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Forty-Third Year

AUGUST, 1945

Number One



THE SPOTLIGHT By J. Frederick Meagher

Darting Dick is quick and slick; A "brick" wins medals-not a hick!

REATEST deaf track athlete in T all history is Milwaukee's John Dick-who early in July won 5th medal in National AAU Pentathlon; finished 9th in Decathlon (all-around contests). Late in June, he won 5th medal in National Junior AAU Steeplechase! next day finished 3d in National AAU Senior Steeplechase-but was disqualified when officials found he had not officially entered the senior race.

DiCK is around 35; oralist grad of Wis. U. few years ago. A true deafie, modest and quiet. Competes 'for the fun of it. Wartime has gummed up eligibility rules; so in spite of his competing for Wis. U. three full years. Dick set the amazing record this spring of having won medals for TWO different hearing colleges. Yes, two—Milwaukee State Teachers, and also, Marquette U. Dick won a meet for Mil. Teach. against III. Teach., and Chicago U. by scoring 16½ points. Won 2-mile; 2d in 880, javelin, shot; 3d in discus; 4th in high-jump! Dick also won several medals for Marquette in various meets; greatest feat being 6th medal in Central Nationals, with a javelin throw of 163:73. If you want to check your own records with this slender chap. here are his best marks this year: 220, 25. 440, 55. 880, 2:08. Mile, 4:29. 2-mile, 10:20. Broad, 19:4. High, 5:9. Discus, 141. Shot, 39.8. Javein, 176.

WHO is Arion Dennison?

WHO is Arion Dennison? Arion Dennison—praise the good St. Patrick— may be Deafdom's next world-sensation. Star of our Mich. school trackteam. Set two state records when Mich. won state class D title (four classes, by number of pupils; Mich. smallest class.) The kid ran 100 in 10:3, and 220 in 23; both beating Dick's best marks easily. Other boys won shot, 40; 440, 53:2; pole, 10:3. Coach is Earl Roberts, Gallaudet '43. ... Lee Montez pitched a no-hit no-run game for our Texas school; struck out 14. Hamilton of Ky. once fanned 21 Indiana school batters ... Railcoad travel getting worse; our National Deaf Bowling hinge may be "postponed" for the 4th straight year, next spring. At Pitt ... Jou Dueitt couldn't get train or bus reser-vions, so bought a bike in NYC and in 21 days pedaled home to Houston, Texas ... Cavalier's good sports column: "William 'Dum-my' Hoy was only deaf player to remain in minors. Hoy, fleetest outfielder of his day, was the FIRST to "play centerfield short"— universal tactics today. His bosses insisted he play centerfield "deep"—way back by the fund the minor leagues. "DEAF muc kills wife and child with

"DEAF pug kills wife and child with hammer," headlined papers July 11. David Horblit, 26, of Peabody, Mass. -2d in 1941 New England AAU heavyweight boxing. Now a pro.

AKRON is host to Central States Softball Ass'n, Sept. 1-2—Seiberling Field. Rev. Eller-horst of Detroit is working hard on the proj-ect. Various bowling, cage, ball groups will reorganize as one body—branch of our new American Athletic Union of the Deaf.

ANNUAL gigantic joint-picnic of Akron-Cleveland divisions is a warcasualty.

MAY death claims are interesting. Show 7 of our 14 dead, quit our NFSD—so received only small "paid-up benefits." Instead of juicy \$1000, etc. Seems smart, level-headed fraters live longer than do goofy geeks who quit. A wise wife makes her hubby pay his dues... Bro. Herr Wilhelm Sauerborn of Chi-First says "MY Frau Frieda" is wrong; it should be "meine Frau." Now I wonder, because there is nothing "meanie" about her... N.D. Ban-ner quotes FBI Hoover's 10 principles of young Americans: Honesty; Respect for parents and

authority; Fair play; Sense of decency; Re-spect for law and order; Religious activity; Willingness to work; Finishing the job; Full schooling; Ambition. Our divisions should emphasize them in meeting.

"BIG oaks from little acorns grow!"

GIBSON, hearing son of good old "Gib," the Geo. Wash. of our NFSD, is on board of Managers of our III. Home for Aged Deaf. Home almost empty, now: so Gib. Jr. gives me bound volumes of old Silent Worker-magni-ficent mag which ran two pages monthly as "official organ of the NFSD." "Gib" ran inter-esting dope in the forefather of the mag you are now reading. Listen to our 7-year-old so-ciety statistics in the Oct. 1908 issue: Month's receipts from all 18 div. was \$302.80. (Today \$13,500.) Total assets \$4009.71 (today nearly 3 million.) "Gib's" monthly salary as see'y was \$15.50. Had 611 members by end of '08- now around 10,000, I guess. Average life-span was age 48 in "01, when our frat was founded; now age 65.

founded; now age 65.

CZAR of Baseball-Sen. "Happy" Chandler-when Gov. of Ky. used to visit our state school in Danville; his cousin, Carl Chandler was a pupil there.

North Carolina was our only school to see Gov. award '45 diplomas. Pres. Hall of Gallau-det spoke at their 100th aniversary... Ken-neth Mantz, Gallaudet '34, just earned his Master of Science degree at Mich. U. .. Ken Burdett, Gallaudet '34, printing instructor at our Utah school and editor of Eagle, is awarded rare honor by Mormon Church. Honorable M-Men's pin and certificate. Only 27 other men ever received the award!

SILVER CLOUDS over Deafdom? SILVER CLOUDS OVER Dealdom: Horse "Silver Cloud" won Chiaco's American Derby in 1886—year I was born. Ivan Curtis says a Daniel Cloud was first Marine to die, Oct. 1776—11 months after Marine Corps was founded. Today's Daniel Cloud is the only supt. of deaf schools heading his own dad's alma mater—mighty Illinois. One of Ameri-ca's three largest schools for the deaf.

DETROIT deaf club makes life-members of 15 boys who have been duespaying members 25 years or longer. Splendid appreciation!

LIAR! Who is—men or women? 1944 cen-sus shows 3-million MORE married women, than married men! Oh yeah? To whom are those 3-mil. women married? . . . Can anybody in Colorado give present status of the 15-year-old Stone boy—paralized deaf—whose Denver father tried to kill him in 1926, and then com-mitted suicide? Darrow defended "elimination of hopeless, helpless imbeciles" at the time; national news . . . San Francisco is said to have "the most flirty girls in U.S." Hey, Bobs; any way you can change our '47 convention from Los Angeles to dear old San Fran?

LOTS of deafened soldiers and sailors after this war!

Experts explain: "A muscle of the ear serves as a cushioning-agent to protect the inner ear against excessive noise. Tension of this muscle reduces the sensitivity of the ear to all noise. This is a very important feature to men who are subjected to the din of mechanized warfare, or to the crashes and shricks of war-produc-tion." And most veteran flyers are deafened, at least for a time, by the terrible roar of the huge motors. huge motors.

Ruge motors. CRUTCH, in Detroit deaf club's Sign Post: "Jimmie Meagher, the little man from Chicago, who writes the Spotlight columns for the Frat, reminds me very much of a department store. He sets himself up as a judge of beauty con-tests, baby contests, best sports, etc. Now Jim-mie has proclaimed himself National Journal-istic Judge and awards R.M.G. of the Ohio Chronicle the crown for the best editorial of the year." Hey, Crutch, keep your gyroscope on the beam! You and I are veteran judges of beauty contests-mand I still insist you were wrong when you picked Dolly Madison over my Martha Custis, back in 1776!

Old Dave Watson died in his sleep, June 19; aged 75. Used to make saddles, etc., for Mexi-can army, until Villa raided his home and shop —around 1916. Soon afterwards the Watson clan just beat Villa across the border to Texas; claimed \$\$5,000 loss. Took our sleepy gov-ernment in D. C. about two decades to get a "settlement" from Mexico—and that but a few thousand bucks. Mainly because of old Wat-son's personal friendship with Mexican presi-dent Calles. Today Corp. David Watson Jr. is 2d best rifle shot among some 10,000 soldiers at Ft. Sheridan—but because he is hard-of-bearing they make him stay at post, patching tires, instead of shooting jittery Japs. Bah!

ONE out of 25 "hearies" can't hear well in opera or hall; but only 1 out of 125 can't hear well in direct conversation.

DO YOU KNOW? What state has two fraters losing sons on Iwo Jima? Ohio—Bar-rowcliff and Hower. . . Who is oldest living Gallaudet college graduate? Louis Tuck, class '70. . . What frater sold most Govt. securi-ties this year? Franz Ascher; sold \$100,000 Treasury Notes to a single customer, during last war loan drive. . . What state has lots of rain in August—but no rain? Arizona. Air-planes see rain fall, up in the clouds; but hot weather makes rain evaporate before it hits ground; fact! (Lucky you didn't bet me.) . . . Were early forms of reptiles and amphibians deaf? Yep; Mammals hear today, but fish, rep-tiles and amphibians are hard-of-hearing.



By James Nestor Orman

THE rhythm of waves is a lovely rhythm, And the flight of a seagull is lovely also. These two together; these and the wind's long rhythm Blowing to landward, bending the grasses

low. . .

Here in these inland places where the prairies weary the eye, Lovelier now for forgetting, remembered again:

The rhythm of waves—the seagulls circling high— The rhythm of wind—the sudden sough of the rain.

No Salesman

TT HEN you're sitting in the office every morning, fiddling with your prospect cards . . . wondering where to go ... you're no salesman, you're just a clerk.

When you pound the pavement on your regular calls, or search for new "hunting grounds" . . . you're no salesman, you're only a pedestrian.

When you're riding the trolley with your grip on your lap, hoping the rain will stop before you get off ... you're no salesman, you're merely a passenger.

When you're driving around town, sizing up new outlets for your product, or going to and fro . . . you're no salesman, you're just a motorist.

When you're sitting in the reception . room waiting for the buyer, looking at the magazines or throwing admiring glances at the information girl . . . you're no salesman, you're just a wishful thinker.

But, those few minutes when you sit before the buyer . . . and he blasts questions and objections . . . and you grit your teeth, pull out the ammunition and fire away at him in spite of hell and high water ... and then only, you're a salesman.-United Mutterings.

Lean Years And Lush

Being an Account of the Origin and Progress of the National Fraternal Society of the Deaf as Compiled from the Official Records

By OLD FRAT

PART VII Low Swing

OLLOWING the 1931 convention in Boston, the full force of the severe economic depression of the thirties hit high and low alike. Banks toppled, insurance companies folded, businesses of all kinds closed, people went on relief by the million. There came a political revolution in the country, the Democratic "New Deal" was born. World conditions deteriorated, dictators came into power, rumblings of distant World War II began to be heard in all lands. The heathen Japs invaded China, the imitation colossus Mussolini threw himself astride the Mediterranean, and ranting, loud-mouth Hitler cowed the statesmen of England and France.

