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## The Frat Volume 14 Number 07 March 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

MARCH, 1916

Number 7

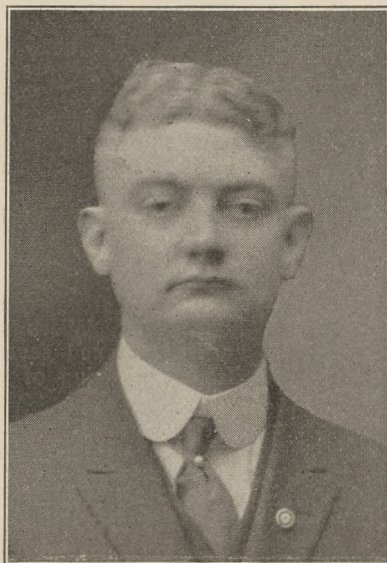
## THE FOLLY OF LAPSING.

It would be folly in a person who wanted to build a house to go as far as the first story and then, for no good reason, to stop and refuse to go farther. If a person living in Denver wishes to go to Chicago, boards a train and refuses point-blank to go beyond Kansas City, he will never see Chicago. A stove to give heat requires fuel, but if the man wishful for warmth purposely neglects to buy coal he will have to pay for his indifference by freezing. To negotiate for a comfortable dwelling, pay ten per cent down to bind the bargain, and then refuse to pay the balance of the money when the papers are ready is not the way to become a property owner or to secure a comfortable home. To start on a voyage, and when midway at sea to throw rudders, oars and life preservers overboard is to leave oneself to the mercy of wind and wave and invite destruction.

But more culpable than all of these is to secure a policy of insurance as a sure provision against the day of death—a day that comes to every human being—a day that cannot be evaded or escaped—and then before the policy has fulfilled its mission, to deliberately let it lapse, throw it up, stop paying, back up and quit. This, we say, is a culpable act and one that no sane-minded, right-thinking person reflecting upon the consequences, can afford to do.—Canadian Woodman.

## EDWARD A. HART.

Brother Edward A. Hart of Chicago passed away Monday, March 6, after an eight weeks' illness. Typhoid fever, followed by pneumonia, was the cause of death. Brother Hart joined the Society in February, 1910, and up to the time of his last illness was a leader in the affairs of his Division (Chicago). He was entering upon his second term as President of the Division, and at the Omaha Convention, where he was one of his Division's delegates, was elected a member of the Grand Division's Board of Trustees. He was State Organizer for Illinois for the 1912-1915 term. In addition to his Society connections, he was one of the organizers of the Silent Athletic Club, the leading social, literary and athletics organization of the Chicago deaf, and had served as its President and Financial Secretary, and for the past fif-



Edward A. Hart.

teen years was a valued employee of the Automatic Electric Company. He was in his thirty-sixth year at the time of his death—in his prime with many useful years ahead of him. He was not married, but is survived by his parents and three brothers.

The funeral services were held at the home of his parents at Byron, Ill., Thursday, March 9, the Rev. Mr. Miller of the Congregational church officiating, and burial was at the Byron cemetery. The casket was covered with floral tributes from the Silent Athletic Club; Chicago Division; the Home Office staff; Local Union, No. 713, I. B. E. W.; Rockford Frats, and many friends. The pallbearers were Brothers Curtis, Sullivan, Mayer, Buell, Shatwell and Dildine, representing the Division, the Club, the Home Office and Rockford Frats. At the meeting of Chicago Division, March 11, only important business was transacted and early adjournment taken and the meeting changed into a memorial service. Brother Hart's station (the Division President's) was draped and a floral offering occupied the pedestal fronting it. Those who had known him best and knew of his interest in our people and their organizations gave short addresses, all testifying to his worth as friend and brother and expressing the sincere feeling with which his untimely passing affected all.

## WHY VALUATION IS NECESSARY.

By a valuation, using any standard mortality table with a reasonable interest assumption, say four per cent, and counting twelve assessments a year at the rate charged by the society, it may be determined whether it can meet all its future obligations as they mature.

Every benefit certificate in every society or order should be regarded as binding and as much of an obligation on the society as its promissory note.

Then, if the society promises to pay a stipulated amount, why not make an annual valuation, or invoice, and determine whether it can pay what it has promised.

If a society does not make a valuation annually or periodically, it is evidence that it is afraid to show its members its true condition, or it has a lax, careless way of doing important business.

Valuation is the only test of solvency for a life insurance organization. It is simply taking an invoice of stock in trade.—Lone Star Monitor.

## EVERY MEMBER A PARTNER.

The very foundation of a fraternal beneficiary society makes individual effort necessary to its ultimate and highest success. Every member of a fraternity is a partner in the business. Every member is helping himself when he helps the society. Every word that he speaks in its favor, every applicant he secures, every meeting he attends, every sick brother he visits, every part he takes in celebrating picnics and socials, very effort he puts forth to get in the young blood of the country to assist the deputy who may be in his territory, everything that he does, little as it may be, goes to swell the great result. It increases the membership, develops the fraternal and social side of lodge life, reduces the expenses of management and conduct of its affairs, keeps down the mortality rate, and sends the order speeding onward over the highway of progress and success.—Tomahawk.

The man of small income owes it to his family to protect them from immediate want in case of his death. Even a small sum is often enough to save the household from break-up, by giving time for the readjustment to meet changed conditions. Every wage-earner should be insured.—The Evening Sun.



