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The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-third Year

JANUARY 6, 1926

Number Eight

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**DULUTH, No. 99**—Jay C. Howard, President; Carl Torell, Vice-President; John A. DeLance, Secretary; Clarence Sharp, Treasurer; William G. Matta, Director; Edmund Matson, Sergeant-at-Arms; John A. DeLance, Edward Isaacson, Carl Torell, Trustees; John A. DeLance, Deputy.

**CANTON, No. 100**—Robert E. Davis, President; George Kimmich, Vice-President; Albert Price, Secretary; Burton E. Noble, Treasurer; Clifford Drake, Director; Robert Drake, Sergeant-at-Arms; William Toomey, David Burwell, Robert E. Davis, Trustees; Albert Price, Deputy.

**FARIBAULT, No. 101**—Victor Spence, President; John J. Doheny, Vice-President; Wesley Lauritsen, Secretary; Alby Peterson, Treasurer; Henry Bruns, Director; Oscar Johnson, Sergeant-at-Arms; Louis Roth, John Klein, John Schwirtz, Trustees; Victor R. Spence, Deputy.

**SOUTH BEND, No. 102**—William Canode, President; Harold V. Hanson, Vice-President; Leo Douglas, Secretary; Benjamin B. Berg, Treasurer; Donald Herran, Director; Leon Bonham, Sergeant-at-Arms; Albert Mercer, Donald Herran, Cecil Piper, Trustees; Benjamin B. Berg, Deputy.

**COUNCIL BLUFFS, No. 103**—Ransom Arch, President; Gerald Osborne, Vice-President; John J. Marty, Secretary; Robert Brown, Treasurer;

Francis Jacobson, Director; Arthur Johnson, Sergeant-at-Arms; Luther Taylor, Ray Anderson, Elmer Hanson, Trustees; Tom L. Anderson, Deputy.

**FORT WAYNE, No. 104**—R. Otis Yoder, President; Earl Shoptaugh, Vice-President; John J. Smead, Secretary; Ernest Thomas, Treasurer; Jesse Kuhlman, Director; Carl Stephenson, Sergeant-at-Arms; Earl Shoptaugh, Gifford Lehman, Paul Delucaney, Trustees; John J. Smead, Deputy.

**SCHENECTADY, No. 105**—Howard J. Bedell, President; John F. Koepfer, Vice-President; Harry A. Barnes, Secretary; Paul T. Sack, Treasurer; Walter H. Sears, Director; John T. Campbell, Sergeant-at-Arms; John F. Koepfer, Robert Eldredge, Joseph F. Cermack, Trustees; Harry A. Barnes, Deputy.

### SCOTLAND FOREVER!

An Aberdonian and an Englishman met in a hotel. The Englishman bet the Aberdonian five pounds that he could drink six pints of beer, straight off.

Just before the stake was placed on the table the Aberdonian left the hotel. He returned in a few minutes, drank the six pints and won the bet.

The Englishman asked the Aberdonian where he had disappeared to before the bet was made. He replied that he had gone over to the hotel across the way to see if he could do it.—[London Tid-Bits.

### SEASONABLE

A small boy traveling alone had a severe cold and kept up a continuous sniffing which irritated an old lady across the aisle of the coach.

"Boy, haven't you a handkerchief?" finally asked the lady in desperation.

"Yes, but I never lend it to strangers," was the boy's prompt answer.—[N. D. News.



DENVER—1927



## DENVER—1927

## (Bulletin, No. 5)

## OUR BANQUET

In days of old when Mars was bold  
 And dwelt on high Olympus;  
 When Gannymede poured out the mead  
 And Venus said, "Drink to us;"  
 In days of yore, ere Earth was hoar  
 And Noah worked his wine-press,  
 When the Hamwhatham gave him a slam  
 And mocked at his distress;  
 When Belshazzar, afraid of war,  
 Saw something still more fearful,  
 A finger writing on the wall,  
 Three words that gave them all a stall,  
 Till Daniel preached an earful;  
 When Nero fiddled while Rome burned,  
 And Charles, First, diddled, Cromwell  
 spurned—  
 In those old days now long gone by,  
 And even still more recent  
 A banquet meant a swill-fest high,  
 And to get drunk was decent.  
 But our banquet will be "dry,"  
 And eye will kindle still to eye  
 From one end to the other  
 And each will pledge his brother  
 In Champagne from old Manitou,  
 And be as sane as I or you,  
 And happy altogether.

Not long ago I received a suggestion. The suggestion came to me indirectly. It came in a letter addressed to Friend Wife from Omaha. The letter came from Mrs. Ota Crawford Blankenship, and any suggestion coming from this source is worth consideration. (And be it remembered she has the right to wear our emblem, presented her by the Omaha—1915 convention.)

The suggestion was to the effect that at the banquet to be tendered to the assembled Fraternal cohorts by Denver Division in July 1927, each plate be adorned with a dahlia bloom from my garden.

The suggestion is one I should heartily okeh but for one drawback. The trouble is that I may not have the dahlias.

I plant my dahlias between May 15 and June 1. After being put in the ground they take about three weeks before their shoots peep through their earthen blanket, and it is not until the middle of July that the first blooms of the early varieties appear. It is not until about the first of September that the entire garden is in bloom, and were the convention held from September 11 to 16, I should be joyfully glad to ship the two thousand blooms I am sure I could find then to grace Denver's banquet board.

Yeeow, Denver! Banzai, Denver!

And if I should happen to find a single dahlia in bloom, I shall ask the Missus to take it to Denver and be sure that it finds a place beside Mrs. Blankenship's plate. If there are two more, I shall ask her to adorn therewith the plates of Mesdames Anderson and Gibson.

But even if I have no dahlias there are other flowers that will be in bloom at the time. Possibly some of my two thousand gladioli, and if they are not, there are hollyhocks. I have peonies and iris, but they will be through. And even at that I have a good many friends in Denver who have all kinds of flowers, and then there are plenty of florists whom Bro. Johnny Fisher may interview in this matter of banquet adornment.

Yeeow, Denver! Banzai, Denver!  
 Nineteen hundred twenty seven!

You see, Mr. Bro. Editor, I take it for granted that there will be a banquet one evening betwixt July 11 and 16. A convention of the N. F. S. D. without a banquet would be like the play of Hamlet with the fair Ophelia left out. I don't know where it will be. Perhaps it will be at the Albany. Perhaps it will be at the Brown Palace. Perhaps it will be at the Shirley or Savoy. The selection of the place is up to Bro. Johnny and his co-ordinated cohorts of the Local Committee. But wherever it is it will be SOME banquet. As I see it in my mind's eye it will be a feast of good-fellowship, good-will and loving-kindness. A feast where smiles will be on every face, not merely because of the food and drink, but because of the happy spirit that these smiles will symbolize.

How many? Gosh all hemlock, what do you say to t-w-o t-h-o-u-s-a-n-d, Mr. Bro. Editor?

The delegates will of course be the guests of No. 64. The nondelegates will also be our guests on the pay-as-you-go principle. If we had the wherewithal, every adult American deaf man and woman from Maine to California, from Minnesota to Florida would be our guest without money and without price. If we could find no hostelry big enough to accommodate them, there would be the blue dome of heaven and the circumvalating hills and mountains with their snowy caps to nod smiling cheer to each and all. And ahem, that reminds me that Bro. Johnny has whispered that there may be such a treat, only it will be extra and additional to the banquet. Bro. Johnny told me not to tell nobody and thereby spill no beans and so I am telling you.

Oh Brother Frats and Sister Fratines what do you say to a buffalo barbecue way up on the Continental Divide among the scenic wilds of the Moffat road? Where you will have to pause betwixt mouthfuls to engrave upon your souls the memory of the vastnesses of Nature? And a real, honest-to-goodness buffalo as *piece-de-resistance*, and Lookout Mountain with the resting-place of Buffalo Bill not far away? I have never had a bite of buffalo meat, and my mouth waters in anticipation. It will be something to brag about the rest of my days.

Yeeow, Denver! Banzai, Denver,  
 1927!

This coming banquet by No. 64 should be a great feast, not merely because of the food and drink that will be served, but because of the men and women, great in the American deaf-mute world, who will be there. First and foremost there should be Rob Roy MacGregor and Edwin Allan Hodgson, the two foremost living American deaf men, men who were at the head and front of our affairs ever since we began to sense that we had affairs.

The MacGregor, hoary old rascal, may be asked to reply to a toast—"When me and Tut was kids." He is getting old, is Bro. Mac, but if

All flesh is grass, as people say,  
 Then Uncle Bob's a load of hay.

It will be an honor for each of us to shake him and Bro. Edwin A. by the hand and once again look into the kindly, pleasant eyes, sparkling with the untamed fires of youth, no matter what the years may have done to the bodily habiliment.

Yourself, Mr. Bro. Editor, Bro. Prex. Anderson, whose hand has so well held the tiller of our ship of state through all these years, Bro. Pach, Bro. Barrow, Bro. Antonius Schroeder, Bro. J. Schuyler, Bro. Junius Cookus, Bro. Whosenameis Legion, all the great and near-great of the American deaf will be there.

It will be some banquet. Yes, Suh, it will be some banquet, from the soup and nuts through the first response to the toast "Ride 'em Cowboy! Yeeow, Denver! Banzai, Denver!" by our booster-in-chief and chief-cook-and-bottlewasher, Bro. John Piscator Fisher, to the very end when taps sound for this feast of reason and this flow of soul. How I wish that Daddy Time would hurry up and instead of next year make that banquet come next week. But never mind. The weeks and months will pass quickly enough, and "next week" will be here before we realize it.

Are you coming Bro. Frat? Make up your mind you will and start getting ready right now. Save your pennies, nickels, dimes and dollars till you have a big bag full.

There is a lot more I want to say, but I am afraid to go beyond the page you have allowed me, Mr. Bro. Editor. And here again I am reminded of a half-baked thought I have been carrying under my golden thatch since I received the December Frat a couple of days ago.

It is much easier to TELL in our well-beloved sign-language of the glories of Colorado than to write of them in cold black and white. I might make a trip as far and as long as I could spare the time after the Colorado State Convention next June 3, 4 and 5 and meet the several divisions en route and tell them in the best and ablest manner I know how of what the trip to Denver and Colorado will mean. I shall have to ask the Local Committee to finance the Odyssey, and just where and how far I can go will depend on how long I can persuade my chickens and pigeons to give me leave of absence.

I have not spoken of it yet to any one, except Friend Wife, but will broach the thing to Bro. Johnny first whack.

What say?

Yeeow, Denver! Banzai, Denver!  
 1927.

Cordially,

GEORGE WILLIAM VEDITZ.



## TREASURER'S REPORT

## Division Collections for December

|                         |          |
|-------------------------|----------|
| Grand Division.....     | \$ 41.45 |
| Chicago .....           | 476.13   |
| Detroit .....           | 323.91   |
| Saginaw .....           | 27.45    |
| Louisville .....        | 180.29   |
| Little Rock .....       | 188.93   |
| Dayton .....            | 79.57    |
| Bay City .....          | 24.22    |
| Cincinnati .....        | 175.50   |
| Evansville .....        | 38.74    |
| Nashville .....         | 45.38    |
| Springfield, O. ....    | 36.87    |
| Olathe .....            | 113.94   |
| Flint .....             | 189.95   |
| Toledo .....            | 283.12   |
| Milwaukee .....         | 234.09   |
| Columbus .....          | 200.07   |
| Knoxville .....         | 79.74    |
| Cleveland .....         | 147.60   |
| Indianapolis .....      | 213.99   |
| Brooklyn .....          | 329.11   |
| St. Louis .....         | 299.84   |
| New Haven .....         | 70.12    |
| Holyoke .....           | 50.71    |
| Los Angeles .....       | 246.78   |
| Atlanta .....           | 81.53    |
| Philadelphia .....      | 292.97   |
| Kansas City .....       | 180.73   |
| Omaha .....             | 173.02   |
| New Orleans .....       | 103.79   |
| Kalamazoo .....         | 53.30    |
| Boston .....            | 193.09   |
| Pittsburgh .....        | 284.79   |
| Hartford .....          | 88.51    |
| Memphis .....           | 48.61    |
| Portland, Me. ....      | 62.02    |
| Buffalo .....           | 73.36    |
| Portland, Ore. ....     | 75.31    |
| Newark .....            | 134.09   |
| Providence .....        | 58.16    |
| Seattle .....           | 106.49   |
| Utica .....             | 120.62   |
| Washington .....        | 124.73   |
| Baltimore .....         | 91.74    |
| Syracuse .....          | 74.31    |
| Cedar Rapids .....      | 87.93    |
| Huntington .....        | 87.83    |
| Albany .....            | 116.78   |
| Rochester .....         | 90.47    |
| San Francisco .....     | 159.97   |
| Reading .....           | 49.48    |
| Akron .....             | 319.33   |
| Salt Lake City .....    | 40.59    |
| Rockford .....          | 74.80    |
| Springfield, Ill. ....  | 90.71    |
| Davenport .....         | 38.45    |
| Worcester .....         | 82.98    |
| St. Paul .....          | 170.08   |
| Fort Worth .....        | 130.30   |
| Dallas .....            | 192.65   |
| Denver .....            | 94.11    |
| Waterbury .....         | 37.26    |
| Springfield, Mass. .... | 28.38    |
| Waco .....              | 89.26    |
| Pittsfield .....        | 66.93    |
| Bangor .....            | 28.66    |
| Kenosha .....           | 97.03    |
| Birmingham .....        | 89.13    |
| Sioux Falls .....       | 85.46    |
| Wichita .....           | 114.68   |
| Spokane .....           | 39.60    |
| Des Moines .....        | 46.71    |
| Lowell .....            | 52.69    |
| Berkeley .....          | 80.31    |
| Delavan .....           | 184.02   |
| Houston .....           | 151.67   |

|                      |        |
|----------------------|--------|
| Scranton .....       | 51.81  |
| Richmond .....       | 107.49 |
| Johnstown .....      | 40.36  |
| Manhattan .....      | 231.48 |
| Jacksonville .....   | 127.00 |
| Lewiston .....       | 54.12  |
| Peoria .....         | 54.19  |
| Jersey City .....    | 71.91  |
| Bronx .....          | 82.50  |
| Columbia .....       | 66.67  |
| Charlotte .....      | 68.31  |
| Durham .....         | 87.32  |
| Dubuque .....        | 35.46  |
| Grand Rapids .....   | 31.66  |
| Toronto .....        | 243.67 |
| Duluth .....         | 39.31  |
| Canton .....         | 43.98  |
| Faribault .....      | 32.67  |
| South Bend .....     | 79.92  |
| Council Bluffs ..... | 35.55  |
| Fort Wayne .....     | 45.91  |

