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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

Forty-Second Year

MARCH, 1945

Number Eight

What will be your contribution to victory?

This is no posed photo.
This is a dead marine
on the beach at Saipan.

AN EXTRA \$100 WAR BOND IS YOUR QUOTA!

Official U.S. Navy Photo

THE SPOTLIGHT

By J. Frederick Meagher

Kill a hearie—you get hung;
Slay a "dummy"—you get sprung!
Kentucky courts are dumb, and dummer:
"Five years for killing deaf Jim Plummer!"

DEAF lives are cheap! In 1942, a German hearie, Rudolph Kratzwald, did not like the signs of a deaf man from the Ky. school—showing what he would do to Hitler. So the Kraut killed the deaf man—Jim Plummer. Ky. court of appeals has just OK'd sentence of 5-years in the pen!

ST. PATRICK DAY! My day to howl! Presidents with Irish blood were Buchanan, Polk, Jackson, Arthur, McKinley, Wilson. . . Ireland has million less population than 55 years ago—mostly emigrants to the U.S. . . The Irish harp is not Irish; it was known in Egypt 4,000 years ago as the "Karapu" . . . It is against law for women in Turkey to wear green garments—but WHY? . . . 200 years ago Dr. Samuel Johnson said: "Irish are honest; they seldom speak well of one another." That's why I have been lambasting the Johnsons and other Minn. Swedes in print ever since!

SAMUELSON, Rochesterfield delegate, writes:

"**ZERO YEAR**—Wells' Outline of History, chronological table, page 1106, says true birthdate of Christ was 4 B.C. But zero, say; I figure Christ was born 1-week B.C.; then came A.D. (no, not 1 A.D., for AD means anno domino—year of our Lord—no figure 1 is necessary) next year was 2 A.D. Don't mark my exam paper zero. With respects of a pupil to a prof." Good argument; I'll let you experts squabble over it. But historians who have checked St. Luke with historical records of Caesar Augustus, say "Christ was born 8 B.C."

OLDEST living Gallaudet college grad is Louis Tuck, class '70.

DEAF ladies were wives of inventors of both phone and telegraph. It was chiefly because of the charming cooing of beautiful, deaf Mrs. Morse that the campus of Kendall school and Gallaudet college was donated by old Amos Kendall—rich, hard-bitten member of Pres. Andy Jackson's "kitchen cabinet." Gallaudet got a big loan for buildings from U.S. government, on stipulation its board of directors must always have three members appointed by Congress.

Bright Boy Braddock is back in **THE FRAT!** Oh joy! No. 84 of his masterly autographies of deaf immortals is Rev. Mann. Mann and Syle were the very first ordained deaf preachers in America.

OKLA. is latest school to teach boxing!

SCHOOLS scrapping over which printed first "annual." First I remember is Vancouver's, 1911. Believe there were others before then. What you know? . . . New hearing device is named "hearing lenses" . . . Okla. gets salt by 20-ton carloads. Salt used to soften drinking water . . . Rich widow gives Clarke oral school 17-room mansion worth \$58,000, also gives \$50,000 for upkeep. Pres. of Clarke is Mrs. Calvin Coolidge—widow of U.S. pres. . . Jax (Ill.) brags it is only deaf school with two deaf employees working there over 50 years. True; false? . . . Help scarce; so Okla. and Kans. make kids pay for dishes they break, by doing kitchen work, etc. Minn. makes kids pay for lost athletic stuff—baseball gloves, etc. . . . Okla. legislature has bill to have "teachers examined by a psychiatrist" (doctors who decide are we insane.) That settles it; I positively won't apply for an Okla. school job. . . . Oregon is our top-ace school for innovations. Was first to make boys darn socks—darn the darn; now makes boys and girls exchange trades. Boys do fair at sewing and cooking; girls fair at printing, great at carpentry. Heavenly daze; Says *Look Out*: "When Oregon was founded, 74 years ago, pupils had to bring their own bedding. And there were few, if any, railroads then" . . . Minn. has most educative atmosphere of all our deaf schools; is located smack-dab between famous

Shattuck Military Academy and St. Mary's school for girls. Is only deaf school having drum corps of both boys and girls—22 kids each. Ill., Cal., Fanwood have bands; but Minn. hasn't enough hard-of-hearing kids; so dropped band this year. Two bass drums, two sets cymbals, 18 snare-drums—bought from a Minneapolis Legion Post.

BEST New Year wishes were *Rochester Advocate's*: "A few friends who understand me—and yet remain my friends."

WHEN a new supt. moves into our schools, he usually grabs all the gravy—including title of "editor" of the school sheet. Even if he can't write. So I was shocked to pipe the masthead of the *Advocate*: "Clara A. Hamel, editor" (she's a teacher); "James H. Galloway, associate editor" (he's supt.).

Hezekiah Brown learned trade of painting in my Rochester school, long ago. At age 17. We told him he would not live long. Deaf have no sense of balance, so he would fall off a ladder and break his neck. Hezekiah just laughed. In long years, Hezekiah worked up a swell business for himself in some hick hamlet—painter and decorator. Substantial businessman; highly esteemed. We grew tired of waiting for Hezekiah's neck to break—so we could joyfully chortle "Told ya so." But our patience has been rewarded, at long last! Sure enough, Hezekiah did not live long. The other day deaf Hezekiah fell off a ladder and broke his neck—at age 74! Told you so!

RATION CARDS were first used in China in year 1111 B.C.—after Yellow River flood caused famine.

DEAFDOM. Tom Hinchey cancels our great bowling classic for second straight year. . . Branches of the 79-year-old Empire State ass'n call themselves "Civic Associations" . . . E. E. Hannan, deaf sculptor of the De l'Epee monument in Buffalo, died Feb. 7 from heart attack. . . Soldier son of Pete Hellers (frat No. 1) back on furlough from Africa, Italy, France, saw deaf men signing on NYC street. They led him to Union League club, where he gave a corking good sign-story of his war exploits. . .

WPB urges our hard-of-hearing to buy only one B battery at a time—for their hearing-aid. Supply low. . . Airplane ground-crews have some 30 signs—signals of their own—unlike any deaf signs. Thunder of the "iron birds" makes talking impossible. . . Next amendment to the Constitution will limit peace-time Income Tax to 25% of receipts yearly. 18 of the 32 necessary states have already given it their OK. . . Shoes and clothing may be rationed soon; but how about cigarettes? . . . I thought a law says no American monument or memorial can be higher than Washington's monument in D.C.—555 ft. Yet the WPA built a \$5 million shaft in San Jacinto, Texas, in 1936, which is 563 ft. high. . . Tom Edison, world's greatest inventor, was rated by his school teacher "a subnormal, who will never amount to anything." My dear old teachers—faith, and may the blessed saints be good to them, cushla—didn't rate me so highly, either.

HITLER and Napoleon both fell in the 13th year of their one-man despotism. (This is written Feb. 7; but I bet by the time you read this Hitler will be bending an elbow with Beelzebub, drinking a sulphuric cocktail at hell's Last Chance Saloon.) Napoleon fell in 1815—99 years before the first world war. While America was fighting England and the Indians, World's greatest man is now Stalin. History's other great Asiatics were Moses, Buddha, Mohammed, Darius, Xerxes, Genghis Khan, Saladin, Tamerlane. Yes; Stalin is much more of an Asiatic (yellow-man) than a white man.

Only 5 different forms of fire-insurance policies are used in U. S.

STATE legislatures decide which form to use; no other form is legal in that state. Few victims of fire get paid for all they lost. Company makes loser **PROVE** his loss—receipts, itemized articles, etc. To play safe, you better make inventory, or list, of all articles in every room—with price paid; keep this list in your safe deposit box. "Better be safe than sorry."

DESHON hospital for deafened soldiers has "one teacher for every pupil" (patient.)

Yet our deaf state schools are criticized as wasteful for having one teacher for each 5 to 15 pupils. Critics howl because public schools have classes averaging 40 or so. Okla.'s Supt. Gough will print that Govt. hospital teacher-ratio in large type, hang it on the walls all over the school premises, where the public can see. Other schools should follow suit. Grand slam in spades, redoubled!

Dec. issue *National Safety News*: great article, "They Don't Call Them Handicapped."

"Two deaf-mutes, a blind man, and a one-armed woman stepped forward one day last summer to receive the Army-Navy 'E' award on behalf of the G. Barr & Co., Chicago. . . Barr lost leg in auto wreck; founded firm in 1935 on \$1,000 capital. First employee was Mitchell Echikovitz, deaf-mute he knew from childhood—today in charge of all processing. . . Makes liniment, pomades, etc. Today 135 of the 150 Barr workers are handicapped; 30 are deaf-mutes. . . There is a marked tendency on part of persons born blind, deaf or otherwise maimed, to expect special privileges. It is often necessary to bear down a bit on this type, until they come to realize every employee is on an equal basis." Correct!

OUR "farthest-away frater"—Alaskan gold-digger Jesse West—is making his first visit to the states in decades.

ERRATUM. "Coach Lewellyn a hearie." Bro. Leon Baker says Lew is deaf; coached Va. some 30 years; once pitched in old Va. league. . . Bro. Montgomery (no Ward) says Mt. Airy is NOT first deaf school playing hockey against hearing teams; Minn. did around '35. Wonder why Minn. quit the happy habit?

POSTWAR EMPLOYMENT, by Ben Schowe:

"200 deaf work in Firestone; about 200 others tried out here since '40—and failed to make the team. . . Those who are most sensitive to imagined-slights 'because they are deaf' are also most insensitive to inconveniences their own deafness inflicts upon others. . . The old easy-come-easy-go ways of employment are out forever. Future deaf 'failures' face pauperism—or perhaps pensions or the sheltered workshop."

FLASH! Mabel Hyman, former matron of Ill. Home for Aged Deaf, died in LosA on groundhog day—birthday of her chum and of her dead hubby!

INFLATION coming? Experts thing so. In 1782, 500 U.S. dollars (paper) were worth only \$1 (silver). That was 5 years before Geo. Wash. became president. "Mississippi Bubble" of around 1835 nearly wrecked our nation—paper money fell to over half its former value, if I remember right. When Wall St. bubble burst in '29, U.S. took a tailspin which even New Dealers couldn't climb out of. "Printing press money" is just a paper-promise to pay. U.S. has 70% of the world's gold—but if busted nations declare gold is worthless, what good is printed paper? I'm thinking of buying a farm—at least I will EAT!