## DIVISION NOTES

## Louisville.

The second annual ball is now a thing of the past, and the committee in charge are being complimented on having succeeded in setting a mark for future generations to shoot at. To use a hackneyed phrase, the affair was a brilliant success; and if it is possible for a more representative crowd to be gathered on a dancing floor, we are willing to be shown. We tried a new hall this year, and found it an ideal one for our purposes. Demolay Hall, say people who ought to know, has the finest floor in Dixieland. It is a good thing the committee did not attempt to give prizes, for to award them would have been trying to unravel the Gordian knot, and that with a vengeance. We have been at many mask balls, but never before had we seen such a variety of costumes. Among the three hundred maskers there were, it seemed, only two duplicates. (Sad to relate, neither Charlie Chaplin nor Fatty Arbuckle were among those present, probably because it is not possible to imitate such artists.) Mayor John Buschemeyer came, just in time to lead the grand march, and his interest was so great that he could not break away until the lights went out. Hizzoner's parting words were that he had discovered he had "a dandy bunch of men in his town of whom he had never known before," and asked that he be put down as Grand Marshal for next year. The mayor is one good fellow, ready to swap a joke with any of us, and there is nothing "lofty" about him, notwithstanding his office. As floor manager, Robert Irick had little to do. He was dolled up like a harlequin, and wore a cap cautioning the dancers that no "breaking" would be tolerated. But no one attempted any such stunts, and so Bobby had nothing to do but trot around and make himself generally useless. The "No breaking allowed" has become one of the strongest features of our balls. Few men find it agreeable to have a stranger come along and snatch one's partner away. When we began giving balls, we made it known right off the reel that such doings would not go, and were roundly abused for the stand taken. But that very feature has attracted a far better class of people than would otherwise have come. A neat sum was realized—but after all, the main thing was to have the affair a credit to the Division, to satisfy the people who came and make them eager to come again next time. The committee in charge was made up of Charles Reiss, Robert Irick, A. S. Johnston, John Werner and Harry Dunham; they were assisted by the whole Division.

We are already laying lines for next year's ball. The place has been decided upon, and the date will be announced in due season.

Uncle Pat Dolan has been under the weather for some time. His optimism has not succumbed, however, and, outside of his missing the ball, nothing serious came of his illness.

Nonresidents should paste the Secretary's full address in their hats, and not write it as just Louisville, Ky.—without giving street and number. There are several men of the same name in town, and it is rather embarrassing to be made the goat when letters mailed a day or two before the meeting do not reach us until after adjournment for the month has been taken.

## Toledo.

Nathan Henick recently landed a better job, with the Overland Auto Company, and he likes it pretty well. There are about twenty-two deaf workers on the force at this factory at the time this is written.

William Cornish, Dan Whitehead and Rudolph Stark of Detroit were present at No. 16's February meeting. Other recent out-of-town visitors have been Thomas Markey of Flint and Philip Reiss, both of whom attended our mask party, February 12, and Fred Ruhm of Whitehouse, who motored in with his family for the auto show.

## Milwaukee.

Fred Gierloff is enjoying steady work as a turn laster in Beloit, Wisconsin. His home has been threatened several times by floods from the rising of the Rock River.

On January 22, Prof. Thomas Hagerty, of the State School for the Deaf at Delavan, gave a reading of Shakespeare's "Taming of the Shrew," and a lecture on "Preparedness." Mr. Hagerty held the whole attention of the audience by his masterly sign-making; at the conclusion of the tale of how Kate the Shrew was successfully tamed, some of the ladies present had to stand a good-natured teasing for their supposed likeness to Kate, the wife who would not obey her husband.

Born, January 26, to Mr. and Mrs. Edwin Teweles, a baby girl. The happy father treated the Fraters to refreshments after the meeting, and received their congratulations.

Otto Wille has secured a good job as a welt laster with the Harsh and Edmonds Company.

The saddlery shop where Claude Russell worked was burned down not long ago. But he was not thrown into idleness, for a temporary shop was secured the next day, and the work went right along. Mrs. Russell arrived from the South last week to rejoin her husband, who had come on last December ahead of her. We are glad to have them back here.

Our ball on February 19 was a complete success, both in respect to attendance and receipts. Much credit is due to Ladmir Kolman, John W. Kurry and the other members of the committee in charge. A number of visitors from out of town were present, among them Daniel Tellier of Kalamazoo, Mich., Mr. and Mrs. William O. Wilson, Simon Wigen, Mr. and Mrs. Orville Adleman, Milo Hodge, Mr. and Mrs. Frank Harter, Hubert Becker, and James Goff.

A stag party will be given by Milwaukee Division at their lodge hall on

April 29. Henry B. Plunkett, H. G. Knoblock, Ladmir Kolman, William Howard, and Edwin Teweles are the committee. Girls, why don't you arrange a leap year party?

Emil Rosenfield is arranging a printing shop at his home, intending to establish himself in that business.

Ladmir Kolman's father recently presented him with a big hog, wishing him to learn how to butcher, smoke and cure ham, make sausage and so on; it means a big saving on meat bills, and a cut in the high cost of living. Also, better grub, and the learning of a valuable accomplishment.

## Cleveland.

Karl Godenschwager's recent vacation trip was quite a long junket; he touched at New Haven, Hartford, Bridgeport (Conn.), Springfield (Mass.), Holyoke, Northampton, New York, Pittsburgh, and Youngstown. He visited several Divisions en route, and reports a fine time with the best of treatment at the hands of all frats he met on the road.

