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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fourteenth Year

MAY, 1916

Number 9

ARCHBISHOP IRELAND'S OPINION OF LIFE INSURANCE.

This statement, says the Catholic Forster, is being widely published as the utterance of Archbishop Ireland:

"I cannot understand why there should be a single individual with any responsibility whatsoever, who has family, relatives or friends, who has not an insurance upon his life. I hold as benefactors of humanity and society those who go around using eloquence, poetry and persuasion and everything else, and win them to go out and insure their lives. I have very little regard for any man who leaves this world without having been able to leave behind him a life insurance policy, so that those dependent on him are provided for, so that any debts he himself may have are paid, and if he has not much of an estate; so that he himself may be buried in decency and honor."

A New York man wrote to the archbishop to inquire if he had ever made that statement. He answered that it was substantially what he had once said in an impromptu address, and that it expressed his views on the subject. Then he added:

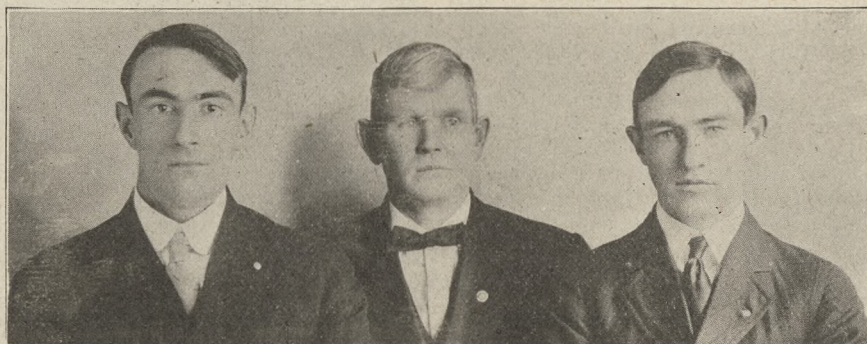
"I am very much in favor of life insurance for everybody who can at all afford to pay the premiums."

ATTENTION, MICHIGAN FRATS.

State Organizer Bristol offers a handsome gold emblem charm to the Michigan member who endorses the most applications for membership in the period beginning with his appointment as Organizer (October, 1915) and ending with the month of June, 1918. The award will be made during the convention at Philadelphia. Only applications going through the Michigan Divisions are to be considered. The prize will be well worth having, and the contest is open to all Michigan Frats. Get busy and make the race an interesting one, and at the same time show that the Frats' native state is keeping up with the procession.

THE \$2,000 CLASS READY.

Applications may now be made for the \$2,000 class, beginning June 1. In adding this class to those for \$250, \$500, \$1,000 and \$1,500 already open, the Society is making another forward step. That it has not been open before is due to the policy of making haste slowly, which the home office believes in. No certificate has been issued for an amount



AUGUST, ADAM AND FRANK FAULHABER.

Cleveland Division enjoys the distinction of having on its roll, and all good Frats, a father and two sons. In the portrait cut accompanying, our readers are given a look at them. All have earned their titles to the make-good degree, too. Adam, the father, is a charter member of the Division, but has been content to do his duty in the ranks, not having aspired to office of any kind. In addition to his two fine boys, he has two daughters. He is a painter by trade. August has held several offices in the Division and made good in them. He is known as a good mixer and has been the endorser of many an application. On committees he holds a record for hustling. He is married, and is a carpenter by trade. Frank is the youngster of the family and one of the typical American boys Rex Beach pictures so often. He is following in the footsteps of his father and brother and will soon be equaling if not outdistancing them in enthusiasm—just give him time.

larger than the monthly receipts for the Mortuary Fund, so in opening the new class it will be understood that the receipts necessary to cover it are coming in. We believe this class will be popular with those who have expressed the desire for it, and to those who wish to carry a good-sized certificate protection. However, it is to be understood that the Society will reserve the right to limit applications for this class within certain ages and will require extra good physical showing from those applying for it.

SPECIAL NOTICE.

The Secretary of each society, social, athletic, literary, religious or fraternal, in the United States, is earnestly asked to leave his or her name and address and the title of his society with the undersigned.

Considerable changes have been made in the plans for raising money for the Statue Fund, and only to the end that every society will be benefited thereby.

Upon receipt of an answer, some literature will be sent, and all the help we can render will be freely given, so that each society will be better off financially.

Individuals, men and women of known good character, anywhere in the United

States, from California to Maine and from Minnesota to Texas, are cordially invited to correspond with Samuel Frankenheim, Secretary, 18 West 107th Street, New York, N. Y.

PAY ON THE FIRST DAY.

It is a good plan to get into the habit of paying your dues on the first day of the month rather than the last.

There is really nothing to distinguish the last day from its neighbors, and it easily slips by unnoticed. But who can forget the first day of the month, with its horde of bill collectors flitting about in such numbers as to almost impede one another's progress?

Even those fortunate persons who conduct their affairs upon a strictly cash basis cannot pass the day in ignorance of its advent. The visitation descending upon some neighbor is certain to be sufficiently heavy to attract attention.

But, besides this advantage which the first possesses over the last, as pay day, there is the additional one of having thirty days subsequent to it, in which to check any evil consequences of forgetfulness.

With the "last day system," a lapse of memory is apt to entail a lapse of protection.—Knight of St. John.

AS TO SOLVENCY.

Broadly speaking, solvency means ability to pay. In ordinary commercial affairs, a firm or corporation is solvent if able to meet liabilities already due. In insurable matters, however, a sterner test has been applied to old-line companies for nearly fifty years, and the same test is now being applied to fraternal societies by virtue of recent legislation enacted in more than thirty states.

The primary purpose of this "valuation" test is not to show ability to pay claims currently arising, for the mere fact that the particular society is alive and doing business proves that much, but to gauge the extent of its ability to pay claims upon existing certificates as they fall due throughout the future, according to a well-established law of average.

