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The Frat Volume 14 Number 06 February 1916

The National Fraternal Society of the Deaf (NFSD)

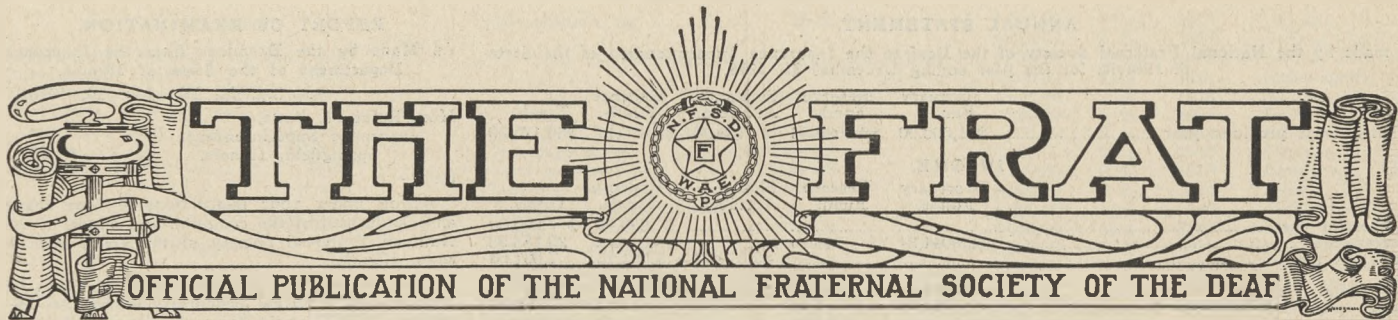
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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fourteenth Year

FEBRUARY, 1916

Number 6

A FEW STATISTICS.

The average age of the Society's 2,075 members is 35 years. The average age of new members admitted during 1915 is 28 years. Four-fifths of all the members are under 45 years of age, and six-sevenths of the total insurance is carried on these members under 45. The youngest member is not yet 19; the oldest is past 65.

Net interest earnings for the year 1915 totaled \$4,143.50. The mean rate of interest earned on all funds during 1915 was 5.34%. The interest yield on invested funds—that is, the money invested in bonds and mortgages—is 5.48%, an excellent showing when the high grade of the securities is considered. The \$66,600.00 outstanding in mortgage loans on December 31, 1915, is secured by property valued, on a conservative appraisal, as follows: Land, \$244,525.00; buildings, \$55,000.00; total, \$299,525.00. Loans on city property are further secured by fire insurance for the full amount loaned, or over.

The death rate during 1915 was about 51% of the expected. In other words, it was to be anticipated that we should have 21 or 22 deaths during the year; but the actual number of death losses was only 11, a mortality of 5.5 per thousand members.

The lapse rate, or proportion of members dropping out, was very low for a society like ours, being only about 2.8%. A great many societies show a lapse rate as high as 10%—or even exceeding 15% in an off year. Our lapse rate of 2.8% compares very favorably with that of many old-line life companies—which show from 2 to 4%. It will be seen that our people are good "stayers."

The average insurance carried per member is \$683.00.

THE ANNUAL REPORT.

The Society's annual statement of its condition and affairs is published in this issue, and is to be found on pages 2 and 3, with copy of the report of the state insurance examiner and a summary of our actuary's valuation report.

It is desired to draw especial attention to the valuation report. It is short, but for all that is really the most important part of the yearly statement. It means that the Society is both legally and technically solvent, with a big margin of sur-

plus to spare. It shows that the Society is operating on a safe and sound basis—that our rates are adequate—that promised death benefits can all be paid as they become due. It means that the money we have in hand, with the interest that will be earned and the money that members will pay in before they die, will amount to enough to pay the death claims of all our members. It shows that your insurance is safe. That 32.7 per cent surplus of reserve assets over liabilities ought to make every member of the N. F. S. D. feel pretty good.

With regard to rates—it is necessary to have the rates high enough to make sure that enough money will be accumulated to pay all death benefits as they fall due. That is why our rates are higher than those of some other societies. If rates are too low, the members who live longest will lose their death benefits—because it is impossible to take out of a barrel more than has been put in. The valuation report on page 3 shows that we are putting enough money into our "barrel" and are putting it in fast enough to accumulate a fund that will be sufficient to meet all our death claims.

It will be seen that this valuation report is of vastly more importance and means a great deal more than the mere statement of receipts and expenditures for the year. So don't pass over it too lightly, but give it especial consideration; it is worth your attention.

FINANCIAL GROWTH.

Immediately below are given figures which show how the Society has grown in financial strength since its reorganization. We think they will be of interest—particularly to members and prospective members. The steady climb shown is indeed something to gratify all frats and their well-wishers.

Balance from old F. S. D. turned over to N. F. S. D. December 2, 1907.....	\$ 2,947.55
Balance, December 31, 1907.....	3,066.50
December 31, 1908.....	4,905.58
December 31, 1909.....	6,692.73
December 31, 1910.....	10,783.39
December 31, 1911.....	18,731.71
December 31, 1912.....	28,013.88
December 31, 1913.....	45,913.19
December 31, 1914.....	66,175.59
December 31, 1915.....	86,209.85

OUR COST OF MANAGEMENT.

The per capita cost of management for 1915 was \$2.60. That is to say, the cost of running the Society last year was \$2.60 for each member. But really the new members paid a larger share of the expenses than old members—with their entry fees. Every old member paid to the expense fund during the year \$2.05; new members, from \$3.20 to \$5.05, the exact amount depending on the month in which the new member joined.

Necessarily, in a small society like ours the cost of management is somewhat more per capita than with a large society, other things being equal. However, a comparison with other societies having anything like the same number of members will show that our affairs are being run as economically as possible, and at a lower cost per member than for most other societies in our class.

In this connection, it should be remembered that 1915 was a convention year, and that this made necessary a lot of unusual extra expense. These extra expenses on account of the convention amounted to \$831.27. Leaving out this \$831.27, the total expenses would be brought down to \$5,445.49—a figure within the expense income for the year. Another thing to remember is that, owing to the slight falling off in the recruiting of new members, our income for expenses was considerably reduced last year; in an ordinary year we should have had a more comfortable margin to spare. This year we shall not have so many extraordinary expenses to meet, and it is reasonably certain that the end of 1916 will show a considerable gain for this fund.

TOTAL BENEFITS PAID.

Since the reorganization of the Society in 1907 and up to December 31, 1915, it has paid to beneficiaries of deceased members a total of \$26,500 in death benefits, and for sick and accident benefits to members the sum of \$19,040; grand total of benefits paid, \$45,540. These figures do not include the sick and accident benefits paid by the old F. S. D., approximately \$2,000 more, and \$600 in death benefits. If these are included, it brings up the grand total of benefits paid to over \$48,000.

March payments are about due.

ANNUAL STATEMENT.

As made by the National Fraternal Society of the Deaf to the Insurance Superintendent of the State of Illinois, for the year ending December 31, 1915.

	Mortuary Funds.	Reserve Funds.	Sick and Accident.	Expense Funds.	Totals.
Balance from previous year	\$ 1,000.00	\$63,080.86	\$ 709.96	\$1,375.57	\$66,175.59

INCOME.

