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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-third Year

MAY, 1926

Number Twelve

Greetings from Chicago Division, No. 106

To the Grand Division, the hundred local divisions, and the six thousand members of the N. F. S. D. we send loyal greetings as Chicago Division, No. 106, composed of thirty-two charter members, installed April 24, 1926—the first division in our lodge history to be organized for the benefit of those who do not use the sign language or clearly understand it.

We are heartily grateful to all who have sent us messages of congratulation. We wish we could answer them each and separately, but since they are many, we hope to be forgiven for resorting to this medium of acknowledgment.

It may be thought that our division is to be regarded as an "experiment,"

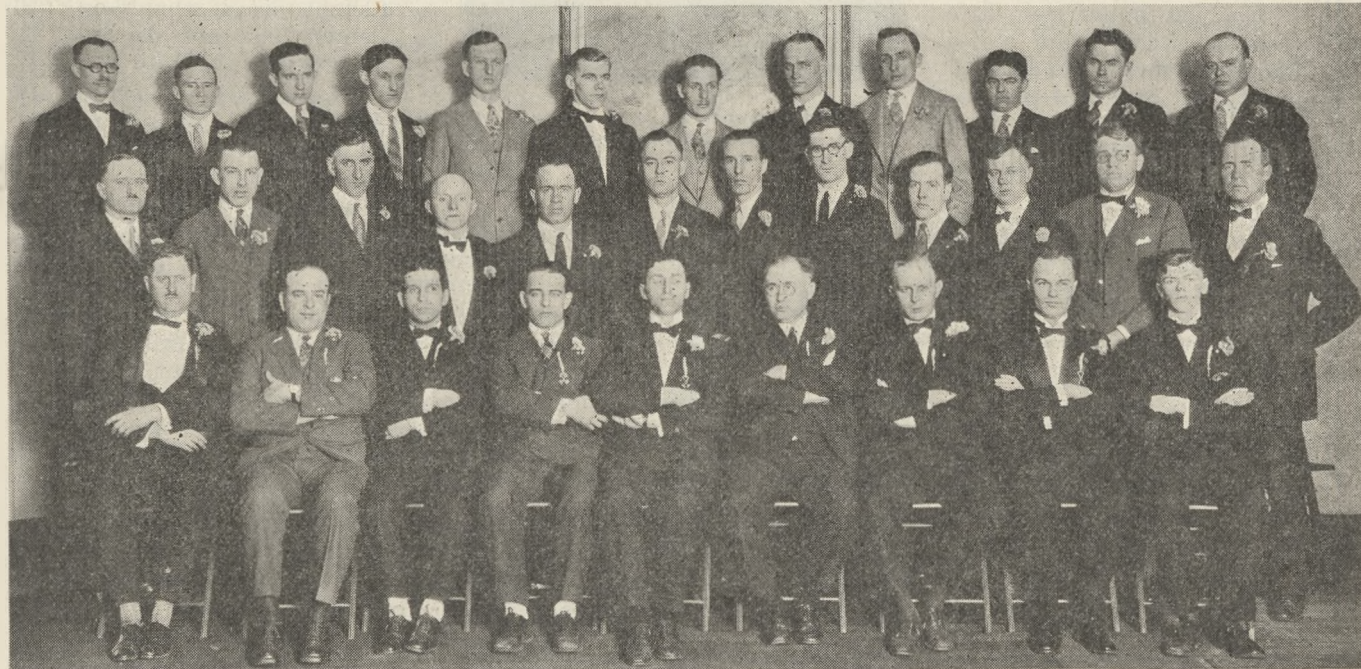
merely because it is the first of the kind for the lip-readers, as distinguished from the others which rely on the sign language. As a matter of fact, to us it is not an experiment. We are here, and here to stay. For there has existed in Chicago from five to twelve years four organizations for lip-readers, from which our division recruits its members, already familiar with parliamentary work and well-grounded in the practice of lip-reading.

We are happy, indeed, to hear that in consequence of our establishment, interest has been awakened among lip-readers, particularly in Philadelphia, Boston and Detroit, to the extent of wishing to form divisions similar to ours. We do not hesitate to here send

them our encouragement. If they write to us, we shall be ready to offer what may be helpful suggestions.

To those who have lent service to us in realizing our ambition, we are under deep obligations, especially to Chicago Division, No. 1, and its members for the courtesy of granting us the permission to separate, and to Francis Gibson, general organizer, and Charles Kemp, deputy, for showing uniformly patient attention to our efforts.

With the society's 25 years of achievement as an inspiring background, we eagerly buckle to the task of forging our special link of the brotherhood sufficiently strong, to help others strengthen.



Top row, left to right—Ralph Conklin, Walter Haley, Franklin Quarry, William Werner, Theodore Zientarski, Thomas Moore, Walter Werner, Orion Carpenter, Odell Ballman, John W. Brown, Einar Gulbrandsen, Harold Libbey.

Center row—C. Stephen Kuflewski, Richard Johnson, Daniel Kelly, Henry Pines, Andrew Knauff, Jr., James O'Brien, Adam Werner, Louis Rozett, Clifford Flora, William Jones, George Sprague, C. Valdo Bardeen.

Front row—Robert Blair (Trustee), Emanuel W. Mayer (Trustee), Louis A. Ruskin (Trustee), Walter J. Hodgson (Treasurer), Peter Livshis (President), Frederick Wirt (Vice-President), Franklin R. Nihlean (Secretary), Werner A. Schutz (Director), Frederick Hinrichs (Sergeant).

Don't Miss Denver, Boys!

(An Editorial from the Toledo Rotary Spoke—Pinch-Hitting for Brother Veditz—Which Gives Denver a Reputation to Live Up to During the Coming Convention.)

THE International Rotary convention is to be held in Denver next June. Yes, I know you know it and I know you know something of the great thrill and inspiration of a gathering of world Rotarians.

But do you know that Denver is one of our most beautiful and hospitable cities?

Do you know that from its Capitol Hill you get the most beautiful view of the snow-capped Rockies I have ever seen and I was raised in the heart of the Rockies?

Do you know that in Denver, where plain and mountain meet, you are in a city but a stone's throw away from some of the most sublime and majestic scenery in the entire country?

You men who like your luxury, think of reclining in a soft cushioned automobile and driving over wonderful roads to the very top of the Continental Divide, way up in the Heavens, the closest most of you will ever get to that sublime spot.

Think of picking wild flowers one moment and the next staging a snowball party.

Think of riding for hours down a wonderful canyon by the side of a gurgling trout stream flowing crystal clear from its home in the heart of the mountains.

Think of the majesty and glory if you can of that view from the top of Long's Peak and from countless places in Estes Park.

All around are never to be forgotten trips. Do you hunt or fish? You are in a Paradise for sportsmen. Do you love to hike? Nature beckons to you from every side.

Do you know how you feel after breathing the cool crisp bracing air that comes across nature's refrigerator?



**Red Raspberries and Snow
Rocky Mountain National Park**
(Courtesy Denver Tourist Bureau)

Why man alive there's health and wealth for you there in abundance. The only thing they haven't got is a cemetery. At least I didn't see one and if they had one of the blamed things I doubt if they could find any use for it.

And what of the Denver folks? Well now what kind of folks would you expect in a Paradise? You know something of the hospitality of Atlanta, of Los Angeles and of those places that have been so favored by nature.

If you put them all together you may have just a slight idea of what those Denver folks are like and the welcome there for you.

They are never too busy to lock the old office door, get out the buzz wagon and spin off with you for a day of wonderful sights such as

you never saw before. You feel the warmth and hospitality of the city as soon as you enter its welcoming atmosphere.

I shall never forget when as International Vice-President I went to Denver for a visit with their club. It will ever stand out as the top notch of expectation for I saw a city that was so blessed and smiled upon by Nature as to offer more real beauty and pleasure than I had ever seen before.

No, I don't own a foot of real estate in Denver. No, I never lived there, either. But I'm willing to lay a bet with any Rotarian. After you leave that convention, great as it will be, I'll wager the thing that will live the longest with you will be the memory of the wonders and glories of the great Rockies and the beautiful city almost at their very base.

What a pity it will be if any of us come away without seeing the splendors that Denver has to offer.

TREASURER'S REPORT

Division Collections for April

Grand Division	\$ 9.22
Chicago	622.07
Detroit	289.89
Saginaw	16.25
Louisville	105.61
Little Rock	93.46
Dayton	51.57
Bay City	20.12
Cincinnati	94.16
Evansville	30.31
Nashville	32.56
Springfield, Ohio	8.35
Olathe	59.90
Flint	131.21
Toledo	128.87
Milwaukee	152.57
Columbus	138.61
Knoxville	34.78
Cleveland	150.00
Indianapolis	226.47
Brooklyn	304.58
St. Louis	305.54
New Haven	37.25
Holyoke	31.30
Los Angeles	229.26
Atlanta	79.87
Philadelphia	170.22
Kansas City	109.75
Omaha	127.93
New Orleans	49.68
Kalamazoo	32.28
Boston	164.60
Pittsburgh	212.78
Hartford	45.73
Memphis	29.82
Portland, Maine	28.99
Buffalo	108.97
Portland, Oregon	117.21
Newark	90.48
Providence	64.27
Seattle	128.05
Utica	70.29
Washington	74.69
Baltimore	110.29
Syracuse	34.62
Cedar Rapids	95.93
Huntington	56.47
Albany	61.79
Rochester	77.20
San Francisco	77.85
Reading	45.44
Akron	199.65
Salt Lake City	64.90
Rockford	40.13
Springfield, Ill.	52.01
Davenport	44.28
Worcester	35.03
St. Paul-Minneapolis	146.62
Ft. Worth	52.12
Dallas	167.27
Denver	110.53
Waterbury	16.01
Springfield, Mass.	35.08
Waco	44.64
Pittsfield	56.46
Bangor	21.62
Kenosha	51.97
Birmingham	61.24
Sioux Falls	38.57
Wichita	55.02
Spokane	13.55
Des Moines	38.62
Lowell	36.08
Berkeley	70.50
Delavan	142.31
Houston	69.68

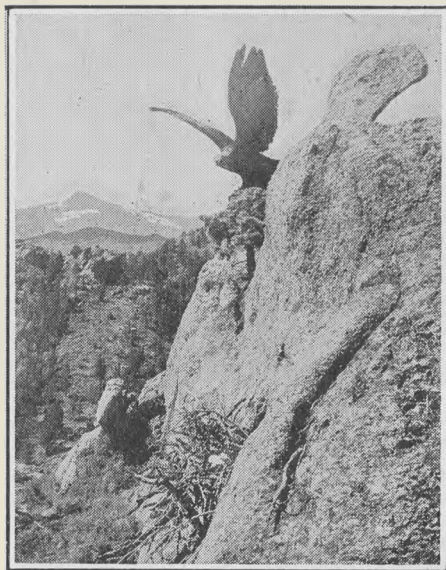
Scranton	69.10
Richmond	66.87
Johnstown	21.28
Manhattan	184.66
Jacksonville	37.54
Lewiston	32.04
Peoria	42.81
Jersey City	66.96
Bronx	47.16
Columbia	35.25
Charlotte	54.51
Durham	64.27
Dubuque	39.03
Grand Rapids	11.14
Toronto	93.04
Duluth	34.67
Canton	27.40
Faribault	22.07
South Bend	62.24
Council Bluffs	5.50
Ft. Wayne	30.80
Schenectady	19.19
Total collections	\$8,300.53

A REAL CONTRACT

Life insurance is an agreement among men by which they so distribute amongst themselves the misfortunes of life and the calamity of early death that the full force of misfortune and some of the worst consequences of premature death are minimized for the individual because they are shared by all; but in such small proportions that the burden and loss and suffering are scarcely felt by any.