It is a commonplace that the cost of carrying insurance or protection—the name doesn't matter—increases from year to year. The members of an insured community grow older and die faster, which increases the drain upon the Insurance Fund; whereas, the number of contributors to the fund decreases. Hence, as greater claims must be met by a smaller number, there follows a larger demand upon each contributor. This fact of increasing cost with the passing years is perfectly normal, and is common to all life insurance.

The essential distinction between ordinary commercial solvency and insurance solvency is that the former takes note only of matured liabilities and of the immediate present; the latter has to do chiefly with unmatured liabilities and looks far into the future.

In a valuation balance sheet, a fraternal order, equally with an old-line company, is charged (a) with its matured liabilities, which consist mainly of claims reported, and also (b) with the present or discounted value of its outstanding certificates, all of which are assumed to become claims in the future; and it is credited (c) with cash and other assets on hand, and (d) with the present or discounted value of assessments coming due in the future, all of which are assumed to be paid to the order.

It therefore becomes evident that a valuation considers a society's "ability to pay" not only now, but throughout the future, and is therefore an exhaustive and dependable test of solvency in the broadest sense, since it includes all possible claims and resources, both actual and contingent.

What has been said above is probably enough to distinguish clearly between ordinary commercial solvency and actuarial solvency—that the former has to do with the passing moment, the latter with the time to come.—R. A. Bulletin.

RECRUITING IS GOOD BUSINESS.

You owe it to yourself and family, you owe it to your neighbor and his family, you owe it to your lodge and order, you owe it to your country; therefore, do your utmost to bring the uninsured within the protecting shadows of our beneficent order.—Columbian Herald.

IN THE MAKE-GOOD DEGREE.

Brother Adolph Brizius, Sr., Secretary of Evansville Division, is up for make-good honors this month. Evansville Division knows and appreciates him—and could not very well get along without him. That certainly is saying a lot. He has been a Frat for ten years and in official harness most of the time. He was one of his Division's delegates at the Louisville convention and served a term as Indiana State Organizer.



Adolph Brizius, Sr.

He is an old resident of Evansville and a product of the Indiana school. He owns and operates a barber shop and has been in the business for many years, owns his home and shop building, and has raised a fine family of two sons and a daughter. His shop is the Mecca for visitors in Evansville, with the latch-string always out, and Evansville Division for some time met in the rooms above it, which also were used as club rooms at one time.

YOU GET WHAT YOU PAY FOR.

When you pay your assessment, you have bought something. The purchase is one month's protection for your loved ones. At the end of the month, you have received your money's worth, just as much as if you had purchased something for the family larder and consumed it. But you have also done more than if you had invested the amount in some mere necessity for the family table—you have paid your share toward feeding some other brother's dear ones. Protection is an article of value just as much as is food or clothing. A man willingly pays taxes that he may have police protection, yet he does not complain if no attempt has been made to rob his home during the year. If a man lives after taking out his insurance, he is lucky, if he dies he is lucky for having had forethought enough to prepare for death.—The Protector.

Do your best for your lodge and order. If you cannot do as well as you would like, do as well as you can. You at least can secure one new member a year.—The Bugle.

COMING DIVISION EVENTS.

June.

- 3. Smoker, Chicago.
- 3. Smoker, Cincinnati.
- 3. Banquet, Flint.
- 3. Banquet, Kalamazoo.
- 17. Picnic, St. Louis.
- 17. Lawn fete, Rochester.
- 24. Dance, Philadelphia.
- 24. Lawn fete, Columbus.
- 24. Social, Utica.
- 24. Lawn fete, Cleveland.

July.

- 2. Excursion, Portland, Ore.
- 4. Picnic, Louisville.
- 4. Picnic, Flint.
- 4. Picnic, Memphis.
- 4. Picnic, Evansville.
- 4. Picnic, Nashville.
- 4. Picnic, Kansas City.
- 4. Picnic, Huntington.
- 4. Picnic, Rochester.
- 4. Outing, Baltimore.
- 4. Outing, Washington.
- 4. Outing, Utica.
- 4. Combination picnic, Nashua-Holyoke-Boston-Providence, at Boston.
- 9. Picnic, Cincinnati.
- 14. Celebration, Nashville.
- 29. Excursion, Philadelphia.
- 29. Picnic, Syracuse.

August.

- 3. Excursion, Baltimore.
- 6. Picnic, Milwaukee.
- 27. Picnic, Chicago.

September.

- 2. Picnic, Brooklyn.
- 9. Picnic, San Francisco.

IF YOU SHOULD DIE TONIGHT,

could you close your eyes in peace, with the hand of your loyal helpmate in yours and your children at your side, and say, "Well, Mary, the end for me has come, but I have done all I could in life to protect you and the children when I have passed away?"

Or would you be compelled to turn your head away from your loved ones to hide the thought that you had forgotten them during your lifetime, and that they were going to face the world alone without the assistance of any fraternal brotherhood?

Why not Protect Your Wife and Children? You owe it to them. The food they eat and the clothes they wear are only part of your duty. If you really love them as you should, you will provide financial protection for them by having insurance before you die.

Decide at Once. You may be able to pass the medical examination this week. If you tried next week and **could not pass**, you would regret the delay as long as you lived.

The Bravest Man dies a coward when he leaves the loved ones dependent upon him without protection.

The Weakest Man dies in peace when he knows that his loved ones, either wife and children or parents, are provided for.—The Puritan.

TREASURER'S STATEMENT.

For April, 1916.

Balance from March	\$93,871.52
Receipts.	
Division collections	2,967.76
Rent, Chicago Division	10.00
Interest from bonds	27.50
Interest from mortgages	368.75
Interest from deposits	24.71
Exchange credit10
Division bond premiums	2.40
Button sales	14.75
Fob sales	10.75
Grand Secretary's fees	3.25
Engraving payment	2.84

Total balances and receipts\$97,304.33

Expenditures.

Death benefit, W. Tillett	\$ 500.00
Sick benefits	215.00
Accident benefits	90.00
Rent and light	42.00
Salary, E. M. Rowse	83.33
Salary, Dr. Furlong	15.00
Salary, F. P. Gibson	116.66
Official publication	54.40
Insurance Department fees	50.00
Officers' expenses	16.10
Back interest on bonds	3.66
Back interest on mortgages	88.75
Refunded fee	3.00
Printing	6.60
Engraving	5.94
Postage account	12.10
Sundry office expenses	16.30

Total expenditures\$ 1,318.84

Recapitulation.

