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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

OCTOBER, 1925

Number Five



When

Disaster

Strikes

The

American

National

Red

Cross

Is

Ready

The instant the clicking telegraph or wireless flashes a tragic story and the NEWS-BOY shouts his extra the Red Cross is on the job with supplies and nurses. Your opportunity to help keep the Red Cross prepared comes when you pay your dues during the Annual Roll Call from Armistice Day to Thanksgiving—November 11 to 26, 1925.

DENVER—1927

(Bulletin No. 2)

THE DENVER FRAT MARCH

(Dedicated to the N. F. S. D.)

Ta-ra Ta-ra Boom-de-ay!
The Frats are turning Denver-way!
Denver-way!
Ta-ra Ta-ra Boom-de-ay!
Bang the drums a smashing whirl!
Blow the fives until they skirl!
Fall in line! Now mark time!
Forward march! Denver-way!
Ta-ra Ta-ra Boom-de-ay!
The Frats are marching Denver-way!
Denver-way!

Yeeow Denver! Banzai Denver!
The Frats are headed Denver-way!
Ta-ra Ta-ra Boom-de-ay!

Ta-ra Ta-ra Boom-de-ay!
Five thousand Frats bound Denver-way!
Denver-way!

Ta-ra Ta-ra Boom-de-ay!
Some by auto, some by train,
Some in Buicks, Chevs and Fords,
Some in Rolls Royce, proud as lords,
Moving fast on Wingfoot cords,
And all glad to meet again
On the fine roads out Denver-way!
Denver-way!

Banzai Denver! Yeeow Denver!
Five thousand Frats spinning Denver-way!
Ta-ra Ta-ra Boom-de-ay!

Dear Bro. Mr. Editor:—The above has not been set to music as yet, but the refrain is one that Denver Division No. 64 would like to see, if not hear, sung, in signs anyway, in every one of the one hundred and two Frat Divisions that dot the country from Maine to California and from the Lakes to the Gulf.

Denver Division wishes to entertain not only the duly elected delegates who would attend the convention no matter where it was held, but the entire host of the five thousand-plus membership with their sisters, sweethearts and wives and mothers-in-law as well. Denver's welcome will be as boundless as its skies, and as sincere as was the hand-clasp of Abraham Lincoln and as hearty and dee-lighted as was the greeting of Theodore Roosevelt.

They used to say that all roads led to Rome. In 1927 all roads from a Frat view-point and objective will lead to Denver—Denver at the apex of the continent, mile-high above the cities of the coasts and plains. Every Frat who has the Denver bee buzzing in his bonnet knows just how far he will have to travel to be with us, but may not know just how far the other fellow may have to traipse along, and for general information I am copying the following table of distances from Denver, as sent me by the Tourist Bureau of that city:

Boston, 2130 miles.
New York City, 2025 miles.
Philadelphia, 1935 miles.
Baltimore, 1930 miles.
Washington, 1926 miles.
Buffalo, 1650 miles.
Detroit, 1344 miles.
Toledo, 1460 miles.
Cleveland, 1469 miles.
Pittsburgh, 1581 miles.
Columbus, 1363 miles.
Cincinnati, 1314 miles.
Louisville, 1302 miles.

St. Louis, 952 miles.
Milwaukee, 1150 miles.
Chicago, 1026 miles.
St. Paul, 921 miles.
Omaha, 538 miles.
Kansas City, 636 miles.
Indianapolis, 1269 miles.
New Orleans, 1344 miles.
Atlanta, 1544 miles.
Fort Worth, 785 miles.
Seattle, 1729 miles.
San Francisco, 1475 miles.
Los Angeles, 1411 miles.
Salt Lake City, 669 miles.
Portland, Ore., 1411 miles.

These figures were not taken from a tabulated list, but from a map with bewildering criss-cross lines all radiating from Denver to every point of the compass, and as it is some considerable time since I studied Geography I may have missed some of the places and distances set down here and there. Frat Divisions in places not mentioned will know that their own mileage is betwixt and between and will have little difficulty in finding out just how long their trek will be. Nor am I able to say whether the distances given are for miles straight as the crow flies, or for mileage of railroad or highway travel necessary to reach Denver.

Your prospective Denver hosts want each and every Frater tall or short, stout or thin, fat or lean, bald or hirsute, learned or unlearned, rich or poor, old or young, to figure out what the jaunt to Denver will cost him, and once having done such computation, to start right away saving his pennies, nickels, dimes and dollars for the great overland adventure.

If we had a couple of millionaires among our Denver members, I fully believe that they could be persuaded to send each of our five thousand-plus Frats a check covering the cost of his passage by rail or auto to Denver. Such a thing was done at least once within my memory when the late General William J. Palmer sent each of his comrades in his old Pennsylvania regiment during the Civil War, some three hundred survivors at the time, a check to cover not only the entire cost of travel, including railroad fare, Pullmans and meals, but finally rooms in the great Antlers Hotel in Colorado Springs.

It is not too early to begin this savings stunt right now. Some of our savings banks have a "Save-for-Christmas" plan, by which each person taking advantage of the scheme deposits

five cents the first week, ten cents the second week, fifteen cents the third week, twenty cents the fourth week, and so on until two weeks before Christmas, if the beginning was made the first week of the year, the final deposit is \$2.50 for the week. I have not the time to figure out the total amount, and do not remember just what it was, but it is a grand scheme, and if every Frater were to try something like it it would be b-u-l-l-y!

Instead of with a bank, the deposits might be made with the Division treasurers, and these Division treasurers might be placed under an iron-clad pledge not to surrender any of the money thus deposited until the week before the convention, July 1st, 1927. This is practically what is done by the members at large to cover the expenses of delegates to the convention. At this writing it is only twenty months until the hosts do gather for December, 1927, and when it comes to saving a certain sum that may be anywhere from a minimum of \$50.00 to a maximum of \$350.00, it is not too early to start.

It will be a great trip. For many of our visitors it will be the first of its kind. For all it will be one never to be forgotten. For Denver is the gateway to twelve national parks and thirty-two national "monuments" and is only seventy-five miles from Colorado Springs, the greatest scenic region in the Universe. My first visit to Denver was forty years ago and what I saw on this great trip was a liberal education and its sights and impressions linger still bright and vivid in my memory.

And ladies, that is to say, Fratines, and gentlemen, that is to say, Frats, don't for a minute think you will see Injuns and cowboys and cowladies and sich running wild in our thoroughfares. In the forty years, nearly, that I have lived in Colorado, I have not seen a regulation cowboy in chaps, four-gallon hat, bandana, spurs and the other paraphernalia a single once in Denver streets. The only place one can see the critter is at the rodeos or in the movies.

Denver fully believes that it is the finest city of its size in the world and tells the world so, and wants every Frat who reads this to come and see for himself that the claim is based on solid fact. And in addition to this it is its environment that makes Denver different from any other city in the Union. This environment is fast becoming the great play-ground of the Nation to which tens of thousands come every summer just to have a good time, and in addition to attending the convention in July, 1927, we want everybody to come to have a good time and to stay not just the time of the convention, but a week, two weeks, a month longer here or there at one or the other places of which Denver is the Gateway.

Cordially and sincerely,
GEORGE WILLIAM VEDITZ.



All Aboard for Denver—1927.

TREASURER'S REPORT

Division Collections for September

Grand Division	\$ 21.98
Chicago	613.49
Detroit	327.36
Saginaw	22.69
Louisville	163.17
Little Rock	178.80
Dayton	65.06
Bay City	20.23
Cincinnati	151.56
Evansville	28.68
Nashville	37.63
Springfield, O.	26.94
Olathe	107.13
Flint	142.67
Toledo	187.65
Milwaukee	200.33
Columbus	140.42
Knoxville	87.72
Cleveland	151.43
Indianapolis	303.38
Brooklyn	270.04
St. Louis	265.25
New Haven	74.52
Holyoke	48.40
Los Angeles	234.24
Atlanta	109.08
Philadelphia	190.06
Kansas City	131.98
Omaha	122.11
New Orleans	105.28
Kalamazoo	50.78
Boston	193.09
Pittsburgh	294.69
Hartford	57.53
Memphis	54.22
Portland, Me.	39.32
Buffalo	98.94
Portland, Ore.	142.94
Newark	162.72
Providence	55.97
Seattle	96.66
Utica	135.46
Washington	112.86
Baltimore	91.04
Syracuse	86.91
Cedar Rapids	78.36
Huntington	87.94
Albany	82.45
Rochester	82.43
San Francisco	139.63
Reading	78.95
Akron	252.19
Salt Lake City	46.82
Rockford	79.08
Springfield, Ill.	90.08
Davenport	56.73
Worcester	90.47
St. Paul	169.75
Ft. Worth	119.46
Dallas	179.12
Denver	108.83
Waterbury	22.67
Springfield, Mass.	37.54
Waco	82.20
Pittsfield	59.13
Bangor	50.68
Kenosha	101.11
Birmingham	91.02
Sioux Falls	56.17
Wichita	68.44
Spokane	54.30
Des Moines	70.48
Lowell	50.08
Berkeley	58.34
Delavan	135.33
Houston	68.32

Scranton	65.86
Richmond	77.67
Norfolk	9.83
Johnstown	35.16
Manhattan	160.83
Jacksonville	60.78
Lewiston	64.98
Peoria	38.90
Jersey City	77.17
Bronx	73.84
Columbia	68.62
Charlotte	50.72
Durham	107.11
Dubuque	83.59
Grand Rapids	22.16
Toronto	218.60
Duluth	62.69
Canton	32.93
Faribault	34.24
South Bend	48.30
Total collections	\$10,344.49

TREASURER'S STATEMENT
FOR SEPTEMBER, 1925

Balance and Income

Balance, August 31	\$695,053.45
Division collections	10,344.49
Interest, mortgage loans	6,578.75
Interest, bonds	455.06
Interest, banks	12.21
Sale of emblem jewelry	18.45
Record of registry fees	14.00
Exchange on checks	1.60

Total, balance and income.....\$712,478.01

Disbursements

Death benefits	\$ 2,500.00
Sick benefits	490.00
Accident benefits	570.00
Accrued interest on mortgages	758.67
Salaries	570.82
Services	415.00
Official publication	193.42
Rent	175.00
Printing and stationery	140.65
Office expenses	24.62
Sundry supplies	19.85
Postage	4.00

Total disbursements.....\$ 5,862.03

Recapitulation

Balance and income	\$712,478.01
Disbursements	5,862.03

Balance, September 30.....\$706,615.98

SEPTEMBER DEATH CLAIMS

Paid to Mrs. Emer Montgomery, Beason, Illinois, for death benefit of Raymond Archie Montgomery, Certificate No. 4887, deceased August 15, 1925, \$1,000.

Paid to Mr. and Mrs. Adam Goetz, Elmwood Place, Ohio, for death benefit of Frederick J. Goetz, Certificate No. 335, deceased August 25, 1925, \$1,000.