It has been well said that if the principles of life insurance were fully accepted "every family would own its own home, every child would be properly educated, every old person would be in comfortable circumstances, every business would be safe, every credit would be good and every one would have a savings fund."—[Royal Highlander.

DENVER, 1927



Black Eagle
Rocky Mountain National Park
(Courtesy Denver Tourist Bureau)

TREASURER'S STATEMENT FOR APRIL, 1926

Balance and Income

Balance, March 31	\$761,086.48
Division collections	8,300.53
Interest, mortgage loans	3,371.53
Interest, bonds	1,053.75
Interest, banks	13.58
Sale of emblem jewelry	45.70
Recording fees	14.50
Surety bond premiums	17.50
Sundry supplies	9.28
Exchange on checks	1.40
Total bal. and income	\$773,914.25

Disbursements

Sick benefits	\$ 1,270.00
Accident benefits	385.00
Accrued int. on mortgages	248.33
Salaries	570.82
Services	400.00
Furniture and fixtures	316.00
Official publication	212.92
Rent	175.00
Office expenses	60.55
Sundry supplies	35.32
Surety bond premiums	15.00
Insurance Department fee	5.00
Postage	3.60
Total disbursements	\$ 3,697.54

Recapitulation

Balance and income	\$773,914.25
Disbursements	3,697.54
Balance, April 30	\$770,216.71

TRUSTEES' REPORT

Ledger Assets, April 30, 1926

First mortgage loans	\$660,843.92
First mortgage bonds	49,925.73
U. S. Liberty bonds	43,084.72
Canadian bonds	995.55
Cash in banks:	
Central Trust Company	9,810.11
Bank of Montreal	5,058.79
Secy's contingent fund	300.00
Treasurer's cash	197.89
Total ledger assets	\$770,216.71

Balance in Funds

Reserve Fund	\$645,561.79
Mortuary Fund	35,047.64
Sick and Accident Fund	53,678.12
Unallocated interest	16,174.46
Convention Fund	8,172.19
Organizing Fund	2,510.59
General Expense Fund	9,071.92
Total in all funds	\$770,216.71

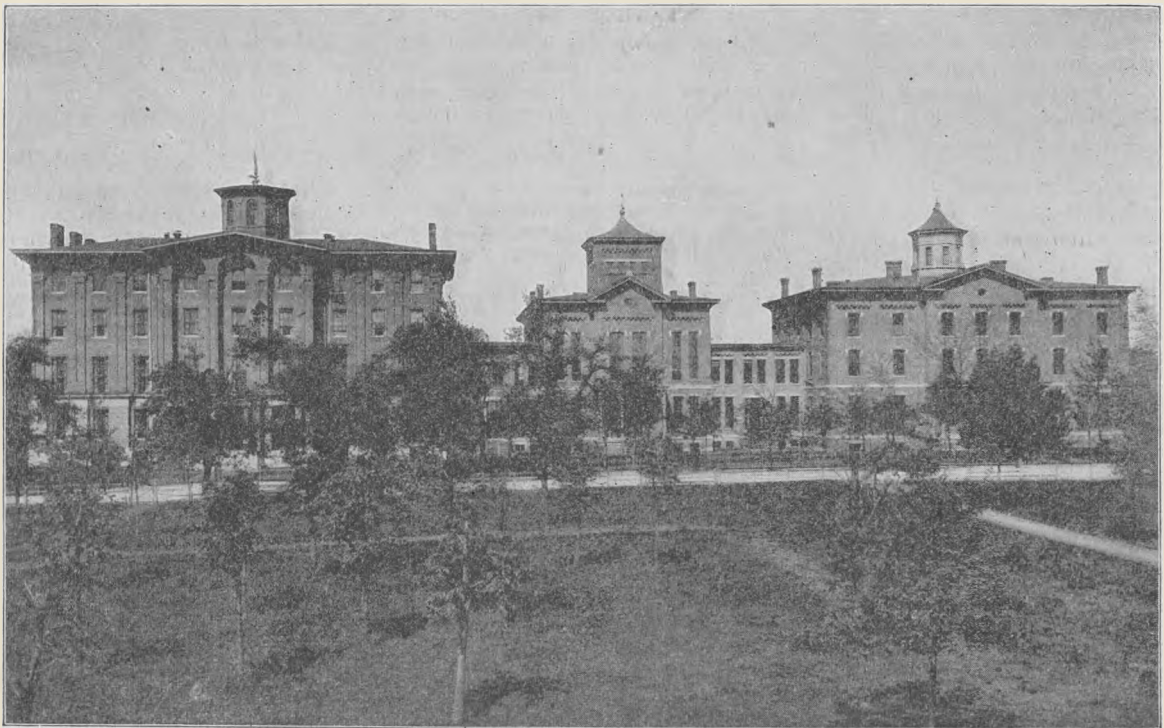
Concerning Investments

During April, one Indiana farm mortgage for \$13,000 was paid off, and a partial payment of \$1,000 on an Illinois mortgage was received, a total maturity of \$14,000 for the month.

Four Illinois mortgages on improved real estate for \$5,000, \$9,000, \$25,000, and \$5,000 respectively were acquired, all at 6%, a total investment of \$44,000 for April.

APRIL DISABILITY CLAIMS

C. E. Allen, Allentown, Pa.....\$	50.00	*A. Milazzo, Frankfort, N. Y.	15.00	H. Siesseger, Oakdale, Ia.....	15.00
L. Charlesworth, Allentown..	10.00	*J. Rosensteel, Ebensburg,		M. Swett, Nashua, N. H.....	50.00
A. A. Bierlein, Elmhurst, Ill.	10.00	Pa.	40.00	S. Wellington, Sioux Falls...	10.00
*I. Benson, Johnstown, N. Y.	50.00	*P. Schindorf, Fostoria, O.....	10.00	G. F. Wilds, Huntington.....	20.00
*J. A. Irlan, Ft. Wayne.....	10.00	*L. C. Williams, Berkeley.....	35.00	Oscar Williams, Akron.....	20.00
H. L. Bishop, Memphis.....	25.00	W. C. Bader, Jeffersonville,		H. Young, Washington, Kans.	25.00
W. Buckingham, Columbus...	10.00	Ind.	15.00	S. Baskerville, Toronto.....	25.00
Edmond Deshaies, Lewiston..	10.00	I. Blumenthal, Brooklyn.....	15.00	*Joseph Margolis, Syracuse..	30.00
Arno Dietzsch, Chicago.....	10.00	V. Clipp, New Albany, Ind.....	10.00	*H. R. McQuade, Albany.....	20.00
Willis Ensley, Decatur, Ill....	10.00	R. Corwin, Temperance, Mich.	10.00	*W. Stebelton, Hudson, Mich.	50.00
W. A. Flannery, Jersey City..	15.00	F. S. Daley, Ft. Worth.....	10.00	G. Allen, Harrodsburg, Ky....	15.00
J. S. Gordon, Chicago.....	10.00	J. J. Davison, Jersey City.....	40.00	C. B. Bradley, Shelby, N. C...	10.00
W. Greene, Blytheville, Ark...	25.00	J. C. Dowell, Akron.....	25.00	O. F. Couch, Kaufman, Tex...	20.00
E. F. Hackmeyer, Ft. Wayne	10.00	J. R. Gabriel, Brooklyn.....	15.00	J. M. Fitzgerald, Houston.....	10.00
F. Kattler, Passaic, N. J.....	10.00	F. Gilmore, Gatesville, Tex...	15.00	*Arthur Heine, Bronx.....	10.00
J. Richards, Philadelphia.....	10.00	H. E. Goetz, Miami, Fla.....	25.00	McBelvine Key, Nashville.....	10.00
T. B. Kellner, St. Louis.....	25.00	D. Hagerstrom, Minneapolis..	10.00	S. T. Booth, Los Angeles.....	50.00
D. King, Westminster, N. C...	15.00	Fred Hooten, Dallas.....	10.00	L. L. Norman, Garner, Tex...	15.00
R. Kunes, Blanchard, Pa.....	20.00	J. W. Jeynes, Jersey City.....	20.00		
A. I. Liebenstein, Chicago.....	35.00	O. Karnisz, Manistee, Mich...	50.00	Total for the month.....	\$1,655.00
P. J. Murphy, New York.....	50.00	N. Lipshutz, Brooklyn.....	10.00		
T. O'Malley, Dorchester, Mass.	50.00	Wm. Lowell, Washington.....	20.00	*Denotes accident claims.	
F. E. Seely, Buffalo.....	10.00	David Miller, Brooklyn.....	35.00		
A. Thomas, E. Orange, N. J...	10.00	W. A. Morrison, Toledo.....	15.00	"The marvels of electricity have set	me thinking."
*J. C. Cherry, Akron.....	20.00	J. McDonald, Everett, Mass...	40.00	"Yes; isn't it wonderful what elec-	tricity can do?"—[Tid-Bits.
*W. Cornish, Detroit.....	25.00	F. O'Rourke, Pittsfield.....	25.00		
*Andrew Doss, Scranton.....	10.00	E. Randall, Harpswell, Me....	50.00		
*R. F. Hartman, Louisville...	10.00	H. Reeves, Covington, Ky....	50.00	The road to safety is the pathway of	life insurance.—[Knights of Pythias
*R. C. Harris, Flint.....	50.00	P. J. Sandusky, Utica.....	20.00	News.	
		I. L. Shimp, Toledo.....	10.00		



Girls' Building

Chapel

Boys' Building

MAIN BUILDINGS KENTUCKY SCHOOL FOR THE DEAF AT DANVILLE

Founded in 1823. Buildings and grounds valued at \$400,000. To the left of the above group are two large halls, one for the younger girls, the other for the younger boys. In the rear of the buildings shown in the picture are two school buildings and a new gymnasium. The shop building and the school for colored deaf are opposite the main buildings. Approximately 2,700 Kentucky boys and girls have received their education here.