Total balances and receipts\$97,304.33
 Total expenditures 1,318.84

Balance, April 30\$95,985.49

TRUSTEES' REPORT.

Exhibit of Balances, April 30.

First mortgage loans	\$73,600.00
First mortgage bonds	21,500.00
In bank, subject to check	485.49
Grand Secretary's Fund	300.00
Treasurer's cash balance	100.00

Total balances\$95,985.49

Exhibit of Funds.

Reserve Fund	\$81,441.57
Mortuary Fund	12,106.92
Sick and Accident Fund	1,424.24
Expense Fund	1,012.76

Total in all funds\$95,985.49

Note.—In April, one mortgage for \$7,500 was paid; another had \$1,200 part payment made on it. One mortgage for \$4,500, at five per cent, on Indiana farm property; one for \$9,000, at 5½ per cent, on Chicago property; and \$1,500 in first mortgage bonds, at 5½ per cent, on Chicago property, were invested in.

APRIL DEATH BENEFIT.

Paid to Mr. and Mrs. William B. Tillett, Nashville, Tenn., for death benefit of William B. Tillett, Jr., Certificate No. 886, deceased April 7, 1916, \$500.

TREASURER'S REPORT.

Division Collections for April.

Chicago	\$371.58
Detroit	123.43
Saginaw	17.96
Louisville	83.69
Little Rock	60.16
Nashua	24.06
Dayton	40.67
Bay City	8.19
Cincinnati	76.81
Evansville	17.40
Nashville	38.79
Springfield	25.16
Olathe	49.39
Flint	83.19
Toledo	50.85
Milwaukee	70.84
Columbus	48.42
Knoxville	40.74
Cleveland	65.86
Indianapolis	104.82
Brooklyn	139.01
St. Louis	107.54
New Haven	42.36
Holyoke	61.40
Los Angeles	61.14
Atlanta	24.25
Philadelphia	126.13
Kansas City	47.35
Omaha	67.95
New Orleans	56.36
Kalamazoo	21.71
Boston	68.84
Pittsburgh	71.02
Hartford	13.96
Memphis	39.79
Portland, Me.	86.11
Buffalo	60.24
Portland, Ore.	27.59
Newark	47.33
Providence	19.03
Seattle	17.06
Utica	34.40
Washington	30.91
Baltimore	30.95
Syracuse	25.52
Cedar Rapids	57.47
Huntington	17.50
Albany	18.73
Rochester	17.50
San Francisco	53.76
Reading	21.06
Akron	51.78

Total collections\$2,967.76

THE HIGH COST OF DYING.

When a man tells you that he cannot insure because of the high cost of living, point out to him the high cost of dying. Ask how his wife and children will manage to pay the doctor's bill, the nurse's bill, and the undertaker's charges incident to his demise.

Ask him how the money will be obtained to maintain his family while his real estate, his personal property, his bank balances, etc., are tied up, subject to the formalities and expenses of winding up of his estate. Ask him what will be left to support his wife and family after his debts have been paid and all other obligations met.

If the cost of living is going up, the cost of dying is certainly not going down.—The Exponent.

NEW MEMBERS.

30. Lawrence George	Harrisburg, Pa.
53. Henry Franck	Berkeley, Cal.
2. Edward McMullen	Detroit, Mich.
37. Walter Barrows	Hartford, Conn.
32. Hugh S. Courter	Chariton, Ia.
55. Wise G. Wright	Akron, Ohio
1. Richard Fraser	Victor, Col.
30. John P. Brundage	Berwick, Pa.
10. Cecil B. Marple	Portsmouth, Ohio
42. Edward Daubner	Elizabeth, N. J.
16. John A. Opika	Toledo, Ohio
16. Fred P. Ufheil	Toledo, Ohio
35. Allan B. Meacham	
	Dorchester, Mass.
49. Ira C. Ricketts	Springville, Ia.
45. Walter E. Brown	Utica, N. Y.
2. Alf. J. Miller	Detroit, Mich.
2. Robert McLachlan	Detroit, Mich.
51. Edw. DeMott	Gloversville, N. Y.
44. Alf. K. Waugh	Seattle, Wash.
36. Abner Harkless	
	Conoquenessing, Pa.
36. Orie C. Maust	Uniontown, Pa.
23. Victor Anderson	New York, N. Y.
23. Louis A. Meyer	Brooklyn, N. Y.
15. George Thielman	Flint, Mich.
1. Luther W. Wood	Racine, Wis.

APRIL DISABILITY BENEFITS.

H. T. Fancher, Hopedale, Mass.	\$ 15.00
*Jacob Marcella, Waterbury, Conn.	20.00
*Emil Schneider, Cincinnati, Ohio	30.00
*Clem Umbaugh, Dayton, Ohio	10.00
H. L. Redman, Newark, N. J.	5.00
G. V. Warren, Jamaica, N. Y.	15.00
J. C. Taylor, Pittsburgh, Pa.	15.00
*C. J. Sullivan, San Francisco, Cal.	10.00
J. T. Healy, Chelsea, Mass.	20.00
J. S. Casteel, St. Louis, Mo.	5.00
*Robert Harris, Memphis, Tenn.	10.00
Alex McCuaig, Detroit, Mich.	20.00
*H. J. Goldberg, New York, N. Y.	5.00
W. B. Tillett, Nashville, Tenn.	50.00
*Oscar Foland, Baltimore, Md.	15.00
E. D. Walsh, Mattoon, Ill.	50.00
J. McPherson, Aberdeen, Scotland	10.00

Total for the month\$305.00

*Denotes accident benefits.

EMBLEM CARDS AND CASES.

Our members wanting emblem cards, plain or in colors, and cases in which to carry them, with identification card, also due-card and bill-fold pockets, would do well to write Louis J. Bacheberle, 2421 Moerlein Ave., Cincinnati, Ohio, and ask for his illustrated price list.