The administration of the society promptly met the downward trend by inaugurating numerous economies in management. Its investments in the first mortgage field became tied up to some extent. A number of foreclosures on mortgaged property had to be undertaken by the society to protect its interests. As was the case with other companies and societies, by this procedure it acquired considerable real estate which had to be managed by the Home Office, rentals collected, repairs and improvements made, and sales effected as the time limit for holding real estate expired. The restrictions by the Government on issues of new securities and the steadily falling interest rate on investments also presented problems. As the deaf continued to go on relief, many reverted to inactive paid-up membership through necessity and the obtaining of new members became difficult for economic reasons.

Thanks to the fact that the society long before had been wisely reorganized and was on a fundamentally sound basis with a comfortable emergency reserve, by careful and conservative management it weathered the low swing without difficulty.

Divisions 1931-1935

Between the Boston and the Kansas City conventions, six new Divisions of the society were established:

No.	113-Vancouver, Wash., Nov. 10, 1931. 114-Westchester, N. Y., Dec. 8, 1981. 115-Queens, L. I., N. Y., Feb. 8, 1982.
++0.	116 St. Augustine, Fla., Dec. 5, 1933. 117 Montreal, Que, July 24, 1924

No. 118-Montreal, Que., July 25, 1934.

Of these, St. Augustine No. 116 disbanded on July 1, 1936, due to dwindling adult deaf population in that lo-

cality. The all-Catholic Montreal Division No. 117 closed on March 31, 1938, due to church restrictions there discouraging deaf communicants from joining fraternal societies. The other Divisions named, including the originally all-Protestant Montreal Division No. 118, are still in the society. While our Order is non-sectarian, forbids questions of religion to be raised in its affairs, has many good and loyal Catholic members in other localities, the Quebec church leaders having charge of the deaf disregarded the help the society could extend to its Catholic members there.

Membership 1931-1935

In 1932, 194 certificates of membership were issued, 102 in 1933, 151 in 1934, 149 in 1935. At the end of the latter year, the society had 7,106 members on its rolls, with \$4,802,578.25 insurance in force. These low figures resulted directly from the economic depression gripping the country during these years.

Twelfth Convention 1935

The society held its twelfth convention in Kansas City, Mo., July 15 to 20, 1935. All the Grand Officers elected at the previous convention in Boston were present, with the excep-tion of Third Grand Vice President Mueller of Louisville, Ky., who had allowed his active membership to lapse in January, 1934, causing his retirement from the Board of Directors. The position had been left vacant for the convention to fill. The following delegates represented the various Divisions in the convention:

he convention: Chicago No. 1—Joseph Miller. Detroit No. 2—A. A. Stutsman. Saginaw No. 3—Gottlieb Bieri. Louisville No. 4—R. H. Kannapell. Little Rock No. 5—J. M. Smith. Dayton No. 8—R. B. Conkling. Bay City No. 9—Alex Gibson. Cincinnati No. 10—L. J. Bachberle. Evansville No. 11—No delegate. Nashville No. 12—W. B. Rosson. Olathe No. 14—T. C. Simpson. Flint No. 15—C. E. Mlynarek. Toledo No. 16—I. Burton. Milwaukee No. 17—A. G. Leisman. Columbus No. 18—Casper Jacobson. Knoxville No. 20—L. A. Palmer. Cleveland No. 21—E. E. Rosenmund. Indianapolis No. 22—R. H. Phillips. Brooklyn No. 23—H. J. Goldberg. St. Louis No. 24—F. W. Stocksick. New Haven No. 25—Clarence Baldwin. Holycke No. 26—A. L. Klopfer. Los Angeles No. 27—L. I. Peterson. Atlanta No. 32—O. M. Treuke. New Orleans No. 33—J. F. Carroll. Omaha No. 32—O. M. Treuke. New Orleans No. 33—H. J. Soland, Jr. Kalamazoo No. 34—J. P. Cordano. Boston No. 35—Wm. Galand. Pittaburgh No. 36—H. V. Zahn. Hartford No. 37—E. J. Szopa. Memphis No. 38—Leland Maxwell. Portland, Me., No. 39—L. Duggan.

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Kansas City Measures

The special committee, composed of Brothers Ritchie (Pa.), Northern (Colo.), and Leisman (Wis.), appointed following the Boston convention to prepare a plan for a memorial to the late Grand President Gibson, made its report recommending the creation of a fund of \$2000 or more, raised by a special monthly assessment of 25c per capita, the income from which would be used to make an annual \$50.00 award to the deaf person contributing the most outstanding work in behalf of the deaf. After considerable discussion, the report was not accepted, as were several other suggestions for The convention commemorials. promised by directing that Brother Gibson's last words to Brother Roberts, "Carry on," be printed on the editorial page of THE FRAT.

In addition to various other law amendments adopted, the convention reduced the entry fee from \$5.00 to \$3.00; reduced maximum weekly sickness and accident benefits from \$25.00 to \$15.00; added the office of Assist-

(Continued on page 5)





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ARTHUR L. ROBERTS, Editor

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

AUGUST, 1945

Take Them Young

N a recent issue of Collier's appeared a laudatory article on the foundation set up by the Spencer Tracys at the University of California in Los Angeles, for the training of small deaf children of pre-school age.

As in most magazine articles concerning the deaf, written by journalists with little or no knowledge of the subject, this one contained some statements and inferences that could be challenged by well informed persons.

The idea behind this movement is far from new and has been put into practice to more or less extent during the last quarter century.

We believe the National Association of the Deaf went on record as long ago as 1920 in favoring the early reporting of cases of deafness in small children and the dissemination of information to their parents which would enable them to aid their children during preschool years, thus to some extent eliminating the lag in the education of the deaf not present in the education of hearing children who enjoy a normal family life before entering school.

The Chicago Tribune of July 25 carried a dispatch from the State School for the Deaf at Jacksonville, Illinois, describing the summer course being given by the school to mothers of small deaf children:

Twenty-two mothers, many looking as young and carefree as college students, and their pre-school age children are jarring the summer va-cation doldrums of the Illinois School for the Deaf here in what appears to be a series of picnics on the ancient, elm shaded 100 acre campus. Actually, they're in school. The mothers are the pupils. They attend five classes a day in an experimental two week summer session designed to help them prepare their children for school through such mediums as teaching breath control, feeling the rolling rhythm of a bass drum, and putting together

picture puzzles. Because all of the tots who scamper in the campus play yard are dear, their mothers, all of whom have normal hear-ing, face the problem of teaching them to talk without the chief help of all learned language

mimicry. Children

without the chief help of all learned language —mimiery. Children and mothers were selected from statewide clinics conducted by the division of services for crippled children of the University of Illinois and recommended by that agency. The school is operated by the department of public welfare, and the mothers have only to pay their own transportation expenses. Training here, according to Maurice Moriarty, supervising teacher, is tactile, visual, and auri-cular—touch, seeing, hearing. "The handicap of deafness is essentially a language handicap," he said. Contrasting the deaf child with the hearing one who is "bom-barded with sounds," mimics them, and finally taks, he added, "the deaf child is deprived of this easy, natural method. He neither receives nor produces expression. More than that, he deesn't know expression is possible." Moriarty emphasizes the the pre-school training in terms of the long time process required in develop-ing a well adjusted adult. Beginning with breakfast at 7:30 a.m., the mothers are in class an hour later watching

doesn't know expression is possible." Moriarty of the long time process required in developing a well adjusted adult.
Beginning with breakfast at 7:30 a.m., the mothers are in class an hour later watching speech demonstration in which a few children are brought in to put their ears to the grand plano or the bass drum to feel vibrations. This helps in learning the rhythm of speech and names of objects are used with the rhythms.
Then comes the auricular class with an acoustic demonstration for training whatever residual hearing the children are, and most congenitally deaf children are said to have some. An electrical hearing aid is often used, adjusted to the child's needs. The work begins with gross sounds such as bells and whistles. These lead to speech sounds and the development of a word.
This might be called the class of hope. There is a new intentness as individual mothers lean forward to scan the little faces of their own children, watching, praying for some sign that sound has come through. The mothers are taught here to use mailing tubes, cupped hands, and an inexpensive tube that looks like a stethoscope to direct sounds.
Then comes sense training. The teacher blows on a tiny hand and asks the child, in gestures, to blow and there are many—as putting out a candle, keeping a feather aloft. Here, mothers and children get together a little. Mrs. Troy Smith, 415 S. Chicago Ave, Kankakee, may be paired with little, blonde Susan, 3, as she strives to help Susan play the game of seeing a spool and then pulling one just like it out of a bag without looking. This is the class where mothers learn to help the children distinguish materials by feeling them, to put together puzzles, to use pictures such as in the mail order catalogs as training devices. Finally, mothers are told that lip reading is an art like playing the violin, and that it's a long path of patience to get a little one to watch mother's lips instead of her eyes. The parents are told to unlearn their matu

Here they receive expert counsel. Lecturers contribute their services, according to D. T. Cloud, superintendent of the school. Speakers have included Dr. George T. Shambaugh, Jr.. Chicago otologist, and Miss Mary Elizabeth Viewter director of the University of Chicago

have included Dr. George T. Shambaugh, Jr.. Chicago otologist, and Miss Mary Elizabeth Kiester, director of the University of Chicago nursery school. The work at the school will be followed up by visiting teachers from here as a means of determining the need for it and its success. At this point, with the school ending Satur-day, the mothers agree they've been greatly helped in gaining psychological understanding, in sharing their problems, and in morale.

Ogden No. 127

N November 9, 1918 the society installed Ogden, Utah Division No. 69. On December 1, 1923 is was disbanded, due to a shift in deaf population, leaving it without sufficient members to keep it going.

On July 19, 1945 the society granted a charter to a new Ogden Division to be known as No. 127. The requirements for the establishment of a Division are now higher than they were in 1918. Ogden was able to meet these requirements, hence the granting of a charter.

Only one member of the new Division was also a member of the former Ogden Division No. 69; namely, Brother Paul Mark, who has been a resident of Ogden for upward of half a century.

The new Division expects to start operations during the present month of August. The Home Office is glad to see Ogden on the map again and we are sure all members of our Division family will wish it well.

Those desiring to send congratulations to the new unit should address communications to Brother Ned C. Wheeler, 705-3rd Street, Ogden, Utah, who has been the acting secretary during organization of the new Division.

Call to Action

→HE dog days of August are upon us. Soon the leaves will be turning into their autumnal brown.

Summer wanes into Fall and then will come the snows of December and the close of this fateful year of 1945. Fascist dictators have faded from the world scene, one by one. The sole surviving members of this murderous crew are soon to go.

What have we deaf been doing in this year of momentous historical import? We have been buying war bonds to supply the implements of Mars.

We have been giving our blood that the lives of our soldiers may be saved.

We have been working in war factories to equip our world-wide armies

with the tools of victory. WE HAVE BEEN DELIVERING OUR SONS AND DAUGHTERS IN-TO THE IMPLACABLE MAW OF CONFLICT.

The year shortens day by day.

Where are those new members you were going to get yesterday and the day before?

"Time goes, you say? Ah, no. Time stays, we go." But before we shuffle off this mortal coil, let's all get just one more new member for the glory of our Order.

Just one, each of us, before snow flies and the hand of Father Time writes finis to this bloody year of war and death.