Total collections.....\$11,168.21

TREASURER'S STATEMENT  
FOR DECEMBER, 1925

## Balance and Income

|  |              |
|--|--------------|
| Balance, November 30 .....                             | \$720,661.71 |
| Division collections .....                             | 11,168.21    |
| Interest, mortgage loans .....                         | 1,928.70     |
| Interest, bonds .....                                  | 110.49       |
| Interest, banks .....                                  | 9.20         |
| Increase in book value of<br>bonds and mortgages ..... | 552.77       |
| Sale of emblem jewelry .....                           | 50.85        |
| Recording and registry fees .....                      | 23.75        |
| Exchange on checks .....                               | 1.40         |

Total balance and income..\$734,507.08

## Disbursements

|   |             |
|---|-------------|
| Death benefits .....                        | \$ 4,750.00 |
| Sick benefits .....                         | 615.00      |
| Accident benefits .....                     | 185.00      |
| Decrease in book value of<br>mortgage ..... | 78.18       |
| Organizing expenses .....                   | 8.00        |
| Refund of dues .....                        | 2.16        |
| Accrued interest on mort-<br>gage .....     | 151.67      |
| Salaries .....                              | 570.98      |
| Services .....                              | 396.55      |
| Official publication .....                  | 209.92      |
| Rent .....                                  | 175.00      |
| Postage .....                               | 86.00       |
| Office expenses .....                       | 43.12       |
| Insurance Department fees .....             | 25.00       |
| Lodge supplies .....                        | 19.80       |
| Printing and stationery .....               | 16.14       |
| Sundry supplies .....                       | 4.35        |

Total disbursements.....\$ 7,336.87

## Recapitulation

|                            |              |
|----------------------------|--------------|
| Balance and income .....   | \$734,507.08 |
| Disbursements .....        | 7,336.87     |
| Balance, December 31 ..... | \$727,170.21 |

Agent—Where's your ma?  
 Child—Choppin' wood.  
 Agent—Where's your pa?  
 Child—Makin' her.—[N. D. News.]

## TRUSTEE'S REPORT

## Ledger Assets, December 31, 1925

|                              |              |
|------------------------------|--------------|
| First mortgage loans .....   | \$622,343.92 |
| First mortgage bonds .....   | 49,925.73    |
| U. S. Liberty bonds .....    | 43,084.72    |
| Canadian bonds .....         | 995.55       |
| Cash in banks:               |              |
| Central Trust .....          | 4,605.52     |
| Bank of Montreal .....       | 4,354.35     |
| Secy's contingent fund ..... | 300.00       |
| Treasurer's cash .....       | 1,560.42     |

Total ledger assets.....\$727,170.21

## Balance in Funds

|                              |              |
|------------------------------|--------------|
| Reserve Fund .....           | \$645,561.79 |
| Mortuary Fund .....          | 11,182.48    |
| Sick and Accident Fund ..... | 52,098.17    |
| Convention Fund .....        | 6,886.20     |
| Organizing Fund .....        | 2,575.49     |
| General Expense Fund .....   | 8,866.08     |

Total in all funds.....\$727,170.21

## Concerning Investments

During the month of December, a partial payment of \$1,000 on a Chicago mortgage was received, and a \$7,000 first mortgage at 6% on Chicago South Side improved real estate was purchased.

## DECEMBER DISABILITY CLAIMS

|                                     |          |
|-------------------------------------|----------|
| *E. Stickler, Sanger, W. Va.....    | \$ 10.00 |
| F. Klitz, Marblehead, Ill.....      | 10.00    |
| E. Simpson, Springfield, Col.....   | 25.00    |
| J. D. Sullivan, Chicago.....        | 10.00    |
| *J. Williams, Rockford.....         | 15.00    |
| C. R. Booth, St. Paul.....          | 10.00    |
| J. Bradish, Kansas City.....        | 10.00    |
| R. L. Browne, Philadelphia.....     | 20.00    |
| L. Jacques, Southbridge, Mass.....  | 40.00    |
| O. Liner, Ruston, La.....           | 40.00    |
| L. Long, Devils Lake, N. D.....     | 10.00    |
| O. Morrell, Waterville, Me.....     | 45.00    |
| C. C. Neuner, Columbus.....         | 30.00    |
| E. Shaffer, Springfield, Ill.....   | 10.00    |
| Frank Walton, Toledo.....           | 10.00    |
| C. Weiner, Wheeling, W. Va.....     | 35.00    |
| John Bishop, Dallas.....            | 35.00    |
| *Paul DiAnno, Brooklyn.....         | 30.00    |
| *H. S. Edington, Washington.....    | 10.00    |
| *L. J. Laingor, Akron.....          | 15.00    |
| *H. Morrell, Waterville, Me.....    | 15.00    |
| *W. I. Roller, Akron.....           | 10.00    |
| *J. Scheuneman, Endicott, N. Y..... | 15.00    |
| *Jacob Stark, Brooklyn.....         | 20.00    |
| A. Anderson, Bottineau, N. D.....   | 10.00    |
| Amron Borocho, New York.....        | 50.00    |
| H. Briscoe, Los Angeles.....        | 30.00    |
| A. Faulhaber, Cleveland.....        | 50.00    |
| R. Feters, W. Milton, Ohio.....     | 10.00    |
| J. Hayes, Jacksonville.....         | 10.00    |
| J. Hovan, Cleveland.....            | 10.00    |
| J. L. Keller, Syracuse.....         | 20.00    |
| A. Mickenham, Laporte, Ind.....     | 10.00    |
| G. Mottram, Hartford.....           | 30.00    |
| Charles Wachuta, Cleveland.....     | 10.00    |
| E. Gardiner, Providence.....        | 20.00    |
| *L. Buckley, Pawtucket, R. I.....   | 35.00    |
| *F. Bohn, Bridgeport, Conn.....     | 10.00    |
| R. Brackenborough, Toronto.....     | 15.00    |

Total for the month.....\$800.00

\*Denotes accident claims.

DENVER—1927

## DECEMBER DEATH CLAIMS

Paid to Mrs. Carrie B. Royster, Concord, N. C., for death benefit of John H. Royster, Certificate No. 963, deceased October 20, 1925, \$1,000.

Paid to Mrs. Mary J. Kingry, Columbus, Ohio, for death benefit of Alonzo Kingry, Certificate No. 388, deceased November 16, 1925, \$250.

Paid to Mrs. Belle Oliver, Gillett, Ark., for death benefit of Joshes M. Oliver, Certificate No. 4520, deceased September 29, 1925, \$1,000.

Paid to Mrs. Bernice Bishop, Dallas, Texas, for death benefit of John D. Bishop, Certificate No. 6779, deceased December 8, 1925, \$1,000.

Paid to Mrs. Maud Harris Hudson, Selma, Ala., for death benefit of Shelby W. Harris, Certificate No. 2527, deceased November 26, 1925, \$1,500.

## OBITUARY

## Jasper J. Cross

Brother Jasper J. Cross, a social member of South Bend Division, died at his home in Goshen, Ind., December 23. He was in his 76th year. He became a member of the society in October, 1925.

## Robert E. L. Cooke

Brother Robert E. L. Cooke, 42, died at Memphis, Tenn., January 3. He joined the society through Chicago Division in October, 1903, transferring to Little Rock Division when it was organized as a charter member, and was its first president (1904). He later transferred to Los Angeles Division, then to Washington and finally to Memphis.

## Louis Jacques

Brother Louis Jacques, 63, died at his home in Southbridge, Mass., January 16. He was a member of Holyoke Division, which he joined in March, 1911.

## DEATHS

October 12—Mary Williams, wife of George W. Williams, Brazil, Ind.

November 2—Infant son of Fred Rines, Ft. Wayne, Ind.

November 21—Father of Joseph La Page, Holyoke, Mass.

December 4—John Kley, Jr., infant son of John Kley, Miami, Okla.

December 12—Mary Berry, mother of Linton E. Berry, Amite, La.

December 22—Clementine Hensel, mother of Harry Hensel, Chicago, Ill.

December 30—Mother of Anton Vezinsky, Chicago, Ill.

January 8—Mamie Tully, mother of Albert Tully, Ft. Worth, Tex.

"You Bet Your Life," is an expression also a challenge to those who do not carry a life insurance certificate. —[Bert Swift.

"Today is the tomorrow you worried about yesterday."

## Treasurer's Annual Statement

|   |              |
|---|--------------|
| Balance, December 31, 1924.....                                 | \$618,927.72 |
| <b>Income</b>   |              |
| Payments received from members:                                 |              |
| For Death Benefit Fund.....                                     | \$ 78,910.01 |
| For Sick and Accident Benefit Fund.....                         | 16,855.05    |
| For General Expense Fund (entry fees).....                      | 1,104.00     |
| For General Expense Fund (per capita tax).....                  | 24,024.25    |
| For Organizing Fund (entry fees, etc.).....                     | 228.79       |
| For Convention Fund (per capita tax).....                       | 3,375.77     |
| For Recording and Registry Fees.....                            | 172.55       |
| Total received from members.....                                | \$124,670.42 |
| Deducting refunds to members.....                               | 20.73        |
| Net amount received from members.....                           | \$124,649.69 |
| Interest income:  |              |
| Mortgage loans (net).....                                       | \$34,991.95  |
| Mortgage and Government bonds.....                              | 3,589.06     |
| Bank deposits.....  | 196.10       |
| Increase in book value bonds and mortgages.....                 | 579.92       |
| Total interest income.....                                      | 39,357.03    |
| From all other sources:   |              |
| Sale of lodge supplies.....                                     | \$ 395.80    |
| Surety bond premiums.....                                       | 195.06       |
| Sundry supplies.....  | 31.15        |
| Exchange on checks.....   | 15.80        |
| Tax refund, North Carolina.....                                 | 8.65         |
| Subscriptions to The Frat.....                                  | 1.80         |
| Income from all other sources.....                              | 648.26       |
| Total income.....   | 164,654.98   |
| Sum of balance and income.....                                  | \$783,582.70 |
| <b>Disbursements</b>  |              |
| Death Benefits.....   | \$ 24,659.83 |
| Sick and Accident Benefits.....                                 | 11,155.00    |
| Total benefits paid.....  | \$ 35,814.83 |
| Salaries.....   | 6,850.00     |
| Services—Employees and actuaries.....                           | 5,018.13     |
| Services—Medical Director.....                                  | 360.00       |
| Expenses—Officers and committees.....                           | 31.42        |
| Insurance Department fees.....                                  | 853.50       |
| Rent.....   | 2,100.00     |
| Printing and stationery.....                                    | 1,256.43     |
| Postage.....  | 428.41       |
| Lodge supplies.....   | 216.69       |
| Official publication, The Frat.....                             | 2,347.37     |
| Surety bond premiums.....                                       | 201.36       |
| Sundry supplies.....  | 54.46        |
| Office expenses (a detailed itemization is given below)*.....   | 690.97       |
| Organizing expenses.....  | 110.74       |
| Decrease in book value of mortgage.....                         | 78.18        |
| Total disbursements.....  | 56,412.49    |
| BALANCE DECEMBER 31, 1925.....                                  | \$727,170.21 |
| *Detailed Account of Disbursements for Office Expenses in 1925: |              |
| Taxes, North Carolina Department.....                           | \$ 13.73     |
| Electric Light.....   | 20.30        |
| Mimeographing and addressographing supplies, etc.....           | 16.95        |
| Subscriptions to periodicals.....                               | 12.00        |
| Rubber stamps and pads.....                                     | 12.75        |
| Supper money, officers and employees.....                       | 125.66       |
| Stationery, ruled pads, etc.....                                | 22.11        |
| Filing accessories, storage of records, cards, etc.....         | 38.92        |
| Supplies and sundries for wrapping and mailing.....             | 11.84        |
| Books of account and record.....                                | 40.20        |
| Fixtures, hardware, etc.....                                    | 3.15         |
| Towel supply.....   | 18.00        |
| Phone exchange service and tolls.....                           | 50.03        |
| Expressage.....   | 43.93        |
| Desk sundries—pins, rubber bands, pens, pencils, ink, etc.....  | 37.17        |
| Collection charges on checks and foreign exchange.....          | 14.81        |
| Notarial attest fees.....                                       | 27.75        |
| Car fares, etc.....   | 1.75         |
| Telegrams.....  | 7.59         |
| Typewriter and adding machine supplies and repairs.....         | 41.39        |
| Insurance publications and special copies of periodicals.....   | 27.80        |
| Fire insurance.....   | 12.38        |
| Vault rent.....   | 50.00        |
| Christmas donations.....  | 4.00         |
| Scientific and financial books.....                             | 26.50        |
| Miscellaneous.....  | 10.26        |
| Total disbursements for office expenses.....                    | \$ 690.97    |
| <b>Ledger Assets</b>  |              |
| First Mortgage Loans.....                                       | \$622,343.92 |
| First Mortgage Bonds.....                                       | 49,925.73    |
| U. S. Liberty Bonds.....  | 43,084.72    |
| Canadian Government Bonds.....                                  | 995.55       |
| Cash in banks.....  | 8,959.87     |
| Secretary's contingent fund.....                                | 300.00       |
| Treasurer's cash.....   | 1,560.42     |
| Total General Balance.....                                      | \$727,170.21 |
| <b>Balances in Funds</b>  |              |
| Reserve Funds.....  | \$645,561.79 |
| Mortuary Funds.....   | 11,182.48    |
| Total death benefit funds.....                                  | \$656,744.27 |
| Sick and Accident Fund.....                                     | 52,098.17    |
| Convention Fund.....  | 6,886.20     |
| Organizing Fund.....  | 2,575.49     |
| General Expense Fund.....                                       | 8,866.08     |
| Total in all Funds.....   | \$727,170.21 |