	Mortuary Funds.	Reserve Funds.	Sick and Accident.	Expense Funds.	Totals.
Membership fees				\$ 690.00	\$ 690.00
Assessments	\$23,044.34	\$ 144.19			23,188.53
Per-capita tax			\$3,579.93	4,081.73	7,661.66
Total from members	\$23,044.34	\$ 144.19	\$3,579.93	\$4,771.73	\$31,540.19
Deduct payments returned	11.00	1.14		47.21	59.35
Net amount received from members	\$23,033.34	\$ 143.05	\$3,579.93	\$4,724.52	\$31,480.84
Interest on mortgage loans		2,893.40			2,893.40
Interest on bonds		813.73			813.73
Interest on bank deposits		119.27			119.27
From sub-rent of office				120.00	120.00
Sale of lodge supplies				293.65	293.65
Surety bond premiums				57.20	57.20
Secretary's fees				31.25	31.25
Insurance Dept. fee—refund				2.00	2.00
Subscription to Frat60	.60
Sundry supplies				317.54	317.54
Total income	\$23,033.34	\$ 3,960.45	\$3,579.93	\$5,546.76	\$30,129.48

DISBURSEMENTS.

	Mortuary Funds.	Reserve Funds.	Sick and Accident.	Expense Funds.	Totals.
Death claims	\$ 6,500.00	\$ 23.97			\$ 6,523.97
Sick and accident claims			\$2,905.00		2,905.00
Total benefits paid	\$ 6,500.00	\$ 23.97	\$2,905.00		\$ 9,428.97
Salaries of officers and trustees				\$2,218.04	2,218.04
Office help				420.75	420.75
Salary of Medical Director				140.00	140.00
Expenses of officers				87.10	87.10
Insurance Dept. fees				326.75	326.75
Rent				504.00	504.00
Printing and stationery				259.17	259.17
Lodge supplies				115.58	115.58
Postage, express, etc.				221.88	221.88
Official publication, Frat				719.20	719.20
Convention expenses				612.02	612.02
Furniture and fixtures				134.26	134.26
Legal expenses				15.00	15.00
Accountant's fee				25.00	25.00
Office expenses				163.35	163.35
Surety bond premiums				64.90	64.90
Sundry supplies				249.78	249.78
Refunds in Class B.....		389.49			389.49
Total disbursements	\$ 6,500.00	\$ 413.46	\$2,905.00	\$6,276.76	\$16,095.22
Balance, before transfers	17,533.34	66,645.85	1,384.89	645.77	86,209.85
Balance, after transfers	\$ 4,523.86	\$79,655.33	\$1,384.89	\$ 645.77	\$86,209.85

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$66,800.00
Book value of bonds	16,500.00
Deposited in banks and trust companies on interest	1,284.90
Deposited in banks and trust companies not on interest	1,263.89
Cash in Society's office	61.06
Grand Secretary's contingent fund	300.00
Total ledger assets	\$86,209.85

NON-LEDGER ASSETS.

Interest accrued: on mortgages, \$1,230.14; on bonds, \$189.12; on bank deposits, \$16.50.....	1,444.76
Total admitted assets	\$87,654.61

LIABILITIES.

Unpaid death claim	250.00
Net Assets, December 31, 1915.....	\$87,404.61

EXHIBIT OF CERTIFICATES.

	Total Business		Illinois Business	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force, December 31, 1914.....	1,917	\$1,294,450.00	237	\$178,250.00
Benefit certificates written during the year	225	162,500.00	30	20,750.00
Benefit certificates received by transfer during the year.....			6	4,000.00
Benefit certificates increased during the year		10,500.00		1,000.00
Totals	2,142	\$1,467,450.00	273	\$204,000.00
Deduct terminated, decreased or transferred.....	67	50,250.00	18	12,750.00
Total benefit certificates in force, December 31, 1915.....	2,075	\$1,417,200.00	255	\$191,250.00
Benefit certificates terminated by death during the year.....	11	7,750.00	1	500.00
Benefit certificates terminated by lapse during the year.....	56	50,250.00	6	5,000.00
Benefit certificates transferred during the year.....			11	7,250.00
Benefit certificates decreased during the year		1,750.00		

Received during the year from members in Illinois: Mortuary, \$3,177.52; Reserve, \$43.19; Sick and Accident, \$443.88; Expense, \$586.52; Total, \$4,251.11.

EXHIBIT OF CLAIMS.

	Total Claims.		Illinois Claims.	
	Number.	Amount.	Number.	Amount.
Death claims incurred during the year	11	\$7,750.00	1	\$500.00
Death claims paid during the year	10	6,523.97	1	500.00
Scaled down on death claims during the year.....		976.03		
Death claims unpaid, December 31, 1915.....	1	250.00		
Sick and accident claims incurred during the year.....	153	\$2,905.00	21	\$495.00
Sick and accident claims paid during the year	153	2,905.00	21	495.00

REPORT OF EXAMINATION.

As Made by the Examiner from the Insurance Department of the State of Illinois.

Springfield, Ill., Jan. 10, 1916.

Hon. Rufus M. Potts,
Insurance Superintendent,
Springfield, Illinois.

Sir:—

Acting under your instructions, I have made an examination of the condition and affairs of the National Fraternal Society of the Deaf, of Chicago, Illinois.

This Society was licensed under the laws of Illinois as a fraternal beneficiary society on December 2, 1907, and is now also licensed in California, Connecticut, District of Columbia, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Washington, and West Virginia. It maintains a lodge system with ritualistic work, and assures representative government by providing that the voting strength of delegates in the Convention, the supreme governing body, shall be at least two-thirds of the whole.

Membership is limited to white, deaf men between the ages of 18 and 55, to whom certificates in the amounts of \$250, \$500, \$1,000, and \$1,500 are issued. The insurance granted is on the ordinary whole life plan, with rates of contribution based on the National Fraternal Congress Table of Mortality with 4% interest. Sick and accident benefits of \$5.00 each week after first week, but not exceeding \$50.00 in any one year, are provided for by a per capita tax of 15c monthly.

Any excess in the Mortuary Fund is transferred from time to time to the Reserve Fund. The Treasurer must deposit all amounts in excess of \$100 in a checking account in some bank approved by the Board of Trustees, with the counter signature of the President, and when the total amount in his hands reaches \$2,000, all additional amounts must be turned over to the Board of Trustees for investment. All disbursements are by checks signed by the President and Treasurer.

The By-Laws provide that claims be paid within sixty days after receipt of death notice, and this was found to have been done. Nothing is paid if death occurs during the first three months of membership, and only one-half the face amount of the certificate if during the balance of the first year. In case of suicide, only the amount of the reserve accumulation to the credit of the member is paid the beneficiary, and the amount paid on the one claim scaled during 1915 was computed on this basis. The one unpaid claim was incurred in December.

Membership during 1915 increased by 158, representing \$122,750 of protection. The average policy carried is \$683, and the death rate per thousand experienced was about 5.5.

The investments of the society, totaling \$83,300, and bearing interest at from 5 to 6%, were examined and a list of same is attached hereto as Exhibit "A." Of this total, \$66,800 were first mortgage loans on property in Indiana and Illinois, claimed to be worth twice the amount loaned. All the requisite papers were found to be on file, no interest or principal was overdue, and all interest payments had been made promptly. The bonds, amounting to \$16,500, represented first liens on income-bearing property in Chicago, and are allowed at their cost price of par.

The certificates of deposit were made out in favor of the Society, and represented interest receipts, which, when the total amount on hand is sufficient, are cashed and invested in securities.

The balances with savings banks were checked from the pass books, and a statement is herewith submitted as Exhibit "B," showing the balance in the checking account, which, when adjusted for outstanding checks and for interest shown on the Society's books as a 1916 receipt, agrees with the ledger account.