Born, to Mr. and Mrs. Arthur W. Adams on November 15, a baby boy. He has been named Earl Clinton Adams. We hope he will grow up to be president of a railroad.

Charles Ortolfo has skipped from Cleveland to Akron and has caught on at the tire plant. It seems that "rubber money" looks better than the regular kind of "iron men."

William N. Toomey has deserted the "Bach Club." Dan Cupid led him to Martinsville, Va., and there he took unto himself a wife in the person of Miss Sallie Stultz. The Cleveland frats offer their congratulations and good wishes.

Another wedding we have to chronicle is that of August J. Faulhaber and Miss Bernice Murphy, who were married by Rev. B. R. Allabaugh on September 12th.

Fred D. Allen of Lorain, a nonresident member of Chicago Division, often comes over to attend our meetings, and enjoy a visit with us. He is still working with the Lorain Printing Company.

## Holyoke.

Phil Morin has secured a position as coremaker at the works of the American Locomotive Company, Schenectady, N. Y.

Michael Kane is now in Worcester, where he is working for the Norton Manufacturing Company.

Mr. and Mrs. Arno Klopfer were recently given a pleasant surprise by a party of Frats and other friends, on which occasion they were the recipients of a dinner set.

Anaclet Mercier has been making several flying visits to New Boston, N. H.

John E. Haggerty, who was confined to bed recently for five days with an attack of grippe, is himself once more.

The Frats have formed a basketball team, which is known as the Quiet Five. John E. Haggerty is manager, and Raymond Rock is captain. The quintet is composed of Brothers Rock, Donahue, O'Connell, Kremer and Mr. Smith, a prospective Frat. They have won three



and lost three games thus far. On January 28, they won 30 to 28 from the Armory soldiers who played a rough-house game. Rock, O'Connell, Kremer and Smith are old pupils of the Clarke School at Northampton, while Brother Donahue is a product of old Hartford.

Joseph Lamoreaux has secured employment at the Westinghouse Electric works in Chicopee Falls, where Anaclet Mercier and George O'Brien also are employed.

#### Philadelphia.

Just before adjournment of the February meeting of our Division, a surprise was sprung on President W. L. Davis by the presenting him with a revolving desk chair, upholstered in leather, as a token of appreciation for his faithful services as an officer of both the Grand and local Divisions. Fred Greiner made a brief but neat presentation speech. Brother Davis, visibly stunned, could hardly find words to express his appreciation; but the passing around of a box of perfectos was a silent sign of his appreciation of the gift.

Irby H. Marchman, formerly of Washington, D. C., has secured a position on the night shift of the Public Ledger in this city. He has the unique distinction of having been a charter member of three different Divisions—New Haven, Atlanta, and Washington. It is understood he intends to make a permanent stay in Philadelphia.

Mrs. Henry P. Friemel (formerly Miss Martha Weinell, of Pittsburgh) passed away on February 4, just a week before the first anniversary of their marriage. Brother Friemel has the sincere sympathy of the Division in his sad bereavement.

A few events which have been arranged for by the Social Committee, C. M. Pennell, Chairman, are as follows: April 7—Drawing; June 24—Shirt waist dance and ice cream social; July 29—Excursion to Atlantic City.

August 24-26 are the dates set for the next convention of the Pennsylvania Society for the Advancement of the Deaf. It will be held at Mt. Airy.

The engagement is announced of Joseph Mayer of Philadelphia and Miss C. Gould of Buffalo.

#### Indianapolis.

Born, November 30, to Mr. and Mrs. Daniel W. Gould of Mishawaka, Ind., a baby girl.

Omer Flagg of Argos recently lost a beloved daughter by death.

Monroe Allman's son, Elmer, died on January 7, after an illness of ten months.

William A. Rice of Monticello is the latest new member on our roll.

George Marsh is back again with the Cole Auto Company and is working overtime quite often these days.

Mr. and Mrs. Alex Pierce are planning to move to Kalamazoo, Mich., Mrs. Pierce's old home.

Ben Berg says there is plenty of work at Mishawaka and South Bend.

There was a surprise party at the home of N. L. Harris on February 8, the occasion being Mrs. Harris' birthday.

She received many presents. Card games were played and refreshments of ice cream and cake were served.

William Jerrell is now working at South Bend for the Oliver Plow Company. The foundry at Noblesville, where he formerly worked, was shut down on account of a strike, and so Brother Jerrell had to look for a new job.

A good-sized crowd of Frats were at the School for the Deaf for the valentine party on February 12.

Clarence Brenton has left Indianapolis for Lawrenceburg, where he is now working.

#### St. Louis.

Lawrence James of Cedar Rapids Division was in town last month and took in No. 24's February meeting, finding there a lot of old schoolmates.

The Division is preparing for its annual picnic. A committee headed by Brother Bill Schaub promises you the time of your life. Don't make any summer arrangements until you hear from him.

Hans H. Stahr has secured a transfer from Kansas City to St. Louis. Finding prospects bright for a steady job, he has brought his family and household goods back to his old home and will make a permanent stay.

The Ladies' Auxiliary came to life again, and gave a euchre party on March 4 at the home of Martin Formanack, whose better half had charge of the arrangements. Other games and prizes were provided for those whose education did not include Hoyle.

Samuel Biller recently secured a patent on a useful kitchen utensil, and has another in view. He is now corresponding with manufacturers with a view of disposing of his patents.

#### Newark.

Our enrollment is growing. Since November seven applicants have been admitted, and more are looked for soon.

