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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Thirty-third Year

OCTOBER, 1935

Number Three

Why the Lodge Lost Its Charter

By C. E. REYNOLDS

"IT'S Lodge meeting night," said Brother Brown,
 "But I don't think that I'll go down;
 I'm tired, and it's pretty warm tonight,
 Besides, everything will go all right
 If I'm not there," so he sat and read
 The paper a while, then went to bed.
 And he stayed away from the meeting.

"It's Lodge meeting tonight," said Brother White,
 "But I don't think I'll go tonight,
 I pay my dues up once a year,
 Besides, the hall's so far from here,
 I think it best if I don't go,
 I get more entertainment from my radio."
 And he stayed away from the meeting.



"It's Lodge meeting tonight," said Brother Grey,
 "But I haven't carfare to pay my way;
 I don't like the way the Lodge is run,
 It's strictly business and we have no fun,
 They have no candidates, I've a hunch,
 And they're so tight they won't serve a lunch."
 And he stayed away from the meeting.



Thus one and another each made excuse,
 And said as long as they paid their dues
 And assessments promptly, they couldn't see
 What the difference was if they should be
 Away from Lodge on meeting night,
 And argued to prove that they were right,
 In staying away from the meeting.



So Lodge was opened, the minutes spread,
 The bills were paid, communications read,
 And the faithful few who stood the test,
 Kept right on trying to do their best,
 To keep the Lodge from closing down,
 And moving their charter to another town,
 Because so many stayed away from the meeting.

And the earnest officers of the Lodge,
 And the faithful few who didn't dodge,
 But did their own and others' work,
 Performing the tasks that others shirked,
 Finally grew discouraged and stayed away,
 And the Grand Master took their charter away,
 Because they all stayed away from the meeting.

—From "The New Age Magazine," by permission.

The Spotlight

By J. FREDERICK MEAGHER

AMERICA SIXTH! Fraters at that glorious Kansas City smoker passed the hat to help pay expenses of our future frat—giant John Chudzikiewicz, 22, just graduated by Illinois! As a result, "Chud" becomes America's FIRST official world's deaf champion (as determined by Europeans)—breaking the official world's deaf record with a javelin heave of 179:11. Our two-man track team won four medals between them, scoring 29 points and placing sixth in a field of 17 nations, in the fourth International games for the Deaf—London, England, Aug. 17-24.

Rumors have it "Chud" won the javelin and took second with the shot; Wayne Otten, 18, ran third in the 100 and second in the 220. Otten was easily the youngest competitor in the games—others ranging from 21 to 35 years of age. European deaf have little independence or pleasure so make "sports clubs" their main recreation. All three Americans returned vowing we United States deaf have a more enjoyable life by several hundred percent. Otten was an unexpected last minute entry—his rich relatives raising the necessary \$350 for expenses during our K. C. convention. Coach Robey Burns, who developed both boy-wonders, went at his own expense.

Use that K. C. contribution to our Deaf Olympiad fund as a talking-point when you get youngsters to sign on the dotted line, buddy.

Aug. 6—Gib's birthday—Douglas Tilden was found dead in his California studio. He was America's greatest deaf-mute in the eyes of the hearing—with Helen Keller, the only real deaf person in "Who's Who." His marble monuments and granite statues are scattered all over the Pacific Coast—yet he died penniless. . . . Wiley Post, who crashed with Will Rogers in Alaska, had newspaper pictures taken with our crowd at Boston's 1931 convention, just after his record-breaking world flight with Gatty. In the jam around Post and our conventioners, Troy Hill and others had their pockets picked. . . . Following K. C., Atlanta's Muriel Bishop had her first experience with movie-earphones, here—and went for them big. America has some 125 movie-houses so equipped, there being five or more for Chicago's 300,000 deafened. They are valueless to us bona fide deaf, however.

Camps increase; latest is "Blue Bird Camp" near Los Angeles—for deaf and hard-of-hearing. Oldest and most famous is "Foltz Fairyland," just completing its eighteenth annual session. . . . Louis Dyer, who quit while a star at Gallaudet College to play pro basketball in Denver, has moved to Los Angeles and hopes to connect with some good cage-team. . . . Art Kruger, athletic director of New York's Hebrew Deaf Association, is married. Never again will he duplicate that college-days' feat of "thumbing"—or "hitchhiking"—coast-to-coast, round-trip, on a \$33 cash outlay. Instead, when his missus "puts her thumb down," Art now takes a "hitch" in his belt and "hikes" as per her bidding!

Ed Danowski, star back on world's professional football champs, the "Giants"—now coaches our Fanwood team as a side-line. . . . Twenty years ago our Grands averaged over 6 per cent on our invested funds. Now Nichols, outlying-Chicago's best banker, sets 1 per cent as his rate on savings deposits—and our Grands are scratching their heads. (The gentle Grands get no sympathy from ME—they let those hippodroming hippopotami, the three man-mountain Gland Sir-gents of the K. C. convention, "give me the works" just as if I were a common frater instead of a famous judge of beauty contests. All because I had no dues receipt with me. Cuscaden, Marty, and Masinkoff were positively rude about that worthless little piece of paper. Aw, what's just a scrap of paper between pals?)

Frank Demaree, star outfielder of the Chicago "Cubs" (now threatening to win the world series as this is written) made a fine speech before Chi-first frats, Sept. 6—and gave the division two baseballs autographed by all Cub players. Demaree spells fast and clear; signs pretty good; is a real credit to his deaf parents in California. Demaree was voted the "most valuable player" in the Pacific Coast league last year. . . . Another son of the deaf who now makes front-page news is Ellis MacDonald, son of the late Vancouver 113 frater, who established Marietta's June regatta. This race, second only to Poughkeepsie, saw famous college crews row for the Charles G. Dawes Gold Cup: results: Rutgers, Pennsylvania, Marietta, Wisconsin, Manhattan, and Rollins (Florida). . . . Postal from Pen-pusher C. Allan Dunham starts: "Dearest Toodlekins: Your latest ravings received, and as usual they give me a severe pain in the kneck." and ends: "Hoping this finds you steeped in sin, as usual, I remain." And that infant is young enough to be my great grandson-of-a-gun, almost!!!

Nadfrater Sedlow, the Sec. postals from vacation-retreat in Fenelon Falls, Canada: "Fore-sight of prices when you come to our NFSD convention in 1939. Here I get hotel room and three square meals a day for \$6 per WEEK."

Oh joy! President Roberts, I demand you do your duty. I demand you transfer the Gland Con-vent-shun from Toronto to Fenelon Falls! But wait. Seddy postals further: "Fancy a huge can of buttermilk for 25c, etc. etc." What? Honest? Only BUTTERMILK? And especially "etc., etc." Merci, monsieur; sacre bleu! President Roberts, I demand you do your duty and give that there convention right back to Toronto where it belongs; to Toronto where us faithful frats can get a swig of pure Panther-fizz! Buttermilk, my eye!

Aftermath of the Kansas City Convention

By GEORGE W. REEVES

BROTHER FRATS everywhere, Greetings from Toronto, the city chosen for the 1939 Convention. Sincere thanks are hereby tendered to the delegates who attended the K.C. Convention, both those who supported Toronto and those who did not. Los Angeles and Baltimore spared no effort to win the convention, the former making a much better run than expected. At the moment, a distinct imaginary picture of how Brother Herdtfelder of Baltimore and Brother Peterson of Los Angeles hammered away point after point in favor of their respective cities presents itself to the writer. These two brothers made capable delegates, and their fine spirit of fraternity and good will in defeat after the election was over is to be highly commended and appreciated.

The Toronto frats realize what is expected of them. A local committee on arrangements for the next convention will soon be appointed, and just as soon as they receive official sanction from Grand President Roberts when he visits Toronto some time in October they will settle down to business and put forth every effort to make the 1939 convention a success. The hearty and loyal cooperation of every member of Division No. 98 and their friends is asked for and needed in such a big undertaking.

Now, what about the K.C. Convention? Was it a success? Yes, certainly. No undertaking is without criticism from some quarter. In spite of all the undeserved and uncalled-for mud-slinging on the part of some thoughtless parties, the Kansas City convention committee did their respective parts well and deserve the thanks of all right-thinking members of the Society. It is true one or two things could have been improved upon, but the committee at the moment believing them to be of value put them into effect, only to find out their mistake afterwards. They were manly enough to advise Toronto not to try them. Toronto appreciates that advice. So under all the circumstances the K.C. committee deserves to be commended rather than criticized for all they have done for the convention held in their city. Thanks, Brothers of Division No. 31.

Having for the first time had the pleasure of attending a convention of our noble order, I was not a bit disappointed with what I saw, everything having come off as anticipated, and

after associating with the big men and big minds of the order for a week I came home more enthused than ever with the fact that it is good to be a frat.

Let us all bear in mind the last words spoken of by our beloved brother and friend, the late Francis Perew Gibson, "Carry on." Go to it, boys!

What a job the judges of the beauty contest had on their hands! Both praise for and criticism of their judgment have since been passed on. Hard to please everybody! Their decision was unanimous, so their only consolation was that they did their duty to the best of their ability and judgment. Every one of the girls was a beauty—better luck to the unlucky next time! Sorry for wee Jimmie Meagher—he was the target for most of the criticism. A good thing he has the knack of being firm and sticking thereto.

What an "entertainer" Brother Conkling turned out to be! Here is hoping he now realizes that the holiday is over and that he has settled down to the usual grind in his print shop. Hope to see you, Brother Conkling, in Toronto, in 1939, and hope that you will be just as entertaining.

Again thanks, brothers, for selecting Toronto.

Sonnet

On Coming upon a Half-buried Meteorite

HOWARD L. TERRY

FROM what far realm, O Stranger, have you come?

What tempted you to leave your high abode
And wildly plunge into this lonely road
With silenced voice whose tales would strike us dumb?

You who have journeyed where the hot stars hum,

The essence of Creation, heavenly lode,
Once fire, and life and beauty, to explode,
And leave us asking ever, O, where from?

You who helped make the beauty of the night,
While wise men turned their searching eyes on you,

Like lovers when their fair ones come in sight,
Seeking to understand, and never do,
Now rest with us who were so far and bright,
And, cold in death, our search for truth renew.

NEW MEMBERS

Brooklyn—Philip Schwarz, Max Zernitsky.
Los Angeles—Alan O. Whittaker.
Philadelphia—Ray S. Phillips.
Kansas City—Eugene G. Wait.
Providence—Wm. P. Littleton.
Spokane—Thomas E. Maguire.
Richmond—Frank E. Rofe.
Columbia—Judson C. Dunn.
Chicago No. 106—George Pick.