LOOK FORWARD
WITH COURAGE
OR YOU WILL
LOOK BACK
WITH TEARS.

Notable Deaf Persons

By Guilbert C. Braddock

No. 85—JAMES H. LOGAN, D. Sc.

A DOUBLE career distinguishes the late Dr. Logan. He made his mark both as a teacher of the deaf and as a professional microscopist. He also made some business ventures which not only served the essential purpose of keeping Dr. Logan alive for some of the time, but also showed which way a deaf man could go if he possessed intelligence and determination. All together, his experiences offer interest and inspiration to the deaf of a later generation.

James H. Logan was born in Alleghany City, Pa., on February 27, 1843. He became deaf at the age of four years and a half, but retained his ability to speak, thanks to an intelligent and loving mother, who taught him to read and write with the aid of lipreading. In 1858, at the age of fifteen, he entered the Pennsylvania Institution for the Deaf in Philadelphia, where he studied until 1863. He was so excellent a scholar that Prof. Llewelyn Pratt, his teacher, found it possible to place him in Washington, D.C., as a draughtsman in the offices of the U. S. Coast Survey.

He held this position for only two years. In 1864, as is well known, the National Deaf-Mute College was established in Washington, and Logan enrolled as a student, working at his job and studying at the same time. This was difficult going, and in 1865 he resigned the government position and became secretary to Dr. Edward Miner Gallaudet, President of the College. In the new situation he was better able to prosecute his studies, and was graduated in 1869, with the degree of Bachelor of Arts. The profession of teaching was immediately opened to him, and he accepted a position as instructor in the Indiana School for the Deaf.

The six years which he spent in Indianapolis were years of further study. He completed a post-graduate course and received from Gallaudet College his degree of Master of Arts, in 1874. He studied other subjects also, especially science, in which he had always been interested. Biology was a favorite subject. He put his spare time to use in examining deposits of foraminifera, globigerina, radiolaria, and other deep sea microbes appearing in the dredging operations of the Coast Survey. It was training which became of value to him later, although he started it as a hobby.

In 1875 he resigned his work at the Indiana School in order to become Principal of the Pittsburgh Day School for the Deaf. This school had been started in 1868 as a Presbyterian Mission Sabbath School by a benevolent philan-

thropist named the Rev. John G. Brown, D.D. It was first taught by Archy Woodside, a deaf man, who gave lessons in the Bible and the three R's to a gathering of twelve to fifteen children and about the same number of adult deaf living in Pittsburgh and vicinity. It was the first day-school for the deaf in the United States. The thing grew, and a boarding-house was added to the schoolhouse, to accommodate pupils from longer distances.

A year after Logan became Principal, displacing Woodside, a new site was needed, and an abandoned hotel in Turtle Creek, some miles out on the Pennsylvania Railroad, was taken over and converted into a residential school—the Western Pennsylvania Institution for the Deaf. Logan's mother was appointed Matron, and three deaf teachers were added to the staff. The competition of Archy Woodside, who had set up a rival day-school in Alleghany City, was finally overcome, and his school was merged with the Institution at Turtle Creek. Here, amidst the rural solitudes broken only by the whistle of approaching trains, Logan and his head teacher, George M. Teegarden, settled down to real work and to an experiment in classroom instruction, which has left its stamp on generations of the educated deaf. In this little school, in the village with the strange, rustic name, was produced *The Raindrop*, that delightful book of stories in simple language which was adopted all over the United States as a textbook for deaf children.

The book began as a series of compositions written on the schoolroom slates or in blank-books which were passed around for all of the pupils to read. Each teacher was required to write stories for his class, using short sentences and words which his pupils already knew. Most of the stories were adaptations of famous literary masterpieces, fairy tales, and historical episodes. The pupils read these stories with eagerness, and were always wanting more. In June, 1879, Logan acquired a printing press, and began issuing these compositions as a monthly magazine of 32 pages, which he called "The Raindrop"—apparently because, like the gentle dew, it refreshed the parched minds of all deaf children and allowed the imagination to blossom forth. The magazine ran for one year, and then ceased when Logan discovered that he had already spent more than his salary on this educational venture. Comment from other teachers of the deaf was so encouraging, however, that he immediately contracted for a reprinting of the magazine in book form.

About one-fourth of the material in this volume of tales and instructive articles was written by Logan; the rest was the work of six other teachers, mostly of Teegarden.

At the end of 1880 Logan resigned as Principal of the Turtle Creek school (which was later moved to its present location at Edgewood, Pa.). He was having administrative difficulties of some sort, although his teaching methods were recognized as very efficient. He took up residence in Pittsburgh, and lived for some months on the proceeds of selling the bound volumes of *The Raindrop*, which were handsomely printed and retailed at \$1.65. They were a favorite book of hearing children as well as deaf. (Some thirty years later the book was reprinted by the Volta Bureau, for use in the schools for the deaf, and copies are still to be found in every school library.)

Logan advertised in the *American Annals of the Deaf* for another job as teacher, but apparently received no calls. We next hear of him as "engaged in business for himself", first as an optician and maker of scientific instruments of precision, and later as a broker or dealer in iron and steel, the prevalent commodities of Pittsburgh. The depression of 1892 threw him out of business, and he secured a position as microscopist for the Pittsburgh office of the Department of Agriculture. His duties were to examine pork for indications of trichina spiralis or other germs with even fancier names. He had five assistants in the work of safeguarding Pittsburgh's meat supply. But the project lasted only a year. Political housecleaning in Washington resulted in the closing of the Pittsburgh laboratory and the depositing of Logan and his entire staff, microscopes and all, on the sooty sidewalk.

For the next year, Logan was engaged as "demonstrator" at the Western Pennsylvania Medical College. That is to say, he adjusted the microscope and arranged slides for the students in their classes in biology and zoology. He made good connections here, and in 1894 he was transferred to the Biological Laboratory of the Western University of Pennsylvania, in Alleghany City, as instructor and demonstrator in microscopy. His class was a small one—five or six students—and he instructed them by means of writing, not having adequate speech for the purpose. This appointment also lasted only a year, for the University ran out of funds and discontinued the class. The Chancellor of the University hired him next in some kind of botanical experimenting—possibly the microscopic analysis of molds, spores, algae, and other plant growths; and in 1897 he was so engaged. In his subsequent career he had various assignments as a microscopist. He served on the Water Commission of Pittsburgh analyzing the city water supply, and at other times made microscopic examinations for use in legal cases. He occasionally wrote for sci-

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FRANCIS P. GIBSON'S LAST MESSAGE:
"CARRY ON"

MARCH, 1945

On the Beam

AS this is written, our Annual Statement and Valuation Report for 1944 are nearly ready for dispatch to the various State Insurance Departments in the country and those in Canada.

With the growth of our assets and membership, this work has increased in complexity and magnitude, and always places a strain on our small staff during January and February.

For this reason, some of our correspondence and other matters that can wait have to be postponed until this report work is out of the way.

We hope to get "on the beam" again, as the saying goes in air age language, by the time this reaches our paper's readers.

For your patience and cooperation we thank you.

Out From Under

ONE of the reasons we moved our office from Chicago to suburban Oak Park was to get away from the oppressing bigness of tall skyscrapers.

There, only those fortunate few on the upper floors poking above the clouds could see the sun.

Until this Winter our wish was realized. Our spirit became expansive in the great open spaces.

No longer do we fear some careless window washer two miles up may drop a chunk of hardware on our head.

Some critics claim our head is soft and unsuited for such little pleasantries, a theory they would love to demonstrate with some hard, unyielding implement.

Until this Winter, we said.

Then came the snow, and then more snow. Valiantly our office factotum shovelled, at times aided by members of the staff when they were so inclined, which was not too often.

The snow piled up in shovelled pyramids until at last one needed a periscope to see over them into the street.

The pyramids of snow froze into solid icebergs, hemming us in from the stream of humanity roaring by our doors on rationed gas and rubber.

We experienced life, if any, such as it must be in the higher polar latitudes.

By now, the icebergs have diminished in size and should be gone shortly. Or maybe. Fickle March is unpredictable.

But the other day we found some sprigs of green poking bravely out of the ground in our garden.

Life is stirring and hope is not yet dead.

After the War

SEVERAL people have written to this office, asking for an opinion on how fraternal benefit societies will fare in the period after the war. They seem to think that conditions will be different, and they have good cause to expect uncertain conditions and unforeseen events.

A great volume of buying power in money, in bank deposits and in cashable war bonds is awaiting the close of the war to be spent. The American people will spend their money if they can find a way. Purchase of automobiles; of washing machines, of radios, of new homes and everything else that people desire will cause a mad scramble for possession. Business will be good, but the danger of inflation will be a serious matter. The government will have to keep controls over prices and allocations or inflation will destroy us. Inflation resulting in repudiation or even another decrease in the value of the dollar would be very dangerous for all life insurance and might destroy the system. If anybody thinks that this is going to be a free country after the war, with people buying and selling as they please, he is badly mistaken.

When the people have spent their savings and cashed their bonds there may be another depression and the huge government debt may prevent the government handing out doles as in the depression from 1933 to 1943. And that government debt, which is a mortgage on 100% of the material wealth of America, may be called.

But America has a way of surprising those who see only the sensible side of an economic picture. Let us hope that production and distribution will reach such magnitude that the volume will carry the people over the readjustment period.

There is another factor in asking about the postwar period. The correspondents want to know about the chances for writing new business and

how the fraternal societies will prosper after the war. In 1894 the fraternal societies had about five billions of life insurance in force, and the old-line companies had about five billions in force. Prior to that time, for several years, fraternal life insurance exceeded old-line. Since 1894 the old-line companies have continued to grow, until today they have about 140 billions. During that period the fraternal societies were readjusting to the legal reserve basis. The talk of adequate rates commenced about the time that both systems were equal. The fraternal societies conquered their situation and only recently have they been able to report growth.