This examination covered the transactions of the Society during 1915 and its condition at the close of the year. Test checks, made to verify the accuracy of the distribution of receipts from subordinate lodges and of ledger postings, disclosed no errors. Disbursements were found to have been charged against the proper funds. Following is a detailed statement for the year:

STATEMENT FOR YEAR 1915.

Balance December 31st, 1914.....\$86,175.59

Income.	
Assessments, mortuary	\$23,044.34
Assessments, reserve	144.19
Membership fees	690.00
Per capita tax—sick and accident benefit	3,579.93
Expense	4,081.73
Secretary's fees	31.25
Total received from members \$31,571.44	
Deduct—Refunds to members Class B (Reserve) \$389.49	
Overpayments—	
Reserve	1.14
Mortuary	11.00
Expense	47.21
448.84	
Net received from members \$31,122.60	
Interest on mortgage loans (less \$51.47)	2,893.40
Interest on bonds (less \$72.04)	813.73
Interest on bank balances	119.27
Subrent of office	120.00
Sale of lodge supplies	293.65
Surety bond premiums	57.20
Official publication	.60
Insurance Department fee—refund	2.00
Sundry supplies	317.54
Total Income 35,739.99	
Sum \$101,915.58	

Disbursements.	
Death claims	\$ 6,523.97
Sick and accident claims	\$2,300.00
Accident claims	605.00
2,905.00	
Total benefit payments \$ 9,428.97	
Salaries of officers and trustees	2,218.04
Salaries of office employees (2)	420.75
Medical Examiner's fees	140.00
Traveling expenses of officers	87.10
Insurance Department fees	326.75
Rent	504.00
Printing and stationery	259.17
Postage	221.88
Lodge supplies	115.58
Official publication	719.20
Expense of Supreme Convention	612.02
Legal expense	15.00
Furniture and fixtures	134.26
Office expenses	163.85
Surety bond premiums	64.90
Sundry supplies	2-9.76

Accountant's fee	25.00	7,500.00	5 1/2%	1916	*Chicago, Ill.
Total disbursements	15,705.73	9,000.00	5 %	1918	Bolivar, Ind.
Ledger balance, Dec. 31, 1915	\$86,209.85	2,500.00	5 %	1918	Gilboa, Ind.
Ledger Assets.					
Mortgage loans	\$66,800.00	4,300.00	5 1/2%	1918	Indianapolis, Ind.
First mortgage gold bonds	16,500.00	4,000.00	5 %	1919	Askum, Ill.
Deposits—checking account	1,263.89	4,000.00	5 %	1919	Jackson, Ind.
Deposits—savings accounts (3%)	309.33	1,800.00	5 %	1919	Liberty, Ind.
Deposits—certificates of deposit (3% and 4%)	975.57	3,000.00	6 %	1919	Johnson, Ind.
Cash in hands of Treasurer	61.06	2,200.00	6 %	1919	Bethlehem, Ind.
Grand Secretary's contingent fund	300.00	3,000.00	6 %	1920	Adams, Ind.
		4,000.00	5 1/2%	1920	Hi'k'ry Gr'Ve, Ind.
		4,000.00	5 1/2%	1920	Pike, Ind.
		8,000.00	6 %	1920	*Oak Park, Ill.
		4,000.00	5 %	1920	Liberty, Ind.
		3,500.00	5 %	1920	Washington, Ind.
Total ledger assets	\$86,209.85	\$66,800.00			

Non-Ledger Assets.	
Accrued interest on mortgages	\$ 1,239.14
Accrued interest on bonds	189.12
Accrued interest on bank deposits	16.50
Total non-ledger assets	1,444.76
Gross assets	\$87,654.61

Exhibit of Death Claims.		
Number.	Amount.	
Incurred during 1915	11	\$ 7,750.00
Paid during the year	10	6,523.97
Saved by scaling	1	\$ 1,226.03
Unpaid Dec. 31, 1915	1	\$ 250.00

Exhibit of Sick and Accident Claims.		
Incurred during 1915	153	\$ 2,905.00
Paid during the year	153	2,905.00

Exhibit of Certificates.		
In force, Dec. 31, 1914	1,917	\$1,294,450.00
Written in 1915	225	162,500.00
Increased in 1915		10,500.00
Total	2,142	\$1,467,450.00
Terminated in 1915	67	50,250.00

In force, Dec. 31, 1915.....2,075 \$1,417,200.00
 The Society's affairs are managed in an efficient and economical manner, and records are complete and well kept.
 Your examiner was accorded the most courteous assistance in his work.
 Respectfully submitted,
 (Signed) VANCE C. SMITH,
 Examiner.

SCHEDULE OF INVESTMENTS.				
First Mortgage Loans.				
Amount.	Rate.	Due.	Location.	
\$ 2,000.00	5 1/2%	1917	*Chicago, Ill.	

7,500.00	5 1/2%	1916	*Chicago, Ill.
9,000.00	5 %	1918	Bolivar, Ind.
2,500.00	5 %	1918	Gilboa, Ind.
4,300.00	5 1/2%	1918	Indianapolis, Ind.
4,000.00	5 %	1919	Askum, Ill.
4,000.00	5 %	1919	Jackson, Ind.
1,800.00	5 %	1919	Liberty, Ind.
3,000.00	6 %	1919	Johnson, Ind.
2,200.00	6 %	1919	Bethlehem, Ind.
3,000.00	6 %	1920	Adams, Ind.
4,000.00	5 1/2%	1920	Hi'k'ry Gr'Ve, Ind.
4,000.00	5 1/2%	1920	Pike, Ind.
8,000.00	6 %	1920	*Oak Park, Ill.
4,000.00	5 %	1920	Liberty, Ind.
3,500.00	5 %	1920	Washington, Ind.

*Denotes loans on city improved, which are further secured by fire insurance. All others are farm loans.

First Mortgage Bonds.				
Amount.	Rate.	Maturity.	Description.	
\$ 1,000.00	6 %	1916	Kern Mercantile Bldg.	
2,000.00	6 %	1917	Kern Mercantile Bldg.	
2,000.00	6 %	1920	Kern Mercantile Bldg.	
2,000.00	5 1/2%	1919	Carlson Apt. Bldg.	
500.00	5 1/2%	1919	Roslyn Apt. Bldg.	
7,000.00	6 %	1920	Garfield Warehouse	
1,500.00	5 1/2%	1920	Waline Apt. Bldg.	
500.00	5 1/2%	1921	Tower Apartments	

\$16,500.00 (All on Chicago improved.)

TO DIVISION TREASURERS.

Those of you who have on your books members who choose "Plan 1" in the 1912 adjustment will in March receive statements showing (1) the interest amounts due from such members up to December 31, last, and (2) the amount which they can pay and clear off the adjustment at once and return to their former rates in April. These figures are all correct and made up from headquarters records. Remember that a member may pay either the interest (1) or the balance (2), but not both. The "interest" is included in the "balance." When reporting these amounts on your statements, do so in the "special" column. These collections should be made at once and reported as soon as possible. Headquarters would recommend to all who can do so that they pay off the "balance" and so return to their old rates and save further interest charges. The advantage of this is easily seen.

STATISTICS FOR 1915.