NEW MEMBERS

1. E. C. Weinrich.....Maywood, Ill.
 1. W. E. Michaelson.....Chicago
 1. Vincent Jendusa.....Chicago
 5. A. M. Rasnik.....Little Rock
 10. W. A. Farwick.....Covington, Ky.
 10. *E. J. Daly.....Latonia, Ky.
 16. J. C. Helmer.....Galion, O.
 18. J. J. Clark.....Marion, O.
 18. C. V. Witter.....Grove City, O.
 18. C. W. MacDonald.....Columbus
 18. E. H. Crossen.....Columbus
 22. H. A. Paust.....Richmond, Ind.
 23. A. Di Giovanni.....Brooklyn
 25. Clarence Baldwin.....New Haven
 33. R. J. Viverata.....New Orleans
 33. L. P. Richard.....Baton Rouge, La.
 33. H. L. Baynes.....Baton Rouge, La.
 35. J. E. Scanlon.....Dorchester, Mass.
 40. Harold Tossell.....La Salle, N. Y.
 41. J. E. Craven.....Tillamook, Ore.
 41. L. A. Hart.....Portland
 47. E. A. Cramer.....Frederick, Md.
 47. H. F. Hood.....Mt. Airy, Md.
 49. S. A. Roberts.....Iowa City, Ia.
 52. H. L. Lawes, Jr.....Elmira, N. Y.
 53. Michael Martorano.....San Jose, Cal.
 58. E. K. Collins.....Springfield
 58. L. C. Hall.....Springfield
 59. B. G. Peschel.....Clinton, Ia.
 60. E. A. Callahan.....Worcester
 63. N. B. Fletcher.....Corsicana, Tex.
 68. W. A. Horton.....McGregor, Tex.
 72. C. G. Fuller.....Oshkosh, Wis.
 87. *Emil Basch.....New York
 91. H. E. Dixon.....Jersey City
 94. G. P. Morrison.....Morgantown, N. C.
 95. M. G. Cain.....Colfax, N. C.
 98. Archibald Durno.....Toronto
 102. H. A. Arnot.....Michigan City, Ind.
 103. *Z. B. Thompson.....Council Bluffs
 104. D. T. Uelhack.....Ft. Wayne
 106. R. F. Coble.....Chicago
 106. Albert Rensman.....Chicago
 106. C. M. Henningsen.....Chicago
 106. F. N. Hoffman.....Chicago
 106. H. W. Chabowski.....Chicago
 106. C. E. Bonet.....Chicago
 106. A. O. Steinweg.....Chicago

*Denotes social member.

THE GET-ONE DEGREE

Another big batch of new members this month, with our new oral baby well in the lead. Look out, Old Timers, or you will have to take a back seat. Columbus, as usual, is on the map, and New Orleans has woke up. But we would like to hear more frequently from the divisions in the large centers. They can't be 100% organized. Go to it, boys. Plenty of material, if you will only look for it.

Chicago Division No. 1—Joseph Wondra, Otto W. Lorenz, Joseph Miller, Bernard Taran.

Little Rock—Earle L. Bell.
 Cincinnati—Wylie Ross (2).
 Toledo—John E. Curry.
 Columbus—August J. Beckert (3), Israel Crossen.
 Indianapolis—Luther F. Lyons.
 Brooklyn—Lincoln C. Schindler.
 New Haven—Michael Lapidés.
 New Orleans—Albin St. Germain, Gervais Gaiennie, Henry J. Soland, Jr.

Boston—Hyman B. Feigen.
 Buffalo—Charles N. Snyder.
 Portland, Ore.—Henry P. Nelson, John O. Reichle.
 Baltimore—George H. Faupel (2).
 Cedar Rapids—Ralph E. Carpenter.
 Rochester—Charles W. Marsh.
 San Francisco—David J. Cademartori.
 Springfield, Ill.—John W. Close (2).
 Davenport—Oscar T. Osterberg.
 Worcester—Harsh C. Patterson.
 Dallas—Troy E. Hill.
 Waco—Tilden Smith.
 Kenosha—William J. O'Neil.
 Manhattan—Benj. Elkin.
 Jersey City—Charles T. Hummer.
 Charlotte—Clarence M. Ketner.
 Durham—Thomas S. Moser.
 Toronto—William C. MacKay.
 South Bend—George W. Hays.
 Council Bluffs—Eugene McConnell.
 Ft. Wayne—Fred M. Rines.
 Chicago No. 106—Emanuel W. Mayer (3), Odell Ballman, Frederick W. Hinrichs, Peter Livshis.

OBITUARY

Leonard M. Rudolph

Brother Leonard M. Rudolph, 31, was killed by a train near his home at Sturgis, Kentucky, April 18. He joined the society through Louisville Division in December, 1917.

Lewis E. Ireland

Brother Lewis E. Ireland, 35, died at Toronto, Ontario, April 30. He joined the society through Toronto Division in August, 1924.

Albert F. Adams

Brother Albert F. Adams, 66, died at Washington, D. C., April 30. He was admitted as a social member by Washington Division in November, 1921.

Jesse E. Gillis

Brother Jesse E. Gillis, 32, died at Little Rock, Arkansas, May 1. He joined the society through Little Rock Division in December, 1916.

Oliver G. Clagett

Brother Oliver G. Clagett, 47, died at Little Lot, Tennessee, May 13. He joined the society through Chicago Division in June, 1906, and transferred to and became a charter member of Nashville Division when it was organized.

Nicholas Cahn

Brother Nicholas Cahn, 49, died at Philadelphia, Pennsylvania, May 13. He joined the society through Philadelphia Division in May, 1913.

THE REAL LOSERS

Widows and children are being "gypped" out of about eight million dollars a year, because fathers and husbands allowed their life insurance policies to lapse.—[The Life Line.

DENVER—1927

BIRTHS

March 12—Mr. and Mrs. George Wilds, Huntington, W. Va., a girl.
 March 20—Mr. and Mrs. Ernest Frederickson, Everett, Wash., a boy.
 March 20—Mr. and Mrs. Richard E. Fraser, Gill, Colo., a boy.
 March 21—Mr. and Mrs. Charles Myers, Guyandotte, W. Va., a girl.
 March 27—Mr. and Mrs. Carol G. Land, Susanville, Cal., a boy.
 March 28—Mr. and Mrs. Henry Wolf, Pierce, Colo., a girl.
 April 2—Mr. and Mrs. Ray M. Kaufman, Baltimore, Md., a boy.
 April 12—Mr. and Mrs. Edward Baum, Brooklyn, N. Y., twin girls.
 April 13—Mr. and Mrs. Edwin Drinkwine, Racine, Wis., a boy.
 April 22—Mr. and Mrs. Nathan Henick, Toledo, Ohio, a girl.
 May 6—Mr. and Mrs. Edward L. Miller, St. Louis, Mo., a boy.

DEATHS

April 1—Mary B. Gerbing, mother of Harry Gerbing, Springfield, Ill.
 April 1—Infant daughter of Henry Wolf, Pierce, Colo.
 April 7—At Osmond, Neb., Joachim Bumann, father of Edmund F. Bumann, Washington, D. C.
 April 8—At Davis, Ill., Jacob Hagerman, father of George Hagerman, Rockford, Ill.
 April 17—At Fitchburg, Mass., in his 77th year, Matti Yokela, father of Matthew Yokela, Lowell, Mass.
 April 23—Emma A. Brown, mother of William C. Brown, Washington, D. C.
 April 24—At New York City, Charlotte Thompson, sister of Winfield Marshall, Washington, D. C.
 April 29—Mary Frost, mother of Anthony Frost, Grand Rapids, Mich.
 April 30—At Elmhurst, Ill., Charles Freeman, father of John M. Freeman, Grand Rapids, Mich.
 April 30—Harry Golding, father of Arthur Golding, Whiting, Ind.
 May 8—Jeanette M. Fraser, daughter of Richard Fraser, San Francisco, Cal.
 May 13—Ann Hannemann, wife of Julius Hannemann, Buffalo, N. Y.

MARRIAGES

March 17—Roy E. Harris and Miss Alma Davis, both of Seattle, Wash.
 April 14—Bryan Wilson and Miss Bertha Seipp, both of Seattle, Wash.
 May 1—William A. Boyer, Conemaugh, Pa., and Miss Lois I. Cooper, Slippery Rock, Pa.
 May 8—Joseph J. Martin and Miss Genevieve Wallig, both of Kenosha, Wis.

WASN'T INSURED

"I hear that Jones left everything he had to an orphan asylum."
 "Is that so? What did he leave?"
 "Twelve children." — [Patton's Monthly.

ENGAGEMENTS

Silas Baskerville and Miss Elsie Wilson, both of Toronto, Ont.

Joseph Balasa and Miss Adline Pitre, both of New Orleans, La.

Julius Hansman, St. Louis, Mo., and Miss Mary Koubek, Riverton, Ill.

Thomas Sheppard, Dallas, Tex., and Miss Frances Bates, Waco, Tex.

Ellis H. Taylor, Knoxville, Tenn., and Miss Attie F. Williams, Newport, Tenn.

RULES FOR DISPLAYING THE FLAG

Memorize Them

As an antidote to pacifist propaganda, the Daughters of the American Revolution recently demanded closer observance of the rules for proper display of the American flag. Taking the warning of the department of justice against desecration of the flag as a guide, the Americanization Committee of the D. A. R. called on the American people to memorize the rules for displaying the flag and to see that they are observed. Following is the committee's statement:

"The department of justice has issued a warning against desecration of the United States flag. The flag must not be used in connection with advertising matter of any kind. The flag must not be used on the face of envelopes. It should not appear on towels, handkerchiefs, aprons, or on utilitarian clothes of any kind. The flag should not be used as a table cover. It should not be used beneath any place where people sit or stand. It should not be allowed to trail on the ground. Its place is aloft, to wave over its people.

"The flag should not be permitted to fly on civilian property before sunrise or after sunset. It is proper flying over civilian property on national or state holidays and on historic and special occasions.

"The flag should not be draped. When the flag is displayed horizontally or vertically against a wall it should be displayed flat with the union at the observer's left. When the flag is displayed from a staff, projecting from a window sill or front of building the starry field or union should go clear to the head of the staff.

"On Memorial Day the flag should be displayed at half staff until noon and at full staff from noon until sunset.

"When a flag is in such condition that it is no longer a fitting emblem for display it should not be cast aside, but should be destroyed, preferably by burning."—[Chicago Tribune.

ONLY AVENUE OF ESCAPE

Prompt payment is the one and only avenue of escape from lapsation. The fellow who intends to pay tomorrow—or next day or week—is an exposure to the infection.—[Visitor.

THE VALUE OF LIFE INSURANCE

There was a time when the value of life insurance had to be argued. It doesn't any more. Every man with simple common sense appreciates its worth. It is not a luxury. It is clear, most striking exemplification of a man's love and care for his family. It is one big way in which humans are ahead of animals. It represents a specific and definite step forward in the evolution of intelligence.