THE GET-ONE DEGREE

Brooklyn—David Bagdonoff, Edward Baum.
Los Angeles—Joe Greenberg.
Philadelphia—Lee P. Minter.
Kansas City—Crusa M. Allmon.
Providence—Abraham Cohen.
Spokane—Clyde Graham.
Richmond—E. T. Wingfield.
Columbia—Sam T. Clarkson.
Chicago No. 106—C. B. Kemp.

IT is more profitable
to burn midnight oil
than to burn midnight
gasoline.

—Midland Schools.

AUGUST COLLECTIONS

Grand Division	\$ 54.66
Chicago No. 1	365.44
Detroit	143.05
Saginaw	26.46
Louisville	60.95
Little Rock	58.56
Dayton	65.13
Bay City	18.97
Cincinnati	223.39
Evansville	16.70
Nashville	40.63
Olathe	54.92
Flint	75.37
Toledo	122.07
Milwaukee	118.68
Columbus	135.24
Knoxville	38.41
Cleveland	111.42
Indianapolis	208.77
Brooklyn	634.62
St. Louis	294.80
New Haven	93.67
Holyoke	79.57
Los Angeles	269.11
Atlanta	147.23
Philadelphia	264.10
Kansas City	95.56
Omaha	55.79
New Orleans	73.54
Kalamazoo	40.13
Boston	220.31
Pittsburgh	133.39
Hartford	50.20
Memphis	74.76
Portland, Me.	79.93
Buffalo	80.73
Portland, Ore.	94.31
Newark	103.84
Providence	125.46
Seattle	124.64
Utica	170.25
Washington	147.57
Baltimore	51.77
Syracuse	78.41
Cedar Rapids	83.31
Huntington	65.47
Albany	98.82
Rochester	194.56
San Francisco	172.21
Reading	316.39
Akron	59.84
Salt Lake City	72.07
Rockford	62.76
Springfield, Ill.	31.74
Davenport	38.68
Worcester	193.22
St. Paul-Minneapolis	73.54
Fort Worth	70.40
Dallas	79.28
Denver	39.71
Waterbury	81.47
Springfield, Mass.	66.62
Waco	52.29
Bangor	43.28
Kenosha	46.46
Birmingham	47.95
Sioux Falls	71.86
Wichita	89.13
Spokane	38.42
Des Moines	95.65
Lowell (July)	57.62
Lowell (August)	52.63
Berkeley	101.35
Delavan	110.27
Houston	63.16
Scranton	75.88
Richmond	65.11
Johnstown	288.55
Manhattan	64.04
Jacksonville	38.16
Lewiston	21.07
Peoria	83.09
Jersey City	118.74
Bronx	48.64
Columbia	47.34
Charlotte	96.04
Durham	13.24
Dubuque	34.92
Grand Rapids	192.99
Toronto	29.64
Duluth	33.16
Canton	62.79
Fairbault	59.88
South Bend	53.26
Council Bluffs	41.08
Fort Wayne	45.81
Schenectady	97.95
Chicago No. 106	28.97
Miami	78.93
Binghamton	66.41
Wilkesburg	32.55
San Diego	75.17
Eau Claire	49.36
Sulphur	4.42
Vancouver	37.27
Westchester	70.22
Queens	15.71
St. Augustine	75.17
Montreal No. 117	51.26
Montreal No. 118	
Total collections	\$10,379.49

TREASURER'S STATEMENT FOR
AUGUST, 1935

Balance and Income	
Balance, July 31, 1935	\$1,854,664.82
Division collections	10,379.49
Interest, mortgage loans	2,709.50
Interest, bonds	3,847.10
Mortgage fees	60.00
Property insurance premiums	243.03
Rents	1,163.75
Lodge supplies	2.20
Exchange on checks	2.70
Advertising in THE FRAT	3.00
Subscriptions to THE FRAT	1.20
Recording and registry fees	11.75
Total balance and income	\$1,873,088.54
Disbursements	
Death benefits	\$ 3,500.00
Sick benefits	1,620.00
Accident benefits	1,240.00
Old-age income payments	80.87
Refund of dues	18.72
Convention expenses	5.05
Actuarial services	200.00
Clerical services	190.00
Furniture and equipment	28.32
Insurance Department fees	10.00
Investment expenses	1,980.85
Legal services	300.00
Office expenses	73.29
Officers' and Trustees' salaries	787.48
Official publication	202.95
Postage	25.26
Printing and stationery	4.82
Property insurance premiums	248.53
Rents	162.50
Surety bond premiums	29.03
Refund of deposit for taxes	492.91
Total disbursements	\$ 11,200.58
Recapitulation	
Balance and income	\$1,873,088.54
Disbursements	11,200.58
Balance, Aug. 31, 1935	\$1,861,887.96

TRUSTEES' REPORT

Ledger Assets, Aug. 31, 1935

Real estate	\$ 218,573.50
First mortgage loans	940,348.64
First mortgage bonds	222,938.84
U. S. Government bonds	75,243.76
State bonds	189,313.24
Municipal bonds	83,126.54
Canadian bonds	21,066.74
Cash in banks:	
City National Bank & Trust Co.	19,395.63
Continental Illinois National Bank & Trust Co.	80,551.81
Bank of Montreal	11,003.34
Cash in Society's office	325.92
Total ledger assets	\$1,861,887.96
Balances in Funds	
Reserve fund	\$1,642,583.09
Mortuary fund	76,515.57
Sick and accident fund	87,281.16
Accumulated interest	35,013.54
Convention fund	9,256.83
Indemnity fund	1,629.19
General expense fund	9,608.58
Total in all funds	\$1,861,887.96

BIRTHS

June—Mr. and Mrs. Albert Ayotte, Lewiston, Me., a girl.
 Aug. 10—Mr. and Mrs. F. W. Stocksick, St. Louis, Mo., a boy.
 Sept. 2—Mr. and Mrs. Lawrence Hiatt, Fort Worth, Tex., a girl.
 Sept. 3—Mr. and Mrs. Bernerd Teitelbaum, Pittsburgh, Pa., a girl.
 Sept. 3—Mr. and Mrs. Gerald J. Ferguson, Washington, D. C., a boy.

DEATHS

July—Minnie L. Newkirk, wife of Colin C. Newkirk, Jessieville, Ark.
 Aug. 10—Doris Evelyn, daughter of Mr. and Mrs. Dana M. Libby, East Orange, N. J.
 Aug. 12—Martha R. Athy, wife of Charles F. Athy, Little Rock, Ark.

MARRIAGES

May 25—Warren Brant, Renville, Minn., and Minnie Thompson, Eau Claire, Wis.
 Aug. 27—James W. Ritter and Florence B. McFeeters, both of Middletown, Ohio.
 Sept. 7—Harry Langdon, Richmond, Calif., and Eva Hoganson, Los Angeles, Calif.
 Sept. 9—Philip Harris and Rosalie Lacasse, both of Northampton, Mass.
 Sept. 20—Abe Rosenblatt, Omaha, Nebr., and Miss Ruskin, Sedalia, Mo.

AUGUST DISABILITY CLAIMS

G. D. Weidman, Council Bluffs	\$ 75.00
Ivan Heymansson, Detroit	50.00
L. J. Laingor, Akron	20.00
J. A. Todd, Memphis	50.00
*W. R. Beckham, Sulphur	200.00
*S. S. Tootikian, Binghamton	50.00
M. J. Gaines, Boston	25.00
Fred Harrison, Hartford	30.00
J. M. Lynch, Louisville	15.00
R. L. Huff, Jacksonville	10.00
L. J. Deluca, Baltimore	50.00
L. J. Beaulieu, Boston	15.00
W. C. Jones, Minneapolis	25.00
M. A. Harter, Minneapolis	50.00
G. J. Tureczek, St. Louis	50.00
Samuel Frankenheim, Manhattan	15.00
L. H. Metzger, Manhattan	250.00
Arthur G. Rodman, Binghamton	60.00
V. E. Blend, Brooklyn	250.00
E. P. Herzig, Cincinnati	10.00
Sylvester Hoshauer, Reading	150.00
Lester Murdoch, Dallas	75.00
Frank Hannah, Houston	25.00
C. E. Irwin, Houston	40.00
Samuel Schneider, Seattle	75.00
*W. S. Gilchrist, Birmingham	150.00
*F. E. Worswick, Los Angeles	25.00
*W. H. Tripp, San Francisco	10.00
*J. E. Dubs, Jr., Chicago	50.00
*W. W. Ruby, Springfield, Ill.	20.00
*Abraham Omansky, Baltimore	100.00
*H. M. Daniels, Springfield, Mass.	20.00
*N. S. Smith, Detroit	40.00
*F. K. Nilson, Kansas City	10.00
*Gottfried Krentler, Newark	10.00
*Michael Goldstein, Brooklyn	150.00
*C. W. Boake, Cincinnati	40.00
*Samuel Kudosh, Philadelphia	10.00
*H. C. Courtemanche, Providence	75.00
*J. F. Ponder, Atlanta	40.00
*E. N. Rattan, Kansas City	240.00
M. M. Zenor, Los Angeles	50.00
L. B. Brushwood, Baltimore	50.00
E. L. Griser, St. Louis	50.00
Joseph Teli, Jr., Cleveland	10.00
Julius Cahen, Cleveland	35.00
*August Sincore, Miami	10.00

Total for the month \$2,860.00

*Denotes accident claims.

AUGUST DEATH CLAIMS

Paid to Sophie Sechler, Bethlehem, Pa., for death benefit of Ernest L. Sechler, certificate No. 9046-D, deceased May 18, 1935, \$500.
 Paid to Minnie St. Denis, Valier, Mont., for death benefit of George R. Morrison, certificate No. 7282-D, deceased July 5, 1935, \$500.
 Paid to Edna B. Loew, New Rochelle, N. Y., for death benefit of Osmond L. Loew, certificate No. 6741-D, deceased July 21, 1935, \$500.
 Paid to Robert L. Cave and William W. Goss, Columbia, S. C., for death benefit of Osgood A. Darby, certificate No. 1128-C, deceased July 24, 1935, \$1,000.
 Paid to Victor M. Clark, Carrie C. Hooper, and Mary C. Bailey, Rockport, Texas, for death benefit of William B. McVay, certificate No. 1260-C, deceased July 4, 1935, \$1,000.

OBITUARY

CLYDE T. COWHICK, 52, of St. Louis Div. No. 24, died Aug. 7, 1935. He joined the Society June 1, 1924, and held certificate No. 7004-D.

THOMAS F. GOLDSMITH, 69, of Columbus Div. No. 18, died Aug. 13, 1935. He joined the Society May 12, 1908, and held certificate No. 267-C.

WILLIAM B. HUMPHREY, 66, of Louisville Div. No. 4, died Aug. 14, 1935. He joined the Society Mar. 1, 1917, and held certificate No. 3076-C.