When World War I ended in 1918 the old-line companies had approximately 30 billions of life insurance in force. At the end of 1919 the figure reached 35 billions. That was the starting point of tremendous life insurance expansion. The fraternal societies in 1918 were in the middle of their readjustment period and could not take advantage of the expansion. They were not ready and could not offer the public what it wanted.

A sane statement of what fraternal societies may expect is contained this month in the advertisement of a leading woman's society, as follows: "The war years have proved the stability and usefulness of the fraternal benefit plan of insurance operation . . . When all is over, a solid basis will have been laid for the permanent perpetuation of this system of protection."

Fraternal benefit societies have made good and are making good. In meeting their obligations, in maintaining the strictest standards of life insurance operation, in patriotic activities, and in prompt service to members and beneficiaries they have built a foundation for after-the-war growth and service. If the end of World War II brings an expansion of life insurance the fraternal system will be entitled to participate.—*The Fraternal Age*.

Insurance Man

JAMES J. METCALFE of Dallas, whose verses and other writings of a sentimental nature appear each day in the Chicago "Times" under the heading "Portraits" had one the other day, "Insurance Man," reading:

Somehow he learns about your name . . . And when he calls on you . . . You think his only purpose is . . . To sign up someone new . . . Whereas he wants to guard you and . . . To keep you from despair . . . If suddenly your dearest dreams . . . Should vanish into air . . . He wants your loving family . . . To be provided for . . . In case you are too old to work . . . Or if you are no more . . . He helps when you are ill and when . . . An accident occurs . . . And he protects your home, your car . . . Your jewelry and furs . . . He educates your children and . . . In every other way . . . He makes tomorrow easier . . . By what you buy today.

NOTABLE DEAF PERSONS

(Continued from page 3)

tific journals, and illustrated the articles with his own sketches.

In 1914 he received an honorary degree of Doctor of Science from his alma mater, Gallaudet College. In 1916 he emerged into attention again with a new scheme to augment his income: the selling of postal cards with the manual alphabet printed on them—not in the usual A to Z order, but in the form of nine words using all the letters only once. These words were—if anybody is interested now—"mug, pick, fly, rod, vest, hen, box, quiz, jaw." This was his final effort to educate the great American public; he died of pneumonia in Pittsburgh on December 9, 1917, at the age of 74. Pittsburgh remembers him as one of the organizers of the Iron City Microscopical Society, but educators commemorate him as the producer of that school classic, *The Raindrop*.

Tough Job?

IF anyone feels that his working conditions are not ideal, possibly the following will offer some consolation. They are the rules, written some 80 years ago, by the original Carson, Pirie Scott & Company of Chicago:

Store must be open from six in the morning until nine at night the year round.

Store must be swept; counters, base shelves and showcases dusted; lamps trimmed, filled and chimneys cleaned; pens made; windows and doors opened; a pail of water and a bucket of coal brought in before breakfast (if there is time to do so) and attend to the customers who call.

The employee who is in the habit of smoking Spanish cigars, getting shaved at the barber shop, going to dances and other places of amusement, will surely give his employer reason to be suspicious of his integrity and honesty.

Each employee must pay not less than \$5.00 a year to the church and must attend Sunday school regularly.

Men employees are given one evening a week for courting and two if they attend prayer meeting.

After fourteen hours of work in the store the leisure hours should be spent mostly in reading.



The lack of wealth is easily repaired, but the poverty of the soul is irreparable.

MONTAIGNE

War Bonds

Grand Division	\$650,000.00
Utica No. 45	4,000.00
Baltimore No. 47	3,750.00
Westchester No. 114	3,000.00
Chicago No. 1	2,800.00
Cleveland No. 21	1,900.00
St. Paul-Minneapolis No. 61	1,800.00
Brooklyn No. 23	1,625.00
Rochester No. 52	1,500.00
Houston No. 81	1,300.00
Akron No. 55	1,200.00
Philadelphia No. 30	1,200.00
Toledo No. 16	1,200.00
Cincinnati No. 10	1,100.00
Reading No. 54	1,100.00
Dayton No. 8	1,100.00
Columbus No. 18	1,100.00
Milwaukee No. 17	1,000.00
Washington No. 46	1,000.00
Syracuse No. 48	1,000.00
Los Angeles No. 27	1,000.00
Delavan No. 80	1,000.00
Schenectady No. 105	1,000.00
Flint No. 15	825.00
Portland, Ore., No. 41	825.00
Indianapolis No. 22	800.00
Chicago No. 106	800.00
Rockford No. 57	800.00
Danville No. 125	800.00
Hartford No. 37	800.00
Kansas City No. 31	700.00
Springfield, Mass., No. 67	700.00
Worcester No. 60	700.00
Wichita No. 75	650.00
Binghamton No. 108	600.00
St. Louis No. 24	600.00
Scranton No. 82	600.00
Toronto No. 98	500.00
Birmingham No. 73	500.00
Dallas No. 63	500.00
Seattle No. 44	500.00
Richmond No. 83	500.00
New Orleans No. 33	500.00
Manhattan No. 87	400.00
San Francisco No. 53	400.00
Omaha No. 32	400.00
Spokane No. 76	400.00
Albany No. 51	400.00
Bronx No. 92	350.00
Providence No. 43	300.00
Holyoke No. 26	300.00
Detroit No. 2	300.00
Davenport No. 59	300.00
Sioux Falls No. 74	300.00
Denver No. 64	300.00
Pittsburgh No. 36	300.00
Cedar Rapids No. 49	300.00
Johnstown No. 85	275.00
Springfield, Ill., No. 58	250.00
Duluth No. 99	250.00
Berkeley-Oakland No. 79	225.00
Peoria No. 90	200.00
Ft. Wayne No. 104	200.00
Portland, Me., No. 89	200.00
Trenton No. 124	200.00
Buffalo No. 40	200.00
Louisville No. 4	200.00
Kansas City Auxiliary	200.00
Boston No. 35	200.00
Bangor No. 71	200.00
New Haven No. 25	200.00
Salt Lake City No. 56	200.00
Portland, Ore., Auxiliary	175.00
Kitchener No. 121	150.00
Jersey City No. 91	150.00
San Francisco Auxiliary	150.00
Atlanta No. 28	150.00
San Diego No. 110	150.00
Hollywood No. 119	125.00
Lowell No. 78	125.00
Nashville No. 12	125.00
Jacksonville (Ill.) No. 88	125.00
Vancouver No. 113	125.00
Newark No. 42	100.00
Saginaw No. 3	100.00
Faribault No. 101	100.00
Council Bluffs No. 103	100.00
Fort Worth No. 62	100.00
Waterbury No. 65	100.00
Kalamazoo No. 84	100.00
Queens No. 115	100.00
Grand Rapids No. 97	100.00
Providence Auxiliary	100.00
Hamilton No. 120	100.00
Little Rock No. 5	100.00
Binghamton Auxiliary	100.00
Des Moines No. 77	100.00
Indianapolis Auxiliary	100.00
Eau Claire No. 111	100.00
Memphis No. 38	100.00
Knoxville No. 20	100.00
Faribault Auxiliary	75.00
St. Paul-Minneapolis Auxiliary	75.00
Seattle Auxiliary	50.00
Olathe No. 14	50.00
Sioux Falls Auxiliary	50.00
Canton No. 100	50.00
Wilkinsburg No. 109	25.00
Johnstown Auxiliary	25.00
TOTAL	\$710,575.00

1945 MEMBERSHIP DRIVE

During the year 1945 the campaign to get new members based on quotas allotted Divisions will be continued.

Big Cash Prizes

are offered individual contestants in the 1945 free-for-all. The Home Office will pay

Ten Dollars for Each Block of Five

new members obtained, beginning with applicants in December, 1944.

Same Quotas

Division quotas will remain the same, as shown in another column. We believe all Divisions can equal or exceed their quotas in 1945, due to prosperous times.

A contestant who obtains five new members will receive not only

Ten Dollars

from the Home Office, but also will be awarded the \$1.00 endorser's fee by his Division for each new member, giving him

Fifteen Dollars for Each Block of Five

In 1944 we distributed \$540 in cash prizes. If you want to win a prize in 1945, then

Go To It

We obtained 677 dues-paying members in 1943. Let's start now to beat this record.

News from the



Divisions

March

- | | |
|------------------------------------|----------------------|
| 3. St. Patrick's social | New Haven |
| 3. St. Patrick's social | Springfield, Mass. |
| 3. Card party | Philadelphia |
| 3. Social | Wichita |
| 3. St. Patrick's social | Trenton |
| 3. Movies | Wilkesburg |
| 3. Movies | Kalamazoo |
| 3. Social | Bangor |
| 3. Movies | Buffalo |
| 3. Social | Delevan |
| 3. Social | Des Moines |
| 3. Lit. and movies | Manhattan |
| 3. Anniversary celebration | Faribault |
| 3. Card party | Jersey City |
| 4. Box social | Ft. Wayne |
| 10. Social | Cincinnati |
| 10. Social | Portland, Me. |
| 10. St. Patrick's social | Cedar Rapids |
| 10. St. Patrick's social | Davenport |
| 10. St. Patrick's party | Ft. Worth |
| 10. Irish social | Waterbury |
| 10. Social | Grand Rapids |
| 10. Social | Faribault |
| 10. Social | Toronto |
| 10. Movies and dance | San Diego |
| 11. Bingo | Reading |
| 17. 40th anniversary | Dayton |
| 17. St. Patrick's party | Toledo |
| 17. Social | Holyoke |
| 17. St. Patrick's party | New Orleans |
| 17. Hard Times party | St. Paul-Minneapolis |
| 17. St. Patrick's party | Spokane |
| 17. St. Patrick's party | Vancouver |
| 17. St. Patrick's party | Danville |
| 17. St. Patrick's party | Utica |
| 17. Card carnival | Baltimore |
| 17. Nat. bowling championship | Manhattan |
| 24. Social | Canton |
| 25. Arch. Mem. Home birthday party | Indianapolis |
| 31. Jackpot social | Detroit |
| 31. Easter social | Atlanta |
| 31. Dance and cards | Los Angeles |
| 31. Smoker | Seattle |
| 31. Movies | Dallas |