George Rigg of Paterson is engaged to pretty Miss Edna Von Wagoner of Montclair. We congratulate him and wish him good luck. No date has been set for the wedding.

Harry L. Redman has joined the printers' union, and is glad that he has done so. He expects it will help him hold his job as long as he wants to stay, and that it will mean steady work with few lay-offs.

John B. Ward has returned to work after an absence of a year and a half on account of disability. He had often told the Fraters that he wanted to go back, and at last he is able to.

Newark Division and Brooklyn Division will meet in a basket ball game at St. Ann's Church, New York, on February 26. Newark players feel that they have the edge on their rivals, and expect to beat No. 23 handily.

Several of the members of No. 42 are also members of the New Jersey Deaf Mutes' Society. Nearly every one of the Division officers holds office, too, in the other society. And the best of harmony exists between the two organizations.

The Hyatt Roller Bearing Company, Harrison, New Jersey, is working full

time and with three eight-hour shifts a day. R. M. Robertson and Gustav Matzart obtained good jobs with this company.

A St. Patrick's Day party will be held on March 18 at the rooms of the New Jersey Deaf-Mutes' Club. There will be games and prizes, with dancing. We hope a good crowd will be there.

#### Omaha.

The banquet held New Year's Eve was a brilliant success in every way—except that a few of our worthy brothers could not attend. There were twenty-two present to see the old year out and the new year in, and a jolly crowd it was. We were delighted to have with us our old friends, Superintendent and Mrs. Booth of the Nebraska school. It was well past midnight before the party broke up.

It is with sorrow that we have to write of the death of Mrs. Henry W. Rothert, wife of the superintendent of the Iowa school and mother of Brother W. H. Rothert. She was a woman of beautiful character and a mother to all the pupils who attended the school at Council Bluffs while she was matron there. The many friends of Brother Rothert extend their sincere sympathy.

Mark Bishop of Perry, Iowa, attended the New Year banquet, and soon afterward sent in his application for membership.

The Aux-Frats of No. 32 have planned a story-telling contest for March 11, which should afford a feast of fun and anecdote. Those who fail to attend will miss a treat. We trust one and all will be there to boost for the ladies.

#### Pittsburgh.

Resident members of Pittsburgh Division and several friends recently enjoyed the fun of taking Mr. and Mrs. James Conway unawares with a surprise party. The gathering was not only to celebrate the tenth anniversary of their wedding, but also to show appreciation of James' services as Treasurer of the Division for three years. The dining table was overflowing with presents—tinware, aluminum utensils, and chinaware.

John E. Rosensteel was one of the "hazers" at the surprise party on the Conways. Soon afterwards he left for Detroit on a business trip. The garage and auto business he runs at Ebensburg, Pa., is flourishing and prosperous. He has gotten himself another auto, a bigger and dandier car than the one in which he used to come up for our meetings and socials, often bringing in other outlying Frats with him.

Roland M. Barker of Johnstown is back at work after a three weeks' lay-up on account of injured ribs as the result of an accident at the mill.

Raymond Callaghan of Johnstown and Paul N. Harkless of Oil City are now full-fledged members through the workings of the initiation system.

Luverne S. Byrne of Sharon, Pa., and Miss Ruby Woodford of Bedford City, Va., were married recently. Congratulations and best wishes are extended.

Pittsburgh Division, No. 36, held its  
(Continued on Page 6.)





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.



MARCH, 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.

\$91,998.73.

Philadelphia—1918.

The Palmetto Leaf remarks that the best nut is the hardest to get out of the shell. Many of us have found it so in convincing certain "nuts" they should come out of their shells.

Many of our Divisions get out excellent souvenir programs in connection with their balls and picnics; others print nicely gotten up editions of their local rules. Recent examples which have come to headquarters are the programs of Brooklyn, Indianapolis and Portland, Me., Divisions and the new edition of Cincinnati Division's local rules. Such outputs should be sent to all the Divisions by the one issuing them and in this way a splendid interchange of ideas may be had.

It is probable that an organization along the lines of ours will soon be launched by the deaf of Great Britain. The matter has had agitation in the British Deaf Times and this office has been in correspondence with interested parties. If the project is realized we wish to assure our brothers across the sea that they will have any cooperation that we may be able to give.

Our application list is an excellent barometer as to the spirit the membership body is putting into the get-one (if you cannot get more) policy. This month shows another good-sized list. Keep it up, boys.

If you are looking for applicants, go after them. They will not come to you—always. And when they come, keep them coming, of course.

In this issue we print all the Division News remaining on hand. Beginning with the April issue, the new policy which was outlined in the recent circular letter to the Divisions will go into effect and we request that the Division Secretaries observe same in sending in future batches of news.

It has been suggested that every lodge of every fraternal society should display the American flag in its lodge room. At no other time could the suggestion be better. Never in the world's history has the stars and stripes meant more than it does now. Our Divisions are in accord with this suggestion, we know. However, we hope that our members will not forget the reason for the flag's display—not only that part our ritual teaches, but what it means generally.

In the passing of Brother Hart, Chicago loses a member it can hardly spare; the Home Office, an officer whose devotion to his duties was more than noticeable; the Chicago Division, a President who was entirely bound up in its welfare. It was characteristic of the man that we should have to defer presentation of his portrait in these columns and in our "make-good degree" until after he had left us—to our request for his photograph and a sketch of himself he had invariably replied that there were many others who should be given precedence in that department, and that he had no photograph of himself that we could use. (The portrait cut in this issue is made from a group photograph of the Silent Athletic Club.) We at headquarters knew Brother Hart well—knew him for the good Frat he always was—and we will miss him not a little from our councils and everyday life. His was an active life well spent, given as it was to his fraters and friends; and he was a good son and brother to those upon whom his loss falls the heaviest.