There is something wrong with the man who has anyone depending upon him but carries no life insurance. To the young fellow who never has thought the thing out it seems sometimes that premiums are high and that the end to be won is vague and indistinct. "You have to die to beat it," is an old saying about life insurance. But it isn't true. You don't have to die to "beat" it. Getting and keeping up a life insurance policy is one of the things that marks a promising young man. Not until he gets so he can see far enough ahead of his nose to believe in this will he be a valuable man in any work or business that requires foresight.

Life insurance is properly embodied in the thrift program because it is the finest kind of thrift. It means saving for the ones you love, as well as saving for yourself. Theoretically, most people want to save to make someone dear to them happy, but in actuality selfishness sometimes effaces this theory. Life insurance is essentially unselfish.

Every business man will think more of a young man who has thought enough about the business of life to believe in life insurance and to carry a policy. In a way, when you insure your life, you insure your success in life. It is thrift, and thrift wins.—[Joplin (Mo.) Globe.

EDUCATIONAL VALUE OF LODGE MEETINGS

Those who attend their lodge meetings with regularity understand the meaning of the headline. Those who do not attend their lodge meetings ought to be told what it is they are missing. People naturally learn from each other when they gather in groups for social purposes. But the lodge meeting has more and greater advantages than just a social gathering. It assumes the form of a deliberative body, and performs the work of a deliberative body. In addition to this, the lodge conducts instructive lessons of moral character that are highly valuable, and educational, from the moral point of view. Its instructions are character building; performing the work of making good citizens. Any young man, or young woman who is ambitious to become useful and influential in a social way, or in a political way, cannot do better than to attend his or her lodge meetings and take an active part in its deliberations and instructions.—[A. O. U. W. Emblem.

TO BE EXACT!

The witness had been cautioned to give more precise answers.

"We don't want your opinion of the question," the judge told him. "We want it answered."

"You drive a wagon?" asked the prosecuting attorney.

"No, sir, I do not," was the decided reply.

"Why, sir, did you not tell my learned friend but a moment ago that you did?"

"No, sir, I did not."

"Now, I put it to you, my man, on your oath. Do you drive a wagon?"

"No, sir."

"Then what is your occupation?" asked the state's attorney, in desperation.

"I drive a horse," was the reply.—[Mt. Airy World.

THE CLOCK OF LIFE

The clock of life is wound but once,
And no man has the power
To tell just when the hands will stop,
At late or early hour.
Now is the only time you own;
Live, love, toil with will;
Place no faith in tomorrow, for
The clock may then be still.

—[Gentlewoman.

DENVER—1927

Says President Coolidge:

“Insurance is the modern method by which men make the uncertain certain and the unequal equal. It is the means by which success is almost guaranteed. Part charity and part business, but all common sense.”



Says the Chicago Daily News:

“Only a man whose thinking machine has stopped or is on slow speed, only a man who has closed up his brain for the day and retired, will refuse to consider insurance in the most serious and careful manner. Insurance salesmen are among the most useful citizens in every community. They are benefactors. They are the men who do our worrying for us. They do our calculating, our foreseeing. They furnish vision when we have none of our own. They give us the opportunity which every man ought to crave of providing in a sensible and comparatively inexpensive manner for our old age and for those dependent upon us. There are people who have no one dependent upon them; they are the unhappy people of the world. Insurance salesmen can do little for them and need not worry about them. For the natural man with obligations and hopes and plans and visions, the insurance salesman is a good friend.”

A Definition

Life insurance is genuine, old-fashioned, sixteen-ounce-to-the-pound caution and protection. The most attractive thing about life insurance is that it reaches its greatest value when everything else is made uncertain by death. It is the organized love of men for their families, the capitalization of affection, the prudence of years, the riches of the poor and the security of the rich.



THANK God every morning when you get up that you have something to do that day, which must be done whether you like it or not. Being forced to work, and forced to do your best, will breed in you . . . a hundred virtues which the idle never know.

—Charles Kingsley.

Do YOU Fight the Life Insurance Man?

From the earliest dawn of man there has been a fighting instinct in him; and man, this creature of Divine making, wishes his children to fight also.

There are two individuals in life who seem to get the brunt of this “handed down” spirit of fight; they are the “book agent” and the life insurance man.

The book agent goes to the door of his prospect with fear and trembling, and in many cases is not mistaken in his thoughts about the treatment he receives. He goes to enlighten, to educate, to entertain, to give the buyer the best food for thought obtainable; but the entire household is taught to slam the door in his face, the children are taught to fight the book agent.

The life insurance man meets the same rebuff. Why should he? He goes to the door of the prospect to protect his loved ones, to keep the wolf from the door, to educate the children and pay the unpaid bills; yet the children are taught to fight the life insurance man.

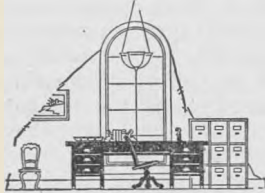
It is just a habit people have gotten into; they do not really mean it, but they really do fight the hand that feeds them.

In most every case the life insurance man is the hero. If he gets an audience and writes a certificate on the life of a man who has dependents upon him, he has helped the man, the home and the community in which he worked; it the man dies, the life insurance man becomes the benefactor, the wise man or the good man.

How strange it is people never realize how good a friend the salesman is until it is too late! Do not fight the life insurance man; he is trying to help you.

If more men and women believed in the life insurance man and assisted him in writing more of their neighbors, the whole community would reap the benefits thereof.

The more life insurance carried the wealthier the nation; for every person who dies and leaves nothing, not only taxes the folk who bury him, but the nation as a whole, because his earning power ceases and no new capital takes his place. Do you fight the life insurance man?—Praetorian Guide.



EVERY member of a fraternal insurance society should consider himself engaged in the business, for he actually is. He is a stockholder in a big corporation covering a large jurisdiction, and it is a duty which he owes to himself and his beneficiary to attend the meetings of his lodge and look after his own interests in the society of which he is a part.

To the Average Wife—

Ask Your Husband These Questions Tonight.

What part of your present income would continue to me if you were to die this year?

Would the income from your present investments support me (and the children) in comfort?

Is your estate in such condition that funds would be available for immediate expenses following death?

What is an “insurance income” and would that relieve me from investing the money from your life insurance policies in other securities I know nothing about?

Would a college education policy be desirable to provide our children's education after your death?

If you can't afford a \$100 premium, can I afford to be without adequate insurance?

It is your custom when leaving home to leave enough money to keep the family during your absence. I am asking these questions to find out how it would be if sometime you didn't return.

Do you blame me for thinking of these things before it is too late?—Taken from Detroit Life Underwriters' Association Advertising.



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

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MAY, 1926.

\$770,216.71.

Birthday greetings.

June payments are due.

Denver, July 11-16, 1927.

We have had some difficulty in observing seniority in printing our schools for the deaf series. New York (Fanwood), opened in 1818, should follow Hartford (1817), but we have been unable to get the engraving in time. Pennsylvania (Mt. Airy) 1820, Kentucky (Danville) 1823, come next and we are presenting Kentucky this month.

June 12, 1901 is the day Chicago's Silver Jubilee is celebrating. On that date, at Flint, Michigan, the original set of laws of the society were adopted. Following that came at different dates, in the same year, active organization, incorporation and the installation of the first division, Chicago No. 1—which celebrates its birthday with a banquet in November. Thus the year 1901 is a historical one with us, although there are others that proved epochs in the progress that has been ours. One of these days we hope to have the complete story run in these columns—the history of what Brother Veditz calls the greatest thing that ever happened in the world of nonhearing men.

Imagine yourself a Frat of 25 years' standing—that you became one 'way back in 1901, that you were among those present at and much interested in the installation of Chicago Division No. 1; also imagine you were active in assisting at the recent installation of Chicago Division No. 106, as was Brother Pearson, or on the sidelines, as were Brothers Barrow and DesRoch-

er. Now, imagine what these three staunch fraters thought—how they felt when No. 106 was organized. And there are others like them over in Michigan, and coming after them, with periods of service stringing out from less than a month up to twenty-four years, are six thousand from the same clan, of the same breed—men who have faith in themselves and in their class. Need we say more?

That recruiting contest for divisions and deputies is on full swing. The prizes are going to be worth having and with the extension of the time limit to the special fee and so many conventions this summer, well, Brother Deputy, get busy and show the other fellows what you can do.

CHICAGO DIVISION NO. 106

Chicago Division No. 106—which will in addition be unofficially known as the Chicago "Oral Division"—was installed Saturday evening, April 24.

On another page is presented its greetings, with a list of its officers and members, accompanying its portrait, so we will not repeat that here.

The program was carried out without a hitch. First came the division's initial meeting, election of officers and their taking the oath, President Kemp of No. 1 being in charge. Then the charter was signed and each man given a carnation as a sort of seal to the transaction. Then the hall was thrown open to friends and relatives, and in the presence of about 200 people the public installation of officers was had. Occupying their respective stations until replaced by the newly elected were President Kemp, Secretary Craig, Treasurer Migatz, Director Pearson, Patriarch Henry and Trustees Wallack and Perry of No. 1, with Brothers Disz, Gordon, Wondra and Gibson acting as vice-president, trustee, sergeant and messenger in the absence of those officers, and the change from No. 1 to No. 106 was made in excellent form.

President Livshis then made a short address and read the many congratulatory messages that had come in. The program for the evening called for dancing at the close of the ceremonies and it was decided to dispense with speech making and consider the event as having spoken for itself. However, before "adjournment" the new division was assembled in hollow square and the heirloom loving cup sent by No. 105 was properly passed. The rest of the evening was devoted to social enjoyment. The ladies of the new division served punch—complimentary, too, as was the whole affair. And the compliments paid it were many, we will add. (Both, we mean, punch and affair.) We are not making any predictions, but even if signs are taboo in 106 we believe in them and can safely say they are all in its favor.—[F. P. G.]

DENVER—1927

CHICAGO'S MOTTO IS "I WILL"

Twenty-five years is a long time, looking forward; looking backward it is but a short span of time. The National Fraternal Society of the Deaf is celebrating its Silver Jubilee this year. The Chicago fraters have sent out invitations to join them in their three day celebration of their 25th birthday, May 29-30-31, at the club house of the S. A. C. And in The Frat that came in the same mail we note that in this jubilee year of the order there is to be instituted another Division in Chicago, April 24. This will be No. 106.—No. 1 is there now. Division No. 106 is composed of deaf boys, native or adopted Chicagoans, who have been educated at Oral schools, and they expect to transact the business of their meetings orally. That is an effort that will be well worth the keeping tab on, both by the oralists and the manualists.—[The Silent Hoosier.]

OFFICIAL NOTICES

The following appointments of division deputies were made in May: Omaha Division—Oscar M. Treuke, succeeding James R. Jelinek, resigned. Chicago Division No. 106—Peter Livshis.