April

- | | |
|--------------------------|----------------|
| 3. Movies | Denver |
| 5. Parliamentary debate | Toronto |
| 7. Smoker | Portland, Ore. |
| 7. Smoker | New Haven |
| 7. Social | Worcester |
| 7. Social | Wichita |
| 7. Annual social | Albany |
| 7. Odd exchange party | Faribault |
| 7. Anniversary banquet | Memphis |
| 8. Social | Reading |
| 8. Movies | Boston |
| 14. April frolic | New Haven |
| 14. Bingo | Omaha |
| 14. Social | Grand Rapids |
| 14. Smoker | Schenectady |
| 14. Easter party | San Diego |
| 21. Annual party | Portland, Me. |
| 21. Basketball and dance | Baltimore |
| 21. Annual ball | Trenton |
| 21. Dance | Worcester |
| 28. Dance and whist | Hartford |

May

- | | |
|---------------------------|-----------|
| 5. Movies | New Haven |
| 5. Pinochle night | Albany |
| 5. May social | Rochester |
| 5. Lecture | Trenton |
| 12. Silver anniv. banquet | Scranton |
| 12. Homecoming party | Faribault |
| 12. Mother's Day party | San Diego |
| 26. Aux-Frat party | Cleveland |

- | | |
|----------------|-------------|
| 26. Penny sale | Boston |
| 26. May frolic | Schenectady |

June

- | | |
|------------------------|-----------|
| 2. Strawberry festival | New Haven |
| 5. Smoker | Davenport |

November

- | | |
|-----------------------------|-------------|
| 10. Dance and entertainment | Westchester |
|-----------------------------|-------------|

DENVER (By T. W. Tucker)—On April 7 there will be a carnival of games after our regular meeting. Fred Schmidt will be in charge, assisted by Brothers Granot and Warnick. Admission will be free. Fuller details will be in the next issue.

We admitted one new member at the last meeting, and hope to have many more during 1945. Ray Schneider of Cheyenne, Wyoming, who was present at the meeting, says he has a prospect who is eager to join. We shall look for his application soon.

FT. WAYNE (By Paul Delucenay)—The division members were saddened by the recent death of Milton Dettinger. He was senior trustee of the division, and at different times had served as president and secretary. He will be missed.

Everybody will be made welcome at our social at the Y.M.C.A. Building on March 4. Brother Lawson will be in charge.

JERSEY CITY (By Louis Alfonso)—The initiation ceremonies held in the meeting rooms directly after the February meeting were a gratifying success. Chairman Joseph Bruno, experienced and proficient, did a bang-up job. Two visitors, Robert Ward of Manhattan Division and William Dunn of Newark Division, joined the ranks of those being initiated. Other visitors included President Joselow of Manhattan and Treasurer Lynch of Westchester Divisions.

Thomas Furgione took the lead in socials by announcing a card party to be held immediately after the March meeting in the meeting rooms. Come and enjoy a good time.

BIRMINGHAM (By G. H. Harper)—The division honored Joseph Brocato with a banquet at the Redmont Hotel on Feb. 10. This was our way of showing our appreciation of his 23 years of service as division treasurer. In addition, a handsome gift was presented him. Enthusiastic friends made complimentary speeches about this popular and efficient treasurer, who has just voluntarily retired from the office.

CHICAGO DEAF BOWLING ASSOCIATION

Invitation Tournament for Mid-Western States Championship

March 17 and 18, 1945

9 A.M. to 5 P.M. Each Day

RANDOLPH ALLEYS
29 W. Randolph Street

GALA NIGHT CLUB AT
SKYLINE ATHLETIC CLUB
Randolph & Wells Street
8 P.M., March 17

ADMISSION, \$1.50, incl. Tax

Headquarters: HOTEL SHERMAN

For Information and Rooms write

GORDON RICE
1948 Farwell Ave. Chicago, Ill.

The division's basketball quintet, which has been playing good games against seasoned City League teams, locked horns with the Alabama School players, winning 48 to 38. After the game the players attended the Brocato banquet.

TOLEDO (By S. G. Henry)—Many of our members and friends are employed in local defense plants at good wages. As a result our division has been progressing finely, both financially and socially. Already \$1,200.00 in War Bonds have been sent to the Home Office for safe keeping. And our Deputy Organizer Lawrence Cook promises that he will do his best to bring in new members. But don't leave it all to him; he can't be everywhere. Pitch in and help.

As another result of the boom in defense plant work, several of our members are buying homes of their own. Among them are Bros. Bert Tussing, Wilbur Morrison, Arnold Deak, Leo Madalinski, Harold Winney, Joseph Caputo, Robert Shimp, Leo Otremba and Howard Alliman.

In last month's FRAT, in speaking of the presenting of a wrist watch to Edward Hetzel, we inadvertently stated that the presentation was made by Carol Winney. This was an error. It should have read "Harold" Winney. Carol is his wife. We ask pardon for our error.

KANSAS CITY (By R. F. Hambel)—Our January and February meetings were held in the club rooms of the newly-organized Frat Centre, 1315 Walnut St. A fairly large attendance was noticed at both meetings. New officers were installed at the January meeting.

DULUTH (By Hugo Hannula)—Tentative plans now in the making call for our 21st annual picnic to be held at Park Point Community Park on July 15. Edmund Matson, a veteran in such affairs, will be in charge. Despite restrictions on transportation, rationing, etc., we are looking forward to one of the largest and most enjoyable affairs in our division history.

At the recent meeting the chief topic of discussion was bowling, and it was decided that we should ask the St. Paul-Minneapolis Division team to come here on March 10, our team to go to the Twin Cities for a return match on April 7, or whatever other date might prove most acceptable to both teams.

NEW ORLEANS (By H. J. Gremillion)—At the February meeting one new member was admitted, the first in 1945. This is a good beginning, but it only makes a dent in our quota, so all of us must get busy—and real busy—if we want to make that quota, as of course we do.

A collection was taken up to provide an Easter party for the children at the school for the deaf. The children enjoyed last year's affair so much that we hope we can make it a yearly pleasure for them.

A St. Patrick's Day party will be held at B.K.A. Hall on the evening of March 17. Non-members are welcome to attend.

HARTFORD (By Saul Moss)—A spring dance and whist social will be held on April 28, at the Italian-American Home on Pearl St., Hartford. If you want lots of fun, be sure and come. Charles Reynolds will be in charge.

Four applications for membership were accepted at our February meeting. This gives us a good send-off for 1945. Visitors at this meeting were Bros. Ernest Creteau of Lowell Division and William D'Ambrosi of Waterbury Division.

NEW HAVEN (By Alfred Stevenson)—The Valentine social under the management of William Skeper was a success. A good crowd enjoyed the movies and games. This will be followed by a St. Patrick's Day social on March 3, managed by Philip Quinn. Later a spring frolic will be held under the guidance of Matthew Bakos. For the first time in years it will be held in Bridgeport instead of New Haven. We have quite a number of members in Bridgeport, and wish to do them honor! For further information write Brother Bakos, 35 Bishop Ave., Bridgeport.

PORTLAND, ORE. (By Henry Stack)—Plans for the smoker to be held on April 7

are progressing briskly. The committee in charge, headed by Everette Rattan, promises that it will be a super-duper. However, they will give no details, save that they have been successful in finding an experienced old goat for the occasion.

BALTIMORE (By A. A. Hajna)—Due to fuel oil and coal shortage, the March social and card tournament has been postponed to June 9, when the weather's warmer. Details in the next issue. Look for them.

Don't forget our basketball game and dance on April 21. The Board of Directors, under President Watson's tutelage, will try to make this first social of its kind a successful one. The location will be announced at the next meeting.

It is with regret that we have to accept the resignation of Ray Kaufman as chairman of the endowment committee. A new chairman will be appointed later. Our heartfelt thanks are due Brother Kaufman for his many years of faithful service.

BANGOR (By J. R. Hale)—For the second time in its 26 years the division has been burned out. Our meeting place, with several other buildings, was destroyed on Jan. 26. It is believed that nearly all of our lodge supplies were lost. However, we still have our movie projector, which was stored elsewhere. This was used after our regular meeting on Feb. 8, which, through the kindness of John Jellison, was held at his home. Delicious sandwiches and hot coffee were served.

We have since obtained another hall, which we hope will prove satisfactory. It is in the I.O.O.F. Building, 43 Park St., Bangor.

CHICAGO NO. 106 (By Jule Guthman)—At the February meeting, in the absence of President Hinrich, Vice President Harry Strom presided. He has been a member only two years, but did very well.

Our annual dance, which will be under charge of the Board of Directors sometime next fall, will be of a military motif. Hand-some prizes will be provided. Watch for announcements in later issues.

MANHATTAN (D. A. Davidowitz)—With the oil shortage hitting the East together with the worst weather in 25 years, it was difficult to secure a gymnasium for Feb. 10, 1945. The Brooklyn Y.M.C.A. refused to permit us to use the gymnasium after an independent club of the deaf failed to keep order, and so it was deemed wise to cancel the tourney. As for the localized national tourney, it will depend upon travel conditions as well as the heating problem. By the time this is in print word should have reached the whole nation by the way of New York Journal as to our activities, along this line.

In the meantime, Manhattan Division No. 87 continues to maintain an open door policy as to cooperation with ALL parts of the nation as to what future national tourneys should play in our lives.

Affairs give an organization funds, prestige, and publicity to attract new members, and so Chairman Konrady will again offer a Literary program on March 4th at the Union League rooms. Among the speakers will be Lynch, Dr. Nies, and President Joselow—all college graduates, and in addition a movie entitled, "The Bright Shawl" will help fill out the program. The guest speaker of the night will be the "grand old man" of our division, who many a time has given us the proper interpretation of Fraternal spirit—Max Lubin.

With the new officers in control, the meeting of this month went off so smoothly that there was time left for a social hour, which was really a novelty.

A boat ride for June is on our program since it will not interfere with the travel regulations, and the destination is Bear Mountain Park, with picnic grounds, amusements and swimming available.

BOSTON (By H. N. Colby)—A list of 1945 division socials have been printed on wallet size cards and will be distributed to members at the meetings. The next social affair will be movies to be held on April 8, at 581 Boylston St., Boston.