TIT FOR TAT.

"The deaf speak discordantly because they cannot hear the manner in which they are pitching their voices."—Birmingham News.

If the deaf as a whole spoke as discordantly as some hearing people we have heard shrivel the atmosphere with their vocal apparatus, then deafness were a blessing.—The Alabama Messenger.

Learn from mistakes, but don't cry over them. We best redeem the past by forgetting it.—Elbert Hubbard.



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

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

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

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

Members changing their addresses should at once notify the editor.

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



MAY, 1916.

SPECIAL NOTICE.

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

\$95,985.49.

Philadelphia—1918.

Are you a Philateen?

Did you get one yet? If not, why not?

Our \$2,000 class is open. See announcement elsewhere.

Do you belong to the "Get-One Club"? If not, make out an application right away.

The lodge system, with its attendant features, is an asset of an invaluable nature.—Fraternal Monitor.

Insurance protection costs money, but remember, the cost of delay is much higher, higher, even, than the cost of living.—North Star.

For every new member you get for a fraternal insurance society, you add to the strength of a modern institution that is doing good in a modern way.—The Mystic Worker.

Do not forget that life insurance should not be how cheap, but how good. Like the other good things of life, it is advisable to consider quality always. If some one offers you cheaper insurance than we do, there's a reason, and a close examination of the goods will show quality lacking.

With the season coming for the wearing of coat watch chains, it may not be an unwelcome tip, for those who would like to have theirs attached to the emblem button in their lapels, to say that it can be done by having the chain end with a thin ring and the ring placed over the shank of the button at the back and screwed in place there. We have noted many of our members thus utilizing their buttons.

The thermometer of a Division is its Secretary—as is The Frat the Society's barometer—and a live one can do a lot to make his Division a "live wire." Headquarters knows who the live ones are, and does not hesitate to tell them so. Up here we have a make-good roll that, even if it does not appear in these columns, not only is an appreciated record and asset, but also speaks a lot in its own way for those who are on it. Need we say more?

A Reading member sends us the following editorial: "What is a lodge? What benefits do we derive from it? Why do not more members attend? Many like questions can be asked and solved by the individual. A lodge is formed for the purpose of bringing together men who otherwise would not know and appreciate each other. Lodges create fraternity, good-fellowship and brotherly spirit, and make the most of the modern system of cooperation in the best possible way."

In the passing away of Mrs. Henry B. Plunkett and Moses Heyman, as noted in another column, the Society loses two staunch friends. Both were present at the Omaha convention last summer, and that they would leave us so soon was something none of us even dreamed of. We are sure that all our members who have had the pleasure of knowing both will join us in extending fraternal condolences to the bereaved husband and wife. Milwaukee and Brooklyn Divisions will miss them indeed.

Many of our members are not fully posted as to the often-appearing reference to and articles on valuation and solvency in these columns. So as to clearly explain these important terms and their relation to the Society's standing, we are printing in another column an article, "As to Solvency," which we hope all will read. In the February issue of this paper, the report of the Society's actuary was printed, and it showed the N. F. S. D. as not only solvent, but having a surplus of over thirty per cent above the showing required for it.

Several of the fraternal publications have been discussing the status of the knocker and the kicker. All agree the former is of no earthly use, but that the latter has his uses—sometimes. The Frat who knocks has no business to be in a Society like ours; the kicker—when his efforts are of the forward kind—helps enliven things, but one of our exchanges remarks that a mule makes no progress while kicking, because he does not want to. So there you are. But even the mule is a most valuable animal and pulls things through situations where many a willing old horse fails. We guess we will be able to stand for the kicks, knowing the power behind them, if exerted in the right direction and properly controlled, is worth having.

BIRTHS.

"Here's to the stork,
A valuable bird,
That inhabits the residence districts;
He doesn't sing tunes,
Nor yield any plumes,
But he helps out the vital statistics."
—Beaumont Enterprise.

To Mr. and Mrs. Charles R. Lawrence, Portland, Ore., in January, a boy.

To Mr. and Mrs. John N. McLaughlin, Cleveland, N. C., March 29, a girl.

To Mr. and Mrs. N. E. Harris, Memphis, Tenn., April 17, twins—boy and girl.

To Mr. and Mrs. Edwin Wurtzsmith, Detroit, Mich., April 27, a girl.

To Mr. and Mrs. Harry Shapiro, Philadelphia, Pa., May 3, a boy.

To Mr. and Mrs. Clyde C. Beach, Flint, Mich., May 4, a boy.

To Mr. and Mrs. Harry Bailey, Mount Morris, Ill., May 13, a boy.

MARRIAGES.

On April 8, Paul E. Fauth of York, Pa., and Miss Minnie Artz of Spring Glen, Pa.

On April 10, Richard H. Phillips and Miss Amy Martin of Indianapolis, Ind.

On April 15, at Danville, Ky., Carl Duttell of Aledo, Ill., and Mrs. Jennie Jones Jarvis of Tuttle, Ky.

During April, Lawrence Richardson and Miss Lucile Henninger of Kansas City, Mo.

On April 29, James A. Pring of Huntington, W. Va., and Miss Maggie Smith of Portsmouth, Ohio.

On April 29, Alexander S. McGhee and Miss Helena L. Bowden of Philadelphia.

DEATHS.

At New York, on May 1, Moses Heyman, a social member of Brooklyn Division. A genial, pleasant-mannered man of kindly nature, who took a real interest in his fellows. Brooklyn Division feels his death as a genuine loss.

At York, Pa., on April 13, the infant son, two weeks old, of Mr. and Mrs. Wilbur Dorworth.

At Buffalo, New York, on May 7, the infant daughter, aged three days, of Mr. and Mrs. George F. Knorr.

At Milwaukee, Wis., on Wednesday, May 10, Mary Elizabeth, wife of Henry B. Plunkett. Friends everywhere are shocked and saddened to learn of her death.

LICENSED IN TEXAS.