At the May meeting of the Executive Committee of the Board of Directors it was decided to extend the special \$3 membership fee privilege to December 31, 1926, instead of discontinuing it June 30.

In the new members prize contest now on the following special condition is added: In figuring results only the duly passed applications for beneficial membership will be counted—those for social membership do not count. Only applications acted on by divisions at or prior to their regular December meetings and which receive final approval of the home office are to be considered.

THE RETORT COURTEOUS

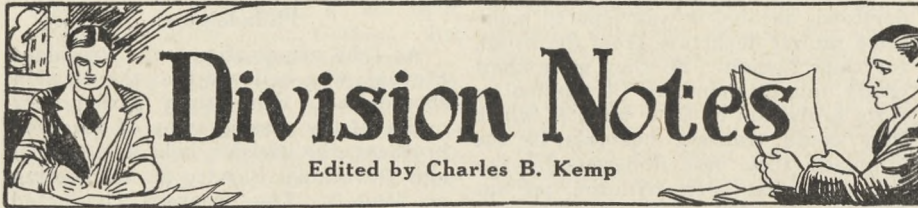
A certain deaf Kentuckian who had just graduated from school was having a final fling in his old home town before settling down to the stern realities of existence. The town busybody, in this instance a woman, cornered him with pad and pencil one day and had quite a few things to say to him about his crop of wild oats and lack of industry, closing with the following hint borrowed from one of the old-time chapbooks:

"Idle men and boys are found,
Treading on the devil's ground;
He will find them work to do;
He will pay them wages too."

The young fellow did not receive the rebuke in a spirit of meekness, for, taking the pad and pencil he made the following retort, impromptu:

Fickle dames and girls abound
Everywhere the devil's found;
It was one that caused our fall;
May the devil take them all.

—[Kentucky Standard.]



Division Notes

Edited by Charles B. Kemp

Coming Division Events

June

1. Strawberry festival.....Albany
2. Anniversary.....Huntington
5. Colorado Springs smoker.....Denver
5. Lawn fete.....Columbus
5. Lawn fete.....Washington
6. Boat excursion.....Detroit
12. Box picnic.....Omaha
12. Smoker.....Delavan
16. Anniversary banquet.....Portland
19. Anniversary supper.....Peoria
19. Smoker.....Toledo
19. Lecture.....Boston
19. Boat excursion.....Washington
20. Boat excursion.....Detroit
20. Picnic.....St. Louis
20. Picnic.....Kalamazoo
22. Sandwich party.....Houston
25. Social.....Denver
26. Social.....Dallas
26. Strawberry festival.....Pittsfield
27. Outing.....Syracuse

July

3. Smoker at Windsor.....Detroit
3. Banquet.....New Orleans
3. Smoker.....Houston
- 3-5. Lecture.....Boston
- 3-5. Outing.....Utica
4. Picnic.....Dubuque
4. Picnic.....Springfield (Ill.)
4. Picnic.....Little Rock
4. Celebration.....Evansville
4. Picnic.....Indianapolis
4. Outing.....Davenport
4. Picnic.....Kalamazoo
4. Picnic.....Durham
5. Picnic.....Fort Wayne
5. Picnic.....Richmond
5. Picnic.....Louisville
5. Picnic.....Atlanta
5. Picnic.....Nashville
6. Smoker.....Birmingham
17. Excursion.....Washington
17. Picnic.....Jersey City
18. Picnic.....Milwaukee
25. Picnic.....South Bend
27. Spiderweb party.....Houston

August

1. Picnic.....Kenosha
7. Annual outing.....Cincinnati
8. Annual picnic.....Akron
15. Annual picnic.....Chicago
21. Annual picnic.....Brooklyn

Des Moines

A photographer and an ambitious reporter from one of our dailies paid our April party a visit. The photographer took a picture of the officers of the division and a snapshot of Miss

Grace Jordan and Arthur Howard dancing the "Charleston." The reporter evidently possessed an elastic imagination, as his write-up next day had some of us dancing, some playing bridge, some Mah Jongg, but out of politeness overlooked the game of "galloping dominoes" in the corner.

Very few of the Frats themselves have had any recent accidents, injuries or illness, but their wives and sweethearts seem to be continually flirting with the undertaker. Mrs. J. K. Watson, former Chicagoan, who has been in a hospital here for twelve weeks with a fractured hip, has recovered sufficiently to be allowed the use of a wheel-chair. Not long now before she will be able to leave the hospital. Miss Grace Wilkinson recently sustained severe bruises when a truck backed into her. After a day or so in the hospital she was removed to her home. Mrs. Will Wright had a bad fall while indulging in one of the games at a recent party and received a wrenched back. Miss Frances King came within a few minutes of departing this life when she left the gas burning in her room and took a "nap." When her father came home in the evening he discovered her unconscious and only prompt work by members of the fire department with a pulmotor saved her life. All of them are recovering at the present time, and we are glad of it, as we miss them at our socials.

The week's worst joke: A young fellow once had a girl who was so cross-eyed that when she cried the tears ran down her back. She was completely cured when her doctor treated her for back-tear-ia.

Springfield, Ohio

A banquet was held in the Parish House, on Saturday evening, April 17, 1926. It was an elaborate feast in every respect. Credit belongs to Chairman Hines, who would make a fine hotel man. There were about 40 persons present who greatly enjoyed the entertainment. Those invited who did not come missed a great treat. Following the feast, Perry R. McMurray gave out some incidents about the Philadelphia convention in 1918 to which he was a delegate, and John E. Pershing spoke of our division as it was when organized on June 23, 1906. The division had 31 members then. Since its organization it has issued 21 transfers, leaving only 10 of the original members, and it has received 8

new members. Now its membership is 18. Industrial conditions here are such that few deaf are attracted here, hence our slow growth in all these years.

Dallas

After several months of social inactivity, our division has decided to resume the holding of monthly entertainments. In the past it has always fallen to the lot of a few willing members to do all the work, but under the new arrangement all members of the division will turn to and help. The members will be called upon to take turns serving on the social committee, names being drawn alphabetically. As there was only one "A" member on our roster—Neal Allen—the first social committee had to be drafted from the "B's," Ernest Barnes, Sam Barnes and Carl Boedecker being the ones drawn. They entertained us with a social and cafeteria supper on March 27, and turned in the neat profit of \$16.46. Next month the "C's" will have it, and here's hoping the profits will grow with the ride down the alphabet.

On April 24 the division held its annual banquet in celebration of its ninth birthday, the division having been launched on April 25, 1917. The affair was held in the basement of the First Baptist Church instead of at one of the leading hotels as heretofore. There were several reasons for this change. In the first place, we did not desire to make any financial profit on the affair; and again, it was felt that the food they serve at hotels, for which they sock us \$2.50 to \$3 per throw, was not worth the price. And many of our members could not attend a banquet where the price was so nearly prohibitive. As it was, we were able to get by with a charge of only \$1 per plate, with children free. A total of 100 plates were sold at the banquet, rainy weather keeping many away. Had we been able to sell the whole 150 plates originally counted on, we could have made the price as low as \$.75 per plate. But as it was, we feel we gave good value for the money. The menu consisted of Fruit Cocktail, Olives, Celery, Pickles, Roast Beef, Mashed Potatoes, June Peas, Combination Salad, Coffee, Cake and Ice Cream a la Frat. Following the feast, Leonard E. King as toastmaster introduced the speakers of the evening. Ben Fee Griggs gave a well-prepared talk on "The Growth of No. 63." In the nine years of our existence we have lost only four of our members by death. The original roll call contained only 13 names, while today we have 90 active members and three social ones. Harvey L. Ford of Waco Division was to have given his "Impressions of Northern Frats," but was unable to be present. His place was taken by Ted Griffing of the Oklahoma School, who compared the Greek letter Frats at college with the N. F. S. D. His comparisons were

very good, and his talk interesting. Next came Roy Geer of Ft. Worth Division, the only one of that division able to be present, who responded to the toast "Our Sister Division, No. 62." Like Brother Griggs, he made some historical references, and said that in the nine years of Ft. Worth Division's existence, they had lost but one member by death. And while their membership was not as large as that of Dallas Division, they had some 50 hustlers over there. Wallace K. Gibson, an expert sign-maker, spoke on "Fraternalism—What it Means," and his talk was very interesting. "The Prisoner's Song" by Mrs. Troy E. Hill, and "Comin' Thru the Rye" by Mrs. Wallace K. Gibson, were two numbers warmly received. "The Frat and the N. A. D." by Troy E. Hill, wound up the evening's flow of eloquence, after which Ted Griffing pronounced the benediction. We were somewhat disappointed in that so few out of town Frats showed up at the banquet, but those that did come were very welcome. We feel sure that they returned home feeling very well satisfied that they had received their money's worth of food and fun. The committee in charge of the banquet was composed of Joel D. Loftin, Wallace K. Gibson, Carl J. Hardy, Clifton L. Talbot and Troy E. Hill. To Brothers Hardy and Talbot, especially, our thanks are due for their hard work in getting things ready for the banquet.

Our annual picnic this year, if held at all, will probably be held in the fall, as the Texas Association of the Deaf meets in Houston on July 3, 4 and 5, and we don't want any local event to interfere with attendance, and quite a number will go from here.

The committee in charge of our May social will consist of Edwin Cochran, Owen Coston, Dan Corum and Raymond Cornwall.

Chicago

During the 25 years of existence Chicago Division No. 1 has frequently been called upon to part with many of its members, via the transfer route, for the formation of new divisions. Practically all of those have been non-resident members, so their loss was not much felt locally. But now, just as we are preparing to celebrate the 25th year of our establishment, we are called upon to lose no less than 31 resident members from the division. And their going is of almost as much historical interest as was the installation of No. 1, for they left us to form a division composed entirely of members orally taught—the first of its kind. The members of No. 1, seeing the growing numbers of the orally taught, and recognizing their right as deaf men to become members of the only insurance society of, by and for the deaf, and further recognizing the futility of trying to get them to join a society where all business was transacted in a language few of them un-

derstood, decided it was time to make some radical departure from the usual, for their benefit. So they gave their orally taught members permission to form a division of their own, in which they could transact business in the language they best understood. For this there has been criticism, as was to be expected. But the general trend nowadays is for oral teaching, and it would not be surprising if, 10 years hence, the number of orally taught deaf was equal to the number of sign taught. So, as the cleavage was bound to come sooner or later, No. 1 decided that as it had been the pioneer in the original movement, it would also be the pioneer in the new movement. The result is "Chicago Division No. 106." And there are no hard feelings engendered by the separation. We all wish the new division every success, and hope they will find their division meetings both helpful and profitable. And it is the hope of No. 1, and we are sure, of No. 106, also, that the relations between the two divisions may always remain friendly, and that in any project affecting the Frats of Chicago, both divisions will work in harmony and for the mutual interest of both. The new division was installed April 24, with appropriate ceremonies at the S. A. C. in the presence of about 200 interested spectators.