Paid to Mrs. Josie M. Huber, Freeport, Illinois, for death benefit of George Ed Huber, Certificate No. 5040, deceased September 9, 1925, \$500.

TRUSTEE'S REPORT

Ledger Assets, September 30, 1925

First mortgage loans	\$611,380.52
First mortgage bonds	29,856.77
U. S. Liberty bonds	42,842.63
Canadian bonds	995.41
Cash in banks:	
Central Trust	16,691.88
Bank of Montreal	3,800.62
Secy's contingent fund	300.00
Treasurer's cash	748.15

Total ledger assets.....\$706,615.98

Balance in Funds

Reserve Fund	\$553,984.34
Mortuary Fund	62,916.91
Sick and Accident Fund	48,843.40
Unallocated Interest	30,530.88
Convention Fund	6,104.53
Organizing Fund	2,581.47
General Expense Fund	1,654.45

Total in all funds.....\$706,615.98

Concerning Investments

During the month of September the Society received partial payments of principal amounting to \$1,900 on Illinois and \$500 on Indiana mortgages, the principal amounting to \$16,000 on one Illinois and \$9,000 on two Indiana mortgages, making a total maturity for the month of \$27,400.

During the same period, the Society took over three Illinois mortgages for \$35,000, \$10,000, and \$8,000 respectively, a total of \$53,000.

BIRTHS

July 6—Mr. and Mrs. Martin Kerr, Philadelphia, Pa., a boy.

August 8—Mr. and Mrs. Harry Riley, Mansfield, Ohio, a boy.

August 12—Mr. and Mrs. Michael Callandrillo, Hoboken, N. J., a boy.

August 19—Mr. and Mrs. Henry Silnutzer, Philadelphia, Pa., a girl.

September 7—Mr. and Mrs. Jesse Borton, Hamilton, Mich., a boy.

September 7—Mr. and Mrs. Burrell Nutt, Little Rock, Ark., a boy.

September 9—Mr. and Mrs. William E. Rothmund, Philadelphia, Pa., a girl.

September 18—Mr. and Mrs. Benjamin Chaffee, Tiffin, O., a girl.

September 21—Mr. and Mrs. G. N. Charter, Memphis, Tenn., a girl.

September 25—Mr. and Mrs. John D. Moran, Bloomfield, Conn., a girl.

September 30—Mr. and Mrs. Stanley Kaszuba, Milwaukee, Wis., a girl.

October 2—Mr. and Mrs. Edward Hetzel, Toledo, Ohio, a boy.

October 4—Mr. and Mrs. Rolland Maxson, Rochester, N. Y., a boy.

October 13—Mr. and Mrs. Harold L. Clark, Rensselaer, Ind., a girl.

ENGAGEMENTS

James J. Davison, Jersey City, N. J. and Miss Catherine V. Plunkett, Brooklyn, N. Y.

William A. Boyer, Johnstown, Pa., and Miss Lois Cooper, Slippery Rock, Pa.

NEW MEMBERS

1.	E. H. March	Chicago
1.	E. W. Mayer	Chicago
9.	F. C. Neal	Akron, Mich.
10.	E. Linderman	Cincinnati
10.	Gustave Straus	Cincinnati
16.	M. E. Hicks	Toledo
18.	T. F. Montoney	Columbus
18.	C. K. Smethers	Columbus
21.	B. Bellisario	Lorain, O.
22.	H. M. Cobb	Indianapolis
22.	C. F. Bullerman	Ft. Wayne
22.	C. H. Hackmeyer	Ft. Wayne
22.	E. F. Hackmeyer	Ft. Wayne
23.	Abe Jaffe	Brooklyn
23.	R. J. LaCurto	Brooklyn
23.	L. L. Cahill	Maspeth, N. Y.
23.	J. Arnovich	New York
24.	L. A. Weissenborn	St. Louis
27.	F. B. Gries	Los Angeles
27.	G. R. Wear	Los Angeles
30.	E. A. Kier	Philadelphia
36.	F. DieVart	Monongahela, Pa.
39.	W. W. Everett	Portland, Me.
40.	A. L. Sedlowsky	Buffalo
41.	E. F. Spieler	Portland, Ore.
43.	A. Timpani	Cranston, R. I.
43.	J. W. Bagley	Providence
43.	J. E. Mulvey	Providence
46.	W. A. Johnson	Washington
52.	J. DiNatale	Batavia, N. Y.
52.	D. A. Parker	Bolivar, N. Y.
52.	G. S. Maxson	Leonardsville, N. Y.
53.	A. A. Mangan	Burlingame, Cal.
53.	E. Wilson	Susanville, Cal.
53.	J. Poindexter	Susanville, Cal.
53.	W. W. Stephens	San Francisco
65.	*F. H. Holland	Waterbury
77.	J. E. Rogers	Fontanelle, Ia.
77.	L. E. W. Lau	Garner, Ia.
80.	C. Crouch	Drummond, Wis.
80.	Oscar Beaver	Elkhorn, Wis.
81.	B. Harrell	Cleveland, Tex.
92.	W. J. Radebold	New York
92.	L. T. O'Reilly	New York
94.	A. Silver	Micaville, N. C.
97.	J. Kermers	Comstock Park, Mich.
98.	F. P. Allen	Toronto
102.	A. Rains	Rensselaer, Ind.
102.	*Jasper Cross	Goshen, Ind.

*Denotes social members.

THE GET-ONE DEGREE

Nice list of new members this month. It shows what can be done if one tries. The reduced initiation fee may have helped, but the decision to DO on the part of members generally was the real counting factor. Make up your mind to get a member, and you will be surprised how easy it is.

Chicago Division—A. H. Migatz, Louis Wallack.

Bay City—Charles Lawrence.

Cincinnati—Edward Cottner, Wylie Ross.

Toledo—Ernest Thomas (2), Sam G. Henry.

Columbus—John P. Fryfogle (2).

Cleveland—Thomas E. Woodley.

Indianapolis—R. H. Phillips, J. W. Kiehlman.

Brooklyn—Louis Cohen, Augustine

Bernhardt, Daniel Lazarus, Morris Rubin.

St. Louis—Emil Tegtmeier.

Los Angeles—Douglas Mitchelson, Russel Handley.

Philadelphia—Howard Ferguson.

Pittsburgh—Cyril A. Painter.

Portland, Me.—Asaph P. Walker.

Buffalo—Leo Coughlin.

Portland, Ore.—Charles A. Lynch.

Providence—Fritz Ruckdeshel (2), Walter Cullen.

Washington—Eugene McConnell.

Rochester—Arnold Slater, Howard Whyland, Rolland Maxson.

San Francisco—Don E. Glidden (3), David S. Luddy.

Waterbury—W. J. O'Connell.

Des Moines—Will M. Wright, Palmer J. Lee.

Delavan—Joseph Wachute, Percy M. Goff.

Houston—Richard C. Morriss.

Bronx—Albert Lazar (2).

Charlotte—William R. Hackney.

Grand Rapids—Alfred Miller.

Toronto—Robert McPherson.

South Bend—William Koschine, Henry D. Miller.

SEPTEMBER DISABILITY CLAIMS

I. O. Davis, Benton, Ark.	\$ 15.00
*G. Carsley, New Gloucester, Me.	20.00
*Albert Ebel, Cleveland	10.00
*L. Free, Weinert, Tex.	40.00
*Paul Hahn, Cincinnati	50.00
*T. Harter, Ilion, N. Y.	30.00
*T. Klinge, Harrisburg, Ill.	50.00
*W. Reesink, San Francisco	30.00
*J. F. Rhamy, Dayton	10.00
*T. Sarver, McKeesport, Pa.	15.00
*P. Toomey, Ellet, O.	10.00
*W. H. Waterbury, Newark	35.00
*H. D. Wells, Sioux City, Ia.	50.00
*J. Wilkinson, Jr., Johnstown	50.00
W. Anderson, Endicott, N. Y.	25.00
W. Fetter, West Milton, O.	50.00
S. Harris, Sanatorium, Miss.	50.00
Y. Lansing, Rochester	15.00
A. H. Lerner, Buffalo	50.00
R. L. Orr, Conoquenessing, Pa.	15.00
A. S. Rasmussen, Akron	50.00
W. Rice, Inglewood, Cal.	25.00
R. J. Robinson, Philadelphia	25.00
C. E. Rollings, Indianapolis	20.00
J. Williams, Wilkes Barre, Pa.	50.00
*R. E. Davis, Canton	30.00
*L. Hennigan, Baton Rouge, La.	45.00
*J. A. Hubay, Toledo	10.00
*K. Leighton, Westbrook, Me.	15.00
*N. Markel, Spring Glen, Pa.	10.00
*I. Saltzman, Providence	10.00
*J. Schindler, Lake Charles, La.	50.00
E. L. Daigle, New Orleans	50.00
W. Miller, Three Rivers, Mich.	50.00

Total for the month.....\$1,060.00

*Denotes accident claims.

OBITUARY

Abraham Solomon

Brother Abraham Solomon of New York died September 20, in his 44th year. He joined the society in June 1922, through Manhattan Division.

John Kircher

Brother John Kircher of Pepin, Wisconsin died September 22, the result of the accidental discharge of a shotgun. He was in his 52nd year and joined the society in March 1924, through Delavan Division.

Robert M. Robertson

Brother Robert M. Robertson died at Trenton, New Jersey, September 26, from injuries received in being struck by a speeding automobile. He was in his 49th year. Joining Brooklyn Division in April 1910, he transferred to Newark Division as a charter member when it was organized in January 1913.

Joshes M. Oliver

Brother Joshes M. Oliver was run down and killed by a train at Fillet, Arkansas, September 29. He was in his 55th year and joined the society through Little Rock Division in July 1919.

OFFICIAL NOTICES

The December mortuary assessments will be waived, and in lieu thereof an amount equivalent to one mortuary assessment on the entire membership will be levied as a special assessment for the General Expense Fund, provision for which was made by the St. Paul convention. Division treasurers will receive a circular giving full instructions for the handling of this special assessment.

Norfolk Division No. 84 has been obliged to suspend. Because of removals of resident members its meetings cannot be held. Its membership will be transferred to other divisions until such time when conditions will allow the division to resume business.

Jack Bertram and Albert Tully have resigned as deputy organizers for Seattle and Ft. Worth Divisions, finding they could not give the work the attention they wanted to give it. Secretaries Wright and Geer will temporarily look after the deputy duties until regular appointments are made.

ALL OVER NOW

Hubby—"Well, my dear, I've just had my life insured for \$5,000."

Wife—"Oh, how sweet of you! Now I shan't have to tell you to be careful everywhere you go."—[Chicago Examiner.]

DENVER—1927

PAID-UP VALUES OF CERTIFICATES

One of the strong features of the certificates issued by the National Fraternal Society of the Deaf in Class C—Whole Life, Class D—Twenty Payment Life, and Class E—Paid-up Age 60, on the American Experience—4% basis, is the paid-up or withdrawal equity allowable after three full years' membership.