Once in a while we have to explain to members that we cannot loan them money on their certificates, and thereby possibly discount ourselves in their opinion. Again, we often have to explain that the Society does not make collateral loans and will not consider mortgage loans on property that is not located where it can have the personal inspection and approval of our officers or agents. In respect to certificate loans we wish to call attention to the public statement recently made by the president of a mutual life insurance company in which timely warning was given. He said: "The demand for policy loans has been greater than in any previous year. Unfortunately for the families of the insured, such loans are rarely paid in cash, but are in many cases only the first step towards the cancellation of the insurance. A policy taken for the protection of wife and children should not be considered as an ordinary business asset or used as borrowing collateral, except in an emergency such as would justify the holder

in mortgaging his house or household furniture." The fraternal society certificate is the purest of pure life insurance.

### TREASURER'S REPORT.

#### Division Collections for February.

Chicago	\$ 414.08
Detroit	118.13
Saginaw	10.18
Louisville	76.27
Little Rock	42.53
Nashua	22.06
Dayton	67.26
Ray City	8.19
Cincinnati	80.24
Evansville	17.95
Nashville	22.04
Springfield	20.78
Olathe	43.82
Flint	61.52
Toledo	32.03
Milwaukee	71.67
Columbus	44.33
Knoxville	43.56
Cleveland	63.40
Indianapolis	114.83
Brooklyn	124.74
St. Louis	150.79
New Haven	45.89
Holyoke	41.07
Los Angeles	68.18
Atlanta	44.27
Philadelphia	121.99
Kansas City	80.90
Omaha	58.15
New Orleans	56.77
Kalamazoo	17.20
Boston	87.63
Pittsburgh	51.01
Hartford	13.14
Memphis	29.89
Portland, Me.	98.75
Buffalo	48.63
Portland, Ore.	20.57
Newark	33.51
Providence	18.72
Seattle	12.94
Utica	37.97
Washington	29.87
Baltimore	28.24
Syracuse	17.86
Cedar Rapids	72.99
Huntington	11.57
Albany	17.12
Rochester	17.85
San Francisco	38.48
Reading	18.27
Akron	39.87

Total collections \$2,929.80

### FRATERNITY UNIVERSAL.

To be a fraternalist is a mark of honor. It gives one a certain standing among his fellow men that can be obtained in no other way. Fraternalism encourages thrift, protects the home, looks after the unfortunate and the helpless. It stands by the death couch and says to its occupant that it will look after the widow and the orphan, and will see to it that they are given a fair chance in the world when their protector is gone.—Fraternal Index.

Assessments paid up?



## TREASURER'S STATEMENT.

For February, 1916.

Balance from January .....\$39,256.83

## Receipts.

Division collections ..... 2,929.80  
 Rent, Chicago Division ..... 10.00  
 Interest from bonds ..... 150.00  
 Interest from mortgages ..... 650.00  
 Button sales ..... 4.50  
 Fob sales ..... 10.30  
 Division bond premiums ..... 41.60  
 Grand Secretary's fees ..... 3.75  
 Engraving payment ..... 2.79  
 Exchange credit ..... .10

Total balance and receipts.....\$93,059.67

## Expenditures.

Sick benefits .....\$ 285.00  
 Accident benefits ..... 30.00  
 Officers' quarterly salary ..... 141.86  
 Salary, Dr. Furlong ..... 15.00  
 Salary, E. M. Rowse ..... 83.33  
 Salary, F. P. Gibson ..... 116.66  
 Official publication ..... 52.00  
 Rent and light ..... 42.00  
 Insurance Department fees ..... 183.00  
 Postage account ..... 5.40  
 Expressage ..... 7.15  
 Refunded fees ..... 6.00  
 Buttons ..... 48.90  
 Back interest on bonds ..... 27.19  
 Notary's fees ..... 11.00  
 Sundry office expenses ..... 6.45

Total expenditures .....\$ 1,060.94

## Recapitulation.

Total balances and receipts.....\$93,059.67

Total expenditures ..... 1,060.94

Balance, February 29 .....\$91,998.73

## TRUSTEES' REPORT.

## Exhibit of Balances, February 29.

First mortgage loans .....\$68,800.00  
 First mortgage bonds ..... 18,500.00  
 Certificates of deposit ..... 1,615.96  
 In bank, subject to check ..... 2,682.77  
 Grand Secretary's fund ..... 300.00  
 Treasurer's cash balance ..... 100.00

Total balances .....\$91,998.73

Note.—In February \$2,000 was invested  
 in four first mortgage bonds at 5½ per  
 cent interest.

## Exhibit of Funds.

Reserve Fund .....\$80,830.73  
 Sick and Accident Fund ..... 1,523.14  
 Mortuary Fund ..... 9,015.35  
 Expense Fund ..... 629.51

Total in all funds.....\$91,998.73

FEBRUARY DISABILITY  
BENEFITS.