HARRY SMITH, 37, of Kenosha Div. No. 72, died Aug. 16, 1935. He joined the Society Dec. 1, 1925, and held certificate No. 7543-D.

JULIUS P. NYS, 55, of Kenosha Div. No. 72, died Aug. 16, 1935. He joined the Society Sept. 1, 1922, and held certificate No. 6276-C.

SAMUEL BECK, 61, of St. Louis Div. No. 24, died Aug. 22, 1935. He joined the Society Sept. 1, 1922, and held certificate No. 6280-C.

RICHARD B. DIXON, 79, of Denver Div. No. 24, died Aug. 25, 1935. He joined the Society Jan. 2, 1910, and held certificate No. 616-C.

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Be generous with kindly words, especially about the absent.

—Nicoll.

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give the old address as well as the new one.

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postage provided for in Sec. 1103, Act of Oct. 3,
1917, authorized July 17, 1918.

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



OCTOBER, 1935

Banditry

WE always lock our doors in Chi-
cago. Except when one forgets.
This time we forget.

Stopping for a red light at a busy
but somewhat dark intersection along
toward midnight, alone in the car, we
leisurely survey the stream of traffic
passing by from our left, while wait-
ing for the lights to change.

Suddenly in the mirror we notice a
man standing on the running board at
the left rear door. Unwarranted as-
sumption these mooching riders have,
we think. We turn to order him off.
He points through the window toward
our right. Looking in that direction,
we find the right front door swung
wide open.

Another man is standing there. He
has a gun and it points directly at our
middle.

Aha! A holdup! Knights of the
jerkng thumb do not demand rides at
the point of a gun.

We contemplate the fellow with the
artillery in his fist. He appears young,
probably in his late teens. They start
their careers early in Chicago. The
automatic in his hand, however, does
not waver and he is saying something
in a very determined manner. Being
stone deaf, not having been "restored
to society" by the pure oral method,
and being a miserable lip-reader, we
do not get his words. But the gun is
convincing evidence of his meaning.
The two rear doors of the car are
locked. Thus we are protected from
attack in the rear by the confederate
on the other side. We pay no further

attention to him. We concentrate
earnestly on the man with the cannon.

What a pity, we think. Not for our-
selves but for these misguided young
highwaymen. "Crime never pays" we
have been taught from infancy. Some-
times it doesn't. We are old-fashioned
and still cling tenaciously, wise or oth-
erwise, to some of our earlier tenets.
Argue with these benighted culprits on
the error of their ways? Appeal to
their better nature? Maybe they
haven't any. Try to give them a desire
for right living? Guns, deeds of dar-
ing and violence such as this are repug-
nant to the circle of society in which
we move. Our highly efficient and civ-
ilized circle does it much more adroit-
ly, well within the law. We think rap-
idly and scrape such gray matter as
we have for high and noble senti-
ments to instill in these wayward
knights of the road. Their method of
operation is all wrong. They should
be educated in less offensive and less
conspicuous ways of getting what they
want.

The effective-looking machine gun
points unwaveringly at our middle. The
man holding it is saying something
rapidly, punctuated by forward jerks
of the hardware in our direction.
Doubtless he is ordering us to get out
of the car. Then the waiting confed-
erate on the left running board will
take the wheel and they will be off. The
motor is still running. Easy business,
they probably think.

Shall we elevate our hands to high
heaven, meekly submit, bid them take
the old car with our blessing, then in-
form the police? Lots of good it will
do to tell the police, with the trail cold,
or no trail at all.

Suddenly our altruistic motives van-
ish. Our blood is up. This is the first
time in our life any ornery galoot ever
dared to put a gun on us. The red
light is still on. We see red. The
stream of traffic is still passing in
front of us.

We shut off the motor with a jerk.

"You d—— ————" we
yell at the man with the Big Bertha.
"Shut that door, d—— you, and get out
of here quick." At the same time we
lean swiftly toward him, our chin jut-
ting out at right angles in his direction.
Our grandmother of sainted memory
would be pained to hear us use such
language, and all treatises on the man-
ly art of self-defense adjure one never
to lead with the chin. But this occa-
sion seems to justify it.

The fellow is taken aback by this un-
expected show of resistance. To him, a
gun pointed at one's midriff permits of
no argument. He jumps back a couple
of feet. The gleaming automatic jerks
upward on a level with our head. De-
cidedly worse, we think. A hole be-
tween the eyes would be troublesome.
The confederate on the left running
board jumps back out of line of fire.
All is ready for the fatal denouement.

We wait a second or two. It seems
an age. We watch the muzzle of the
steady cannon. Red fire will presently
belch out of it, our insides will make

the intimate acquaintance of boring,
searing lead entering our epidermis at
short range and high speed. How fast
does a bullet travel, we reflect? It's
a long time since we studied the ve-
locity of projectiles under the profes-
sor at dear old Siwash. For the life
of us we can't recall the exact figure.
Small comfort, anyway, if we could.

Then we let out another angry roar,
somewhat inarticulate, perhaps, be-
cause of the big cigar in our mouth
tilted at a truculent angle, but suffi-
ciently convincing. We reach forward
and slam the door shut. The vocal
noise we make must be terrifying. The
bang of the door detonates like the
crack of heavy artillery. It is too
much. The discouraged highwaymen
promptly take to their heels and van-
ish into the night with celerity and dis-
patch.

We are still wondering if the fel-
lows succeeded in getting somebody
else's car that night. They didn't get
ours—this time.

(Later: We learn they did—some-
body else's car—at the same spot three
nights afterward).

The "Twister"

THE evil of "twisting" is widely
recognized in the insurance field.
The "twister" is wholly unscrupulous,
and he is aptly named. He will ap-
proach a prospect and endeavor to get
him to take out life insurance in his
own particular company. If the pros-
pect indicates a preference for some
other company, or already has insur-
ance, the "twister" is always ready
with arguments backed up with "fig-
ures" and "ratings" on the other com-
panies, which, according to his argu-
ment, make them less desirable than
his own in which to put one's faith
and hard-earned cash. He does not
hesitate to urge the prospect to re-
linquish his present insurance, if he
has any, and take out insurance in his
own company.

So-called "statistical bureaus" and
"rating agencies" have sprung up like
mushrooms of late years. There are,
of course, reliable statistical agencies
and rating bodies, but this cannot be
said of all of them.

The Insurance Department of the
State of Minnesota has "cracked down"
on the "twister" in no uncertain man-
ner. In a recent communication to all
insurance concerns licensed in Minne-
sota, the Department says, in part:

By "improper, unscrupulous, and unlawful
use," the Department means the use of any
publications or ratings by an agent to induce
a policyholder to surrender, lapse, or cancel an
established policy in a solvent company, licensed
by this Department and entitled to its protection
against improper competition, and to purchase
instead a policy in the company represented by
such agent; or the use of any such publications
or ratings to induce such surrender, lapsation,
or cancellation in connection with incomplete
or otherwise misleading statements concerning
the merits of the respective companies or of
the respective policies.

The surrender, lapsation, or cancellation of
an established insurance policy, particularly a
life insurance policy, in any sound and solvent
company almost invariably involves loss to the
policyholder and benefits only the agent who
obtains a commission for writing in its place
a new policy.

The Department further holds that it is im-

proper conduct for an agent to use in the solicitation of business any circular, pamphlet, or publication which contains any untrue, deceptive, or misleading statement of fact whether derogatory or otherwise.

This Department considers such actions improper and unfair competition and, if proved after due hearing, they will constitute grounds for revocation of license.

Poets

WE have at least five members who are gifted as artificers of poetry, and also gifted in other ways.

To them the Muse seems to come naturally, without effort, and the period of stress through which we have been passing has not served to quench their fount of poesy.

In this issue we print a sonnet by Howard L. Terry who has long been noted for his poetry written in a serious vein. Some time ago, we printed a poem by Arthur G. Leisman, who has written much for the newspapers and magazines. Our own Jim Fred Meagher every now and then gets off some fine and musical jingles that remind one of the lamented Iron Quill, whose "Dewey Were the Regent's Orbs" flashed round the world in 1898, and the whimsical verses of the late Joel Chandler Harris. James Nestor Orman also writes in a serious vein, and during his sojourn in the Sunflower State some years ago was honored by having some of his finer poems included in an anthology of Kansas writers. He was in famous company. Then there is Max M. Lubin, whose "Carry On," published in this paper in January 1930, has had a wide demand all over the country, and demands still come in for it.

There are other poets among our membership whose names do not come to us at the moment. Music may be denied to deaf ears, but not to the spirit of some. Years ago, in our callow days, we thought we could write poetry, and prodigious were our efforts to produce it. But the "world's slow stain," as a clever writer has so aptly put it, the cares of advancing years, and the consequent loss of most of our illusions have served to convince us that we are no poet. The world should breathe easier on that account.

Celestial Baseball

LITERARY gem by that rising young writer in the *Deaf-Mutes Journal*, Howard S. Ferguson of Philadelphia, in recalling the locale of his early days as a baseball player:

The Chinese cemetery at 20th and Snyder Avenue, where we learned the art of baseball with the tombstones of Wun Lung for home plate; How Long, first base; Wun Wey, second base; Woe Sin, third base; and Sum Bum, the pitching platter.

Must have been Sum Woefully and Sinfily Bum playing.

Green Mansions

DELEGATES and visitors to the recent Kansas City convention noted an energetic and active individual engaged in a sad business—none other than Johnny ("Mussolini") Cor-

dano, of "Kalamazoo Direct to You" fame.

"Mussolini" Cordano is agent for an up-to-date adornment for green mansions, otherwise grave markers, which he guarantees will perpetuate a member's visible connection with our order after he is gone—if the cemetery authorities will permit it. He claims his markers are durable and will last a long time, which is comforting since mortal clay does not last long.

He has been given permission to market these emblematic markers, and those desiring further information may write him. He is secretary of Kalamazoo Division.

Send Addresses

COMPLAINTS come to us from Division officials now and then that their members—some of them—fail to receive "The Frat."

In case of a complaint of this kind, the Division secretary should take the address of the member on the spot, asking him whether the address is a residence, an apartment house, or hotel or rooming house. We have found that members living in places other than residences often have difficulty in getting their papers, and they should see that arrangements are made with the management of such places to ensure delivery of their mail.

Secretaries should then send addresses of complaining members to the Home Office where a check-up will be made. Do not merely write the Home Office that so-and-so does not get his "Frat." Send his present address so we can check it with our list and make an investigation.

October Waivers

AS announced in one of our spring issues, the April and October mortuary assessments of members in Classes C, D, E, and F who have been on the rolls one year or longer were to be waived in those months of the present year.

