

9-1-1916

## The Frat Volume 15 Number 01 September 1916

The National Fraternal Society of the Deaf (NFSD)

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The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 15 Number 01 September 1916" (1916). 1911-1920. 61.

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Fifteenth Year

SEPTEMBER, 1916

Number 1

## PRESIDENT'S ANNUAL REPORT

In rendering my annual report as required by our laws, it will be my aim rather to lay before the membership body a general review of the Society's progress than to outline drawbacks that may be apparent and to suggest remedies. Since the revision of our laws by the Omaha convention no referendum action can be taken by the Board of Directors or the membership at large for the altering of any provisions of our present laws; hence, whatever views I myself or the Board as a whole may have for the betterment of conditions must wait on the deliberations of the next convention.

However, there has been no change in the fixed policy of the administration—to continue the conducting of the Society's affairs along the same business lines that have been followed in reaching our present splendid status—except to broaden out here and there and to plan for certain advances in keeping with recent expansions in the fraternal system. With that end in view, a committee has been named to look into and study paid-up and extended insurance and like features, with a view of reporting at the 1918 convention. While I feel that we are an excellent organization, well up with any other and better than many, yet there are some needed reforms that would make our Society more attractive and relatively stronger. The purpose of that particular committee is to lay before the next convention the result of its research along such lines. Ever since its incorporation the Society has been constructing and strengthening, but doing it gradually; and it will continue to do so, thereby benefiting alike its own members and the deaf as a class. But there must continue to be co-operation, such as has made our past progress possible.

Insurance is a necessity. No one disputes that. The wise provision for the protection of the family after the head had been taken away is not only a duty but a real thrift—as much so as the accumulation of a bank account or the building of a home during one's lifetime; for, although its effect is deferred and does not begin until after death of the insured, it is none the less a result of that thrift he practiced while he was alive. Therefore, if insurance is an asset of the value universally recognized

by hearing people and accumulated by them in a fairly staggering total, it should even more strongly appeal to us as a class, handicapped as we are in the struggle for a life competence.

With the N. F. S. D. now a hundred-thousand-dollar corporation, well established on a sound rate basis, offering the feature of sick and accident indemnity together with safely-guaranteed death benefits, built along helpful, co-operative lines, and distinctively an organization "of, by and for the deaf," there should be no reason why the thousands of insurable deaf men in this country cannot come in and have part with us in this movement of ours. It is specifically for the benefit of the deaf themselves and no other class. Pride in its achievement should win its preference. It is safe. Its mission is uplifting. No one disputes its past usefulness and value, nor its future benefits to come. It has accumulated a strong reserve to back up its promises to pay, and has met the most rigid actuarial test of solvency.

So much for a digest of the general situation. A summary of the records at the home office shows:

That the Society has now, on September 1, a total membership of 2,342; total funds in hand, \$106,655.50;

That there have been paid to date \$28,350 in death benefits, with \$23,530.00 in sick and accident benefits, or a total of \$51,880.00;

That the accumulated reserve is \$103,626.05; and

That the measure of our solvency, as shown by the 1915 valuation on the N. F. C. table was 132.7 per cent.

The figures given above show the Society's financial standing, its past performance, and its ability to meet the future.

As to our increase in membership. The year 1915 was a low-ebb period in our growth, but since January 1 of this year we have got back into our stride, and have made a much better showing, with a gain of 295 new members admitted to date this year. While such an increase is relatively small, when one considers that our field of operations is limited to the deaf class, such figures show a conservative and steady rate of gain.

Our financial growth, on the present

adequate rate basis, is most gratifying. To go past the \$100,000.00 mark in so short a time, after meeting all death and disability claims as they matured, without impairing our splendid reserve fund, is some accomplishment. If the faith and persistence of the 2,300-odd members now wearing the frat button, backed up by a careful, conservative policy of management, can accomplish such results, it is easy to figure what these results would be with a membership of 10,000, and the vast influence the Society could exert for the welfare of the deaf as a class.

With the above figures, I do not think it necessary further to emphasize our financial progress. The monthly reports of the treasurer and trustees, as given in *The Frat*, furnish all details.

Conditions within the Society have been quite satisfactory, with no unusual situations calling for special action, and therefore I did not deem it necessary to call the Board of Directors together in the usual annual session. Hence there has been no stated Board meeting this year. In my letter to the members of the Board, I gave my reasons in these words:

"After careful consideration and a study of conditions within the Society, I have decided that there is nothing to warrant the call. The Society is in excellent shape, and there is no administrative act before the Board that cannot well be handled by the executive branch. With the Board's legislative powers abrogated by the action of the convention at Omaha (as was required by Massachusetts laws), the need of concerted action on such matters is lacking. Such meetings, when called, unless to deliberate or decide on a situation of grave concern affecting the Society's welfare, are largely for the purpose of ratifying the actions of the executive officers; with the ready accessibility of a majority of these officers at headquarters, and with this office concurring, the acts and policies as carried out have really been approved by a majority of the Board." There were also other reasons but this statement will suffice.

Under the new arrangements for the concentration of offices at headquarters, as recommended to the Omaha convention, the results in the handling of the work have been excellent. It has sim-

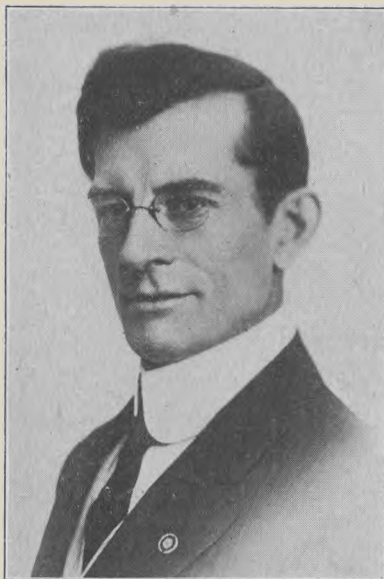


plified details in a large degree, and has made it possible to carry on the work with a minimum of confusion and with more system in handling the same.

One law in particular as amended at Omaha—that eliminating the first week's disability benefit—like all makeshifts, has worked not only a hardship but an injustice in the settlement of such claims. Of whatever advantage this change may have been in the way of preventing the sick and accident fund from being too heavily drawn upon, it does not meet with the approval of either myself and my confreres or of those who have felt its effect. It is the law, however, and cannot be altered before Philadelphia—1918. The remedy is there for its proper amending, but it should be amended along right lines, and not to the impairment of the stability of the benefit fund.