Let's lengthen the list of Five-Blockers between now and November.

Fill up the page with the names of loyal sons of our Order who have gone out into the highways and byways of our people.

BRING IN DESERVING DISCI-PLES OF THE ENCIRCLED SQUARE AND THE STAR OF HOPE.

Not tomorrow. NOW!

SEEMS like it always works out this way: watch the face of the clock and you'll never be more than one of the hands.

Lean Years and Lush

(Continued from page 3)

ant Grand Secretary-Treasurer to the Board of Directors; and selected Toronto, Canada, as the site of the 1939 quadrennial convention.

Officers 1935-1939

The Kansas City convention elected the following Grand Officers to serve until 1939:

President—Arthur L. Roberts of Chicago. First Grand Vice President—Fred J. Neesam of Delavan, Wis. Second Grand Vice President—John T. Shil-ton of Toronto, Can. Third Grand Vice President—Edward S. Foltz of Olathe, Kans. Fourth Grand Vice President—James N. Orman of Jacksonville, Ill. Secretary-Treasurer—Charles B. Kemp of Chicago.

Chicago. Asst. Secretary-Treasurer-L. S. Cherry of

Unicago. Trustees—George F. Flick, H. M. Leiter, Washington Barrow of Chicago.

Finances 1931-1935

At the Kansas City convention of 1935, the Grand Secretary-Treasurer's report was given in full for the quadrennial period just passed, the following being a summary:

Balance June 30, 1531.....\$1,447,758.66 Total income......\$828,880.27 Total disbursements.. 424,461.62 404 419 65

Net gair	1				10 1, 110100
Balance	June	30,	1935	\$1	,852,177.31

Of the disbursements, \$151,838.59 was for death benefits, \$111,725.00 for sickness benefits, \$45,040.00 for accident benefits, \$2,594.00 for old age benefits, \$395.00 for disability benefits after age 70, a total of \$311,592.39 for all benefits during the quadrennial period.

Divisions 1935-1939

During the four years between the Kansas City and the Toronto conventions, the following new Divisions of the society came into being:

No. 119—Hollywood, Cal., Jan. 10, 1938. No. 120—Hamilton, Ont., Aug. 1, 1938. No. 121—Kitchener, Ont., Aug. 1, 1938. No. 122—Ottawa, Ont., Aug. 1, 1938. No. 123—East Toronto, Ont., Oct. 1, 1938.

Ottawa No. 122 and East Toronto No. 123 both were disbanded on January 1, 1940, there not being enough members in these localities to keep the Divisions going.

Membership 1935-1939

In 1936, the society issued 249 membership certificates, 338 in 1937, 242 in 1938, and 265 in 1939. In December, 1939, there were 7,612 members registered, with \$5,058,583.20 insurance in force. The depression had by this time spent itself, as reflected in these increased figures.

Thirteenth Convention 1939

The thirteenth convention of the society was held in Toronto, Ontario, Canada, July 10 to 15, 1939. All Grand Officers elected at the previous convention were present. The following delegates represented their Divisions:

Chicago No. 1-L. B. Massinhoff. Detroit No. 2-F. R. Peard. Saginaw No. 3-H. M. Dundas.

Louisville No. 4-C. G. Kannapell. Little Rock No. 5-A. D. Crow. Jayton No. 8-K. B. Conkling. Cincinnati No. 10-H. L. Weber. Nasnville No. 12-K. W. Green. Ulathe No. 14-E. H. Mcivann. Filmt No. 15-W. L. Heck. Toledo No. 16-C. B. Jacobson. Knoxville No. 20-H. G. Leisman. Columous No. 18-C. B. Jacobson. Knoxville No. 20-H. G. Ulsrien. Jordonis No. 22-J. G. Ulsrien. Drookyn No. 23-S. E. Pachter. St. Louis No. 24-A. O. Steidemann. New Haven No. 25-Glarence Haldwin. Holyoke No. 24-A. G. Childemann. New Haven No. 25-Glarence Haldwin. Holyoke No. 24-A. C. Dillenschneider. Urekense No. 28-H. E. Morgan. Part St. Jouis No. 24-A. C. Dillenschneider. Uman No. 28-J. L. McJonald. Pritsburgh No. 36-J. L. McJonald. Pittsburgh No. 36-J. K. Forbes. Hartford No. 37-M. P. Silverman. Memphis No. 38-J. C. Duggan. Bufalo No. 40-Frank Krahling. Portland, Me., No. 43-A. C. Greenwald. Newark No. 42-T. J. Blake. Providence No. 43-Abraham Cohen. Seattle No. 44-G. P. Riley. Utica No. 45-T. D. Harter. Washington No. 46-E. E. Maczkowske. Baltimore No. 47-August Wriede. Syracuse No. 43-Abraham Cohen. Seattle No. 52-H. H. Altemoos. San Francisco No. 54-G. Newars. San Francisco No. 54-G. Newars. Satt Lake City No. 56-G. E. R. Thurston. Rockford No. 55-H. G. Newara. Satt Lake City No. 56-Le. R. Thurston. Rockford No. 55-Glarence Whitworth. Reading No. 54-E. B. Ornil. Denver No. 64-R. E. Fraser. Wastengied, III, No. 58-J. G. Otto. Davenport No. 50-Leorge Whitworth. Reading No. 64-R. E. B. Carling. Stit Lake City No. 65-Le. R. Thurston. Springfield, Mass., No. 61-Le. Not Hippel. Ft. Worth No. 62-Le. R. Hiett. Dalas No. 63-Le. B. Ornil. Denver No. 64-R. E. B. Crail. Denver No. 64-R. E. B. Crail. Benver No. 64-R. E. B. Crail. Denver No. 64-R. E. B. Crail. Denver No. 64-R. E. B. Crail. Denver No. 64-R. E. B. Crail. Benner, No. 70-Le. E. Skoglund. Des Moines No. 71-S. H. Rittenberg. Sioux Falls No. 71-S. B. Rittenberg. Sioux Falls No. 71-S. B. Rittenberg. Sioux Falls No. 71-S. B. Rittenberg.

Toronto Transactions

The Toronto, Canada convention was the first held by the society on foreign soil. As a gesture of good will to our members and friends across the border, it was a success.

Aside from the customary changes in the laws of the order, found necessary by experience, the convention took notice of the demand among its members for increased sickness and accident benefits. It was deemed inadvisable to increase these benefits on the flat rates regardless of age at entry then currently in use. The convention directed the Home Office to investigate the matter and prepare rates according to entry age, to be submitted to the following convention for approval.

A proposal to add automobile insurance for the deaf to the other forms of insurance offered by the society was turned down as being impracticable, especially so because of the large amount of capital required in forming a casualty branch. Following the convention, after extensive efforts, the Home Office finally obtained the consent of a large casualty company to undertake auto coverage for the deaf on an experimental basis. Over the years since then a large number of deaf drivers have obtained this insurance through the society, which supplies blanks to applicants and then turns them over to the company for action. This experiment has been a success. The society receives no compensation, desiring to be of service to our members and other deaf people who may need such insurance.

Los Angeles, California was given the honor of entertaining the fourteenth convention in 1943.

Officers 1939-1943

The Toronto convention elected these Grand Officers to serve until 1943:

President-Arthur L. Roberts of Chicago. First Vice President-Fred J. Neesam of Delavan, Wisc.

Second Vice President-John T. Shilton of Toronto, Canada.

Third Vice President-Sam B. Rittenberg of Birmingham, Ala.

Fourth Vice President-Foster D. Gilbert of Los Angeles, Cal. Secretary-Treasurer-Charles B. Kemp of

Chicago. Asst. Secretary-Treasurer-L. S. Cherry of

Chicago.

Trustees-George F. Flick, H. M. Leiter, Washington Barrow, of Chicago.

Finances 1935-1939

The Grand Secretary-Treasurer's report at the Toronto convention is summarized below:

\$1,852,177.31

Net gain		398,564.13
Poloneo June 1	1090	29 950 741 44

Of the above disbursements, \$166 .-274.48 was for death benefits, \$64,-920.00 for sickness benefits, \$26,125.00 for accident benefits, \$3,665.29 for old age benefits, \$90.00 for disability benefits after age 70, a total of \$261,-074.77 for all benefits.

[This is the seventh in a series of articles outlining the history of the society. The eighth installment will appear in an early issue.]



6

	August	
4.	Smoker	Buffalo
4.	Social	Birmingnam
4.	26th annual party	Bangor
5.	Outing	
5.	Pienie	Seattle
5.	Pienie	Spokane
5.	Picnic	Kalamazoo
8.	Card narty	Denver
11.	Donta	w aterbury
12.	Outing	Cincinnati
12.	Outing	Irenton
12.	Appused nienie	
18.	Boatride	Brooklyn
18.	Pienic	Hollywood
19.	Pienie	Toledo
19.	Outing	Holyoke
22.	Wiener roast	Washington
26.	Outing .	Hartford
26.	Smoker	Peoria
26.	Basket picnic	New Orleans
20.	Dasket picific	

September

Deptomate					
1. 1.	1951 Committee picnic Movie night	Albany			
1.	Smoker	Birmingham			
1.	Movies	Bangor			
2.	1951 Bowling tourney	Chicago No. 1			
2.	Annual picnic	Milwaukee			
2.	Any Frot outing	Albany			
2.	Pienie	Richmond			
2.	Annual picnic	Delavan			
2.					
3.	Picnic Banquet	Birmingham			
3.	Diania	Toronto			
3.	Box supper	Nashville			
3.	Picnic	Wichita			
3.	Picnic	Baltimore			
8.	Dogie and Kraut supper	Trenton			
8.	Smoker				
	Civic meeting				
8.	Bingo party	Reading			
9.					
15.	Smoker				
29.	Costume farm dance	Westchester			
30.	Literary and movies	westchester			

October

13.	Theatrical night	
13.	Annual dance	
13.	Hallowe'en party	Waterbury
14.	Lecture	Reading
27.		Chicago No. 1
27.	Hallowe'en party	Boston
27.	Hallowe'en frolic	
27.	Hallowe'en party	Toronto
27.	Annual dance	Hartford
28.	Bowling	Hartford
28.	Opening Day party	Kitchener

November

3.	Annual dance	
10.	Dance and entertainment	Westchester
10.	Party	
11.	Bowling	Springfield, Ill.
11.	Movies	Reading
17.	Dance	Worcester
17.	Ball	Jersey City
17.	Annual ball	Newark

BERKELEY-OAKLAND (By R. Clingenpeel) -On June 9 at the Hotel Claremont in Berkeley was held a banquet commemorating the founding of the Berekeley-Oakland Division twenty-five years ago. As far as banquets go, we take pardonable pride in stating that, for many who attended, this was the best banquet whipped up for a group of deaf people in the west. Over one hundred and seventy-five at-Over tended the birthday party, which was enlivened with a floor show which elicited many favorable comments. The usual speeches were made, in-cluding one by Dr. E. A. Stevenson, who is the only living honorary member of the N.F.S.D. The even tenor of the gathering was interrupted once when a group of Arabians and their in-terpreters were ushered into the banquet room. They were members of the Arabian delegation here for the United Nations Conference in San Francisco. Nothing was lacking for the smooth function of the banquet, and deserved praises have been showered upon the committeemen, Harry Jacobs, Dietrich Kaiser, Leo Jacobs, and Merle Christensen.