Therefore Division treasurers will in October waive mortuary assessments for that month, provided members have been on the rolls one year or more prior to Oct. 1, 1935, and dues have been paid to and for the month of September. Waivers will not be granted until dues have been brought up to and for September.

Sick and accident, expense, and local dues will be collected as usual in October, as such dues are on a twelve-month basis; that is, are paid twelve months in the year.

When you start crowing,
you stop growing.

—Albert B. Lord.

DIVISION NOTES

October

5. Card social.....	Buffalo
5. Penny sale.....	Boston
5. Social.....	Kalamazoo
5. Goat jamboree.....	Los Angeles
5. Party.....	Des Moines
5. 15th anniversary party.....	Delavan
5. Whist party.....	San Diego
5. House warming.....	Newark
5. Penny social.....	Providence
5. Card party.....	Wichita
5. Social and lecture.....	Berkeley
5. Social.....	Dayton
5. Social.....	Columbus
5. Pinochle.....	Albany
5. Grocery social.....	Rochester
5. Basket social.....	Eau Claire
6. Movies of convention.....	Flint
8. After meeting social.....	Milwaukee
11. Entertainment.....	Chicago No. 106
12. Annual dance.....	Chicago No. 106
12. Social.....	Cedar Rapids
12. Frat carnival.....	Dallas
12. Nite club dance.....	Springfield, Mass.
12. Beer party and dance.....	Bronx
12. Card party and bunco.....	Queens
13. Chicken dinner.....	Spokane
13. Turkey dinner.....	Springfield, Mass.
18. Halloween party.....	Houston
19. Halloween party.....	Brooklyn
19. Keno social.....	Toledo
19. New Deal social.....	Cleveland
19. Movies.....	Peoria
19. Wedding play.....	Cincinnati
19. Banquet.....	Philadelphia
26. Halloween frolic.....	Westchester
26. Witch social.....	Richmond
26. Social.....	Scranton
26. Halloween party.....	Waco
26. Halloween entertainment.....	Providence
26. Halloween party.....	Portland, Ore.
26. Tencentenary dance.....	Hartford
26. Halloween social.....	Syracuse
26. Halloween party.....	Dubuque
26. Halloween party.....	Indianapolis
26. Halloween social.....	Atlanta
26. Halloween party.....	New Orleans
26. Halloween social.....	Baltimore
26. Halloween dance.....	St. Paul-Minneapolis
26. 10th anniversary banquet.....	Council Bluffs
31. Halloween dance.....	Boston
31. Halloween social.....	Birmingham

November

1. Halloween social.....	Toronto
2. Halloween party.....	Springfield, Ill.
2. Mask carnival.....	Akron
2. Masquerade.....	Dayton
2. Skit and card party.....	Little Rock
2. Masquerade ball.....	Holyoke
2. Halloween party.....	Utica
2. Harvest social.....	Columbus
2. Silver jubilee banquet.....	Kansas City
2. Card party.....	Rochester
2. Halloween party.....	Wichita
2. Halloween party.....	Duluth
3. Halloween party.....	Seattle
8. Entertainment.....	Chicago No. 106
9. Social.....	Portland, Me.
9. Autumnal social.....	Washington
9. Card party.....	Syracuse
16. Annual social-dance.....	Waterbury
16. Thanksgiving frolic.....	Brooklyn
16. Aux-frats cabaret.....	Toledo
16. Card party and bunco.....	Queens
23. Banquet.....	Wilkinsburg
23. Turkey disposal.....	Louisville
23. Banquet.....	Lowell

December

7. Reception.....	Utica
14. Card party and bunco.....	Queens
21. Christmas entertainment.....	Cincinnati
31. Watch night.....	Dayton

CHICAGO No. 1 (By H. E. Keesal)—Bro. Maiworm is showing himself up again as chairman of our coming Annual Masquerade Ball, which Bill promises to be the biggest of all in previous years. He publicly boasts of breaking the attendance record (660) of Bro. Latremouille, who directed his great ball last year. Bill, you are on and go to it. He announced the Logan Square Masonic Temple as the place and February 22, 1936, as the date of the event.

Super-extra News! After the September meeting of No. 1, there came in a very noted and popular Cubs player, whose parents are deaf and living in California. Besides donating two balls, autographed by all Cubs players except Gabby Hartnett, he gave a talk telling how he rose to stardom. Who is he? Yes, you are right. He is Frank Demaree, an outfielder for Cubs. The two balls will be auctioned or awarded, Chairman Massinkoff will decide which.

As the summer season is ruefully over, let's get busy for the rest of this year and bring in more new members. Our field is fertile, isn't it? Bro. Crocker is busily working out a way to get into our fold the players of the basketball team known as the Demons, consisting of graduates of Illinois School.

Following the September meeting, there also was a fine literary meeting, starting with a lecture, "Trouble in Ethiopia," by Bro. Erickson; followed by a debate, "Resolved that females have more common sense than the males." On the affirmative side were Mrs. Ursin and Mrs. Fahr, and on the negative side, Bros. Meagher and Burnes. The latter is a visitor from Sioux Falls. The debate was great and gave us plenty of laughs. The dialogue, "Nit wits," played by Bro. Shawl and his troupers, Miss Dries and Bro. Crocker, also was good. Next month we may have movies. Bro. Massinkoff will try to get films from Bro. Burns, who traveled 16 countries this summer. No matter what we will have for next month, you are advised to come in, for there will probably be another Cubs player unexpectedly dropping in.

TOLEDO (By E. McVicker)—The attendance at our picnic on Aug. 11, was the largest in several years—about 325. Chairman Sellers reported that the profit was enormous and he wished to thank those who came from distant points in Ohio and Michigan to attend the picnic. He was assisted by Bros. Morrison, Tussing, Burt, Wachowiak, Cowan and King.

Bro. McVicker attended the C. A. D.'s picnic at McCourts' Beach on Sept. 1 with his wife and friends of Toledo. All had a great time.

Bro. Henick of Lansing, Mich., was in Toledo on business last week end and stayed with his folks for a short visit.

Bro. Henick looks much better. He has been laid off by the Oldsmobile plant since the middle of August. He is expected to be back at work soon.

After meeting on Sept. 7 we had a "Fish Pond" Social, to raise money to buy school supplies for the children of our unemployed members.

Our Keno Social will be in charge of Chairman Tussing and his assistants, Bros. King and Krerowicz, on Oct. 19.

On Nov. 16 we will have a play, "Aux Frats' Cabaret," in charge of all Aux Frats under Mrs. Robert Nathanson as Chairman. Look for further details later.

WATERBURY (By F. G. Cossette)—Our Annual Dance probably will be held on Nov. 16, but the place and other details will be announced in the November issue. The Committee in charge is headed by the flashy dressed and lightning-like sign-maker, James McGuire, who deserves the title of chairman, for the reason that he was awarded a "diploma" for being the most valuable member in financial drive to boost our local fund last year. Behind him will be a big artillery unit, composed of the experienced old timers, Frank Cossette and Joseph Grady. Those who had come to our annual entertainment last year know too well that we always make the best of it in entertaining them, and a number of prizes were awarded to the winners. We shall duplicate same at this coming event. So everybody in every town will remember our date and save it for our big affair.

The writer recently received a letter from Secretary Baldwin of New Haven Division and was delighted, as well as our division, to know that New Haven Division is harmonizing with us. They asked us what date in November we had decided upon, and declared they wanted to avoid conflicting dates and come to our affair in large delegation. Secretary Baldwin and New Haven Division, we assure you of our cooperation and will show it the same way as you do, and make both of our affairs a complete success.

Our venerable Bro. Edward Hine is now laid up in Waterbury hospital and is expecting an operation on stomach. We wish him a speedy and successful recovery. A bouquet of flowers was presented him recently by our Division.

TORONTO (By C. M. McLean)—The Toronto members wish to thank everybody for selecting Toronto as the meeting place for the next N. F. S. D. convention.

We are now holding our meetings in the Royal York Hotel; the management has kindly placed a nice, large room at our disposal free of charge. The boys are tickled with the change and the arrangements made for their comfort. We met there for the first time on Sept. 5, with a fairly large turn out of members who were apparently curious. We believe they were not disappointed.

Now, boys, that we have such a comfortable meeting place, let us come to the meetings regularly in large numbers. Let us also swing into action to get the 1939 convention preparations off to a good start.

We were pleased to have Brother Romeo Dal-laire of Ottawa and Charles Dorschner of Iroquois Falls at the September meeting. They were spending their holidays in Toronto renewing old acquaintances.

We are looking forward with much pleasure to having Grand President Roberts with us early in October, to set the machinery in motion for the 1939 convention. It would be a good idea if some of our non-resident members could arrange to come to Toronto to meet him.

We are staging a grand Halloween Social on Nov. 1. Several awards will be offered for the best costumes. Let us get busy and make it a real success.

We had our annual picnic at Bronte Beach Park on Aug. 17, with a large attendance. We were pleased to have with us Bro. Sedlow of New York and Bro. McLaughlin, teacher at Rochester, N. Y., School for the Deaf.

ST. PAUL-MINNEAPOLIS (By J. J. McNeill)—The Entertainment Committee will stage a Halloween Costume Dance at Thompson Hall, Oct. 26 and will give prizes. The Chairman will do all he can to make it the best one, and all members and friends should remember the date. Out of town visitors are very welcome.

Bro. Ingval Dahl and family passed thru St. Paul to Baker, Minn., for a week's vacation, and they stopped at the writer's home for a while. Both are old Minnesotans and live in Chicago now.

Bro. Sever Bjorlee and his wife came up from Guttenburg, Iowa, for a visit. They are thinking about moving back to St. Paul if Sever can get his old job back at Villaume Box factory.

BIRMINGHAM (By J. A. Opicka)—Our Division held its Annual Picnic on Labor Day at East Lake Park, and, weather considered, an enjoyable time was had by all attending.

Brother Vito Dondiego of Jersey City Division spent a few days as guest of Brother Rittenberg, recently, on his way home from a trip to California and Mexico, having attended the Convention at Kansas City.

Business conditions are on the upturn with the advent of WPA, and quite a few of our members are sporting new cars. Brother Harper has acquired a Ford V-8; Brother Lockert a Plymouth, and Brother Stephens a Chevrolet while, not to be outdone, Brothers Chunn, Logan, Opicka and Nelson are keeping their older gas buggies intact.

Brother J. Guerry Bishop of Atlanta Division was a guest of Bro. Opicka, recently, on the former's return from Kansas City where he represented his Division as delegate.

MANHATTAN (By Arne Olsen)—Henry Stein recently returned home from Asbury Park, N. J., being the picture of health.

Abe Miller and family spent the month of August at the Woodstock Camp, East Berne, N. Y., and are reported as having had an enjoyable time there.