April 19, the Society received from the Texas Insurance Department a license to transact business in that state, and it is hoped that there will be a Division or Divisions organized down that way before long. Harvey L. Ford, 1417 N. Twelfth St., Waco, Texas, has been appointed special representative for the state.

We have no "Wants" printed in this issue. Perhaps our members are not yet used to the new department, but we are inclined to think all of them are enjoying plenty of work, and that in itself is a situation which is pleasing to all of us.

DIVISION NOTES

Chicago.

No. 1's May meeting was a short one and open to friends and relatives of members. After the formal adjournment, a talk, entitled "Hits and Misses," was given by John H. Mueller of Louisville. The audience was greatly amused and diverted by Jawn's spiel; as several remarked, it was so very different from the usual cut-and-dried offering. The closing hour or so was pleasantly spent in social chat. Refreshments were served, consisting of pineapple punch and macaroons. Brother Mueller did not come on from Looeyville alone, but brought along Mrs. Mueller and Jawn, junior, who is a vest-pocket edition of his Gargantuan papa. Our visitor made another public appearance the next day, addressing the Sunday Evening Club at All Angel's Mission. He gave a good account of the activities of the mission in Louisville, for which he himself served as lay reader. By request, he repeated for us the substance of a very interesting lecture on "The History of the American Flag," which a Louisville gentleman had given recently before the deaf people there. On Sunday night, our Kentucky friends left for home. One other thing in connection with his visit is worthy of remark: Jawn brought to Chicago the first straw hat of the season, and his appearance therewith on the streets of our city excited the loud, raucous laughter of the natives. 'Twas so previous.

Henry Kraft, chairman of the committee in charge of arrangements for the annual picnic, wishes to call especial attention to the date on which it is to be held—Sunday, August 27, not August 26, as we had it in last month's schedule of "Coming Events." Make a careful note of this date and plan to be there. Bring your best girl, too. The picnic will be held at Bergman's Grove.

On Saturday evening, June 3, No. 1 will hold a smoker for members only at Schiller Hall, 64 West Randolph Street, Chicago. Come, everybody. Big time.

Mr. and Mrs. Carl Dutell, who were married in Danville, Ky., a day or two previous, were callers at the home office on April 24. Mr. and Mrs. J. H. Mueller and their boy, of Louisville, Ky., were in on May 13. We have already mentioned a call last month from Mr. and Mrs. James Conway of Pittsburgh, when they passed through here on their way to California, but omitted to state that Brother Conway brought with him a box of the Smoky City's justly famous stogies, with the compliments of No. 36. The people at headquarters thoroughly enjoyed these good smokes, and wish to thank the Pittsburgh Fraters.

Colonel James Frederick Meagher, please copy. Speaking of eugenics and the cranks who talk about the unfitness of the deaf as parents, how about this? Mr. and Mrs. Arthur Hinch's little girl, Louise, recently won the blue ribbon award in the twenty-months-old class in a contest conducted by the Boston Store during National Baby Week. A year and

a half before, at the age of three months, she won an award in another contest, thus showing that neither win was a fluke. Baby fans will admit that as a two-time winner, little Louise has shown real consistency and class. If any of these cranks who are advocating segregation, sterilization, exile to a desert island and what not—if any of these cranks, we say, think they can raise better, healthier, more perfect children than Louise and countless others we could name, let them show us! We could say a lot more on this subject—in fact, we did say it, but can't print it.

Detroit.

Peter N. Hellers is now working at the factory of the Ford Motor Co. as a drill-press hand.

Ralph Huhn was recently in Jackson on a two days' visit with friends there.

Philip Bednarek came on here from Flint a few weeks ago to look for a job.

William Japes got back home just before Easter from a stay of several months in California. He says he had a very fine time out there on the coast. He brought greetings from Los Angeles and San Francisco Divisions.

Andrew R. Gilbert of Flint was here recently for a couple of days' visit with Albert Pastori.

Roderick McKenzie had a bad fall from a ladder while at work, and sprained his right arm in two places. He was at the May meeting with his arm in a sling.

Frank McHugh is back from Chicago after a stay of four months with his aunts. He has been taking a rest cure for rheumatism in his arm, and says he feels quite rid of it now.

A birthday surprise party was sprung on James Henderson, May 12. He was presented with a walnut library table.

The Silent Baseball Club, of which Ben Beaver is manager and captain, defeated the Highland Park Club on May 7, by the score of 12 to 6. Ivor Friday umpired the game, and the opposing team was not exactly satisfied with his decisions; but he could not help it, as he tried to be fair. Several of the local Frats are members of the club.

Mrs. Frank D. Smith of Ypsilanti was pleasantly surprised on her birthday not long ago, being presented with a kitchen cabinet by a party of Frats with their wives and other ladies. The surprisers came from Detroit and Ann Arbor.

Cincinnati.

The Cincinnati Silent Athletic Baseball Club is again in the field this year, with the same leader, Arthur Wenner, who managed the team last year, and proved himself a capable leader as well as a good player. The team is composed mostly of members of No. 10. A few changes have been made and one or two weak spots plugged; the battery especially has been strengthened. The team looks much stronger than a year ago, and is better financed, as the result of a raffle, which netted the club a good sum to help carry it through the season. The club will play at Warsaw, Ky., on June 11. (Come up, Jawn, and bring your oompah horn.) If the Chicago S. A. C.

wants a game with Wenner's crew, write to Art Wenner, 113 W. McMillan Street, Cincinnati, Ohio.

Albert Steele is the latest addition to the deaf workers at the last factory. Seven out of the seventy-five employees at this plant are deaf men.

John H. Mueller of Louisville was a star boarder at Emil Schneider's home for over a week during March. He came here to look for employment—not for better pay, but from a desire to get back to his old love, Cincinnati. (That dear Cincinnati, where the pretzels grow and the limburger's rich fragrance perfumes the air!)