Preceding the banquet by a week the Ladies' Auxiliary presented the division brethren with a gift of twenty-five silver dollars. This was not expected, and the brethren were apprecia-tive of it. Plans are now in the making whereby the monetary gift can be utilized in an as yet unknown purchase as a gesture of permanency.

4

SCHENECTADY (By Tom Sack)-Our 19th annual field day was successfully held in Pete & Sally's Grove on July 1st under the chairmanship of R. R. Ross with the assistance of George Hock, Phil Wait and Tom Sack. In the afternoon ball game Albany's frats and non-frats defeated our poor old frats by the score of 9 to 4. Ben Mendel of Albany was a wisecraker telling everybody at the park that he doubted we will beat his team at the re-turn game in Albany on Sept. 2. All right, we aim to accept his challenge, and we'll show the Albany frats how to make plenty of homeruns like Babe Ruth.

Drop in at our coming hallowe'en frolic on Oct. 27. Willis Fuller will be the chairman of arrangements at Danish Hall on Oct. 27. Please watch for further details in the next issue. 4

WESTCHESTER (By R. W. Bowdren)-Committee reports show that everything is in readiness for our literary night and movies at the Union League Club of the Deaf on 44th Street, 8th Ave., N.Y.C., on the night of Sun-day, September 23. Renowned finger linguists will discourse on subjects of interest particularly to the deaf. Bring your friends around and become acquainted with the liveliest division of Fratdom. The movies will be of the best obtainable and there will be no long intermis-sions between pictures as Division No. 114 prides itself in having two projectors. So come around and have a pleasant evening.

The spirit of cooperation as exemplified by Division No. 114 is indeed contagious. It has divisions along the Atlantic seacoast writing in and inquiring about our coming annual en-tertainment at Pythian Temple, 185 W. 70th Street, N.Y.C., on November 10. Even Ohio and Chicago members of N. F. S. D. have written inquiring about accommodations. Such en-thusiastic news has only made the local members roll up their sleeves and go all the harder.

Latest flash !- Bro. Nat. Cerniglia has forsaken bachelorhood. He's engaged to a charm-ing miss from up Canada way. Bring her down to see the Mrs. and me some day. The division extends its congratulations and we are all waiting for the big event.

TORONTO (By J. F. Gotthelf)-With the midsummer holiday mood capturing many of our members, we have managed to get along with a bare quorum at our meetings. Brothers DeBacker and Hanna have been transferred to Montreal Division No. 118.

Remember that we have moved our picnic date from Civic Day to Labor Day at Centre Island, commencing at 2 p.m. Also remember that we will have our Hallowe'en at Sir Arthur Currie Hall on Saturday, Oct. 27. The enter-tainment committee is determined to give you a swelegant time, and we would appreciate it if you will spend your time with us at our picnic at the cool island and again at our Hallowe'en party.

BROOKLYN (By Al. Fleischman)—Comes the heat, beaches and vacations; attendance fell off a bit, but the meeting went on as usual. Chief among the business transactions was the passing of the 1945 ball report with \$425 as the net profit. With everything at top prices, which takes lumps out of a bigger profit for our division, the ball and its entertainment came out succesfully and the committee their utmost to keep our annual big redletter day a gala and glorious one.

Brothers! Uphold the frat spirit by memorizing, attending and telling your friends about coming attractions under the division's these auspices: August 18 (Saturday), boat outing to Rye Beach. Bros. Piazza, Berch and Baker will be on hand selling tickets. September 23 (Sunday eve.) movie and literary night at the Union League hall. Chairman Finkelstein has in store for all of you a pleasant evening with the best outstanding literarians in the metropolitan area, and a fine feature movie. February 23, 1946 (Saturday eve.) annual ball and entertainment at Manhattan Center. Chairman Terry, a member of the ball committee for a number of years will, with his experience, make the ball as gigantic as in the past, or even better

John Shippey of Utica Division was a caller our July meeting and was quite impressed with the procedures that took place. Since Utica Division leads all other divisions in the purchase of war bonds, one of the Brooklyn boys put up the question of how Utica goes about buying bonds so frequently. Bro. Shippey was glad to say that due to small expenses and continuous affairs, Utica is able to earn enough dough to invest so that our armies can go crashing through victoriously. That's the spirit, we say, and how about us. No. 23?

DALLAS (By R. J. Dalla)-Our regular business meetings on the first Sundays of the month are well attended. In fact, the July meeting was probably the largest in division history. A photographer was on hand to take a group picture of the members just before the meeting.

Socials are on our calendar for the last Saturday of each month, and just now we are working on the preliminaries of a mammoth dance to be held sometime in October or November Watch for details in these columns, in later issues.

Non-resident members will please note that Troy Hill resigned as secretary of the division, his place being taken by Raymond J. Dalla. His address is 2826 W. 8th St., Dallas 11, Tex.

BIRMINGHAM (By G. H. Harper)-Division No. 73 is happy to announce that the 26th annual Labor Day banquet-smoker will be held as usual, despite the fact that we are facing war conditions in the matter of eats and transportation. Wright Gilchrist, chairman, promises that he and his assistant, Joyce Bailey, will see to it that everyone who attends will remember the occasion for years to come. A big surprise is in store for all. A tentative program, to include a gala floor show, is being mapped out for your entertainment.

The smoker will be held on Saturday ning, September 1, at the Fraternal Hall. It will be for members only. The banquet will be held on Sunday, Sept. 2 at the Redmont Hotel. It will be open to all, with reservations at \$2.00 per plate. For reservations for banquet and hotel, write Wright Gilchrist, 1810 30th St., Ensley 8, Ala. For those remaining over Labor Day, our good Birmingham Club rooms will be onen.

The Silent Broadcaster

is still the first choice of the deaf; circulation has more than trebled in one year; has the greatest news coverage of any deaf paper, independent or oth-erwise; has the greatest amount of ad

space, etc. Permanent feature: SPORTS, edited by Art Kruger, Akron, Ohio, leading sports fan and writer.

ONE DOLLAR PER YEAR

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The Silent Broadcaster THOS. W. ELLIOTT, Editor-Publisher TOIVO LINDHOLM, Manager-Publisher 1303 So. Oxford Ave. Los Angeles 6, Calif. BALTIMORE (By A. A. Hajna)—This time "Dan Cupid" is in the forefront, with "Mr. Stork" just a head behind. Brothers Meyerovitz and Berg having taken the voyage on the Sea of Matrimony, the former capturing a Pennsyllass, and the latter a Wisconsin vania The Stork, attempting to keep up, deposited a baby girl on the Blumenthal doorstep. Any see-gars?

Lest ye forget! Labor Day outing at Gwynn Oak Park; Hallowe'en frolic under the combined auspices of the division and the auxiliary Oct. 27; Smoker on Nov. 17. And sandwiched in between will be our fall carnival on Sept. 8, under the chairmanship of Brother Martini. Full details of this will be given out at the August meeting. And note that this August meeting will be held on the second Saturday, the 11th, instead of the first Saturday as usual.

MANHATTAN (By D. A. Davidowitz)-Summer activities bring on a lazy feeling, and so some 125 of our members went on boat ride to Bear Mountain. The whole crowd had a good time, especially the kids of those members who were generous enough to take them along. Too had that defense work pre-vented many from going along. For the price, in these war-swollen times, the trip was well worth the money.

The coming Manhattan Barn Dance to be held on Saturday evening, Sept. 29, will supply a bit of decoration, and the prizes are going to be first class. These will be baskets of vege-tables, fresh from the farm, and there will be some 30 of them! Costumes will win some prizes. Dance contests will win others. And folks coming from New England and other eastern states outside of New York will have dancing contests all their own. Further, farmers and their wives who can put on the best Hick ville show of two minutes duration will get other prizes, determined by the applause of the audience.

Folks who attended the literary meeting under Brother Konrady last fall will be glad to learn that he is out to repeat it this year. Quality talks, he says, and when he announces the event, you can rest assured that the quality will be there. No previous announcements will be made as to what it will be like, but the names of the participants will be given, and you can judge by that if it is not going to be the literary treat of the year.

UTICA (By A. R. Giansanti)-Attendance at our last meeting was rather small. Vice Presi-dent Harold Larkin presided in the absence of the president.

Profiting by the loss of silverware and dishes stolen from the division, we voted to purchase a locker in which to store our division belong-ings. It may be locking the stable door after the horse is stolen, but anyhow we are assured there will be no repetition of this loss hence-forth. We have insurance, but it covers fire loss only.

4

SPOKANE (By F. D. Bright)—The silver anniversary of the division was celebrated with a banquet at the Desert Cafe on June 23. John Skoglund was chairman, assisted by Brothers Foley and Sackville-West. Seventy-one people were present to honor our charter members of these four were present John E members. Of these, four were present, John E. Skoglund, John W. Moore, Norman Barney and James H. O'Leary. Two others, John P. Frisby and Charles Howell, were unable to be present. John Wallace was toastmaster. One of the



1945 Membership Campaign

Name	Division	Members
Harry Carlisle	Columbus	
Stanley Hosta	Holyoke	
John Stanton	Wilkinsburg	
Albert Lazar	Bronx	
John Crutchfield	Charlotte	
Richard Danks	Hartford	
Alex. Luchko	Philadelphia	
	The second se	

highlights of the evening was the presentation of \$25.00 to the division by the Auxiliary. Several members of Seattle Division were present.

Our annual picnic will be held at Lincoln Park on Aug. 5. Frank Bright and three associates will manage the affair. We are looking for a good attendance.

CHICAGO NO. 1 (By J. B. Davis)-The di-vision's 45th annual picnic on July 14 brought 443 people to Polonia Grove-a good attendance considering the unusually chilly weather on that day. In spite of rain that fell for two hours in the evening, many enjoyed the games and dancing in the pavilion. Good work, Brother Rosenblatt!

Entries for the headliner-the 2nd annual handicap 2-man and singles bowling tourney on Sunday, Sept. 2, sponsored by the Chicago 1951 convention committee—have started trickling in, and this trickle will turn to a torrent by Aug. 20 deadline. Bowlers, don't procrastithe nate! Mail your entry blanks with the \$3.00 fee for each event now, giving the chairman more time for arranging the prize list and schedules. Chicago has a big field of bowlers in three leagues, comprising 30 teams. So it is easy for a bowling tournament to succeed in Chicago, because of this home-town support. However, there are many good bowlers in Detroit, Milwau-kee, St. Louis, Springfield, Cleveland and other areas that can put in a strong bid for prize money. Come, regardless of the weather. Bensingers alleys are completely air-conditioned and modernized.