G. G. Weil, Paris, Tex.....\$ 10.00  
 W. J. Fricke, Hartford, Conn..... 5.00  
 J. M. Jones, Atlanta, Ga..... 20.00  
 L. O. Blanchard, Hartford, Conn..... 5.00  
 John Schutte, Hartwell, Ohio..... 5.00  
 J. B. Ward, Paterson, N. J..... 35.00  
 R. E. Conley, Jamesville, N. Y..... 35.00  
 Theodore Booker, Dayton, Ohio..... 10.00  
 C. R. Barnett, Detroit, Mich..... 5.00

William Klein, Buffalo, N. Y..... 10.00  
 J. A. Strickland, Durham, N. C..... 45.00  
 L. W. Richardson, Roscoe, Mo..... 50.00  
 H. B. Young, Dunmore, Pa..... 15.00  
 Patrick Dolan, Louisville, Ky..... 25.00  
 E. M. Jellison, Dexter, Me..... 10.00  
 \*D. B. King, Springfield, Ill..... 25.00  
 \*L. J. Sackett, Indianapolis, Ind..... 5.00

Total for the month.....\$315.00

\*Denotes accident benefits.

## COMING DIVISION EVENTS.

## April.

7. Drawing, Philadelphia.  
 15. Lecture, Nashua.  
 22. Annual party, Portland, Me.  
 27. Magic social, Rochester.  
 29. Stag, Milwaukee.  
 29. Box social, Cincinnati.

## May.

6. Anniversary banquet, San Fran-  
 cisco.  
 6. Anniversary party, Atlanta.  
 27. Leap year party, Albany.  
 29. Social and dance, Providence.

## June.

3. Smoker, Cincinnati.  
 24. Dance, Philadelphia.

## July.

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

## HARTFORD—1917.

The Convention, the Association, the  
 N. A. D., the N. F. S. D., the L. P. F.,  
 and every other organization of the deaf  
 and workers with and friends of the deaf  
 should be in Hartford in 1917. Every  
 state organization should have no less  
 than ten selected delegates to that  
 meeting. Let's prove a few things to  
 the world for once.—The Palmetto  
 Leaf.

The next convention of the N. F. S.  
 D. is scheduled for Philadelphia and in  
 1918, so it would not be possible for us  
 to meet at Hartford. However, from  
 the talk we have heard there is no ques-  
 tion but what the Society will be well  
 represented at Hartford and we believe  
 there will be some kind of a Frat con-  
 clave on the program—as was the case  
 at Cleveland.

## ELECTION OF NEW TRUSTEE.

By a vote of the Board of Directors  
 of the Grand Division, Harrison M.  
 Leiter of Chicago has been appointed to  
 the vacancy on the Grand Division  
 Board of Trustees caused by the death  
 of Edward A. Hart. His appointment is  
 effective at once.

Brother Leiter is a young man of  
 twenty-five and has been a member of  
 Chicago Division for six years. He is  
 at this time also a member of his Divi-  
 sion's Board of Trustees and has held  
 other offices in the Division. He was  
 one of Chicago's delegates at the Omaha  
 Convention. He is a clerk in the Corn  
 Exchange National Bank, Chicago.

## LIST OF APPLICATIONS.

22. Roy H. Hogle.....Marion, Ind.  
 22. Wm. B. Rogers.....South Bend, Ind.  
 32. Mark Bishop.....Perry, Iowa  
 15. S. V. Bakkala.....Flint, Mich.  
 15. Wiley A. Kear.....Flint, Mich.  
 15. Arthur W. Ferrah.....Flint, Mich.  
 15. Gordon L. Mayne.....Flint, Mich.  
 4. Earl E. Renaker.....Berry, Ky.  
 30. Alfred Hockley.....Williamsport, Pa.  
 30. Hugh D. Boyd.....York, Pa.  
 2. Gustave Engel.....Detroit, Mich.  
 2. Andrew Salmond.....Detroit, Mich.  
 42. Alfred Baumlín.....Perth Amboy, N. J.  
 42. Morris McMickle.....Orange, N. J.  
 31. Charles Howell.....Kansas City, Mo.  
 10. Fred Roof.....Cincinnati, Ohio  
 16. Lake E. Clinker.....Toledo, Ohio  
 16. David E. Thomas.....Lima, Ohio  
 43. Francis Finnegan.....Pawtucket, R. I.  
 1. Martin H. Detmer.....Chicago, Ill.  
 44. Joseph A. Snider.....Tumwater, Wash.  
 33. William J. Ourso.....Modeste, La.  
 33. Pierre R. Aucoin.....Sulphur, La.  
 36. William Seibert.....Johnstown, Pa.  
 50. Thomas Liller.....Elk Garden, W. Va.  
 50. James Saunders.....Charleston, W. Va.  
 50. Lawrence Saunders.....Charleston, W. Va.  
 50. Butler Fierbaugh.....Charleston, W. Va.  
 50. Ruric Marshall.....Huntington, W. Va.  
 53. Walter M. Lester.....Berkeley, Cal.  
 53. Thomas A. Edwards.....Crockett, Cal.  
 53. John Moynahan, South Vallejo, Cal.  
 53. George H. Matson.....San Francisco, Cal.  
 53. Winfield S. Runde.....Berkeley, Cal.  
 34. Ivers Tenney.....Battle Creek, Mich.  
 48. Lawrence La Rock.....Oswego, N. Y.  
 48. Wm. L. Gardner.....North Bay, N. Y.  
 40. Nathan Stein.....Buffalo, N. Y.  
 40. Edward H. Schurr.....Clarence, N. Y.  
 38. Frederick Armstrong.....Vaiden, Miss.

