of the applications that pass through his hands still makes the name of Beaver one to conjure with. Just the same, we echo the Indianapolis man when he says take off your hat to Brother Smead. And if he can get eight in two months, can't YOU get one in a lifetime? You can and should.

Louisville Division—William C. Fugate.

Nashville—Walter B. Rosson.  
Olathe—Chauncey Laughlin.  
Toledo—Myron C. Burt (2).  
Indianapolis—John J. Smead (6).  
Los Angeles—Douglas Mitchelson.  
Atlanta—Percy W. Ligon.  
Philadelphia—Joseph V. Donohue.  
Omaha—James R. Jelinek.  
Pittsburgh—J. Clinton Craig (2),  
Fred Farke.

Portland, Ore.—John O. Reichle (2), Charles A. Lynch.

Rochester—Howard Whyland.  
San Francisco—Don E. Glidden.  
St. Paul—Minneapolis—Oscar Lauby.  
Ft. Worth—Stacy Beeman.  
Dallas—Troy E. Hill (2), Leonard E. King (2).

Manhattan — Abraham H y m e s,  
Charles Sussman.

Though far you roam,  
O'er land or sea,  
At any future date—  
Remember the frats  
Are charged  
A low insurance rate.  
—[L. I. Peterson.



## Distribution of Surplus

THE SUBJOINED table illustrates the fact that the society annually makes a distribution of surplus to members in the American Experience 4% classes, C-D-E-F. This distribution is made in the form of waivers of two monthly assessments each year, to C-D-E-F members who have been in the society one year or longer.

The C-D-E classes were instituted in 1919, and Class F in 1924. The first waiver of assessments was made in 1921. In the four years ending December 31, 1924, the total amount of assessments waived and forgone was \$18,133.89. The amount waived annually steadily increases with the membership growth.

As long as the valuation of certificates in the American Experience 4% group discloses a surplus in excess of the legal reserve that must be maintained this distribution of surplus will be continued either in the present form or in some other manner which later may be determined.

The annual waiver, or refund of surplus, or dividend, as it may be called, is in every case 16.67% of the total annual mortuary payment. This means that every Class C-D-E-F member receives a yearly dividend equal to 16.67 per cent of his total annual contribution for mortuary dues.

The table below shows in condensed form the annual mortuary dues on each \$1,000 of insurance in the various classes, for entry ages at intervals of five years, for the sake of illustration:

### YEARLY MORTUARY PAYMENTS AND WAIVER —DIVIDEND ON EACH \$1,000 OF INSURANCE

Entry Age	Certificate Class	Mortuary Payment	Waiver Dividend
20.....	C .....	\$13.32 .....	\$2.22 .....
	D .....	19.56 .....	3.26 .....
	E .....	14.28 .....	2.38 .....
	F .....	14.40 .....	2.40 .....
25.....	C .....	14.88 .....	2.48 .....
	D .....	21.36 .....	3.56 .....
	E .....	16.32 .....	2.72 .....
	F .....	16.44 .....	2.74 .....
30.....	C .....	17.04 .....	2.84 .....
	D .....	23.64 .....	3.94 .....
	E .....	19.32 .....	3.22 .....
	F .....	19.20 .....	3.20 .....
35.....	C .....	19.80 .....	3.30 .....
	D .....	26.40 .....	4.40 .....
	E .....	23.52 .....	3.92 .....
	F .....	23.04 .....	3.84 .....
40.....	C .....	23.52 .....	3.92 .....
	D .....	30.00 .....	5.00 .....
	E .....	30.00 .....	5.00 .....
	F .....	28.32 .....	4.72 .....
45.....	C .....	28.56 .....	4.76 .....
	D .....	34.68 .....	5.78 .....
	E .....	40.80 .....	6.80 .....
	F .....	36.00 .....	6.00 .....
50.....	C .....	35.64 .....	5.94 .....
	D .....	40.92 .....	6.82 .....
	E .....	62.16 .....	10.36 .....
	F .....	47.88 .....	7.98 .....
55.....	C .....	45.48 .....	7.58 .....
	D .....	49.68 .....	8.28 .....
	E .....	124.20 .....	20.70 .....
	F .....	67.44 .....	11.24 .....

—[R.]

## BIRTHS

Jan. 18—Mr. and Mrs. Frank Collignon, Chicago, Ill., a girl.

May 18—Mr. and Mrs. Paul E. Fauth, York, Pa., a boy.

July 2—Mr. and Mrs. George O'Brien, Chicopee Falls, Mass., a boy.

July 4—Mr. and Mrs. John A. Smolk, Cleveland, O., a boy.

July 11—Mr. and Mrs. Jacob Goldstein, Philadelphia, Pa., a boy.

August 2—Mr. and Mrs. Abe Chaimowitz, Brooklyn, N. Y., a boy.

## MARRIAGES

June 10—Martin B. Reed and Miss Mabel Harris, both of Danville, Ky.

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

June 24—Clarence Graves and Miss Lucille Edwards, both of Cleveland, Ohio.

June 27—Walter B. Whetstone and Miss B. DeSchryer, both of Detroit, Mich.

June 30—Wilfred H. Krug, Mt. Morris, Ill., and Miss Mary Seraphin, Dauphin, Manitoba, Can.

July 8—John Gableman, Milwaukee, Wis., and Miss Emma Schroeder, Osian, Iowa.

July 27—Alfred W. Shaw, Jersey City, N. J., and Miss Elizabeth Cullen, Brooklyn, N. Y.

## OBITUARY

### Leonard F. Wills

Brother Leonard F. Wills of Seattle, Washington, was drowned while canoeing near that city July 19. He had just passed his 20th birthday. He became a member of the society last March and was Seattle Division's youngest member.

### George M. Reading

Brother George M. Reading died at Cleveland, Ohio, July 31. He was in his 64th year. He was admitted to Cleveland Division as a social member in September, 1919.

## DEATHS

July 17—Lelia Cullen, wife of Edward Cullen, Kansas City, Mo.

July 20—Infant daughter of Cortland J. Ridler, Galesburg, Mich.

July 25—Mattie Arms Reid, wife of Walter H. Reid, West Pittston, Pa.

August 8—Bertha Migatz, mother of Abraham Migatz, Chicago, Ill.

August 16—Mary F. Souder, wife of Wilbert P. Souder, Washington, D. C.

## ENGAGEMENTS

Harry E. Keesal, Chicago, Ill., and Miss Celia Gordon, Minneapolis, Minn.

Doyle Kerr, Dallas, Texas, and Miss Elma Hendrix, Azle, Texas.

Charles Kane, Maumee, O., and Miss Abbie Krauss, Toledo, O.

George Schneider and Miss Minnie Dwartz, both of Davenport, Ia.



# A BOY'S INVESTMENT

*How different, but gripping is this insurance story—By Ada Louise*

HEY there Bob, didn't you hear your mother call? Supper's ready, come on!"

A tall man stood on the porch, while in a vacant lot next door a boy was seen to reluctantly leave a busy base ball game.

At the supper table the family waited for the tardy Bob, who soon appeared with rosy face and damp hair which plainly spoke of a hasty cleansing.

"Hello folks, Gee, supper is always ready just when one of our men is about to make a big home run. Gosh! hear em yell!" An excited boy ran to the window, up and down he jumped, his cries mingling with the victors.

"Why, Robert Thornsby, aren't you ashamed," said sister Bess, who always prim and sedate thought boys an unnecessary bunch of noise.

"Eat your supper, and then go outside and do your yelling."

"Oh, is that so, old lady. Do you good to put pants on, and make a few homers yourself. You wouldn't be so fat."

A gasp—and then, "Why—Bob!"

Mother Thornsby thought it time to say something, and quietly did, and just as quietly Bob took his seat.

Bob still resentful toward his sister, suddenly remarked:

"Suppose your bank is full now Bess, I saw Uncle Roy leave the house just before Dad called me in to supper. Did he put the usual fifty cents in mine?"

Ever since Bess and Robert had arrived at the Thornsby home, Uncle Roy on each of his visits had left a dollar for Bessie's bank and fifty cents for Bob's. Bob didn't like the idea just because Bess was two years older than he, of her receiving fifty cents more. The boy's heart longed to be bigger or just as big as his sister.

"No, Bob," replied Bess to his question, "that wasn't Uncle Roy you saw this evening, it was somebody who called to see Daddy."

"Yes," replied Dad, "one of those pesky insurance agents, every bit as bad as mosquitos, always coming back until satisfied. Sometimes I think they are worse—'cause you can get a whack at a mosquito now and then, but who in this civilized age dare openly whack an insurance agent?"

"The two of you seemed to spend a long time talking, father," said Mrs. Thornsby. "He must have been an unusually hard persuader."

"Well, he was," replied Dad, "The truth of the matter is—I bit."

"You did?" and Mrs. Thornsby looked very much surprised.

"Yes," continued Dad, "what he had looked pretty good, and two dollars a month is a small investment. Can't tell some times what might happen. Well,"

pushing back his chair, "he will be back with the papers in a day or so, we will try it once for a while any way."

Like many another man who had health and was free from worry, Mr. Thornsby had never carried any insurance. A steady position with a successful firm he felt assured his future, and relied on his savings account.

The next afternoon was hot and sultry. Mother and Bess had gone to a nearby town to visit an aunt, while Bob and Dad were baching. Bob was stretched out on the library floor, deep in the adventures of an ancient pirate. The door-bell pealed twice before Bob stepped off the ship of wonders and responded to the ring.

"Hello, son, is your mother in?"

"Nope," replied Bob, as he surveyed the rather pleasant looking stranger, "she's away for the week."

"That's too bad," replied the stranger, "I have some papers I'd like to leave her. Your father told me last week to call and your mother would pay me. Did she happen to leave the money?"

"No, she didn't" said Bob, and then his face brightened as he asked, "are you the insurance man?"

"Yep, son, that's me."

"Oh, well," Bob said, "that's all right, I heard Dad talking about it. How much do you want?"