## NEW MEMBERS

|      |                |                      |
|------|----------------|----------------------|
| 1.   | W. F. Jones    | Chicago              |
| 1.   | C. R. Johnson  | Chicago              |
| 1.   | F. W. Hinrichs | Chicago              |
| 1.   | R. J. Ryan     | Valier, Mont.        |
| 2.   | R. Rollins     | Detroit              |
| 2.   | A. Roy Friday  | Detroit              |
| 2.   | J. Hostnick    | Detroit              |
| 2.   | L. Hoskin      | Milan, Mich.         |
| 10.  | T. Lowry       | Hamilton, O.         |
| 15.  | D. A. Brow     | Flint                |
| 18.  | B. Dawson      | Newark, O.           |
| 20.  | L. Carr        | Kingsport, Tenn.     |
| 22.  | G. Rushton     | Indianapolis         |
| 23.  | H. M. Cohen    | Brooklyn             |
| 23.  | P. J. Tarlen   | Brooklyn             |
| 23.  | J. Zucherberg  | Brooklyn             |
| 23.  | P. Bernstein   | Brooklyn             |
| 23.  | C. Marcus      | Brooklyn             |
| 23.  | H. McVeigh     | New York             |
| 23.  | H. Ebert       | Richmond Hill, N. Y. |
| 25.  | L. Wellner     | Canaan, Conn.        |
| 25.  | H. Gunther     | Bridgeport, Conn.    |
| 25.  | E. Hazler      | Groton, Conn.        |
| 25.  | R. Oliver      | New London, Conn.    |
| 25.  | D. La Varge    | Norwich, Conn.       |
| 25.  | *John McCue    | New Haven            |
| 26.  | J. Turcotte    | Holyoke              |
| 30.  | C. A. Kepp     | Philadelphia         |
| 31.  | T. Dick        | Leavenworth, Kan.    |
| 32.  | A. Kloppling   | Omaha                |
| 35.  | H. Gold        | Chelsea, Mass.       |
| 35.  | J. Sampson     | Everett, Mass.       |
| 35.  | A. O'Brien     | Revere, Mass.        |
| 36.  | M. Mervoch     | Carrick, Pa.         |
| 36.  | B. Teitelbaum  | Edgewood, Pa.        |
| 38.  | L. Maxwell     | Georgetown, Miss.    |
| 40.  | J. Koszarcki   | Buffalo              |
| 40.  | R. Heacock     | Buffalo              |
| 41.  | F. Thayer      | Portland             |
| 41.  | M. Barthlow    | Portland             |
| 41.  | E. Berry       | Portland             |
| 41.  | G. Berry       | Portland             |
| 41.  | J. Weins       | Portland             |
| 41.  | A. Eden        | Portland             |
| 41.  | D. Smith       | Portland             |
| 41.  | H. Brelje      | Portland             |
| 41.  | C. Gannon      | Portland             |
| 41.  | M. Sanders     | Portland             |
| 41.  | L. Wood        | Portland             |
| 41.  | R. Hummel      | Salem, Ore.          |
| 41.  | F. Johnson     | McMinnville, Ore.    |
| 42.  | J. Ventury     | E. Orange, N. J.     |
| 47.  | F. Miner       | Frederick, Md.       |
| 49.  | A. Gabrilson   | Cedar Rapids         |
| 50.  | A. Fast        | Fairmont, W. Va.     |
| 63.  | E. Williams    | Dallas               |
| 63.  | W. Cowan       | Wichita Falls, Tex.  |
| 68.  | W. Evans       | Bartlett, Tex.       |
| 80.  | A. C. Kastner  | Delavan              |
| 80.  | C. Keach       | Eau Claire, Wis.     |
| 80.  | C. Olson       | Prairie Farm, Wis.   |
| 80.  | A. Kutz        | Lyons, Wis.          |
| 87.  | J. Sturtz      | New York             |
| 87.  | S. Bashein     | New York             |
| 87.  | M. Rosenberg   | New York             |
| 87.  | H. Koritzer    | Astoria, N. Y.       |
| 96.  | R. Winn        | Devils Lake, N. D.   |
| 100. | *J. F. Frazee  | Canton               |
| 102. | L. E. Ingle    | Goshen, Ind.         |
| 103. | C. Sparks      | Rock Springs, Wyo.   |

\*Indicates social member.

DENVER—1927



THE NEW ENGLAND HOME AT DANVERS, MASS.

The property is situated on the main line of traffic between Salem and Danvers, Mass., and comprises a brick dwelling, two stories high, containing 32 rooms. In the rear is a large stone building used as barn, carriage house, garage and tool house. On the ground level of the house is a room, with hardwood floor, sheathed walls and ceilings and plate glass windows, which will be admirably suited for a place of entertainment, dancing and general gatherings.

The house with its 32 rooms has also five bathrooms. It is steam heated, equipped with electricity and has a new electric refrigerator, and electric range. Living rooms on the first floor are large and well arranged, the largest room being a banquet hall with a seating capacity of 75. Nearly all the floors in the house are of hard wood, and most of them of quartered oak. The dining room is especially attractive with its floor, walls, ceiling and furniture of quartered oak. While not included in the sale, Mr. and Mrs. Hussey (the former owners) generously permitted the dining room furniture to remain. In one of the bedrooms on the second floor is a beautiful mahogany set, and this also Mrs. Hussey said she desired to leave as it was, to be used if possible by a couple, as a memorial.

There are entrances on three sides of the house, and each of them is very attractive. A wide veranda extends around three sides of the house, giving opportunity for outdoor life and shelter at any hour or season. Not the least advantage of the location are the wonderfully beautiful landscapes to be seen in every direction. The house faces westerly, with the Waters river stretching away for half a mile toward the setting sun. The river flows within 200 feet of the property along its northerly side.

While the present estate includes a very large farm, the land which the trustees have bought comprises about three acres, consisting of lawns and gardens, which are laid out with fine taste. Shrubbery, flowers, ornamental trees and fruit trees are all well arranged. The trustees have also secured a lease of the large tract of land between their property and the river for recreation purposes, so that the facilities for outings, picnics and social gatherings of the deaf, which for many years have featured life at the former location in Everett, especially on holidays, will be more adequately accommodated here.

The property has its own water supply in addition to the town water system, and extends throughout the house, barn and garden, so in every way seems to be ideally adapted to the needs of the Home.

Negotiations for the property were carried on under especially happy circumstances, and Mr. and Mrs. Hussey evinced much interest in the Home and its unusual work. Not only was the furniture of the dining room and bedroom given as a gift, but also draperies and carpets and many other valuable things. Then to cap the climax, when the papers had been formally passed by which the trustees received title to the valuable property, Mr. Hussey presented to Mr. Hubbard, treasurer of the Home, a check for \$5,000 as a contribution to the building fund.

Two of the Society's members, James T. Pierce and Gorham Abbott, are residents of this Home.

## THE GET-ONE DEGREE

Look at the list of new members this month. Pretty good, eh? Look at Portland! 13 of 'em. And in territory supposedly well covered. And Brooklyn, New Haven, Delavan, Manhattan—still on the job. There are lots of prospects near you, if you only look for them. Get your name here next month.

Chicago Division—Peter Livshis (2), Lewis Ruskin, C. C. Codman.

Detroit—Peter N. Hellers, Ralph Beaver, George Davies, Ivan Heyman-son.

Cincinnati—Rodney M. Bradley.

Flint—George F. Tripp.

Columbus—George W. Fox.

Knoxville—John C. Burgin.

Indianapolis—Luther Lyons.

Brooklyn—Louis Cohen (3), Joseph

L. Call (2), Daniel Lynch, Herman

Plapinger.

New Haven—Michael Lapides (6).

Holyoke—Joseph F. Gagnon.

Philadelphia—Albert W. Wolf.

Kansas City—Eugene G. Smoak.

Omaha—John Scheneman.

New Orleans—H. Lorraine Tracy.

Boston—Norman Daniels, Samuel

Gouner, J. H. O'Neil.

Pittsburgh—J. Clinton Craig, Samuel

Nichols.

Buffalo—Bill J. Laczynski.

Portland, Ore.—Charles J. Lynch

(4), Bird L. Craven (2), Maurice

Werner, William J. LaMotte, Lyle E.

Fowler, Orson H. Fay, Henry P. Nel-

son, John O. Reichle, Harold C. Dar-

ling.

Newark—Charles Cascella.

Baltimore—George H. Faupel.

Cedar Rapids—Carl W. Osterberg.

Huntington—Gordon W. Walsh.

Rochester—Arnold L. Slater.

Dallas—Troy E. Hill (2).

Waco—Albert Janak.

Delavan—Joseph E. Wachute (2),

Percy M. Goff, Marvin C. Goff.

Manhattan—Isidor Lovitch (2),

Joseph Worzel (2).

Dubuque—George E. Jackson, Louis

W. Burns.

Canton—Albert M. Price.

South Bend—William S. Yoder.



## OFFICIAL NOTICES

In this issue is given a complete list of our subordinate division officers for the year 1926, as is our annual custom. The names of the deputy organizers for the divisions are also given. It will be well to remember that this list is in the January Frat, so it will be available for reference. There are a good many changes in the personnel, both officers and deputies. To all, the home office extends greetings and best wishes for a prosperous year. To the deputies especially we look for results in the drive for new members which is now on. This is the silver jubilee year of the society and we are out to make it the "biggest" we have yet had, but must depend on our staff of deputies to do their share, and to get their divisions and every member thereof to do theirs.

Supplemental to what was said in this column last month regarding members holding paid-up certificates, we wish to add that the allowing of division privileges to such is optional with the division. There are cases where some of these members have left the society (active membership) under circumstances that do not entitle them to the "social" consideration and its attendant privileges, so this modification of the ruling in December is necessary.

Division secretaries and individual members will please note that the home office has discontinued supplying the numbered bronze fob pendants, also that the large five-eighths size lapel buttons, both gold and filled, will not be carried hereafter. We have on hand a few of each, but when these are sold there will be no more to be had. The small size buttons are in steady demand and will be continued. The large size are so seldom asked for that it does not pay to have quantities made—they become "shop worn" and "dead stock," their popularity has waned, they seem to be "out of style."

Division secretaries and treasurers should pay no attention to outside parties requesting lists of names and ad-

resses of members. Such lists are society and division property and should never be supplied without permission of the home office. The same rule holds at headquarters—and always has. This notice is given because there have been recent instances where parties have asked for such lists for use in circularizing and private ventures. We do not believe that our members want their names and addresses given such publicity.

With Class C rates so much more favorable than those of our old Class A, taking into consideration how Class C has "dividend" waivers after the first year, it is requested that our deputies stress to applicants the advantages Class C has over Class A and endeavor to eliminate requests for Class A. A little figuring will show where Class C, with its surrender values and waivers is much the best of the two. Of course, this does not apply to the other three classes—they have their special features—but only to where the whole life certificate and its accompanying lower rate is wanted.

## SCHENECTADY DIVISION NO. 105

Schenectady Division No. 105 was installed at Schenectady, N. Y., Saturday evening, January 9. The Schenectady Elks' beautiful lodge room was the scene of the event, being the gracious boost of the "best people on earth" to the latest comer in local fraternal circles. Right here, the new division wishes to acknowledge its thanks and appreciation.

Max M. Lubin, Deputy of Manhattan Division, was installing officer—delegated by Vice-President Pach in charge of the Eastern District—and put over the ceremonies in fine shape. He had the assistance of visiting officers from Albany Division and representatives of Springfield No. 67 (John Haggerty), Utica No. 45 (Richard McCabe) and Buffalo No. 40 (William Myles).

The list of officers of the new division is given elsewhere in this issue. The charter members are Walter H.

Sears, Edward Klier, Harry A. Barnes, John F. Koeper, John T. Campbell, Joseph F. Cermak, A. Burdette Smith, Robert Eldredge, Howard J. Bedell, Edward J. Minor, James M. Trainor, Casper F. Bylinski, Willis C. Fuller, Jr., Paul T. Sack, John Seely.

After the installation ceremonies, adjournment was taken to the banquet room and, fortified with an excellent dinner, the crowd proceeded to listen to some fine speeches, with the new president, Brother Bedell, opening with a message telling of his aims and hopes for the year, for the division and its future. Then Brother Barnes took charge, as toastmaster, first seeing to the proper passing around of the heirloom flask sent by Fort Wayne No. 104. (Hold on, boys! Its contents were lacteal, as is proper for infants.) President Bedell saw that no one was overlooked. (Come on, you No. 106, the flavor's fine.)

Brother Lubin delivered one of his usual excellent addresses—a resume of "Why the N. F. S. D."—and those of you, my readers, who have seen him talk—well, you know it was worth listening to. Chester Brown, Albany Division's president, came next. He expressed his regret at No. 51's losing so many members—fifteen in a bunch, these charter members—but confessed it was all for the good of the order, and congratulated No. 105 on its arrival. (Good loser, "Chet" Brown.) Brothers Haggerty and McCabe made warm congratulatory talks, promising the continued good-neighbor cooperation that had existed between Albany Division and their own would continue for the new addition. After some impromptu remarks from others, Brother Lubin closed with "Auld Lang Syne."