The leap year social on April 29, given by the Ladies' Auxiliary of Cincinnati Division, under the efficient leadership of Mrs. Hermann Eikens, was a history-making affair. The hall was crowded to its full capacity. Boxes of good things to eat, with a good Havana cigar included in each box, were put up at auction. Warren Albert of Dayton was the highest bidder for one box. He paid \$2.67 for it—he must have been hungry. Miss Ethel Pollard donated a large box of bonbons, and this, too, was auctioned off. There were games and other diversions. Mrs. Eikens and her assisting Aux-Frats did their work well, all hustling to make the event the biggest ever—which it was, netting \$60.00 and making No. 10 so much the richer. The crowd did not break up to go home until the lights were turned out, and not a bit of ice cream or cake was left over. Among those from out of town who came to see how Cincinnati can do things were Warren Albert of Dayton, Chester Huffman of Washington Courthouse, Ray Black of Piqua, and Everett Bruce of Aurora, Ind.

Evansville.

No. 11's meetings are now held in a large, airy, well-fitted room on the first floor at the Y. M. C. A. Building. The meetings were formerly held in the debating room upstairs, but the new quarters are much better and will be cooler in summer.

John Ferninger had the ill luck to get his face badly burned at his boarding place not long ago. He was starting a fire with paper, in a stove that was filled with slack coal; there was an explosion or burst of flame which seared his face. He nearly lost his sight and could not go to work for several days.

Grover Dickens has moved his residence and tailor shop to a much better location and is doing a better business than he ever did before.

On May 7, James Downey gave a lawn fete for the benefit of the Division. The proceeds will be used for our Fourth of July celebration.

The old Silent Club, which disbanded five years ago, is to start up again. They are building a new clubhouse on Dewitt Stephens' farm out on Pigeon Creek. They expect to put in a lot of time out there this summer, fishing, fighting mosquitoes and making launch trips down the creek to the mouth of the Ohio River. Their place could even serve very well for a bathing beach. The Division is to

celebrate the Fourth out there with a basket picnic, and extends to deaf people from all around a hearty invitation to come and help celebrate, and shoot off rockets. Let the eagle scream.

On March 22, Adolph Brizius and family went over to Mt. Carmel to attend the funeral of his wife's sister. Afterwards they paid a visit to Loren E. Leach, who is partner with another deaf man in a shoemaking business. He is doing a good, brisk trade.

Springfield.

Howard Barnes has quit his job with the Kelly-Springfield Motor Truck Co., and has gone back to his old place at the Wickham Piano Plate Shop.

Gilbert Pitzer is now working in Troy, Ohio, for the Troy Auto Body Co.

Warren J. Hoverstick has become a disciple of J. E. Pershing as a devotee of physical culture.

Indianapolis.

Robert E. Binkley is laid up with rheumatism. He has been having a rather bad time of it, but at this writing is much improved.

George Owen, for some time of Oakland City, has moved to Winslow, Ind.

James La Fever was in Indianapolis recently to attend the funeral of a relative. He remained here for several days visiting.

The Frats were treated to a smoke by Richard H. Phillips at the May meeting. He and Miss Amy Martin had sprung a surprise on all their friends last month by getting married, April 10. They took a trip to St. Louis and surprised their friends down there. Brother Phillips took in No. 24's April meeting.

All the Frats should attend the next meeting for another treat.

Notice! Nonresidents who are coming for the reunion should attend the Division's June meeting. Remember the date, June 7.

R. E. Binkley is now a consumer of gasoline, having recently acquired an auto. His car is an Allen.

Kansas City.

Kansas City Division, No. 31, will have a basket picnic at Budd Park on the Fourth of July. Everybody is cordially invited.

Eighty of the deaf attended Billy Sunday's meeting at the Tabernacle one Saturday night recently, and "heard" his address through the interpretation of S. T. Walker, formerly superintendent of the Illinois, Kansas, Louisiana and Missouri schools. One hundred seats have been reserved for the deaf at the meeting this coming Saturday night, and Mr. Walker thinks these seats can be reserved for them again every Saturday night, as long as Billy Sunday is staying here.

Matt L. Ahern, President of the Division and Organizer for Western Missouri, made a trip to St. Joseph last month on business. He looked over the ground with an eye to establishing a new Division there sometime. If enough new members can be secured, a Division may be organized when the conditions warrant it.

Portland, Ore.

F. S. Delanoy's family has moved back here from Salem. Brother Delanoy himself is coming back to his old job, as soon as the mill reopens, and work promises to be steady.

Joe Jorg has been working overtime a lot lately on government orders for army equipment.

P. L. Axling is now a traveling salesman, and is carrying several lines. At present he is confining himself to local territory.

St. Louis.

St. Louis Division will hold its annual picnic on June 17 at New Normandy Grove. To reach the grounds, take Ferguson-Kirkwood car, going north. A good time is assured. Visiting Frats will be especially welcome, and the committee in charge will give them the time of their lives. All the elements of a real, old-fashioned picnic will be present—along with a few new ones promised by the committee. Don't forget the date and place. Be sure and be there.

Kalamazoo.

Kalamazoo Division will have a banquet at the Berghoff Hotel, Kalamazoo, Saturday evening, June 3, from 6:00 to 8:00 p. m. Neighboring Fraters and their ladies are invited to be with us. Particulars may be had from Secretary Wheeler.

Flint.

Flint Division is to have a banquet, June 3, too. It will be at the Bryant Hotel, and a nice program is being prepared. We expect practically all the resident members, with wives and sweethearts, to attend. Ralph Miller, Clyde Stevens and George Tripp have the event in charge, which is in itself a guarantee of the success of the evening.

On July 4, the Division will hold its annual picnic. Howard Blodgett is chairman of the committee, and is making his appointments of assistants such that the eagle is sure to scream—with pleasure.

Memphis.

Will C. Goss of New Orleans is in Memphis and may stay if he gets work.

Memphis Division will celebrate the Fourth of July with a good old-fashioned picnic. Everybody is welcome to join with us in making the day memorable.

Providence.

Providence Division, No. 43, will hold its fourth annual social and entertainment on Monday evening, May 29, at Maccabee Temple. Among the features on the program is an exhibition drill by the Boy Scout Troop of the Rhode Island School for the Deaf. There will also be tableaux, games and dancing.