STATE	Number of Divisions	Number of Members	Insurance in Force Dec. 31, 1915	New Members, 1915	Benefits Paid in 1915			Receipts from Members by States in 1915			Totals
					Death	Sick	and Acc.	*Mortuary	Sick and Acc.	**Expense	
Arkansas	1	32	\$ 27,000.00	1		\$ 125.00	\$ 524.63	\$ 56.70	\$ 67.75	\$ 649.08	
California	2	64	50,100.00	24	\$1,000.00	115.00	759.07	100.43	194.67	1,054.17	
Connecticut	2	53	28,000.00	3		10.00	426.63	91.65	112.40	630.68	
District of Columbia	1	27	15,000.00	7			248.11	45.00	72.95	366.06	
Georgia	1	29	22,750.00		23.97	70.00	342.01	53.65	58.90	454.56	
Illinois	1	255	191,250.00	30	500.00	495.00	3,220.71	443.88	586.52	4,251.11	
Indiana	2	117	79,000.00	2		215.00	1,194.54	206.90	240.05	1,641.49	
Iowa	1	33	28,500.00	6		35.00	432.36	54.65	79.80	566.81	
Kansas	1	34	23,500.00	3		30.00	423.28	57.75	76.51	557.54	
Kentucky	1	50	35,000.00	3		75.00	647.24	86.55	107.65	841.44	
Louisiana	1	45	27,500.00	2	500.00	100.00	426.78	80.40	100.80	607.98	
Maine	1	52	43,750.00	11	500.00	185.00	734.79	91.20	134.35	960.34	
Maryland	1	33	16,250.00	5	1,000.00	65.00	294.42	61.20	85.05	440.67	
Massachusetts	2	84	55,000.00	7		50.00	994.95	156.68	191.62	1,343.25	
Michigan	5	146	109,500.00	12	1,500.00	255.00	1,800.20	250.20	331.20	2,381.60	
Missouri	2	119	97,500.00	5		70.00	1,697.62	215.45	252.50	2,155.67	
Nebraska	1	44	34,250.00	15		75.00	419.88	68.75	125.70	614.33	
New Hampshire	1	16	8,250.00			30.00	190.50	30.00	34.00	254.59	
New Jersey	1	24	14,500.00	3		50.00	222.25	30.50	59.20	320.95	
New York	6	218	127,600.00	29		250.00	2,095.64	375.02	507.48	2,978.14	
Ohio	7	247	173,000.00	28	1,000.00	250.00	2,614.00	400.35	549.05	3,563.40	
Oregon	1	17	14,500.00	1		15.00	253.71	28.80	36.10	318.61	
Pennsylvania	3	161	86,500.00	21		80.00	1,485.35	276.30	358.20	2,149.85	
Rhode Island	1	19	9,000.00			70.00	129.72	33.75	38.30	201.77	
Tennessee	3	75	49,500.00	5	500.00	95.00	740.14	131.57	168.38	1,040.09	
Washington	1	14	9,500.00			45.00	174.07	28.25	31.80	234.12	
West Virginia	1	11	6,750.00	2		92.36	92.36	17.40	28.80	139.56	
Wisconsin	1	56	34,250.00			50.00	602.48	97.95	112.00	812.43	
Totals	52	2,075	\$1,417,200.00	225	\$6,523.97	\$2,905.00	\$23,188.53	\$3,579.93	\$4,771.73	\$31,540.19	

* Including also all reserve payments. ** Including membership fees.



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

FRANCIS P. GIBSON - - - - - Editor
602 Schiller Building, Chicago, Illinois

Articles for publication must reach the editor by the 15th of the month.

Correspondence is solicited from all members and others interested in the Society.

Members changing their addresses should at once notify the editor.

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

FEBRUARY, 1916.

SPECIAL NOTICE.

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

\$89,256.83.

Philadelphia—1918.

What do we live for if not to make the world less difficult for each other?—George Eliot.

Philadelphia has started its preparations for 1918. Its Local Committee is already at work, and an auxiliary Ladies' Committee has been appointed to look out for the entertainment and comfort of the aux-frats and visitors generally. You may count on 1918 being another red-letter year in frat history. You'll be there, will you not?

Under the caption of "The Deaf as Insurance Risks," an article from the Virginia Guide has been widely copied by the "silent press." One of its paragraphs is: "If reliable statistics were available we believe they would show that the rate of mortality among the deaf is no greater than it is among the general class of people and that longevity is as common among the deaf as among the majority of the population." Perhaps the following figures from the mortality rate per thousand of the N. F. S. D. may help to bear out this belief: For the year 1911 it was 4; for 1912, 6.8; for 1913, 4.5; for 1914, 6.9; for 1915, 5.5; and approximately has been 5.5 for the Society's 14 years' experience. While our Society is neither old nor large enough, nor has as many members at an age where the rate of mortality is necessarily greater, to give the figures the weight they should have, we are presenting them for what they are worth—and believe they are worth presenting—and are in full accord with the Guide in its surmise that "the deaf are about as good risks as the generality of men blessed with all the senses."

Is your certificate in a safe place and where your beneficiary could find it? Has your beneficiary been changed when it should be? In short, is your certificate in proper shape for its surrender and collection in case of your death? If not, see to it—and now.

To the member who likes figures and is really interested in the progress his Society is making, this issue of The Frat will prove enjoyable. And what splendid reading it makes for the pioneers of the old F. S. D.! How their dreams are coming true!

If you are not proud of your Society, you must be a mighty unappreciative frater. You have a lot to be proud of in its splendid showing—as set out in this issue especially, we will add. Its like has never been seen in the annals of our class; besides, it is well up with the leaders of those we call the hearing, as well. You should not neglect telling your non-member friends of your pride and give them a chance to share it with you—and us.

Yes, we have been pretty busy at headquarters the past three months. The annual statements to the various state insurance departments by which we are licensed are all filed, and other end-of-the-year work is completed. Next month we are going to tackle the recruiting and organizing field problem—and there's no question about 1916 being a busy year for all our officers, grand and subordinate, who are to be enlisted in the coming campaign. There are going to be "privates" in our army, too—we are going to call on every man of you to get a member, or members. Preparedness is the great topic of the day with us, as well as with people in general—we are going to prepare ways and means to bring that 10,000 nearer, right along. Be prepared for the call and do your share.

Mrs. Ota Blankenship, auxiliary member of Omaha Division, supplies the following editorial, which we clip from her "Alumni Notes" department in the Nebraska Journal: "Wilbur Stichler understands, probably, better than most frats, the obligation of one brother to another. Ever since Claude Jenkins' illness a week has never passed without two or more visits from him. He takes Claude magazines, papers or anything else to help drive dull care away. It was our good fortune to see these brothers meet after a couple of days' separation. As soon as Claude caught sight of Wilbur he extended his hand, saying, 'Hello, my good brother Wilbur!'" We will add that Claude has been a sufferer from a paralytic stroke that deprived him of the use of his lower limbs, and Wilbur is not a next-door neighbor, but lives in another town. Aye, we are our brothers' keepers—all for one, one for all.

OUR VALUATION REPORT.

As Rendered to the State Insurance Departments Requiring Same, by Frederick A. Draper, Actuary, December 31, 1915.

Below are given the figures of the Valuation Report which has just been filed with the insurance departments of the several states in which the Society is licensed. This report is verified and sworn to by Actuary F. A. Draper.

Mortuary funds	\$ 4,523.86
Reserve funds	79,655.33
Accrued interest	1,444.76

Total funds available for payment of death benefits	\$85,623.95
Deduct liabilities (one unpaid death claim)	250.00

Balance to protect contracts	\$85,373.95
Total reserve liability—the total net value of all outstanding certificates, Dec. 31, 1915.....	64,271.39

Surplus over reserve liabilities..\$21,102.56

Here is the actuary's statement:

"The above valuation indicates that, on the basis of the National Fraternal Congress table of mortality with interest at four per cent, the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$21,102.56 (or 32.7 per cent) over and above the statutory standards."

FREDERICK A. DRAPER,

Actuary.