Altor Sedlow recently tore himself away from the city to visit his home in Canada, for a month. He will undoubtedly try to make a name for himself as a delegate to the Toronto Division Convention in 1939.

Now that summer has gone and that people have returned home from their vacations, affairs of all the Divisions will be in full swing. Our hall is to be held shortly, and we need your cooperation to make it the huge success it should be.

At the pier, the writer met Brother S. Robey Burns of the Jacksonville Division and two athletes, who had just arrived from England, where they participated in the 4th international

games of the deaf. Robey is quoted as saying that a fund should be raised for the purpose of sending our athletes to Stockholm, Sweden, in the summer of 1939.

We all are elated over the election of James N. Orman, of Jacksonville, Ill., as 4th Grand Vice-President. Congratulations to Jimmy, the old New Yorker.

DULUTH (By Curtis Ericson)—The Frat smoker, which was held in the old Arrowhead Silent Club quarters in the Winthrop building, pulled off with a bang. Archie Benolkin, Russell Fetzner and Henry Haapalasko of St. Paul-Minneapolis Division and Mike Lydon of Faribault Division were among those present for the ceremony which initiated the young Fratlings into the mysteries of Fraternity, after which the social was held in an adjacent hall, drawing a good throng. The following day our eleventh annual outing took place at the Community Club grounds, Park Point. With the weather man giving us a good break and the attendance at close to 100, the event proved a big success. Congratulations are extended to Carl P. Magnuson, our hustling chairman, and his able aides.

Quinn Roach, who is a member of Faribault Division but is now residing in Cloquet, showed up at the meeting and extended greetings to us in behalf of Milwaukee Division. He, accompanied by Larry Hyde, attended the W. A. D. convention in July there and reported a big time.

Tentative plans are being formulated to have a Frat rally in Virginia on the Mesasa iron range sometime in October. As there is a wealth of prospects in the vicinity of Virginia, boys, hustle up and get your name on a "Get-One Degree" list.

At the August meeting Clarence Sharp, our delegate to the Kansas City convention, gave highlights of the K. C. conclave and his trip to Chicago and the Twin Cities. He expressed his grand and glorious feeling to be back in Duluth after the sweltering week in K. C.

It was decided to sponsor a Halloween party as of yore on Nov. 2 at the Sharp domicile, with Clarence Sharp and William Nelson in charge.

BOSTON (By P. F. Amico)—Plans for our Annual Halloween Dance have been completed. It will be held at Arcadia Ball Room, 254 Huntington Ave., Boston. Admission will be 50c. Everyone is requested to attend to enjoy a wonderful and pleasant evening promised us by Chairman Convey. Hats off to our energetic and faithful worker.

We will hold a Penny Social on Oct. 5 immediately after our meeting. Admission will be free to everyone.

Due to being employed out of town, Bro. McConchie was compelled to resign as member of the board of trustees, and his position was filled by Bro. Gounner, who, incidentally, has visions of some day occupying the treasurer's office.

Every member of Boston Division is requested to aid Deputy Light in his drive to gain more members now that our entry fee has been reduced. Let's make it our goal, of a new member every month.

Bro. Wienberg, who recently suffered a badly sprained ankle, is slowly recovering, and will be out and about in a few days.

CINCINNATI (By F. J. O'Brien)—Ray Grayson was elected executive secretary and treasurer of the Ohio Deaf Mute Auto Association at its meeting in Columbus, Ohio, on Labor Day. Bro. Weber represented Cincinnati.

Bro. and Mrs. Louis Seimensohn and their little niece, Marjorie McConnell, motored from Akron to become the guests of Mr. and Mrs. C. A. Bender. Their stay was altogether too short to suit their intimate friends.

Bro. Geo. Casey is being showered with congratulations on the new addition to his family, a baby girl.

It has been 35 years since Bro. J. M. Shepherd had a chance to take in the Illinois reunion and renew friendships with his old classmates.

Do not fail to attend our big show at Cameron Community Center Oct. 19. After the show there will be added attraction, and the ladies will serve extra good meals.

ST. LOUIS (By R. M. Hutchings)—Our non-resident members should note that Bro. Carl Hiken—address: 4152-A Labadie Ave., St. Louis, Mo.—is the new treasurer of our Division. Dues should be sent to him. He succeeds Bro. Burgherr, who had to give up the office because of ill health.

Showing of movies is being planned for November. The place and exact date will be announced later. The place of our last social was small and hot, causing much inconvenience to those attending. The committee is trying to find a larger and more suitable hall for the coming event, in order to assure satisfaction and attract a larger attendance.

MONTREAL (By Ant. Chicoine)—Brother Daniel Coughlin of Buffalo, N. Y., was one of our latest visitors. He was accompanied by his son and daughter. After motoring to Quebec City, he stopped here for a brief visit to the Montreal Silent Athletic Club before leaving for Toronto, to visit the Toronto Exhibition on his way home. He was a former pupil of the Deaf Mute College here.

Some time ago, some local Frats went to Malone, N. Y., and were pleased to meet Bro. and Mrs. F. McKee who reside there. They had a good time, but when they departed late at night a heavy rainfall began. But they had no accident and arrived home in the early hours of the morning.

Bro. R. Caron of Ste. Agathe des Monts, paid us a visit recently, and attended our last meeting with Bro. M. Paquette. He has exchanged his old "flivver" for a new Ford and is very proud of it.

We are glad to hear that Brother J. Ferguson is now back on his feet after having been seriously ill. He has returned to his old job again.

Our next annual Oyster Party will probably be held early in November. The exact date has not been decided yet.

Our weekly movie shows will be resumed again in October.

COLUMBUS (A. E. Anderson)—Sept. 6th saw the best attended, longest and most enthusiastic fraternal meeting held here this summer. Delegates' reports, new laws and revision of local laws were the main topics, coupled with the news that the Huntington Division has been transferred to ours.

Columbus welcomes heartily the members of the suspended Huntington Division. Though this addition of 46 members may mean more work for us, yet we are glad to serve them all. Our officials are getting in contact with them, so that they will feel at home with us through the medium of our monthly socials and other entertainments.

It is with a deep feeling of remorse that we chronicle the death of Brother Goldsmith last month. He was one of our charter members, and for a number of years he was very active in recruiting members. His health was failing badly the last few years, and yet he managed to attend our meetings quite regularly.

Vacation is over. The Kennedys spent the summer in Northern Minnesota; Fryogle hopped through several southern states, and then stopped at Sugar Creek for a little bite of quaker cheese before returning here; Hartard had as his guests Otto Seidowski and wife up in Wisconsin woods; Holdren divided his vacation in many ways, but it may be said that motoring has been his hobby; David Smith burned roads to Kansas City, Detroit and Pittsburgh; Urens at parental home in Akron; Burcham as usual motored up and down in Pennsylvania; Arnold at his farm home; Eichler mostly at Akron; all others keep watch over their houses.

Just before the opening of summer season Brother Kurtz was taken ill and was operated upon immediately. Since then he was recuperating nicely, and at present we see he is back at his old post in the kitchen at the School. He is growing rather heavy in "stomach."

CLEVELAND (By Robert Young, Jr.)—Another Huey Long has sprung into our midst in the person of Brother Elmer Rosenmund, who gave a three hours' talk-fest at our September meeting in regard to the Kansas City Convention, which was a treat to all who attended.

By the time this will be in circulation Brother Frank McMullan will be back from way down de Suwanee Ribber at de old folks' home, after

a two week's vacation jaunt down South, visiting his mother, whom he has not seen for several years.

We regret to hear of Brother Reye suffering from asthma trouble. Brother Reye is one of our few remaining charter members, and his kindly and quiet disposition was sadly missed at our last regular meeting. We extend our earnest wishes for his speedy recovery.

Chairman H. S. Cahen announces his "New Deal" social for Oct. 19. Everyone is urged not to overlook this most important date. It will be the most extravagant social of its kind. There will be barrels of fun, and beer topped off with delicious refreshments. The committee, composed of J. Miller, R. V. Callaghan, E. E. Rosenmund, O. A. Johnson and R. Young, speaks for itself in showing you as fine an array of hustlers as ever trod any social floors. These able workers are determined to exterminate old man gloom, who seemed always to have pervaded some of our past socials; so what better name could be appropriated than that of the "New Deal" social, destined to begin an era of newer and better socials. Don't forget: Saturday, Oct. 19, 1935, 7:30 p.m., at 2515 Franklin Blvd. First and Second floors. Admission will be 35c per adult or 50c per couple, with free checking. So let's go.

EAU CLAIRE (By H. F. Hansman)—The next doings for the Fraters will be their annual Halloween party, Oct. 5, at the Community Hall in Knapp, Wis.—a real place to hold the crowd comfortably and plenty of parking space. Every madam and maiden should bring a basket of eats to be auctioned off. Prizes to be given the prettiest and cleverest basket.

Brother Fred Kalk and family are all smiles these days—they will soon move into a brand new 6-room bungalow, all their own, Oct. 1.

Brother Ferd J. Smith is some hustler and knows it is worth while to hustle, he having reaped 1000 bushels of grain from around 30 acres.

Brother Ed. Rasmus and family have shaken the dust from their surroundings that were theirs from boyhood and now are located in Eau Claire, Wis., where Ed has taken up auto repairing as a trade, being a genius in bringing back smashed and wrecked auto bodies to look like new.

BALTIMORE (By A. P. Herdefelder)—Our Halloween masquerade and dance comes off on October 26. This event gives ye, young and old alike, the opportunity to be children again. Come and play pranks on each other, and afterwards strut your terpsichorean art. The place and admission price will be announced at our October meeting.

By all means don't forget our card party at Bond Hall, North avenue and Hartford Road, on Friday evening, Oct. 11. Nice prizes; refreshments. Admission 25 cents. Chairman Brushwood says those who do not play 500 or pinochle, can play bingo, so there you are—some kind of card playing for everybody.

Through this column we wish to thank our California friends for giving us that can of orange ade paste, with which we made six gallons of that delicious drink. More than 125 had a cup of it at our September after meeting social. It sure did taste different from the ordinary kind we buy here.

And, by the way, we saw the movies of the Kansas City convention, and they are pretty good. There is a little of practically everything that went on. The pictures are free from distortion. The pictures go to New Haven Division for its October social. For information on rental charges, release dates, etc., apply to Ray M. Kauffman, 4614 Roland Ave., Roland Park, Baltimore, Md.