On Saturday, Sept. 1, the day before the bowling tournament, the same organization is giving a picnic at Harms' Grove, 4200 N. West-ern Ave. William Maiworm, chairman of the picnic, will arrange games and attractions for all groups, young and old. Come rain or shine. See full-page ad. in this issue—and make the Labor Day week-end the time of your vacation, or a part of it. It will be the time of no regrets!

+

SPRINGFIELD, MASS. (By Isadore Zisman) —An outing will be held on Aug. 5 at Babbs Beach, Southwick. This will be our first out-ing in many years, and if it is successful may be made an annual event. William Osmola will be in charge, assisted by Brothers Thompson, Malaguti and Muszynski.

Saturday evening, Oct. 13 has been selected as the date for our annual fall dance. In the afternoon of the same day an individual bowling derby will be held. Alex. Brown will be in charge the bowling, and there will be a \$5.00 fee charged to cover expenses. For details write Brother Brown. His address is 347 Springfield

St., North Agawam, Mass. Thanks to the large profit made at our spring dance last May, we have been able to buy \$125.00 worth of War Bonds, raising our total to \$825.00. +

HOLYOKE (By Stanley Hosta)-Our June outing under the supervision of President Gunther was a howling success. And on August 19, Art. Lariviere is going to try to repeat this success with an outing at Camp Jahn, Hampton Ponds. He is an old hand at the game, and there will be good times for all, and plenty of prizes.

Our division has been gaining new members at a very satisfactory rate. One more, and we will have reached our quota. And we are not going to stop there. Plenty of room for more! Our softball team was recently defeated by Hartford, 5 to 3. A good game and a good crowd. Better luck next time, boys.

MILWAUKEE (By K. M. Steinke)-Gas or no gas, Milwaukee Division will have its an-nual picnic. It will be held at Geboy's Grove, 9047 W. Greenfield Ave. Drinks, refreshments, and prizes galore. Alfred Maertz will be in charge. Remember the date, Sept. 2, Sunday.

HOLLYWOOD (By E. J. McNulty)-On June 24 the members of the division and the auxiliary journeyed to Knotts Berry Place, which is located at Beuna Park, some distance from Los Angeles, to enjoy one of their far-famed dinners. After a delightful repast, they went through the replica of the old ghost town of past decades. It was very interesting, and anyone visiting Knotts Berry Place should make

it a point to visit it. On Aug. 18 there will be a splash party and picnic at Indian Springs, near Montrose. Full details will be given at the August meeting.

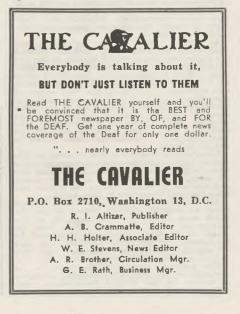
WORCESTER (By Bart. Burns) — James Healy has found it advisable to resign as treasurer of the division, as he is alternately work-ing on day and night shifts, making it difficult to attend all meetings of the division and of the Trustees. He is succeeded by Leverett Blan-chard, whose address is 420 Hill St., Whitinsville, Mass. Non-resident members should make a note of this change. Attendance at the last meeting was very

good, 22 members being present.

LOS ANGELES (By H. O. Schwarzlose)-Visitors at the July meeting were Bros. Simp-son, Olathe Division No. 14, Billeter and Plumby, Salt Lake Division No. 21, Bro. Ester-son of Cleveland Division No. 21. Bro. Esterson deposited his transfer card in No. 27, and

The 1947 Local Committee has something good in store for Sept. 15. Keep that date open. Its Amateur Night—is going to be chock full of hidden talent. The judges will be those who have been for years in the limelight as entertainers.

The division entertainment committee announces that it has a gigantic affair in prospect



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for November. Date and event will be announced later

So many disability claims have come in lately that were not properly or completely filled out that we are beginning to believe that some members really do not know how to protect their own interests therein. Yet the claim blanks are well prepared and do not contain any questions that are not necessary. Each question must be answered, but many claims come in with several questions left unanswered, and some filled in on only one side. This causes delay. Another thing to be considered is that claims must be presented within 30 days after end of benefit period. Also that the secretary must be notified of disability within 10 days of its beginning. Such things must be carefully attended to. Protect yourself!

CHICAGO NO. 106 (By Jule Guthman)-The lawn party under the direction of co-chairmen Guthman and Strom, at the latter's home, was surprisingly successful. Plenty of prizes were awarded, yet a nice profit was realized, to be turned over to the 1951 Conven-tion Committee for the convention fund.

The officers of the division will have charge of our 19th annual dance, scheduled for Oct. 13. An interesting program is being prepared, calling for around \$100.00 in prizes. Watch for pluggers soon to be printed.

The New Horse

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 THE FRAT

 curbs on state powers. It would provide fed-eral grants for a variety of services, and the top fact that the rules under which such serv-ices would be allowed to continue would be made in Washington. Enforcement of the rules would depend on further regimentation in all dospitalization—and that would run counter to accepted American practices.

 The rest of the proposed benefits for tem-porary disability; still another blow at both in-surance in the proposed benefits for tem-porary disability; still another blow at both in-surance and other private plans lies in the carrying out of the hospitalization proposeds, for it is axiomatic that voluntary plans can be aided only after they have "qualified" under federal rules. Sponsors may say, citing terms of the bill, that private insurance, private med-federal rules. Sponsors may say, citing terms of the bill, that private insurance, private med-federal rules. Sponsors may say, citing terms of the bill, that private insurance, private med-federal rules. Sponsors may say, citing terms of the bill, that private insurance, private med-federal rules. Sponsors may say, citing terms of the bill, that private insurance, private med-federal rules. Sponsors may say, bill that and the direct and indirect restraints essent and the direct production because it penalizes be reava

who must be wooed and won time and time again with the seller profiting as well as the buyer. Perhaps just one other false tooth needs to be exposed—the benefits. They are the bait and the decoy, and there is so much in the bill about furnishing them for this, that and the other human ache or backsliding that the bene-ficiary receiving them—the whole 135,000,000 of us—almost forgets that they have to be provided. He should be constantly reminded that he is the guy that must pay all the freight, made heavier because of new bureaus. Now, Uncle Sam has a place in the public health and welfare of his people. It is sub-mitted that this can be done for the good of the greatest number if, instead of paying his peo-ple for being sick or unemployed, he digs in and tries to determine and conquer the causes of unemployment and disability. That kind of horse would be an American thoroughbred.— *Insurance Index.*

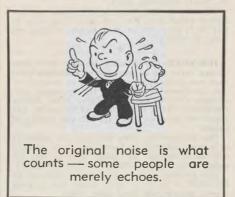
Time

COMEONE has said that the great 3 dividing line between success and failure can be expressed in five words: I did not have time. And yet we each have bushels of time each day, a bushel of minutes, seconds and hours. We are never short-changed on time.

None of us has to struggle along on a pint or a quart, or a peck of time; we each get a bushel. Our supply of time is exactly the same as that received by Edison, Ford, Burbank, Lincoln, Kaiser and all the other men who have worked miracles with minutes.

When we say we haven't got time, what we really mean is that we haven't got the push, drive, ambition, courage, stick-to-it-iveness, and conquering spirit that gets things done. Time doesn't fail us-it is we who fail time.

What are you doing with your bushels of time?-Franklin Life.



Why Plan?

BECAUSE purposes expressed in definite written plane more likely of fulfillment than those conceived in chance, and left to chance for execution.

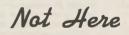
Because time is a thief, and the only way to keep him from stealing from you is to make every day contribute its part to your success.

Because the obstacle to greater success is not likely to be lack of capacity on your part but, perhaps, only the lack of plans big enough to challenge the best there is in you.

Because the things that really count in building a bigger and sounder production are surprisingly few, and definite planning enables you to sit down, and concentrate on the things that count.

Because you cannot walk in two directions at the same time. Good planning means an analysis of the work you have done, and tells you honestly whether you are going forward or backward.

Because planning forces home to you the realization that the final responsibility for any man's success rests upon him alone .- A. A. L. "Who's Who."



S the salesman got up to go, he asked: "How much money do you give your wife each week, Mr. Prospect?"

"I don't see that that's any of your business," was the reply.

"No, strictly speaking, it isn't, Mr. Prospect. But I'm really not so much interested in what you give her as in what she gives you back." "Gives back?"

"Yes, of the household money you turn over to her each week, how much does she hand back at the end of the week?"

"Why, she doesn't give anything back."

"You mean she uses it all up?"

"Why, of course. See here, she has to buy all the food out of that money, and you know what food costs-and she buys the kids' clothes-and she pays the cleaner-and she has to get soap and towels, and I don't know what all that's needed around a house. I think she does pretty well."

"So do I, Mr. Prospect. My point is: Suppose you weren't here to give her that sum of money each week."-Norlac.

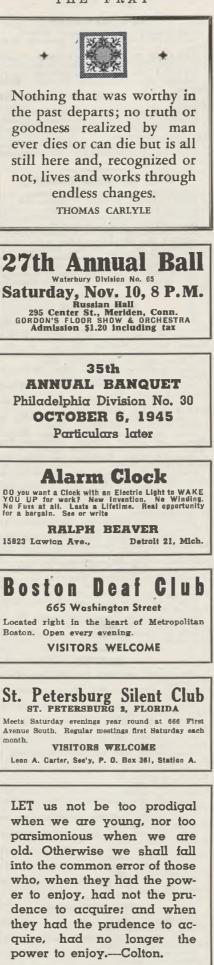
Deputy Changes

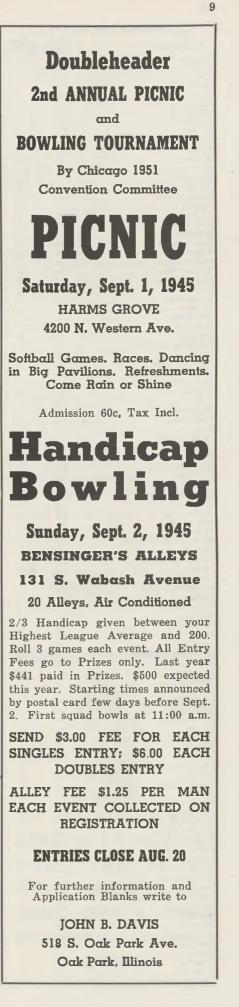
ST. LOUIS No. 24-Brother Sylvester Koebel succeeds Brother Edgar Dykes, resigned.

SPRINGFIELD No. 58 - Brother Robert Belford succeeds Brother Earl Shaffer, resigned.