All other changes and revisions, as far as noted since the convention of last year, have stood the test well, and have proven of real constructive value, although in a restricted way. So, on the whole, the Society can be said to be on a sound and satisfactory basis, with a fine prospect before it of greater growth in the future.

In conclusion, I wish to thank the Divisions and the members in general for their helpful efforts to keep the organization progressing along the lines on which it is moving; this they have done by giving co-operation of the right kind



HARRY C. ANDERSON,  
President.

to the officers in their work for the up-building of the Society. By this spirit they show a recognition of the fundamental fact that the Society is just as much their concern as it is of the officers.

Respectfully submitted,  
H. C. ANDERSON,  
Grand President.

## A Look Back

Fifteen years ago, several young fellows in school at the Michigan School for the Deaf at Flint, Mich., conceived the idea of having a "lodge" of their very own, with all the mysteries, secrecy and mutual protection that they had learned their hearing brethren were getting in theirs. Thus was born the original F. S. D.—the Frats.

We have been told—not being among the historical several ourselves—that the new lodge also had as one of its reasons for coming into existence a desire to have an organization that could rally in the "all for one" spirit when the physical or mental peace of any of its members was in danger of being disturbed by the bigger boys of the clan, and right here was gained the elemental idea of the protection that has such a great place in our precepts today.

Later on, when schooldays were over, the plans for a national society, with branch lodges in different cities, a grand lodge and grand officers, and having sick, accident and death benefit features, was formulated. Consideration was also given to the fact that it was as hard for a deaf man to get into any of the established fraternal societies, or to get life insurance, at that time as the proverbial camel and needle's eye problem. Then it was that the Fraternal Society of the Deaf came into existence.

Its first Convention was more of a

meeting for the purpose of organizing than any thing else, but a set of officers was elected and a constitution and by-laws adopted. Chicago was the home of its first Secretary, and Chicago organized the first Division, which explains why Michigan had to be content with Division No. 2 (Detroit). The Society also was incorporated in Illinois, under the general incorporation laws, and Chicago made the location of the home office.

For the first two years the Society promised to pay but a \$50.00 death benefit—in 1903 this was increased to \$75.00. The idea was to pay such benefits in amounts not exceeding the sum in dollars that could be realized by an assessment of \$1.00 on each member, and the fund for such was to be raised as needed, when a death occurred. A monthly due of 50 cents was collected from each member and the fund thus created and accumulated was utilized for the paying of disability (sick and accident) benefits, which were then as now, \$5.00 weekly, and for running expenses. It will be seen right here where the first unwitting mistake was made—an equal payment by all regardless of ages.

In July, 1903, the first real Convention, with delegates, was held at Chicago, at which several changes in the laws were made and new officers elected. At that time there were three Divisions,

Chicago, Detroit and Saginaw. Delegates represented each, and with the grand officers made up the Convention. Thus was representative government started.

The period between the 1903 Convention and that in 1905, held at Detroit, was the most stormy in the Society's history, and perhaps would best be passed over, but we wish to mention some of its incidents to show what staying powers the original Frats had at the start, as well as later on. In 1905 a shortage of some \$700.00 was discovered in the Treasurer's accounts, and subsequent mix-ups resulted in the expulsion of three of the grand officers and the resignation of others. However, there were stout hearts to take hold and fill the vacancies thus created and endeavor to tide over the near-catastrophe until the Convention scheduled for the summer could make permanent arrangements for the future. These happenings did a lot to hurt confidence on the outside of the order, and on the inside cause a few to waver. One inside result was the subsequent disbanding of Division No. 6, because of its leaders losing faith, but this was about the only case of "cold feet" brought out. The Detroit Convention, in July, 1905, elected a new set of officers and made new laws governing financial matters—and since then there has been no further trouble of the kind. It was a costly lesson, and it is very likely that it was about what was needed to prevent repetitions. Shipwreck was near, indeed, that year.

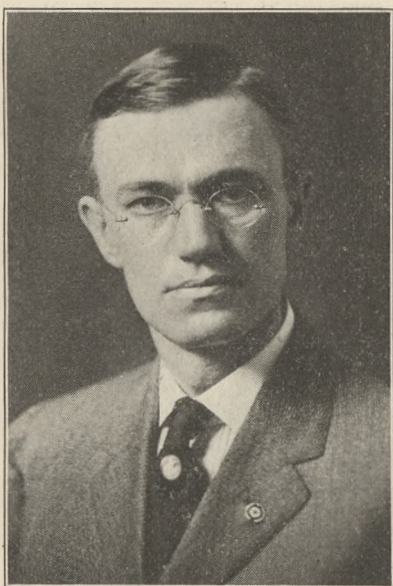
At the Detroit Convention the death benefit was increased to \$200.00, in proportion to the increase in membership. Divisions Nos. 1 to 8 were represented at this meeting, and a good deal of the foundation for the future was laid there.

From 1905 to 1907, under the new order of things, the Society prospered and grew in a satisfactory manner. Just prior to the Convention scheduled for 1907 it was found that new articles of incorporation would have to be taken out, and in order to properly cancel the old ones the name of the Society would have to be changed, as well as the methods of doing business—the latter because of the increased death benefit it wished to pay.

At the 1907 Convention held in Cincinnati, July, 1907, the name of the Society was changed to the National Fraternal Society of the Deaf, and the Board of Directors empowered to secure a charter from the Insurance Department of the State of Illinois, thus placing it in the class of the fraternal beneficiary associations duly licensed to transact business, instead of being under the general incorporation laws and merely a sort of burial association, as its original papers classed it. At this Convention Divisions Nos. 1 to 5 and 7 to 18 were represented, and the death benefit increased to \$500.00.

On December 2, 1907, the Insurance Department of the State of Illinois gave the National Fraternal Society of the Deaf its charter, and the one under which it is operating today. This may by many be considered the Society's real birthday, dating as it does the new order





WILLIAM L. DAVIS,  
1st Vice-President.