It is this feature that makes these certificates a sound and profitable investment in life insurance. The elements of misfortune, such as lack of employment over a long period, partial or permanent disability that may lessen or wholly cut off the individual income, unforeseen financial burdens, all of which may conceivably result in withdrawal from active membership, and the total loss of all money invested in an ordinary Whole Life certificate without this feature, can have no effect on the value of Class C, D, or E certificates at time of withdrawal. They are absolutely safe.

The insured is guaranteed that his investment in the society is fully protected, and that should he be forced to withdraw from active membership at any time after three years he will receive a paid-up certificate for a reduced amount of insurance which will be in excess of his total mortuary premiums so far paid in.

Further, the withdrawing member under such circumstances would receive a paid-up certificate for an amount in excess of his total combined mortuary assessments and disability-expense loadings to date, although in a strict accounting of the amount paid in by the insured, the disability tax should not be considered. In return for this disability tax he has received disability protection during the life of his certificate, whether or not any such benefits have been drawn.

To illustrate, there is given below a table comparing the total amount of mortuary assessments and disability-expense payments with the amount of paid-up insurance allowable on C, D, and E certificates. The amounts are shown at the end of three, ten, and twenty years, and for entry ages of twenty, twenty-five, thirty, thirty-five, and forty only, as it would take too much space to give a table showing amounts for all entry ages and terminal values for from three to forty or more years:

PAID-UP INSURANCE PER \$1,000 COMPARED WITH TOTAL MORTUARY ASSESSMENTS AND DISABILITY-EXPENSE TAXES


Entry Age	CLASS	END OF 3 YEARS			END OF 10 YEARS			END OF 20 YEARS		
		Mort.	Dis-Exp.	Paid-up	Mort.	Dis-Exp.	Paid-up	Mort.	Dis-Exp.	Paid-up
20	C	\$35.52	\$21.12	\$ 65.00	\$113.22	\$67.32	\$219.00	\$224.22	\$133.32	\$ 432.00
	D	52.16	21.12	142.00	166.26	67.32	486.00	329.26	133.32	1000.00
	E	38.08	21.12	77.00	121.38	67.32	261.00	240.38	133.32	523.00
25	C	39.68	21.12	74.00	126.48	67.32	246.00	250.48	133.32	476.00
	D	56.96	21.12	146.00	181.56	67.32	495.00	359.56	133.32	1000.00
	E	43.52	21.12	91.00	138.72	67.32	304.00	274.72	133.32	597.00
30	C	45.44	21.12	84.00	144.84	67.32	275.00	286.84	133.32	519.00
	D	63.04	21.12	151.00	200.94	67.32	504.00	397.94	133.32	1000.00
	E	51.52	21.12	108.00	164.22	67.32	355.00	325.22	133.32	688.00
35	C	52.80	21.12	95.00	168.30	67.32	305.00	333.30	133.32	560.00
	D	70.40	21.12	156.00	224.40	67.32	511.00	444.40	133.32	1000.00
	E	62.72	21.12	129.00	199.92	67.32	422.00	395.92	133.32	810.00
40	C	62.72	21.12	107.00	199.92	67.32	337.00	395.92	133.32	595.00
	D	80.00	21.12	160.00	255.00	67.32	516.00	505.00	133.32	1000.00
	E	80.00	21.12	160.00	255.00	67.32	516.00	505.00	133.32	1000.00

Paid-up or withdrawal equities are also granted on the new Class F—Old Age Income certificates. The withdrawal equity figures in this class have not yet been completed but now are in preparation. The equities, however, will be approximate to those in Class E.

Selecting an example at random from the above table, suppose we take the case of a member joining in Class C at age 30, and who for unavoidable reasons withdraws from active membership at the end of ten years. During his active membership he would have paid \$144.84 in mortuary assessments and \$67.32 in disability-expense taxes, a total outlay of \$212.16. On his withdrawal at the end of the ten-year period, he would be granted a paid-up certificate for \$275.00. This would be \$62.84 more than his total outlay for insurance protection and disability-expense taxes combined, and \$130.16 more than his mortuary assessments for insurance protection alone, on which the withdrawal equity figures are actually based.


To state the above in terms of assumed interest income to the certificate holder on the amount invested for insurance protection, the latter excess of \$130.16 granted in the paid-up certificates would, dating from the time of withdrawal, represent a return of 4% for 22½ years, or 6% for 15 years, on the total mortuary assessments paid in.

It is believed that this will demonstrate the value of the new classes of insurance added some years ago. They afford absolutely dependable insurance protection, no matter what may befall the certificate holder.—[R.]



Division Notes

Edited by Charles B. Kemp



Coming Division Events

November

- | | | |
|-----|----------------------|--------------------|
| 7. | Social | Albany |
| 7. | Social | Waterbury |
| 7. | Initiation | Toronto |
| 7. | Banquet-Installation | Ft. Wayne |
| 7. | Smoker | Rockford |
| 8. | Armistice Day party | Knoxville |
| 14. | Hallowe'en party | Pittsfield |
| 14. | Banquet | Akron |
| 14. | Bunco social | Philadelphia |
| 14. | Initiation night | Omaha |
| 21. | Pantomime | Toronto |
| 21. | Masquerade | Canton |
| 21. | Theatricals | Springfield, Mass. |
| 21. | Mask ball | Manhattan |
| 21. | Supper and social | Toledo |
| 26. | Social | Atlanta |
| 26. | Box social | South Bend |
| 28. | Athletic carnival | Brooklyn |
| 28. | County Fair | Omaha |
| 28. | Bazaar | Indianapolis |
| 28. | Banquet | Utica |
| 28. | Harvest festival | Rochester |

December

- | | | |
|-----|------------------------|-------------|
| 11. | Banquet | Olathe |
| 12. | Whist party | Holyoke |
| 19. | Santa Claus party | Toledo |
| 19. | Whist party | Bronx |
| 31. | New Year's ball | Boston |
| 31. | New Year's party | Seattle |
| 31. | Watch party-Initiation | Toledo |
| 31. | Watch party | Kansas City |
| 31. | Watch party | Jersey City |
| 31. | Watch party | Toronto |

January

- | | | |
|-----|---------------------|-------------|
| 1. | New Year's social | Columbus |
| 2. | Banquet | Memphis |
| 9. | Public Installation | Syracuse |
| 9. | Smoker-Initiation | Sioux Falls |
| 28. | Mask ball | Milwaukee |

Chicago

Recent visitors at headquarters were Arthur W. Meck, Detroit, Mich., H. W. Whitmore and Sol M. Henoch, LaPorte, Ind., Mr. and Mrs. Fred Shatwell, Ernest Swangren, Rockford, Ill., Irving Simon, Boston, Mass., "Silent Olson," Miami, Fla., John G. Otto, Springfield, Ill., John M. Freeman, Grand Rapids, Mich., Wesley M. Bennett, St. Louis, Mo., James R. Anthony, Cedar Rapids, Ia., Mr. and Mrs. Herbert A. Hathaway, Elgin, Ill.

Our October meeting was very well attended, the secretary's report showing 126 present at the opening of business. Late comers and visitors added a few more, making the big hall comfortably full. Three applications for membership received favor-

able consideration, and more are coming. In this matter of applications we are somewhat disappointed by the showing made by our "oral" friends. They asked and received permission to establish a division of their own, and were going to join in large numbers, to ensure a fine start for the new division. So far we have not heard anything of the new division, nor has there been any grand rush to join. Wake up, boys.

The division's initiation and smoker held at the S. A. C. hall on the evening of October 10 was a most successful affair, both in point of attendance and in the conduct of the ceremonies. Past President Henry and his degree team know how such things should be done, and the result left little to be desired. A class of 15 was put through, and all of them proved themselves well deserving of the honors conferred upon them. Free smokes and liquid refreshments of various kinds helped add to the pleasure of the evening. Another added pleasure was the freedom from worry about their better halves enjoyed by the boys. With its usual generosity, the club threw open the parlor, free of rent, for games of bunco and "500" for the enjoyment of the ladies. Mrs. Kemp had the games in charge, and 18 full tables rewarded her efforts to make this part of the evening a success, and likewise taxed the capacity of the big parlor to the utmost. Several fine prizes were awarded the winners. At the conclusion of the smoker the big hall was cleared and dancing indulged in by those so inclined—and there were many—to the music of the club's old reliable player piano. Taken all in all, the evening was a very enjoyable one, indeed.

A welcome visitor at our October meeting was Milton B. Richardson of Columbus, Ohio. As president of Columbus Division he was much interested in observing the way Chicago Division conducted its meetings, and in a few well-chosen words expressed his pleasure thereat. He is taking a course of linotype instruction in this city.

The secretary has received invitations from Council Bluffs and Fort Wayne to be present at the installations of these two new divisions. He regrets that he will be unable to be among those present, but extends to both the congratulations and best wishes of the members of Chicago Division.

Akron

Akron has not appeared in the news columns for about long enough, so the scribe is trying to put forth such few items as maybe of interest.

Having started the indoor activities for the fall and winter, Akron pulled off its Booster's social on the 26th of September. The principal attractions of the night were Miss Cloa Lamson of Columbus, who entertained the crowd with a very interesting talk on her recent tour of Europe, and William H. Zorn, also of Columbus, who gave in his talk some fine points on the importance of joining the N. F. S. D. The usual games followed, conducted by the committee in charge, and prizes awarded to the lucky ones. On the whole, the night was a success with an attendance of around 250. Credit for the pleasant social is due to Chairman Zitnik and his aides.

Two coming dates are quite worthy to be noted, especially to the non-residents of the division, and those of nearby divisions.

The first is October 31, on which Akron is to hold its annual mask ball. Judging from city wide gossip, the committee in charge is going to make the ball a record in all respects. At least 200 outsiders have signified their intention of coming to the masquerade. We were just told that the first costumed person entering the ball would be given free admission. John W. Unsworth will have general charge of the affair and promises that fine prizes will be given away. Features will be, other than parading of the costumed people, dancing, side-shows, "57" varieties of games, and eats.

The other date which looks the most important in the lively activities for the balance of the year is November 14, on which date the Akron Division will have a banquet to commemorate the tenth anniversary of its existence. It will take place at the famous Young's Inn, about three miles out on Manchester Road. The charge will be \$2.10, which is equivalent to \$3 or more, usually charged at any local hotel, and the service is twice as generous. Non-residents and members of the other divisions who wish to attend please get in touch with Chairman Michael J. Grimm, 942 N. Main Street, Akron, Ohio, at least one week before the date of the banquet. The committee in charge is busily engaged in making elaborate preparations for the occasion. Visitors are assured of every comfort and a superb time.