On May 30, Decoration Day, the Division will have an excursion to Rocky Point. There will be a ball game and other attractions.

Cedar Rapids.

After No. 49's meeting, held this month at the home of W. E. Oldfather, the Aux-Frats and Fratees appeared on the scene in a body—to the complete surprise of the members, who were not expecting

them at all. "What have you come for?" was the astonished inquiry. The answer was, "For a good time and the benefit of the local fund." Then the refreshments appeared. All enjoyed the affair.

The Division recently held a social at the home of Mr. and Mrs. Ross Murdock, to help swell the local fund. The affair was a very pleasant and successful one.

Huntington.

Those great jokers, Grover Burcham, Joe Turvey and William Jermyn, played some mischievous pranks on Mr. and Mrs. James Pring, when that newly wedded pair reached home after the ceremony. It was all in fun, of course, and the bride and groom took the charivari with great good nature.

Andrew Drake and Nevil Marshall were in Cincinnati recently, and met several of the Frats there. They had a good deal of talk about the N. F. S. D. They also took in a ball game and in other ways enjoyed their excursion.

Walter Smith of Portsmouth, Ohio, dropped in for a Sunday visit in this city not long ago.

The members are talking of giving a good picnic this summer. It is a pleasure to see the excellent and enthusiastic spirit the local Frats are showing.

Rev. H. C. Merrill of Washington, D. C., has sent word that he will be in Huntington shortly to hold a service. The deaf people here are looking forward to it. They would be glad if the bishop would appoint him for the missionary work in this state.

Rochester.

The parcel post sale, held by this Division on April 8, was the most successful affair No. 52 has had so far since its organization. Everything was sold in less than half an hour. Several Frats from out of town were present for the occasion.

Mr. and Mrs. Albert Hockstuhel have been entertaining a relative. One of the pleasures of his visit was a trip to Niagara Falls on the first excursion there from Rochester this spring.

For some time during the latter part of May, the Division is planning a walk to Point Pleasant, a hike of eight miles. Dinner will be served at a hotel, and the one who reaches the Point first will get a prize.

Alvin Heinz of Elmira has been visiting in Rochester for a few days.

F. C. Peterson's father died suddenly in Toronto, April 9. He had been sent there to put in some machines at the Eastman Kodak Company's new plant there. He had been in the employ of that company for twenty-two years.

The boy stood on the burning deck, his head was in a whirl; his eyes and mouth were full of hair, his arms were full of girl. She had a strangle hold on him, which made him squirm at that, and, as the flames rolled on, by heck, she pinned him to the mat. Then to't again, catch as catch can, a nelson she secured; the ship blew up, but they did not—'cause Willie was insured.—Insurance Critic.

OBJECT OF FRATERNAL INSURANCE.

The purpose of the protection feature of our Order is not to insure the continuation of life, but to provide indemnity for earning power destroyed by failure of life.—Bee Hive.

When you go away from home on a few days' trip, you generally see that everything is taken care of, and that enough is on hand for the family while you are gone. Do likewise on that long trip.—The Puritan.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

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917 Asia St., Baton Rouge, La.	
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STATE ORGANIZERS.

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

As to getting new members, it is our constant duty to work and to keep things in action. The member who takes things easy, and waits for some one else to do things for him, to benefit himself and his beneficiary, is dead, even while he is alive.—The Bugle.

"It is the uncertainty of an individual's life that makes life insurance expedient; it is the certainty of death in a multitude of individuals that makes it possible and safe."

Don't forget the safety first.

The season for outdoor amusements is now at hand. It is proper and timely that our lodges bring their members together and get acquainted. Pull off picnics and other stunts that are within keeping of the objects of the order. Get busy.—Fraternity.

June assessments are about payable.

Make it a habit to pay on the 1st.

Philadelphia—1918.

Get one.

DIVISION DIRECTORY.

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

CHICAGO, No. 1	Chicago, Ill.
512 Masonic Temple—Second Saturday.	
Edward F. Toomey	4161 S. Halsted St.
DETROIT, No. 2	Detroit, Mich.
8 Avery Ave.—Second Saturday.	
Rion Hoel	420 Hubbard Ave.
SAGINAW, No. 3	Saginaw, Mich.
Second Thursday.	
Gottlieb Bieri	Route 3, W. S., Saginaw
LOUISVILLE, No. 4	Louisville, Ky.
Robinson Hall—Second Saturday.	
J. H. Mueller	1072 E. Kentucky St.
LITTLE ROCK, No. 5	Little Rock, Ark.
First Wednesday.	
Frank T. Lux, School for Deaf, Little Rock, Ark.	
NASHUA, No. 7	Nashua, N. H.
Mechanic Hall—First Saturday.	
Daniel Shea	Derry, N. H.
DAYTON, No. 8	Dayton, Ohio
A. I. U. Hall—First Saturday.	
Jackson Bates	43 Calm St.
BAY CITY, No. 9	Bay City, Mich.
White Eagle Hall—First Monday.	
C. F. W. Lawrence	3312 N. Water St.
CINCINNATI, No. 10	Cincinnati, Ohio
Court & Central Ave.—First Saturday.	
Emil Schneider	1923 Montrose St.
EVANSVILLE, No. 11	Evansville, Ind.
Y. M. C. A.—First Monday.	
Adolph Brizius	1718 Canal St.
NASHVILLE, No. 12	Nashville, Tenn.
Y. M. C. A.—First Monday.	
Jesse T. Warren	1309 Calvin Ave.
SPRINGFIELD, No. 13	Springfield, Ohio
Zimmerman Bldg.—Second Saturday.	
J. E. Pershing	525 W. Southern Ave.
OLATHE, No. 14	Olathe, Kan.
First Tuesday.	
E. H. McIlvain	Lock Box 212
FLINT, No. 15	Flint, Mich.
Moose Temple—Second Tuesday.	
E. Morris Bristol	623 E. Third St.
TOLEDO, No. 16	Toledo, Ohio
Mitchell Hall—First Saturday.	
Nathan P. Henick	2132 Vermont Ave.
MILWAUKEE, No. 17	Milwaukee, Wis.
300 Fourth St.—First Saturday.	
Samuel Sutter	1403 20th St.
COLUMBUS, No. 18	Columbus, Ohio
I. O. O. F. Hall—Second Saturday.	
Fred G. Schwartz	1013 E. Rich St.
KNOXVILLE, No. 20	Knoxville, Tenn.
Masonic Temple—Second Tuesday.	
L. A. Palmer	P. O. Box 590, Knoxville, Tenn.
CLEVELAND, No. 21	Cleveland, Ohio
West Side Turn Hall—Second Saturday.	
Louis Williams	2239 W. 91st St.
INDIANAPOLIS, No. 22	Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.	
Richard Phillips	1329 N. Illinois St.
BROOKLYN, No. 23	Brooklyn, N. Y.
Imperial Hall, 360 Fulton St., Second Saturday.	
T. J. Cosgrove	270 Degraw St.
ST. LOUIS, No. 24	St. Louis, Mo.
1210 Locust St.—Second Friday.	
A. O. Steidemann	1411 Newhouse Ave.
NEW HAVEN, No. 25	New Haven, Conn.
201 Meadow St.—First Saturday.	
Joseph Lehorn	30 Butler St.
HOLYOKE, No. 26	Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.	
Philip Beausoleil	369 Armory St., Springfield