An allied outing to be held sometime in

July is pending. Details will be given later.

Chairman Convey of the Dec. 30 ball was given applause because of his success with an attendance of 300 and a big profit.

TORONTO (By J. F. Gotthelf)—Our Valentine party was well attended despite the wet weather—raining in the afternoon and then snowing at dusk—and despite several house parties elsewhere. Bingo and euchre were enjoyed. A treasure hunt was also on the program. Guy Lively and Charles Davey were in charge of the entertainment.

Brother Lively has a good write-up of the history of our division in the January-February O.A.D. News, which is now being printed instead of mimeographed. This bi-monthly has a wide circulation in Ontario and its make-up is a credit to local deaf talent, and the attractive printed appearance is made possible by the kindness of the proprietors of the Northern Miner Press Ltd., who allow their own deaf linotype operator—Brother Morrison, and another linotype operator and hand compositor—Brother Peikoff and Brother McLaughlin—to set type and make up forms in their plant at cost, the deaf printers putting in their own time free of charge.

DANVILLE, Ky. (By Chas. A. Thomas)—Our February 3 meeting was held earlier than usual and just as soon as it broke up Chairman C. B. Hoffmeyer took over the hall and put on one of the best Valentine parties yet held by our division.

Fayette Washam Baker, who holds down a domestic department job at the Kentucky school and who hails from the deepest part of the Kentucky Mountains down near Har-

lan (a well known town the world over) will have charge of the big St. Patrick's Day party. He crosses his heart that nothing will be spared and has promised a swell time. All colors will be green, green, green, and of course folks need not fear of attending his party for there will be no Serpents there, but there will be a big snake dart board for all to shoot at if they feel like helping St. Patrick finish his day's work.

Brother Balasa wants to announce that when the April 14 Home Fund date comes around in Danville, that a Frat committee in his charge will have an after-the-Home-Fund-party social late at night at The Spoonamore Hall. Those who happen to come to the Home Fund party and are too lazy to retire early can take in this second party.

CLEVELAND (By Robert Young)—As this issue goes into circulation, one of the greatest socials ever attempted will have passed into history. The most colossal enterprise that will make even the famed Monte Carlo turn green with envy, will long be remembered. With the veteran Co-Chairmen Julius Cahen and Andrew Baloga at the helm, along with a staff of capable helpers, February 24th will be a red letter era commemorating Washington's birthday.

"Go West, Young Man, Go West" has successfully lured two of our brothers, Bert Grossman and Morris Esterson to the call of the Golden Gate. The division extends to them the best of luck in their new environments. We welcome a new addition to our growing division, in the person of Thomas Gorlick, who was sworn in at our February meeting.

American Deafdom Sees It FIRST!

"BONA FIDE"

National Clubs of the Deaf

BASKETBALL TOURNAMENT

Sponsored by

THE AKRON CLUB OF THE DEAF, Inc.

GOODYEAR GYMNASIUM

(Seating Capacity 4,000)

1144 East Market Street
Akron, Ohio

(Opposite Plant No. 1 of The Goodyear Tire & Rubber Company)

Saturday, April 14, 1945

PARTICIPANTS—Best teams of the following areas: the East, the Great Lakes region, the Mid-West, and the Far West

The Akron Club of the Deaf's quintet to participate as the HOST team

10:00 A.M.—First Round Championship Game
11:00 A.M.—First Semi-Final Championship Game
4:00 P.M.—Second Semi-Final Championship Game
5:00 P.M.—Semi-Final Consolation Game
9:00 P.M.—Final Consolation Game
10:00 P.M.—Final Championship Game

ADMISSION

Saturday Morning—75c
Saturday Afternoon—\$1.00
Saturday Evening—\$1.75
Tourney Ticket—\$2.50
(All Taxes Included)

COMMITTEE

Art Kruger, General Chairman
Albert Mehl, Treasurer
James Nine, Reservations
George Burket, Program
Edward Wilson, Tickets

**After the final game let's go to the Akron Club of the Deaf,
21 South Main Street, for an ALL-NIGHT Social.**

It is with deep regret we learn that two of our brothers, Herman Koelle and John Reye, the only two surviving active Charter Members, have been stricken with heart ailment and paralysis respectively. It is the division's fervent hope that they will be spared and that recovery will be rapid.

★
TRENTON (By Kenneth Murphy)—The Valentine Social of February 10 was a howling success. Albert Lisnay, the lone committeeman in charge of the affair, having been abed with a severe cold, was compelled to resort to last minute arrangements and do it all in a hurry. He did a swell job of it. The room overflowed with a jovial atmosphere. The multitude of patrons, who made an unusually large attendance, went home happily in agreement that all had a most enjoyable evening. Hats off to Albert.

Our social calendar for 1945 as sanctioned by the committee calls for the following affairs: March 3, St. Patrick Party; April 21, Annual Ball; May 3, Lecture; July, Picnic; August, Swimming Party; September 8, Doggie and Sauerkraut Feast; October 6, Hallowe'en Party; November 3, Victory Party. Dates and location for the Picnic and Swimming Party have not as yet been fixed.

To Brother and Mrs. Sol Garson we extend a cordial welcome. Sol is employed at Princeton University Press and has transferred to Trenton No. 124 from Brooklyn No. 23. We were impressed by the fine personalities of Brother and Mrs. Garson at our Valentine Social. They complimented us in saying that they had fallen in love with Trenton and plan to make New Jersey their home.

As each day has gone by there have been bigger and bigger indications that our Annual Ball is going to be a greater and still greater affair. Committeeman Gatlin has all the plans tucked in his hat. From present indications, it appears, we will have to get Asa a new "topper" which should be a "ten gallon" one. The ball will be held in the Stacy Trent Hotel. Being in the very heart of Trenton, we do not anticipate trouble for anybody in finding the place.

The St. Patrick Party for March 3 will be under the dictates of Joe Ungrady and Bob Blanchard, supposedly two young Irishmen. The young ones are always up to some new tricks. Will anyone be going home with his face blushing red like some of those who made a hit at the Valentine Party. Just come over and see for yourself.

★
ST. PAUL-MINNEAPOLIS (By H. von Hippel)—Attention, members: a Hard Times Party will be held on St. Patrick's Day, March 17. Wear any old glad rags fitting for the occasion. Chairman Lyle Haggerty decrees no shaves for the boys and no powder for the girls. Brothers Alby Peterson and Gordon L. Allen will be judges and will mete out fines as they see fit. Under their hard and keen glint, no one will stand a chance of getting away scotfree if he or she dares dress

up to the contrary. There will be barrels of fun and laughs and an A-1 class orchestra will be furnished. Let's pack the house and enjoy the evening.

Our St. Paul division bowlers under Captain Alby Peterson still cling to first place in the league by a thin game, and Minneapolis division boys perch on second place in their bowling circle. They certainly are making quite a reputation for good old No. 61. Keep up the good work, boys! Need any cheer leader?

★
CHICAGO NO. 1 (John B. Davis)—The annual ball on Feb. 3 was a big success. Approximately 850 people were in attendance. All credit goes to the loyal committee who did the yeoman's work, thus making Chairman J. B. Davis look good. The floor show was better than average. The only bad feature was that some of the people were unable to see the floor show comfortably due to the lack of a stage. The amount of war bond purchase will be determined next month after all moneys have been collected. The chairman hopes that all No. 1 members who have not yet turned in tickets or money on both please do so as soon as possible to facilitate the chairman's report. Raymond Sass is the collector. Please contact him.

Another good feature coming is the one given by the 1951 convention committee. It is the 2nd annual card party on April 7. The place is Albany Park Masonic Halls, 4660 North Kedzie Ave.

Brothers Warshawsky and Sulski will be deputy organizers for 1945. There are still many eligibles who will make fine frat members. All have good jobs and let's "strike while the iron is hot." It may be that when the war comes to a close new members may be harder to get—still others say that we will have continued prosperity for at least 10 years after the war due to lack of peace-time goods. Let's all hope so.

Brother Sipek, Cincinnati rookie outfielder from Birmingham, Ala., has been transferred to No. 1 from Jacksonville Div. Baseball enthusiasts are looking forward eagerly to the coming baseball season. Dummy Taylor, I.S.D. employee and Sipek's tutor, was the last deaf to play in the majors.

★
LOS ANGELES (H. O. Schwarzlose)—The division has been saddened by two more recent deaths. That of Paul Wys at Rancho Los Amigos, Hondo, and of David Brown, who died Jan. 29th at his home here. The ceremony for Brother Brown was very impressive. He was known and loved by all. Rosary Services and Low Mass was attended by 12 of the members of the division. Ceremonies were conducted by Bro. L. Peterson for the division. Pall bearers were Bros. Willman, Miller, Handley, Briscoe, Gilmore and Butterbaugh.

Remember these dates: February 17th—Annual Masked Ball, and March 31st, Dance—Cards—Games. The ball is under auspices of the division and the dance is for the 1947 Local Committee. A large crowd is expected at both events. Mark the dates on your calendar now.

Brothers Fry, St. Paul, Minn.; Bush, Chicago 106 and W. Bradford, Sulphur, Okla., have transferred to our division and made welcome. A new member, Brother Johnson, was given the oath and seated at the February meeting. The division is growing fast. Treasurer and secretary are getting snowed under with work, but don't let that stop you. Come and be welcomed by the 1947 division.

We urge all members who have lapsed for various reasons to try and stage a come back now. Good wages now are no sinecure. Be sure that your loved ones are amply protected. Write the Secretary for any information or help that is needed.

W. Tyhurst has been recommended by the Division as the 1945 Deputy Organizer. Bro. Tyhurst has started rolling up his sleeves already, and is only waiting official sanction to get busy.

★
FARIBAUT (By Wesley Lauritsen)—The stage is set for our gala twentieth anniversary banquet to be held in the main dining room of the Hotel Faribault on Saturday evening, March 3. All Frats and their ladies of surrounding territory have indicated their intention to be present. Activities around the

festive board will begin promptly at seven o'clock.

Hotel Faribault is famous for its good food and the charge for this excellent meal is only one dollar. Tickets for the banquet may be had from Robert Oelschlager, School for the Deaf, for a dollar. The division is taking care of incidental expenses.