War Bonds

Grand Division	75,000.00
Baltimore No. 47	4,500.00 3,750.00
Chicago No. 1	3.100.00
Cleveland No. 21	3,000.00 2,000.00
St. Paul-Minneapolis No. 61	1 900 00
Brooklyn No. 23	1,700.00 1,550.00
Rochester No. 52	1.500.00
Flint No. 15	1,500.00 1,350.00
Toledo No. 16	1.300.00
Philadelphia No. 30	1,300.00 1,200.00
Cincinnati No. 10	1.100.00
Columbus No. 18	1,100.00 1,100.00
St. Louis No. 24	1,100.00 1,100.00
Milwaukee No. 17	1,000.00
Washington No. 46.	1,000.00
Delavan No. 80	1,000.00 1,000.00
Schenectady No. 105	1,000.00
Kansas City No. 31	1,000.00
Los Angeles No. 21 Delavan No. 80 Schenectady No. 105 Indianapolis No. 22 Kansas City No. 31 Portland, Ore, No. 41 Danville No. 125. Hartford No. 37 Chicago No. 105.	925.00
Hartford No. 37	900.00
Chicago No. 106	850.00
Chicago No. 106 Springfield, Mass., No. 67. Rockford No. 57 Wichita No. 75	825.00 800.00
Rocktord No. 57 Dallas No. 63 Wichita No. 75 Dallas No. 63 Worcester No. 60 Scranton No. 82 Binghamton No. 108 Binghamton No. 108 Seattle No. 44 New Orleans No. 38 Omaha No. 32 Richmond No. 83 Spokane No. 76 Toronto No. 98 Birmingham No. 73 Waterbury No. 65 Bronx No. 92 Manhattan No. 87 San Francisco No. 53 Albany No. 51 Detroit No. 2 Portland, Me., No. 39 Trenton No. 124 Providence No. 48 Duluth No. 99 Portland, Ore, Auxiliary Johnstown No. 85	725.00
Worcester No. 60	700.00
Scranton No. 82	650.00
Singhamton No. 108	600.00 600.00
New Orleans No. 33	600.00
Omaha No. 32 Richmond No. 83	600.00 550.00
Spokane No. 76	525.00
Toronto No. 98	500.00 500.00
Waterbury No. 65	500.00
Bronx No. 92	450.00
San Francisco No. 53	400.00
Albany No. 51	400.00
Portland, Me., No. 39	400.00
Trenton No. 124	400.00
Providence No. 43	350.00 325.00
Portland, Ore., Auxiliary	325.00
Johnstown No. 85	325.00
Portiand, Ore., Auxiliary Johnstown No. 85. Boston No. 35. Holyoke No. 26. Davenport No. 59. Sioux Falls No. 74.	300.00
Davenport No. 59.	300.00
	300.00 300.00
Pittsburgh No. 36 Cedar Rapids No. 49 Salt Lake City No. 56	300.00
Cedar Rapids No. 49	300.00
	300.00
Atlanta No. 28. Springfield, Ill. No. 58. Olathe No. 14. Berkeley-Oakland No. 79.	250.00
Springfield, Ill. No. 58	250.00
Berkeley-Oakland No. 79	250.00 225.00
Peoria No. 90	200.00
Buffalo No. 40. Louisville No. 4.	200.00
Aansas Ulty Allxillary	200.00 200.00
New Haven No. 25	200.00
Bangor No. 71. New Haven No. 25. Knoxville No. 20. Kitchener No. 121. Nashville No. 12. Vancouver No. 118. Jersey City No. 91.	200.00
Nashville No. 12	175.00
Jersey City No. 91	$175.00 \\ 150.00$
San Francisco Auvilian	150.00
San Diego No. 110	150.00
San Diego No. 110	125.00 125.00
Jacksonville (Ill.) No. 88	125.00
Newark No. 42	100.00
k'aribault No 101	100.00
Council Bluffs No. 103 Fort Worth No. 62 Kalamazoo No. 34 Queens No. 115	100.00
Kalamazoo No. 84	100.00
Queens No. 115	100.00
Grand Rapids No. 97	100.00
Providence Auxiliary Hamilton No. 120	100.00
Hamilton No. 120. Little Rock No. 5. Binghamton Auxiliary	100.00
Binghamton Auxiliary	100.00
Des Moines No. 77 Indianapolis Auxiliary	100.00
Eau Claire No. 11	100.00
Memphis No. 38	100.00
St. Paul-Minneanolis Auxiliary	75.00 75.00
Faribault Auxiliary St. Paul-Minneapolis Auxiliary Seattle Auxiliary	50.00
Sioux Falls Auxiliary	50.00
Canton No. 100 Wilkinsburg No. 109	50.00
Johnstown Auxiliary	25.00
TOTAL	48.275.00
	-01010.00





MEMBERSHIP QUOTAS

1945

New

ers

DIVISION	1945 Quota	New
Chicago No. 1	50	8
Detroit	30	$\frac{1}{2}$
Louisville	10	5
Little Rock	10	
Dayton Cincinnati	10	1 2
Nashville	10	4
Olathe	10	2
Flint		1 2
Milwaukee		2
Columbus		8
Knoxville	10	
Cleveland Indianapolis	20	3 5
Brooklyn	50	3
St. Louis		1
New Haven Holyoke	10	59
Los Angeles		2
Atlanta	10	5
Philadelphia Kansas City	30	5
Omaha	10	9 3
New Orleans	10	3
Kalamazoo Boston	10	3
Pittsburgh	2.0	7
Hartford	1.0	8
Memphis	10	3
Portland, Me. Buffalo	10	1
Portland, Ore.	10	2
Newark	10	
Providence	10	
Seattle	10	3
Washington	20	1 2
Baltimore	20	-
Syracuse Cedar Rapids	10	2
Albany	10	2 3
Rochester	10	1
San Francisco	10	3
Reading Akron	20	1
Sait Lake City	10	7
Rockford	10	1
Springfield, Ill.	10	1
Davenport	10	3
St. Paul-Minneanolis	20	1 6
Fort Worth	20	3
Dallas Denver	20	7
Waterbury	10	3
Springheld, Mass.	10	1
Bangor Sioux Falls	10	
Wichita	10	
Spokane	10	
Des Moines Lowell		2
Lowell	10	2
Delavan	10	3
Houston	10	13
Scranton		
Johnstown	10	5 1
Manhattan	2.0	2
Jacksonville	10	4
Peoria Jersey City	10	3
Bronx	. 10	12
Columbia	10	
Charlotte	10	5
Grand Rapids	10	2 2
Toronto		6
Duluth	10	
Faribault	10	1
Council Bluffs	10	1
Fort Wayne	10	2
Schenectady Chicago No. 106	10	1
Binghamton		1
Wilkinsburg San Diego	10	7
San Diego	10	1
Eau Claire		3
Westchester		3 1
Queens	10	1
Hollywood		1
Hamilton Kitchener		
Trenton	10	
Danville	10	4
Colorado Springs	10	3

THE FRAT

NEW MEMBERS

CINCINNATI No. 10-Robert Hulley. SAGINAW No. 3-Robert Dragula, Ernest Petrie

ATLANTA No. 28—Samuel Jones. KANSAS CITY No. 31—Bert Smith. ALBANY No. 51—Murray Sharlet. AKRON No. 55—James Burnette, Robert

Layton. BRONX No. 92-Richard Purcell, Peter

DURHAM No. 95—Everett Whitfield. DURHAM No. 95—Everett Whitfield. SCHENECTADY No. 105—Ernest Girardot. WILKINSBURG No. 109—Joseph Heslip, Wilkins Manczarz.

Jr., Julius Manczarz. HOLLYWOOD No. HOLLYWOOD No. 119-Robert McBirnie. COLORADO SPRINGS No. 126-Tony Anzlovar. Guy Lamm, Jr.

THE GET-ONE DEGREE

THE GET-ONE DEGREE CINCINNATI No. 10-Wylie Ross. SAGINAW No. 3-John Lehtinen (2). ATLANTA No. 28-Henry Oaks. KANSAS CITY No. 31-Harry Davis. ALBANY No. 51-John Lyman. AKRON No. 55-Dennis Wickline (2). BRONX No. 92-Albert Lazar (2). DURHAM No. 95-William Wilson. SCHENECTADY No. 105-Edward Lydecker. WILKINSBURG No. 109-John Stanton (2). HOLLYWOOD No. 119-Charles Vickers. COLORADO SPRINGS No. 126-Fred Gus-ifson (2). tafson (2).

MARRIAGES

MARRIAGES Aug. 28, 1943—Albert Olson, Bloomington, Ill., and Edith Tappan, Maywood, Ill. April 21—Harrison Buchmiller and Helen Roland, both of Reading, Pa. June 2—Raymond Mayo, Monson, Mass., and Helen Ramsey, Springfield, Mass. June 9—Richard Klett, Flint, Mich., and Eleanor Oleniszak, Manistee, Mich. June 9—Sidney Armfield and Katie Frazier, both of Scranton, Pa. June 9—Marvin Kuhlman and Pearl Thomas, both of St. Paul, Minn. June 16—Orvel Hanson, St. Paul, Minn., and Lillian Johnson, Minneapolis, Minn. June 16—Orvel Hanson, St. Paul, Minn., and Lillian Johnson, Minneapolis, Minn. June 16—Graymond Blanchette, Holyoke, Mass. June 16—Glepn Cuchman and Mary For

Mass

Mass., and Lillian Duggan, Chicopee Falls, Mass. June 16—Glenn Cushman and Mary Fox, toth of Flint, Mich. June 17—Roy Sparks, Omaha, Nebr., and Elsie Witte, Deshler, Nebr. June 18—Myron Chauncey and Edna Fris-bee, both of Asheville, N. C. June 21—Jels Nelson and Kay Kerby, both of Omaha, Nebr. June 22—Joe Carter, Jr., Birmingham, Ala., and Louise Thur, Pensacola, Fla. June 23—Lawrence Vogelpohl and Kathleen Ostendorf, both of Cincinnati, O. June 23—Chawrence Vogelpohl and Kathleen Ostendorf, both of Cincinnati, O. June 23—Chawrence Vogelpohl and Kathleen Ostendorf, both of Cincinnati, O. June 29—Clifford Baille, Toronto, Ont., and Bessie Allen, McLeansboro, III. June 29—Clifford Baille, Toronto, Ont., and Eula Percival, Winnipeg, Man. June 30—Tony Panella, Milwaukee, Wis., and Rose Chiero, Chicago, III. July 7—William Glass and Elizabeth Griffin, both of Reading, Pa. July 7.—Linus Francini, Chicago, III., and Viola Rederer, Milwaukee, Wis. July 14—Stanley Roberts and Doris Shenk, both of Reading, Pa.

BIRTHS

Dec. 6--Mr. and Mrs. Doyle Gilbert, Dallas,

BIRTHS Dec. 6—Mr. and Mrs. Doyle Gilbert, Dallas, Tex., a girl. Mar. 4—Mr. and Mrs. Sylvan Levin, De-troit, Mich., a boy. May 11—Mr. and Mrs. Louis Frezza, New York, N. Y., a girl. June 4—Mr. and Mrs. James Judge, Latonia, Ky., a boy. June 11—Mr. aud Mrs. J. C. Grimland, Ft. Worth, Tex., a girl. June 13—Mr. and Mrs. Marvin Merrill, St. Paul, Minn., a girl. June 18—Mr. and Mrs. Robert Wynn, To-ledo, O., a girl. June 21—Mr. and Mrs. George Proshek, Toledo, O., a girl. June 23—Mr. and Mrs. William Willson, Flint, Mich., a boy. June 25—Mr. and Mrs. Dominic Gervasoni, Trenton, N. J., a boy. June 25—Mr. and Mrs. Sidney Goldberg, Reading, Pa., a boy. June 29—Mr. and Mrs. Horace Gemmill, Wichita, Kans., a boy. June 29—Mr. and Mrs. Raymond Grayson, Cincinnati, O., a girl. July 17—Mr. and Mrs. Victor Krohn, Balti-more, Md., a girl. ENCAGEMENTS

ENGAGEMENTS

Joe Hayes, Birmingham, Ala., and Julia Pullen, Georgiana, Ala. James Trainor, Los Angeles, Cal., and Annie Danks, Hartford, Conn. Newman Wright and Alice Stone, both of Birmingham, Ala. Thomas Landrum, Cheyenne, Wyo., and Patsy Babers, Knoxville, Tenn.