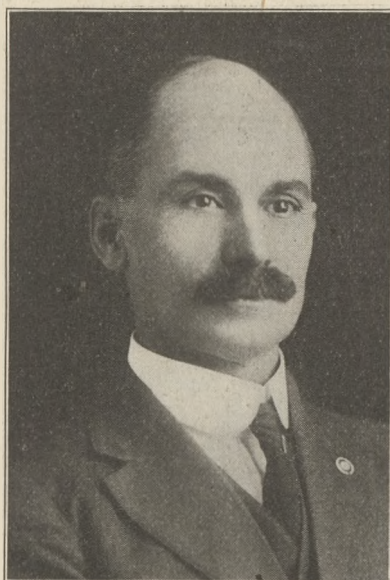
of things. However, we who have grown up with it, borne with it its sorrows and joys, watched it grow from a puny, sickly infant into as husky a youngster as anyone would wish to own, prefer to disregard the "second birthday" and celebrate the original. In later years, perhaps, the Frats will prefer to do differently—until then the old boys should have their way. There were 502 charter members named on the list filed with the Insurance Department, comprising the holders of N. F. S. D. certificates Nos. 1 to 502, inclusive.

Between 1907 and 1909, several reforms and improvements were instituted and with excellent management and good laws the Society's advance was rapid. During this period, agitation was had toward adopting the National Fraternal Congress table of rates, the fallacy of the old method of equal dues to all and assessment on the death of a member having been learned and a change proven necessary if the Society was to live and grow to the position it expected and deserved. At the Convention of 1909, held at Louisville in July, Mr. Charles E. Piper, at that time President of the National Fraternal Congress, addressed the Grand Division, and as a result the N. F. C. rates were adopted. The new rates went into effect the following month with new members and in January they covered the entire membership. That this was the wisest piece of legislation in the Society's history subsequent events have proven.

At the Louisville Convention 23 Divisions were represented—from Nos. 1 to 25, omitting No. 6, disbanded, and No. 19, suspended. At this meeting a change was made for the holding of Conventions triennially instead of biennially, and among other improvements adopted was the placing of the Secretary's office on a regular salary basis, adding to the home office equipment and the leasing of better office space.

The next Convention of the Grand Division was held at Columbus in July, 1912, with 33 Divisions on the roll. The report of the Society's Actuary, Mr. Frederick A. Draper, was the most important matter discussed. It showed that in figuring up the reserve accumulation to the members' credit there was a deficit of about 30 per cent, which would have to be made up in order to bring the reserve fund to its proper standing, the deficiency being due to an error made back in 1909 in rating old members at their entry ages, instead of attained ages. The method of adjustment Mr. Draper advised meant another call on the old members' pockets, but once more was their faith in the Society's destiny shown, and the necessary change adopted.

Today the reserve fund shows a sur-



H. LORRAINE TRACY,  
2nd Vice-President.

plus of 33 per cent, instead of a deficit of 30 per cent!

The last Convention, at Omaha in July, 1915, is still fresh in the minds of our members. (Headquarters will be glad to send a copy of its proceedings to any member wishing same.) The accomplishments of the Society, its splendid condition, excellent management, etc., all were shown unmistakably. Fifty Divisions were on this Convention's roll. Since then two more have been chartered—Reading and Akron. Today there are 50 Divisions in full operation—three having been disbanded or suspended, Bellaire No. 6, Michigan City No. 19, and Cincy No. 29.

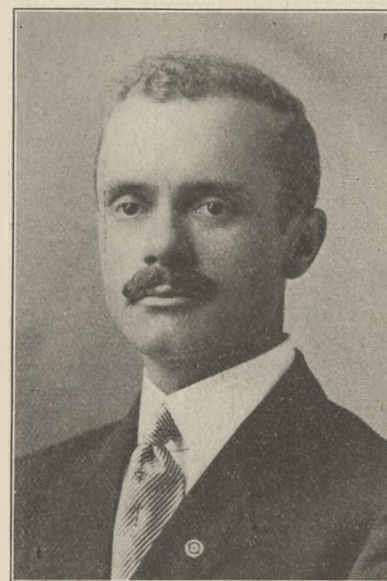
Today you will find its members all over the country—from Maine to California, from Puget Sound to Florida, from Canada to the Rio Grande. It has united its members for friendliness, good fellowship and mutual protection—and protection of dear ones—in an organization that is nation-wide. Today it is

licensed by the Insurance Departments of 25 states. Today, it has in its funds thousands of dollars where at the time of its reorganization it had but hundreds. The same splendid growth is shown otherwise. It has the confidence and approval of not only its members, but of non-members, and that is bespeaking a lot, indeed.

This in brief is the history of the Society's progress—the retrospect we set out to take. We make no effort to name individual members who did more than others in the results shown—they were many and many were the times when they stood by, many the times when even the most optimistic and stout-hearted were appalled by conditions confronting them. With doubt, distrust and knocking on the outside, wreckers and trouble-makers (at one time) mis-understandings, unrest and recurring appeals for more money on the inside, the pioneers certainly had their troubles. All those things are a part of history now. There is credit and glory enough for all who had a part in its making. The N. F. S. D. has as promising a future as any organization of its kind ever had or ever will have. With proper management there is no such word as "fail" in the Frat's lexicon.

We cannot close this article without making fit and proper acknowledgment of the obligation the Society is under to its two honorary and honored members, Charles E. Piper and Frederick A. Draper. To these two men is due the placing of the Society on its proper standard—correct rates and actuarial solvency. To several heads of State Insurance Departments we also owe thanks for advice and help rendered. Outside of these, the Society's progress and prosperity is due wholly to the loyalty of the membership body, to the rank and file, and its standing as of, for and by the deaf is all that the phrase implies.

In conclusion we will give some figures



ARTHUR L. ROBERTS,  
3rd Vice-President.



of its progress which in their cold type will say more than we could by using an-

other page. Here's just how the Society has grown since its chartering in 1907:

Date	Members	Assets in Hand	Insurance in Force
December 31, 1907	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908	597	4,905.58	298,500.00
December 31, 1909	774	6,692.73	387,000.00
December 31, 1910	989	10,783.39	488,250.00
December 31, 1911	1099	18,731.71	705,950.00
December 31, 1912	1319	28,013.88	876,050.00
December 31, 1913	1586	45,913.19	1,079,950.00
December 31, 1914	1917	66,175.59	1,294,450.00
December 31, 1915	2075	86,209.85	1,417,200.00
September 1, 1916	2342	106,655.50	1,627,250.00

#### OUR GRAND OFFICERS.

##### Short Sketches of the Men Who Manage the Grand Division's Affairs.

Harry C. Anderson, President, Indianapolis, Ind., is serving his second term. Joined in 1910. He is in the loan department of the Farmers' Trust Co. of his home city; married; graduate of the Indiana school.