The mental menu is equally inviting for the occasion. The main speaker will be Leonard M. Elstad, Superintendent of the Minnesota School for the Deaf, who is also Governor of District 116, Rotary International. Alby Peterson, one of our charter members who is now president of St. Paul-Minneapolis Division No. 61, will speak, as will an array of local talent, including Mrs. V. R. Spence, who will represent the Aux-Frats, J. J. Doheny, who will represent the local charter members, and George Hanson, who will speak for the division. There will be more interesting features on the program, including a declamation on the Fraternal Spirit by that master sign maker, Chester Dobson. Greetings will be read by Hubert Sellner. Toastmaster will be one of the charter members, Wesley Lauritsen.

★
BERKELEY-OAKLAND (By R. G. Clingenpeel)—A vaudeville program will be staged under the able supervision of Howard T. Hofsteater sometime in April. More information regarding this singular form of entertainment will be dispensed later on. All frats in this area are working to make this division's twenty-fifth anniversary banquet better than the one held last year, and that in itself, would be a momentous task. Last year's formal shindig is still remembered to this day as having been a very satisfactory social affair. More details of the forthcoming banquet will be revealed in the next issue.

The home-and-home arrangement made between the San Francisco and the Berkeley-Oakland Division's basketball players is nearing its completion. The first of two games has already been won by the Berkeley-Oakland outfit. The second trans-bay game will be staged in San Francisco during the month of March. Northern Californians are requested to watch for forthcoming announcements regarding the date and place of this second game. It has been rumored that the Friscans are out to drown the East Bay brethren under an avalanche of goals. But, the brethren on the other side of San Francisco Bay believe they have the making of no small landslide of basketball goals in their own able basketball players.

★
SPRINGFIELD, MASS. (By Isadore Zisman)—Prepare now to attend our annual Spring Dance. This year's event will be held in a new location, namely, the Hotel Kimball, Springfield's leading hotel, which is on Chestnut street. Saturday evening, May 26 is the date, and the chairman is Frank Malaguti, who has some pretty good ideas up his sleeve.

The Silent Broadcaster



is still the first choice of the deaf; circulation has more than trebled in one year; has the greatest news coverage of any deaf paper, independent or otherwise; has the greatest amount of ad space, etc. New, permanent feature starting in May issue: SPORTS, edited by Art Kruger, Akron, Ohio, leading sports fan and writer.



The Silent Broadcaster

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THE CAVALIER

Reuben I. Altizer, Publisher
Alan B. Crammatte, Editor
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The foremost independent monthly newspaper FOR, OF, and BY the Deaf. Edited and published at the Nation's Capital, center of all important legislation and current topics on the welfare of the Deaf. Staffed by men who are progressively active in affairs of the Deaf. Up-to-the-minute news furnished by a Nation-wide staff of correspondents who are leaders in their own communities. Its pages are open to constructive criticisms, at all times, by any person.

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THE CAVALIER

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The bowling bug has bitten us, and hard, too. In our first match with the Holyoke Frats, they defeated us, but the quintet of Brown, Osmola, Leno, Juzba and Ye Scribe are readying themselves for a return match, and are quite confident of evening the score, forcing a third and final meeting of the two rivals.

John Haggerty, well versed in Irish-ism, will be in charge of the St. Patrick event to be held in the Hard of Hearing League Hall, after the March 3 meeting. The meeting will come to order at 7 p.m., and the social will get under way immediately following adjournment.

★
SEATTLE (By A. W. Wright)—Carl Spencer, with Bros. Bradbury, Meakin, Wonder and Rudnick assisting, will try to make it an interesting evening for both goat riders and spectators at the smoker scheduled for March 31. New members joining since the last smoker will be given the works.

Charles Raymond has been received by transfer from Vancouver, Wash., division.

Wilson Wheeler of Tacoma has joined his brother, Edwin, as a member of our division. The father of the Wheeler boys was one of the original Flint bunch forming the organization that was the forerunner of our present N.F.S.D.

★
UTICA (By A. R. Giansanti)—Under the direction of Chairman Walter Brown, the division will hold a St. Patrick's Day party at the Labor Temple on March 17. Preparations and arrangements have been made in advance. May it suggest the possibilities for greater events than ever before. Don't miss this chance as we have not had a St. Patrick's Day party for several years.

Some new rules have been added to our local rules and printed in an attractive book of 8 pages with a red cover. The books have been distributed to both non-resident members and resident members. Should any of you not get it, please get in touch with Joe. Kofman, our division secretary, 1011 Mary St., Utica, N. Y.

To fraters of Albany: We lost trace of Charles Dauplin. Please try to find out his whereabouts and notify Paul Maxson, our division treasurer, 145 E. North St., Ilion, N. Y. Thank you for fraternal co-operation.

Collecting

EVERY man is a born collector. First, it's beetles, toads, and marbles; then girls, kisses, and fancy ties; then dollars, troubles, and a family; then golf cups, after dinner stories, and old pieces of string; and lastly aches, symptoms, and memories.—*One of Them.*

2nd Annual

Dance and Card Party

Given by

1951

CONVENTION COMMITTEE

N.F.S.D.

**Saturday Evening, April 7
7:30 PM to 2 AM**

ALBANY PARK MASONIC HALLS

4660 North Kedzie Ave.

SOLOMON DEITCH, Chairman

Admission 90c, Tax 18c



FEAR AND GLOOM

Fear and Gloom,
A busy pair,
Sallied forth,
To smite and scare.

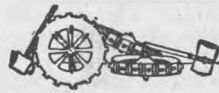
Long of face,
And threatening mien,
The ugliest pair
You've ever seen.

For many months
They did their worst,
Loathed, despised,
And much accursed.

Until one day
The public rose,
And kicked them out—
Unwelcome foes.

Swept them out
As with a broom,
And then began
A business boom!

GRENVILLE KLEISER



THE GREAT OBJECT of education should be commensurate with the object of life. It should be a moral one; to teach self-trust; to inspire the youthful man with an interest in himself, with a curiosity touching his own nature; to acquaint him with the resources of his mind; and to influence him with piety towards the Grand Mind in which he lives.

EMERSON

St. Petersburg Silent Club

ST. PETERSBURG 2, FLORIDA

Meets Saturday evenings year round at 666 First Avenue South. Regular meetings first Saturday each month.

VISITORS WELCOME

Leon A. Carter, Sec'y, P. O. Box 361, Station A.

MEMBERSHIP QUOTAS

DIVISION	1945 Quota	New Members
Chicago No. 1	50	2
Detroit	30	1
Saginaw	10	
Louisville	10	1
Little Rock	10	
Dayton	10	
Cincinnati	20	1
Nashville	10	
Olathe	10	
Flint	20	1
Toledo	20	2
Milwaukee	20	1
Columbus	30	1
Knoxville	10	
Cleveland	20	3
Indianapolis	30	
Brooklyn	50	3
St. Louis	30	1
New Haven	10	4
Holyoke	10	3
Los Angeles	30	1
Atlanta	10	2
Philadelphia	30	3
Kansas City	20	7
Omaha	10	1
New Orleans	10	1
Kalamazoo	10	1
Boston	30	7
Pittsburgh	20	2
Hartford	10	4
Memphis	10	1
Portland, Me.	10	
Buffalo	10	2
Portland, Ore.	10	
Newark	10	
Providence	10	
Seattle	10	
Utica	10	
Washington	20	1
Baltimore	20	
Syracuse	10	2
Cedar Rapids	10	
Albany	10	
Rochester	10	1
San Francisco	10	3
Reading	20	
Akron	30	2
Salt Lake City	10	1
Rockford	10	
Springfield, Ill.	10	
Davenport	10	
Worcester	10	
St. Paul-Minneapolis	20	3
Fort Worth	20	3
Dallas	20	
Denver	10	1
Waterbury	10	
Springfield, Mass.	10	
Bangor	10	
Sioux Falls	10	
Wichita	10	
Spokane	10	
Des Moines	10	1
Lowell	10	2
Berkeley-Oakland	10	
Delavan	10	1
Houston	10	8
Scranton	10	
Richmond	10	2
Johnstown	10	
Manhattan	30	1
Jacksonville	10	1
Peoria	10	
Jersey City	10	1
Bronx	10	
Columbia	10	
Charlotte	10	
Durham	10	1
Grand Rapids	10	
Toronto	20	4
Duluth	10	
Canton	10	
Fairbault	10	
Council Bluffs	10	1
Fort Wayne	10	2
Schenectady	10	
Chicago No. 106	10	
Binghamton	10	1
Wilkinsburg	10	2
San Diego	10	
Eau Claire	10	
Sulphur	10	
Vancouver	10	1
Westchester	10	
Queens	10	
Hollywood	10	
Hamilton	10	
Kitchener	10	
Trenton	10	
Danville	10	1
Colorado Springs	10	1

Error

A FRUGAL old couple decided to buy the farm adjoining their property. The price agreed upon was \$16,000, and they went to the bank to conclude the deal.

They carried an old battered milk pail with a tin cover, which they set on the floor between their chairs. When the time came to pay, the old farmer pulled the pail up on his lap and started to count out the money, much of which had been out of circulation for some time.

Finally he reached the bottom, and stopped, obviously very upset.

"Why, there's only \$14,000 here," he exclaimed.

His wife looked equally concerned for a moment; then her face brightened.

"My goodness, papa, you brought the wrong bucket!"

Aftermath

WHEN THIS WAR IS OVER and the boys, less a million or more who have given their lives, come home, and the British Empire is reconstituted, and the Mediterranean nations have come under the British "sphere of influence," and Russia has spread its communistic domination over the Baltic and Balkan countries, and Uncle Sam is called Uncle Shylock or something worse by our present allies, I am going to have something to say about this war. I have a realistic view now. When the war is over many others will see it realistically.

I shall learn the truth about Pearl Harbor and a number of other things.
—Walter Basye.



If all good people were clever,
And all clever people were
good,
The world would be nicer than
ever
We thought that it possibly
could.

But somehow, 'tis seldom or
never
The two hit it off as they
should;
The good are so harsh to the
clever,
The clever so rude to the good.