A colored boy, named Washington, who had been mixed up in many a brawl along the levee, sharpened his razor before going to the front, just in case.

As he made his way cautiously through the enemy lines with his rifle in one hand and his razor in the other, he came face to face with a ferocious looking Nazi who grabbed his rifle.

Pronto Washington slashed out just once, as the Nazi attempted to grapple with him.

"Hard luck, colored boy," the Nazi

cried, "You never touched me." "Yeh," said Washington grinning widely, "Just wait till you tries to waggle you' head!"

"My name's Jitcob."

"I didn't catch it."

"Jitcob!"

"Eh?"

"Jitcob, J-I-T-C-O-B. J as in Arkansas, I as in head, T as in Chinaman, C as in look, O as in circle and B as in hive."

Don't judge a chicken by the egg that hangs around her.

The young Negro recruit was the victim of so many practical jokes that he doubted all men and their motives. One night while he was on guard, the figure of one of the officers loomed up in the darkness.

"Who goes dere?" he challenged.

"Major Moses," replied the officer.

The young Negro scented a joke. "Glad to meet yuh, Moses," he said cheerfully, "advance and give de ten commandments."

"Oh, mother, a motor car as big as a barn has just gone by."

"Johnny, why do you exaggerate so terribly? I've told you forty million times about that habit of yours, and it doesn't do a bit of good."

Hobo: "Say, boss, could you spare a dollar and twenty cents for a hot dog?"

Citizen: "A dollar and twenty cents! Why, man, a hot dog's only ten cents!"

Hobo: "I know, but I want to eat it in the Yankee Stadium."

He had choked her. She was dead; there was no doubt about it. He had listened to her dying gasp. Now, she was cold-cold as the hands of death. Yet in his anger he was not convinced. Furiously he kicked her. To his amazement she gasped, sputtered, and then began to hum softly.

"Just a little patience is all it takes, John," remarked his wife from the back seat.

JUNE COLLECTIONS

Chicago No. 1 604.7 Detroit 277.5 Saginaw 42.7 Louisvile 108.6 Lutive Rock 103.6 Orincinnati 105.0 Nashvile 61.8 Olathe 73.6 Flint 246.7 Toledo 128.7 Milwaukee 177.5 Columbus 119.0 Knoxvile 64.8 Cleveland 399.7 Indianapolis 223.7 Brooklyn 600.8 St. Louis 225.1 New Haven 85.0 Holyoke 42.6 Los Angeles 390.4 Kalamazoo 53.0 Boston 248.4 Pittaburgh 170.4 Hartford 78.0 Portland, Me. 66.8 Buffalo 103.0 Portland, Me. 66.8 Portland, Me. 61.8 Ordence 80.7 Synacuse 55.0 Charado 79.5 Altinore		JUNE COLLECTIONS
Detroit 217.0 Saginaw 42.7 Louisville 116.2 Little Rock 135.0 Dayton 135.0 Cincinnati 105.0 Nashville 61.8 Olathe 73.6 Flint 246.7 Toledo 128.7 Milwaukee 117.5 Columbus 119.0 Knoxville 64.8 Cleveland 299.7 Indinapolis 233.7 Brooklyn 660.8 St. Louis 225.1 New Haven 85.0 Holyoke 248.4 Los Angeles 30.4 Atlanta 170.5 Statinghon 218.3 Kalamazoo 53.0 Boston 248.4 Pritahol, Ore. 231.8 Newark 106.7 Providence 80.7 Surfalo 103.0 Portland, Ore. 231.8 Reading 79.5 </th <th>33.21</th> <th>Grand Division\$</th>	33.21	Grand Division\$
Saginaw 42.7 Louisville 116.2 Little Rock 103.6 Orininati 105.0 Orininati 105.0 Nashville 61.8 Olathe 73.6 Flint 246.7 Toledo 128.7 Milwaukee 177.5 Columbus 119.0 Knoxville 64.8 Cleveland 399.7 Indianapolis 223.7 Brooklyn 600.8 St. Louis 225.1 New Haven 85.0 Holyoke 42.6 Los Angeles 390.4 Atlanta 248.3 Philadelphia 228.3 Kalsmazoo 53.0 Boston 248.4 Pittiburgh 170.4 Hartford 78.0 Providence 80.7 Rokington 217.1 Sant Lake City 185.2 Syracuse 55.0 Cedar Rapids 79.5 <td>277.54</td> <td>Detroit</td>	277.54	Detroit
Little Rock 1036. Dayton 135.0 Cincinnati 105.0 Cincinnati 105.0 Nashville 61.8 Olathe 73.6 Flint 246.7 Toledo 128.7 Toledo 149.7 Columbus 119.0 Knoxville 64.8 Cleveland 73.9 Broklyn 64.8 Cleveland 74.7 Broklyn 225.1 New Haven 42.6 Los Angeles 330.4 Atlanta 248.3 Philadelphia 268.3 St. Louis 75.5 Comaha 106.7 New Haven 42.6 Los Angeles 330.4 Atlanta 268.3 Philadelphia 268.3 Kalamazoo 260.0 Boston 26.0 Boston 27.0 Boston 26.0 Boston 27.0 Boston 27.0 Boston 26.0 Boston 27.0 Boston 27.0 Bo	42.72	Saginaw
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Indianapolis 223.7 Brooklyn 600.8 St. Louis 225.1 New Haven 85.0 Holyoke 42.6 Los Angeles 390.4 Atlanta 248.3 Philadelphia 248.3 Kansas City 175.5 Omaha 109.6 New Orleans 120.3 Kalamazoo 53.0 Boston 248.4 Pittsburgh 170.4 Hartford 78.0 Portland, Me. 66.8 Buffalo 103.0 Portand, Ore. 231.3 Newark 106.7 Providence 80.7 Seattle 109.4 Utica 143.6 Washington 121.7 Baltimore 55.0 Syracuse 65.0 Cedar Rapids 79.5 Subary 61.0 Rockford 47.5 Stat Lake City 185.3 Rockford 47.5 St. Paul-Minneapolis 253.0	119.03	Columbus
Indianapolis 223.7 Brooklyn 600.8 St. Louis 225.1 New Haven 85.0 Holyoke 42.6 Los Angeles 390.4 Atlanta 248.3 Philadelphia 248.3 Kansas City 175.5 Omaha 109.6 New Orleans 120.3 Kalamazoo 53.0 Boston 248.4 Pittsburgh 170.4 Hartford 78.0 Portland, Me. 66.8 Buffalo 103.0 Portand, Ore. 231.3 Newark 106.7 Providence 80.7 Seattle 109.4 Utica 143.6 Washington 121.7 Baltimore 55.0 Syracuse 65.0 Cedar Rapids 79.5 Subary 61.0 Rockford 47.5 Stat Lake City 185.3 Rockford 47.5 St. Paul-Minneapolis 253.0	399.70	Cleveland
St. Louis. 228.1 New Haven 42.6 Holyoke 42.6 Los Angeles 390.4 Atlanta 248.3 Kansas City 175.5 Omaha 109.6 New Orleans 120.3 Kalamazoo 288.4 Boston 248.4 Pittsburgh 170.4 Hartford 78.0 Memphis 203.8 Portland, Me. 66.8 Buffalo 103.0 Portland, Ore. 231.3 Newark 106.7 Providence 80.7 Saattle 209.4 Utica 143.6 Washington 185.2 Syracuse 65.0 Cedar Rapids 79.5 Albany 61.0 Rochester 133.7 Salt Lake City 153.3 Rackford 47.5 Stalt Lake City 154.3 Rockford 47.5 Storn Francisco (May & June) 248.4 Denver 49.3	233.76	Indianapolis
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Los' Angeles 390.4 Atlanta 248.3 Philadelphia 298.3 Kansas City 175.5 Omaha 109.6 New Orleans 120.3 Kalamazoo 53.0 Boston 248.4 Pittsburgh 170.4 Hartford 78.0 Memphis 208.8 Portland, Me. 66.8 Buffalo 103.0 Providence 80.7 Saratle 209.4 Utica 143.6 Washington 217.1 Baltimore 185.2 Syracuse 55.0 Cedar Rapids 79.5 Albany 61.0 Rochford 47.5 Springfield, Ill 40.9 Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 253.0 Fort Worth 88.5 Dalbas 222.84 Denver 112.0 Waterbury <t< td=""><td>85.00</td><td>New Haven</td></t<>	85.00	New Haven
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Portland, Me. 66.8 Buffalo 103.0 Portland, Ore. 231.3 Newark 106.7 Providence 209.4 Utica 143.6 Washington 217.1 Baltimore 185.2 Syracuse 65.0 Cedar Rapids 79.5 Albany 61.0 Rochester 138.7 San Francisco (May & June) 291.8 Reading 142.9 Akron 425.1 Salt Lake City 185.3 Rockford 47.5 Springfield, Ill 40.9 Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 253.0 Fort Worth 88.5 Dallas 228.4 Denver 112.0 Waterbury 48.1 Spingfield, Mass. 81.4 Bangor 76.2 Sioux Falls 71.5 Wichita 89.3 Sp	203.87	Memphis
Portland, Ore. 231.3 Newark 106.7 Providence 80.7 Seattle 209.4 Utica 143.6 Washington 217.1 Baltimore 185.2 Syracuse 55.0 Cedar Rapids 79.5 Albany 61.0 Rochester 133.7 San Francisco (May & June) 291.8 Reading 142.9 Akron 425.1 Salt Lake City 185.3 Rockford 47.5 Springfield, Ill 40.9 Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 253.0 Fort Worth 88.5 Dallas 228.4 Denver 112.0 Waterbury 48.1 Springfield, Mass. 81.4 Bangor 76.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moin	66.84	Portland, Me.
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Syracuse 55.0 Cedar Rapids 79.5 Albany 61.0 Rochester 138.7 San Francisco (May & June) 291.8 Reading 142.9 Akron 425.1 Salt Lake City 185.3 Rockford 47.5 Springfield, Ill 40.9 Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 228.4 Denver 112.0 Waterbury 48.1 Springfield, Mass. 81.4 Bangor 76.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 83.4 Lowell 78.4 Nerkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.2 Peoria 56.8 Jersey City		Washington
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Akron 425.1 Salt Lake City 185.3 Rockford 47.5 Springfield, Ill 40.9 Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 253.0 Fort Worth 88.5 Dalas 228.4 Denver 112.0 Waterbury 48.1 Springfield, Mass. 81.4 Bangor 76.2 Birmingham 196.2 Sjoux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 88.4 Lowell 73.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.2 Peoria 56.2 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapi	291.83	San Francisco (May & June)
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Davenport 49.3 Worcester 65.7 St. Paul-Minneapolis 253.0 Fort Worth 88.5 Dalas 228.4 Denver 112.0 Waterbury 48.1 Springfield, Mass. 81.4 Bangor 76.2 Birmingham 196.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 83.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.2 Peoria 56.2 Peoria 56.2 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 2	47.50	
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Dallas 228.4 Denver 112.0 Waterbury 48.1 Springfield, Mass. 81.4 Bangor 76.2 Sioux Falls 71.5 Witchita 89.3 Spokane 93.6 Des Moines 83.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 225.2 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton	253.06	
Denver 112.0 Waterbury 48.1 Bangor 76.2 Birmingham 196.2 Birmingham 197.2 Book Moines 88.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 265.9 Manhattan 187.7 Jacksonville 55.9 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte	88.53 228.49	
Bangor 76.2 Birmingham 196.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 88.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.2 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver	112.07	Denver
Bangor 76.2 Birmingham 196.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 88.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.2 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver	48.16	Waterbury
Birmingham 196.2 Sioux Falls 71.5 Wichita 89.3 Spokane 93.6 Des Moines 83.4 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Fort Wayne 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 <	76.27	Bangor
Wichita 89.3 Spokane 93.6 Des Moines 93.6 Lowell 78.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4	196.23	Birmingham
Spokane 93.6 Des Moines 83.4 Lowell 73.4 Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Chrand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver 47.7 Westchester 47.7 Westchester 47.7 Westchester 47.7	71.54	
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Berkeley-Oakland 283.7 Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Janstown 55.9 Manhattan 187.7 Jacksonville 55.9 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0	83.47	Des Moines
Delavan 172.6 Houston 247.1 Scranton 30.5 Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4		
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Richmond 101.5 Johnstown 55.9 Manhattan 187.7 Jacksonville 55.2 Peoria 56.2 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Catoon 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Terioton 84.7	247.19	Houston
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Manhattan 187.7 Jacksonville 55.2 Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Tenton 57.1 Tenton 57.1 Tenton 57.1 Tenton 57.1 Tenton 57.1 Tenton 5	55.99	Johnstown
Peoria 56.8 Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 122.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7	187.76	Manhattan
Jersey City 149.1 Bronx 142.0 Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 11.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	55.21 56.89	Jacksonville
Columbia 122.0 Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 848.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	149.12	Jersey City
Charlotte 69.1 Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	142.06	
Durham 107.9 Grand Rapids 19.1 Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Sulphur 11.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7	122.01 69.11	
Toronto 348.2 Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7	107.95	Durham
Duluth 72.1 Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	19.17	
Canton 25.2 Faribault 88.4 Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	848.27 72.11	
Council Bluffs 60.3 Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	25.20	Canton
Fort Wayne 62.0 Schenectady 79.4 Chicago No. 106. 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	88.45	
Schenectady 79,4 Chicago No. 106. 103,7 Binghamton 86,5 Wilkinsburg 111,5 San Diego 57,4 Eau Claire 74,5 Sulphur 123,2 Vancouver 47,7 Westchester 140,0 Queens 37,3 Montreal 147,9 Hollywood 102,0 Hamilton (May & June) 38,4 Kitchener 57,1 Trenton 84,7 Danville, Ky. 152,8		
Chicago No. 106. 103.7 Binghamton 86.5 Wilkinsburg 111.5 San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	79.44	Schenectady
San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	103.71	Chicago No. 106
San Diego 57.4 Eau Claire 74.5 Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	$86.52 \\ 111.54$	Wilkinsburg
Sulphur 123.2 Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	57.47	San Diego
Vancouver 47.7 Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	74.57	
Westchester 140.0 Queens 37.3 Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	47.79	
Montreal 147.9 Hollywood 102.0 Hamilton (May & June) 38.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	140.05	Westchester
Hollywood 102.0 Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	37.38	
Hamilton (May & June) 33.4 Kitchener 57.1 Trenton 84.7 Danville, Ky. 152.8	102.01	Hollywood
Trenton	33.42	Hamilton (May & June)
Danville, Ky. 152.8	57.11 84 71	Kitchener
Colorado Springs	152.86	Danville, Ky.
	46.42	
Total collections\$14,385.7	4,385.72	Total collections\$14