PHILADELPHIA (By James F. Brady)—Everything has been arranged for the great Silver Jubilee banquet on Oct. 19 at the Benjamin Franklin Hotel, Ninth and Chestnut Streets, Philadelphia. Beginning at 7 p.m. with a swell dinner, the banquet will be featured by addresses worth listening to and a floor show adapted for deaf people. The services of Mr. Joseph Lipsett, who can "sign" like the best of us, has been secured to interpret for the benefit of hearing guests. Brother Roberts, our Grand President, will be there. An opportunity will be offered nonresident and visiting Frats to meet him. The \$2.50 cost of the ticket is honestly very reasonable. Do not delay sending your reservation to Brother John A. Roach, 220

Sulis Street, Philadelphia, Pa., or you will later be sorry that you missed a great time and that you do not appear in the photograph that will be taken of the guests. Guests do not have to wear full-dress suits.

Brothers William Lustgarten, of Manhattan Division, and Simon Mundhaim, of Brooklyn Division were visitors at the September meeting.

In spite of the heavy downpour on Labor Day, Brother Turner and his Committee, composed of Brothers Morton Rosenfeld, Meenan, Brodsky, Wood and Tosti, turned into the Banquet Fund a very gratifying sum of money, which is to be used by the Banquet Committee in making the affair more than an ordinary local event.

As was to be expected, many members did not clearly understand the changes in dues payment when they became effective. The following will explain: No member can receive more than \$15 a week in disability benefits. If one had more than that sum to pay for, his benefits are reduced and his dues also for disability benefits. For instance: A member was paying \$1.50 a month for \$25 disability benefits, or 30 cents for each \$5.00 for ten months. His \$25 is reduced to \$15 and he pays 75 cents or 25 cents for each \$5.00 for TWELVE months. The cost has not been really reduced because under the old method it was 30 cents times ten months, and under the new 25 cents times twelve months, which in both cases comes to \$3.00. The increase comes under General Expense and Convention Funds. In the past both together required the payment of 36 cents a month, payable in ten months. The dues to the Convention Fund has been increased two cents (7 cents now), and the General Expense Fund dues is now 28 cents, an increase of 8 cents. 28 cents plus 7 cents equals 35 cents. The 35 cents is to be paid for twelve months, not ten. So it will be seen that 35 cents times 12 equals \$4.20, and 36 cents times 10 equals \$3.60, an increase of 60 cents a year. Members will pay full dues for twelve months to the Death Benefit Fund, the Disability Benefit Fund, the General Expense and Convention Funds, the Division Expense Fund, and the Division Relief Fund if they belong to it, but if the Grand Division Board of Directors find that it is possible, they will advise us that we shall pay death benefit dues ten instead of twelve times. Nobody can be sure about the future, but it seems very likely that we will pay twelve months' dues for everything except death benefits. It is hoped that the above statement is clear considering that there are a lot of figures thrown together in the manner of the algebra book we had at school showing why $a + b = c$ (so simple that I after a lapse of 30 years am still wondering how the result is attained).

SAN FRANCISCO (By H. O. Schwarzlose)—All members please note that Treasurer W. F. Hannan has moved and his new address is 218 London St., San Francisco. Send your dues to the new address only.

Brother Glidden, after three days in the hospital, is feeling fine again and was at the September meeting. We wish more of the non-resident members would show up. Come on, Brothers. (And bring in a new member!)

The September meeting was held on the first day of a three-day holiday (Monday, Sept. 9, was Admission Day in California). Quite a few of the members had gone out of town and the attendance was very small. We want to make it up at the October meeting, so keep the date open.

Brothers W. Wilson and J. Greenberg of Los Angeles were visitors. Both made splendid speeches.

Brother Fea, Montreal, Canada, is also visiting in San Francisco, but did not attend the meeting as he had only arrived in town at the time the meeting was closing and by the time he found a hotel, it was too late, nevertheless, we met him later at the San Francisco Club for the Deaf.

SPRINGFIELD, MASS. (By F. L. Ascher)—Howdy folks! Are you planning to be with us during our gala birthday week-end of Oct. 12 and 13, at Hotel Clinton, 1976 Main street? Our Grand President Roberts will be on hand to greet everybody. Let's show him our real "Eastern Hospitality!" . . . Saturday evening at 8, we shall start with a Night Club Dance, a la Cabaret Style—exactly like any regular night club life! At the Club Dance the winners of the Waltz Contest will receive cash

prizes, and between dances there will be several exhibitions. . . . 75 cents will admit a person, while a couple can go in for \$1.25. . . . Sunday afternoon at 2, we shall have a "Roberts" Testimonial Turkey Dinner, followed by speeches and professional entertainment. Yes, the dinner will be complete in all, just as good as a banquet dinner—only for one dollar a person. Together with other attraction, \$1.75 will admit a person, or \$3.25 for a couple. Without dinner a person will be admitted for 75 cents, or \$1.25 for a couple. . . . Realizing that it would be quite expensive for two days of real enjoyment and being anxious for everybody to be with us, a general admission ticket, including Sunday Turkey dinner, for the two days' affair will be \$2.00 a person, or \$3.75 a couple. Stop! Figure out how much you will save if you buy a general admission ticket. Profit for you and loss for us! However, we want you to be with us while Roberts and other prominent people are with us. . . . Committeemen Ascher, Whitehouse, Haggerty, and Sargent are working hard to make our week-end affair the most unforgettable and enjoyable in your lives. Therefore, plan to make your little vacation trip to our most friendly city. From all indications all around a big crowd is coming. O, boy! everybody is bound to have a grand and glorious week-end. . . . For reservations and information, write to F. L. Ascher, 193 Pine St., Springfield, Mass. COME ONE AND BRING YOUR FRIENDS.

SYRACUSE (By T. A. Hinchey)—Our next event on the calendar is Halloween social at Foresters' Hall. No details are given; however, all are invited to wear costumes and help provide the atmosphere—the spirit of goblins, witches and ghosts.

It will interest the scattered alumni of the Central New York School for the Deaf that the school has completed a large improvement program this summer, including the installation of automatic sprinklers, fire escapes and fire alarms. The hospital received new metal roofing.

Young John Conley, son of Bob Conley, has made the Valley High Varsity football team. In playing on the forward wall he is following in his dad's footsteps, as you and I know the erstwhile groan artist received his quota of bumps at Gallaudet.

We had a share of Labor Day visitors. Among them were Tommy Hunt, Louis Wanat and President Russell Martina of Buffalo Division. Hunt and Wanat indulged in two rounds of golf with the writer. The Buffalo prexy and his bride, we suspect, were enjoying their second honeymoon. The others took in the automobile race at the state fair.

Our Division gained a member through the transfer of Brother Ray Kinsella from Utica Division. Ray is subbing at the Journal chapel, and so far has been fortunate in getting a fair amount of work.

SEATTLE (By N. C. Garrison)—Bro. Lowell and his better half, accompanied by their daughter and her school chum, Miss Daniels, spent his two weeks vacation on a motor trip through "Sunny" California, going as far south as Berkeley, visiting the Deaf School and other points of interest.

Brothers Seidler and Stewart of Toronto Division were recent visitors in Seattle as part of a vacation trip to the Coast.

Brother Frederickson of Everett would not let a little matter of a fractured skull and several broken ribs interfere with the business of his shoe shop, so has returned to his work, though most friends expected him to be laid up three to six months.

Brother Loncott has been called back to his work in the Packing Plant after the usual seasonal lay-off.

The Committee in charge of the Halloween party has decided to hold it after the regular November meeting, on Nov. 3, and save rent. Brother Kirschbaum is chairman, with Brothers Root and Christenson assisting.

Brother Goetz of Vancouver and Brothers Lowell and Scanlon of Tacoma were present at our last meeting.

Brothers Ed. Martin and Garrison are now able to eat "three square a day" since their families have returned from a six weeks sojourn on Camano Island.

Brother and Mrs. Claire Reeves have moved to their five acre farm a few miles south of the city limits.

LOS ANGELES (By J. A. Goldstein)—Los Angeles took it on the chin again, but did not go down for the count. Disappointed 'tis true, but proud of the showing made, and the prestige gained. Congratulations Toronto!

We are extremely grateful to all the delegates who gave us their support, and bear no ill feeling towards those who did not. You had a taste of what Los Angeles could have given you. All we ask is that you remember it and act accordingly at the proper time.

Kansas City had its bathing beauty contest, its smoker, its banquet, its picnic, etc., but Los Angeles had its Mrs. Thomas Elliott. From all reports it was she who was the real hit of the whole show, with her dramatic rendition of "La Fiesta." Time and again she brought down the house and received encore after encore. Bravo, Mrs. Elliott! Division No. 27 appreciates your wonderful performance more than words can describe. The division is also grateful to Brothers Peterson, Elliott, Genner, Seely, and everyone else who gave their all for Los Angeles 1939.

Many of the members are not in accord with the new law changes. But we must remember that these changes were made by our representatives, all according to Hoyle, and we must adhere to them. No use kicking.

Two new members have been added to our rolls—Lon Ramsel and Leslie Ross, both "paid-up" who have decided to rejoin. Is this a sign that the depression is on its last legs?

Recent visitors to our division meetings were Brothers Goldberg, N.Y.; Young, Pa.; Langdon, S.F.; and McIlvain, Kans. All were given the glad hand and urged to come again.

AKRON (By J. O. Hamersly)—Ye writer is scribbling these notes from his vacation sector at Memphis, Tenn. On the way he stopped to take a peep at Norris Dam, and the D.A.D. convention in session at Knoxville. There were about 200 in attendance.

Chairman Hower, assisted by Brothers Andes, Townsend, Rassmussen and Seinersohn, is making preparations for Akron's annual Masquerade on Nov. 2, at W.B.A. Hall, West Market St. There are to be seventeen attractive prizes in all, and a record crowd is anticipated.

Brother Hower enjoyed a pleasant visit among his Kansas relatives and friends, after his duties as delegate at Kansas City. One of his sensations was a ride in a Union Pacific streamlined car, which whizzed him over the plains at the rate of 100 miles an hour.

Brother Schowe is in charge of arrangements for the Gibson Memorial party in November. Nothing definite has come as yet, but probably a banquet will be in order, at one of the exclusive Portage Lake hotels. This Gibson's Memorial event will also mark Akron Division's 20th anniversary of birth.

Brothers Bill Pfunder and J. Carver were among the many Goodyearites to take advantage of the low excursion rates to make a round trip to Toronto, Canada, National Exposition July 23-25.

HARTFORD (By H. V. Jarvis)—Final notice—Oct. 26; Hotel Bond; Tercentenary Dance. A bigger and grander affair than the one held last year atop this same Hotel Bond. The committee in charge consists of Hadlock, chairman, McMahon, Harrison, Young, and Wilson—the hustling youths who are pledged to give you more than the admission price is worth. And so be sure to come.

A large crowd came to hear Delegate Szopa's report on the K.C. convention. The new rules which the convention passed were met with more or less approval.