## GOT KNOXVILLE'S GOAT.

The "Boys' Locals" columns of the  
 Tennessee school's paper, The Observer,  
 contained the following: "Jesse Cain, the  
 supervisor of the larger boys, joined the  
 N. F. S. D., February 8. He said that  
 he fought with the goat for several hours,  
 and at last Jesse Cain threw the goat.  
 The goat was much disappointed be-  
 cause he had not thrown Jesse Cain off."  
 'Twould seem Jesse raised Cain with  
 that goat—or with the boys' credulity.

## BUTTON BADGES.

Emblem buttons should be ordered  
 through the Division Secretary, not from  
 headquarters. The sizes and prices are  
 as follows:

Gold filled, ¾-inch diameter.....\$0.50 each  
 Gold filled, ¾ inch diameter..... .50 each  
 10k gold, ¾ inch diameter..... 1.00 each  
 10k gold, ¾ inch diameter..... 1.10 each

If you have a friend worth loving,

Love him—yes, and let him know

That you love him, ere life's evening

Tinge his brow with sunset glow.

Why should good words ne'er be said

Of a friend—till he is dead?

—The Ladies' Review.

April payments are about due.



## DIVISION NOTES.

(Continued from Page 3.)

fourth annual banquet on February 19 at the Seventh Avenue Hotel. Members and invited guests to the number of fifty-nine sat down to the feast. Dr. and Mrs. W. N. Burt were guests of honor, and Dr. Burt was one of the principal speakers, his subject being "Preparedness." Other speakers were John M. Rolshouse, R. M. Barker, Samuel Nichols, and F. A. Leitner, who acted as toastmaster. Henry Bardes, James K. Forbes, Mrs. George Annis, F. M. Holliday, Collins Sawhill, Mr. Teegarden, Mrs. Holliday, Frank Blackhall, and J. C. McDowell also had part in the program.

James C. Taylor wishes sincerely to thank the Fraters of No. 36 for their sympathy and the flowers sent, on the recent death of his wife after a long and lingering illness.

**Utica.**

William Greenbaum has secured a position with the Library Bureau at Iliion. He found the upstate air and environment so much to his liking that he got a transfer from Brooklyn to No. 45, and has transplanted Mrs. Greenbaum and their two children to Herkimer, where they are now happily settled. The deaf of Utica and vicinity extend them welcome.

Moses Eisen, another Brooklynite, has recently secured a fine job at the Iliion plant of the Remington Arms Company.

William Butcher is now employed at the Remington Armory, where work is steady and much to his liking.

At the February meeting, Paul Sandusky was elected Chairman of the Committee on Social Affairs for the current year. There'll be something doin' soon.

Harold Holmes, who has been employed at the Remington factory for the past three years, has accepted a well-paid job with a new concern in Syracuse. While extending hearty congratulations on his good fortune, we are sorry to have him leave.

Philip Morin of Holyoke Division was recently the guest of John H. Thomas at Clinton for a few days. He went to Manlius, near Syracuse, and landed a job there, but did not stay long. He is now in Schenectady, working for the American Locomotive Company.

Frank O. Lee, Samuel McAllister, Joe D. Lever and Thomas Harter attended Brooklyn Division's annual ball, and had a very fine time. Lee and McAllister were among the winners of prizes. Some class to Uticans!

**Baltimore.**

Mr. and Mrs. Stephen Sandbeck are happy these days over the birth of a boy on January 12.

Gustav H. Thies is at this writing somewhere in North Carolina on business for his firm. His jolly disposition and witty sayings are missed by his fellow members.

Several of No. 47's Fraters have been on the sick list lately with the grippe.

That pleasant malady has been an epidemic in Philadelphia this year, and we are wondering if Brother Poland's brief stay in the Quaker City has had anything to do with the spread of our own indispositions.

H. O. Nicol, our old Treasurer, was a welcome visitor at the January meeting, having come over from Washington for a general handshake. Come again when you can, brother, for we are always glad to see you.

Alfred E. Feast, our new Treasurer, is filling the place very well and we are congratulating ourselves on having elected him.

No. 47 is keenly interested in the announcement of Brother Thurston of Kansas that he will donate a gavel to the Division making the largest proportionate gain in membership. We are going after that gavel. All boost for No. 47! To help the good cause along, we are planning to waive our share of the membership fee, so making a special fee of \$3.00 for new members joining now; we are willing to lose the \$2.00 that would come to our treasury, for the sake of seeing our good and loyal Order prosper and grow in strength. We expect to start the ball rolling pretty soon, and hope to make 1916 the banner year for recruits. We naturally will expect a good lift from our non-residents in the form of securing us a few new members. Go to it, nonresidents, and show your enthusiasm for No. 47 and the N. F. S. D.!

John W. Hildebrand is completing the twenty-seventh year of his employment by one and the same firm in the capacity of cigar flavorer—a record to be justly proud of. Brother Hildebrand "treats" the Fraters generously, and his fine-flavored smokes are always greatly enjoyed.

**Cedar Rapids.**

Division No. 49 recently held a leap year banquet at the home of W. E. Oldfather. The party turned out to be a brilliant success, the attendance being large, and all finding plenty of pleasure and social attractions to repay them for coming. A neat sum as profit was cleared for the benefit of the local fund.

Carl Osterburg and wife have moved out west to Natrona, Wyoming, and will make their home there.

George Brashar of Davenport and Clayton Pringle of Cedar Rapids are our newest members. We expect to get some more before long.

**Huntington.**

James Breedlove has moved back to Charleston, where he has secured a good position in a printing office. We Frats wish him good luck and continued success.