THE FRAT

TREASURER'S STATEMENT FOR **JUNE**, 1945

JUNE, 1945	
Balance and Income	
Balance, May 31, 1945 Division collections Interest and dividends	$14,335.72 \\ 8,713.07$
Rents Escrow deposits Mortgage fees Property insurance premiums	4,670.28 157.50 875.99
Refund, real estate operating exp. Withheld social security tax Withheld income tax	$78.76 \\ 15.49 \\ 227.30$
Lodge supplies Recording fees Subscriptions to THE FRAT	14.50 .3.20
Total balance and income	\$2,840,091.55
Disbursements	
Death benefits	\$ 2,419.00
Sick benefits	
Accident benefits	2,855.00
Old-age income payments	
	14.10
Class F income payments	22.50
Refund of dues	9.10
Refund of dues Amortization of real estate	4,402.50
Escrow refunds	675.94
Escrow refunds	115.60
Clerical services	410.00
Employees' income tax	224.40
Insurance Department fees & exp.	40.75
Mortgage expenses	25.00
Office expenses	E1 19
Officers' and Trustees' salaries	929.16
Official publication	513.18
Postage	59.14
Postage	
Printing and stationery	40.75
Property insurance premiums	
Real estate operating expenses	2,697.77
Taxes on real estate	201.19
Total disbursements Recapitulation	\$ 16,959.43
Recapitulation Balance and income	\$2,840,091,55
Disbursements	16,959,43
	10,000110
Balance, June 30, 1945	\$2,823,132.12

TRUSTEES' REPORT

Ledger Assets, June 30,	
First mortgage loans	\$1,059,424.03
Bonds and stocks	1,064,401.04
Real estate	499,259.41
Bank deposits	192,752.07
Home Office equipment	4.550.44
Cash in society's office	
Total ledger assets	\$2,823,132.12

Palancas in Funda

Dalances in runus	
Mortuary funds	\$2,500,939.32
Sick and accident funds	179,214.93
General expense fund	81,101.94
Accumulated interest	35,867.09
Convention fund	20,631.88
Indemnity fund	5,376.96
m - 1 - 1 - 1 - 1	00.000 100 10
Total in all funds	\$2,823,132.12

JUNE DEATH CLAIMS

*Fred C. Kummer, Fort Wayne\$	155.00
Burgess W. Trine, Flint	500.00
Adolph C. Berg, Jr., Brooklyn	500.00
J. E. Biedermann, Delavan	500.00
Bert C. Wortman, Cincinnati	500.00
*Charles E. Quigley, Newark	. 264.00
-	
Total for the month \$	2 419 00

*Denotes paid-up benefits.

OBITUARY

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JUNE DISABILITY CLAIMS

*Bernard Jacobson. Chicago No. 1 \$	25.00
Stanley Pranwick, Chicago No. 1 *William Sendelbaugh, Chicago No. 1	45.00
*William Sendelbaugh, Chicago No. 1	30.00
G. L. Mitchell, Kitchener	15.00
G. L. Mitchell, Kitchener. R. R. Frazier, Berkeley-Oakland. M. B. Hadlock, Hartford.	150.00
M. B. Hadlock, Hartford	70.00
J. J. McMahon, Hartford	30.00
I. E. DICK. WASHINELUN	30.00
W. C. Fugate, Louisville	45.00
W. C. Fugate, Louisville M. J. Graff, Kalamazoo	150.00
R. K. Baird. Detroit	60.00
P. E. Glassock, Jr., St. Louis L. D. Timer, Newark	25.00
L. D. Timer, Newark	45.00
C. H. Harucki, Brooklyn Isidore Lewis, Manhattan A. F. Schoenwaldt, Queens	60.00
Isidore Lewis, Manhattan	60.00
A. F. Schoenwaldt Queens	10.00
Joseph Weisman, Manhattan	30.00
Ennost Vanady Janson City	120.00
Adolph Berg Brooklyn	150.00
E M Fooss Akron	150.00
J. M. Jarrell Columbus	30.00
A G Morlock Cincinnati	20.00
Adolph Berg, Brooklyn E. M. Faass, Akron. J. M. Jarrell, Columbus. A. G. Morlock, Cincinnati I. L. Shimp, Jr., Toledo P. S. Rickert, Philadelphia	90.00
P S Rickert Philadelphia	40.00
Arnold Bordman. Philadelphia	45.00
B. H. Harrell, Houston.	20.00
Charles Howell, Spokane	25.00
J. T. Bodley, Seattle	30.00
Maw Lowig Milwowkee	20.00
Max Lewis, Milwaukee *Charles Svec, Milwaukee	60.00
*C E Jahren Milmaukee	30.00
*G. F. Johnson, Milwaukee T. L. Hamm, Atlanta W. J. Ellsworth, Boston	50.00
T. L. Hamm, Atlanta	105.00
W. J. Elisworth, Boston	
Buford Levingston, Sulphur	100.00
K. W. Phillips, Indianapolis	150.00
*M. B. Potter, Faribault. V. H. Giles, Dallas	30.00
V. H. Giles, Dallas	45.00
P. F. Quinn, Jr., New Haven	150.00
J. W. Mazakas, New Haven J. L. Ricciuti, Jr., Worcester B. R. Keach, Wichita H. L. Maisch, Wichita J. F. Royster, Jr., Danville, Ky O. M. Treuke, Omaha	20.00
J. L. Ricciuti, Jr., Worcester	80.00
B. R. Keach, Wichita	30.00
H. L. Maisch, Wichita	120.00
J. F. Royster, Jr., Danville, Ky	60.00
U. M. Treuke, Umana	60.00
Louis Rosensweet, brooklyn	60.00
S. J. Nabozny, Buffalo	90.00
J. M. Stein, Rochester.	75.00
D. B. Pierce, Durham	15.00
Charles Martin, Columbus	15.00
T. P. McPeek, Akron.	30.00
W. J. Prosheck, Toledo *J. H. Pope, Los Angeles	75.00
J. H. Pope, Los Angeles	90.00
*William Blust; Cincinnati	45.00
*D. M. Gilbert. Dallas.	45.00
*R. E. Smith, Salt Lake City	30.00
	000 00
Total for the month\$3	,280.00

*Denotes accident claims.

LWAYS listen patiently to A the opinions of others; chances are you won't derive any benefit therefrom, but it will please them.



National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., David Peikoff, 923 Avenue Road, Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 483 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 438 So. Oak Park Ave., Oak Park, Ill.

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 over a hundred principal cities of the United States and Canada.

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

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

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

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

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

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

SICKNESS AND ACCIDENT BENEFITS AND RATES

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

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

MONTHLY NET RATES FOR DEATH BENEFITS Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

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

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