When informed of the necessary two dollars, Bob left for his room. His Uncle Roy's bank was seldom opened, only on someone's birthday, or Christmas. He knew that the two dollars he borrowed from it would be replaced by his Dad.

The insurance agent departed, leaving Bob with the policy and an admonishing that the two dollars was due the first of each month.

Mr. Thornsby was late getting home that evening, and when he finally arrived he looked worried and tired.

"What's the matter Dad?" asked Bob, "pretty hot at the plant today?"

"Yep, son, hot and everything."

The frying pan was soon on the range, and bachelors' eggs and bacon were soon bubbling.

"By the way son, if that insurance agent should happen to call when I'm not here, tell him I've changed my mind about that policy. Work is rather slack, and I guess I can use that two dollars a month for something more important."

Bob's face fell a mile. How could he tell his father what he had done. Mr. Thornsby didn't want the policy and would be angry at the loss of the two dollars. The boy decided to say not a word and stand the loss himself.

Up in his room Bob looked over the policy. It was his. What could he do with it? The boys had often talked of investing their nickels and dimes

somewhere, but it was mostly talk, and here was a chance for a real investment. Who knows—perhaps it might turn up lucky.

So each month Bob sent the two dollars to the insurance office.

The months slipped by, and one day it happened. Mr. Thornsby was taken suddenly ill. There followed an operation. The savings account began to dwindle, and Mrs. Thornsby wore a worried look. Day after day Mr. Thornsby lay on his bed, while upstairs the sewing machine was continually humming. Sewing was being done for the neighbors, thus trying to pay the household expenses. A specialist was sent for from the city, but all to no avail, as Mr. Thornsby never rose from his bed.

Snow was falling when they came back from the cemetery, as heartsick the mother and children entered the home of former cheer, now so full of grief and despair.

"Oh, but its cold in here," said Bess, as she curled up on the davenport trying to get warm.

"Yes," said the mother, "I know it is, but I am ashamed to order any more coal and ask them to charge it. I don't know what we are going to do, our debts are staggering, and how in the world are they going to be paid."

A rap at the door, and Bob opened it to admit the same insurance agent of months ago.

"Mrs. Thornsby," he said, "grief is terrible, but never so bad that there isn't a ray of hope or sunshine somewhere, I trust this check will be that ray and help you get a start again."

As the check for two thousand dollars was laid before her, Mrs. Thornsby was very much surprised, "Why I didn't know my husband carried any insurance. This is indeed welcome—very much so. It means more to me than anyone can realize."

After the agent had departed, Bob came close to his mother.

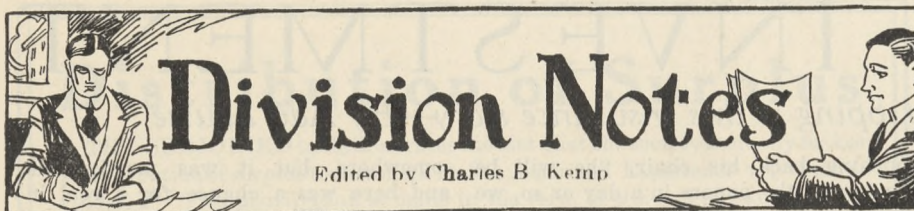
"What is it, Bob?"

"Well, mother you remember the day Bess gave you the money in her bank, and I didn't say a word about mine? Oh, mother, you don't know how sorry I felt about it then. But I just couldn't, there wasn't enough there—and somehow I couldn't tell you why—but mother I can now."

So Bob told how it happened, how he had kept up the payments, month after month, afraid to tell his secret, fearful less he was doing the wrong thing.

Thus another family was saved by the thoughtfulness of a child, whereas the father should have provided protection for his loved ones to guard against the surprises of time. The best of health, like a rose in bloom, is cut from its stem when we least expect it.





Edited by Charles B. Kemp

### Coming Division Events

#### September

4. Social and picnic ..... Knoxville
5. Banquet ..... Delavan
5. Banquet ..... Columbia
5. Banquet ..... Birmingham
5. Banquet ..... Rochester
5. Social ..... Los Angeles
5. Initiation night ..... Duluth
6. Picnic ..... Rochester
6. Picnic ..... San Francisco
6. Picnic ..... Peoria
6. Social ..... Dubuque
7. Picnic ..... Denver
7. Picnic ..... Detroit
7. Outing ..... Albany
7. Picnic ..... South Bend
7. Picnic ..... Delavan
7. Picnic ..... Sioux Falls
7. Picnic ..... Los Angeles
7. Labor Day picnic ..... Atlanta
7. Picnic ..... Ft. Worth
7. Lawn Fete ..... Houston
7. Picnic ..... Grand Rapids
12. Social ..... Philadelphia
12. Social ..... San Francisco
19. Cards and dance ..... Pittsburgh
20. Box social ..... Saginaw
20. Picnic ..... Kenosha
26. Social ..... Lowell
26. Boosters social ..... Akron
26. Apple night ..... Springfield, Mass.
26. Harvest Supper ..... Utica

#### October

3. Banquet ..... Philadelphia
10. Banquet ..... Reading
10. Social ..... Springfield, Mass.
10. Social at Battle Creek ..... Kalamazoo
11. Banquet and outing ..... Springfield, Mass.
12. Bowling tournament ..... Springfield, Mass.
17. Entertainment ..... Hartford
17. Fraternal ..... Dallas
17. Mardi Gras ..... Omaha
17. Social ..... Toledo
24. Halloween party ..... Dubuque
24. Halloween dance ..... Rochester
24. Halloween party ..... Philadelphia
24. Social ..... Cincinnati
25. Social and dance ..... Providence
31. Mask ball ..... Akron
31. Dance ..... Lowell
31. Hallowe'en party ..... Lewiston
31. Hallowe'en social ..... Huntington
31. Hallowe'en social ..... Kalamazoo
31. Masquerade ball ..... Pittsburgh
31. Penny party ..... Peoria
31. Hallowe'en party ..... Davenport

#### November

7. Social ..... Waterbury
8. Scotch social ..... Saginaw
14. Vaudeville ..... Philadelphia
21. Dance at Springfield ..... Pittsfield

#### Chicago

Recent visitors at headquarters were William Van Lewis and Edward Huber, Springfield, Ill., Beaufort Banta, Indianapolis, Ind., Alvin Spurry, Shelbyville, Ind., Clarence A. Kirtley, Kansas City, Mo., Matthias Eich and Shirley Partlette, Kenosha, Wis., John F. Cordano, St. Joseph, Mich., Philip Schreiber and Matthew Rozboril, Flint, Mich., Mrs. Francis X. Zitnik, Akron, O., Edw. W. Heber, Springfield, Ill., Rall R. Rountree, East St. Louis, Ill., Mr. and Mrs. James O. Hamersley, Miss Dorothy Morgan and Miss Ella Berry, Akron, O., Carl D. Cockrell, Birmingham, Ala.

We stated in the last issue of The Frat that Chicago Division was going to do something in celebration of the 25th anniversary of the founding of the society. At our August meeting the division approved the president's selection of a committee of twenty-one members, whose job it will be to make and carry through plans for such celebration. The older members of the division having done their share of work in the years that have passed, it was deemed right and fitting that the burden of this new work should be borne by the younger members, and the selection of the committee was made with this fact in view. A few of the older members, old in membership, not in years, accepted appointment on the committee, and will give it the benefit of their riper experience. As soon as a definite program has been decided upon, work will start in earnest, and a vigorous publicity campaign will make everyone hereabouts acquainted with what is in store for them. Keep your eye on us.

The decision of the Home Office to allow division deputies a share of the fees paid by new members was made known at the August meeting. President Kemp, who is deputy for the Chicago district, said he did not think he earned the \$1 proposed to be allowed him on each new member, and to encourage others to bring in new members he would donate his share of the fees to the endorsers, making their share \$2 instead of \$1. It was suggested that it might be a good idea if both deputy and endorser waived their share of the fee, and this \$2 be used to help defray the cost of medical examination for the new member, thus making his initiation fee only \$3. The idea met with favor, and a drive was decided on, to begin at once, and end December 31. It is hoped that the reduced fee will be the means of inducing quite a number to join, who

have hitherto held back because of the higher initial cost of joining. In fact, at this writing several have been reported as on the point of making out applications. It would be a good idea if the other divisions adopted a similar plan for getting new members, thus making it nation wide.

Past President Morton H. Henry heads a committee of arrangements for an initiation meeting to be held some time this coming fall. All are seasoned veterans in that line, and should make things interesting for the neophytes.

Benjamin Greenheck was received by transfer from Delavan Division at the August meeting. He is now residing in Chicago.

#### Washington

The steamboat excursion to Marshall Hall was one of the most successful features on our frat calendar. The lateness in chronicling this event rather proves that the good impression lasts on the writer. The attendance record was broken, greatly aided by perfect weather. Lack of space bars further details of the excursion. The local treasury swelled up overnight and credit is due the committee consisting of Chairman Marshall, Scott and Nicol.

The Division cancelled its entertainment scheduled for Labor Day, September 7th, because a large number of frats signified their intention of spending their week end out of the city.

Stop, Look, See—The division will hold a public banquet at a near date. The especial attention of our non-residents and neighboring divisions like Baltimore, Philadelphia and Richmond is called to this announcement. Further details will be made in the September issue.

We are looking forward to the visit of our old prexy, now Grand Treasurer A. L. Roberts, who expects to tarry a short time in the National Capital on his way to Hartford, incidental to the celebration of the unveiling of the Gallaudet statue replica. This reminds me to congratulate Hartford on the accomplishment of a long and arduous task—the raising of necessary funds for the Gallaudet statue replica. Washington Division is proud of its small share in this project and felicitates Hartford.

At our August meeting new local rule books were distributed among the members, and they all consider it a neat job. Non-residents—if by oversight the secretary has failed to mail you copies of grand division and local rules, please advise him. He is only human, and makes mistakes sometimes.