Thus was No. 105 inducted—made the 105th link to the ever-lengthening and ever-strengthening chain. It expects to introduce itself by portrait in the columns of The Frat very soon—we want the rest of you to see what we look like. We are going to show you what we can do. Keep your eye on us. Hail! Brothers everywhere.



TWO PANORAMIC VIEWS OF DENVER

Courtesy Burlington Route





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Address all correspondence to  
**FRANCIS P. GIBSON** Editor  
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the editor by the 10th of the month.

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

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

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

Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.



JANUARY, 1926.

\$727,170.21.

Denver—1927.

February payments are due.

Welcome, Schenectady Division No. 105.

Look at the "Get-One Degree"—see the fellows who made it on the start-the-new-year-right plan. Better late than not at all, we will look for your name there next month.

We note the retirement of Anaclet Mercier as treasurer of Holyoke Division, after 13 years of consecutive service. There's an example of making good. It has only been equalled once, we believe; that is, in that office. Do you remember when John J. Frederick of Louisville Division held the record? If there are others—let us know about it, and we will tell it here.

It has been our policy not to print special obituaries or resolutions in connection with the passing on of our members. We feel that the praise due them should be given them while they are with us. However, there are times when we are warranted in departing from this rule—the recent death of Robert E. L. Cooke of Memphis deserves notice here. Back in 1903, when the F. S. D. was struggling for existence, Brother Cooke, while on a visit to Chicago, cast his lot with us, joining No. 1. He was then 19 years old. The following year, when he was but 20, he took the leading part in the organizing of Little Rock Division No. 5, and was its first president, and one of its delegates to the Detroit convention in 1905. Often since then his in-

WE CONTINUE TO RECEIVE COMPLAINTS from members who say they fail to receive The Frat. Some go as far as to claim they have had no paper for months, for a year or more in a few cases. If they think enough of the paper to go to the trouble of writing us a card when they change their addresses, and not depend on someone else to send us the notice there would be less trouble all around. Sending us such notice in addition to the one expected by the division secretary is an easy matter and costs but a cent for the postal card, a little ink, elbow grease and a few moments of one's time—and saves a lot. Usually at least seventy-five per cent of the trouble is at the member's door, with the other twenty-five due to the division secretary delaying or forgetting to relay changes. The mail service can be blamed sometimes, it is true, but on the whole it is pretty good service. We want every member to get his paper—that is what we print them for. Just remember if you do not get yours to send us notice of it. We are always glad to supply back numbers and to trace up any mistake there might be in the service. To wait several months, to say nothing of a year or more, before demanding that what you pay for should come to you as do some, is the height of foolishness. If you have reason to kick, do it outwardly and in the proper direction.—[Reprint.]

terest in the society has been substantially shown—Washington, Baltimore, Los Angeles, Memphis Divisions all knew him for the 100% Frat he was. We assuredly can ill afford to spare such members. He will be missed. The Editor knew him well, and admired him—and this is a sincere tribute to his memory. He was a good Frat. May there be more like him in the days to come.

We are trying hard to keep up with the procession, but headquarters is mighty busy these days of annual reports. Bear with us if you do not get prompt service for a while. Look at the fine shape we start 1926 in. It is worth a lot of waiting and working for. In the February Frat we will give our annual report, as made to the state insurance departments, and that of our annual valuation, as is our custom. They will have a lot to show.

We have on various occasions mentioned how there is much more real fraternity in this society of ours, in its divisions, than is generally credited to it. The recent concrete examples exhibited by Indianapolis and Seattle Divisions in raising funds for the relief of members suffering from that dread scourge, tuberculosis, are but added indications that there is plenty of fraternity in the organization, and of the practical kind. And it is good to see. We feel that there has never been a case of real need which has not had the attention of the division concerned—and we do not believe there ever will be one. Yes, that is faith, and based on what has gone before, as well as on what is shown today. It is going to endure, too.

A lot has been and is being said to the effect that this or that organization can give you more than the N. F. S. D. for the same or less money

than you pay to it. Before you fall for this sort of salesmanship, do a little figuring and ask questions of those that know. It is not the cheapness of a thing that counts, but how good it is. The fallacy of buying two articles because they happen to be cheap, when a better one may be had at a price lower than the two costs has been shown time and again. Some of our members have taken membership in other organizations just because they think they are getting more for their money, whereas if they would put the same money into added protection in the N. F. S. D. they would find it not only costing them less but they would be making a better buy. This applies to the argument that the N. F. S. D. cannot give them the "extras" they want—it can and will if the difference in cost will be met. The so-called good old days of "free lunch" and its imaginary something for nothing aspects have given way to a plain statement that one has to pay for what he gets—there never was a time when something for nothing really existed; that is, outside of charitable organizations. Cheap insurance of any kind should not have any consideration from the man who wants nothing but the best, or from any other man, for that matter. It is a poor investment. The N. F. S. D. carries nothing but first class goods in stock. Aside from the fact that you should patronize home industries, your "neighborhood store"—your very own insurance organization—you cannot get around that the N. F. S. D. has the goods, the reputation, the right prices. Why go elsewhere?

#### SPECIAL NOTICE

In addressing the home office, or individuals there, please add the room number, like this: (Suite 907) 130 North Wells St.





# Division Notes

Edited by Charles B. Kemp

## Coming Division Events

### February

- 6. Annual ball.....Brooklyn
- 6. Costume party.....Utica
- 7. Open house.....Providence
- 13. Annual mask ball.....Chicago
- 13. Ball.....St. Louis
- 13. Masquerade.....South Bend
- 13. Card party.....Washington
- 13. Valentine social.....Buffalo
- 13. Valentine social.....Huntington
- 13. Mask ball.....Akron
- 20. Dance.....Council Bluffs
- 20. Banquet.....Pittsburgh
- 20. Masquerade.....Syracuse
- 20. Masquerade.....Los Angeles
- 20. Party.....Toledo
- 20. Masquerade.....Portland, Ore.
- 20. Bazaar.....Baltimore
- 20. Masquerade.....Wichita
- 20. Card party.....Ft. Wayne
- 21. Smoker.....Pittsburgh
- 22. Mask ball.....Newark
- 27. Anniversary.....Cincinnati
- 27. Mask ball-Revue.....Jersey City
- 27. Banquet.....Springfield, Ill.
- 27. Masquerade.....Ft. Worth
- 27. Valentine party.....Rochester
- 27. Party.....Kansas City

### March

- 13. Social.....Jacksonville
- 20. Box social.....Baltimore
- 20. "Fortunes".....Davenport
- 20. Anniversary.....Dayton
- 31. April Fool social.....Washington

### April

- 10. Ball.....Holyoke
- 17. Fraternal.....Portland, Me.
- 17. Anniversary.....Baltimore
- 24. Banquet.....Dallas
- 27. Dance.....Bronx

### Chicago

Recent visitors at headquarters were Dale Paden, Scribner, Nebr., Mr. and Mrs. Emil Rosenfield, Milwaukee, Wis., Joseph Schreiter, Delavan, Wis., Miss Celia D. Gordon, Chicago, Mr. and Mrs. Arthur Tremaine, Detroit, Mich., Samuel G. Henry, Toledo, O., William Van Lewis, Springfield, Ill., William J. Japes, Detroit, Mich., Herbert S. Ferguson and Clyde Rhinehart, Dubuque, Ia., Eldon R. Gedney, Springfield, Ill., Virgil V. Bower, Baker, Ore., Robert N. Lawson, Toledo, O., Irvin W. Dubey, Grand Rapids, Mich., Abraham Lee, Akron O., Jack Seipp, Evansville, Wis., William H. Smith, Rolling Prairie, Ind., S. Robey Burns and Henry Molohon, Jacksonville, Ill., William H. Hazlitt, Toronto, Can.,

Henry D. Maher, Benton Harbor, Mich., Wilbert P. Souder, Washington, D. C., Clarence E. Sharp, Duluth, Minn.

The division's annual public installation of officers held at the S. A. C. on January 1 was a pronounced success. Many who had made "a night of it" New Year's Eve were too tired to attend, but even then we had a fine crowd present to view the ceremonies. As usual, we held open house at the club during the afternoon, but not many took advantage of it, however. But in the evening the crowd was all that could be desired, and after the completion of the ceremonies enjoyed a fine social time, helped out with generous ice cream sandwiches, provided by the division. Several out-of-town Frats were present and made brief remarks. Among them were Clarence E. Sharp, Duluth Division, Arthur Tremaine and Eugene Rouseau, Detroit Division, and William Van Lewis, Springfield, Ill. Division. We were glad to have them with us.

Our regular January meeting on the 5th was well attended. The chief topic under discussion was the matter of the coming celebration of the birthdays of the N. F. S. D. and Chicago Division. The committee having the affair in charge handed in several recommendations and requests, all of which were given favorable action. The committee now is to have a free hand in everything. It can put over any form of entertainment it may see fit, and go to any reasonable expense. This permission shows that No. 1 is solidly back of the committee, and assures the success of its efforts, whatever form they may take. At the last meeting of the committee David J. Padden was made chairman, with general charge of everything. He and his abilities need no introduction to the Chicago boys. Everything he handles is sure of being a success. The redoubtable Jimmy Meagher has been appointed press agent for the Jubilee, and can be depended on to whoop things up in fine style. From now on things are going to begin to happen, and when the time comes for the grand display, keep your eye on Chicago. Better, yet, come and see with both eyes. Press Agent Meagher has something in this issue of The Frat. Look it up, read, and remember.

Our oral friends are at last waking up to the fact that charter membership in the proposed new oral division for Chicago is an honor to strive for. And as it can be obtained only

by joining the society before the new division is formed, quite a number are now putting in their applications through No. 1. The more that join now, the quicker the establishment of the new division. The reduced \$3 rate will be in effect until June 30, and it will be much to their financial advantage to join now, aside from the charter membership privilege. We look for a lot of applications in the next month or two.

I suppose our Chicago readers have got their costumes all ready for the Frat masquerade ball on February 13. If not, it is time they got busy. "It is going to be some ball, and I don't mean maybe," says Chairman Maiworm. And from his account of the preparations for it and the prizes he expects to put up, it sure will be the last word. The Frat annual is always a classic in Chicago, and this one is going to be no exception. In the slang phrase of the day "if you miss it, you miss it," so remember the date, February 13, and the place, Silent Athletic Club hall, 5536 Indiana Ave.

Frat headquarters is a busy place these days, and visitors get but scant attention. The reason is that the whole force is working overtime to get the annual statement out on schedule. Every one of the forty states in which we do business requires us to make a full, detailed account of business done during the year, the number of members, insurance in force, total of assets and liabilities, balances in funds, how collected and how and for what disbursed, a complete record of bonds, mortgages and other investments, and a hundred other incidentals down to the minutest detail—and that means work, and lots of it, right on top of the regular routine, always heavy at this time of the year when divisions are all changing officers, and the new men are not yet fully on to their jobs. But headquarters force don't grudge the extra work. Rather they are proud of the showing we are able to make, the published reports of several state insurance departments placing the N. F. S. D. well up in the front rank of fraternal societies in the matter of percentage of solvency—which means its ability to keep its promises, and pay all obligations, something not all societies of the hearing can do. All of which means stand by your own society. Boost, don't knock. And don't forget that a drive for new members is on, with a special entrance fee of only \$3. Get after 'em.

Items regarding old timers are always of especial interest. Just now Certificate No. 22 holds the limelight. He is Frederick W. Sibitzky of Chicago. Born and educated in Germany, he came to this country when a young man. He quickly assimilated American ways, and is now as good and well-posted a citizen as anyone could wish. But the call of the land of his birth is too strong for him, and in May he will make a six-weeks' trip across the big pond to visit old scenes.



### Pittsburgh

The division banquet is only around the corner now, and from predictions given out by our "Prophets of Gloom" it sure is going to be a gloomy day for those who do not make reservations at once. The committee in charge has declared their intention of having the state constabulary out and act as door guards as the "gates" were almost crushed last year, and the division officers lost their seats of honor at the speakers' table. They want all reservations sent in not later than the 15th of February, as that will give them 5 days in which to arrange the program and see to it that no one is disappointed. The writer got a peek at the menu and he almost ate it up as it looked almost as good as what was written on it; and most of you know that all fat men are good judges of a menu. So get wise and write William McK. Stewart, 19 W. Park Way, N. S., Pittsburgh, and ask for reservations. The price per plate will be \$2, and all reservations must be paid for when application is made. The menu will not be the only good thing, as Grand Secretary Gibson has sent in his acceptance of the division's invitation to be its guest and will be with us. The Oakland Serenaders will furnish music throughout the evening, and there sure will be some pretty girls doing the Charleston, and the wall flowers can enjoy themselves flirting and watching for a few "roll-downs" on the dancing floor. The writer does not know who is to make speeches, but is sure there will not be many, and with only a few minutes allowed each one. May Pittsburgh have the pleasure of having many of our brothers from other divisions at their greatest event of the year. All visiting Frats are assured a good time sight-seeing, goat nite, beer, and most of all, a "Regular Frat Greeting." (We All Eat.)

The Division's Christmas treat for the kids was given on the 26th of December and every one of them went home with a full "Frat tummy." The committee in charge of the affair should be congratulated on the way it was arranged, as every one present declared it the best ever held.

Pittsburgh's noted motorcycle squad is fast disappearing and an automobile club is taking its place. Those having cars now are Brother Leitner, a Studebaker sedan, Brother Blackhall, a Moon sport, Brother Friend, a Saxon touring, Brother Reed, a Ford touring, Brother Reiser, a sedan, Brother Jones, a Chrysler coach, Brother Allen, an Overland sedan and Brothers Rickenbrode and Fry a Ford coupe each. There used to be about 12 motorcycles compared with two now. The holdouts are Brothers Stewart and Cowan, who both ride Indians.