TREASURER'S REPORT.

Division Collections for January.

Chicago	\$ 531.35
Detroit	123.14
Saginaw	18.85
Louisville	83.07
Little Rock	124.13
Nashua	20.22
Dayton	88.37
Bay City	8.19
Cincinnati	162.52
Evansville	37.00
Nashville	30.24
Springfield	18.63
Olathe	104.90
Flint	76.54
Toledo	40.74
Milwaukee	55.36
Columbus	38.67
Knoxville	49.10
Cleveland	66.66
Indianapolis	160.94
Brooklyn	134.02
St. Louis	150.70
New Haven	47.86
Holyoke	46.88
Los Angeles	74.04
Atlanta	70.05
Philadelphia	146.94
Kansas City	71.06
Omaha	94.62
New Orleans	107.15

Kalamazoo	52.84
Boston	63.92
Pittsburgh	72.56
Hartford	15.54
Memphis	51.92
Portland, Me.....	88.18
Buffalo	57.43
Portland, Ore.....	33.89
Newark	34.00
Providence	15.92
Seattle	27.89
Utica	33.44
Washington	35.34
Baltimore	36.06
Syracuse	21.40
Cedar Rapids	58.11
Huntington	34.57
Albany	30.15
Rochester	19.57
San Francisco	55.75
Reading	29.40
Akron	38.56

Total collections\$3,688.94

TREASURER'S STATEMENT

For January, 1916.

Balance from December.....\$86,209.85

Receipts.

Division collections	3,688.94
Rent, Chicago Division.....	10.00
Interest from bonds.....	253.75
Interest from mortgages	143.17
Interest from banks.....	8.70
Button sales	33.00
Fob sales.....	3.30
Grand Secretary's fees.....	3.75
Exchange credit10

Total balance and receipts.....\$90,354.56

Expenditures.

Death benefit	\$ 250.00
Sick benefits.....	215.00
Accident benefits.....	90.00
Salary, Dr. Furlong.....	15.00
Salary, E. M. Rowse	83.33
Salary, F. P. Gibson.....	116.66
Official publication.....	54.40
Rent and light	42.00
Surety bond premiums	68.10
Printing and stationery.....	6.55
Sundry office supplies	2.79
Office expenses	5.90
Fire insurance premium	12.54
Insurance Department fees	54.90
President's expenses	28.34
Secretary's expenses	8.04
Postage account	5.80
Expressage	1.35
Actuary's fee	30.00
Back interest on mortgage.....	7.03

Total expenditures.....\$ 1,097.73

Recapitulation.

Total balance and receipts.....\$90,354.56
Total expenditures..... 1,097.73

Balance, January 31, 1916.....\$89,256.83

If you neglect to insure your life, it is not at your own risk. Your wife and children take all the risk—of want and hardship after your death.—A. I. U. Journal.

TRUSTEES' REPORT.

Exhibit of Balances, January 31.

First mortgage loans.....	\$68,800.00
First mortgage bonds	16,500.00
Certificates of deposit	1,020.96
Savings bank accounts	260.42
In bank subject to check.....	2,275.45
Grand Secretary's fund.....	300.00
Treasurer's cash balance	100.00

Total balances.....\$89,256.83

Note:—In January one mortgage for \$4,000.00 was paid, and another for \$6,000.00, at 5½ per cent interest, was invested in.

JANUARY DEATH BENEFIT.

Paid to Mrs. Margaret Lounsbury, New York, N. Y., for death benefit of Theodore I. Lounsbury, Certificate No. 812, deceased December 23, 1915, \$250.00.

JANUARY DISABILITY BENEFITS

Mitchell Swett, Nashua, N. H.....	\$ 50.00
*D. B. King, Springfield, Ill.	5.00
*C. N. Howell, Dayton, O.	30.00
*J. S. Edelen, Washington, D. C....	30.00
J. Hugaboom, Caney, Kan.....	15.00
J. J. Wilson, Montague, Mich.....	50.00
G. H. Roberts, Illiopolis, Ill.	50.00
F. P. Gibson, Chicago, Ill.....	5.00
*R. M. Barker, Johnstown, Pa.	10.00
R. E. Underwood, Philadelphia, Pa. .	10.00
D. Tellier, Kalamazoo, Mich.....	5.00
W. Stafford, St. Louis, Mo.....	30.00
*T. R. Leach, Detroit, Mich.	15.00

Total for the month.....\$305.00

*Denotes accident benefits.

PHILADELPHIA'S LADIES' COMMITTEE.

Chairman Davis, of the Philadelphia 1918 Local Committee, has announced the appointment of the following ladies as members of the Ladies' Committee for the 1918 Convention.

Mrs. George T. Sanders, Chairman: Mrs. William L. Davis, Mrs. James S. Reider, Mrs. Howard E. Arnold, Mrs. Frank J. Kuhn, Mrs. Erhard D. Strecker, Mrs. Harry E. Stevens, Mrs. C. Orvis Dantzer, Mrs. Charles M. Pennell, Miss Helen L. Bowden.

ATTENTION, DIVISIONS!

A Correction.

In the notice of the offering of a prize gavel by Brother Thurston, as printed in the January Frat, a mistake was made as to the date of the close of the contest. The correct dates are from January 1, 1916, to June 15, 1918. That is, the applications duly accepted between January 1, 1916, and June 15, 1918, are those that are to count in the contest. This gives a period of thirty months as the time the contest is to last, and as was stated in the offer as outlined last month, the awarding of the prize will take place at the Philadelphia Convention the month following the close of the contest.

LIST OF APPLICATIONS.

23. Joseph Zwicker, New York, N. Y.
20. Jesse T. Cain, Knoxville, Tenn.
54. Edwin C. Ritchie, Mohnton, Pa.
50. Wm. L. Jermyn, Huntington, W. Va.
10. Allen L. Ervin, Cincinnati, O.
34. Daniel Buskirk, Grandville, Mich.
53. August D. Kaiser, Oakland, Cal.
53. Doney H. Goodrich, Turlock, Cal.
53. Samuel Bemis, San Francisco, Cal.
53. James Yeaman, Oakland, Cal.
53. Leo C. Williams, Piedmont, Cal.
27. Robert E. Kett, Los Angeles, Cal.
14. Robert M. Winkle, Mulvane, Kan.
47. Andrew Swankhaus, Cumberland, Md.
36. Elmer S. Havens, Perrysville, Pa.
2. Allen C. Brook, Detroit, Mich.
49. Rasmus Watne, Eagle Grove, Ia.
21. Ray Zimmerman, Salem, O.
42. William Battersby, Paterson, N. J.
55. Howard Durian, Alliance, O.
23. William Reymann, N. White Lake, N. Y.
23. Henry G. Thies, New York, N. Y.
51. Frank Van Denburgh, Gloversville, N. Y.
38. Shelby W. Harris, Jackson, Miss.
46. Norbert L. Pilliod, Washington, D. C.
49. Clayton Pringle, Cedar Rapids, Ia.
1. William W. Sayles, Sulphur, Okla.
1. Henry W. Berholtz, Oshkosh, Wis.
1. Albert E. Olson, Galesburg, Ill.
1. George Mahannah, Abingdon, Ill.
1. Max F. Smietanka, Chicago, Ill.
1. Arthur M. Hinch, Chicago, Ill.
1. John S. Bufka, Chicago, Ill.
49. Geo. R. Brashar, Davenport, Ia.
10. Herbert Hagedorn, Carthage, O.
24. Roscoe F. Steck, Benton, Mo.
30. Michael Levenston, Philadelphia, Pa.