#### Omaha

The members of our division who reside in Council Bluffs have patiently waited for years until such time as it would be possible to have a division of their own on the Iowa side of the river. That time has arrived, and the preliminary steps looking to the establishment of the new division are now being



taken, and soon we hope to see it an accomplished fact. Omaha Division will lose quite a few members by transfer, but will cheerfully stand the loss, and wish the new division all sorts of good luck. For the purpose of financing the new division the Council Bluffs members held a picnic at the Iowa School for the Deaf on August 9. There were many enjoyable games put on, for which fine prizes were awarded. Ransom Arch was chairman of the affair, ably assisted by John J. Marty, Robert Brown and Raymond Anderson.

On August 15 our picnic at the Nebraska School for the Deaf was quite successful, though the attendance was not up to expectations. But what was lacking numerically was made up for in enthusiasm. Various games were played, and nearly everyone took part in them. Leo Holway, Riley Anthony, Joseph Kyncl and John Thompson were the moving spirits, and they kept things moving along. The sack race was won by Edwin Hazel. John Marty won the watermelon-eating contest, and then, despite the handicap of a full stomach, won the men's dash. Harry Long was some nimble with his fingers, untying a hard knot in a rope in the shortest time. On the ladies' side Mrs. Hazel showed she wasn't going to take second place to hubby, and so won the rope tying contest quite handily. Helen Holway won the corn race, and various others won races, too numerous to mention. Big slices of watermelon and hot dogs were given away free. These, with the fine prizes, kept everyone in additional good humor, and it was voted a great picnic.

The coming event for September will be a Hard Times party. Ransom Arch, Charles Clark, James Upah and Barney Brown will be the moving spirits back of it, and judging from past performances, they will make good. Watch them. And don't miss the event, or you will be sorry.

The latest addition to our membership is Walter Zabel of Omaha. And there are more coming. We intend to keep right on growing. We must make up for the loss to Council Bluffs by skurrying around after new members. Luckily our state organizer, James Jelinek is a hustler. Watch him—and us.

We are pleased to learn that Dr. J. W. Booth, superintendent of the Nebraska school, who has always shown a great interest in our division, is recovering nicely from his recent illness.

#### Indianapolis

Now, altogether! Stand up and take off your hats to as live a booster as our order knows. Eight applications in two months is his record. And he, himself, has been a member less than a year. It took a long time to get him, but the effort was well spent. His name is John Joseph Smead, and his

aim is a division in his home town, Ft. Wayne, Ind., before snow flies, and it looks as if he was going to get it, too. Grand President Anderson, Division Treasurer Binkley, Division Secretary Norris and Patriarch Richard Phillips, were in Ft. Wayne August 2nd looking the ground over, and they report that it looks good to them. So here's to you, John Joseph.

Prexy Anderson has a back yard of which he is justly proud. A recent addition to the beauty and restfulness of the place is a beautiful rose arbor designed and built by Arthur Norris. The arbor is in reality a memorial of a very pleasant eastern trip recently taken by President Anderson, and has been christened the "Frat Arbor," and he will take pleasure in showing it to you.

The Sycamore Club, in a way an adjunct to No. 22, is being renovated and painted by Lee Harris. The aim of the club is to provide a place of rest and recreation for its members, all of whom are dyed-in-the-wool frats. The club is now out of debt, and improvements contemplated will make it something to boast of.

Joseph W. Bouchard of Hartford Division, on a motor trip through these parts, stopped over in Indianapolis long enough to attend our August meeting. Our latch string is always out for visiting brothers, and a warm welcome is assured. Brother Bouchard was impressed quite forcibly by the voting on six applications, all endorsed by one member.

#### Dayton

The Dayton frats took in the picnic at Richmond, Ind., on July 11, and all expressed themselves as much pleased to meet and get acquainted with their Indiana brothers.

Fred W. Schoneman of Jacksonville, Ill., attended our meeting on August 1. In company with Mrs. Schoneman he is

spending his vacation at the home of Warren R. Albert, out on the Covington Pike. James Shepherd of Cincinnati was also a visitor, and enjoyed meeting old friends.

On July 25 the National Cash Register Co. posted a notice of a two-weeks vacation to its employees. Eight of our members are employed there, and they took advantage of the chance to do a little visiting. Martin Samshal and his chum, Arthur Peterson, motored up to Sandusky and Cedar Point. W. G. Harmeyer and Eugene Stebelton, with their wives, motored to Columbus and also to Cleveland in Brother Harmeyer's Ford Sedan. They said the trip was fine, and without mishap.

#### Flint

On Friday, August 7, James M. Stewart attended a home-coming at his native town of Almont, some forty miles to the east of Flint. Needless to say, it proved a very enjoyable occasion. He met schoolmates of forty and more years ago, some of whom he had not seen for that period of time, and who are now, for the most part prospering in various walks of life and hailing from many different parts of this broad country of ours. "Jim" has been keeping bachelor's hall for the past six weeks, while Mrs. Stewart is at Mt. Pleasant, taking her third summer term at the normal school. Miss Jean has been enjoying herself at a girls' summer camp near Traverse City.

Fred A. Lawrason has had several enjoyable motor trips recently. On July 18 he, with his wife, their daughter, Mrs. Marion Greenwald, and Mrs. John Drake and little niece and adopted daughter, Doris, went to Grand Rapids to attend the picnic of Grand Rapids Division. They then went to Grand Haven, Muskegon and Shelby making visits with relatives, returning to Flint Thursday, the 23rd. On Saturday, the 25th the same party went to Pointe aux Barques, on the Lake Huron shore, near the tip of the "thumb," then down the shore to Port Huron and so home, all in one day—a good 200-mile trip. That's keeping the old bus smoking all right.

Fred Lawrason and Will Heck have had an extended lay-off from their work at the Flint Motor plant. Will has been "making hay while the sun shines" on the farm of a brother-in-law.

Wilfred Vick is happy again at getting back his Durant car from the repairers. But the bill of nearly \$250 did not make him happy. The car was badly damaged coming from Detroit one night some time ago. In the accident Brothers Tripp and Kaufman suffered slight injuries.

(Continued on page nine.)







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AUGUST, 1925

\$683,825.84.

Denver—1927.

September payments are due.

Press dispatches on August 15 told  
of two damage suits, one in Ft. Wayne,  
Ind., the other in New York, where in  
the former case \$3,000 was asked for  
the loss of two toes and in the latter  
\$40,000 for the loss of two fingers—  
both cases the result of street car acci-  
dents. Eliminating the question of  
toes, what value does the \$20,000 per  
finger rate place on ours—where loss  
of voice would be added to damage to  
earning powers?

Council Bluffs Division No. 103 is to  
be installed in September, and it looks  
like Fort Wayne is to have 104, and  
soon after.

Dallas Division thoroughly believes  
in the social side. It has such events  
regularly twice a month, on the second  
and fourth Saturdays, with movies as a  
feature and run on its own machine.

The American Legion has its con-  
vention at Omaha in October and it is  
going to have one grand big time of  
it. Ask us, we know—we have been  
there.

Last month we slipped again, credit-  
ing Jack Bertram with the "Some Frat  
Secrets" folder. Bill Root and his  
printery got them out. We are prop-  
erly sorry. Beg pardon, Bill.

There are some who state that there  
is no real fraternity in the N. F. S. D.  
—that it is mainly a business propo-  
sition. There are many instances and  
much evidence to the contrary in our  
files—many cases of where our right  
hand—our membership at large—does

not know what the left—the division  
directly concerned—is doing. For ex-  
ample, few outside of its own member-  
ship and headquarters know how one  
of our divisions is keeping up the pay-  
ments of a member who is a bed-rid-  
den paralytic, how his division sees  
that he does not lack the little comforts  
real brotherhood can bring him, how  
he has thus been able to draw an an-  
nual sick benefit of \$50 for the past  
thirteen years. The natural dislike of  
real fraternity for publicity along  
horn-blowing lines keeps these deeds  
in our own circle. We know that no  
real need has ever had other than  
prompt and proper attention. Thus  
when we are asked to print a letter  
like that from an appreciative sojourner  
in Baltimore, which we reproduce in  
The Forum, showing as it does that  
such practical fraternity is not confined  
to local lines, we are so pleased to see  
the spirit shown on both sides we are  
very glad to do so.

Read "The Toll of Water" printed  
in another column. This toll has been  
exacted of us thrice this summer.  
Small as we are numerically and so  
close are our interests, it hits us hard.  
Think of the heartaches that could have  
been avoided had even a few of the  
many safety-first admonitions been  
heeded!

Brother Chandler of Knoxville adds  
this one to the as others see us col-  
lection: My sister's kid says of me—  
"He's deaf and dumb in both ears, and  
he can't listen."

"To the members of the many di-  
visions who so generously contributed  
to the fund: The Gallaudet Monument  
Replica Committee of the National  
Association of the Deaf requests the  
honor of your presence at the unveiling  
of the replica, Monday morning, Sep-  
tember 7, at the American School for  
the Deaf, West Hartford, Connecti-  
cut," reads a special invitation received  
this month. We hope all who can will  
accept it—and attend.

Movies by radio are coming, just as  
we have predicted they would. Experi-  
ments reported from Washington dur-  
ing the week of August 10 resulted in  
not only an audience hearing the dem-  
onstrator tell what he was doing but  
at the same time seeing a picture of his  
movements on a screen. The inventor  
C. F. Jenkins of Washington—so press  
dispatches state—expects to so perfect  
and standardize the machine that it  
will not only be a reasonably priced  
one but also used as an attachment to  
a standard receiving set. Imagine frats  
all over the country tuning in on the  
Denver convention—that is, the few  
who will not be there themselves. Yes,  
imagine it and all its possibilities.  
However, perhaps we had better be  
conservative and book it for 1930.

## NIXIES

A letter, postcard, parcel, or news-  
paper, entering the mails is simply a  
piece of mail.

If, because of inadequate or incor-  
rect address, and, in the case of the  
package—improper wrapping—a piece  
of mail must be taken out of the regu-  
lar postal machinery for "directory  
service" or "hospital service," it be-  
comes a NIXIE.