President Nichols and Brothers Cowan, Leitner and Painter, our board of trustees, were guests of the Town of Wilkinsburgh at the town jail on

the 30th of December. They were charged with being bootleggers, hijackers, robbers, murderers, second story mikes, and so on. They were discharged as soon as they were inside the station, as the arresting officer did it on the story of an unknown woman who was seeking publicity. It seems that while the above mentioned brothers were making their way home from the trustees' meeting with their flashlights going, the woman took them for outlaws because of the flashlights and called the police. The trustees are none the worse after the thrill that should come but once in a life time—a free ride in the patrol—and they are bragging about it now.

### Columbus

The experiment of holding our New Year's social on January 1 instead of on December 31 as heretofore, proved to be a success both financially and in attendance. The change is likely to be made permanent, unless it should happen that January 1 falls on Sunday.

The new officers of the division were sworn in at the January meeting. President Huffman announced the following standing committee chairmen: Sick and Relief committee, Elmer Elsey; Lawn Fete, Herbert Volp; Smoker, Albert W. Ohlemacher; New Year Social, Charles Loher. The various chairmen have the privilege of selecting their own aides, except the chairman of the Sick and Relief committee. These are all appointed by the president.

Another new member has been added to the roster of old No. 18. This time it is Benjamin Paul Dawson of Newark, Ohio. It begins to look as if there would be a division in Newark one of these days, from the way the residents of that burg are putting in applications. There ought to be a hustling deputy hereabouts to look into the matter. [There will be.—Ed.]

Latest auto owner? Pat J. Connolly, Ford Tudor sedan, and he has promised poor us a ride. See that we get it, Pat!

Both the stork and Dan Cupid have been busy here lately. Brother and Mrs. C. B. Jones had a fine new daughter a couple of weeks ago. In November F. L. Blackford was married to a Miss Nelson of Zanesville, and the secret has only just leaked out. Then James McMillen chose December 24 as a fitting time to get married to Miss Hoaglund of Cleveland. Congratulations all around.

### Lowell

Sunday afternoon, January 10, Lowell Division held a public installation of officers in Odd Fellows' Hall. A good crowd turned out, undeterred by a 7-inch snow blanket on the ground. Everything went off in fine style under

the direction of Allen B. Meacham and William H. Battersby of Boston Division. Brief speeches were made by Brothers Meacham, Battersby and Rowse of Boston, McCord, McMahon and McGeever of Lowell, and Charles Moscovitz, a member of Houston Division, but now located in Derry, N. H. Following the installation a light buffet lunch was served.

Greetings and best wishes for a happy and prosperous new year to all divisions from Lowell Division.

### Des Moines

Here we are again. Not much to say, as we haven't heard much, but here goes.

After our regular business meeting December 7 we turned over everything to our better halves, and they successfully engineered a bazaar, the proceeds of which were to be used to defray the expenses of our annual Christmas party for the Frats, their wives and children, and some non-Frats. Everything was sold in short order, and some who would have bought were disappointed. As a result of the sale, Walter De Armond, acting as Santa Claus, was able to make a free distribution of candy, nuts, and fruit, to say nothing of toys for the kiddies, at our Christmas party on December 19. A crowd of about 50 turned out to see old Saint Nick shake the soot off his boots after coming down through the chimney.

On February 13 we will have a masquerade party, and we want every Frat and non-Frat to be present from far and near to be present and enjoy themselves. Olaf Larsen is chairman of the arrangements, and assures everyone of a good time. And, with apologies to Walt Mason for cribbing his style, there will be prizes, of course, and eats for all, so bring your friends to our masquerade ball.

### Seattle

Visitors at our January meeting were Alexander Swanson, Chicago Division, Curtis C. Kidd, Milwaukee Division, and Charles Lynch, Cortland Greenwald, Anthony Kautz, Charles Lawrence and Harold Darling of Portland Division.

Speaking of Portland Division, our nearest neighbor in the happy family, we are glad to note its hustling ability as shown by its having gathered in some twelve or fifteen recruits during the December drive. Congratulations. (Congratulations are all right, but imitation is the sincerest flattery.—Ed.)

The annual New Year's party given by the Seattle Frats on December 31 was a record breaker for attendance at this time of year. Some 140 people were present at the party, and a goodly sum was netted for the local treasury. William S. Root was chairman of the committee in charge.

After changing its meeting place every few months during 1925, Seattle Division hopes to be permanently located for 1926 in Eagles' Auditorium, Seventh Ave. and Union St.



**Buffalo**

On the evening of Saturday, January 2, the division held its annual installation of officers. In the absence of the retiring president, Edward Boecker, the ceremony was conducted by Frank Krahling, our 1923 secretary in his usual capable manner. Following this, the new president, Daniel Coughlin, announced his committees for the coming year. During the business session that then followed, two applications for membership were received and approved. Since the special rate of \$3 is to be continued for another six months, we have high hopes of adding materially to our membership.

Indications point to a large number of socials under division auspices this coming year. The more the better, as nothing adds more to the fraternal spirit and good will than a pleasant social time among your own friends.

Social Chairman Zink announces a Valentine (not Valentino, girls) social for February 13. Even if he is last on our roll call, he puts the entertainments over. Come and see.

**Holyoke**

About thirty people attended our Hallowe'en party at the home of Arno Klopfer on October 31. Plenty of good games were provided for our amusement, including the time-honored bobbing for apples in a tub of water, with bags of apples for the winners.

Another pleasant entertainment was a whist party at the home of Anaclet Mercier on December 12, engineered by Frank Kusiak. A fine, home-cooked supper helped greatly in making the evening a pleasant one.

Billy Laczynski has been granted a transfer from our division to Buffalo Division. We are sorry to lose him, but as he is working in Buffalo, we realize it is to his advantage to transfer to that division, and wish him luck.

After serving as division treasurer for 13 years, Anaclet Mercier has decided to take a rest. Arno Klopfer succeeds him, and all dues and remittances should be made to him. His address is P. O. Box 253, Holyoke. Non-resident members should make a note of this. Brother Mercier, retiring, has earned, and I feel sure, receives the thanks of the division for his long and faithful service. It is a record that he may be proud of.

**Fort Wayne**

On the evening of December 31 the members of Fort Wayne Division gathered at the home of Fred Kummer to watch the old year out, and to welcome the infant 1926. And the welcome they gave the new arrival was a welcome indeed. It was more like pandemonium broke loose. But it did not seem to bother him. All he said was "mum-mum-mum" as we drank his health in one-half of one percent, which we translated to mean "Happy New Year." Eating and more

merry-making and fishing in the "fish pond" kept us happy well into 1926.

February 20 will see the beginning of our social calendar for the year. This will be a combination card party and Washington's Birthday social. Further details will be made by card, and we earnestly urge all Frats who are able to do so to attend and help make it a success. Fred Kummer is chairman, assisted by John J. Smead and Ernest Thomas.

Our vice president, Earl J. Shop-  
taugh, is nothing if not ambitious. He has opened a print shop of his own in Huntington, Ind., and is now out for business. We sure wish him success.

We are glad to chronicle that Glenn Butler, who has been laid up for some time following an operation, has fully recovered, and is back at work again.

**St. Paul-Minneapolis**

The dance given by the Twin City Frats on December 31 was probably the biggest and best yet given. Deaf people from all parts of the state, and from Canada, North Dakota, Iowa and Wisconsin were present, and expressed entire satisfaction with the way they were entertained. And our local treasury is about \$60 richer, too.

The public installation of officers on January 1 was carried out in an impressive manner, and seems to have made a deep impression on all, especially non-Frats. The speeches were short and snappy, and the ceremony itself went through without a hitch. Dinner to all followed, then a free movie.

Anton Schroeder has received from a Chicago firm an offer to buy his patented church candle lighter and extinguisher. So now he is debating the question "To sell, or not to sell."

January 9 was the silver wedding anniversary of Brother and Mrs. Paul E. Kees, and his old-time friends to the number of sixty assembled at his home and presented them with a handsome silver service. The usual speeches, then refreshments, and the owl car home. Brother Kees has not yet completely recovered from his automobile accident, but is well enough to be back at his case.

**Indianapolis**

The Indianapolis New Year celebration, while somewhat abbreviated, was up to the usual Hoosier standard. The program opened at 8:00 p. m. with a ceremonial session in the upper hall, while the ladies and visitors made merry in the hall below. A class of novices composed of Bernard Gilson, Harold Cobb, Russel Tolen, Chester McKissic and James Lynch, was conducted over the path to knowledge with due pomp and circumstance. Following this a larger class was given the smoker's degree, and even such a case-hardened sinner as "Boob" McKissic admitted that it was the real

thing. This was followed by a public installation of officers, after which the assemblage adjourned to the lower hall, where hot dogs, coffee and doughnuts were dispensed free, gratis, for nothing. And so it was a happy crowd that greeted the new year, and then went home with firmer resolutions to support the N. F. S. D.

The Grand Division Ritual Committee met with Grand President Anderson in Indianapolis on January 2. Some very important questions were settled, but we will leave a report of them for the chairman to publish later.

I see by the papers that Cincinnati Division boasts of ten new members for the past year. Very good, indeed. But if you want a record, shoot at this record of Indianapolis Division: January, 1; February, 4; March, 4; April and May, none; June, 3; July 2; August, 6; September, 1; October, 5; November, 4; December, 2. Total, 32. And No. 22 has also instituted two new divisions with transfers from itself, yet is still going strong. Come on, beat us!

**Wichita**

Some time ago Des Moines put up a shout over the number of auto owners in that division, claiming nine. That don't look so big to us. Out of a total membership of 37, we beg to announce that 26 own autos. If any other division has a larger percentage than that, we will be pleased to take off our hat to it. At present, it stays on our head. And we expect more will soon be driving their own cars. Stanley Dibble has the fever, and our poultry crank, Frank Masopust, will soon be driving a Ford roadster, with slip-on delivery body, for use in his business.

Why not Wichita, 1930? The Peerless Princess of the Plains has as good a chance as any, and backed by a splendid Chamber of Commerce, could beat St. Paul all hollow.

**Dallas**

Dallas Division's January meeting, which was to have been given over to a smoker, was changed into one of the greatest goat riding exhibitions ever put on in the Great Southwest, when George Durham and Wofford Hemphill attempted to tame our busting bronc billy goat. When the festival was over, both new brothers were fully convinced that though a small, harmless looking animal, our Billy sure does know his stuff.

With the election of Leonard King to the office of president of the division, Dallas has put back into harness an efficient official who has been allowed to go without a halter for the past four or five years. While Leo has been active on committees, he hasn't taken part as an officer since the time Hector was a pup, and with him back in harness, Dallas Division's members are sure of a warm twelve months' entertainment.

Dallas Division has decided to hold no mask ball this year, but to allow our sister division, Ft. Worth, to have



the February date, as they had one last October at which we were supposed to be in attendance, but as the state school football team came to town the same day we were forced to remain at home and entertain the kids. However, if they have one February 22, a good crowd of Dallasites may be looked for over in Cowtown.

The division's annual banquet will be held this year on April 24. Last year it was put off on account of hard times, but this year the committee promises to keep the price down. As to how it's going to be done, well, just ask the committee about that. And if you want to eat a \$3 banquet for six bits, just drop in Dallas on April 24th next, and let Dallas show you how it's done. The committee for this affair is composed of Wallace K. Gibson, Clifton L. Talbot, Fee. B. Griggs, Carl Hardy and Troy Hill.

This will probably be the last bunk from the Dallas correspondent for several months, since we dive into the annual winter work, which keeps us on the jump from 8 a. m. to 10 p. m., day in and day out, during the months of January, February and March, so if you see Dallas' name conspicuous by its absence, remember we aren't dead, much as you might like to see us so, but merely heels over head in work—which is not the correct way of saying it, but there it is.

#### Baltimore

Our annual smoker and initiation on December 19 was a big success. One of the pleasures of the evening was the presence of 20 or more visiting Frats from Washington Division, headed by President Quinley. They were welcome. We introduced eight new members to Billy, our goat, the degree team assisted by Robert Smoak of Washington Division, putting them through in great shape. The initiation was followed by free smokes and refreshments. And we may have to hold another initiation before long. Eight applications were received at the December meeting, and there are prospects of many more before the end of the reduced rate drive June 30. We are going to make hay while the sun shines. Non-resident members are asked to get busy, too, and to comb their sections, with a fine-toothed comb, for prospects. The secretary will be glad to send application blanks to all requesting them.

Our hustling president, Ray Kauffman, and his official family are to be congratulated upon the splendid program for 1926 they have gotten up and had printed and distributed. Mention should also be made of our beautiful 1926 calendar, the work of another of our hustlers, William Duvall. Such work is appreciated, and workers like them should have the division's solid support.

As an opener to our 1926 program we were fortunate in obtaining the Rev. Henry J. Pulver of Washington Division for a lecture on the 16th of January. Brother Pulver's missionary

work in Washington and the Virginias keeps him on the jump so much that he is seldom able to accommodate with a lecture, so we were lucky to get him.

Harking back to 1925, our watch night social on December 31 was all that could be desired. The committee in charge worked earnestly and hard to make it a success, and everything went off with clock-work precision. Side-splitting talks and comedy stunts were numerous. At the stroke of twelve all were on their feet, greeting each other. Our prettiest flappers were out in force, which no doubt was an added attraction, and helped us have a full house.

Our 1926 officers are all that could be desired by any division. With President Kauffman in the chair again, and Brother Leitner to his right and Brother Weinstein to his left, the members can feel sure of having a well-oiled machine, for all are experienced and full of energy, and are bound to make things hum. That's why they were returned to office. Righto!