Number One's May meeting was interesting and well attended, though there was some confusion and delay in getting started. When the members reported at the hall, they were directed to go to another hall on the 17th floor. Inquiry elicited the information that the old fourth floor hall was to be remodelled into offices, so we were moved up to the other hall. This latter has been a regular Masonic hall, and is much more finely appointed than the one we have been occupying. As soon as we get our private lighting arrangements fixed next month, we think we will find the new quarters far more satisfactory. Remember the place, Corinthian Hall, 17th floor. Next meeting Tuesday, June 1, the day after the close of the great and only Jubilee.

And speaking of Jubilees, plans for ours are practically completed, and everything will be ready and in ship shape on the opening day. A big crowd is assured—also a big time for everybody. If you miss it, you will be sorry.

Visitors at headquarters recently included J. Schuyler Long of Council Bluffs, Ia., Eldon Gedney of Springfield, Ill., Israel Zimmerman of Detroit, a former Chicago boy, and Julius M. Stein of Toledo.



Your little frat button
Be sure to always wear;
It's a sign that gets you
The glad hand everywhere.

Philadelphia

At the suggestion of President Stevens, who believed that the division should take more than perfunctory notice of the passing away of deceased brothers, the division held a Memorial and Devotional Service at its meeting on May 7. The program, conducted by President Stevens, was as follows: Opening address, Harry E. Stevens; Brotherhood and Service—hymn, "Blest Be the Tie That Binds," led by James F. Brady, with the chorus by officers, brothers and friends; Invocation, Lord's Prayer, John A. Roach; hymn, "Faith of Our Fathers," rendered into signs by Mesdames Speece, Salter and Rothmund; Memorial Service, reading the names of departed brothers of the division by President Stevens, as follows: Fritz C. Moeller, August Heckman, Clarence Stoudt, Charles Sommer, William Poole, Robert E. Underwood, Samuel Burkey, Harry G. Johnson, Thomas Inch, Joseph Brutsche, Harry U. Wise, Aaron Friederich, Thomas Breen, Charles Orvis Dantzer, Daniel Weaver. Bouquets of lavender sweet peas, one for each name, were laid on the altar. Then followed the hymn "Abide With Me," by Mesdames Salter, Speece and Rothmund, the service closing with the Benediction by Past Patriarch James S. Reider. The service was very beautiful and touching, made more so through the cooperation of the ladies who are well-known choir singers. It was voted to make this service an annual affair, depending, of course, on a brother passing away during the year.

South Bend

Our bunco party came out very good. The weather was awful, and only 24 were present, but we paid all expenses and had \$15 over. Mrs. Donald Herran won first prize for the ladies, and Mrs. Harry Clampitt won second prize. Leo M. Douglas captured first prize for the men. Jacob Wright's son won second prize. The race for the booby prize was a tie between Brother Wright and Arthur Rink. Brother Wright won on the toss-up. Believe me, the ladies said it was good.

In June we are giving a big strawberry festival. Come on, you strawberry eaters, and fill up. We guarantee to furnish you with all you want to eat.

We are now located in our new hall, where we hold a social meeting on the 4th Saturday of each month. It is open to all, Frats, Fratines, and their relatives and friends. Take advantage of it, everybody, and have a good time.

We now have our sashes and hats. Our division is sure proud of them, and they are swell, believe me.

Most of us city guys are about fed up on the parties indoors and in the parks and groves around here. So we have something new on our program

for July. It is a picnic at the farm of Melvin Miller, near Goshen. Bet your life we will have a fine time.

We have with us now Herman B. Stanley of Texas. He is employed in a local shoe shop and doing well. So is Carlon Reinke of Michigan City. South Bend is quite industrious of late. Come on, brother Frats. Lots of jobs open yet. Good pay and excellent living conditions and climate. So long, boys, you will hear from us again next month.

Toledo

Our social on April 17 was in the form of a pie sale, and though fewer pies were auctioned off than expected, the smile on the face of Chairman Hetzel showed that a good profit was realized, anyhow. Crossword puzzles and alpha contests furnished much amusement. The prize winners were Messrs. Grant and Henick and the Augustus twins. The prize for the most fancy pie was awarded to Mrs. Clarence Stremmel.

June 19 will be our red letter night, when we will bring out our goat and introduce him to our latest additions. Visiting brothers will be cordially welcomed. The committee in charge is determined to make this a most enjoyable affair for all who come. The following day—Sunday—a group photograph will be taken. Non-resident members are especially invited to be present. Sam G. Henry will be in charge.

Delavan

On May 8 the division held a banquet at Odd Fellows' Hall in honor of our Aux-Frats, whose untiring efforts have materially aided us in putting and keeping Delavan on the map. Otto Wille and his committee, Brothers Schrieter, Riege and Hanson are entitled to much credit for pulling off such a successful affair. Speeches of good will and appreciation were made by Brothers Williams, Pleasant and Jones. Mrs. Jones and Mrs. Thornberg responded. The balance of the evening was spent in playing games and all report having a fine time. Out of town guests were William Brown and Arthur Hanson of Madison, Fred Gierloff of Beloit and Mrs. Benton Thornberg of South Bend, Ind.

Grand Vice-President Neesam made a trip to Chicago May 7, returning on the 9th with a new Jewett car. What's up, this summer, Fred? We understand Grand Treasurer Roberts piloted him out of the Chicago danger zone on his way home.

Our much advertised smoker at Odd Fellows' Hall on June 12 is coming off on schedule. Some of the aspirants for goat-busting honors are bragging how easy it is going to be. They don't know our goat. And believe me, they are going to literally ride to a fall. Ira Hull is chairman, and with Orville Robinson, Henry Hirte, Percy and James Goff as his helpers, will sure show the neophytes a few things.

It will be the biggest Frat event in Delavan since the division was organized. The Wisconsin Association of the Deaf meets in Delavan at the same time, and we expect this will add quite a few to the number to be initiated.

Our next big event will be our annual picnic on Labor Day. Remember the date, and come with pleasure and go without regrets.

On April 24 we had the pleasure of listening to a lecture by J. Schuyler Long of Council Bluffs. Dr. Long taught in Delavan years ago.

Lowell

The annual dance of Lowell Division is an event eagerly looked forward to by the deaf of the Merrimack valley and Boston. This year it was held on April 24 in Pilgrim Hall, Lawrence. This was the first time since our organization that we have held our annual dance out of our own town, but results justified the experiment. It was a very successful affair in every way, and netted a handsome profit to our convention fund. There was an attendance of about 175, and the fun lasted until a late hour. While dancing was the chief diversion, a few new games were indulged in under the direction of Brothers McCord and Moscovitz. A pleasing incident of the evening was the welcome given W. H. Battersby, L. A. Rousseau and Miss Nora Egan of Boston, on their arrival from Lynn, they having hiked the 30 miles from the latter place during the day. They did not appear tired by their long tramp, and enjoyed the dancing as much as anyone. Taken all in all, the affair was a thoroughly enjoyable one, and Chairman McCord and his dance committee are to be congratulated on the way it was pulled off.

Columbus

The writer was unable to be present at the May meeting of the division, and Frat items are as scarce as the proverbial "hen's teeth" this month, so he is obliged to entertain the readers of the good old Frat with other topics as well.

Chicago's Silver Jubilee bee is buzzing in many bonnets just now. There are many who would like to go, but who for one reason or another will not be able to. However, as far as I have knowledge, Columbus Division will probably be represented by at least three or four, and perhaps more, unless some of them get cold feet. Fred Schwartz, Jacob Showalter and Cleon Miller say they are going up in Brother Miller's new Essex Coach. Edwin Holycross is thinking seriously of attending, also, but will travel by rail unless passage by airplane is offered him. Any old way, just so he gets there. I would like nothing better than to be there myself, to hobnob with the many old boys I met while I was grand financial secretary years

ago, before the office was abolished. But clerical work at the cemetery office is at the heaviest just now, so I feel it my duty to stay on deck. However, I shall be with them all in spirit. —[C. C. N.]

Our annual lawn fete will be held on June 5 this year, a little earlier than usual, on the lawn at the school for the deaf. This date will enable the pupils to enjoy the privilege of attending, before leaving on their vacation, which they surely will appreciate. Last year they were denied the pleasure, the fete being held after the pupils had left for their homes. Herbert Volp, who is chairman of the fete this year, no doubt had this in mind when fixing the date, as many of the pupils are good customers at such affairs. With fair weather and a bunch of hustlers in charge, it should prove a hummer. If it should rain, as it did last year, the girls' recreation hall is at our disposal, so no matter what the weather is, just come along, and we will do the rest.

Four new members were admitted to the division at the May meeting. They were John J. Clark, Marion; Charles Witter, Grove City, and Earl Crossen and Colin McDonald, students at the school. The two students no doubt could not resist the temptation to become full-fledged Frats, and couldn't wait until after graduation before joining. They have the foresight to be prepared for the future, whether it be for the benefit of their relatives or for the benefit of their best girls and future helpmeets. We congratulate all four.

Still another auto owner has appeared among us. Frank Hibbs is the man, and he has a new Buick touring car. Everyone seems to be buying autos except poor us. We still have to patronize the "poor man's cab," the humble street-car, unless some one takes pity on us and asks us out for a ride and some fresh air, though we get plenty of the latter at home.

Hartford

There have been some kicks because there have been no Hartford notes in The Frat lately. Well, if the kickers would turn in a few items of interest once in a while, instead of expecting someone else to do it, there might be more news from Hartford in the paper. One man can't know all that goes on.

The chairman of our entertainment committee, William F. Durian, whose genius has brought success to all our social affairs, called out a full house on April 17. The drawing card was the Rev. John H. Kent of New York, who gave us an account of his trip to England. We were greatly interested in his account of the deaf over there, their customs and way of doing things.

New England readers will remember the "King Tut" affair given by us four years ago, and what a howling success it was. Well, Algot Anderson,

who managed it, is out to make good on another entertainment in October—our annual affair. And he will, too. Watch out for further details later.

Harry Jarvis and bride will start housekeeping soon at 12 Orange St. As he is division secretary, members should make note of the new address.

Felix Bonvouloir started out to attend the Kent lecture on April 17, but missed it. The pains of acute appendicitis caused him to turn back home, where he collapsed. He was taken to the hospital at once, an operation performed, and is now on the road to recovery. Walter McHale, also, was recently operated upon for the same ailment. He had just returned from a trip to Maine by auto in company with Edgar Pelky, Louis DiAvonzo and Alfred LeBell. He was sufficiently recovered to attend our May meeting, with the doctor's permission, and in two months' time expects to be as well as ever.

We regret to learn that our most distant non-resident, Adolph Fisher, who lives in northern Maine, near the Canadian border, was injured April 3, when he was struck by a truck—his left leg being the chief sufferer. We wish he could use his enforced idleness in paying our division a visit. He would find we have many new members now. We now have a total of 52 members, making us the second largest division in New England. Aren't we, Mr. Editor? (Yes, but keep on hustling, New Haven is only a jump behind. Ed.)