If the postal sleuths are able to cor-  
rect the address, or return to sender  
for a better one, it again becomes a  
piece of mail—though "delayed mail"  
is the better sobriquet.

If, after an exhaustive effort, the  
postal "detective" must give up the  
puzzle, and there is no return address,  
the piece of mail is consigned to the  
Dead Letter Office, where it again  
changes its name to dead letter or dead  
parcel, as the case may be.

Its period of existence as a nixie is  
the most expensive one. It demands  
special attention from the very best  
clerks. Valuable time is spent in its  
behalf, time which also may prove  
more costly to the mailer or intended  
recipient through the attendant delay.

But in the long run, the postal ser-  
vice loses most. In Chicago 400 work-  
ers do nothing but handle nixies. In  
New York the service costs \$500 daily.  
In all the nixie costs the government  
about \$1,740,000 a year.

## LIFE INSURANCE AIDS WHEN NEEDED MOST

Insurance is an estate, a logical, con-  
sistent establishment provided by a re-  
sponsible person whose death must not  
be regarded as a factor of as great im-  
portance as the fact of the value which  
remains afterwards and despite one's  
passing. Women are widowed and chil-  
dren are left fatherless but after their  
grief they may live for many years.  
And the survivors of a family must  
have food, shelter, clothing and the  
chance to live their lives to the end.

Insurance, the estate founded by the  
responsible head of the family, makes  
those things possible. Insurance is di-  
rect aid that comes when it is needed  
most. Insurance is a continuation in  
a degree of the protection, guardian-  
ship and support which death could not  
wholly destroy. Insurance is a help  
that comes back to the stricken mem-  
bers of a family as from the grave.  
Insurance is a provision made in the  
lifetime of the insured to defeat the  
penalties of a career cut short.

Beneficiaries today rarely regard in-  
surance as anything but an estate that  
of right should be established for  
them. They do not think of the chance  
that death may come and make the pol-  
icy payable. Rather do they realize  
that death is inevitable and that in-  
surance goes far to meet the demands  
that it makes. Life without insurance  
would be hard for the reason that  
death without it would be infinitely  
harder.—[Sioux City Journal.]



## DIVISION NOTES, CONTINUED

## Lewiston

Last month Ernest Morrell engineered an outing at George Carsley's farm at Intervale. Some 54 Frats, their wives and friends made up the party. Refreshments of turnovers, coffee, ice cream and cake were served. Prizes were awarded winners in several new games, and everyone had lots of fun.

Another party of 42 held an outing recently at John L. Young's farm down in Buckfield. Brother Young has a farm of 402 acres, and the picnic was held in a cool, breezy grove on the farm. A tug-of-war, 100-yard dash, 3-legged race, swimming race, base ball game, etc., provided amusement. Good prizes were put up for the races. Refreshments helped make the affair pleasant.

Our fourth annual Hallowe'en party is to be held at G. A. R. Hall, Pine Street, Lewiston, on October 31. It will be in the nature of a masquerade party, with plenty of prizes. The hall will be open from six to twelve. Admission only fifty cents. A counter lunch will be served—ice cream, cake, sodas, etc. Melbourne Dorsay is chairman, and is anxious to make it a success. Come and help him, all who can. You will sure have a grand time.

Roscoe Emerson, our 80-year old social member is getting along nicely after his recent operation at the hospital. We hope soon to see him around again.

## St. Louis

Our recent annual picnic at Rodenberg's grove was decidedly a success, thanks to the efforts of Chairman Stack and his hardworking committee. Our treasury was enriched considerably. One of the most enjoyable parts of the picnic was the entertaining of out of town friends who helped swell the crowd. In this we were materially helped by the generosity of Brothers Stack, Berwin and Burgherr and their wives, who provided the visitors with a hearty dinner. Among the visitors we noted Henry Gross and family, Peter Hughes, Clyde McKern and family and Fred Morris, all of Fulton; D. W. March, Columbus; James Brown, Washington; H. Roesche, Kimmswick; R. F. Steck, Benton; Louis J. Meyer, Auxvasse. From Illinois came Charles Wess and family, Belleville, Walter Wilson and family, Granite City, and Charles Schwartz and family, Alton. And they, like us, had a good time.

The latest addition to our local circle is William Bayne and family. Brother Bayne recently sold his farm at Hamden, and has secured a position here with a wholesale furniture house.

Visitors at our July meeting were Brothers Kern and Murphy, instructors at the school for the deaf at Fulton. They expressed great interest in our efforts to help others in trouble and to keep up the spirit of fraternity.

William Schaub, who has been con-

finied to the house with a dislocated knee, has so far improved that he has been able to remove the plaster cast, and can now get around on crutches. We are all glad to hear it and hope for his complete recovery soon.

Dr. James H. Cloud attended the unveiling of the memorial tablet at the Flint school. We expect he will give us a most interesting account of the ceremonies at our next meeting.

Our division continues to grow steadily, admitting new members almost every month. The latest additions are John Freund and Berthold Clark.

## Pittsburgh

The general chairman of our social committee, Brother Stewart, and his assistants, Brothers Fritzges, Ludovico, Taylor, Rogalsky and Brown have been working hard during the past seven months. The old system of having socials of the same kind each month has been changed and now socials of various kinds are being held. This has added greatly to the interest shown in them. Brother Stewart would like to hear from other divisions in regard to how socials are conducted. A "Social Exchange," in which division chairmen could exchange ideas in regard to social affairs might be a good thing for all concerned.

Our masquerade ball will be held in Walton Hall, the same as it was last year. Complete announcements will be made in later issues of The Frat. We are lucky to get such a good hall for the ball. Also that Hallowe'en falls on Saturday, which makes it even more convenient.

Plans are already under way for the 1926 banquet, which will be under the direction of Brother Rogalsky, with Brothers Zahn, Stewart, Johovics and Bosworth as his assistants. All of these are go-getters, and it will not be surprising to see another attendance record broken. Our last banquet was the best ever, but from the plans of the committee the coming one will eclipse it, and then some. Watch The Frat for further particulars.

## Columbus

The Ohio Association of the Deaf holds its triennial reunion this year on September 4, 5 and 6. Following the usual custom, a photograph will be taken of those present, and the chairman of the executive committee, Fred G. Schwartz, wishes to notify all frats who may be there to be on hand at the time, so as to take separate photograph of frats only—to see how we look, I presume. Don't forget.

For several years our division has been paying local sick and accident benefits to members out of its local fund, and believe this has been a great help to the members receiving it. The latest benefit to be approved was one for \$25 to Alonzo Kingry, who has been seriously ill since May 1.

The division has voted that if a suitable hall can be found, our meeting date will be changed from the first Saturday in the month to the first Wednesday, for various reasons. On our Saturday meetings many have one excuse or another for not coming, and it is hoped the change, if made, will result in a better attendance. If not, why, we can change back again, that's all.

Our June lawn fete netted us around \$50—not a bad profit for such an affair. But we are inclining toward the idea of doing away with socials and such entertainments and charging a small local per capita tax on the members, just enough to keep the local fund in condition to pay expenses, and so avoid all the fuss and worry incident to socials and the like. As for the latter, there are enough to provide amusement, given by the Ladies' Aid Society, the Wednesday Evening Club, the Stitch and Chatter Club and what-not, all of which are for the benefit of that most worthy object, the Home for Aged and Infirm Deaf.

Those who attended the 1912 convention here in Columbus at the American Insurance Union Temple, where we believe Brother Gibson received his first—but not last—loving cup, may be interested in knowing that the building has been torn down, and the A. I. U. is erecting what they claim will be the tallest, if not the largest building in the world.

## Toledo

Our excursion to Put-In-Bay on August 2 was an outing full of enjoyment. Friends from Detroit, Cleveland, Sandusky and Mansfield joined with us in the excursion and did much to make it enjoyable. They were greatly interested in the wonderful caves and the Perry monument. Everyone had a great time, and were sorry when the time came to leave for home.

Another very enjoyable affair was the basket picnic at Reno beach, about 15 miles by bus or auto. John Curry was generalissimo in charge, and everything went off as it should. Both the weather and the bathing were fine, and that went a long way toward making the affair a success. And you can't tell us much about sunburn. We know.

Our September meeting has been postponed from the 5th to the 19th, as a majority of our members will be in attendance at the Ohio reunion at Columbus. Members will please take notice of this and pay their dues promptly on or before the 15th, in order that Treasurer Kaintz may send his report to the Home Office on time.

## Huntington

The division's Hallowe'en social will be held Oct. 31 at Jr. O. U. A. M. Hall, cor. 20th St. and 3rd Ave. James A. Pring is chairman of the affair, with John M. Jarrell, Charles Myers and Dominic Biagi as his assistants. All are wise at such affairs, so everything



is sure to be all right, and everyone guaranteed a good time. There will be plenty of games and prizes, and advance sales of tickets show that many are out to capture something or other. Don't miss this. Visitors are welcome, and assured of a good time.

Ashland D. Martin was a visitor at our August meeting, and his old friends here were pleased to see him. He was transferred to our division from Akron Division.

Our division has been rather quiet lately. No new members have been added, but Deputy Pring will spend his vacation mostly in the northern part of the state and hopes to bring home several applications. There are some 20 or more known eligible prospects whom it is hoped we may ultimately be able to bring into the fold. Brother Pring also hopes to be able to include the Columbus reunion in his vacation trip.

#### Philadelphia

Philadelphia Division will have a banquet on October 3 to commemorate the 15th anniversary of its existence as a division. It will be held at Hotel Walton, Broad and Locust Streets. The charge will be \$3.50, and only frats admitted. Nonresident members and members of other divisions who wish to attend should send the \$3.50 to the chairman, Alexander McGhee, 4930 Fairhill St., Philadelphia, Pa., at least two weeks before the date of the banquet, October 3. Those who attended previous banquets of the division speak highly of the arrangements made, the food, the speeches and good fellowship. Visitors are assured of every comfort and a general good time.