Recently, because of increase in membership, we had to remove to larger quarters. And now, at every meeting and social, a packed house greets us. A mansion will hardly hold us if we keep on at this rate. Our proposed new home will likely be a sure thing soon. Here's hoping that before another year rolls around we will be housed under our own roof. Team work and a little more cooperation from our non-resident members will make this dream possible. All together, boys!

#### Duluth

Clarence E. Sharp spent the Yuletide season in Chicago, a guest of Brother and Mrs. Ingval Dahl, former Duluthians. This was his first visit to the Windy City in several years and he speaks highly of the place and its deaf people. While there he attended the January meeting of Chicago Division No. 1, paid a visit to Frat headquarters, and also witnessed the installation of officers of Chicago Division on New Years day.

Jay Cooke Howard apparently has not lost his ability to detect and convict deaf impostors. Over a period of some twenty-five years he has assisted local authorities in "sending up" well over half a hundred such human "cooties." Recently he did the trick again and the following letter is what Chief of Police E. H. Barber has to say about it:

"Dear Mr. Howard: Your ability to detect impostors is apparently as good as ever. We have looked up the record of Thomas Welch and found it to be quite a criminal record—you will find it enclosed herewith."

The Duluth Frats along with their wives and friends celebrated Gallaudet Day at a banquet given at the Congress cafe on December 12. This has been an annual affair for several

years, although this is the first occasion that the male members of the party were all Frats. We are in hopes of continuing the observance of this day in a fitting manner in the years to come.

#### THIS MONTH'S MEANEST FRAT:

The guy who watched a deaf lady argue her deaf brother into joining the N. F. S. D. through her home-town division, then came along and discredited this particular division in favor of his own.

#### Toledo

During the holiday season Toledo Division held two very pleasant social affairs. The first was a Santa Claus party on December 19, which attracted some 150 people. Frank Neal was the busy Santa, handing out gifts, oranges and candy to the eager, happy-faced children. Their elders, too, came in for a share, and in particular enjoyed talks by Brothers Henick and Hetzel, and a Christmas song by Mrs. Frank Walton. The party was given under the direction of the retiring officers of the division, and as a manifestation of the Christmas spirit, was a splendid success.

The other holiday affair was the watch night party under the chairmanship of Gus Kaintz, and he and his aides are to be congratulated on making it the success it was. Bunco and "500" furnished the main attraction, though a hot supper served by the ladies played no mean part in the affair. Our local treasury was enriched by a neat sum.

During the lay-off at the Overland plant, Secretary Hetzel is out of town, and Nathan Henick is holding over until his return. So all communications for the secretary should be sent to Brother Henick for the time being.

#### South Bend

Well, brothers, here we are back in print again, and glad to have a chat with you once more.

Most of our members who work in South Bend have been on an enforced vacation during the annual inventories at the various factories, but at this writing most if not all of them are back on their jobs again. Stiff joints and sore muscles will prevail for a while, I suppose.

Our January meeting went off in great shape. Most of the members were new to the work, but they handled it like old timers, and with a little added experience things should run smoothly enough.

Our picnic last August was so well attended and successful that we feel encouraged to try our hands at another social affair. Our February business meeting is scheduled for February 13, and we have decided to have the meeting at six o'clock instead of eight, and to make it as brief as possible, then join with our friends in a big mask ball, combined with an oyster supper. Everybody is invited to come and enjoy themselves with us. You are guaranteed all the laughs you want,



and all the oyster stew you can eat. The champion oyster eater will get a prize, and prizes will also be given for the best costumes worn at the ball. It is going to be a great occasion, and you don't want to miss it. February 13, yes, that's the date.

#### Here and There

Maine Frats are turning their eyes and thoughts toward Portland these days, in happy anticipation of good times to come. On April 17, 18 and 19 the division will hold its 14th annual fraternal, and it is sure going to be one big event. The doings will be held in Spanish War Veterans' Hall, 514 Congress St., and the division has issued an attractive plugger giving the program of events. Saturday evening, the 17th will be the start, with a talk-fest, games, prizes, home-cooked eats, etc. Sunday, services by some prominent person. Monday, grand bowling tournament, with prizes to each man on the winning team. There won't be any flies on this entertainment, and everyone is sure of a good time. Everybody welcome, too.

Kalamazoo celebrated with a Christmas tree this year. A crowd of about 75 was in attendance. Boxes of candy and nuts, and oranges were distributed by Santa Claus Alfred Miller, who was of course the chief attraction, especially to the children.

Nashville Division had a banquet on January 9, following its meeting and initiation. John B. Chandler of Knoxville administered the oath of office to the new officers. He also assisted in the initiation of the four new members, and was one of those who gave talks at the banquet.

Knoxville Frats were entertained by Brother and Mrs. L. A. Palmer at their home in Fountain City recently. Being Frats, of course they had a good time.

At its January meeting, Houston Division presented Secretary Morris a pair of green gold cuff links, in appreciation of his good record.

Hanging wall paper and decorating people's homes seem to be losing their charms for A. G. Bumgardner as he has taken a strong liking for legerdemain. He has been giving performances under the auspices of high schools in Clarksburg (his home), Salem, Farmington and Lumberport. He is boking engagements and dates in Fairmont, Mannington, Keyser, Cumberland and towns in Pennsylvania. He will try and run down to Romney when he is near us if he sees his way out. A brilliant future to rank high among the celebrated magicians is predicted for him if he makes up his mind to follow the business as a profession.—[West Virginia Tablet.

Springfield (Ill.) Division has its banquet arrangements nearly complete. The date is February 27. Grand Secretary Gibson will be with us. Full particulars in the February Frat, but reservations may be made now.

## SILVER JUBILEE CELEBRATION

### Chicago Division to Observe 25th Birthday of Our Society

## "SCHOOLBOYS' CRAZY SCHEME" NOW PHENOMENAL SUCCESS

### *Fine Programs Set for May 29-30-31 and November 6 - 7*

Two dozen and one years ago, a brave band of sturdy young silents conceived the "crazy scheme" of establishing a fraternal insurance society by, for and of the deaf, that the greedy Moloch of Insurancedom should no longer mulct the Sons of Silenceland by imposing a penalty of two to five years added handicap when writing insurance policies.

That was June 14, 1901.

Therefore Chicago Division No. 1, National Fraternal Society of the Deaf, will celebrate with a Jubilee on May 29-30-31 this year, and invites friends and fraters everywhere to drop in and enjoy the jamboree. "We will not play Santa Claus, but we will assure all visitors of a rip-snorting good time," says Division President Charles Kemp.

No. 1 will also celebrate the 25th birthday of the Division with a banquet on November 6 (No. 1 was chartered Nov. 7, 1901), and the same Silver Jubilee committee has charge of this as well as the May dates. But of that, more anon.

No. 1, having selected twenty-one of its brightest younger members as a committee to devise ways and means of glorifying the old war horses; said twenty-one met and, after due and mature deliberation, sketched an attractive program, and elected the following stalwart Silents to steer the Ship of State:

Chairman—David J. Padden; for some five terms treasurer of No. 1.

Vice-Chairman—Elmer Disz; Atlanta delegate from Dallas, Texas, division.

Secretary-Publicityman-Poo-Bah and Kick Receiver—J. Frederick Meagher, me, myself, in person. (This as a punishment for my sins—which are many; rather than a reward for my virtues—which are few.)

Selah!

There is no trouble at all in selecting splendid features; the trouble is in determining how many we have to leave off, since only three days can be devoted to the Jubilee. Among the plans now under consideration are:

Jubilee celebration—The first 50 fraters delivering one minute addresses, with Peter Hellers of Detroit (who holds certificate No. 1) presiding in his guise as the First Grand President, 1901-03. Washington Barrow, certificate No. 8, is Chicago's ranking member, but we will try to coax Numbers 1 to 7 to journey in and let the awed populace gaze on the men who made history.

A smoker—free eats and drinks, and up-to-date goatsmanship, with boxing and wrestling as a chaser.

Vaudeville—a dazzling display by dainty dancers, combined with special numbers of universal interest.

Free bus ride—showing the wonders of the fourth largest city in the world.

Picnic—games and races for prizes, with Dan Cupid on the job as always.

Silver Jubilee Ball; Informal conferences; Cafeteria meals in the Silent A. C. (world's finest deaf-owned clubhouse); Golf; Chess tournament; and many other ideas are now being carefully analyzed by Chairman Padden and his corps. The completed program will be presented in the next issue of The Frat, and the committee only regrets it can not find time to jam in everything outlined in the space of three days.

Are you coming? You'll miss it if you miss it!

J. FREDERICK MEAGHER.

*Tell Your Friends About  
Our Society*



## BIRTHS

March 29—Mr. and Mrs. Argy P. Pickle, Akron, O., a boy.  
 August 8—Mr. and Mrs. Lorel G. Anderson, Dayton, O., a girl.  
 October 3—Mr. and Mrs. James Darkis, Jeffersonville, O., a girl.  
 October 13—Mr. and Mrs. Daniel Corum, Dallas, Texas, a boy.  
 November 6—Mr. and Mrs. William H. Cole, Bristol, Tenn., a boy.  
 November 8—Mr. and Mrs. Aurelius O. Riall, Jeffersonville, Ind., a boy.  
 December 10—Mr. and Mrs. Benjamin Greenheck, Chicago, Ill., a girl.  
 December 13—Mr. and Mrs. Henry West, Evansville, Ind., a girl.  
 December 15—Mr. and Mrs. Leon J. Bonham, So. Bend, Ind., a boy.  
 December 17—Mr. and Mrs. Earl Calkins, Albany, N. Y., a girl.  
 December 18—Mr. and Mrs. Michael Greenberg, Evansville, Ind., a girl.  
 December 18—Mr. and Mrs. Lester Hagemeyer, Chicago, Ill., a girl.  
 December 19—Mr. and Mrs. Clarence B. Jones, Columbus, O., a girl.  
 December 20—Mr. and Mrs. Joseph Rutka, Rome, N. Y., a girl.  
 December 23—Mr. and Mrs. Elmer Griser, St. Louis, Mo., a boy.  
 December 26—Mr. and Mrs. Dennis K. Wickline, Akron, O., a girl.  
 December 27—Mr. and Mrs. Walter C. Crouse, Troy, O., a girl.  
 December 28—Mr. and Mrs. Charles Jamieson, Whitesboro, Tex., a girl.  
 December 31—Mr. and Mrs. Eugene Pratt, Dallas, Tex., a boy.

## MARRIAGES

June 7—Edwin W. Lilley, Eden, N. Y., and Miss Lola Fanton, Rochester, N. Y.  
 August 18—William B. Hill, Chicago, Ill., and Miss Viola Theiling, St. Louis, Mo.  
 November 24—Thomas Gunning and Miss Katherine Quinn, both of New Haven, Conn.  
 December 1—Herbert B. Moore, Jr., Rock Island, Ill., and Miss Doris Smith, Corydon, Ia.  
 December 10—Nick Sellars, Comanche, Okla., and Miss Beulah May Farmer, Marlow, Okla.  
 December 19—Arthur Belling and Miss Marie Tegtmeier, both of Chicago, Ill.  
 December 24—John L. McMillen, Columbus, O., and Miss Hoaglund, Cleveland, O.  
 December 30—Benjamin Thornberg, South Bend, Ind., and Miss Frieda Wille, Delavan, Wis.  
 January 9—Kenneth J. Munger, Chicago, Ill., and Miss Sara Fenner, San Diego, Cal.

## RAH! RAH!

Dumb: "Which would you rather be, Shakespeare or Edison?"  
 Deaf: "Edison!"  
 Dumb: "Why so?"  
 Deaf: "Cause he ain't dead."  
 —[Northwestern Purple Parrot.]



Courtesy Burlington Route

PIKE'S PEAK FROM GATEWAY TO THE GARDEN OF THE GODS.

## ENGAGEMENTS

James G. Jellison, Dryden, Me., and Miss Junie Whitehouse, Portland, Me.  
 Percy Astle and Miss Naomi Wells, both of Wichita, Kansas.  
 Conrad Krukowski and Miss Lorraine Kinsinger, both of Milwaukee, Wis.  
 Thomas W. Elliott and Miss Dorothy Mezzersmith, both of Minneapolis, Minn.

## FISHY

Chinese Consul Moy Back Him said at a dinner in Portland:

"It is a great mistake to accuse the Chinese of a lack of wit. A tramp knocked at the kitchen door of a Portland home one day, and a smiling Chinaman appeared.

"Say, John," croaked the tramp, 'give me a hand-out, for the love o' Mike, will yer? S'elp me, I'm starvin'."

"Like fish?" inquired the Chinaman with a bland smile.

"Betcha sweet life I like fish," said the tramp eagerly.

"Call Fliday," said the Chinaman, and still smiling blandly he shut the door."—[Everybody's Magazine.]

## QUITE SIMPLE

Pretty Customer—"Of course, I want my shoes to be plenty large enough, but at the same time I want them to look neat and trim, you know."

Shoe Clerk—"I see. You want them large inside, but small outside." —[Judge.]

## EASY ENOUGH

Whilst the captain was taking inspection, he noticed that Private Brown had no tooth brush.

"Where's your tooth brush?" he demanded.

"Here, sir," said Private Brown, producing a large scrubbing brush.

"You don't mean to tell me you can get that thing into your mouth?" shouted the captain angrily.

"No, sir," replied Brown, without changing his expression, "I take me teeth out."—[Kablegram.]

## A JOINT MEETING

Two Irishmen had just laid a wreath of flowers on a comrade's grave, and while crossing another section of the cemetery they saw a Jap lay some rice on the grave of a countryman.

One of the Irishmen asked: "When do yez expict yer friend to come up and eat th' rice?"

"When your friend comes up to smell the flowers," was the quick reply.—[Sans Gene (Paris).]

## ON TO WASHINGTON!

Fifteenth Triennial Convention

NATIONAL ASSOCIATION  
OF THE DEAF

WASHINGTON, D. C.