William Jermyn was initiated at our recent meeting. The local Frats are surely glad to have him as one of us. He is a cabinetmaker, and is employed by the Empire Furniture Company. His home is in Rhode Island.

The valentine social on February 19th was a most successful affair and netted a substantial increase for the Division's

local fund, which is growing fast. Great credit is due Brothers Turvey, Biagi, and Pring, of the committee.

Harrison Walker and Miss Annie West were married recently. Congratulations and best wishes are extended.

**Rochester.**

Rudolph Schmidt recently had the misfortune to slip on an icy sidewalk and break his left arm midway between elbow and wrist.

The patriotic social, which the Division held last month, was well attended. Appropriate games were played, and refreshments were served. All enjoyed the affair, and it can truly be called a success.

A parcel post social will be held this month to help the local Sick Benefit Fund. Over 150 packages have already been received. March 25 is the date set for the social.

Henry Kimmel got hurt recently when a horse that he was shoeing stepped on his ankle.

Rochester friends of Jimmie Meagher are very glad to know that he is now a Frat. Off go their hats in salute to "Colonel James."

**Akron.**

As announced in the January Frat, February 5 was "Grand Initiation Night"—and, believe us, it was a hot old time for sure! As you all know, we organized on November 13. Now listen—at our first initiation just thirteen new brothers rode the goat. "Thirteen" seems to be our lucky number. To date we have twenty-six member—or twice thirteen. What do you know about that!

Will say here that Brother Thurston may as well consider that gavel as won by Akron, for we hereby serve notice that we are going to be in there at the finish. We are each going to "Get One," and maybe more. We surely have the material here, as at present writing there are about eighty deaf men employed at Goodyear's, and they are still coming.

Born, to Mr. and Mrs. Frank T. Taylor, a son.

Married, on January 27, by Rev. B. R. Allabough at his residence in Cleveland, Park Myers and Miss Bertha Wallace Siekarska.

William Reinhold was united in marriage to Miss Dovie Radabaugh during the holidays.

Remarks let drop by several different Fraters would indicate that there will be some more weddings here in the near future—also, some who are not Frats have been heard to wonder why all the marriages in Akron seem to be among the Frats. Better join and find out, boys. That's one of our secrets.

Tom J. Blake, who was called home on the same day the Division was organized, on account of the serious illness of his mother, returned in time to be at the February meeting.

**Flint.**

Luddie Herbst, after being tossed from one house to another in the last two years rather too often, has purchased a lot in one of the new additions in the north end and has built a little



house thereon. His family is now comfortably domiciled in their new home.

Phil Schreiber is a genius and a humanitarian as well. One afternoon not long since, he and his better half wished to go out calling on their friends and expected to be gone until late in the evening. As Phil had a hen and a brood of chicks on his hands, he racked his mind about what he could do that they should be fed before going to roost for the night. At length a bright idea struck him and forthwith he procured his alarm clock and hung it on a post in the yard,

about four feet above the ground. From the key in the back that winds the alarm he hung a small bag of feed. At the hour set (about 5:00 o'clock), when the alarm went off and the key started turning, the bag of feed slipped off to the ground. The hen and chicks thereby got their fill and went to roost.

State Organizer Bristol is planning to do considerable recruiting among the deaf of this state in the near future.

H. A. Germer has at last decided to make his permanent home in Flint for he has just bought a newly erected

house and lot on Cleveland Avenue. He moved into it last week.

Ralph Miller made a flying trip to Dearborn, near Detroit, one day during the holidays and saw Robert Kettemann, who is confined in a hospital there.

Cortland Ridler is reported to be holding down a job as ad-man and extra linotype operator on one of the Kalamazoo newspapers.

Albert Pastori has obtained employment in the Ford auto factory in Detroit and will probably make his home in the "City of the Straits."

## 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.
HARRISON M. LEITER.....	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 Elm Dale Ave., Chicago, Ill.	
J. WILLIAM SEITZ.....	Indiana
22 Jackson Place, Indianapolis, Ind.	
LAWRENCE F. JAMES.....	Iowa
843 Central Ave., Marlon, 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. CARLISLE.....	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
623 E. Third 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.	
JOHN M. ROLSHOUSE.....	Western Pennsylvania
124 Second St., Aspinwall, Pa.	
ARTHUR J. MYERS.....	Rhode Island
411 Webster Ave., Cranston, R. I.	

JESSE T. WARREN.....	Tennessee
1309 Calvin Ave., Nashville, Tenn.	
OLOF HANSON.....	Washington
4747 Sixteenth Ave., N. E., Seattle, Wash.	
JAMES A. PRING.....	West Virginia
1944 Ninth Ave., Huntington, W. Va.	
HENRY B. PLUNKETT.....	Wisconsin
782 Cass St., Milwaukee, Wis.	

### 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.	
Rlon Hoel.....	420 Hubbard Ave.
SAGINAW, No. 3.....	Saginaw, Mich.
Second Thursday.	
Gottlieb Bierl.....	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.....	623 E. Third St.
TOLEDO, No. 16.....	Toledo, Ohio
Mitchell Hall—First Saturday.	
Nathan P. Henick.....	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 580, 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.
201 Meadow 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 Gaienne 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. Fritz.....	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 Ave. 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.....	2916 Westwood Ave.
SYRACUSE, No. 48.....	Syracuse, N. Y.
Griffin Square—Second Saturday.	
Robert E. Conley.....	231 E. Fayette St.
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 Spa., 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.....	824 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.