ELIZABETH WORDSWORTH

NEW MEMBERS

COLUMBUS NO. 18—Charles Case, Jr.
BROOKLYN NO. 23—Jacob Kirschner.
NEW HAVEN NO. 25—Floyd Greene, Philip Litter.
HOLYOKE NO. 26—Normand Hebert.
PHILADELPHIA NO. 30—Paul McHugh.
KANSAS CITY NO. 31—Harold Day, James Mathes.
OMAHA NO. 32—Samuel Lawrence.
NEW ORLEANS NO. 33—James La Range, Jr.
KALAMAZOO NO. 34—Harold Doyle, Jr.
BOSTON NO. 35—Lionel Larivee.
PITTSBURGH NO. 36—Carmen Di Filippo.
HARTFORD NO. 37—John Foster, Miles Hawkins, John Ostrowski, Stephen Rzewnicki.
WASHINGTON NO. 46—Elmer Long.
SYRACUSE NO. 48—Garfield Jacobs, Robert McCollum.
SAN FRANCISCO NO. 53—John Hibbard.
FT. WORTH NO. 62—Elie Jennings.
DENVER NO. 64—Kenneth Quist.
DELAVER NO. 80—Edwin Johnson.
HOUSTON NO. 81—Palmer Gissler, Joe Morton, Robert Wheeler.
JOHNSTOWN NO. 85—George Bell.
DURHAM NO. 95—William Batten.
FT. WAYNE NO. 104—Everett Stearns, Donald Williams.

COME BACKS

SEATTLE NO. 44—Arthur Martin.
SAN FRANCISCO NO. 53—Anthony Terranova.

THE GET-ONE DEGREE

COLUMBUS NO. 18—Harry Carlisle.
BROOKLYN NO. 23—David Berch.
NEW HAVEN NO. 25—Raymond Holmberg, Herman Stecker.
HOLYOKE NO. 26—Stanley Hosta.
PHILADELPHIA NO. 30—Alex. Luchko.
KANSAS CITY NO. 31—Charles Green, Richard Coll.
OMAHA NO. 32—Nick Petersen.
NEW ORLEANS NO. 33—Alex. Calico.
KALAMAZOO NO. 34—Moses Graff.
BOSTON NO. 35—Joseph Mendonca.
PITTSBURGH NO. 36—John Dolph.
HARTFORD NO. 37—Richard Danks (3), Joseph Marino.
WASHINGTON NO. 46—Alfred Ederheimer.
SYRACUSE NO. 48—Thomas Hinchey (2).
SAN FRANCISCO NO. 53—Francis Roberts.
FT. WORTH NO. 62—Roy Geer.
DENVER NO. 64—Theodore Tucker.
DELAVER NO. 80—Marvin Goff.
HOUSTON NO. 81—Lucius May, William Isaacks, Z. X. Curry.
JOHNSTOWN NO. 85—Wesley Mishler.
DURHAM NO. 95—James Luck.
FT. WAYNE NO. 104—Fred Rines (2).

MARRIAGES

June 21—Louis Eholnikoff and Agnes Daily, both of Westmount, Que.
Oct. 21—Willard Crosby and Marie Romero, both of Colorado Springs, Colo.
Dec. 17—Albert Kapps, Peoria, Ill., and Dorothy Poppler, Springfield, Ill.
Dec. 28—Dwight Morton and Barbara Wright, both of Jacksonville, Ill.
Dec. 30—William Fields and Freda Croghan, both of Akron, O.
Jan. 1—Elgin Cress and Helen McHenry, both of Jacksonville, Ill.
Jan. 20—Robert Wells and Jean Doing, both of Cleveland, O.
Jan. 27—Robert Siver, Ilion, N. Y., and Charlotte Steele, Mohawk, N. Y.
Feb. 10—Elmer Fink and Celia Kemski, both of Cleveland, O.

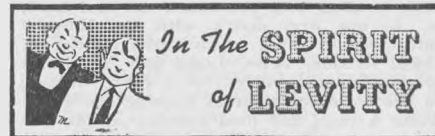
ENGAGEMENTS

John Baynes, Waverly, Minn., and Kay Carr, Minneapolis, Minn.
Conrad Setran and Amy Mickleson, both of St. Paul, Minn.
Arthur Ouellette and Pearl Renaud, both of Lowell, Mass.
Frederick McCall, Flint, Mich., and Melvina Wahowiak, Gladstone, Mich.
Herman Boyle and Sylvia Roy, both of Westbrook, Me.
Clifford Baillie, Toronto, Ont., and Eula Percival, Winnipeg, Man.
Herschel White and Oleta Schulte, both of St. Louis, Mo.

PHOTOS: United Utilities, to be copied, enlarged and colored, 8 x 10 for \$5.00, 11 x 14 for \$10.00, from your old pictures or negatives. Extra copies 1/2 % off.

AMERICAN PHOTO SERVICE

21 E. 204th St., New York City 58, N. Y.



Scene. Aboard a Junkers over England.

"Now Hans, you der target spot und I der bomberen will drop and der bangheim make."

"Not so, Karl Schmellenhorst—you de target spot and I der bangheim will make. You make der bangheim on Friday."

"You are a schweinhund!"

"Und you are a meanie cat!"

Third voice (nastily): "Neither of you will der bangheim make—see?—because der sergeant der bombheim in der 'plane forgotten to put has."

* * *

A squad of recruits was being given bayonet exercise before a row of suspended dummies representing the enemy. "Now, men, all set!" commanded the drill sergeant, "Charge at will!"

All plunged toward the dummies with leveled bayonets except one youngster.

"Hey, sergeant," he called out, "which one is Will?"

* * *

A retired Army officer had been trying to entertain his pretty partner with a long yarn, and concluded by saying, "And so, you see, I was vindicated at last."

"How thrilling!" said the girl. "And I suppose they made you wear a red tape on your arm until the swelling went down!"

* * *

A bricklayer working on top of a high building carelessly dropped a brick which landed on the head of his Negro helper below.

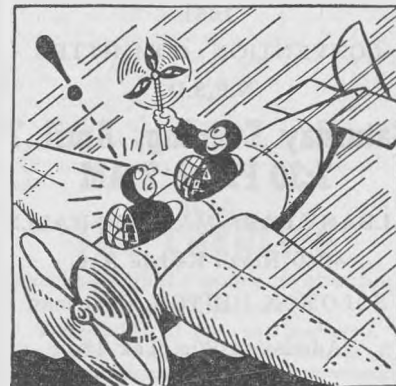
"You-all bettah be careful up dere," the helper shouted up. "You done made me bite mah tongue."

* * *

Private Jones had volunteered for a special job, and was being interviewed by the colonel.

"Have you the firmness of character that enables a man to do his duty in the face of ingratitude, criticism, and ridicule?" asked the colonel.

"Sure," said Jones, "I was a cook all through the last war."



JANUARY COLLECTIONS

Grand Division	\$ 165.17
Chicago No. 1	784.06
Detroit	487.84
Saginaw	45.93
Louisville	175.43
Little Rock	337.92
Dayton	249.80
Cincinnati	188.03
Nashville	74.57
Olathe	159.97
Flint	295.90
Toledo	377.22
Milwaukee	371.16
Columbus	534.27
Knoxville	166.81
Cleveland	349.19
Indianapolis	432.71
Brooklyn	1,176.46
St. Louis	295.03
New Haven	136.54
Holyoke	65.72
Los Angeles	493.67
Atlanta	389.98
Philadelphia	644.67
Kansas City	226.42
Omaha	139.32
New Orleans	328.96
Kalamazoo	144.06
Boston	378.24
Pittsburgh	202.37
Hartford	146.70
Memphis	218.93
Portland, Me.	231.14
Buffalo	106.96
Portland, Ore.	350.99
Newark	80.61
Providence	133.01
Seattle	397.28
Utica	150.34
Washington	314.55
Baltimore	279.86
Syracuse	63.96
Cedar Rapids	117.92
Albany	68.15
Rochester	227.62
San Francisco	155.18
Reading	316.68
Akron	1,169.18
Salt Lake City	220.70
Rockford	157.60
Springfield, Ill.	58.97
Davenport	118.87
Worcester	67.08
St. Paul-Minneapolis	361.89
Fort Worth	78.63
Dallas	390.52
Denver	130.11
Waterbury	41.27
Springfield, Mass.	95.62
Bangor	45.93
Birmingham	330.56
Sioux Falls	55.71
Wichita	200.94
Spokane	218.61
Des Moines	216.84
Lowell	171.14
Berkeley-Oakland	353.22
Delavan	121.45
Houston	329.96
Seranton	92.88
Richmond	258.76
Johnstown	82.05
Manhattan	330.26
Jacksonville	116.83
Peoria	55.50
Jersey City	90.84
Bronx	105.36
Columbia	174.37
Charlotte	77.16
Durham	98.02
Grand Rapids	121.55
Toronto	459.37
Duluth	195.47
Canton	33.31
Fairbault	151.64
Council Bluffs	83.08
Fort Wayne	139.94
Schenectady	32.19
Chicago No. 106	211.97
Binghamton	120.79
Wilkesburg	181.00
San Diego	58.57
Eau Claire	95.82
Sulphur	177.10
Vancouver	73.04
Westchester	318.68
Queens	66.88
Montreal	89.09
Hollywood	61.42
Hamilton	16.93
Kitchener	7.33
Trenton	62.18
Danville, Ky.	571.98
Colorado Springs	71.49
Total collections	\$22,994.35

TREASURER'S STATEMENT FOR
JANUARY, 1945

Balance and Income	
Balance, Dec. 31, 1944	\$2,750,277.85
Division collections	22,994.35
Interest	5,035.18
Rents	2,850.35
Escrow deposits	3,206.52
Withheld income tax	202.50
Liquidation of lien	25.00
Mortgage fees	431.50
Property insurance premiums	89.66
Refund, real estate operating exp.	.95
Withheld social security tax	15.39
Lodge supplies	53.75
Recording fees	17.50
Subscriptions to The Frat.	4.70
Advertising in The Frat.	3.00
Total balance and income	\$2,785,208.20
Disbursements	
Death benefits	\$ 4,966.00
Sick benefits	2,320.00
Accident benefits	970.00
Old-age income payments	80.31
Class F income payments	22.50
Liquidation of lien	25.00
Refund of dues	3.03
Escrow refunds	1,184.46
Clerical services	400.00
Employees' income tax	159.72
Mortgage expenses	255.55
Office expenses	152.78
Officers' and Trustees' salaries	929.16
Official publication	514.69
Postage	44.33
Property insurance premiums	100.54
Real estate operating expenses	1,934.67
Social security tax	149.59
Total disbursements	\$ 14,212.33
Recapitulation	
Balance and income	\$2,785,208.20
Disbursements	14,212.33
Balance, Jan. 31, 1945	\$2,770,995.87