August 9-14, 1926

*Work for the Good  
of the Order*



# The Fruits



# of Fraternity

Following the golden rule may have caused Lafayette Hanchette, of Salt Lake City, Utah, some inconveniences, but it paid him well in the end.

The will of a pal, Fred E. Himrod, was filed recently. It was found that Hanchette, who had shared food and blankets with his pal in the mines 30 years before, was to be repaid. He received \$25,000 and a quantity of valuable securities.

\* \* \*

After 25 years of service with the Children's Aid Society, Robert L. Neill, of New York City, has retired.

During that time he placed 1,950 orphan boys in homes. Neill was a cotton broker in Houston, Tex., before he became interested in aiding poor children.

\* \* \*

Peter I. Bukowski, assistant cashier of the Noel State bank, Chicago, submitted to a blood transfusion to aid a fellow employe, Paul H. Brandt, who was critically ill from hemorrhages at the Lutheran Memorial hospital. More than a pint of blood was taken from the cashier.

\* \* \*

Clarence S. Darrow represented without pay a friendless and penniless Chicago negro boy accused of murdering a white lad. Mr. Darrow won clemency for his client, who was sent to a reformatory.

\* \* \*

Bobbed hair that formerly was thrown away, the Goodwill Industries of Los Angeles now turns into a profit. This charitable organization in one week received more than fifty pounds of hair in contributions. It was made into wigs and switches, sold, and the proceeds devoted to work among the poor.

\* \* \*

Though he is reputed to be a millionaire, Carl W. Wishmann, of New York City, is playing the role of valet to the human driftwood which gathers in a Salvation Army Hotel in the Bowery. There from 9 o'clock each morning until 5 o'clock each afternoon he darns and mends clothing of the down and outers and the outcasts of the big city.

And all, he says, because he owes God something for prosperity.

Mr. Wishmann made a fortune in business before he went to New York City a year ago.

"God wills that I do this sort of thing," says Mr. Wishmann. "I am serving the brotherhood of man for the first time in my life. I deserve no public recognition for the humble services I am giving His humblest creatures."

\* \* \*

No KIND deed is ever wholly lost. In a contest for the speakership of

## The Wiser Deed.

TWO brothers of the Orient, Ahmed and Omar, wished to perform a deed the memory of which would never fail, and which would sound their names and praises through the ages.

Omar, with wedge and rope, lifted an obelisk on its base, carving its form in beautiful devices and sculpturing many a strange inscription on its sides. He set it in the hot desert to battle with its gales.

Ahmed, with deeper wisdom and truer though sadder heart, dug a well to cheer the sandy waste and then planted about it tall date palms to make cool shade for the thirsty pilgrim and to shake down fruits for his hunger.

the Kentucky House of Representatives, it was noted that one member instead of supporting the nominee of his party, gave his vote and influence for the rival candidate, who was finally elected. The winner, in thanking his friends, made special acknowledgment to his political opponent, whose loyalty to him had excited his wonder. When he ventured to ask the reason, the member, in reply, gave a paragraph of interesting history.

"Twenty-five years ago," said he, "an enterprising Kentucky boy of 18 or 20 made a horseback journey to Virginia. On his way through the latter state he met a poor man and his family emigrating West. They were wretchedly equipped, and so destitute that they were on the verge of starvation. The young stranger purchased them some food and gave them money enough to carry them through to their destination.

"One of the children, then a little girl of 6, is now my wife. You are the boy who did that deed of kindness, and the man you helped is my father-in-law. My wife remembers the food you gave her that day as the sweetest morsel she ever tasted, and when she noticed your name in the late canvass for the speakership she told me how to vote. Neither she nor any of her relatives will ever forget you."

The surprised benefactor then recalled that fifteen years after the above

incident he had received a letter from the Virginia emigrant, returning the \$20.00 gift, and stating that he was then in prosperous circumstances in Kentucky. Since that time every circumstance connected with the affair had passed from the giver's mind.

\* \* \*

A 19-year-old orphan millionaire is giving his time and his money to aid unfortunates suffering from dangerous diseases, especially children, in New York City. He is John Vanneck who, unknown to most New Yorkers, has been working for four months as a special deputy health commissioner, visiting tubercular patients in the municipal sanitarium.

Vanneck has bought radio outfits for the children's wards and has done other acts which have not been revealed. All the while he is studying how to improve the lot of the sufferers and putting this knowledge to use.

Vanneck is the son and sole heir of John T. Vanneck, who died 13 years ago, leaving an estate of \$2,000,000. The boy's mother died in 1908. Nine months ago a court order decreed that the youth should have \$56,000 a year for living expenses and education. The bulk of the estate will become his when he becomes 21 years old.

\* \* \*

On one occasion after Enrico Caruso had sung before nine prisoners in the federal prison at Atlanta, Ga., a poem, dedicated to him by Julian Hawthorne, was read. It extolled Caruso's voice, and said of its effect on the prisoners:

"We were men once again on a sunlit day,  
Sin and grief and punishment, all  
Were lost in that human trumpet call.  
How, then, if such be music's spell,  
Shall we doubt that Christ still conquers hell?"

Caruso sang "Oh, Paradise," from "L'Africaine," by Meyerbeer; "Idealle," a ballad by Tosti, and "Ridi Pagliacci," from I. Pagliacci. Moved by his surroundings, Caruso threw unusual pathos into his notes, so that when he concluded nearly all the prisoners were sobbing. Seeing this, tears filled the eyes of the great tenor.

"I can't help it," he said, "when I think of these nine hundred men shut away from life. I would rather give them a moment's pleasure than sing before kings."

\* \* \*

Years ago a small boy fought for a friendless pup on the shore of the Mississippi River near St. Louis, Mo.

Today the will of Jacob Siler has been filed, and that boy, now a man, benefits to the extent of \$7,500. The will also provides \$2,500 and a permanent home for Siler's dog.



# National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Ill.

## GRAND DIVISION DIRECTORY.

### Board of Directors.

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| HARRY C. ANDERSON.....                        | President             |
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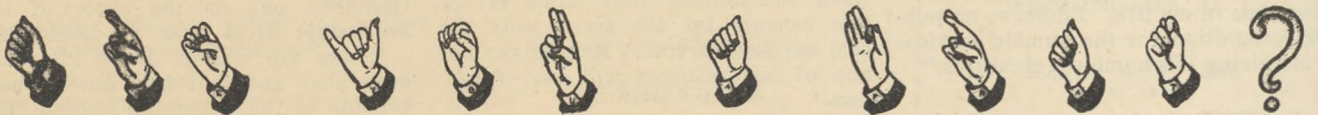
## DIVISION DIRECTORY.

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

|   |   |
|---|---|
| CHICAGO, No. 1.....                                     | Chicago, Ill.                             |
| 412 Capitol Building—First Tuesday                      |   |
| Ernest W. Craig.....                                    | 219 Columbia Ave., Park Ridge, Ill.       |
| DETROIT, No. 2.....                                     | Detroit, Mich.                            |
| G. A. R., Grand River and Cass Ave.—First Saturday      |   |
| Simon A. Gath.....                                      | 2245 Harding Ave.                         |
| SAGINAW, No. 3.....                                     | Saginaw, Mich.                            |
| 103 So. Hamilton St.—First Thursday                     |   |
| George J. Janicke.....                                  | 1120 N. Charles St.                       |
| LOUISVILLE, No. 4.....                                  | Louisville, Ky.                           |
| Robinson Hall—First Saturday                            |   |
| William C. Fugate.....                                  | 230 St. Joseph St.                        |
| LITTLE ROCK, No. 5.....                                 | Little Rock, Ark.                         |
| Moose Hall Bldg.—First Friday                           |   |
| Percy B. Jones.....                                     | 2405 Park Ave.                            |
| DAYTON, No. 8.....                                      | Dayton, Ohio                              |
| Pruden Building, E. Fifth St.—First Saturday            |   |
| Jackson Bates.....                                      | 43 Calm St.                               |
| BAY CITY, No. 9.....                                    | Bay City, Mich.                           |
| First Monday  |   |
| Charles F. W. Lawrence.....                             | 806 N. Henry St.                          |
| CINCINNATI, No. 10.....                                 | Cincinnati, Ohio                          |
| Court St. and Central Ave.—First Saturday               |   |
| Emil Schneider.....                                     | 1859 Kinney Ave.                          |
| EVANSVILLE, No. 11.....                                 | Evansville, Ind.                          |
| Y. M. C. A.—First Monday                                |   |
| Adolph Brizius.....                                     | 1718 Canal St.                            |
| NASHVILLE, No. 12.....                                  | Nashville, Tenn.                          |
| Y. M. C. A.—First Friday                                |   |
| Thomas A. Ogilvie.....                                  | 714 Benton Ave.                           |
| SPRINGFIELD, No. 13.....                                | Springfield, Ohio                         |
| E. High and Linden Ave.—First Saturday                  |   |
| John E. Pershing.....                                   | 421 S. Belmont Ave.                       |
| OLATHE, No. 14.....                                     | Olathe, Kan.                              |
| First Tuesday   |   |
| Thomas C. Simpson.....                                  | Care School for the Deaf                  |
| FLINT, No. 15.....                                      | Flint, Mich.                              |
| 109 W. Second Ave.—First Tuesday                        |   |
| O. Clyde Stevens.....                                   | 511 Grand Traverse St.                    |
| TOLEDO, No. 16.....                                     | Toledo, Ohio                              |
| Kapp Hall—First Saturday                                |   |
| Nathan P. Henke (acting).....                           | 2305 Fulton St.                           |
| MILWAUKEE, No. 17.....                                  | Milwaukee, Wis.                           |
| Silent Club, 221 W. Water St.—First Tuesday             |   |
| Samuel Suter.....                                       | 1403 20th St.                             |
| COLUMBUS, No. 18.....                                   | Columbus, Ohio                            |
| I. O. O. F. Hall—First Saturday                         |   |
| Edwin I. Holycross.....                                 | 363 Carpenter St.                         |
| KNOXVILLE, No. 20.....                                  | Knoxville, Tenn.                          |
| 329½ N. Gay St.—Second Wednesday                        |   |
| John B. Chandler.....                                   | 413 Chamberlain St.                       |
| CLEVELAND, No. 21.....                                  | Cleveland, Ohio                           |
| Moose Building, 1000 Chestnut St.—First Friday          |   |
| Howard L. Judd.....                                     | 3413 W. 88th St.                          |
| INDIANAPOLIS, No. 22.....                               | Indianapolis, Ind.                        |
| I. O. O. F. Hall—Second Wednesday                       |   |
| Arthur H. Norris.....                                   | 4341 Winthrop Ave.                        |
| BROOKLYN, No. 23.....                                   | Brooklyn, N. Y.                           |
| 308 Fulton St.—First Saturday                           |   |
| Louis Cohen.....  | 181 Stockton St.                          |
| ST. LOUIS, No. 24.....                                  | St. Louis, Mo.                            |
| Eagle's Hall, Lafayette and Jefferson Ave.—First Friday |   |
| Clyde T. Cowhick.....                                   | 3801 Delmar Boul.                         |
| NEW HAVEN, No. 25.....                                  | New Haven, Conn.                          |
| 93 Temple St.—Second Saturday                           |   |
| Gilbert F. Marshall.....                                | 199 Hewitt St., Bridgeport, Conn.         |
| HOLYOKE, No. 26.....                                    | Holyoke, Mass.                            |
| Bridge Street Turn Hall—First Saturday                  |   |
| Frank Kuslak.....                                       | 200 Montgomery St., Chicopee Falls, Mass. |
| LOS ANGELES, No. 27.....                                | Los Angeles, Cal.                         |
| 730 S. Grand Ave.—First Saturday                        |   |
| Joseph T. Sprouse.....                                  | 316 Clay St.                              |
| ATLANTA, No. 28.....                                    | Atlanta, Ga.                              |
| Rod Men's Wigwam—First Friday                           |   |
| Ross A. Johnson.....                                    | 113 Henderson St., Marietta, Ga.          |
| PHILADELPHIA, No. 30.....                               | Philadelphia, Pa.                         |
| 1623 Arch St.—First Friday                              |   |
| James F. Brady.....                                     | 202 Walnut St., Audubon, N. J.            |