#### Evansville

Secretary Adolph Brizius in company with William Wiggers and Dewitt Stephens made an auto trip to Indianapolis in July. They much enjoyed the trip over the fine concrete roads. While in Indianapolis they took in the picnic at the Sycamore Club, and also visited the school for the deaf. This latter was of especial interest to Brother Brizius, as it was just 50 years since he left school there. He found many changes both in the school and the city. The boys also had the pleasure of meeting Grand President Anderson, and from him learned a good many facts about the other divisions that they hope will be of help to them in their own division.

#### Newark

The final report on the dance and country fair held last April shows the snug sum of \$350 as the net profits therefrom. With this money in hand we feel better able to inaugurate an active fall campaign. To that end a committee is now looking for a better and more up-to-date lodge hall as a meeting place, we are starting a campaign for new members, and are planning another large entertainment of a new

kind to be held as soon as arrangements can be completed. We are striving for a better and larger division, and endeavoring to do more in support of the N. F. S. D. And thanks to the rapid growth of our treasury we are in a good position to work to that end.

While our picnic on July 18 called out the smallest crowd we have had in years, only about 350 attending, it was a success, just the same, and we have no kick coming. We have seen the same old stuff at picnics every year, and next year hope to see something new, something that will have drawing power, and give more enjoyment than the present worn out stuff.

Our division secretary, who is connected with New Jersey's leading newspaper, the Newark Evening News, is on the war-path against the use of the word "dumb" in articles about the deaf in newspapers generally. He expects to work through the Associated Press, United Press and International to reach editors and see if something can't be done to stop the practice. Here's to strength to his arm and power to his pen.

Fate plays queer pranks sometimes. William Waterbury has been working for the same firm for 25 years, most of the time on power presses, and has never had an accident until now. One day in July something went wrong with a mechanical device and three fingers of his left hand were so badly crushed that it was necessary to amputate them. He is still nursing his hand, but hopes soon to be back on his old job again. We hope so, too.

Alfred W. Shaw, one time treasurer of Newark Division, who was married to Miss Elizabeth Cullen of Brooklyn on July 27, is spending a couple of weeks honeymooning in Florida, making the down trip by boat. Our congratulations to them.

#### Bronx

Bronx Division held its third annual outing at Haarman's Casino, Brooklyn, on Saturday afternoon and evening, July 25. Intermittent showers throughout the afternoon and evening kept down attendance somewhat, and also made necessary the abandonment of the proposed tug-of-war and several other games. The chief amusement was found in bowling, and there was a hot contest between two expert bowlers, J. P. Radcliffe and John N. Funk. First one and the other would be ahead, and it was nip and tuck to the end. The final outcome of the bowling contest

resulted in the following being declared winners of the \$25 cash prizes: First, Paul Gaffney; second, Mr. Lyman; third, John N. Funk; fourth, John Martin, Jr. Prizes were also distributed in various guessing contests. Supper was served at the pavilion. The Bronx frats are to be congratulated on the success of the picnic. They worked hard for it, and deserved well of the deaf of Greater New York. Matty Blake and his assistants especially come in for hearty pats on the back for the way they handled the affair. Besides Brother Blake there were James M. McGovern, Frank Rubano, Anthony Rubano, John F. Graham, William Hausman, Albert Laccetti and Henry Goebel.

#### Kalamazoo

Philip Schreiber of Flint was a visitor at our August meeting and gave a talk of much interest to us. He attended the typographical convention while here. After his return from his recent visit to Chicago he spent his vacation with his family on a farm at Galesburg.

Division Deputy Quinn and Secretary Tellier attended the picnic of Grand Rapids Division on July 18 at North Park. They report a good-sized gathering, with plenty of eats and merry-making.

Seven members of Kalamazoo Division attended the regular meeting of South Bend Division on August 8, remaining over for the picnic the following day. They had a fine time, their only regret being that not more of our members reciprocated the attendance of the many South Benders at our outing at St. Joe.

#### Dallas

##### Why not "Dallas, 1930?"

There's the question, brother frats, and you have two whole years in which to think it over. The north has had its conventions, the east has had its conventions, so has the south, and in 1927 the middle west will have had one, so why not come to the southwest in 1930, and see for yourself the only land known as "God's Country"?

I note where someone suggests a chess tournament be staged in Denver at the time of the convention. May I suggest that a golf tournament be staged instead? All of the delegates could witness such a match, while a chess match would be visible only to the lucky ones within the first ten-foot circle around the table. There are plenty of frats who have taken up the ancient Scotch game of cow pasture pool, and a good foursome at least could be gotten up. There is Grand Treasurer Roberts and Horace Buell of Chicago, Joseph Bouchard of Hartford, and that elongated beanpole, Troy Hill of Dallas, and a hundred or more others who play the game, many of whom would be attracted by such a tourney.

**Get Aboard!  
Pay Your Dues Today!**





In spite of the warm weather the past month, we have held our socials regularly every Saturday night except the first, which is given over to our regular business meeting. On the second Saturday our regular social is held; on the third, "42" parties are in order; on the fourth, lectures on current events. On the 25th a five-reel movie, with Douglas McLean as the hero, was shown, after which we had a lecture and humorous story, then the whole crowd of us went to the basement and took a swim in the swimming pool. The "Y" pool is just right, and about twenty were in it that night. These Saturday night meetings will be continued through the coming year, and we have the Y. M. C. A. and the Si-Y Club to thank for the privileges, which we could not otherwise enjoy.

In accordance with the suggestions contained in a circular letter from headquarters the members of Dallas Division are putting on a drive for new members. However, the deputy takes the opportunity to remark that Secretary Gibson's idea of using the \$1 fee allowed for new members to pay for gas on trips into the hinterland may work out all right in Illinois, but down here in Texas it would take a lot more than a dollar's worth to take us to and from a prospect who lives in the far reaches of this state. But where there's a will, there's always a way, so watch our roster grow. (And then it will be "rooster crow", what? Ed.)

Horace W. Buell and wife of Chicago were visitors in Dallas not long ago. Mrs. Buell before her marriage was Miss Buelah Christal of Denton, and well known to Texans. They made quite an extended visit with friends and relatives in Texas. Brother Buell is a member of Chicago Division and one of the champion golfers of fratdom.

Speaking of Chicago, our congratulations to Elmer Disz, who we understand has purchased a home in the Windy City. Brother Disz was formerly on our own division's honor roll as a hustler of the first water, and we are glad to hear he is making good up yonder.

In addition to our regular schedule of Saturday socials we occasionally sandwich something extra in between. It looks now as if October 17 would see something extra. State Fair week always draws a crowd, and we have to do something extra to entertain them. This time it will be a bazaar and Frat Night, with possibly a football game between the Texas and Oklahoma school teams. Anyhow, we can guarantee a big time for everyone.

#### Fort Worth

Having received a challenge from No. 63 for a game of base-ball and sizing up our ability as players, we find for catchers there are some who in their youth caught the whooping cough, measles, mumps, etc. It is doubt-

ful that Dallas Division can put forward a pitcher that can put that much stuff on the ball. For pitchers we have one or two that can pitch anything from a horseshoe to a tent. Most of us having seen service in Texas' great cotton fields, there will be no dearth of fielders. Base runners are to be chosen from those in the Stock Yards district who have become mighty fast from sprinting to their jobs at 4 a. m., and getting there in time to escape the wrath of hard-boiled foremen for being late. In fact they have become so fast their shadows cannot keep up with them. With such an array of players it is feared there will be a repetition of the beating the Ft. Worth Texas League team gave Dallas one beautiful Sunday last June—22 to 0.

An estimate of 1,000 deaf in Texas eligible to membership in the society is no idle guess. How would headquarters like to receive that many applications in one batch? But they are scattered among thousands of towns, villages and hamlets the great breadth of Texas. This will give you some idea of Texas: If Texas was turned over on its north end it would cover Chicago, and the south end land in Canada. Turn it over on its east end and the west end would land in the Atlantic Ocean. A traveling man in El Paso received instructions from Chicago to run over to Texarkana, and he wired back telling them to go themselves as they were nearer. In spite of all of this the greater per cent of those eligible will eventually become members, and Texas will inside of a dozen years have at least 10 divisions. The great cattle barons who have made Ft. Worth what it is are cutting up their cattle domains in West Texas into farms and selling them so cheap that in most cases the land is paid for with one crop of cotton. The land being free from boll-weevils has been proven to be the best cotton land on earth. The famous Klondike rush was a piker compared to the rush for agricultural land in this undeveloped empire. Ft. Worth being the gateway to this, No. 62 hopes to be benefited by new members from that territory. One railroad alone claims to have brought a half million settlers in there last year.

Boys! How about coming to Ft. Worth in 1930? After being entertained a week with Southern hospitality, side trips into the great undeveloped West Texas could be taken, and seeing cotton, wheat, maize, etc., growing like no where else in America, many of you would return for keeps. Be resolved not only to come here in 1930 but start saving to invest in this agricultural land that will make you independent

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.

for life. Land that can produce from \$75 to \$150 worth of cotton an acre can be bought for from \$20 to \$40 per acre.

Recently there appeared in our midst a peddler of alphabet cards. Before we could get to tell him what we thought of his occupation he had departed for other places. This fellow, a big, strapping one, capable of any kind of manual labor, confided to an old school mate that his earnings were never under \$10 a day. On his next appearance here we'd like to greet him with a dumping into the placid buzzum of our noble but allegedly polluted stream.

#### Houston

At the St. Paul convention the Houston representative laid before the delegates a suggestion looking toward the holding of the national convention in Texas in 1936.

The plan, as outlined to the delegates, was to the effect that as Texas will celebrate the 100th anniversary of her independence that year with a great Centennial Exposition and World's Fair, the Texas divisions should co-operate and work together to obtain the national convention at the division city located at or nearest to the point at which the Exposition is held.