Those wishing to have an item in these columns should send or give the news to Secretary Jarvis—and be sure that their names are on the contribution.

LITTLE ROCK (P. B. Jones)—The Convention has gone into history. Delegate Jimmie Smith and Alternate Bob Marsden came home satisfied but so weary. Brother Smith made his talk at the August meeting. He was sick getting home and had to come to the meeting from his bed, although he is well and his self now. The report was well received and no complaints were uttered about the law changes and rates. The only fault found with the convention and every preceding one was that the changes were put into effect too soon. They should begin in September, thus avoiding confusion and chaos.

The last one sure has been a nightmare to our treasurer and no doubt to those of the other divisions. It must be borne in mind that the division officials are working all day for their own living and work late into the nights on the division matters for meager recompense or none. The Home Office might prepare mimeograph letters for the division treasurers to send to the members. The changes originate at a national convention and accordingly should be done at the Home Office.

A sad event took place on August 12 when Mrs. Charles F. Athy died after a brief illness, which shocked every one. She was one of the popular young matrons and will be missed at our socials. Brother Athy has our deep sympathy.

Earl Bell attended the football coach's school at the South Methodist University, Dallas, Texas, in August. He said he learned a whole lot despite the fact that he was the only mute there. He hopes to profit much from it in coaching his team.

The fall social activities will start with a weiner roast in October, the date to depend on weather conditions and full moonshine, a necessary part of the fun. Arthur Smith, Toby Richardson and Willie Walls will be in charge.

A skit under the direction of Jimmie Smith and card party in charge of Chairman Adcock will be given immediately after the November meeting (Nov. 3).

Robert Marsden had the misfortune of having his right forefinger mashed while feeding a press in town. While no bones were broken, it was uncomfortable and painful. It was his first experience since he took up printing.

Among the visitors to Little Rock during the summer were Mr. and Mrs. Winfred Morgan; Mr. and Mrs. Elmer Peters, Jackson, Miss.; Mr. and Mrs. Willie Hill, Jackson, Miss.; and George Martin, Baton Rouge, La.

CHICAGO DIVISION No. 106 (By F. W. Hinrichs)—Our Annual Picnic was somewhat a "Wanna Buy a Duck" picnic as fifty ducks escaped from Joe Penner's pen and were found wading in the rain. Keen disappointment was felt on account of a small crowd but honest to goodness there wasn't a long face among the crowd present. Everybody enjoyed themselves immensely, playing card and bingo games and all the quacking chats. When the night came, there was a boxing match in a small Barn Dance Hall lighted by lanterns. The boxers were deaf boys: Mr. Goldsand, wt. 155, vs. Mr. Morris, wt. 135; Mr. Vanderplow, wt. 149 vs. Bro. Kumis, wt. 137; and Bro. Stulga, wt. 152 vs. Bro. Kumis. Good boy, Kumis, the chairman, assisted by Brothers Libbey, Cosentino, Adducci, Bruns, Stulga, Mayer and Miss Vorphal fought the weatherman in making the event a success. At the September meeting, Brother Kumis was appointed chairman of Annual Picnic again for 1936 by the acclamation of the members. Now, boys, let us give them three cheers for their splendid work.

Listen, brothers, I am reading the dodger: Tenth Annual Ball and Card Party, October 12, 1935, 8:00 p.m. Drive Old Man Blues Away. Come and Join Our Big Party! It'll be one of the best ever had, with a Real Red Hot Sizzling Orchestra! Three Beautiful Loving Cups Awarded to the Three BEST DRESSED—BEST FORMED AND MOST BEAUTIFUL DEAF GIRLS, single or married. Winner will be judged by a prominent Chicagoan. Newspaper reporters will be there for the pictures of the winners to appear in the Chicago papers. A BIG GALA NIGHT FOR ALL! Good Prizes for Card Games. FUN GALORE FOR YOU. Admission 40 cents. West End Woman's Club, 37 So. Ashland Boulevard.

Well, there you are, it's going to be a gala night all right. Chairman Weber promises it. Com'on, you bachelors, you may find a beauty there if she is single.

Chairman Rice of the Entertainment Committee announces that there will be a social after October meeting which will please you much. Two brothers of Chicago Division No. 1 will be in the social so please don't miss it.

SCRANTON (By H. B. Young)—Well, folks, your scribe is back on the job again after 7 marvelous weeks of scenic exploration of western United States and the Provinces of Ontario and Quebec, Canada. Take it from us the scenic splendor of the Rocky Mountains, the majestic grandeur of the three western coast states and the lonely prairies with their ever changing vegetation and wonderful geological formations,

coupled with the busy eastern states with their skyscrapers and hustle and bustle of city life make these little old United States of America a country which we should be proud to be citizens of. And our frat brothers in Canada have something to boast about if the scenes we saw in only two provinces are samples of the rest of the wonderful country. Many thanks to all brothers and friends who helped make our trip so enjoyable.

As regards the K. C. convention, there may be criticism in some quarters at the changes made in our laws, but all true frats will realize that the grand officers and delegates had the best interests of this grand old order of ours at heart in voting for these changes. To us it seems that our grand officers have set a true fraternal precedent in declining to accept the just increases in salary voted them at the 1931 convention and don't forget that they have taken more work on their shoulders, too, so who are we to make a kick about the small increase in our expenses tax and the lowering of the maximum sick and accident benefits. Come on, boys, snap out of your doldrums, take advantage of the change in admission fee and go after that new frat you have in mind and bring him in, and above all else let's keep faith with Brother Gib and carry on.

Boys! don't forget the banquet our Mother Division is giving Oct. 19, down in Philly. Let's have a good bunch from No. 82 down there. Prexy Bobs will be there, you know, and he sure is one person worth traveling miles to see. A small bit of humanity, yes, but good things always come in small packages, you know.

HOLYOKE (By Arno Klopfer)—Bro. Arthur Enger spent a week's vacation at Providence, R. I., visiting his relatives and friends. His wife accompanied him.

Holyoke Division is about to conclude its silver jubilee year with a masquerade to be held on Nov. 2. Chairman Klinke is at the helm, ably assisted by his committee. Preparations are now well under way and no stone is being left unturned to give those who intend to make Holyoke a stop-over a wonderful, if not a silvery, time. The program is replete with novelties. Numerous prizes await winners in the fancy costume contest and in games to be played between dances. The grand finale will be the awarding of ladies' and gentlemen's watches of nationally known make. There is still one more novelty, which is a secret for the time being. The spacious auditorium of Turner Hall on Bridge St. has been leased for the occasion. The 50 cents admission price includes wardrobe, refreshments, and souvenirs. Advance sale of tickets indicate a record-breaking attendance.

Holyoke members should note that the Division's monthly meeting will be held on Friday, Oct. 4, because of the inability to secure a place for Saturday night.



SUCCESS

A MAN is successful when he refuses to slander even his enemies; when he does not expect to get paid for everything he does; when he does not wait until tomorrow to do the things he might do today; when he is loyal to his employer and to his associates; when he intelligently cooperates with others and is tolerant in thought and deed; when he studies constantly to prepare himself for a higher position financially and in the estimation of his fellows.

—Junior Citizen.

Insurance—A Rich Possession

When a man possesses life insurance he knows he will derive from it protection and benefits in any circumstance. If he lives, he will be protected and will benefit himself. If he dies, his family is protected, his plans will be carried out, and his memory will be a benediction.

Make Hay

INSURANCE today! Life insurance protection is different from anything else in the world. Other things you can get when you want them and more particularly when you need them. Life insurance must be obtained when you need it least.

You can buy rubbers when it begins to rain. You can purchase your overcoat when winter approaches. You can step into a restaurant and eat when you are hungry; but you can't get life insurance when you are sick.

Nine times out of ten, you do not buy a thing until in some way or other you feel that you need it. You can't rely on any help of any kind when it is a question of getting life insurance for your family.

Protection for your home can be obtained today cheaper than tomorrow or any other day ahead of you. The needs of your family, the uncertainty of life and the certainty of death, should be the guide of every man and woman in the matter of home protection.

Today is your day and mine. The only day we have. Let's play our part truly and now. We are here today. Now is the time.—Bee Hive.

Do It Now

EVERY person who has dependents should do two things and do them right away, if they have not already been attended to: Make a will, and provide protection through life insurance. But as between the two, life insurance is the more important, because in the case of life insurance:

There is no publicity, no court costs, no expenses for administration. It cannot be contested by other heirs. There is no inheritance tax. There are no court proceedings to delay payment—the money is immediately available.

Men of wealth and position realize the importance of life insurance, and that is why so many of the great men of the country carry not only thousands but millions in this form of protection! Men of moderate means should invest more in this form of saving. A thousand or two is not sufficient to enable your family to continue on the same plane of living. However, you can buy a worth-while estate for them on the installment plan which becomes immediately paid up at death. **SO DO IT NOW!**

Death creates many debts and obligations which life insurance provides the means to meet.



Mere idle dreams will not make your ship sail in; thrift and labor are better ways. And there is no better systematic saving than through a life insurance contract!

Road to Security

THE results of thrift are permanent and beneficial, and thrift and insurance go hand in hand. They lead straight to future security, and their toll is not heavy. Life insurance is one of the best mediums through which the thrift habit can be acquired.

A Guarantee

LIFE insurance is a protection. It is not bought for pecuniary gain. As a shelter for the helpless, it has no equal and no substitutes. The uncertainty of life and the certainty of death are problems which face every man.

Most men begin life poor. They marry. Their wives become dependent upon them. Children come into the world, and between the family and want there is only the earning power of the man. The creation of a family at once increases the liability of general society, because if the man fails to support them, the risk of becoming public charges arises. Through no fault of the man, death often causes him to default on his obligations. Life insurance is the income that outlives the man.

Insurance capitalizes the future earning power of a man or woman. It is an investment which will return large dividends. When the investment is once made and the returns are assured, we should be careful to see that losses do not occur. Lapses should be avoided. Many instances could be recounted where families have been left in want just because insurance premiums were not paid. Policies were permitted to lapse and the insurance that was valuable and that meant comfort for the widow and education and home for the children was thrown away.—The Beaver.

Health and Fitness

Vitality is internal, not external. No matter how important the external conditions of your life may seem, the internal ones are far more important. If you are full of resisting power, so that you beat off the attacks of every disease, you are much better off than the man who keeps alive only because he has protected himself by every known antiseptic safety measure.

Sound Advice

MANY devoted people are tying themselves down to their cause, or business, or home duties so much that their health is impaired. Here is good, sound advice on which practically all health authorities are agreed:

If you are cross, nervous, or "jumpy," beware! a danger signal. It is Mother Nature's warning that you need relaxation and a change. It is not normal to be irritable.