The latest additions to the ranks of local car owners are: K. Ayers, a "55" Flint touring; Pat Toomey, a Chevrolet sport touring; D. Williams, a Chevrolet sedan; and T. W. Osborne, a Dodge special touring. Those who have replaced their cars with new ones are as follows: Roller, a "55" Flint Roadster; Davis, Chavez, O. Allen and H. Ware, all Chevrolet tourings; Hopkins, a Nash sedan; Sherrill, a Ford coupe.

Grand Rapids

Alfred Miller took a trip by auto to the Soo last week.

John Freeman went on a business trip to Chicago recently.

Harry F. Ford and wife recently drove to Inkster, near Detroit.

Anthony Simon took a trip to Niagara Falls and enjoyed seeing the wonders of the falls.

Charles Beeson was in Indiana a week ago, and expects to go back next month and return with a bride.

Lloyd Carrol motored to New York and visited his aunt, whom he had not seen for 20 years.

On Sunday evening, October 11, about twenty friends surprised Brother and Mrs. Harry F. Ford at their home on Francis Avenue. All enjoyed a very nice time and the Frat boys presented Harry with a box of cigars.

Albany

The division's coming social affairs this season seem to be marked with enthusiasm and good will on the part of the members. The basketball and bowling tournaments are well under way and all participating have the good of the order in mind beside individual consideration. Here goes!

The baseball team made a belated start, but all things considered, did well. We look for inter-division competitions next summer and plans have been formed for a schedule taking in divisions in Massachusetts and Greater New York.

On the fourth of July we attended the outing of Utica Division en masse. The old schooner was slid down the ways and sail hoisted, with the team and rooters, including five from down Manhattan way, aboard. We stayed over night at the lake and played ball on the 5th. Score, Albany 20, Utica 7.

Utica was out for blood at our Labor Day outing at Sacandaga Park but was forced to walk the plank. Only the base-stealing strategy of Captain McAllister saved the team from a shut-out. Score, Albany 18, Utica 1.

Hallowe'en social November 7, at Maccabee Hall, in Albany. Come on up and talk basketball and bowling with the secretary, who will introduce you to the persons responsible for the teams. Look for our photograph in the Silent Worker.

Columbus

The Columbus Tire and Rubber Company's plant, where several of the Frats are employed, will likely be shut down in a couple of weeks, probably indefinitely. Among those affected is Howard Weber, who has decided to take time by the forelock, as the saying goes, and will take a six months' course in photo-engraving at Effingham, Illinois, beginning November 1. Another, Milton Richardson, president of the division, who left the plant not long ago, expects to complete his course in linotyping in Chicago about October 23.

Warren Shaffer of Glenford, visited the Norton Aviation Field Saturday and incidentally attended the meeting of the division.

Evidently Thomas Moore is leading a charmed life, for he has escaped from three serious automobile accidents with only slight injuries.

Charles Martin and James Bogart went with friends, by auto, to see Chris Whitehead of Chesapeake, Ohio, covering a distance of 305 miles in a day.

C. C. Neuner is laid up at the hospital, and as his services as reporter are greatly missed, it is hoped that he will be with us again soon.

Louis Massinkoff, of Chicago and Akron, is in the hospital as a result of an injury to his right knee received when he played with the Akron Silents in the game against the Wagner Pirates September 27. The division is seeing that his confinement is made as pleasant as possible.

In response to the appeal made by the Chicago headquarters for a drive for new members Akron Division had a Boosters' meeting Saturday, September 26. Part of the program consisted of W. H. Zorn's address on Fraternal Insurance, and Miss Cloa Lamson's talk on her trip to Europe. A fair-sized audience was present. Following the lectures lunch and soft drinks were sold. At the close of the social we were informed that two applications for membership in the Akron Division were obtained through the efforts of Chairman F. X. Zitnik and his able aides. Good luck to the Akron Division.

Philadelphia

To commemorate the fifteenth year of its existence, the division had a banquet at the Hotel Walton, on October 3, and the affair, thanks to the painstaking and efficient handling of John A. Roach, was voted a success in every way. The menu was all that could be desired. Sixty-eight Frats were present. Joseph Donohue officiated as toastmaster and before tapping for the flow of wit he requested the banqueters to salute the colors of the grand and glorious U. S. A., which was done in regular army style.

After giving a brief history of the division, Brother Donohue introduced the guest of honor, Second Grand Vice President Alex L. Pach, who ran true to form in throwing about verbal confections, statistics, and superlatives—best, greatest, finest, most wonderful, \$700,000, \$1,000,000, unbeaten, unequalled, unparalleled, etc., etc. If there is anyone who has kissed the Blarney Stone, can be relied on to put across Pollyanna stuff, tickle an audience's vanity and awaken enthusiasm, that one is the "great" Alexander Lester Pach.

William L. Davis, treasurer, was next on the program. The old war

horse, lanky, and with Bill Hart features, did not seem much changed since the division was organized. Instead of filling us up with dry stuff, as he said, he gave out chestnuts which he declared had been passed on to him 30 years ago by Brother Pach. In spite of their age the jokes were appreciated.

James F. Brady, secretary, dwelled on the ethical side of things, particularly in reference to the N. F. S. D., and to our relations with each other.

James S. Reider, patriarch, stressed the fraternal note and urged that we devote less time to business and parliamentary hair-splitting and give more time to "Good of the Order," under which heading we could discuss matters pertaining to the heart and to the brotherhood of man, emphasizing the effect of fraternity.

H. Pierce Kane, of New York City, founder of Brooklyn Division No. 23, was present and being of a modest disposition had to be almost dragged to the platform to say a few words, which he did.

Another interesting and interested guest was spied—John O'Rourke, Boston, who put Nashua Division No. 7 on the map.

The genesis of Philadelphia Division No. 30 was traced this way: Brother O'Rourke joined the society way back in the "dark age" and he got Brother Kane to join. Brother Kane signed Brother Pach up for membership and Brother Pach coaxed Brother Davis to enroll, which he did. Brother Davis came to Philadelphia and after trials and disappointments, received the charter for the establishment of the division.

Robert Young, vice-president, gave it out as his opinion that youth must be served, and that all the "old" boys should step out of office to allow the younger element a chance in the management of division affairs. Brother Young cannot be accused of originality, because such a plaint was heard by the writer twenty years ago and it is his opinion that those "old" in experience are generally chosen, though the promising youngsters are not overlooked—not because they advertise, but because their work and bearing advertise their quality.

Six Frats from Reading, Pa., and one from Norfolk, Va., helped swell the attendance, and all went away well satisfied and well repaid.

Now for the 20th anniversary!

St. Paul-Minneapolis

Our annual picnic held at Excelsior, Lake Minnetonka, Sunday, August 30, was a very enjoyable affair, although not so largely attended as expected, for some reason—quite a few went to other far-away places. Among the games the Kitten game was as usual the most popular.

Paul Kees had a very narrow escape from being run over and killed by an auto October 8, when alighting from a
(Continued on page 9.)



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FRANCIS P. GIBSON.....Editor
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the
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Correspondence is solicited from all mem-
bers and others interested in the Society.

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

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OCTOBER, 1925.

\$706,615.98.

Denver—1927.

November payments are due.

The drive for new members is on.

The 103rd and 104th links to our
chain are forged and ready to join the
others. Welcome Council Bluffs and
Fort Wayne.

The school papers have had their
vacation and our exchange table is
pleasantly occupied and comfortably
filled again. As soon as we catch our
own post-vacation stride we are going
to start a from-our-exchanges depart-
ment and make use of the interesting
comment, personal and pertinent items
concerning our scattered membership
these papers often contain.

Next June marks the 25th anniver-
sary of the society's founding. Chicago
Division is planning to have a big time
for its observance and there is a pos-
sibility that there will be in attendance
representatives from all the other divi-
sions. There will soon be due an-
nouncement made as to the date and
other particulars.

THAT MYTHICAL COMMISSION

For several years past we have run
across rumors in various parts of the
country to the effect that the officers of
the society who have the responsibility
of investing our funds in acceptable
securities receive a commission from
banks and bond and mortgage houses in
return for the placing of loans with
these concerns.

Not so long ago, a member of the
society from outside Chicago came into
headquarters and made this assertion,
though not to the officials who place our
loans.

Another member visited us at one
time, and inquired whether the society
received commissions for the placing of
funds in securities. His contention, as
far as we can recall, was that if the
society did receive the usual commis-
sions, they would amount to a tidy sum
in the course of a year, and would add
considerably to our general expense
fund; that if the society did not re-
ceive such commissions, the officials in
charge were dunderpates and were
missing a good stroke of business—for
the society.

At still another time, a rumor was
set afloat in a distant part of the coun-
try, by persons who knew nothing about
the method, manner, or circumstances
under which our investments are made,
to the effect that an official of the so-
ciety was getting a "rake-off" of 1%,
or some such figure, on all loans placed
by the society, and that therefore he
should be ousted by the next convention.

All of these rumors were and are
absolutely without foundation. No of-
ficial of the society receives, or has ever
received, any commission whatsoever
for the placing of our surplus funds in
investments. Nor does the society it-
self obtain any commission in this
manner.

Investment offerings are obtained, or
received, by the Grand Treasurer who
submits them to the Grand Division
Finance Committee. This committee is
made up of the Executive Committee
and the Grand Trustees. All six mem-
bers of the Finance Committee (count-
ing the Grand President as ex-officio)
vote on such offerings, after carefully
considering all the terms and specifica-
tions of the loans submitted. All cor-
respondence and circulars in connec-
tion are submitted for consideration,
and the votes of the committee mem-
bers are recorded and placed on file in
the office of the Grand Treasurer.

Our investments are made through
very conservative banking, bond, and
mortgage institutions of recognized
financial standing and responsibility.
Our connection with these houses has
extended over many years. Experience
has shown that they are giving us the
best possible service in placing our in-
vestments, and that we can rely on
their conservative judgment and the
soundness of the offerings submitted.

Conservative banking, bond, and
mortgage institutions generally operate
on a low rate of commission, with small
overhead charges. The small commis-
sion paid by the borrower enables him
to obtain his loan at a lower rate of
interest and he does not have to mort-
gage his property for quite so much
money. The ratio of the property val-
uation to the amount of the loan is
therefore greater, and the lender is as-
sured of a greater margin of safety.
Where the commission charged for
making a loan is high, later to be split
with the investor, and the overhead ex-
pense of the house handling the loan is
large, in order to maintain a dynamic
sales force in the field to dispose of its
securities, the borrower is forced to

mortgage his property to a greater ex-
tent than is desirable and the ratio of
property valuation to the amount
loaned decreases. The lender thus ob-
tains less security for his money, and
in time of financial stress he may find
his investment an extremely hazardous
one.

The requirement of the society as
to the valuation of property on which
it makes loans is that the total valua-
tion must be twice as much as the
amount of the loan, or better. That
is, the amount of the loan must not
be more than 50% of the total prop-
erty valuation. The vast majority of
the society's loans have been made on
property valuations far in excess of
the required figure.