Our delegate did not put Houston up as a candidate for the convention for the reason that no one knew then (and we do not know now) just where the Exposition is to be located—but stated that Houston would back any division city in the state most favorably located when the time came, and would work as earnestly for the success of such division city as they would for their own city, if No. 81 did not have the coveted location. Could we have been fairer to our sister divisions and to our brothers throughout Texas than the above? We think not.

In view of the foregoing, it was rather surprising to see in the Dallas notes in the June issue of The Frat the statement that Dallas would seek the convention in 1930 or 1933.

The inferences to be drawn are:—

1st—That the Dallas delegates to St. Paul failed to lay the above suggestions before their division, or

2nd—The announcement of Dallas' intention to seek the convention is the individual statement of the writer and not an official act of the division, or

3rd—That Dallas is self-centered and would rather see Texas fail to get a convention at all than that it should go to any other division.

The "Centennial Committee," composed of 100 prominent citizens from all sections of the state, with power to select the location for the Exposition and devise ways and means for carrying it out, has not yet acted and no definite announcement has been made. It is understood they will meet some time this fall.



There is small likelihood of the Exposition being located near either Dallas or Ft. Worth for the reason that the history-making events of the state occurred in the southern section, from San Antonio eastward to the San Jacinto battle field (near Houston) where the independence of the state was finally achieved through the defeat of Santa Anna by General Sam Houston.

We naturally hope and expect the selection of this battle field as the Exposition site, but there is nothing definite now—it may be located at any of the other historical points.

Either San Antonio or Austin (or both) may have a division long before 1936 and, in the event the Exposition is located near either of those cities, and they have a division, then, under the plan outlined, that would be the place to seek to have the convention and No. 81 will be ready to work to that end.

I am authorized to state, in behalf of Houston Division, that this plan will be backed up and will not be abandoned unless the dates selected for the Exposition are such that it will not be possible to have the convention while it is in operation. However, we do not anticipate any difficulty on this point as the Exposition will probably run at least six months, starting in April.

Our slogan now is "TEXAS, 1936" and we are not boosting either for ourselves or any other city until the Exposition site is finally selected and announced.

#### Denver—1927

Denver Division's picnic on June 27 was the best picnic the Denver deaf have held in years. About 100 were on hand for the festivities, and quite a number from outside points came in to share in the fun—and help make it. Of the latter, we were glad to see Neval Young, Akron, (Colorado, not Ohio!) E. M. Burtnett, Pueblo, James Swan, James Tuskey and wife and Mr. and Mrs. Conrad Urbach, of Ft. Morgan. We heard of a number who came down from the Springs, but we did not see them at the picnic. Maybe they got lost, or else did not know where to find the crowd, though Washington Park is easy enough to find. It was a great picnic, and much of the credit therefor goes to Thomas Y. Northern, who had it in charge.

Denverites have been honored recently by the presence of two well-known eastern deaf men, Peter T. Hughes, Fulton, Mo., and S. Robey Burns, Jacksonville, Ill. Brother Hughes is an instructor at the Missouri school at Fulton, and in company with Mrs. Hughes motored here from Council Bluffs via Colorado Springs and Pike's Peak in his bucking Buick. He says climbing the peak was a terrible strain on his iron steed. He was booked for a lecture here on July 25 for the

benefit of the convention fund. Brother Burns, coach at the Jacksonville school, was in town at the same time as the Hughes. He seems to be having the time of his life. Some of the places visited were Council Bluffs, Denver, Colorado Springs, Salt Lake City, Cheyenne—to see the rodeo—Kansas City and others. We were glad to meet and get acquainted with him.

The next event you want to keep your eye on is our Labor Day Picnic at Deer Creek Park on September 7. It is going to be a big day. Lots of games will be in evidence, also lots of prizes. Among them we might mention a \$15 smoking set for men, and a \$15 16-jewel white gold octagon bracelet watch for ladies. And there will be boxes of candy, too, for lesser prizes. You can win one, maybe. Bulletin No. 1 is out. Read it, and then watch for No. 2. And don't forget the date and place.

#### Manhattan

Since its inception in 1922 the division has been compelled to move its place of meeting three times, each time because its ranks had grown and the room inadequate to hold the increased membership. There was not one place in the Borough of Manhattan large enough to meet the needs of the division; mostly little places for big rentals. Consequently, many of the members of the division connected with the Deaf Mutes' Union League, aided and abetted by Samuel Frankenheim, one of the founders of the League, got together and decided to ask the League to open its rooms to the division once or twice each month. Heretofore the League has served its own purpose only to offer social intercourse to its members and to no other organization. But with many of its members joining Manhattan Division, it felt that it was only fair to accede to their wishes, and at its June meeting it passed a motion to grant the division the use of its rooms. There is every reason to believe that both organizations will profit by this arrangement, for members of the division not connected with the League may appreciate the pleasant surroundings of the League and feel inclined to join, and those of the League, unattached to the division and the N. F. S. D. may eventually want to be with their fellow-members in their own place on frat night. The division takes this occasion to thank the League for its generosity and hopes it may be in a position to reciprocate with a number of fine men as members.

The scribe of the division thinks the new arrangement of the Grand Division anent fees to the deputies is a step taken in the right direction and one which speaks much for the progress of the N. F. S. D. For, does not every organization, as is probably the case with most fraternal societies, pay its "agent" a stipend for his effort? And does not the "agent" show results?

He feels that he is imposed upon if he is expected to do recruiting year in and out for nothing but glory. What price glory? What price results? Oh, well, think for yourself. Money speaks louder than words. Let this new arrangement speak for itself. It is bound to show results. With the fact, as explained in the circular letter of the Grand Secretary recently, that the waivers allowed in classes C, D, E and F are the equivalent of dividends such as paid in old line companies, only paid in a different way, the deputy now has more subject matter with him to preach when making his rounds, telling the non-frat that the N. F. S. D. now can match the virtues of the old line companies; and more, that they would be helping to make the N. F. S. D. the biggest, greatest and noblest organization of its kind in the whole universe. Yet, this is not intended as a reflection on the value of other companies, mind you. Any frater who feels that he can pay more and wants more insurance on top of his N. F. S. D. policy makes no mistake in taking out another.

#### Milwaukee

Our annual picnic on July 26 proved a very successful one. There were threats of rain in the morning, but it did not materialize, much to our relief, and everything went off finely. We were happy in being able to meet and welcome one of our new Canadian brethren in the person of Fred W. Terrell, secretary of Toronto Division. Brother Terrell was accompanied by his wife, and they made friends of all who met them. Henry M. O'Neil of Minneapolis was another visitor many of us were glad to meet; some of us, class-mates and school-mates, meeting him for the first time in 25 years. Mr. and Mrs. Edward Des Rocher of Chicago were also noticed among those present.

Eli Blumenthal of Detroit was a visitor at our last division meeting, and made a few remarks about his life and travels. From here he intended going to St. Paul and Minneapolis, and later to Chicago.

The Denver correspondent scouts my suggestion that a chess tournament, as an adjunct to the convention, might be an additional drawing card, saying that with all their scenery, etc., no one would have time or inclination for chess. Possibly, but there are many good players in this country of ours who are enthusiastic enough to pass up a scenic trip for the pleasure of meeting a crack player from some other part of the country, and having a trial of skill with him. However, we only made the suggestion, and if Denver does not like it, or care to entertain it, we apologize for butting in.

#### St. Paul-Minneapolis

John W. Staska has moved to Frazee, Minn., where he will manage a large



farm. As this left the office of division secretary vacant, the division, at its August meeting, elected Anton Schroeder as secretary for the remainder of the term. Members will please make note of this and also of the new secretary's address, 2172 Carroll Ave., St. Paul, Minn.

Philip E. Cadwell, chairman of our entertainment committee, announces that our annual picnic will be held at Excelsior, Lake Minnetonka, on Sunday, August 30. This place is about 18 miles from Minneapolis, and is a famous resort. It has been greatly improved and had many new amusement features added, and attendance should be unusually large, the more so as the admission is only 25 cents. Full announcement of the program will be made on the grounds. The games will start at 10 o'clock sharp. Be sure and get there early.

Our social activities have not been great this summer, owing to its being the vacation season, but things will liven up after the first of next month. We expect a large number of visitors during State Fair week, and it will be our aim to make things pleasant for all.

#### San Francisco

The Ladies Night social given by the division on July 25 was a very successful and enjoyable affair. Miss Helmina Medden was elected queen. Hyrum Beck and Miss Husted carried off the prizes as the best waltzers. Much merriment was caused by the mock trial, in which Alpha Patterson was charged with preaching evolution via the soap-box route. There was an attendance of over 125, which was very good for the vacation season and the call of the road, which is very strong in California at this time, as it never rains during July and August.

Our division will hold a picnic on September 6 and a social on September 12, with the idea of furnishing entertainment to frat visitors who may be called here by the Diamond Jubilee of the state of California from September 6 to 12. There will be a great time. Lots of American and foreign warships will be in the harbor. The Native Sons and Native Daughters from all over California will stage monster parades, and there will be other parades and sporting events galore. So we are going to do our part, and help provide entertainment for deaf visitors as above.

At a recent meeting of the division Brother Patterson gave a short talk on evolution. He made out such a good case that Brother Schwarzlose, the division comedian, felt impelled to offer "As Brother Patterson is making monkeys of us, I move that we adjourn."

Bert C. Wortman, a member of Cincinnati Division, was a visitor at our August meeting. He was greatly impressed at the size and beauty of the city of San Francisco.

#### THE TOLL OF WATER

Three little ships weighed anchor in the harbor of Palos, Spain, four hundred and thirty-three years ago, and set sail upon a perilous adventure; 88 hardy, hopeful souls faced the unknown. Had Columbus and his men gone down who can say what the history of America would have been?

Imagine a fleet of 68 Santa Marias, 68 Pintos and 68 Ninas—204 ships in all—going to the bottom of the sea with every one of their crews drowned! Then you will have some idea of the number of persons who perished last year in the United States from drowning accidents. More than 6,000 drowned—and of these 6,000, more than half in the four months of June, July, August and September!