Plan to treat yourself to at least an hour of recreation each day—a time set apart just for you when you do exactly as you please without interruption. Then do only the things you enjoy.

Rest and relaxation mean something different to all of us. It may mean taking a nap, reading, working in the garden, following a hobby, visiting a friend, attending a concert, lecture or "movie," going for a walk or ride, etc. But it must be enjoyable to you and give you a change from routine.

It is not selfishness to insist on this time for yourself. It is absolutely necessary if you wish to remain healthy and an efficient homemaker.—Tips.

Water

CULTIVATE the habit of drinking freely of water, especially on rising and between meals.

Water is essential to proper digestion, assimilation and elimination. Nearly seven-tenths of the human body is water. Don't take a chance on drying up and blowing away.

If you haven't the relish for water, take a pinch of salt occasionally and nature will do the rest. The water-drinking habit will soon become established.

When to Worry?

"KNOWING when and when not to worry about one's health is exceedingly valuable if the knowledge is intelligently utilized," says Dr. John P. Koehler. "Unnecessary worry about disease should be fought as bitterly as the disease itself."

Business, finances, family affairs and health all concern everyone sufficiently to cause a great deal of worry. The time for men and women to worry about their health is not at the age when diabetes, kidney disease, high blood-pressure and heart disease are the most prevalent. It is between the ages of 15 and 21 years that men and

BE temperate in all things, and your health will stand by you longer than if you are intemperate. Intemperance in eating has laid the foundation of ill health that has been the contributing cause of many deaths.

women lay the foundation of their future health.

The time to worry about a child's health is not only before he is sick but before he is born.

"Patent medicine" advertisements are a frequent source of worry to many persons. These advertisements mention various symptoms which are experienced occasionally by everyone, but the cause and seriousness of which can be determined only by a thorough medical examination. Worry will only lower one's resistance to disease.

A little more worry at the right time and a little less at the wrong time should contribute materially to every one's health and happiness.—Hygeia.

Good Nature

GOOD nature helps good health. If you lose your temper some day just before luncheon, you will notice that the simplest food will give you indigestion. Quarrel with your best friend some evening and you will sleep poorly that night. Many physiologists believe that anger, jealousy and the like are really toxic. To put ourselves under this spell is like taking a dose of poison. Good health, therefore, helps you to be good-natured and good nature helps you to be healthy.

Many people are chronically fatigued, simply because they are unhappy. Domestic discord, social isolation, great personal disappointments of any sort, may develop fatigue-producing toxins of astonishing virulence.

So may jealousy, anger, hatred and any other disturbing mental state. In many a case of chronic fatigue, in fact, the essential requisite to a cure is the gaining of peace of mind.

"The best antidote for worry is a change of mental occupation, a getting away from the scenes which provoke worry, exercise in the open air, a good book, a pleasant recreation, or a temporary change of occupation. As a matter of mental health every sufferer from this unfortunate condition owes it to himself to discover some simple means of getting away from this destructive habit.

SYMBOLS OF HALLOWEEN

By EFFIE CRAWFORD



I'M just a pumpkin-face, jolly and round,
On each Halloween I'm sure to be found,
To parlors and halls, I oft am the light;
Inside is a candle, that always shines bright.



I'm the black cat, that scares people so,
How lonesome I am, you never will know.
You'll run most a mile to keep out of my way
Lest I cross your path, I've heard people say.



I'm just a plain ghost in garments of white,
Wherever I go, people scatter in fright,
I never was known to fight or to kill,
But children on Halloween run from me still.



I'm the old witch with a broom in my hand,
I'm always in black all over the land,
I can't stop sweeping, I want to be clean,
So think of me kindly, on this Halloween.



A sound argument must have more than sound in it.

SUBORDINATE DIVISION DIRECTORY

Giving addresses of Secretary and Treasurer, meeting place, and date.

CHICAGO No. 1: Sec. H. E. Keasal, 1050 Winona St.; Treas. J. H. Anderson, 1740 N. Kimball Av.; 1st Fri., Capitol Bldg., Chicago, Ill.

DETROIT No. 2: Sec. A. A. Stutsman, 22504 Nona Av., Dearborn, Mich.; Treas. A. F. Jones, 3620 Devonshire Rd.; 1st Fri., Gerow's Hall, Detroit, Mich.

SAGINAW No. 3: Sec. W. Minaker, 2228 Sheridan St.; Treas. G. Bieri, R. 7; 1st Thurs., 221 So. 11th St., Saginaw, Mich.

LOUISVILLE No. 4: Sec. Treas. J. W. Ferg, 2518 St. Cecilia; 1st Sat., Robinson Hall, Louisville, Ky.

LITTLE ROCK No. 5: Sec. P. B. Jones, 2405 Park Av.; Treas. E. T. Richardson, 118 N. Chester St.; 1st Sat., Cross & Markham Sts., Little Rock, Ark.

DAYTON No. 8: Sec. R. H. Craig, 2706 W. 3rd St.; Treas. F. H. Freimuth, 252 Lafayette St.; 1st Sat., Ben Hur Hall, Dayton, O.

BAY CITY No. 9: Sec. C. F. Lawrence, 806 N. Henry St.; Treas. F. C. Neal, R. 2, Akron, Mich.; 2nd Tues., Y.M.C.A., Bay City, Mich.

CINCINNATI No. 10: Sec. B. L. Allen, 109 Cowie St., Erlanger, Ky.; Treas. J. Shepherd, 5325 Carthage Av., Norwood, Ohio; 2nd Sat., Railway Clerks Bldg., Cincinnati, O.

EVANSVILLE No. 11: Sec. N. Greenberg, 925 W. Penn St.; Treas. J. L. Greenberg, 925 W. Penn St.; 2nd Sun., 925 W. Penn St., Evansville, Ind.

NASHVILLE No. 12: Sec. R. W. Green, 3178 Parthenon Av.; Treas. W. Rossion, 4200 Dakota Av.; 1st Fri., Y.M.C.A., Nashville, Tenn.

OLATHE No. 14: Sec. Treas. T. C. Simpson, 502 E. Park St.; 1st Tues., Myers' Hall, Olathe, Kan.

FLINT No. 15: Sec. E. M. Bristol, 125 W. Withersbee St.; Treas. W. Heck, 644 Neubert Av.; 1st Fri., 98 1/2 S. Saginaw St., Flint, Mich.

TOLEDO No. 16: Sec. E. McVicker, 3313 1/2 Bishop St.; Treas. R. King, 1766 Hamilton St.; 1st Sat., Kapp Hall, Toledo, O.

MILWAUKEE No. 17: Sec. S. Sutter, 1535 N. 18th St.; Treas. H. J. Booz, Route 3, Box 117; 1st Tues., Silent Club Hall, Milwaukee, Wis.

COLUMBUS No. 18: Sec. I. Crossen, School for the Deaf; Treas. W. Shafer, 801 Farrwood Av.; 1st Sat., Y.M.C.A., Columbus, O.

KNOXVILLE No. 20: Sec. L. A. Palmer, 208 Garden Av., Fountain City, Tenn.; Treas. W. H. Chambers, 113 W. Scott Av.; 1st Fri., Y.M.C.A., Knoxville, Tenn.

CLEVELAND No. 21: Sec. H. L. Judd, 4718 Clinton Ave.; Treas. R. V. Callaghan, 3259 Clarendon Rd., Cleveland Heights, Ohio; 1st Fri., Sphinx Club, Cleveland, O.

INDIANAPOLIS No. 22: Sec. R. H. Phillips, 2945 Kenwood Av.; Treas. R. E. Binkley, 420 E. 25th St.; 2nd Wed., I.O.O.F. Hall, Indianapolis, Ind.

BROOKLYN No. 23: Sec. H. J. Goldberg, 8201 19th Av.; Treas. S. M. Gross, 501-5th Ave., N.Y.C.; 1st Sat., 309 Schermerhorn St., Brooklyn, N.Y.

ST. LOUIS No. 24: Sec. M. H. Hutchings, 2634 Geyer Av.; Treas. Carl Hiken, 4152a Labadie Av.; 1st Fri., Jeffa Hall, St. Louis, Mo.

NEW HAVEN No. 25: Sec. C. Baldwin, 386 Goodrich St., Hamden, Conn.; Treas. M. Chagnon, 89 Minerva St., Derby, Conn.; 1st Sat., Fraternal Hall, New Haven, Conn.

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VANCOUVER No. 113: Sec. W. S. Hunter, School for the Deaf; Treas. E. Langlois, 550 E. 7th St.; 1st Thurs., School for the Deaf, Vancouver, Wash.

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National Fraternal Society of the Deaf

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THE 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 \$15.00 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 general treasurer and treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds.

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.

Certificate Classes

The Society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to 75c, according to amount of weekly benefit chosen; (3) Per capita tax of 35c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

MONTHLY NET RATES PER \$1000

Minimum \$250; Maximum \$5000 to Age 45,
\$3000 to Age 50, \$1000 to Age 55.

Entry Age	CLASSES			
	C	D	E	F
18	\$1.11	\$1.58	\$1.13	\$1.20
19	1.11	1.60	1.16	1.20
20	1.11	1.63	1.19	1.20
21	1.13	1.66	1.22	1.23
22	1.16	1.69	1.25	1.27
23	1.18	1.72	1.29	1.30
24	1.21	1.75	1.32	1.33
25	1.24	1.78	1.36	1.37
26	1.27	1.81	1.41	1.41
27	1.31	1.85	1.45	1.46
28	1.34	1.89	1.50	1.50
29	1.38	1.93	1.55	1.55
30	1.42	1.97	1.61	1.60
31	1.46	2.01	1.67	1.66
32	1.50	2.05	1.73	1.72
33	1.55	2.10	1.80	1.78
34	1.60	2.15	1.88	1.85
35	1.65	2.20	1.96	1.92
36	1.70	2.25	2.05	2.00
37	1.76	2.31	2.15	2.08
38	1.82	2.37	2.25	2.17
39	1.89	2.43	2.37	2.26
40	1.96	2.50	2.50	2.36
41	2.03	2.57	2.64	2.47
42	2.11	2.64	2.80	2.59
43	2.20	2.72	2.98	2.71
44	2.29	2.80	3.18	2.85
45	2.38	2.89	3.40	3.00
46	2.49	2.98	3.65	3.16
47	2.60	3.08	3.95	3.34
48	2.71	3.18	4.29	3.54
49	2.84	3.29	4.69	3.75
50	2.97	3.41	5.18	3.99
51	3.11	3.54	5.76	4.25
52	3.27	3.67	6.49	4.53
53	3.43	3.82	7.41	4.85
54	3.60	3.97	8.64	5.21
55	3.79	4.14	10.35	5.62

Rate for age at nearest birthday to be taken