William L. Davis, 1st Vice-President, Philadelphia, Pa.; was 2nd Vice-President 1912-15 term. Joined in 1910. He is an accountant in the auditor's office of the Lehigh Valley R. R.; married; graduate of the Pennsylvania school (Mt. Airy).

H. Lorraine Tracy, 2nd Vice-President, Baton Rouge, La.; was 3rd Vice-President 1912-15 term. Joined in 1910. He is principal of the Louisiana school and a minister of the Episcopal church; married; graduate of the Iowa school and of Gallaudet college.

Arthur L. Roberts, 3rd Vice-President, Olathe, Kas. Joined in 1910. He is an instructor at the Kansas school; married; graduate of the Kansas school and of Gallaudet college.

Francis P. Gibson, Secretary, Chicago,



**FRANCIS P. GIBSON,**  
Secretary.

Ill., is serving his third term. Joined in 1903. Is married; educated in Chicago public schools.

Edward M. Rowse, assistant Secretary, Chicago, Ill. Joined in 1910. Is single; educated in public schools of Plymouth,



**EDWARD M. ROWSE,**  
Assistant Secretary.

Mass., and a graduate of Gallaudet college.

Washington Barrow, Treasurer, Chicago, Ill., is serving his fourth term in the office. Joined in 1901. He is a clerk in the offices of the Firemen's Insurance Co.; married; educated at the Illinois school.

George F. Flick, Chairman of Trustees, Chicago, Ill., is serving his second term in the office. Joined in 1912. He is pastor of All Angels' Episcopal church at Chicago; married; graduate of the Ohio school and of Gallaudet college.

Horace W. Buell, Trustee, Chicago, Ill., is serving his second term in the office. Joined in 1906. He is in the accounting department of a large supply house at Hammond, Ind.; married; graduate of the Iowa school.

Harrison M. Leiter, Trustee, Chicago, Ill. Joined in 1910. He is a clerk in the Corn Exchange National Bank, Chicago; single; educated at the Illinois school.



**WASHINGTON BARROW,**  
Treasurer.

#### NATIONAL FRATERNAL SOCIETY OF THE DEAF.

The National Fraternal Society of the Deaf, having its home office at Chicago, is a fraternal society for deaf men. The term "deaf men" denotes, not persons who are only partially deaf or hard-of-hearing, but out-and-out deaf men—in common parlance, deaf-mutes. A report of the results achieved by the Society shows the favorable experience which a special class of risks not accepted by other insurance organizations may enjoy under wise and careful management, although no comparison can be made with other societies in respect of rate of growth and total business written. In all other respects, the showing made by this small society, unique among fraternal organizations, is indeed an excellent one, as evidenced by these figures on July 1, 1916: Members, 2,287; insurance in force, \$1,575,750.00; mortuary and reserve fund \$98,288.12; sick-accident fund, \$1,389.24; expense fund, \$1,218.10; total in all funds \$100,895.46.

The valuation, made as of December 31, 1915, by Frederick A. Draper, actuary, shows the ratio of assets to liabilities on that date to be 132.7 per cent. This was a "full reserve" valuation, not modified for preliminary term, and covered all of the society's business. The entire membership is on adequate rates, and there is no reserve deficiency on any class of old business. The society's first valuation, as of July 1, 1912, disclosed a deficiency of 30 per cent.; the re-rating and adjustment then made has completely cured the old impairment and has brought the society up to the state of solvency now enjoyed, with a surplus of nearly 33 per cent. The manner in which the confidence and loyalty of the old members stood the test of the increase in rates, to say nothing of the way they have stuck through thick and thin from the very beginning, has always been a source of great pride and satisfaction to the society's officers. The





**GEORGE F. FLICK,**  
Chairman of Trustees.

lapse rate has always been remarkably low; in 1915 it was 3.8 per cent.

The condition of the Society shows the result of having followed excellent advice in its management, as well as having a faithful and able executive in Francis P. Gibson, secretary. Valuable assistance and counsel in re-rating were rendered by Frederick A. Draper, the actuary, and Charles E. Piper, secretary of the Royal League, who is chairman of the committee on statutory legislation of the National Fraternal Congress of America.—The Fraternal Monitor (August 1916).

## TO DIVISION SECRETARIES.

The new record file system has been sent to each of you and it is hoped you are finding it an agreeable addition to your offices. Remember, if there is any data you are unable to get for certain records, ask headquarters for it, or for any other needed assistance.

The supplying of the emblem fobs to new members has ceased. No more are to be had from headquarters. No. 2736 was the last numbered fob sent out. It has been decided not to have any more made unless a majority of the Divisions, so request. You may take the matter up at your next meetings and advise headquarters in your reports as to results.

Headquarters will soon order a new supply of application blanks. If any Divisions or individual members wish to make suggestions as to changes or improvement in the form, we will be glad to receive such. It is contemplated as one change that the "family history" part shall be so arranged as to be written out by the applicant, instead of the examining physician.

## The All-Important Questions.

He—"Will you marry me?"  
She—"Are you a Frat?"