Seattle

Portland and Seattle are just about 200 miles apart, and half way between the two towns lie Chehalis and Centralia, two thriving cities of about 20,000 people. Why not have a midway picnic for all the towns between? No sooner mentioned than some one got busy. Result, W. S. Root for Seattle and C. J. Greenwald for Portland are laying plans for a big get-together. Seattle favors July 31 and August 1 for the two-day affair, and if agreeable to the Portland Frats, that will be the date of the first "midway picnic."

J. B. Wilson and Mrs. Bertha Johnson slipped away to the court house recently and were married. They tried to keep it a dark secret, but forgot about the reporters, and there was an item in all the papers the next day about it. It was plenty of a surprise at that, as Brother Wilson seemed such a confirmed bachelor. He and his bride have everyone's congratulations and best wishes.

James Key of Tacoma is driving a Ford these days. Nothing wonderful in that, as several hundred other good fraters sport flivvers too. But we mention this as Brother Key is No. 358 on the Frat roll, and his entry age being 47, one can imagine he must be quite a spry gentleman to tame a Lizzie at his time of life.

Grand Rapids

At our division meeting on May 1 we had the pleasure of entertaining six brothers from Kalamazoo Division. They were Daniel Tellier, Merton Francisco, Frank Adams, Moses Graff, Harry Eichorn and Norbert Quinn. They were welcome, and we hope they will come again to our June meeting, as they said they might.

Loren Mars is enjoying farm life at Marne, and has lots of chicks which he hopes will lay golden eggs in the fall. He also has a nice orchard on his 10-acre farm.

Stewart Herrinton and wife have moved to the north end, and are well pleased with their new location and neighbors. Sidney Swee and wife have followed their example and also moved to another residence, near the old, but further up the hill.

The family of John M. Freeman were called to their old home at Elmhurst, Ill., just west of Chicago, the first of the month, to attend the funeral of Brother Freeman's father, who died April 30.

Mrs. Thomas Markey, who has been quite ill with scarlet fever, is recovering nicely.

Springfield, Mass.

Springfield Division desires it known that it is still on the map, ready and willing to provide entertainment for all and sundry. Many will remember our annual banquet and ball at the Highland Hotel last October. They will be pleased to learn that Harry M. Daniels, who so successfully engineered that affair, will have charge of our next annual ball in October. Everyone is assured of a good time.

John E. Hagerty, after trying many ventures with varying success, seems to have struck his stride at last. The cigar stand and pool parlor he opened at 42 Dwight St. last January is doing a rushing business. During the noon hour, especially, his place is thronged with workmen from nearby shops. We are pleased to note Brother Hagerty's success, and hope it may continue.

Harry M. Daniels is now the owner of a Hudson car. His pal, Frank Forsythe, not to be outdone, is contemplating the purchase of a Rolls-Royce!

George C. Leno and Joseph Lamoreaux are all smiles, the former because his wife is home after a two-months sojourn in the hospital, and the latter because he has landed a job at the Perkins Appliance Company's plant.

Our April social had to be given up, as our hall had been engaged by other parties. Too bad.

Springfield Division desires to extend its congratulations to Chicago Division on its observance of the 25th birthday of the N. F. S. D. It also extends greetings and best wishes to the new Chicago Division No. 106.

DENVER—1927

Kalamazoo

A large party of Kalamazoo Frats visited their Grand Rapids brothers at their May meeting.

Our social on April 24 was a very pleasant affair, though the attendance was small. Moses Graff was in charge.

By the way, this same Brother Graff has given the writer some verbal hot shot for his failure to mention the fact that Brother Graff has recently purchased a new Oldsmobile. Mister Editor, please put it (the item, not the car) in The Frat to assuage Brother Graff's wrath.

According to reports from Brothers Graff and Francisco, who recently visited Edward Parsons, the latter is feeling much better. Mrs. Parsons has taken a place near the hospital, so he is able to eat and sleep at home and still have the benefit of hospital care. We are glad to hear he is so much happier.

Greetings and good luck to Chicago Division No. 106.

Here and There

The bi-yearly convention of the Ontario Association of the Deaf will be held at Windsor, Ont., from June 30 to July 5. Feeling sure that the convention will attract a good many new members and non-resident members who have not been initiated, Toronto and Detroit Divisions will unite in a joint initiation and smoker on the evening of July 3. A splendid time is in store for all who attend this smoker. Visiting Frats will be made welcome. The Toronto goat has been taught some new tricks, and is impatient to show them off. If border regulations will allow of bringing over Detroit's goat, the double attraction should surely make the affair go off big.

A year ago Nashville Division had a fine outing on the Fourth—lamb barbecue and everything—with Thomas S. Marr as the fairy whose wand provided everything, and he promised that this year there would be an outing that would far surpass the other. Plans are now under way for making good the promise. The event will come off on July 5, and everybody is welcome. Keep your date book posted—Nashville, July 5.

Following its May meeting, Flint Division held a memorial service for the late Willis Hubbard, a social member of that division and one of the best known deaf men in Michigan. The division will also hold a Silver Jubilee smoker sometime in June.

Abe Himmelschein, an old time Chicago boy now living in Anacortes, Washington, writes us asking to extend his congratulations and greetings to the jubilee crowd. He this month celebrated his 23rd anniversary as a Frat and since going west has annexed a nice family and home. It seems to us that there are congratulations coming to him, too.

THE FRUITS *of* FRATERNITY

The man or woman who fails to develop the friendly and fraternal side of his or her nature, is neglecting an important thing in life's journey.

By bending over washtubs and keeping a booming house, "Aunt Lizzie" Kelly, of Evansville, Ind., has raised a family of 29 children into manhood and womanhood. Seven of the 29 were her own children. The others were orphans. Today, at 73, Mrs. Kelly is happy with her thirtieth child, a three-year-old boy.

Of her "children" who live today, many have high positions throughout the country. One is the wife of a Chicago millionaire, while many others are wives of prominent business and professional men.

"Not a child of mine has had a police record," says "Aunt Lizzie," and that is one of her popular boasts.

Horace, the little boy who is her youngest now, is the son of a 19-year-old girl deserted by her husband. The father took the baby's bank, containing 40 cents when he disappeared.

"A woman hasn't ever really lived if she hasn't had any children." That's the philosophy of "Aunt Lizzie."

* * *

The late Jacob Haish of DeKalb, Ill., gave to his home community most of his wealth. The Public Library gets \$150,000 for a new building, the Masonic lodge receives \$25,000, and a sum estimated all the way from \$250,000 to \$700,000 will be available for a hospital to provide free beds for those unable to pay. The riches won by a useful life are to make richer the life of the community for untold years to come.

* * *

Crippled boys and girls of Ponca City, Okla., refer to Lew Wentz, oil millionaire, as a "good friend," for Wentz finds his thrill in aiding the unfortunate cripples of his home city.

The oil magnate has been of personal and financial assistance to more than 25 crippled boys and girls in Ponca City, and now is extending his activities to those in the state and nation.

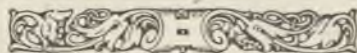
It is the personal "punch" that Wentz administers when doing this work that makes it so fruitful of results. He is always on the lookout for children who may need a surgeon's care.

If a crippled boy or girl appears on the streets in Ponca City, there is always some person to investigate, ascertain if the family is able to give hospital treatment, and, if not, then Wentz is notified.

For several years Wentz has been in direct connection with one of the most prominent children's surgeons in America. Several times a year he sends all the crippled children that can be assembled to this specialist for treatment.

CHRISTIANITY wants nothing so much in the world as sunny people, and the old are hungrier for love than for bread. The oil of Joy is very cheap, and if you can help the poor with a Garment of Praise, it will be better for them than blankets.

—Drummond.



Some Brave Deeds

The act of the Rev. Dayton Miller, 36-year-old Methodist clergyman, in braving the Potomac river at Washington in a futile attempt to rescue a drowning boy was acknowledged by the Carnegie Hero Fund Commission which presented his widow with a bronze medal and \$80 a month pension for herself and small daughter.

Bunyan Thomas, of Unionville, S. C., died attempting to save a fellow farmer from suffocating in a well. His widow receives a like amount for herself and three children.

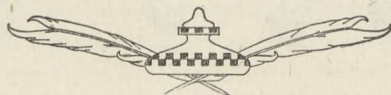
When their air mail plane was forced down at the mouth of the Mississippi, Henry Ransdell, pilot, carried his helpless mechanic, Charles Lanoux, for over an hour in the trackless morass before he found the latter had frozen to death.

Setting out on the coldest day locally recorded in 30 years, Samuel Stowe alone piloted a small boat to Cape Reef, N. C., and rescued his young brother and another boy who had been stranded there for three days and two nights because of a mishap to their speed boat. Stowe made the trip lashed to his boat.

Ernest Dunn, 42, a male nurse, tried to save the life of a patient who had jumped in front of a train at Toledo and was also crushed to death.

Eleven Sisters of Charity carried 80 crippled men, women and children to safety when fire destroyed the Home of Divine Providence for Incurables at Ridgewood, N. J.

After carrying six companions to safety from the gas-filled hold of the Morgan steamer Momus at New York, Herman Matthias, 33, collapsed and died from the effects of the fumes.



To aid mankind and to foster international peace, Sir Henry Lunn, of London, Eng., has made plans to give away most of his fortune, estimated at many millions of dollars.

Aside from trust funds for relatives, Sir Lunn has planned to give his entire wealth to a foundation which will administer the fortune for religious and social work and for international peace. The foundation is to have its headquarters in London.

Sir Lunn always has held the opinion that a rich man should keep only enough money to maintain himself and should give the rest away for the good of his fellow men. It is in keeping with this belief that he gives away the greater part of his own wealth.

* * *

A good Samaritan act on his part has netted the five-year-old daughter of Ben Harned, of Arkansas City, Kan., \$15,000.

Harned one day met James Mann, a down and out World War veteran, and loaned him enough money to start in the pressing business. Mann prospered.

The other day Mann died. He had \$15,000 life insurance payable to Harned's young daughter, of whom he was very fond.

* * *

The wealth of John Andrus of Yonkers, N. Y., the subway's richest strap-hanger, who announced last week that he would leave a large part of his fortune to Westchester charity, has increased enormously in the estimates of his friends. They figured that his wealth is between \$500,000,000 and \$600,000,000 and that the prospective munificence of Mr. Andrus would be in proportion.

Those who think they know the extent of the resources of Mr. Andrus assert he is the second or third wealthiest man in the United States. They are confident that the sum he intends to set aside for charity, including the establishment of a home for needy and sickly children in healthful surroundings, will amount to \$225,000,000 on the basis of his assertion that he intended to leave 45 per cent of his wealth to charity.