Day after day, all through the summer, your newspaper tells the tragic story of death by drowning. Some one dares a beginner to swim out to the raft. He tries—and fails. Or perhaps there is a high wind and the water is too rough for safe swimming. Even the strongest swimmers have met death by taking unnecessary chances. "Go ahead, be a sport" has brought disaster to more persons than ever will be known.

There is a vast difference between a sport and a sportsman. The sportsman is courageous and willingly hazards his life for others—but he is not a daredevil. He is brave—but without bravado. He is ready for emergencies—but does not challenge danger.

The sport, showily daring, is a poor imitation of a sportsman. The sport is the one who does stunts in the water to dazzle onlookers—who dives without knowing the depth of the water or what lies beneath its surface—who swims out beyond his depth disregarding the danger of unknown currents, undertow and cramps.

Learn to swim if you don't know how—not alone because swimming is joyous recreation and splendid exercise—but so that you can save your own life and the lives of others if called upon. Deaths by drowning occur even on park lakes where there would seem to be every likelihood of rescue. Some thoughtless person rocks the boat—and then—

Swimming is not at all a difficult accomplishment. Once learned it cannot be forgotten. It becomes almost as automatic as walking. Many of the Pacific Islanders taught their babies to swim before they taught them to walk. Good instructors may be found almost everywhere. It is of highest importance to be well taught. There are many self-taught swimmers who would be of little use in an emergency.

There is one thing that you and *everybody*, young and old, should know how to do—revive the apparently drowned. Often they are not dead though life seems to be extinct. Patient, persistent manipulation of the

right kind would bring them back to consciousness. It is heartbreaking to think of the lives that could have been saved if some one in the crowd, standing paralyzed with horror, had but known the simple manipulations necessary to rekindle the vital spark.

This summer, be prepared. Never court danger but be ready to meet the great hazard that sometimes lurks in water sports.—[Pictorial Review.]

#### THE TRUE MARK OF STRENGTH

It is financial solvency, by actuarial valuation, that makes a fraternal society sound and strong and not the number of beneficial and social members. Some inadequate rate societies, which are actuarially insolvent, are clamoring about their large memberships and their growth in members by leaps and bounds; but it is noticeable that they are silent upon the matter of solvency.—[Kansas Workman.]

#### DID IT ON PURPOSE

He was being examined preparatory to taking out an insurance policy.

"Ever had a serious illness?" asked the doctor.

"No."

"Ever had an accident?"

"No."

"Never had a single accident in your life?"

"Never except last spring when a bull tossed me over a fence."

"Don't you call that an accident?"

"No! He did it on purpose."—[A. I. U. Magazine.]

#### WHAT LIFE INSURANCE IS

Life Insurance is genuine, old-fashioned, sixteen ounce to the pound, caution and protection. The most attractive thing about life insurance is that it reaches its greatest value when everything else is made uncertain by death. It is the organized love of men for their families, the capitalization of affection, the prudence of years, the riches of the poor and the security of the rich.—[Mystic Worker.]

Tell your prospect that he'll last a lot longer if he gets his close shaves at a barber shop instead of a railroad crossing.—[National Agents' Record.]

#### SLIGHTLY DEAF

Pater (over long distance): "Hello, John, why didn't you make better grades?"

John: "Can't hear you, father."

"I say, couldn't you make better grades?"

"I can't hear you, father."

"I say, John, do you need any money?"

"Yes, sir, send \$50, father."—[De-Pauw Yellow Crab.]



## National Fraternal Society of the Deaf

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

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FRANCIS P. GIBSON.....	Secretary
130 North Wells St., Chicago, Ill.	
ARTHUR L. ROBERTS.....	Treasurer
130 North Wells St., Chicago, Ill.	
GEORGE F. FLICK.....	Chairman of Trustees
130 North Wells St., Chicago, Ill.	

Board of Trustees.	
GEORGE F. FLICK, Chairman.....	Chicago, Ill.
HARRISON M. LEITER.....	Chicago, Ill.
WASHINGTON BARROW.....	Chicago, Ill.

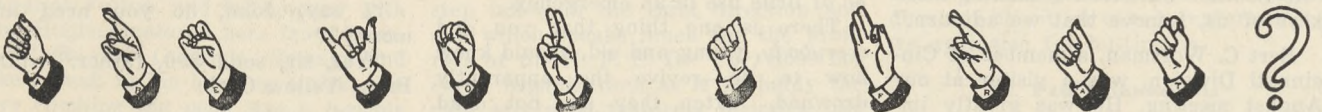
## DIVISION DIRECTORY.

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

CHICAGO, No. 1.....	Chicago, Ill.
412 Capitol Building—First Tuesday	
Ernest W. Craig.....	5415 Indiana Ave.
DETROIT, No. 2.....	Detroit, Mich.
G. A. R. Grand River & Cass Ave.—First Saturday	
Ivan Heymannson.....	1267 Wayburn Ave.
SAGINAW, No. 3.....	Saginaw, Mich.
108 So. Hamilton St.—First Thursday	
George J. Janicke.....	139 Robinwood St.
LOUISVILLE, No. 4.....	Louisville, Ky.
Robinson Hall—First Saturday	
William C. Fugate.....	230 St. Joseph St.
LITTLE ROCK, No. 5.....	Little Rock, Ark.
Moose Hall Bldg.—First Friday	
John Paul Elrod.....	2113 Martin St.
DAYTON, No. 8.....	Dayton, Ohio
Pruden Building, E. Fifth St.—First Saturday	
Jackson Bates.....	43 Calm St.
BAY CITY, No. 9.....	Bay City, Mich.
First Monday	
Charles F. W. Lawrence.....	806 N. Henry St.
CINCINNATI, No. 10.....	Cincinnati, Ohio
Court St. and Central Ave.—First Saturday	
Emil Schneider.....	1859 Kinney Ave.
EVANSVILLE, No. 11.....	Evansville, Ind.
Y. M. C. A.—First Monday	
Adolph Brizius.....	1718 Canal St.
NASHVILLE, No. 12.....	Nashville, Tenn.
Y. M. C. A.—First Friday	
Thomas A. Ogilvie.....	114 Benton Ave.
SPRINGFIELD, No. 13.....	Springfield, Ohio
B. High and Linden Ave.—First Saturday	
John E. Pershing.....	421 S. Belmont Ave.
OLATHE, No. 14.....	Olathe, Kan.
First Tuesday	
Edward H. McIlvain.....	Route 1, Box 100
FLINT, No. 15.....	Flint, Mich.
109 W. Second Ave.—First Tuesday	
Fred A. Lawason.....	3401 Penton Road
TOLEDO, No. 16.....	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan P. Hendick.....	2305 Fulton St.
MILWAUKEE, No. 17.....	Milwaukee, Wis.
Silent Club, 221 W. Water St.—First Tuesday	
Samuel Sutter.....	1403 20th St.
COLUMBUS, No. 18.....	Columbus, Ohio
I. O. O. F. Hall—First Saturday	
Edwin L. Holycross.....	363 Carpenter St.
KNOXVILLE, No. 20.....	Knoxville, Tenn.
329½ N. Gay St.—Second Wednesday	
Walter Burns.....	1016 South Gay St.
CLEVELAND, No. 21.....	Cleveland, Ohio
4718 Clinton Ave.—Second Friday	
Frank Hayer.....	3351 W. 97th St.
INDIANAPOLIS, No. 22.....	Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday	
Arthur H. Norris.....	4220 Carrollton Ave.
BROOKLYN, No. 23.....	Brooklyn, N. Y.
303 Fulton St.—Brooklyn—First Saturday	
John J. Stigliabotti.....	182-01 Jamaica Ave., Jamaica, N. Y.
ST. LOUIS, No. 24.....	St. Louis, Mo.
Eagle's Hall, Lafayette and Jefferson Ave.—First Friday	
William A. Cotter.....	2521A Benton St.
NEW HAVEN, No. 25.....	New Haven, Conn.
99 Temple St.—Second Saturday	
Gilbert F. Marshall.....	199 Hewitt St., Bridgeport, Conn.
HOLYOKE, No. 26.....	Holyoke, Mass.
Bridge Street Turn Hall—First Saturday	
Joseph Kremer.....	24 Armory St., Northampton, Mass.
LOS ANGELES, No. 27.....	Los Angeles, Cal.
730 S. Grand Ave.—First Saturday	
J. Orrie Harris.....	1121 East 7th St.
ATLANTA, No. 28.....	Atlanta, Ga.
Red Men's Wigwam—First Friday	
Leon B. Dickerson.....	351 South Whiteford Ave.