## TRUSTEES' REPORT.

### Exhibit of Balances, August 31.

First mortgage loans .....	\$ 78,200.00
First mortgage bonds .....	24,000.00
In bank subject to check .....	3,138.75
Certificates of deposit .....	916.75
Grand Secretary's fund .....	300.00
Treasurer's cash balance.....	100.00

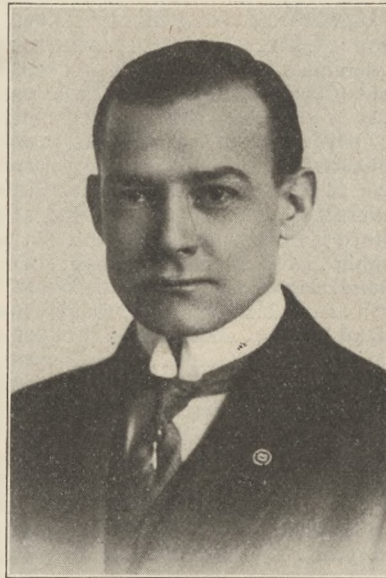
Total balances .....\$106,655.50

Note: In August \$1,000.00 worth of bonds matured and were paid; another for \$500.00, at 5½ per cent interest, was purchased. A part payment of \$400.00 was made on one mortgage; two mortgages for \$1,000.00 and \$3,000.00, at 5½ per cent interest, were purchased.

### Exhibit of Funds.

Reserve Fund .....	\$ 82,993.10
Mortuary Fund .....	20,632.95
Sick and Accident Fund .....	1,618.44
Expense (General) Fund .....	1,411.01

Total in all funds .....\$106,655.50



**HORACE W. BUELL,**  
Trustee.

## COMING DIVISION EVENTS.

### October.

14. Banquet, Reading.
21. Excursion, Philadelphia.
28. Social, Detroit.
28. Party, Nashua.
28. Masquerade social, Cincinnati.
28. Masquerade social, Toledo.
28. Social, Cleveland.
28. Party, Holyoke.
28. Party, New Orleans.
28. Social, Hartford.
28. Party, Portland, Ore.
28. Party, Newark.
28. Party, Providence.
28. Party, Baltimore.
28. Party, Huntington.
28. Social, Rochester.
31. Dance, Louisville.
31. Party, Atlanta.
31. Entertainment, Washington.

### November.

18. Banquet, Chicago.

## JOHN QUINCY STERRETT.

Brother John Quincy Sterrett, of Kansas City Division, No. 31 passed away at Bethany Hospital in Kansas City, Kansas, August 28th, after an illness of a week, the cause of death being typhoid fever. His untimely death was a distinct shock to his Kansas City friends. He is survived by his widow, Angie Sterrett, two sons, Herbert and Raymond, and a daughter, Laura. The funeral was held August 30th, the Rev. Louis Schwartz, of German Lutheran church, officiating with Mr. S. T. Walker, formerly superintendent of the Missouri School for the deaf, interpreting the service. It was attended by many of the Kansas City fraters and friends of the family. Some, who were unable to attend the funeral, called at the home to pay their last respects. Brothers Ahern, Haas, Scheffler, Hansen and Haner and Mr. Frank Patterson a life long friend, were pallbearers. Interment was at Argentine Cemetery. Kansas City Division No. 31 at its September meeting unanimously adopted the following resolutions:

Whereas, God in His infinite wisdom has seen fit to remove from our midst Brother Sterrett, who departed this life August 28th, 1916;

Resolved, That in the death of Brother Sterrett Kansas City Division has lost a devoted member highly esteemed for his qualities of brotherhood, therefore be it

Resolved, That we, the officers and members of Kansas City Division, extend to his bereaved wife and family our sincere sympathy and condolence in their hour of sadness, and be it further

Resolved, That our charter be draped for a suitable period and that a like copy be spread upon the minutes of Kansas City Division and a copy sent to The Frat and to the Kansas Star for publication.



**HARRISON M. LEITER,**  
Trustee.



## BIRTHS.

To Mr. and Mrs. Perry R. McMurray, Canton, O., on May 24, a girl.  
 To Mr. and Mrs. George D. Stevenson, Saybrook Point, Conn., June —, a boy.  
 To Mr. and Mrs. James A. Rhodes, Gaffney, S. C., on July 6, a boy.  
 To Mr. and Mrs. Joseph P. Youngs, Bridgeport, Conn., on August 6, a boy.  
 To Mr. and Mrs. Gilbert Marshall, Derby, Conn., a girl.  
 To Mr. and Mrs. William J. Fricke, Hartford, Conn., on August 20, a boy.  
 To Mr. and Mrs. Lorenzo Pagliaro, New York, N. Y., on August 26, a boy.  
 To Mr. and Mrs. Erich M. Berg, New York, N. Y., on September 6, a boy.

## MARRIAGES.

On July 24, Edward W. Luchow, of Detroit, Mich., and Miss Ethel Reffey, of Hopedale, Ill.  
 On July —, Philip Cossette, of Meriden, Conn., and Miss Cimerina, of Waterbury, Conn.  
 On August 20, Allen C. Brook and Miss Lena Goldman, both of Detroit, Mich.  
 On August 23, John C. Wiszniewski, now of Akron, O., and Miss Nellie Wynosky, of Pottsville, Pa.  
 On August 23, John W. Moore, of Vancouver, Wash., and Miss Arva May Tiller.  
 On August 24, Irvin J. Lynch, of St. Louis, Mo., and Miss Anna Wabbe.  
 On September 6, James C. McDowell, of Akron, O., and Miss Keziah Ream, of Johnstown, Pa.  
 On September 17, William Remshardt, of St. Louis, Mo., and Miss Gilliam, of East St. Louis, Ill.  
 On September 19, Ralph L. Dann, of Akron, O., and Miss Olivia Hattie Baldwin, of Ravenna, O.

## DEATHS.

At Braddock, Pa., on August 23, Alice Phoebe, wife of Collins S. Sawhill, of Pittsburgh Division.  
 At Kansas City, Kansas, on August 28, John Quincy Sterrett, member of Kansas City Division No. 31. Bro. Sterrett died of typhoid fever after an illness lasting only a week.

## AUGUST DISABILITY BENEFITS.

\*Sam Houser, Gassville, Ark. ....\$ 5.00  
 E. F. Gardiner, Cranston, R. I. .... 50.00  
 Robt. Kettmann, Flint, Mich. .... 50.00  
 \*E. M. Mather, Richmond, Ind. .... 50.00  
 \*E. W. Simpson, Springfield, Colo. .... 15.00  
 \*L. F. Schultz, Saginaw, Mich. .... 5.00  
 J. B. Martin, Carrollton, Ga. .... 45.00  
 A. L. Pach, New York, N. Y. .... 5.00  
 \*M. F. Johnson, San Francisco, Cal. .... 10.00  
 B. F. Grissom, Elida, N. M. .... 20.00

Total for the month.....\$255.00

\*Denotes accident benefits.