TRUSTEES' REPORT

Ledger Assets, Jan. 31, 1945	
First mortgage loans	\$1,017,093.50
Bonds and stocks	964,401.04
Real estate	532,464.31
Bank deposits	230,923.80
Cash in society's office	21,588.79
Home Office equipment	4,524.43
Total ledger assets	\$2,770,995.87
Balances in Funds	
Mortuary funds	\$2,490,983.10
Sick and accident funds	175,719.75
General expense fund	73,971.23
Convention fund	19,909.60
Indemnity fund	5,376.96
Accumulated interest	5,035.18
Total in all funds	\$2,770,995.87

BIRTHS

Oct. 30—Mr. and Mrs. Leo Mock, Atlanta, Ga., a boy.
Dec. 12—Mr. and Mrs. Jacob Gelb, Brooklyn, N. Y., a girl.
Jan. 1—Mr. and Mrs. Frank Navacky, Erie, Pa., a boy.
Jan. 9—Mr. and Mrs. Robert Phinney, Seattle, Wash., a girl.
Jan. 10—Mr. and Mrs. Reuben Reeves, Spartanburg, S. C., a girl.
Jan. 13—Mr. and Mrs. Edward Martin, Portland, Ore., a boy.
Jan. 20—Mr. and Mrs. John Kunz, St. Paul, Minn., a girl.
Jan. 26—Mr. and Mrs. Richard Vigasaa, Seattle, Wash., a boy.
Jan. 27—Mr. and Mrs. Norbert Broussard, Baton Rouge, La., a boy.
Jan. 29—Mr. and Mrs. Roy La Casse, St. Paul, Minn., a girl.
Jan. 30—Mr. and Mrs. Robert Thompson, Akron, O., a boy.
Jan. 30—Mr. and Mrs. Albert Baum, Amsterdam, N. Y., a boy.
Jan. 30—Mr. and Mrs. Vincent Monteleone, Union City, N. J., a boy.
Jan. 31—Mr. and Mrs. Dotson Angell, Jr., Toledo, O., a girl.
Feb. 2—Mr. and Mrs. Faye Palmer, Los Angeles, Cal., a girl.
Feb. 4—Mr. and Mrs. Paul Pastor, Cleveland, O., a girl.
Feb. 6—Mr. and Mrs. James Muncy, Roxbury, Mass., a girl.

DEATHS

Nov. 10—Della, wife of Jesse Kuhlman, Huntington, Ind.
Dec. 25—Myrtle, wife of Ronald Collins, Akron, O.
Jan. 18—Rose, wife of Gustave Ehret, Brooklyn, N. Y.
Feb. 10—Elizabeth, wife of Harry Fancher, New Britain, Conn.

JANUARY DISABILITY CLAIMS

W. E. Cullen, Providence	\$ 30.00
*A. F. Kautz, Portland, Ore.	30.00
A. M. Yovino, Berkeley-Oakland	45.00
C. W. Steele, Pittsburgh	30.00
Harry Fancher, Hartford	15.00
H. J. Pines, Chicago No. 1	30.00
L. A. Howes, Jr., Kalamazoo	30.00
C. R. Morgan, Kansas City	45.00
C. F. Cleary, Jr., Brooklyn	150.00
H. A. Greifenstein, Rochester	25.00
Anthony Accurso, Brooklyn	150.00
C. J. Spitaleri, Bronx	30.00
E. D. Davis, Utica	15.00
N. A. Vivino, Reading	30.00
C. A. Smith, Reading	30.00
J. J. Allen, Philadelphia	40.00
J. T. Morten, Fort Worth	105.00
G. W. Padgett, Houston	45.00
*V. H. Mechem, Los Angeles	20.00
*H. R. McQuade, Albany	150.00
*C. A. Brooke, Cleveland	30.00
W. G. Smither, Baltimore	50.00
H. S. Lee, St. Paul-Minneapolis	20.00
R. R. Ward, Duluth	150.00
C. R. Phelgrim, St. Paul-Minneapolis	75.00
J. E. Pugh, Wichita	20.00
*E. E. Chalkley, Wichita	60.00
*J. F. Gotthelf, Toronto	135.00
G. W. Hall, Jr., Detroit	120.00
B. G. Marquis, Cleveland	90.00
L. E. Stephens, Birmingham	90.00
D. B. Brown, Los Angeles	90.00
J. D. Hitchcock, Atlanta	105.00
A. M. Knauf, Jr., Chicago No. 106	30.00
F. L. Frazer, Indianapolis	50.00
E. A. Pouliot, Boston	90.00
Chas. Koreznowski, Boston	10.00
E. G. Smith, Lowell	10.00
B. W. Trine, Flint	50.00
M. V. Maynard, Cleveland	120.00
H. S. Cahen, Cleveland	30.00
W. B. Taylor, Brooklyn	50.00
F. A. Sholes, Jr., Providence	150.00
J. N. Brown, Jr., Columbia	45.00
*L. R. Legasse, Bangor	150.00
Edward Greenspon, Detroit	30.00
*E. G. Berney, Omaha	45.00
*Julius Kaman, Jersey City	105.00
*Benj. Goldwasser, Manhattan	75.00
*C. H. Stewart, Akron	30.00
*Julius Cahen, Cleveland	15.00
*Irving Blumenthal, Brooklyn	30.00
*L. B. Wood, Philadelphia	30.00
*G. J. Aschman, Philadelphia	45.00
*H. P. Robblee, Toronto	20.00
Total for the month	\$3,290.00

*Denotes accident claims.

JANUARY DEATH CLAIMS

*Henry J. Frevort, Brooklyn	\$ 468.00
John De Graff, Chicago No. 1	500.00
*William A. Rice, Los Angeles	284.00
Walter E. Cullen, Providence	1,000.00
John H. Robertson, St. Louis	1,000.00
*William F. Gotowitz, Milwaukee	102.00
Charles Shepherd, Washington	250.00
*John E. Conrady, Davenport	207.00
*Charles J. Gilmore, Seattle	248.00
*James Downey, Indianapolis	362.00
*James F. Lonergan, Brooklyn	154.00
Henry Faber, Council Bluffs	250.00
*John F. Schild, Columbus	141.00
Total for the month	\$4,966.00

*Denotes paid-up benefits.

OBITUARY

WARREN J. HOVERSTICK, 59. Entry Jan. 2, 1910. Died Oct. 23, 1944. Certificate No. 840-C. Dayton Div. No. 8.
EUGENE E. HANNAN, 70. Entry March 1, 1915. Died Feb. 7, 1945. Certificate No. 2292-E. Washington Div. No. 46.
CHARLES H. PAXTON, 61. Entry May 1, 1915. Died Jan. 22, 1945. Certificate No. 2325-D. Philadelphia Div. No. 30.
GEORGE W. KREIDT, 64. Entry Feb. 1, 1917. Died Jan. 25, 1945. Certificate No. 3060-D. Portland Div. No. 41.
STEPHEN E. DOMINES, 47. Entry Feb. 1, 1919. Died Feb. 11, 1945. Certificate No. 4317-D. Reading Div. No. 54.
LESTER R. BROWNELL, 70. Entry Oct. 1, 1923. Died Feb. 15, 1945. Certificate No. 6687-C. Worcester Div. No. 60.
BENJAMIN D. CONE, 57. Entry May 1, 1926. Died Jan. 26, 1945. Certificate No. 7791-D. Hamilton Div. No. 120.
JOHN W. SIMCOX, 51. Entry Jan. 3, 1927. Died Jan. 27, 1945. Certificate No. 8102-D. Peoria Div. No. 90.
DAVID B. BROWN, 53. Entry No. 1, 1929. Died Jan. 29, 1945. Certificate No. 9065-D. Los Angeles Div. No. 27.
MILTON DETTINGER, 34. Entry July 1, 1938. Died Feb. 1, 1945. Certificate No. 11086-D. Fort Wayne Div. No. 104.

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., David Peikoff, 923 Avenue Road, Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.

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

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.

Death, Sick and Accident Benefits

The society guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

The society is chartered under the laws of the state of Illinois and is licensed by the insurance departments of thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has 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 to the Grand Secretary for application blank or information.

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.

SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$.30	\$.60	\$.90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

MONTHLY NET RATES FOR DEATH BENEFITS

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65
18	\$1.25	\$2.09	\$1.65
19	1.27	2.12	1.69
20	1.30	2.15	1.74
21	1.33	2.18	1.79
22	1.36	2.21	1.85
23	1.39	2.25	1.91
24	1.42	2.29	1.97
25	1.46	2.32	2.03
26	1.50	2.36	2.10
27	1.53	2.40	2.18
28	1.57	2.44	2.26
29	1.62	2.49	2.34
30	1.66	2.53	2.43
31	1.71	2.58	2.52
32	1.76	2.63	2.62
33	1.81	2.68	2.73
34	1.86	2.73	2.85
35	1.92	2.78	2.97
36	1.98	2.84	3.11
37	2.05	2.90	3.25
38	2.12	2.96	3.41
39	2.19	3.02	3.60
40	2.26	3.09	3.78
41	2.35	3.16	3.97
42	2.43	3.24	4.18
43	2.52	3.32	4.41
44	2.62	3.40	4.67
45	2.73	3.49	4.95
46	2.84	3.58	5.26
47	2.96	3.68	5.61
48	3.08	3.79	6.01
49	3.21	3.90	6.45
50	3.36	4.02	6.95
51	3.51	4.14	7.52
52	3.67	4.28	8.18
53	3.84	4.42	8.95
54	4.03	4.57	9.86
55	4.22	4.74	10.95

Rate for age at nearest birthday to be taken.