This requirement restricts the in-
vestment of our funds to 50% loans,
or those with a higher margin of val-
uation. In order to obtain such se-
curities, we have to deal with the most
conservative of investment houses.
These houses do not give commissions
to investors. They cannot, for the rea-
son that the commissions charged bor-
rowers are so low that there would be
no margin of profit for themselves if
they did. They cannot operate on that
basis. The standing and responsibility
of these houses are such that they do
not need to maintain a large selling
staff. Investors generally come to them
for their offerings.

It would be easy enough for the so-
ciety to invest its money in securities
paying a higher rate of interest, and
thus no doubt obtain a favorable com-
mission for placing its money. But the
property valuation in many cases would
be only equal to or a little better than
the total loan made. That is, the so-
ciety would be investing its money in
securities far in excess of the 50% re-
quirement, even running up to as much
as 100%. Such securities, it is need-
less to point out, would be extremely
hazardous. In return for a few dollars
received in commissions, to go into the
general expense fund, the society would
be risking thousands of dollars in ques-
tionable securities, which in time of
financial stress, even confined to a re-
stricted area, might result in great
financial loss to the society.

Our members may rest assured that
the money of the society is invested in
sound securities, at the best possible
rate of interest consistent with safety
and the various requirements under
which we must operate.

The last annual statement of the so-
ciety showed that the net rate of in-
terest earned on our mean benefit funds
during 1924 was 6.31%.

Further, in complying with our re-
quirements and in dealing with con-
servative investment houses, we cannot
expect any commission for the placing
of loans. This society has never ob-
tained any such commissions, nor has
any official connected with its manage-
ment.—[R.]

DENVER—1927

DIVISION NOTES.

(Continued from page 7.)

street car on his way home from work. He was badly bruised, especially on one arm. It had to be sewed up with thirty-one stitches. After a few days in the hospital, he went home again, and is now on his way to recovery.

Lest you forget, you are hereby reminded that the annual election of the Frat officers will be held in the Thompson Hall, corner Marshall and Fairview Avenues, Friday evening, December 4.

There will be a shadow pantomime at the club house for the benefit of the Frat fund Saturday evening, October 31.

Special arrangements are being made by the Frats for a reception to the Governor, his wife, Mayor Nelson, his wife and several other high state officials at the club house in a few weeks. Notice will be sent out soon.

The committee consists of Brother Schroeder as chairman, and Brothers Allen and Renolkin, under the auspices of the Frats. Mrs. Nyhus is the general chairman and on account of her vast experience will surely make it a great success.

In the last three years about fifteen of our deaf have been injured in auto accidents and some of them have been awarded damages. Health counts more than money, so we must be more cautious before taking a step. Better be safe than sorry.

John Corrigan, a retired farmer, applied as a social member at our last meeting.

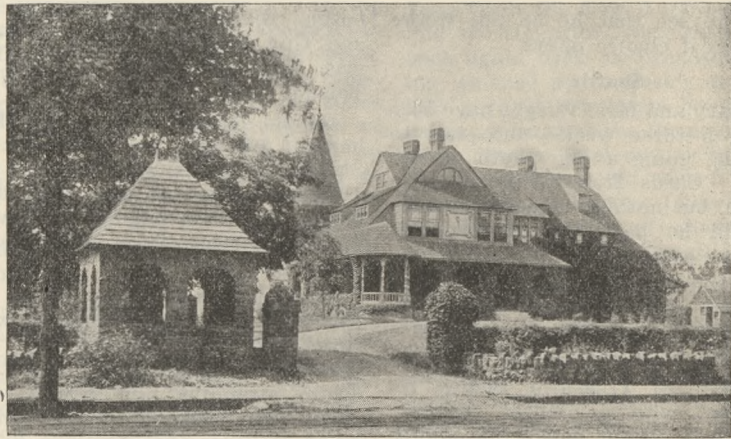
Houston

In the September issue of The Frat our esteemed up-state contemporary on the banks of Trinity Creek comes out with an explanation of the slogan "Dallas, 1930" which has appeared several times in these columns lately.

All right, Brother. We are willing to take your word for it that the underlying principles were as stated. However, you can hardly blame us for being a trifle suspicious under the circumstances, and if you had privately tipped us off to the scheme the "advertising" stunt could have been carried on for a while yet.

Granting that, so far as number is concerned, Dallas has by far the advantage over the other Texas Divisions, yet we must beg to disagree with our contemporary in his statement that Dallas is the only division that could alone put across a convention successfully. After all, the financial end is the mainspring in such affairs and a half dozen HUSTLERS, with sufficient finances, can do as much as an unlimited number, more, perhaps, as they would not be handicapped with various and sundry conflicting ideas nor over-ridden by enthusiastic but misguided advice.

Houston being the manufacturing, banking, oil, lumber and shipping center of Texas, with big-hearted men of finance, I venture the statement that



THE PENNSYLVANIA HOME AT DOYLESTOWN, PA.

This home for aged and infirm deaf is located at Doylestown, Bucks County, Pennsylvania, thirty-five miles north of Philadelphia, on the Philadelphia and Reading Railway. It was established November 14, 1902. The valuation of its property is \$30,000. It is maintained by the Pennsylvania Society for the Advancement of the Deaf, an organization incorporated under the laws of Pennsylvania in 1891. It is supported by voluntary contributions, proceeds of entertainments, bazaars, etc. It has never asked for, nor received state aid. It is designed primarily for the unfortunate, aged, blind, and infirm deaf of Pennsylvania, but admissions from other states may be made on the payment of a fee. Of the present number of residents, eight are totally blind besides being deaf. There are but four other institutions of like character in America—near Poughkeepsie, in Ohio, Boston, and Chicago. The deaf as a class are proportionally more self-supporting than hearing persons. Therefore, let it not be supposed that the beneficiaries of the Home are dependent on charity because of their deafness. Only on account of other physical incapacity, such as loss of sight, permanent disability, and the infirmities of old age, have some become so. The society is now directing its efforts towards the accumulation of an endowment fund of \$100,000, and a building fund of \$50,000 for the purchase of the new Home, at Torresdale, a picture of which we will give in a later issue.

we could "put it across" if "put to it."

However, as stated in our last, we are not seeking the convention for Houston especially. Our chief concern and aim now is "TEXAS—1936" and we hope and desire to have the co-operation of all our sister divisions within the state to this end, regardless of where the Centennial is ultimately located, and I can speak for Houston in saying that No. 81 will be there with both feet to back up the division lucky enough to have the desired location.

We wonder if Fort Worth, also, was conducting an "advertising" stunt or if they are in to stay?

Waco is yet to be heard from. How about it, Brothers?

"TEXAS—1936," stay there, cowboy. Now, all together, Yeeow!

Houston seems to have been an attractive place to visitors the past summer. Among those noted by The Frat correspondent were Mr. and Mrs. John E. Purdum, Little Rock, Ark., Bernard Slipakoff, New Orleans, La., Mr. and Mrs. Elmer Drake, Detroit, Mich., and Herbert M. Mayer and Joseph Lacour, Baton Rouge, La.

Once more a deaf man has shown up prominently in athletics, as opposed to those who can hear. LeRoy Colombo of Galveston, a member of Houston Division, recently won the trophy in the Gulf Coast swimming championship races. He swam 10 miles in the Gulf of Mexico against a field of

fourteen entrants, winning in six hours and fifty-five minutes. His nearest competitor was forty-five minutes behind at the finish, or about one mile. Dillenschneider of Kansas had better look to his laurels.

Little Rock

President Charles F. Athy has returned from his course in linotyping in New Orleans. He is temporarily with the printing department at the school.

The division is preparing a series of socials through the winter under the chairmanship of James Smith, who in turn will have sub-committees to help make the season a most enjoyable one.

J. M. Owens won the first and second prizes for the best general farm exhibits at his county fair, and the second for watermelon. Congratulations.

George Martin and Dean Horn of Washington state were visitors here during the summer. They arrived in time to attend our Fourth of July picnic and enjoyed the opportunity of meeting many old friends and school-mates.

Zeb Edmiston has renounced his bachelorhood and became a benedict September 27, when he was married to Miss Edith Goacher. Their many friends extend them best wishes.

The picture of Harry Ayers was recognized as the likeness of one who operated his game in this state last spring. He spent a while in Little Rock, though he failed to dupe any of the deaf here. Your correspondent wrote in The Frat that he was jailed in

Memphis, Tennessee. We are glad to have a chance to look at his picture and will not forget his looks. We promise to see that he be put where he belongs if chance offers.

Seattle

Secretary and Mrs. Wright have been enjoying a three weeks' auto trip to California, going as far south as Los Angeles. Cards from them report a fine time, but nothing to equal Seattle. They will be back here before this reaches ye editor.

Organizer Bertram recently went to the hospital and under the knife. He lost some ten days from work and is busy now trying to make up lost time.

The wife of Treasurer Bodley recently met with a painful accident. Her leg was caught between a launch and the wharf. She is much improved at this writing.

The division will have a social on October 24, led by Byron Wilson, assisted by Brothers Reeves, Hagadorn, Kirschbaum and Bronson.

The annual New Year party will be held December 31, at Plymouth House Hall. W. S. Root is chairman. He will be assisted by Brothers Bodley, Wright, Sanders and one other yet to be chosen. Announcements later.

President Holcomb was absent from the last meeting and Vice President Sanders presided in his stead. It is said that Brother Holcomb is very busy preparing for something special.

Canton

Canton Division's initiation meeting on October 10 was a fine affair. Akron Division's degree team came down and took charge, and the way they put that class of ten through was an education to the spectators. And to the initiates, of course. They know a few things, now.

Our next treat is to be a masquerade social on November 21. It will be held in the Moose Club hall. Handsome prizes, plenty of fun, and all you want to eat and drink should make it a success. And as the committee in charge are old hands, our guess is that it will be.

South Bend

South Bend is on the map again. Thanksgiving Day we are giving a big box social, but we do not guarantee each and every box to contain a big fat turkey.

The boys of No. 102 are all preparing for the big event at Fort Wayne on November 7. They intend to go over and see the new born babe and have it start life's journey with a little pat on the back from its six months' older brother. The outfit from No. 101 that was handed to us goes to Council Bluffs, Iowa, and here's hoping it will be presented in due fashion. Also we hope they send it back in time for us to show Fort Wayne No. 104 how to work the blessed thing.

Fort Wayne sent some of its prospective members to South Bend October 10 to tell us of the big event,

and they were very much impressed by South Bend and the boys of No. 102. They were Earl Shoptaugh, Carl Stephenson, Birdsell Darling, Fred Rines and Guy Lehman. David E. Thomas was also with us. He hails from Toledo, Ohio.

Donald Herran and Ashley Mickenham of Laporte, are now working at Studebaker's. Nine of the boys of No. 102 work there in the same department. We are talking of having a division meeting every day in the week. Some fun, eh?

Vernon Sosomen, who works at the Oliver Chilled Plow Company, was injured last week, getting both of his thumbs cut on an emery wheel. The doctor attending him says it will be about eight weeks before he can work again.