WESTERN PENNSYLVANIA ORGANIZER.

John M. Rolshouse, of 124 Second St., Aspinwall, Penn., has been appointed State Organizer for Western Pennsylvania. His District comprises all counties west of and including McKean, Cameron, Clearfield, Blair and Bedford counties. Brother Rolshouse is one of Pittsburgh Division's leading members and has been noted for his work in that city. He is Past President of the Division.

SPECIAL NOTICE.

Considerable Division news is crowded out this month. We have not room for it. Also some reached us after the fifteenth, too late for use, had we the room. In this connection there will soon be an official letter going from headquarters to the Division Secretaries, and they will please wait for it before sending in more items.

"Loyalty is of value to whom it is given, but far more valuable to him who gives it."

Safety first—paying your dues promptly on the first of the month.

DIVISION NOTES

Detroit.

A lecture under the auspices of Detroit Division No. 2 will be given at 8 Avery Ave. on March 25. Everybody welcome. A treat is promised. Come and enjoy it.

The pedro social held on January 22 was a pronounced success in respect to attendance and profit netted. Every one who came had a good time.

"Among those present" at the pedro social was John E. Rosensteel of Pittsburgh Division, who was a visitor in this city last month, attending the auto show. He is interested in the buzz wagons, as he owns a garage in his home town.

Frank McHugh is now in Chicago, staying with his aunts and taking a rest cure for the rheumatism in his arm. It has been troubling him for some time, and his doctor's order was to stop working and rest up for a while.

Ferd Wiedman and V. V. Vernier of Mt. Clemens attended No. 2's February meeting. They report that the deaf people in Mt. Clemens are doing very well.

Joseph Pastori of Flint was also a visitor at the meeting, after adjournment. It is to be noted that visiting frats too often come without their due cards, and for that reason we have to refuse them admittance until after adjournment. We do not like to do so, yet we have to do as our laws require.

Several Detroiters attended the mask ball recently given by Toledo Division, and four of them captured prizes. That's grabbing them.

Saginaw.

Gottlieb Bieri, Treasurer of Saginaw Division, is one busy guy. He has a farm of 80 acres, with sixteen head of cattle—of which eleven are milch cows—to look after, besides his hogs and poultry. Living nine miles out of town, he drives in whenever he runs out of chewing or feels like going to a movie. And, on top of all this, he is the proud father of a baby girl, born January 12, 1916.

Louisville.

Pat Dolan has been on the sick list for fully six weeks with inflamed glands. The latest bulletin indicates that he will be among those at the ball.

As soon as Adolph Struck had finished his course at the Lanston Monotype School in Philadelphia, he hastened home to greet his baby son, born on December 25—a regular Christmas present. Junior will make his public debut at our coming ball.

Another Christmas baby was the little girl born to Mr. and Mrs. John H. Fleming. He writes that he expects to bring her up for the ball.

"Coming events cast their shadows before." We are going to smash all previous records with this year's ball. The whole Society is invited to attend. Should the editor come, we'll fix him up with a good tankard of cider and a plentitude of the makin's.

Latest advice from the front: "Our ball was a brilliant success. The net receipts may not equal last year's, but we

did the thing up brown. His Honor, the Mayor, was the guest of honor, led the grand march, then fell in love with the young ladies and stuck through to the finish. I suppose you hear reports like this every time a Division pulls off a ball, but you cannot convince anyone down in this neck of the woods that we did not have the grandest affair of the season. Yep, when it comes to doing things in public, No. 4 is there with bells on. We made such a hit with the Mayor that he asked for the honor of leading again at next year's ball."

Little Rock.

Our Division has secured two new members, Orus O. Cochran of Argenta, Ark., and Willie Hill of Little Rock, Ark. We are hoping, too, to get some more before long.

Frank Lux will act as one of the officials at the state basketball tournament in Texarkana on March 3-4.

Division No. 5 will celebrate its birthday on March 15 with a party in honor of the charter members.

Evansville.

Jacob Greenberg's children have smallpox, and the whole family is quarantined until the danger of contagion is past. There are a lot of folks in Evansville who don't believe in vaccination, and on that account the quarantine has to be all the more strict—because there are so many people going around who haven't been vaccinated.

Since the new year began, Division No. 11 has been holding its meetings at the Y. M. C. A.—in the same room where we gathered to meet Grand Secretary Gibson on the way home from his recent Southern trip.

The aux-frats are planning a leap year party to be given some time after Easter. There are a lot of bachelors here, and they are all getting ready to jump.

DeWitt Stephens has put away his gas buggy on account of bad weather and bum roads. In his idle hours, he has been disemboweling the machine, cleaning everything out and fixing up all the little do-funnies so it will run as well and smoothly as a span new one when he gets out on the road again.

A couple of months ago Adolph Brizius and family moved into his cozy new cottage. He has now got a bungalow started on Olive St., and after it is finished expects to have one of his sons as a tenant.

Nashville.

Every one here was shocked by the news of the death of Oscar Olinger, who took his own life in Louisville in February. Nobody could imagine what impulse had led the boy to his rash act. In common with all the young fellow's other friends here, the frats deplore his death and share in the general sympathy felt for his parents and brothers—one of whom, Clarence Olinger, is a member of this Division; and a resolution to this effect was adopted at the last meeting.

Springfield.

The Robbins and Myers Company recently took out life insurance policies for

1,500 of their employes. Among them was Henry J. Swords, who received a policy for \$1,000, having been with the company six years. Those who have worked for the company more than six years got policies for \$1,500.

The American Seeding Machine Co. has taken over the Buckeye agricultural implement factory, where H. H. Folckemer was employed as foreman of the machine woodworking department. The Buckeye shops have been moved over to the American Co.'s main plant, and Brother Folckemer has been transferred to the Superior Drill Co., a branch of the same concern.

J. E. Pershing, for seven years a drill hand with the Kelly-Springfield Motor Truck Co., was recently transferred to the lathe department.

Howard Barnes was called home by the death of his mother January 14; and Louis Hess's father died suddenly on January 24. In that time of sadness they had the sincere sympathy of their fellow frats.

Toledo.

Mark the date March 18 on your calendar right away, so that you will be sure not to forget to attend Toledo Division's box social to be held on that date.

The mask party on February 12, Lincoln's birthday, drew a very large attendance; many persons came in from other cities and towns for the occasion. Jacob Schwartz, in charge of the arrangements, worked with tireless energy, assisted by John Schelusta and Bert Tussing. The affair can with truth be called a gratifying success. It is worth noting, though, that most of those who came costumed were visitors—mostly Michiganders—and the Toledoans had to feel ashamed for their laziness in letting themselves be outdone.

EXTRA COPIES.

Members desiring an extra copy, or copies, of this number of The Frat to give or send to "prospectives" will be furnished same on application to headquarters. Organizers, Division Secretaries and Propaganda Committee members can find good use for some—and a postal card request will bring a supply. We have had an extra quantity printed, believing they make the best of circulars with the array of facts and figures presented herein. It is a fact that The Frat is the best of advertising literature, giving as it does each month a complete report of the Society's standing and progress. The last page tells the story of the Society, what it costs the member; what it will do and has done. As we have said before, we are always glad to supply extra copies—and the only cost is the expense for the postal card request for them; we do the rest.

Safety first.

Dues paid up?

COMING DIVISION EVENTS.

March.

- 4. Social, Albany.
- 4. Euchre party, St. Louis.
- 11. Story-telling contest, Omaha.
- 13. Anniversary, Little Rock.
- 18. Party, Newark.
- 18. Social, Seattle.
- 18. Box social, Toledo.
- 18. Social, Pittsburgh.
- 18-19. Anniversary, Dayton.
- 24. Party, Indianapolis.
- 25. Lecture, Detroit.