Philadelphia—1918.

## TREASURER'S REPORT

## Division Collections for August.

Chicago .....	\$ 447.37
Detroit .....	120.67
Saginaw .....	21.61
Louisville .....	64.00
Little Rock .....	43.63
Nashua .....	20.50
Dayton .....	60.27
Bay City .....	8.19
Cincinnati .....	83.03
Evansville .....	16.77
Nashville .....	20.39
Springfield .....	24.89
Olathe .....	29.67
Flint .....	82.85
Toledo .....	48.71
Milwaukee .....	89.99
Columbus .....	43.00
Knoxville .....	41.81
Cleveland .....	64.90
Indianapolis .....	119.19
Brooklyn .....	138.70
St. Louis .....	136.10
New Haven .....	44.71
Holyoke .....	45.06
Los Angeles .....	62.87
Atlanta .....	43.45
Philadelphia .....	108.76
Kansas City .....	70.23
Omaha .....	66.11
New Orleans .....	56.95
Kalamazoo .....	20.98
Boston .....	61.46
Pittsburgh .....	57.98
Hartford .....	11.93
Memphis .....	41.30
Portland, Me. ....	85.89
Buffalo .....	48.00
Portland, Ore. ....	26.95
Newark .....	45.18
Providence .....	19.60
Seattle .....	47.44
Utica .....	61.78
Washington .....	20.77
Baltimore .....	37.89
Syracuse .....	22.53
Cedar Rapids .....	64.35
Huntington .....	13.11
Albany .....	38.05
Rochester .....	30.19
San Francisco .....	67.96
Reading .....	20.42
Akron .....	55.81

Total collections .....\$3,124.25

## TREASURER'S STATEMENT.

## For August, 1916.

Balance from July.....\$104,058.34

## Receipts.

Division collections .....	3,124.25
Interest from bonds .....	150.00
Interest from mortgages .....	145.00
Exchange credit .....	.10
Button sales .....	16.50
Fob sales .....	4.95
Grand Secretary's fees.....	2.75
Frat subscription .....	.60

Total balance on receipts.....\$107,502.49

## Expenditures.

Sick benefits .....	\$ 170.00
Accident benefits .....	85.00
Rent and light .....	27.00

Salary, Dr. Furlong .....	15.00
Salary, E. M. Rowse .....	83.33
Salary, F. P. Gibson .....	116.66
Officers' quarterly salaries.....	141.91
Official publication .....	55.60
Buttons .....	61.29
Accrued interest on bond.....	11.07
Accrued interest on mortgage..	.61
Organizing expenses .....	15.00
Postage account .....	10.83
Sundry office expenses .....	14.19
Printing and stationery .....	29.50
Insurance department fee .....	10.00

Total expenditures .....\$ 846.99

## Recapitulation.

Total balances and receipts ....	\$107,502.49
Total expenditures .....	846.99

Balance, August 31 .....\$106,655.50

## Preparedness.

There is room for all kinds of argument anent national preparedness. There is some merit in either extreme of these contentions.

One faction claims that we should obtain and maintain an army and navy the very thought of which would cause the boldest monarch to tremble with terror, and which would be able to whale the tar out of any invading force in the twinkling of an eye, while the extreme opposite contention is that we could raise millions of men that can shoot straight and fight like Sam Hill—between sun up and supper time any old day.

We say there's merit to either of these arguments, as well as the various modifications graded between the two, but the individual who neither believes or practices personal preparedness is either criminally foolish or foolishly criminal.

When you see an old man headed for the poorhouse, you draw a mental picture of year after year of indolence or intemperance, and ninety-nine times out of one hundred your picture is true.

When a workingman's cottage burns down, you inquire if he had insurance. If the answer is "No," you mentally observe "fool." Three or four dollars would have insured the little place for five years.

But the worst case of criminal unpreparedness is to see some big, husky fellow that made good wages right along lie down and die, leaving a family without a dollar of protection anywhere.

An old man can at least exist in a poorhouse without inconvenience to anyone but himself. A workman can struggle along, and in the course of a few years rebuild his home, but when death claims its victim, that's the end of the story, as far as earthly life and its responsibilities are concerned, and for a fellow to expect joy and happiness hereafter who leaves misery and want here, does not jibe with our ideas of common-sense religion.—Pacific Woodman.

"Promptness is the price of safety and peace."



## DIVISION NOTES

## Chicago.

Chicago Division No. 1 is to have a banquet on Saturday, November 18, at the Fort Dearborn Hotel. It is going to be something of a jubilee, by way of celebrating, first of all, the happy completion of fifteen years since the founding of the old "F. S. D."; secondly, the Society's passing of the one-hundred-thousand dollar mark in the steady increase of its funds—and there are a lot of other things which afford good excuse for whooping it up in a jollification. Part of the idea, too, is to make the affair a sort of tribute to the old members, whose loyalty and steadfastness more than any other thing have made the Society what it is today; we mean the "old-timers," the boys who stood by and stuck like glue, the fellows who had the sand and backbone to stay with the undertaking and see it through to a finish in spite of ridicule and knockers—here's to the "old guard!"

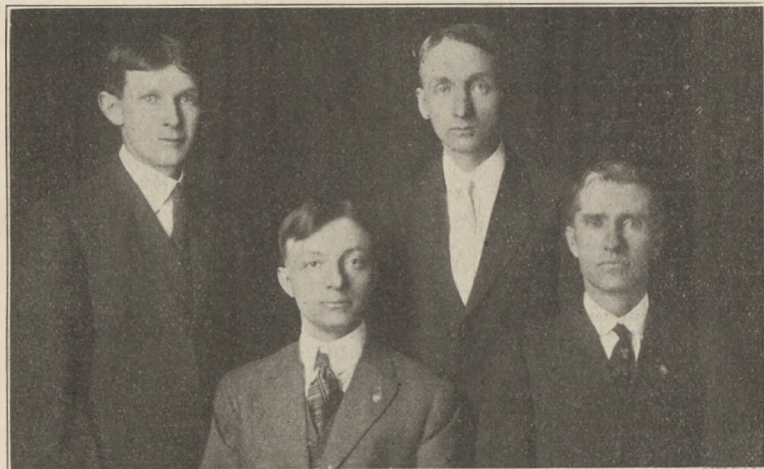
Any visiting frats who feel like attending our banquet will be very welcome. We will only ask that they let us know they are coming so that we will know how many are to be here. Just notify Secretary Edward F. Tooney, 4161 South Halsted Street, Chicago, that you expect to attend. The charge will be \$1.50 per plate.