Ashley Mickenham, who works here but is a member of Chicago Division, is sick in bed with a bad case of the mumps, but expects to be out in time to take in the Fort Wayne affair.

Don't forget the big box social Thanksgiving Day. A good time is guaranteed.

Toledo

It is hoped that our annual supper and social on November 21 will be well patronized. The proceeds will go into our Christmas fund, and used to finance our "Santa Claus Party." The supper will be held in Kapp Hall, and service from 5:30 to 7:30. Save your appetite that evening, and come and help swell the crowd, and also help swell the fund. Nathan Henick is in charge, and will have as assistants some of our prettiest flappers—a sure-enough attraction. Bunco, 500 and many other games will add to the enjoyment of the evening. Come early and get your supper while it is fresh and hot.

At the close of our regular meeting we were pleased to meet one of our non-resident members, David Thomas of Ft. Wayne, Ind., in company with two other Frats from that place. We were cordially invited to attend the installation and banquet of the new division on November 7. Hope we can manage to be among those present.

We were greatly shocked to learn of the death of Mrs. Marie Tanzar Hetzel, wife of Edward Hetzel of our division. She was very much liked by everybody, and her death is a great loss to the Toledo colony. Our sincerest sympathy goes to Brother Hetzel in the loss of his wife and the infant son who cost him mother her life.

Milwaukee

Play checkers? C'mon up! Henry Hein and Lester Bongey are playing for the championship of the Milwaukee deaf, and anyone from the outside who wants a stiff game is invited to meet these gentlemen at the rooms of the Milwaukee Silent Club at 221 W. Water St., 3rd floor.

We are going to have a mask ball at Polonia hall on January 23rd. Don't forget the date, and don't make any other appointment on it, but show up in costume and help make things hum. Plenty of prizes, and a reasonable admission. Admission at the door will be 50 cents for men and 35 cents for ladies. But if you buy your ticket in advance, of the committee, you can get a substantial reduction.

Nick Pleskatchek is going to move over to Wauwatosa, our western neighbor, where a new house is being built for him, and is expected to be ready for occupancy November 1st. He is employed at the Fred Mayer Shoe Co. as a turn laster.

Division President Erwin H. Lucht has bought a bungalow and moved his family and household goods to the new home. Brother Lucht recently met with a bad accident in which his right eye was injured by a piece of emery which flew from a wheel he was operating in the foundry where he works. We hope the injury will not cost him the sight of his eye.

Milwaukee Division acknowledges the receipt of an invitation to attend the installations and banquet of the two new divisions soon to be established, Fort Wayne and Council Bluffs. We wish both divisions good luck and prosperity.

Lowell

We opened the fall social season with a Frat Nite social in Odd Fellows Hall, Bridge St., September 26. In spite of the relatively small crowd, a big time was had, many new games being played.

The first member of Lowell Division, and one of the oldest members of the N. F. S. D., James T. Pierce, left Lowell on September 30 to enter the New England Home for the Deaf, Blind and Infirm at Danvers, Mass. He expects to spend the rest of his life there. It is a wonderful home. We had a chance to inspect it on October 12, when a number of us took an auto truck ride to Danvers for that purpose. With its 40 rooms it has ample accommodations for some time to come. Heat is supplied by oil heating furnaces, and everything is up to date. It is well worth a visit.

Kalamazoo

Cortland J. Ridler recently resigned his job with the Daily Gazette, and, with his wife, departed for Florida, where they expect to remain during the winter. They made the trip by auto in company with Harold S. Holmes of Lansing.

Norbert Quinn and Eddie Parsons, who have been ill for some time past, are recovering nicely, and we hope to see them out and around as usual in the near future.

The secretary has received invitations to attend the installations of the new Ft. Wayne and Council Bluffs Divisions. He regrets his inability to attend, but gladly extends to the new "babies" the greetings and best wishes of Kalamazoo Division.

Detroit

On Friday evening, October 30, Detroit Division will stage a Bal Masque at G. A. R. Hall. Simon A. Goth will be chairman in charge of the affair, and it is a safe bet that it will be a big success. Don't forget the date.

We regret to note the passing of Mrs. Hartman, widow of the late John Hartman of our division. She died September 1. Brother Hartman died in 1914.

HERE AND THERE

[The task of writing up the account of his recent visit to ten of the division cities, and other points between, has been delegated to the Editor—he assumes it by request. Pleasant though the trip was and the task is, he would much rather read than write about it; that is, have others do the writing and he the reading. However, he said he would write the story, so here goes.]

Friday, October 2, found him in Cleveland, looking up Deputy Munger, in the lino battery of the Plain Dealer's composing room, with the intention of going on to Buffalo that afternoon after a few hours in town. The Deputy has a persuasive way about him and plans were changed for supper at Webber's, of 1913 N. A. D. convention memories, and a surprise call on Cleveland Division at its meeting in the evening. The division now meets in one of the Moose halls, right in the downtown district and that night there was a full attendance—nearly. An enjoyable visit was had—all the old-timers were present—until train time when the midnight sleeper for Buffalo was taken.

Saturday, the 3rd, after getting located at the Statler and taking a walk around Buffalo's business district, paying an early call at the "Y" and Buffalo's S. A. C. in an early effort to find some of the boys, we were located by Deputy Coughlin and President Bodecker of No. 40, and soon after joined by Brother Shilton of Toronto, who had brought up a party of eighteen from No. 98 for the evening's doings. Chats covering society and division matters, the recruiting situation and like matters dear to the heart of real Frats were the order of the afternoon and if any real prospects get away from Brothers Shilton and Coughlin, and Deputies Todd of Rochester and Jaffray of Toronto, who later joined the conference—well, the general organizer is going to be disappointed. In the evening, at the "Y," Buffalo Division was host to 132 people at its annual banquet, among them guests from eight different divisions. The committee in charge, Brothers Smith, Molin, Nowak and Mankiewicz, know a good menu when they see one—the one they arranged was substantial and well served. The toasts—with J. J. Coughlin as toastmaster (note how the "J. J.'s" do things east as well as west)—were also presented in good style. President Bodecker, Brothers Shilton, Jaffray, Lloyd (pere et fils) spoke for

Canada, No. 98, and the "internationalism" of the society, and several others made impromptu addresses. (Taking no notes, we are obliged to apologize in our failure to name each of the speakers, but we remember all said something worth listening to and the ladies were represented.) The attendance we were told was a record for such an event, and it was pleasing indeed to note the neighborly spirit shown by Nos. 45, 48, 52 and 98—in recognition of the same good spirit No. 40 has shown them.

Sunday morning, the 4th, we were taken to our train by "J. J." and Brother Shanisey of Rochester—the latter a former Chicago boy who wanted all the news from home and a line on Denver—1927 (which, by the way, is an all-important topic all over the east). In the early afternoon we arrived at Binghamton, being met by Deputy Thomas of Utica and two auto-loads of Ut-Sy Frats, who conveyed the pleasing news that there were many more like parties waiting at the hall. The purpose of this visit to Binghamton, which brought together all the deaf residents and many from the cities and towns within a 100-mile radius, was to hold a rally and talk over the prospects for a division there. It will come in time—keep your eyes on the new members column. There were about 80 people in the gathering and good use of the opportunity was made—some fine good of the order talks were given, with Brother Thomas, to whom the credit for the arrangements is due, presiding. In the evening, accompanied by Brother and Mrs. Lawton, whose guests we were, and Mrs. Marsh, Brother Marsh drove us to Elmira—some 70 miles.

Monday, the 5th, was spent in Elmira and Montour Falls, at which point Mrs. Gibson made it a party—and accompanied us for the rest of the journey. In the evening there was a social gathering of the Elmira deaf at the Lawtons' in the visitors' honor.

Tuesday, the sixth, in the late afternoon, Scranton was reached and the "Sage of Olyphant," otherwise Brother Koehler, was there to greet us and to show us what he could of a most interesting city before darkness fell, and after being his dinner guests accompany us to the hall of Scranton Division. From seven to nine a meeting of the division was held, then a public gathering in an adjoining hall where the division holds its social affairs greeted the visitors. After some informal talks, the opportunity was offered to get acquainted—it being our first visit to Scranton—and a pleasant two hours' call was thoroughly enjoyed.

The following morning, October 7, Brothers Koehler and McQueen saw to additional points of interest being seen, including a glimpse of the Scranton

school for the deaf and a visit to the busy bakery of Brother Young. The noon train for New York was boarded and shortly after five o'clock we were once again back on Broadway and being whisked up to Pach's at 150—and into a regular welcome home. After getting located at the Pennsylvania, another Statler hotel and as fine a home as any traveler could wish for, and being joined by Deputy Lubin, we were the dinner guests of those two old-time dependables and fine guides and entertainers—Brothers Pach and Lubin. After dinner, the evening was spent at the home of Brother Hodgson, and we were sincerely pleased to see how fine that Nestor of the editorial guild was looking—and feeling. He told us a lot about the new additions to the Journal plant, discussed baseball, Frats, politics, local affairs and whatnot, and came near telling us all the news from home that we had missed the past week. (Yes, there is only one Edgar Allan Hodgson, only one New York, and they are synonymous.)

Thursday, the 8th, was spent around town, and in the evening, with Brothers Pach and Lubin (Mrs. Gibson the shopping and supper guest of Mrs. Lubin) the Union League was visited. The club was holding its regular monthly meeting and its rules do not allow visitors at such times, but a courteous suspension of the rules was recorded for our benefit and a most enjoyable evening had. Many Frats belong to this fine old organization, so we had the opportunity there of meeting many of the members of Nos. 23, 87 and 92.

Friday, the 9th, was much like the preceding day, winding up with an evening at St. Ann's, where quite a few others were callers. Brother Kent told us something of his recent visit to England (supplying us with a text for the talks we gave at the several other gatherings on our schedule, and which petty theft we trust he will forgive), and we were in such good company—old and new friends—that it was hard to think of late hours, good-byes and the early train that must be made the next morning.