PHILADELPHIA, No. 30.....	Philadelphia, Pa.
1623 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY, No. 31.....	Kansas City, Mo.
912 Grand Ave.—First Saturday	
Clemenz Dillenschneider.....	451 Montgall Ave.
OMAHA, No. 32.....	Omaha, Neb.
Seymour Hall, 16th and Capitol Ave.—Second Saturday	
Robert E. Dobson.....	4519 Bedford Ave.
NEW ORLEANS, No. 33.....	New Orleans, La.
B. K. A. Building, 627 North St.—First Saturday	
Frederick Deuchert.....	424 Fern St.
KALAMAZOO, No. 34.....	Kalamazoo, Mich.
Moose Temple, Portage St.—First Wednesday	
Daniel Tellier.....	1130 W. North St.
BOSTON, No. 35.....	Boston, Mass.
Friendship Hall, 515 Tremont St.—First Saturday	
Everett G. Graves.....	12 Washington St., Everett, Mass.
PITTSBURGH, No. 36.....	Pittsburgh, Pa.
McGeagh Hall—First Saturday	
Peter R. Graves.....	312 Broadway Ave., McKees Rocks, Pa.
HARTFORD, No. 37.....	Hartford, Conn.
20 Chapel St.—First Saturday	
Harry V. Jarvis.....	16 Orange St.
MEMPHIS, No. 38.....	Memphis, Tenn.
Chamber of Commerce Building—First Saturday	
John W. Slough.....	2084 Cowden Ave.
PORTLAND, (Me.), No. 39.....	Portland, Me.
514 Congress St.—Second Saturday	
Keith M. Leighton.....	34 Sargent St., Westbrook, Me.
BUFFALO, No. 40.....	Buffalo, N. Y.
Mirpah Hall, 221 W. Ferry St.—First Tuesday	
John A. Ryan.....	231 DeWitt St.
PORTLAND, (Ore.), No. 41.....	Portland, Ore.
Red Men's Hall, East 9th & Hawthorne.—First Saturday	
Henry P. Nelson.....	2829 62nd St., S. E.
NEWARK, No. 42.....	Newark, N. J.
197 Springfield Ave.—First Saturday	
Frank W. Hopphaugh.....	26 Tremont Ave.
PROVIDENCE, No. 43.....	Providence, R. I.
851 Westminster St.—First Saturday	
Walter E. Cullen.....	115 Academy Ave.
SEATTLE, No. 44.....	Seattle, Wash.
Carpenters' Hall—First Saturday	
Albert W. Wright.....	6840 15th St., N. E.
UTICA, No. 45.....	Utica, N. Y.
53 Franklin Square—First Saturday	
John H. Thomas.....	P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.....	Washington, D. C.
N. E. Masonic Temple—First Wednesday	
Wallace D. Edington.....	Kensington, Md.
BALTIMORE, No. 47.....	Baltimore, Md.
1104 W. Baltimore St.—First Saturday	
George M. Leitter.....	1909 Kennedy Ave.
SYRACUSE, No. 48.....	Syracuse, N. Y.
Jr. O. U. A. M. Hall—Second Saturday	
J. Fred Keller.....	109 Shonnard St.
CEDAR RAPIDS, No. 49.....	Cedar Rapids, Ia.
Federation of Labor Hall—First Wednesday	
Louis T. Herbold.....	501 Seventh Ave., W., Marion, Ia.
HUNTINGTON, No. 50.....	Huntington, W. Va.
819½ Third Ave.—First Saturday	
Clarence Henderson.....	1806 McVey Ave.
ALBANY, No. 51.....	Albany, N. Y.
734 Broadway—First Saturday	
Harry A. Barnes.....	124 Odell St., Schenectady, N. Y.
ROCHESTER, No. 52.....	Rochester, N. Y.
Highland Hall, 391 Gregory St.—Second Saturday	
Harry V. Barnett.....	100 Gibbs St.
SAN FRANCISCO, No. 53.....	San Francisco, Calif.
Native Son's Hall—First Saturday	
David S. Luddy.....	124 Primrose Road, Burlingame, Calif.
READING, No. 54.....	Reading, Pa.
612 Court St.—Second Saturday	
Edwin C. Ritchie.....	26 E. Lancaster Ave., Shillington, Pa.
AKRON, No. 55.....	Akron, Ohio
Rose Hall, 41 E. Mill St.—First Saturday	
Thomas W. Osborne.....	Box 203, Firestone Park Station
SALT LAKE CITY, No. 56.....	Salt Lake City, Utah
First Wednesday	
Rufus E. Briggs.....	747 E. 9th South St.
ROCKFORD, No. 57.....	Rockford, Ill.
1010 S. Main St.—First Saturday	
Benjamin F. Jackson.....	106 Lincoln Park Blvd.
SPRINGFIELD, No. 58.....	Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday	
William Van Lewis.....	P. O. Box 84
DAVENPORT, No. 59.....	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Arthur C. Johnson.....	3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60.....	Worcester, Mass.
308 Main St.—First Saturday	
Oscar A. Davis, Jr.....	47 Hemenway St., Boston, Mass.
ST. PAUL-MINNEAPOLIS, No. 61.....	St. Paul, Minn.
Fairview and Marshall Aves., St. Paul—First Friday	
Anton Schroeder.....	2172 Carroll Ave., St. Paul
FT. WORTH, No. 62.....	Fort Worth, Texas
Third and Calhoun Sts.—Second Saturday	
Roy Geer.....	4124 Avenue J
DALLAS, No. 63.....	Dallas, Texas
Y. M. C. A. Building—First Saturday	
Edward B. Kolp.....	2893 W. Brooklyn Ave.
DENVER, No. 64.....	Denver, Colo.
Heidbrak Hall, 74 Broadway—First Saturday	
Edward G. Whitaker.....	2917 W. 28th Ave.

WATERBURY, No. 65.....	Waterbury, Conn.
Garden Hall—First Saturday	
Edward H. Hine.....	24 Star View Ave.
SPRINGFIELD, No. 67.....	Springfield, Mass.
48 Pynchon St.—First Saturday	
Philip Beausoleil.....	710 Union St.
WACO, No. 68.....	Waco, Texas
Chamber of Commerce—First Saturday	
Harvey L. Ford.....	Route 4, Box 229
PITTSFIELD, No. 70.....	Pittsfield, Mass.
Y. M. C. A.—Second Saturday	
Edward J. Gilmartin.....	13 Lincoln Terrace
BANGOR, No. 71.....	Bangor, Maine
57 Main St., Royal Arcanum Hall—First Saturday	
J. Fred Flynn.....	145 Pine St.
KENOSHA, No. 72.....	Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday	
Ambrose Castana.....	354 Salem St.
BIRMINGHAM, No. 73.....	Birmingham, Ala.
Fairview Masonic Temple—First Tuesday	
G. Herman Harper.....	4141 Poplar St.
STIOUX FALLS, No. 74.....	Sioux Falls, S. Dak.
Chamber of Commerce—First Saturday	
Edward P. Olson.....	1105 South Main St.
WICHITA, No. 75.....	Wichita, Kan.
Y. M. C. A.—First Saturday	
Edward L. Roach.....	402 N. Voltusia Ave.
SPOKANE, No. 76.....	Spokane, Wash.
E. 2028 Marietta Ave.—First Friday	
James H. O'Leary.....	E. 2028 Marietta Ave.
DES MOINES, No. 77.....	Des Moines, Ia.
Moose Hall, 920 Locust St.—First Saturday	
William M. Wright.....	941 20th St.
LOWELL, No. 78.....	Lowell, Mass.
84 Middlesex St.—Second Saturday	
Colin C. McCord.....	87 Andrews St.
BERKELEY, No. 79.....	Berkeley, Cal.
263 12th St., Oakland—First Friday	
Doney H. Goodrich.....	4715 Dwight Way
DELANAV, No. 80.....	Delavan, Wis.
I. O. O. F. Hall—First Saturday	
Frank B. Pleasant.....	Care School for the Deaf
HOUSTON, No. 81.....	Houston, Texas
Labor Temple—Second Monday	
Richard C. Morris.....	400 Quitman St.
SCRANTON, No. 82.....	Scranton, Pa.
232 Wyoming Ave.—First Friday	
Charles L. Clark.....	719 Madison Ave.
RICHMOND, No. 83.....	Richmond, Va.
2047 W. Broad St.—First Saturday	
Guy R. Liggan.....	Route 7
NORFOLK, No. 84.....	Norfolk, Va.
Moose Hall, 312 E. Freemason St.—First Saturday	
Thomas M. Jenkins.....	37 Channings Ave., Cradock, Va.
JOHNSTOWN, No. 85.....	Johnstown, Pa.
Moose Temple—First Saturday	
Roland M. Barker.....	61 Church St.
MANHATTAN, No. 87.....	New York, N. Y.
143 W. 125th St.—First Monday	
Max M. Lubin.....	22 Post Ave., New York
JACKSONVILLE, No. 88.....	Jacksonville, Ill.
Gallaudet Club Hall—First Thursday	
Ernest Tilton.....	414 Kosciusko St.
LEWISTON, No. 89.....	Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday	
Mahlon A. Bradbury.....	3 Elm St., East Auburn, Me.
PEORIA, No. 90.....	Peoria, Ill.
Proctor Recreation Center—Second Saturday	
Charles J. Cunningham.....	1713 N. Madison St.
JERSEY CITY, No. 91.....	Jersey City, N. J.
Odd Fellows' Hall, Bergen Square—First Saturday	
Charles T. Hummer.....	301 Highland St., Teaneck, N. J.
BRONX, No. 92.....	New York, N. Y.
Castle Hall, Walton Ave. at 149th St.—First Friday	
Edward P. Bonvillian.....	1219 Wheeler Ave.
COLUMBIA, No. 93.....	Columbia, S. C.
Y. M. C. A.—First Saturday	
William L. Smith.....	2525 Park St.
CHARLOTTE, No. 94.....	Charlotte, N. C.
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
William R. Hackney.....	6 W. Fifth St.
DURHAM, No. 95.....	Durham, N. C.
I. O. O. F. Hall—First Saturday	
J. M. Vestal.....	P. O. Box 397, Burlington, N. C.
DUBUQUE, No. 96.....	Dubuque, Iowa
Dubuque Silent Club—First Friday	
Frank Hemmelder.....	2520 Stafford Ave.
GRAND RAPIDS, No. 97.....	Grand Rapids, Mich.
Y. M. C. A.—First Saturday	
Harry F. Ford.....	2315 Francis Ave., S. E.
TORONTO, No. 98.....	Toronto, Canada
Forrester's Hall, 22 College St.—First Saturday	
Fred W. Terrell.....	132 Macdonell Ave.
DULUTH, No. 99.....	Duluth, Minn.
216 W. Superior St.—First Saturday	
John A. DeLancey.....	216 W. Superior St.
CANTON, No. 100.....	Canton, Ohio
A. I. U. Hall, Walnut & Tuscarawas Sts.—First Friday	
Albert M. Price.....	Route 2, East Canton, Ohio
FARIBAULT, No. 101.....	Faribault, Minn.
Service Hall, School for the Deaf—First Friday	
Wesley Lauritsen.....	Care School for the Deaf
SOUTH BEND, No. 102.....	South Bend, Ind.
Second Saturday	
Leo M. Douglas.....	620 Lincoln Way, East





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



**T**HE 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 local 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.