No. One's picnic on August 26 at Bergman's Grove was a successful and enjoyable affair. There were present a number of visitors from out of town, among them Henry B. Plunkett, Ladimir Kolman, Emil Rosenfield, Oscar H. C. Angelroth, and John W. Kurry of Milwaukee, Fred Rapp and family and Stanley Osburn, of Kenosha, Wis., Charles Schwartz of Alton, Ill., Lawrence F. James of Cedar Rapids, Mich., Charles B. Morris of Kansas, Ill., Frank Adams of Kalamazoo, Mich., Roy Dildine of Rockford, Ill. A neat profit was realized for the local fund. Chairman Henry J. Kraft and his helpers worked hard for the success of the affair, and deserve great credit.

Mrs. Frank Spears of Racine was brought to a Chicago hospital and underwent an operation for appendicitis during the latter part of August. Nothing further has been heard, and so it may be trusted that she is by this time well on the way to recovery. Bro. Spears himself suffered an accident about the same time when a motor-cycle ran into him. He was thrown against a wall in such a way as to crack his collar-bone. True it is that misfortunes never come singly!

Walter Smith, who had been in a rather run-down condition for over a year as the result of an injury sustained at work, succumbed to the heat during a terribly hot spell in July, and as a result became mentally unbalanced. He was taken to Kankakee, and confidence is felt that, after a period of rest and good care, he will be restored to health and sanity again.

(Continued on page 9.)



A QUARTETTE OF PIONEERS.

Above we present the portraits of Brothers Peter N. Hellers, John Polk (seated), Alexander McCuaig and John G. T. Berry (standing), who hold, respectively, the Society's certificates bearing Numbers 1, 2, 3 and 4. They are members of Detroit Division and still among the enthusiasts, even though their service stripes entitle them to retire on their laurels. Brother Hellers has served four terms as Division President, four as Secretary and two as Director and is now serving as Vice-President; Brother Polk has served as President, Vice-President and Sergeant; Brother McCuaig has served as Director; Brother Berry as President and Secretary. Going back to the birth of the Society—the Fraternal Society of the Deaf—we find all four of them among the founders and first Grand Officers, as President, 1st Vice-President, 2nd Vice-President and Treasurer, respectively. Brother Hellers has also held the office of 2nd Vice-President of the N. F. S. D., in the 1907-09 term. It is apparent that all are charter members of our Make-Good Degree—as well as of the Society and of Detroit Division. They have made good outside of the Society as well and are prosperous and respected members of Detroit's flourishing colony of the deaf.—Reprinted from The Frat for July, 1914.

## AS BROTHER HODGSON SEES US.

The National Fraternal Society of the Deaf has now a fund on the verge of an even hundred thousand dollars, and that amount will surely be more than rounded out before the first day of August. This society shows a real amalgamation of interests that might well be studied by the advocates of a federation of the deaf. Excepting the doctors who pass upon applicants for membership, the society has been built up and managed by the deaf themselves. In its progressive construction, sentiment has "cut no ice," although the fraternal spirit of helpfulness is evidenced in every one of the fifty-two divisions of the order. The plain fact is that the deaf are getting increasing confidence in the society, and figure that they are practicing thrift when they pay their membership fees. While incidental only, the social attractions and the universal good-will are not without influence upon those who are members as well as those who contemplate becoming affiliated.—Deaf-Mutes' Journal, July 13, 1916.

## Figure It Out.

The El Paso Times says: If the energy wasted by stenographers in chewing gum could be harnessed, it would drive all the railway trains in the country and nineteen in Canada. If we could harness all the digital energy we expend gossiping when the boss is not looking, how much bigger would our pay envelopes look at the end of a week on piece work? The Booster says: Every minute thus spent by you means double and triple that amount of time lost for which the boss pays and gets no returns. Think it over, boys, as well as figure it out.

## Good For Everybody.

There is no valid reason why a member in any of the fraternal societies should lapse his membership. If he is rich, he can afford to carry it, and if he is poor he cannot afford to drop it.—Mystic Worker.

Get the habit—pay on the first.





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

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

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

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

Members changing their addresses should at once notify the editor.

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



SEPTEMBER, 1916.

### SPECIAL NOTICE.

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

\$106,655.50.

Philadelphia—1916.

The "Got-One" degree must be attained before you are eligible to the "Made-Good."

The N. F. S. D. is observing its 15th anniversary this month. The Frat thinks it fitting to celebrate a little with this special issue, in which it is presenting a sketch of the Society's life and with it portraits of the men who are its executive officers at this, the most prosperous period of its history. Gibbon, in writing his history of Rome, stated it was a personal record of achievement for the most part, and The Editor of The Frat feels the same way as to the history of the N. F. S. D.—its rise is wholly to the credit of personal effort on the part of the pioneer members who stood by through thick and thin, through days of doubt and distrust, days of financial loss, reorganization and readjustment, days when its living at all was a matter that rested upon the shoulders of a few "stayers" and optimists. That these latter stood by and brought the little bark safely through the breakers and later on built and rebuilt the organization up to the splendid position it now holds is creditable indeed, not only to them personally, but to their class—the deaf. A great deal has been accomplished in the 15 years, but we will leave that for recital elsewhere. However, we wish to call special attention to what two other publications think of the Society, and these two representative papers of their kind, in the articles printed in other columns—one from the Fraternal Monitor, the leading monthly in fraternal circles, the other from the Deaf-Mutes' Journal, for nearly half a century the leading

weekly for the deaf. We realize that such an organization is best advertised by what its own members think and say about it. We could of course quote many of them had we the space, as we have mentioned its financial deeds in these columns every month, but we are content to say here "ask any Frat"—or ask any of those who were provided for by those of our members who have gone before. They know.