April.

- 8. Party, Reading.
- 22. Party, Portland, Me.

June.

- 24. Dance, Philadelphia.

July.

- 4. Picnic, Flint.
- 29. Excursion, Philadelphia.

Protect your family! Join the N. F. S. D. Now is the time.

EXECUTIVE COMMITTEE MEETING.

President Anderson was in Chicago January 22-24, making his annual visit in connection with business requiring his attention. During his stay the Executive Committee of the Board of Directors met and attended to several matters that had been laid before it.

If you wish to pay dues several months ahead, read what Section 11, Article XII, By-laws, has to say about it.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

Home Office: 64 W. Randolph St., Chicago, Ill.

GRAND DIVISION.

Board of Directors.

- HARRY C. ANDERSON.....President
150 E. Market St., Indianapolis, Ind.
- WILLIAM L. DAVIS.....1st Vice-President
228 S. Third St., Philadelphia, Pa.
- H. LORRAINE TRACY.....2nd Vice-President
917 Asia St., Baton Rouge, La.
- ARTHUR L. ROBERTS.....3rd Vice-President
541 E. Loula St., Olathe, Kas.
- FRANCIS P. GIBSON.....Secretary
602 Schiller Bldg., Chicago, Ill.
- EDWARD M. ROWSE.....Assistant Secretary
602 Schiller Bldg., Chicago, Ill.
- WASHINGTON BARROW.....Treasurer
602 Schiller Bldg., Chicago, Ill.
- GEORGE F. FLICK.....Chairman of Trustees
602 Schiller Bldg., Chicago, Ill.

Board of Trustees.

- GEORGE F. FLICK, Chairman.....Chicago, Ill.
- EDWARD A. HART.....Chicago, Ill.
- HORACE W. BUELL, Jr.....Chicago, Ill.

STATE ORGANIZERS.

- CHARLES P. COKER.....Arkansas
c-o School for Deaf, Little Rock.
- LEON A. FISK.....Southern California
1507 Maple Ave., Los Angeles, Cal.
- JAMES W. HOWSON.....Northern California
2915 Regent St., Berkeley, Cal.
- JOHN D. MORAN, Jr.....Connecticut
85 Hartford Ave., New Britain, Conn.
- WILLIAM PFUNDER.....District of Columbia
611 Morris St., N. E., Washington, D. C.
- ROSS A. JOHNSON.....Georgia
c-o General Delivery, Atlanta, Ga.
- JOHN D. SULLIVAN.....Illinois
1334 Elmdale Ave., Chicago, Ill.
- J. WILLIAM SEITZ.....Indiana
22 Jackson Place, Indianapolis, Ind.
- LAWRENCE F. JAMES.....Iowa
843 Central Ave., Marion, Iowa.
- EDWARD H. McILVAIN.....Kansas
Lock Box 212, Olathe, Kansas.
- WILLIAM C. FUGATE.....Kentucky
318 Stein Court, Louisville, Ky.
- H. LORRAINE TRACY.....Louisiana
917 Asia St., Baton Rouge, La.
- ALBERT L. CARLSE.....Maine
27 Forest Ave., Bangor, Maine.
- GEORGE C. BROWN.....Maryland
2330 E. Baltimore St., Baltimore, Md.
- D. MCGREGOR CAMERON.....Massachusetts
119 Warren St., Roxbury, Mass.
- E. MORRIS BRISTOL.....Michigan
119 E. Fourth St., Flint, Mich.
- ARTHUR O. STEIDEMANN.....Eastern Missouri
1411 Newhouse Ave., St. Louis, Mo.
- MATTHEW L. AHERN.....Western Missouri
217 W. 34th St., Kansas City, Mo.
- WALDO H. ROTHERT.....Nebraska
4105 Lafayette Ave., Omaha, Neb.
- DANIEL SHEA.....New Hampshire
Derry, N. H.
- JOHN M. BLACK.....New Jersey
25 Quitman St., Newark, N. J.
- JOHN D. SHEA.....Eastern New York
73 W. 89th St., New York, N. Y.
- PHILIP MAUE.....Western New York
1045 West Ave., Buffalo, N. Y.
- LOUIS J. BACHEBERLE.....Southern Ohio
2421 Moerlein Ave., Cincinnati, Ohio.
- KREIGH B. AYERS.....Northern Ohio
1422 Lakewood Ave., Lakewood, Ohio.
- PHILIP L. AXLING.....Oregon
411 Stock Exchange, Portland, Ore.
- WILLIAM L. DAVIS.....Eastern Pennsylvania
5830 Race St., Philadelphia, Pa.
- ARTHUR J. MYERS.....Rhode Island
411 Webster Ave., Cranston, R. I.
- JOHN M. ROLSHOUSE.....Western Pennsylvania
124 Second St., Aspinwall, Pa.

DIVISION DIRECTORY.

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

- CHICAGO, No. 1.....Chicago, Ill.
Masonic Temple—Second Saturday.
Edward F. Toomey.....4161 S. Halsted St.
- DETROIT, No. 2.....Detroit, Mich.
8 Avery Ave.—Second Saturday.
Blon Hoel.....420 Hubbard Ave.
- SAGINAW, No. 3.....Saginaw, Mich.
Second Thursday.
Gottlieb Bleri.....Route 3, W. S., Saginaw
- LOUISVILLE, No. 4.....Louisville, Ky.
Robinson Hall—Second Saturday.
J. H. Mueller.....1072 E. Kentucky St.
- LITTLE ROCK, No. 5.....Little Rock, Ark.
First Wednesday.
Frank T. Lux, School for Deaf, Little Rock, Ark.
- NASHUA, No. 7.....Nashua, N. H.
Mechanic Hall—First Saturday.
Daniel Shea.....Derry, N. H.
- DAYTON, No. 8.....Dayton, Ohio
A. I. U. Hall—First Saturday.
Jackson Bates.....43 Calm St.
- BAY CITY, No. 9.....Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence.....3312 N. Water St.
- CINCINNATI, No. 10.....Cincinnati, Ohio
Court & Central Ave.—First Saturday.
Emil Schneider.....1923 Montrose St.
- EVANSVILLE, No. 11.....Evansville, Ind.
Y. M. C. A.—First Monday.
Adolph Brizlus.....1718 Canal St.
- NASHVILLE, No. 12.....Nashville, Tenn.
Y. M. C. A.—First Saturday.
Jesse T. Warren.....1309 Calvin Ave.
- SPRINGFIELD, No. 13.....Springfield, Ohio
Zimmerman Bldg.—Second Saturday.
J. E. Pershing.....525 W. Southern Ave.
- OLATHE, No. 14.....Olathe, Kan.
First Tuesday.
E. H. McIlvain.....Lock Box 212
- FLINT, No. 15.....Flint, Mich.
Moose Temple—Second Tuesday.
E. Morris Bristol.....119 E. Fourth St.
- TOLEDO, No. 16.....Toledo, Ohio
Mitchell Hall—First Saturday.
Nathan P. Henlek.....2132 Vermont Ave.
- MILWAUKEE, No. 17.....Milwaukee, Wis.
300 Fourth St.—First Saturday.
Samuel Sutter.....1403 20th St.
- COLUMBUS, No. 18.....Columbus, Ohio
I. O. O. F. Hall—Second Saturday.
Fred G. Schwartz.....1013 E. Rich St.
- KNOXVILLE, No. 20.....Knoxville, Tenn.
Masonic Temple—Second Tuesday.
L. A. Palmer.....P. O. Box 590, Knoxville, Tenn.
- CLEVELAND, No. 21.....Cleveland, Ohio
West Side Turn Hall—Second Saturday.
Louis Williams.....2239 W. 91st St.
- INDIANAPOLIS, No. 22.....Indianapolis, Ind.
Mansur Block—Second Friday.
Richard Phillips.....1329 N. Illinois St.
- BROOKLYN, No. 23.....Brooklyn, N. Y.
Imperial Hall, 360 Fulton St., Second Saturday.
T. J. Cosgrove.....270 Degraw St.
- ST. LOUIS, No. 24.....St. Louis, Mo.
1210 Locust St.—Second Friday.
A. O. Steidemann.....1411 Newhouse Ave.
- NEW HAVEN, No. 25.....New Haven, Conn.
890 Chapel St.—First Saturday.
Joseph Leghorn.....30 Butler St.
- HOLYOKE, No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.
Philip Beausoleil.....369 Armory St., Springfield