LOS ANGELES, No. 27	Los Angeles, Cal.
730 S. Grand Ave.—First Tuesday.	
Tage E. Samuelson	2222 Inez St.
ATLANTA, No. 28	Atlanta, Ga.
Y. M. C. A.—First Monday.	
Ross A. Johnson	General Delivery
PHILADELPHIA, No. 30	Philadelphia, Pa.
1611 Columbia Ave.—First Friday.	
John A. Roach	3737 N. Franklin St.
KANSAS CITY, No. 31	Kansas City, Mo.
1109 Grand Ave.—First Saturday.	
Joe I. Jenkins	2414 Askew Ave.
OMAHA, No. 32	Omaha, Neb.
Labor Temple—Second Saturday.	
H. G. Long	315 Grace St., Cornwell Bluffs, Ia.
NEW ORLEANS, No. 33	New Orleans, La.
1127 Galienne St.—Second Thursday.	
Henry J. Soland, Jr.	1016 Clouet St.
KALAMAZOO, No. 34	Kalamazoo, Mich.
Second Saturday.	
Fred H. Wheeler	P. O. Box 614
BOSTON, No. 35	Boston, Mass.
Hibernian Hall—First Saturday.	
D. McG. Cameron	119 Warren St., Roxbury
PITTSBURGH, No. 36	Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.	
Samuel Nichols	1425 Rutherford Ave.
HARTFORD, No. 37	Hartford, Conn.
School for the Deaf—First Thursday.	
Edgar C. Luther	1208 Park Ave., West Hartford
MEMPHIS, No. 38	Memphis, Tenn.
Y. M. C. A.—Second Saturday.	
Chester Correll	344 S. Fourth St.
PORTLAND (Me.), No. 39	Portland, Maine
514 Congress St.—Second Saturday.	
C. H. Fritz	11 Henry St.
BUFFALO, No. 40	Buffalo, N. Y.
A. O. U. W. Hall, 7 Court St.—First Saturday.	
Aug. H. Staubitz	26 Albert Ave.
PORTLAND (Ore.), No. 41	Portland, Ore.
Y. M. C. A. Bldg.—First Saturday.	
W. F. Schneider	2055 Holladay Ave.
NEWARK, No. 42	Newark, N. J.
Springfield Av. and Broome St.—First Saturday.	
Edward Bradley	392 Plane St.
PROVIDENCE, No. 43	Providence, R. I.
Crescent Hall—First Saturday.	
Fritz Ruckdeshel	17 Roland Ave., Cranston
SEATTLE, No. 44	Seattle, Wash.
First Saturday.	
Olof Hanson	4747 16th Ave., N. E.
UTICA, No. 45	Utica, N. Y.
Pythian Temple—First Saturday.	
John H. Thomas	Cemetery St., Frankfort, N. Y.
WASHINGTON, No. 46	Washington, D. C.
Eagles' Hall, 6th and E Sts.—Second Tuesday.	
W. P. Souder	120 Sixth St., S. E.
BALTIMORE, No. 47	Baltimore, Md.
114 N. Paca St.—First Saturday.	
Orlando K. Price, Sr.	2916 Westwood Ave.
SYRACUSE, No. 48	Syracuse, N. Y.
Griffin Square—Second Saturday.	
Robert E. Conley	Jamesville, N. Y.
CEDAR RAPIDS, No. 49	Cedar Rapids, Ia.
Second Wednesday.	
Perry Williams	1710 "A" Ave., E.
HUNTINGTON, No. 50	Huntington, W. Va.
First Saturday.	
James A. Pring	1944 Ninth Ave.
ALBANY, No. 51	Albany, N. Y.
206 Washington Ave.—First Saturday.	
F. Lloyd	88 Middle Ave., Saratoga Spa., N. Y.
ROCHESTER, No. 52	Rochester, N. Y.
Engineers' Hall—Second Saturday.	
F. C. Peterson	11 Kindolf St.
SAN FRANCISCO, No. 53	San Francisco, Cal.
1254 Market St.—Second Saturday.	
Leandro Maldonado	37 California St.
READING, No. 54	Reading, Pa.
8th & Penn Sts.—First Saturday.	
James M. Williams	924 Washington St.
AKRON, No. 55	Akron, Ohio
42 E. Market St.—First Saturday.	
H. C. Ware	Box 717, Kenmore, Ohio

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

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

Applications may be made for certificate amounts of \$250, \$500, \$1,000, \$1,500 and \$2,000. For the \$1,500 class the monthly assessments will be based on a combination of the rates for \$1,000 and \$500 as per above table. For the \$2,000 class the rate is double that for \$1,000.

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (April 20, 1916) it has paid fifty-five death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

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