Saturday morning, the 10th, found us en route for Reading, and through the first touch of winter—as well as through some more of Pennsylvania's rugged scenery. Arriving, we were met by Secretary Ritchie and taken to our hotel—the Berkshire. Lunch over, there was an auto ride through the city and its parks, to the top of Mount Penn, where a grand view was had of the country, and the city in the valley over a thousand feet below. At six-thirty the regular monthly meeting of Reading Division was attended. The time had been set ahead so as to allow adjournment at eight for the banquet scheduled for that hour at the Y. M. C. A. This affair was to celebrate the division's tenth anniversary and the first thing after the guests had been seated, was the cutting of an immense birthday cake, for which pleasant oper-

ation we were handed a silver cake knife. (Later the knife was presented us with the division's compliments.) The menu was excellent, served by the Women's Auxiliary of the "Y," home cooked and plentiful, and with chicken and waffles its piece de resistance. The 111 people present assuredly did justice to it—and did not hesitate to say they liked it. Following the dinner, with Brother Smielau as toastmaster, this program was carried out: "Greetings," H. H. Weaver, president of Reading Division; Address, H. W. Elvidge, secretary of the Reading Chamber of Commerce; "Our Society," F. P. Gibson; Address, J. H. Edwards, secretary of the Reading branch of the Y. M. C. A.; "Our Division," E. C. Ritchie, secretary of Reading Division; "Fraternity," J. L. Steed, assistant superintendent of the Mt. Airy school; "Our Brothers," J. A. Roach, trustee of Philadelphia Division; also impromptu addresses by J. V. Donohue, president of Philadelphia Division, and others. The combination menu and program, the work of Secretary Ritchie, was a fine bit of the printer's art, containing also a roll of the members of the division, and last but assuredly not least, an original song by Brother Ritchie, set to the air of "Auld Lang Syne," entitled "Hail Reading No. 54," and which at the close of one of the most entertaining evenings we have ever experienced he delivered as anly a good sign-maker can. Here it is:

Should auld acquaintance be forgot,
Not if this gathering knows,
We're here to hail the brightest spot,
Where mem'rys high light glows.

As brothers in a worthy cause
We've met to celebrate
The progress which without a pause
Brought honor to our name.

Just ten years have passed away
Since Reading Fraters bold
Decided with fair means to gain
A meeting of their fold.

Now with our ranks solidified
Through nation's breadth and length
The Fraters have thus verified
"In numbers there is strength."

We hail the staid old Frater boys
Who formed us into line,
Their sacrifice brought many a joy
Since the days of Auld Lang Syne.

There is always the day after to a banquet—and sometimes they are far from pleasant. In this case Reading gave us one entirely different. The menu had no after effects, good as it was, and the "dessert" was original. Sunday afternoon, the 11th, the guests of the night before were treated to a fifty-mile auto ride, three truck-loads being taken to Chrystal Cave, about twenty miles out of Reading in the hills near Kutztown, where all had the opportunity to go through this natural wonder. That evening we were obliged to say good-bye to as fine a city and as good a division as we have ever had the good fortune to visit. Seven o'clock found us at the Reading Railroad terminal in Philadelphia and being greeted by Treasurer Davis (and Mrs. Davis) of Philadelphia Division, whose guests we were to be until the morning of the 13th. It was a tonic to the

tired travelers to see Brother and Mrs. "Bill" again—the passing years have left no imprint, and he is the same vigorous Frat of the days when he was on the grand division board.

Monday, October 12, being a holiday, we were enabled to have the company and guidance of Brother and Mrs. Davis at Atlantic City, a place we have heretofore found no opportunity to visit. We will not go into detail—this resort is well advertised, generally—suffice it to say that the day's outing was very much enjoyed.

Tuesday morning, October 13, we arrived at Baltimore at ten o'clock, being met at the train by Brothers Duvall and Whildin of No. 47 and Mrs. Feast, who had been delegated to look after Mrs. Gibson. The car of Brother R. Smoak of Washington was at our service, we were told—that Washington and Baltimore Divisions had so arranged it—and after getting located at the Rennert Hotel, the car at once began to make good. We were soon rolling over as fine a concrete road as there is anywhere, bound for Frederick, Maryland, for a visit to the state school for the deaf, a drive of about fifty miles, with Brother Smoak at the wheel and Brother Duvall telling about the various points of interest passed, historic back to Colonial days. At the school we were welcomed by Superintendent Bjorlee and shown through the school rooms and shops, then the dinner guests of Mr. and Mrs. Bjorlee. After dinner, the school's battalion of cadets, in command of Major McVernon was reviewed, and we met the resident Frats, Brothers Faupel, Benson, Creager, Wreide and McVernon, and were shown around the grounds, the new industrial building and the original school building—the latter a substantial two-story stone affair which dates back to the days of the Revolution, being built by prisoners of war and then occupied as a barracks. Of the 36 schools for the deaf our travels have allowed us to visit we believe that this at Frederick is one of the most interesting in its location and history. Then there was a visit to the grave of Francis Scott Key, who wrote our beloved "Star Spangled Banner." At one side of the monument is a steel staff at which floats "Old Glory" from sunrise to sunset. The statue of Key surmounting the column is posed so that the outstretched arm and hand points to this flag—and one can at once upon the inner ear catch that immortal "Oh, say!" It is a beautiful and inspiring work of sculpture, indeed. The trip back to Baltimore was made in time for supper, at which we were joined by Division President and Mrs. Kauffman. At eight o'clock we were introduced to a large gathering of the Baltimore Frats and their friends in the auditorium of the Y. M. C. A. After making an address on things fraternal, and enjoying some

good talks by others we were treated to a "one-reel" comedy that was indeed original—the "dentist" got a good grip on an immense "molar" in the jaw of his "patient" which unreeled into a "Good Night, Godspeed, Come Again, Brother and Mrs. Gibson." And the surprises continued coming. In behalf of the Aux-Frats, Mrs. Leitner presented Mrs. Gibson with a miniature cedar chest filled with sweets, and the other half of the company—we, us—was given a silver paper knife. (These evidences of regard are cherished as souvenirs of our visit—the real thing was in the hospitality and entertainment itself, which will always be with us.)

Wednesday morning, October 14, the Smoak car, with Brothers Duvall and Smoak still our guides and counsellors, was ready for the run to Washington—and O, boys! it was to be by way of Annapolis, a place we have for years and years read of, had described to us and wanted to see. On the way out of the city a stop was made at the Poe monument—another of the shrines of Baltimore. A two-hours' drive brought us to the quaint old capital of Maryland and its wonderful naval academy, where two more glorious hours were spent seeing all we could of the historic school and the cadets. (Words fail, space is limited, so we must not try to describe what we saw—but we are truly appreciative of this splendid opportunity and the division spirit that made it possible.) Washington was reached in the late afternoon and at the Hotel Continental we were welcomed by several of the fraters of No. 46. Chat took up the time remaining before the banquet scheduled for eight o'clock. Then in the dining hall of the hotel the division, its ladies and guests sat down to discuss the efforts of the Committee (Brothers Bernsdorff, Lovett and Maczkowske) and the Continental's chef. (Speaking for the hungry Smoak party, full justice was done to the really fine dinner.) After the coffee, with Division President Quinley as toastmaster, programmed addresses were made by Dr. Percival Hall, president of Gallaudet College, and F. P. Gibson. Dr. Hall had as his subject, "Organization," and those who have seen the doctor talk will know that he had plenty of good things to say. Through a slip of the fingers, Brother Gibson's subject was given out as "Keep Smiling"—so he did and tried his best to tell how every Frat should follow suit and why. Added speakers were Brothers Bernsdorff, Drake, Stewart, H. Edington, Bryant, Edelen, Maczkowske, Lovett of Washington, Duvall and Kauffman of Baltimore, Bush of Richmond, Mrs. Colby of Detroit and others whose names we failed to note. Mrs. Bernsdorff rendered a poem dedicated to No. 46, and her graceful delivery was poetry in itself. After the completion of the evening's program the opportunity was offered the visitors for a

few minutes' chat with all, so it was not until midnight that the last greetings had been passed.

The following morning, Thursday the 15th, Mrs. W. Edington and Brother Quinley, in the former's car, accompanied us to the Cathedral, where President Wilson and Admiral Dewey are entombed, then to the National Museum and the Smithsonian Institute, and finally to the station where Brothers Souder, Harrison and others gave us good-byes and come-agains. Evening saw us back in Philadelphia, the dinner guests of Brother and Mrs. Sanders in Germantown (Mt. Airy). Then to All Souls' church for the deaf, to give a talk before the Clerc Literary Association and its guests. As at other points, our subject was the N. F. S. D. and how the deaf of America have shown the world what American education has done for them. (This "deaf of America" is an amendment, made since Canada joined us, and since the Canadian deaf have in their fine \$65,000 church project shown what they can do. Formerly we used to put it as the "deaf of the United States.") There were other speakers—among them the Rev. Brother Smaltz, pastor of All Soul's, whom we here met for the first time, and a man we are glad to know and to see in the pastorate left vacant by the late Rev. Brother Dantzer. Then there was the beautiful signing of our grand old song "America" by Miss Downey (fitting punctuation of what we had endeavored to convey in our talk), of "Coming Thru the Rye" by Miss Klaitis—as pretty and unique a rendition of it as we have ever seen. At the conclusion of the evening's program the visitors were tendered an informal reception—then driven to the home of Brother and Mrs. Davis for the night, Mr. Wall's Packard being at our service. (Right here we wish to reaffirm the statements we have made many times before—we have yet to ride with a deaf driver who does not know his car and his business in general.)

Friday, October 16, found us on the home stretch. A beautiful seven hours' ride from Philadelphia on the Pennsylvania road, with the famous "Horse-shoe" curve to close a wonderful day of scenic marvels, brought us to Johnstown, that wonderful steel city in the valley. Secretary Barker met us at the station and took us to his home, where we were guests until our departure Sunday. A quiet evening was spent at home, listening to stories of the great flood that nearly wiped the city out back in 1889, which Brother Barker and his mother told us from their own personal experiences.

Saturday morning, October 17, the visitors were shown the city. In the afternoon the car of Brother Rosensteel was at their service and a tour made through the surrounding country—up on the mountains, down in the valleys, everywhere there was something to see—one minute in the midst

of Nature's wonders, the next looking down on Man's, the great mills, the mines. To people from Illinois' prairies the beauties of the hills and mountains of New York and Pennsylvania are interesting indeed. (Someone said: "Wait until 'Denver—1927' if you want mountain scenery." True—and we have seen that—but the Blue Ridge and Allegheny chains do have their own special wonders, and at this time of year, with Jack Frost's handiwork, in their autumn colors—well, they are grand!) In the evening, at its hall in the Moose Temple, Johnstown Division tendered its guests a reception. A program of talks, recitations, songs and dancing—with a few acrobatic stunts thrown in for good measure—followed by refreshments, made up the program—everything informal and everybody made to feel at home.

Sunday, October 18, Brother Rosensteel's car was ready again and a three hours' run through the valleys, over fine roads, brought us to the home of Brother Leitner in Wilkesburg. After dinner, a football game between the Pittsburgh "Silents" and a hearing team was attended. It was the "Silents'" first game of the season and they lacked practice—and lost. (Secretary Graves of No. 36 was the hero of the game, by the way. From which it will be seen he is still active in sport. Treasurer Friend and other old-timers were on the side lines.) En route to Pittsburgh, a flying visit was made to the school at Edgewood and brief greetings exchanged with Superintendent and Mrs. Manning. Reaching town we were told that the Frats were waiting for us at their hall, so a hasty supper was had and then another enjoyable evening spent with a division—after saying good-bye to our Johnstown escorts, who had to leave for home early, the narrow mountain roads requiring special observance of safety first.