- LOS ANGELES, No. 27.....Los Angeles, Cal.
730 S. Grand Ave.—First Tuesday.
Tage E. Samuelson.....2222 Inez St.
- ATLANTA, No. 28.....Atlanta, Ga.
Y. M. C. A.—First Monday.
Ross A. Johnson.....General Delivery
- PHILADELPHIA, No. 30.....Philadelphia, Pa.
1611 Columbia Ave.—First Friday.
John A. Roach.....3737 N. Franklin St.
- KANSAS CITY, No. 31.....Kansas City, Mo.
1109 Grand Ave.—First Saturday.
Joe I. Jenkins.....2826 Guinotte St.
- OMAHA, No. 32.....Omaha, Neb.
Labor Temple—Second Thursday.
H. G. Long.....315 Grace St., Council Bluffs, Ia.
- NEW ORLEANS, No. 33.....New Orleans, La.
1127 Galennie St.—Second Thursday.
Max J. Kestner.....7630 St. Charles Ave.
- KALAMAZOO, No. 34.....Kalamazoo, Mich.
Second Saturday.
Fred H. Wheeler.....P. O. Box 614
- BOSTON, No. 35.....Boston, Mass.
Hibernian Hall—First Saturday.
D. McG. Cameron.....119 Warren St., Roxbury
- PITTSBURGH, No. 36.....Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.
Samuel Nichols.....1425 Rutherford Ave.
- HARTFORD, No. 37.....Hartford, Conn.
School for the Deaf—First Thursday.
Edgar C. Luther, 1203 Park Ave., West Hartford
- MEMPHIS, No. 38.....Memphis, Tenn.
Y. M. C. A.—Second Saturday.
Chester Correll.....344 S. Fourth St.
- PORTLAND (Me.), No. 39.....Portland, Maine
514 Congress St.—Second Saturday.
C. H. Fritzt.....11 Henry St.
- BUFFALO, No. 40.....Buffalo, N. Y.
527 Main St.—First Saturday.
Aug. H. Staubitz.....26 Albert Ave.
- PORTLAND (Ore.), No. 41.....Portland, Ore.
Y. M. C. A. Bldg.—First Saturday.
W. F. Schneider.....2055 Holladay Ave.
- NEWARK, No. 42.....Newark, N. J.
Springfield Av. and Broome St.—First Saturday
Edward Bradley.....392 Plane St.
- PROVIDENCE, No. 43.....Providence, R. I.
Crescent Hall—First Saturday.
Fritz Ruckdeshel.....17 Roland Ave., Cranston
- SEATTLE, No. 44.....Seattle, Wash.
First Saturday.
Olof Hanson.....4747 16th Ave., N. E.
- UTICA, No. 45.....Utica, N. Y.
Pythian Temple—First Saturday.
John H. Thomas.....8 South St., Clinton, N. Y.
- WASHINGTON, No. 46.....Washington, D. C.
Eagles' Hall, 6th and E Sts.—Second Tuesday.
W. P. Souder.....120 Sixth St., S. E.
- BALTIMORE, No. 47.....Baltimore, Md.
114 N. Paca St.—First Saturday.
Orlando K. Price, Sr.....2773 W. North Ave.
- SYRACUSE, No. 48.....Syracuse, N. Y.
Griffin Square—Second Saturday.
Robert E. Conley Route 1, Jamesville, N. Y.
- CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
Second Wednesday.
Perry Williams.....1710 "A" Ave., E.
- HUNTINGTON, No. 50.....Huntington, W. Va.
First Saturday.
James A. Pring.....1944 Ninth Ave.
- ALBANY, No. 51.....Albany, N. Y.
206 Washington Ave.—First Saturday.
F. Lloyd, 20 Waterbury St., Saratoga Sps., N. Y.
- ROCHESTER, No. 52.....Rochester, N. Y.
Engineers' Hall—Second Saturday.
F. C. Peterson.....11 Kindolf St.
- SAN FRANCISCO, No. 53.....San Francisco, Cal.
1254 Market St.—Second Saturday.
Leandro Maldonado.....37 California St.
- READING, No. 54.....Reading, Pa.
8th & Penn Sts.—Second Saturday.
James M. Williams.....924 Washington St.
- AKRON, No. 55.....Akron, Ohio
42 E. Market St.—First Saturday.
H. C. Ware.....Box 717, Kenmore, Ohio

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

AGE	\$250	\$500	\$1000
18 to 21	\$0.24	\$0.47	\$0.93
22	.24	.48	.96
23	.25	.49	.98
24	.26	.51	1.01
25	.26	.52	1.04
26	.27	.54	1.07
27	.28	.56	1.11
28	.29	.57	1.14
29	.30	.59	1.18
30	.31	.61	1.22
31	.32	.63	1.26
32	.33	.66	1.31
33	.34	.68	1.35
34	.35	.70	1.40
35	.37	.73	1.45
36	.38	.76	1.51
37	.40	.79	1.57
38	.41	.82	1.63
39	.43	.85	1.69
40	.44	.88	1.76
41	.46	.92	1.83
42	.48	.96	1.91
43	.50	1.00	1.99
44	.52	1.04	2.07
45	.54	1.08	2.16
46	.57	1.13	2.25
47	.59	1.18	2.35
48	.62	1.23	2.45
49	.65	1.29	2.58
50	.68	1.36	2.71
51	.71	1.42	2.83
52	.75	1.49	2.97
53	.78	1.56	3.12
54	.82	1.64	3.28
55	.86	1.72	3.44

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

Applications not accepted from persons over 55 years, nearest birthday. Rates are level, monthly in advance.

In addition to the above rates, which cover Death Benefits only, an extra monthly per capita tax of thirty-five cents is charged to cover Sick and Accident Benefits and Grand Division Expenses. A small local due is collected by the Divisions to cover their expenses. The initiation fee is \$5, payable at time application is filed.

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

The Society guarantees to pay to the beneficiary named in the certificate of a deceased member the sum mentioned in said certificate; provided that the death of the member was not due to certain causes mentioned in the By-laws of the Society which are termed prohibitory causes, and subject to other slight restrictions such as prompt payment of dues, etc., as provided in the laws of the Society.

A Sick or Accident Benefit of five (5) dollars per week (exclusive of the first week of disability) is also guaranteed to the holders of certificates for a period of ten (10) weeks in any twelve (12) months (year), on presentation of a properly filled out physician's certificate; provided such disability was not due to or caused by the prohibitory causes mentioned in the By-laws.

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

These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (February 1, 1916) it has paid fifty-three death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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