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| KANSAS CITY, No. 31.....                            | Kansas City, Mo.                       |
| 912 Grand Ave.—First Saturday                       |  |
| Willard J. Stanisl.....                             | 2211 E. Meyer Boul.                    |
| OMAHA, No. 32.....                                  | Omaha, Neb.                            |
| Seymour Hall, 16th and Capitol Ave.—Second Saturday |  |
| Robert E. Dobson.....                               | 4519 Bedford Ave.                      |
| NEW ORLEANS, No. 33.....                            | New Orleans, La.                       |
| B. K. A. Building, 627 North St.—First Saturday     |  |
| William C. Goss.....                                | 1203 Delery St.                        |
| KALAMAZOO, No. 34.....                              | Kalamazoo, Mich.                       |
| Moose Temple, Portage St.—First Saturday            |  |
| Daniel Teller.....                                  | 1130 W. North St.                      |
| BOSTON, No. 35.....                                 | Boston, Mass.                          |
| Friendship Hall, 515 Tremont St.—First Saturday     |  |
| Arthur A. Sinclair.....                             | 19-A Forest St., Malden, Mass.         |
| PITTSBURGH, No. 36.....                             | Pittsburgh, Pa.                        |
| McGeagh Hall—First Saturday                         |  |
| Peter R. Graves.....                                | 812 Broadway Ave., McKees Rocks, Pa.   |
| HARTFORD, No. 37.....                               | Hartford, Conn.                        |
| 26 Chapel St.—First Saturday                        |  |
| Harry V. Jarvis.....                                | 16 Orange St.                          |
| MEMPHIS, No. 38.....                                | Memphis, Tenn.                         |
| Chamber of Commerce Building—First Saturday         |  |
| Will G. Goodwin.....                                | Box 715, Y. M. C. A.                   |
| PORTLAND, (Me.) No. 39.....                         | Portland, Me.                          |
| 514 Congress St.—Second Saturday                    |  |
| Will O. Kimball.....                                | 85 Spring St.                          |
| BUFFALO, No. 40.....                                | Buffalo, N. Y.                         |
| Mizpah Hall, 221 W. Perry St.—First Tuesday         |  |
| Charles N. Snyder.....                              | 58 Harrison Ave., Lockport, N. Y.      |
| PORTLAND (Ore.) No. 41.....                         | Portland, Ore.                         |
| Red Men's Hall, East 9th & Hawthorne—First Saturday |  |
| Bird L. Craven.....                                 | 1675 Clarendon St.                     |
| NEWARK, No. 42.....                                 | Newark, N. J.                          |
| Stetters Hotel, 842 Broad St.—First Saturday        |  |
| Edward Bradley.....                                 | 403 Plane St.                          |
| PROVIDENCE, No. 43.....                             | Providence, R. I.                      |
| 851 Westminster St.—First Saturday                  |  |
| J. Russell King.....                                | 37 Steuben St.                         |
| SEATTLE, No. 44.....                                | Seattle, Wash.                         |
| Eagles' Hall, 7th and Union—First Saturday          |  |
| Albert W. Wright.....                               | 6840 15th St., N. E.                   |
| UTICA, No. 45.....                                  | Utica, N. Y.                           |
| 53 Franklin Square—First Saturday                   |  |
| John H. Thomas.....                                 | 315 First Ave., Frankfort, N. Y.       |
| WASHINGTON, No. 46.....                             | Washington, D. C.                      |
| N. E. Masonic Temple—First Wednesday                |  |
| Henry O. Nicol.....                                 | 1716 Newton St., N. E.                 |
| BALTIMORE, No. 47.....                              | Baltimore, Md.                         |
| 1104 W. Baltimore St.—First Saturday                |  |
| George M. Leitner.....                              | 1909 Kennedy Ave.                      |
| SYRACUSE, No. 48.....                               | Syracuse, N. Y.                        |
| Jr. O. U. A. M. Hall—Second Saturday                |  |
| J. Fred Keller.....                                 | 440 Seymour St.                        |
| CEDAR RAPIDS, No. 49.....                           | Cedar Rapids, Ia.                      |
| Federation of Labor Hall—First Wednesday            |  |
| Louis T. Herbold.....                               | 501 Seventh Ave., W. Marion, Ia.       |
| HUNTINGTON, No. 50.....                             | Huntington, W. Va.                     |
| Jr. O. U. A. M. Hall—First Saturday                 |  |
| Clarence Henderson.....                             | 1806 McVey Ave.                        |
| ALBANY, No. 51.....                                 | Albany, N. Y.                          |
| 734 Broadway—First Saturday                         |  |
| Henry A. Mineker.....                               | 187 Madison St.                        |
| ROCHESTER, No. 52.....                              | Rochester, N. Y.                       |
| Patriarchal Hall—Second Saturday                    |  |
| Harry V. Barnett.....                               | 100 Gibbs St.                          |
| SAN FRANCISCO, No. 53.....                          | San Francisco, Calif.                  |
| Native Son's Hall—First Saturday                    |  |
| Luther E. Conaway.....                              | 3214 13th Ave., Oakland, Calif.        |
| READING, No. 54.....                                | Reading, Pa.                           |
| 612 Court St.—Second Saturday                       |  |
| Edwin C. Ritchie.....                               | 26 E. Lancaster Ave., Shillington, Pa. |
| AKRON, No. 55.....                                  | Akron, Ohio                            |
| Winlot Hall, 982 E. Market St.—First Saturday       |  |
| Thomas W. Osborne.....                              | Box 203, Firestone Park Station        |
| SALT LAKE CITY, No. 56.....                         | Salt Lake City, Utah                   |
| First Wednesday                                     |  |
| Alfred G. Keeley.....                               | 817 E. 7th South St.                   |
| ROCKFORD, No. 57.....                               | Rockford, Ill.                         |
| 1028 S. Main St.—First Saturday                     |  |
| Benjamin F. Jackson.....                            | 106 Lincoln Park Blvd.                 |
| SPRINGFIELD, No. 58.....                            | Springfield, Ill.                      |
| N. E. Cor. 5th & Monroe Sts.—First Saturday         |  |
| Eldon R. Gedney.....                                | 309 E. Monroe St.                      |
| DAVENPORT, No. 59.....                              | Davenport, Iowa                        |
| I. O. O. F. Hall, 510 Brady St.—First Saturday      |  |
| Arthur C. Johnson.....                              | 3123 18th Ave., Rock Island, Ill.      |
| WORCESTER, No. 60.....                              | Worcester, Mass.                       |
| 306 Main St.—First Saturday                         |  |
| L. W. Crowley.....                                  | Box 131, Linwood, Mass.                |
| ST. PAUL-MINNEAPOLIS, No. 61.....                   | St. Paul, Minn.                        |
| Fairview and Marshall Aves.—First Friday            |  |
| Anton Schroeder.....                                | 2172 Carroll Ave., St. Paul            |
| FT. WORTH, No. 62.....                              | Fort Worth, Texas                      |
| Third and Calhoun Sts.—Second Saturday              |  |
| Charles M. Wilson.....                              | Route 7, Box 512                       |
| DALLAS, No. 63.....                                 | Dallas, Texas                          |
| Y. M. C. A. Building—First Saturday                 |  |
| John L. Sheppard.....                               | Care Y. M. C. A.                       |
| DENVER, No. 64.....                                 | Denver, Colo.                          |
| Heidbrack Hall, 74 Broadway—First Saturday          |  |
| Home E. Grace.....                                  | 929 S. Gilpin St.                      |
| WATERBURY, No. 65.....                              | Waterbury, Conn.                       |
| Garden Hall—First Saturday                          |  |
| Edward H. Iline.....                                | 24 Star View Ave.                      |

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| SPRINGFIELD, No. 67.....                             | Springfield, Mass.               |
| 48 Pynchon St.—First Saturday                        |                                  |
| Philip Beausoleil.....                               | 710 Union St.                    |
| WACO, No. 68.....                                    | Waco, Texas                      |
| Chamber of Commerce—First Saturday                   |                                  |
| G. Gayle Sutherland.....                             | Care Baylor University Press     |
| PITTSFIELD, No. 70.....                              | Pittsfield, Mass.                |
| Odd Fellows' Hall, 107 South St.—Second Saturday     |                                  |
| Edward J. Gilmartin.....                             | 18 Lincoln Terrace               |
| BANGOR, No. 71.....                                  | Bangor, Maine                    |
| 57 Main St., Royal Arcanum Hall—First Saturday       |                                  |
| J. Fred Flynn.....                                   | 145 Pine St.                     |
| KENOSHA, No. 72.....                                 | Kenosha, Wis.                    |
| Regner Building, Main and South Sts.—Second Saturday |                                  |
| Ambrose Castana.....                                 | 954 Salem St.                    |
| BIRMINGHAM, No. 73.....                              | Birmingham, Ala.                 |
| Fairview Masonic Temple—First Tuesday                |                                  |
| G. Harman Harper.....                                | 4141 Poplar St.                  |
| SIOUX FALLS, No. 74.....                             | Sioux Falls, S. Dak.             |
| Y. M. C. A.—First Saturday                           |                                  |
| Edward P. Olson.....                                 | 1105 South Main St.              |
| WICHITA, No. 75.....                                 | Wichita, Kan.                    |
| Y. M. C. A.—First Saturday                           |                                  |
| Ross Davison.....                                    | 1232 S. Santa Fe Ave.            |
| SPOKANE, No. 76.....                                 | Spokane, Wash.                   |
| E. 2028 Marietta Ave.—First Friday                   |                                  |
| James H. O'Leary.....                                | E. 2028 Marietta Ave.            |
| DES MOINES, No. 77.....                              | Des Moines, Ia.                  |
| Moose Hall, 920 Locust St.—First Saturday            |                                  |
| Charles R. Koons.....                                | 1217 Pine St.                    |
| LOWELL, No. 78.....                                  | Lowell, Mass.                    |
| 84 Middlesex St.—Second Saturday                     |                                  |
| Myles S. McGeever.....                               | 39 Elliott St.                   |
| BERKELEY, No. 79.....                                | Berkeley, Cal.                   |
| 263 12th St., Oakland—First Friday                   |                                  |
| Doney H. Goodrich.....                               | 1715 Dwight Way                  |
| DELAVAN, No. 80.....                                 | Delavan, Wis.                    |
| I. O. O. F. Hall—First Saturday                      |                                  |
| Duncan A. Cameron.....                               | Care School for the Deaf         |
| HOUSTON, No. 81.....                                 | Houston, Texas                   |
| Labor Temple—Second Monday                           |                                  |
| Richard C. Morris.....                               | 400 Quitman St.                  |
| SCRANTON, No. 82.....                                | Scranton, Pa.                    |
| 232 Wyoming Ave.—First Friday                        |                                  |
| Charles L. Clark.....                                | 719 Madison Ave.                 |
| RICHMOND, No. 83.....                                | Richmond, Va.                    |
| 2047 W. Broad St.—First Saturday                     |                                  |
| Edward F. Freeman.....                               | 1 N. Colonial Ave.               |
| JOHNSTOWN, No. 85.....                               | Johnstown, Pa.                   |
| Moose Temple—First Saturday                          |                                  |
| Roland M. Barker.....                                | 61 Church St.                    |
| MANHATTAN, No. 87.....                               | New York, N. Y.                  |
| 143 W. 125th St.—First Monday                        |                                  |
| Max M. Lubin.....                                    | 22 Post Ave., New York           |
| JACKSONVILLE, No. 88.....                            | Jacksonville, Ill.               |
| Gallaudet Club Hall—First Thursday                   |                                  |
| Ernest Tilton.....                                   | 414 Kosciusko St.                |
| LEWISTON, No. 89.....                                | Lewiston, Maine                  |
| G. A. R. Hall, Pine St.—First Saturday               |                                  |
| Armand J. Leitch.....                                | 85 Second St., Auburn, Me.       |
| PEORIA, No. 90.....                                  | Peoria, Ill.                     |
| Proctor Recreation Center—Second Saturday            |                                  |
| Charles J. Cunningham.....                           | 1713 N. Madison St.              |
| JERSEY CITY, No. 91.....                             | Jersey City, N. J.               |
| Odd Fellows' Hall, Bergen Square—First Saturday      |                                  |
| Charles T. Hummer.....                               | 301 Highwood St., Teaneck, N. J. |
| BRONX, No. 92.....                                   | New York, N. Y.                  |
| Hofbrau House, 534 Willis Ave.—First Saturday        |                                  |
| Edward P. Bonvillian.....                            | 413 E. 169th St.                 |
| COLUMBIA, No. 93.....                                | Columbia, S. C.                  |
| Y. M. C. A.—First Saturday                           |                                  |
| Henry R. Glover.....                                 | 2415 Park St.                    |
| CHARLOTTE, No. 94.....                               | Charlotte, N. C.                 |
| K. of P. Hall, 408 Piedmont Bldg.—Second Saturday    |                                  |
| William R. Hackney.....                              | 6 W. Fifth St.                   |
| DURHAM, No. 95.....                                  | Durham, N. C.                    |
| I. O. O. F. Hall—First Saturday                      |                                  |
| J. M. Vestal.....                                    | P. O. Box 397, Burlington, N. C. |
| DUBUQUE, No. 96.....                                 | Dubuque, Iowa                    |
| Dubuque Silent Club—First Friday                     |                                  |
| Frank Hommelde.....                                  | 2520 Stafford Ave.               |
| GRAND RAPIDS, No. 97.....                            | Grand Rapids, Mich.              |
| Y. M. C. A.—First Saturday                           |                                  |
| Loren Mars.....                                      | Route 1, Marne, Mich.            |
| TORONTO, No. 98.....                                 | Toronto, Canada                  |
| Foresters' Hall, 22 College St.—First Saturday       |                                  |
| Asa Forrester.....                                   | 20 McGregor Ave.                 |
| DULUTH, No. 99.....                                  | Duluth, Minn.                    |
| 216 W. Superior St.—First Saturday                   |                                  |
| John A. DeLance.....                                 | 216 W. Superior St.              |
| CANTON, No. 100.....                                 | Canton, Ohio                     |
| A. I. U. Hall, Walnut & Tuscarawas Sts.—First Friday |                                  |
| Albert M. Price.....                                 | 1452 Harrisburg Road, N. E.      |
| FARIBAULT, No. 101.....                              | Faribault, Minn.                 |
| Service Hall, School for the Deaf—First Friday       |                                  |
| Wesley Lauritsen.....                                | Care School for the Deaf         |
| SOUTH BEND, No. 102.....                             | South Bend, Ind.                 |
| Second Saturday                                      |                                  |
| Leo M. Douglas.....                                  | 809 E. Miner St.                 |
| COUNCIL BLUFFS, No. 103.....                         | Council Bluffs, Iowa             |
| School for the Deaf—Second Tuesday                   |                                  |
| John J. Marty.....                                   | 300 North Ave.                   |
| FORT WAYNE, No. 104.....                             | Fort Wayne, Ind.                 |
| Y. M. C. A.—First Saturday                           |                                  |
| John J. Smead.....                                   | 514 Fairmount Place              |
| SCHENECTADY, No. 105.....                            | Schenectady, N. Y.               |
| Second Saturday                                      |                                  |
| Harry A. Barnes.....                                 | 124 Odell St.                    |









# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

## *Benefit Certificates—Amounts; Age Limits.*

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

For addresses of Grand Officers, and a Directory of Divisions, see Page 18.