* * *

More than a score of organizations, in Philadelphia, Pa., engaged in missionary and charitable work were awarded sums amounting to about \$1,000,000 by the adjudication of the will of Miss Charlesanna Lukers Huston, who died in 1924. The adjudication showed a balance of \$1,639,800 for distribution under the will. Relatives and friends were bequeathed more than \$600,000.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois) Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY. Board of Directors.

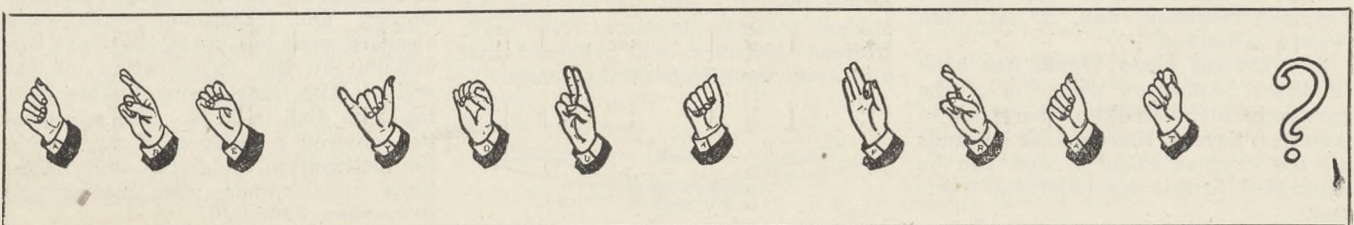
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- (Giving date and place of meeting and Secretary's address.)
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DETROIT, No. 2, Detroit, Mich.
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LITTLE ROCK, No. 5, Little Rock, Ark.
DAYTON, No. 8, Dayton, Ohio
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FLINT, No. 15, Flint, Mich.
TOLEDO, No. 16, Toledo, Ohio
MILWAUKEE, No. 17, Milwaukee, Wis.
COLUMBUS, No. 18, Columbus, Ohio
KNOXVILLE, No. 20, Knoxville, Tenn.
CLEVELAND, No. 21, Cleveland, Ohio
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ST. LOUIS, No. 24, St. Louis, Mo.
NEW HAVEN, No. 25, New Haven, Conn.
HOLYOKE, No. 26, Holyoke, Mass.
LOS ANGELES, No. 27, Los Angeles, Cal.
ATLANTA, No. 28, Atlanta, Ga.
PHILADELPHIA, No. 30, Philadelphia, Pa.
KANSAS CITY, No. 31, Kansas City, Mo.

- OMAHA, No. 32, Omaha, Neb.
NEW ORLEANS, No. 33, New Orleans, La.
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BOSTON, No. 35, Boston, Mass.
PITTSBURGH, No. 36, Pittsburgh, Pa.
HARTFORD, No. 37, Hartford, Conn.
MEMPHIS, No. 38, Memphis, Tenn.
PORTLAND, (Me.) No. 39, Portland, Me.
BUFFALO, No. 40, Buffalo, N. Y.
PORTLAND (Ore.) No. 41, Portland, Ore.
NEWARK, No. 42, Newark, N. J.
PROVIDENCE, No. 43, Providence, R. I.
SEATTLE, No. 44, Seattle, Wash.
UTICA, No. 45, Utica, N. Y.
WASHINGTON, No. 46, Washington, D. C.
BALTIMORE, No. 47, Baltimore, Md.
SYRACUSE, No. 48, Syracuse, N. Y.
CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.
HUNTINGTON, No. 50, Huntington, W. Va.
ALBANY, No. 51, Albany, N. Y.
ROCHESTER, No. 52, Rochester, N. Y.
SAN FRANCISCO, No. 53, San Francisco, Calif.
READING, No. 54, Reading, Pa.
AKRON, No. 55, Akron, Ohio
SAIT LAKE CITY, No. 56, Salt Lake City, Utah
ROCKFORD, No. 57, Rockford, Ill.
SPRINGFIELD, No. 58, Springfield, Ill.
DAVENPORT, No. 59, Davenport, Iowa
WORCESTER, No. 60, Worcester, Mass.
ST. PAUL-MINNEAPOLIS, No. 61, St. Paul, Minn.
FT. WORTH, No. 62, Fort Worth, Texas
DALLAS, No. 63, Dallas, Texas
DENVER, No. 64, Denver, Colo.
WATERBURY, No. 65, Waterbury, Conn.
SPRINGFIELD, No. 67, Springfield, Mass.
WACO, No. 68, Waco, Texas

- WACO, No. 68, Waco, Texas
PITTSFIELD, No. 70, Pittsfield, Mass.
BANGOR, No. 71, Bangor, Maine
KENOSHA, No. 72, Kenosha, Wis.
BIRMINGHAM, No. 73, Birmingham, Ala.
SIOUX FALLS, No. 74, Sioux Falls, S. Dak.
WICHITA, No. 75, Wichita, Kan.
SPOKANE, No. 76, Spokane, Wash.
DES MOINES, No. 77, Des Moines, Ia.
LOWELL, No. 78, Lowell, Mass.
BERKELEY, No. 79, Berkeley, Cal.
DELAVAN, No. 80, Delavan, Wis.
HOUSTON, No. 81, Houston, Texas
SCRANTON, No. 82, Scranton, Pa.
RICHMOND, No. 83, Richmond, Va.
JOHNSTOWN, No. 85, Johnstown, Pa.
MANHATTAN, No. 87, New York, N. Y.
JACKSONVILLE, No. 88, Jacksonville, Ill.
LEWISTON, No. 89, Lewiston, Maine
PEORIA, No. 90, Peoria, Ill.
JERSEY CITY, No. 91, Jersey City, N. J.
BRONX, No. 92, New York, N. Y.
COLUMBIA, No. 93, Columbia, S. C.
CHARLOTTE, No. 94, Charlotte, N. C.
DURHAM, No. 95, Durham, N. C.
DUBUQUE, No. 96, Dubuque, Iowa
GRAND RAPIDS, No. 97, Grand Rapids, Mich.
TORONTO, No. 98, Toronto, Canada
DULUTH, No. 99, Duluth, Minn.
CANTON, No. 100, Canton, Ohio
FAIRBAULT, No. 101, Fairbault, Minn.
SOUTH BEND, No. 102, South Bend, Ind.
COUNCIL BLUFFS, No. 103, Council Bluffs, Iowa
FORT WAYNE, No. 104, Fort Wayne, Ind.
SCHENECTADY, No. 105, Schenectady, N. Y.
CHICAGO, No. 106, Chicago, Ill.



INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF writes life insurance on the same sound and correct principles as the regular old-line life insurance companies, and issues the following certificates:

Class A—Whole Life, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the life-time of the insured.

Class C—Whole Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured.

Class D—Twenty-Year Payment Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death within the twenty-year period, or at any time thereafter. Dues payments cease after twenty years.

Class E—Paid-Up at Age Sixty Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death prior to age 60, or at any time thereafter. Dues payments cease at age 60.

Class F—Old Age Monthly Income for Life, on the American Experience—4% basis, and McClintock's Annuity Table, Males, for Income after 100 Months Certain, guaranteeing the payment of the certificate amount at death prior to age 70, or, should the certificate holder live to age 70, the payment of TEN DOLLARS per month for each ONE THOUSAND DOLLARS of certificate amount for the ONE HUNDRED MONTHS CERTAIN, and should the member live beyond the ONE HUNDRED MONTHS, the monthly payments will be continued during the lifetime of the insured. Dues payments cease at age 70.

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

Certificates in Classes C, D, E, and F carry the privilege of a withdrawal equity 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, a member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) A per capita tax for the General Expense, Sick and Accident, and Convention funds, amounting to fifty-five cents in Class A and sixty-six cents in Classes C, D, E, and F; (3) A small monthly tax for local dues, varying with the different divisions. These payments begin on the first day of the month of certificate issue, and continue to be payable on the first day of each month thereafter, in accordance with the terms of the various certificate classes and the laws of the society.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.									
Minimum, \$250; Maximum, \$3,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55									
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE									
AGE	CLASS A	AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$0.93	18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	.93	19	1.11	19	1.60	19	1.16	19	1.20
20	.93	20	1.11	20	1.63	20	1.19	20	1.20
21	.93	21	1.13	21	1.66	21	1.22	21	1.23
22	.96	22	1.16	22	1.69	22	1.25	22	1.27
23	.98	23	1.18	23	1.72	23	1.29	23	1.30
24	1.01	24	1.21	24	1.75	24	1.32	24	1.33
25	1.04	25	1.24	25	1.78	25	1.36	25	1.37
26	1.07	26	1.27	26	1.81	26	1.41	26	1.41
27	1.11	27	1.31	27	1.85	27	1.45	27	1.46
28	1.14	28	1.34	28	1.89	28	1.50	28	1.50
29	1.18	29	1.38	29	1.93	29	1.55	29	1.55
30	1.22	30	1.42	30	1.97	30	1.61	30	1.60
31	1.26	31	1.46	31	2.01	31	1.67	31	1.66
32	1.31	32	1.50	32	2.05	32	1.73	32	1.72
33	1.35	33	1.55	33	2.10	33	1.80	33	1.78
34	1.40	34	1.60	34	2.15	34	1.88	34	1.85
35	1.45	35	1.65	35	2.20	35	1.96	35	1.92
36	1.51	36	1.70	36	2.25	36	2.05	36	2.00
37	1.57	37	1.76	37	2.31	37	2.15	37	2.08
38	1.63	38	1.82	38	2.37	38	2.25	38	2.17
39	1.69	39	1.89	39	2.43	39	2.37	39	2.26
40	1.76	40	1.96	40	2.50	40	2.50	40	2.36
41	1.83	41	2.03	41	2.57	41	2.64	41	2.47
42	1.91	42	2.11	42	2.64	42	2.80	42	2.59
43	1.99	43	2.20	43	2.72	43	2.98	43	2.71
44	2.07	44	2.29	44	2.80	44	3.18	44	2.85
45	2.16	45	2.38	45	2.89	45	3.40	45	3.00
46	2.25	46	2.49	46	2.98	46	3.65	46	3.16
47	2.35	47	2.60	47	3.08	47	3.95	47	3.34
48	2.45	48	2.71	48	3.18	48	4.29	48	3.54
49	2.58	49	2.84	49	3.29	49	4.69	49	3.75
50	2.71	50	2.97	50	3.41	50	5.18	50	3.99
51	2.83	51	3.11	51	3.54	51	5.76	51	4.25
52	2.97	52	3.27	52	3.67	52	6.49	52	4.53
53	3.12	53	3.43	53	3.82	53	7.41	53	4.85
54	3.28	54	3.60	54	3.97	54	8.64	54	5.21
55	3.44	55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

It's Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death, Sick and Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

If you live very far from any city which has a Division, or in a state in which no Division has yet been organized, write 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.

For addresses of Grand Officers, and a Directory of Divisions, see Page 14.