Monday afternoon, October 19, found us in Youngstown, Ohio. We were met by Brother Ligon (late of Atlanta Division, now of Cleveland) and friends, whose car took us for a tour of the city and vicinity—out to Niles, the birthplace of President McKinley, replete with historic places in connection with his early life; along "Steel Row" (a row of steel mills running into, through and far outside of town, for miles and miles)—a most interesting drive. In the evening, at the Y. M. C. A., the deaf of Youngstown and nearby points were met—and given a rallying talk. There are enough resident Frats there and within easy car ride to start a division now, but it is thought best to wait a while and increase the resident membership some, industrial conditions being none too good and some thinking of moving on. However, Brothers Ligon, Hetzler, Leopard, Garbarino, Long, Gilboy

and Reichard say there is to be a noise like a division from Youngstown before long—Ohio must keep ahead of New York. (And New Yorkers say they must not get behind. Fraternal rivalry of the right kind.)

Tuesday, October 20, found us at home—and the following morning back on the job. We were gone exactly 19 days—made calls at ten division cities and stops at seven others. A strenuous swing—but a most enjoyable one. Our sincere thanks are here tendered all who had parts in making it so. We appreciate that this story is pretty long and takes up much space but it was requested of us, so we have made it one article instead of several under separate division heads.—[F. P. Gibson.

MARRIAGES

August 2—George C. Harms, Jackson, Miss., and Miss Clara Cranford, Gulfport, Miss.

August 3—John Jackson and Miss Doris Williams, both of Haverhill, Mass.

August 4—Orloff P. Chalfant, Truman, Ark., and Miss Gertie Martin, New Edinburg, Ark.

September 5—Carl Strail, Syracuse, N. Y., and Miss Cora Belle Thompson, Manlius, N. Y.

September 15—Alfred Emmons, Somersworth, N. H., and Miss Manda Charlette.

September 17—Harry V. Jarvis, Hartford, Conn., and Miss Hannah S. Ahrens, Reading, Pa.

September 21—William B. Spivey, and Miss Dolores Galloway, both of Wilmington, N. C.

September 25—R. Z. Edmiston, Van Buren, Ark., and Miss Edith Goacher, Stuttgart, Ark.

October 1—Kenneth Willman, Los Angeles, Cal., and Miss Cecile S. Hunter, New York, N. Y.

October 16—Sam Rittenberg, Birmingham, Ala., and Miss Eva Lee, Memphis, Tenn.

DEATHS

August 31—Mrs. Ivalue Meinzer, wife of Roy Meinzer, Upper Sandusky, Ohio.

September 5—Edward Schroeder, son of Anton Schroeder, St. Paul, Minn.

September 18—Mrs. Teresa Risso, mother of George J. Risso, Philadelphia, Pa.

September 22—Abraham F. Marshall, father of Gilbert F. Marshall, New Haven, Conn.

September 28—Jack Livshis, father of Peter Livshis, Chicago, Ill.

October 2—Infant son of Edward Hetzel, Toledo, Ohio.

October 4—Mrs. Marie Tanzar Hetzel, wife of Edward Hetzel, Toledo, O.

National Fraternal Society of the Deaf

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

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

CHICAGO, No. 1, Chicago, Ill.
412 Capitol Building—First Tuesday.
Ernest W. Craig, 219 Columbia Ave., Park Ridge, Ill.
DETROIT, No. 2, Detroit, Mich.
G. A. R., Grand River and Cass Ave.—First Saturday
Ivan Heymannson, 1267 Wayburn Ave.
SAGINAW, No. 3, Saginaw, Mich.
163 So. Hamilton St.—First Thursday
George J. Janicki, 139 Robinwood St.
LOUISVILLE, No. 4, Louisville, Ky.
Robinson Hall—First Saturday
William C. Fuskate, 330 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, 714 Benton Ave.
SPRINGFIELD, No. 13, Springfield, Ohio
E. High and Linden Ave.—First Saturday
John E. Pershing, 421 S. Belmont Ave.
OLATHE, No. 14, Olathe, Kan.
First Tuesday
Edward H. Mollvaln, Route 1, Box 100
FLINT, No. 15, Flint, Mich.
100 W. Second Ave.—First Tuesday
Fred A. Lawason, 3401 Fenton Road
TOLEDO, No. 16, Toledo, Ohio
Kapp Hall—First Saturday
Nathan P. Henick, 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 I. Holycross, 383 Carpenter St.
KNOXVILLE, No. 20, Knoxville, Tenn.
329½ N. Gay St.—Second Wednesday
Walter Burns, 1010 South Gay St.
CLEVELAND, No. 21, Cleveland, Ohio
4718 Clinton Ave.—First Friday
Frank Hayer, 3351 W. 97th St.
INDIANAPOLIS, No. 22, Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday
Arthur H. Norris, 4341 Winthrop Ave.
BROOKLYN, No. 23, Brooklyn, N. Y.
308 Fulton St., Brooklyn—First Saturday
John J. Stiglabott, 182-01 Jamaica Ave., Jamaica, N. Y.
ST. LOUIS, No. 24, St. Louis, Mo.
Eagle's Hall, Lafayette and Jefferson Ave.—First Friday
Elmer L. Glicker, 2505 Arlington Ave.
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.
1628 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, 431 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 Saturday
Daniel Teller, 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, 812 Broadway Ave., McKees Rocks, Pa.
HARTFORD, No. 37, Hartford, Conn.
26 Chapel St.—First Saturday
Harry V. Jarvis, 16 Orange St.
MEMPHIS, No. 38, Memphis, Tenn.
Chamber of Commerce Building—First Saturday
John W. Slough, 2034 Cowden Ave.
PORTLAND, (Me.) No. 39, Portland, Me.
514 Congress St.—Second Saturday
Keth M. Leighton, 34 Sargent St., Westbrook, Me.
BUFFALO, No. 40, Buffalo, N. Y.
Moose 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. Nelsen, 2829 62nd St., S. E.
NEWARK, No. 42, Newark, N. J.
197 Springfield Ave.—First Saturday
Frank W. Hoppaugh, 26 Tremont Ave.
PROVIDENCE, No. 43, Providence, R. I.
851 Westminster St.—First Saturday
Walter E. Cullen, 29 Primrose St.
SEATTLE, No. 44, Seattle, Wash.
Carpenters' Hall—First Saturday
Albert W. Wright, 6840 15th St., N. E.
UTICA, No. 45, Utica, N. Y.
63 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. Leitner, 1909 Kennedy Ave.
SYRACUSE, No. 48, Syracuse, N. Y.
J. O. U. A. M. Hall—Second Saturday
J. Fred Keller, 440 Seymour 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, 1808 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.
1028 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, 514 Brady St.—First Saturday
Arthur C. Johnson, 3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60, Worcester, Mass.
306 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, 2803 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, 18 Lincoln Terrace
BANGOR, No. 71, Bangor, Maine
67 Main St., Royal Arcanum Hall—First Saturday
J. Fred Flynn, 145 Pines St.
KENOSHA, No. 72, Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday
Ambrose Castana, 954 Salem St.
BIRMINGHAM, No. 73, Birmingham, Ala.
Fairview Masonic Temple—First Tuesday
G. Herman Harper, 1141 Poplar St.
SIOUX 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, 1715 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, 406 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 Kosciuszko 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 Highwood St., Teaneck, N. J.
BRONX, No. 92, New York, N. Y.
Castle Hall, Walton Ave. at 149th St.—First Friday
Edward P. Bonville, 1219 Wheeler Ave.
COLUMBIA, No. 93, Columbia, S. C.
Y. M. C. A.—First Saturday
William L. Smith, 2335 Park St.
CHARLOTTE, No. 94, Charlotte, N. C.
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
William B. Hackney, 8 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
Forresters' 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. DeLance, 216 W. Superior St.
CANTON, No. 100, Canton, Ohio
A. I. U. Hall, Walnut & Tuscarawas Sts.—First Friday
Albert M. Price, 1453 Harrisburg Road, N. E.
FAIRBAULT, No. 101, Fairbault, 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, 206 Berger St., Mishawaka, Ind.



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

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

The society was founded in 1901, at Flint, Michigan, its organizers being some young deaf men just out of school. One of the principal reasons for the undertaking was the discrimination against the deaf by insurance companies and fraternal societies.

In 1907 the society was reorganized under its present name and received its charter from the state of Illinois.

Its Objects.

The society's objects are: To pay death benefits to the families of members who die; to pay benefits to members who fall sick or meet accidental injury; to unite all deaf men of good health, habits and character in a brotherhood of friendliness and good fellowship for the purpose of helping one another and making life better and happier for all of its members and the deaf as a class.

Benefit Certificates—Amounts; Age Limits.

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, \$2,000 and \$3,000.

A certificate for more than \$2,000 cannot be issued to an applicant who is over 45 years of age, or for more than \$1,000 if past 50.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years of age.

Social Membership.

Social or associate membership, without benefit privileges, is open to deaf men who by reason of age or physical condition are not eligible to full membership with benefit privileges.

Death and Sick or Accident Benefits.

The society guarantees to pay to the beneficiary of a deceased member the amount for which his certificate is written, subject to the requirements and restrictions set forth in the society's laws.

To a member disabled by sickness or injury for two full weeks or longer the society will pay a sick and accident benefit of \$5.00 per week. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than \$50.00 within twelve months; and no member can draw sick or accident benefit for any part of the first three months after joining.

Payments Required of Members.

Rate tables and other information concerning payments required of members are given on the last inside page.

Social Features.

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of membership.

The spirit of good fellowship among the members is strong; and wherever one goes about this country of ours he will find cordiality and friendliness among his fellow-wearers of the Frat button.

Safeguards.

The society is chartered under laws of the state of Illinois and is licensed by the insurance departments of more than thirty-six other states in which it operates. An annual report of the society's business for the year and financial condition is made to each of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and the treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds. Books and vouchers are at all times open for inspection by members of their legal representatives.

Why You Should Join.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for those dependent on him.

Again, life insurance is the best and most certain way to make sure that the cost of burying you will not fall on other persons.

This society offers you life insurance and disability benefits at the lowest possible cost consistent with necessary regard for permanence and safety.

It deserves your support, and the support of all the deaf. By joining, you will not only secure valuable benefits for yourself but moreover are helping and taking part in the most democratic, most useful, and already the most successful cooperative enterprise ever undertaken by the deaf anywhere in the world.

Cost of Joining.

The entrance fee is \$5.00 and is always to be paid with the application. In case of rejection the \$5.00 will be refunded. The applicant is also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join.

Write to the nearest secretary and ask for an application blank and any further information you desire.

If you live in a city where there is a Division, see any member or officer of that Division.

If you live very far from any city which has a Division, or in a state in which no Division has yet been organized, write for application blank or information to the Grand Secretary.

If you do not live in or near a Division city, you will be attached to some Division as a non-resident member.

In writing for blank or information be sure and give full name, age, occupation and address.

For addresses of Grand Officers, and a Directory of Divisions, see Page 14.