Lapsation—dropping out in arrears—is a question that is an important one with all fraternal societies, just as it is with us. The member who lapses is defeating the very object of his joining and at the same time is doing a wrong to those who would later on depend on his insurance for many things. Its main cause is neglect. The member neglects to pay his assessments, neglects to think of what it means to him and to those others. Oftentimes it is accompanied by what we might call contributory negligence on the part of other members, who should make it a point to keep the wavering ones in line. The Division officers could do considerable to prevent lapsing if they would make regular enquiries as to the standing of members in their Divisions, and the Secretary and Treasurer should not fail to send reminders to those who are nearing suspension. We have had several examples of how the death of a member under suspension, or who has lapsed, has worked hardship on wife, mother or other dear one. The moral is obvious.

The picnic given by the Frats of Northern Indiana at South Bend, Labor Day, was a successful and enjoyable event. A neat little sum was realized which will be turned into the Indiana Home Fund. Grand President Anderson and Division President Jackson represented Indianapolis Division, as well as headquarters. The Editor was there, too, and had the pleasure of greeting Past Grand President Kleinhans, who came up from his home at Niles, Mich. The attendance was not what it might have been, owing to the threatening weather and the talk of a railroad strike, but about 80 loyal Hoosiers were on hand to help along the cause, and incidentally, enjoy the day.

We note by the Wingfoot Clan that the Akron boys are to have a strong football team and that they made a good showing at the recent field day of the Goodyear employees, at which, by the way, some 40,000 people turned out.

The daily papers are printing statistics as to what trespassing on the railroads is costing this country. Among the figures are 86,733 persons killed and 94,646 injured during the period from 1902 to 1912. And yet some of us persist in utilizing the railroads' rights of way for short cuts. That's what they are; short cuts to eternity. Keep off the tracks!

Get one.

### PASS IT AROUND.

By Harry C. Ware.

Come, Brother, don't imitate the hog.  
When a good thing you've found,  
Don't act the proverbial manger-dog,  
But pass it all around.

"What is that?" I hear you say;  
What good thing have you found?  
Are you not a Frat today?  
Pass it, pass it all around.

It's a very little thing to do,  
To show a fellow man  
What fraternalism has done for you.  
Why don't you do it when you can?

Another fellow showed you how  
To join the helpful fraternal band;  
Still another is waiting now,  
Waiting for your helping hand.

You can "get one" if you try;  
After that get yet another.  
What's the reason you're so shy?  
Get one now—get a Brother.

### NEW MEMBERS.

1. James A. Rhodes, Gaffney, S. C.
1. Samuel E. Tong, Corsicana, Tex.
1. Edwin S. Cochran, Dallas, Tex.
1. John D. Johnston, Rockford, Ill.
1. Harry W. Long, Rockford, Ill.
1. George A. Freak, Rockford, Ill.
15. John L. Shroyer, Flint, Mich.
15. Herbert Wright, Three Rivers, Mich.
25. Ernest Cossette, Meriden, Conn.
25. Edward Fitzpatrick, Waterburg, Conn.
25. Roen Dubosar, New Britain, Conn.
25. Milton Silverman, New Britain, Conn.
53. Joseph Gabrielli, Sacramento, Cal.
53. Carl D. Land, Berkeley, Cal.
53. Charles B. Phillips, Crockett, Cal.
53. Sigmond Horn, San Francisco, Cal.
35. James H. Abbott, Revere, Mass.
55. Henry H. Rohrer, Wadsworth, O.
55. Fred M. Hamilton, Akron, O.
55. Ansil L. Haggard, Akron, O.
42. John Garland, Jersey City, N. J.
30. Nelson Markel, New Freedom, Pa.
30. Raymond Kunes, Blanchard, Pa.
30. Milford M. Bonney, Bangor, Pa.
30. Robert Drumbheller, Bangor, Pa.
30. George R. Boden, Shamokin, Pa.
23. Joel Borger, Brooklyn, N. Y.
23. A. Burdette Smith, New York, N. Y.
4. Charles H. Meshew, Barlow, Ky.
32. Oscar M. Treuke, Omaha, Neb.
18. Benj. O. Sprague, Reynoldsburg, O.
18. David B. Wadden, Chillicothe, O.
20. James H. Hyder, Surgoinsville, Tenn.
1. Leo. Hawkins, Mountiful, Ntah.
1. Joseph Keeley, Salt Lake City, Utah.
1. Alfred Kelley, Salt Lake City, Utah.
1. John McMills, Salt Lake City, Utah.

Why not a Frat?

If your membership was worth getting,  
surely it is worth keeping.

As every community is dependent upon its individual citizens, so every society depends on its members.—Sovereign Visitor.



## DIVISION NOTES.

(Continued from page 7.)

Callers at the home office during the past month were Mr. and Mrs. Walter F. Poshusta on their wedding trip, W. E. Marshall of Washington, D. C., Henry P. Friemel, of Philadelphia, Charles B. Morris, H. B. Plunkett, Ladimir Kolman, Rev. Dr. James H. Cloud, Frank Spears, Lawrence F. James, Frank Adams, Elmer G. Peterson, Charles Schwartz, John G. Otto, Mr. and Mrs. W. W. Sayles, Dr. Robert Patterson, Will Brashar, Thomas S. Marr, Ralph Miller.

## Detroit.

Ben and Ralph Beaver, Charles F. Rosenbaum, and Walter Carl with a few friends journeyed to Pontiac, Mich., for a couple days outing recently. They had grand luck, for they caught 80 fish in one day—no, indeed, this is not an ordinary "fish story." We believe it absolutely, for these boys always tell the truth.

Allen C. Brook and Miss Lena Goldman were married on August 20 by Rabbi Levin at the residence of the bride. Both are Detroiters, and their friends here join in extending congratulations.

Edward W. Luchow, taking advantage of the shut-down for inventory at the Ford Motor Co., departed for Chicago, where on June 24 he was united in matrimony to Miss Ethel Reffe of Hopedale, Ill. After a short stay in the Windy City, they left on their wedding journey, stopping over at Kewanee, Hopedale, Alton, St. Louis, and East St. Louis. They are now making their home at 468 Pallister Avenue, Detroit.

William J. Riberdy has secured a job with the Stewart Auto Body Co., in Flint. The Sunday before Labor Day, he and a friend went to Put-In Bay and enjoyed a pleasant outing on the island.

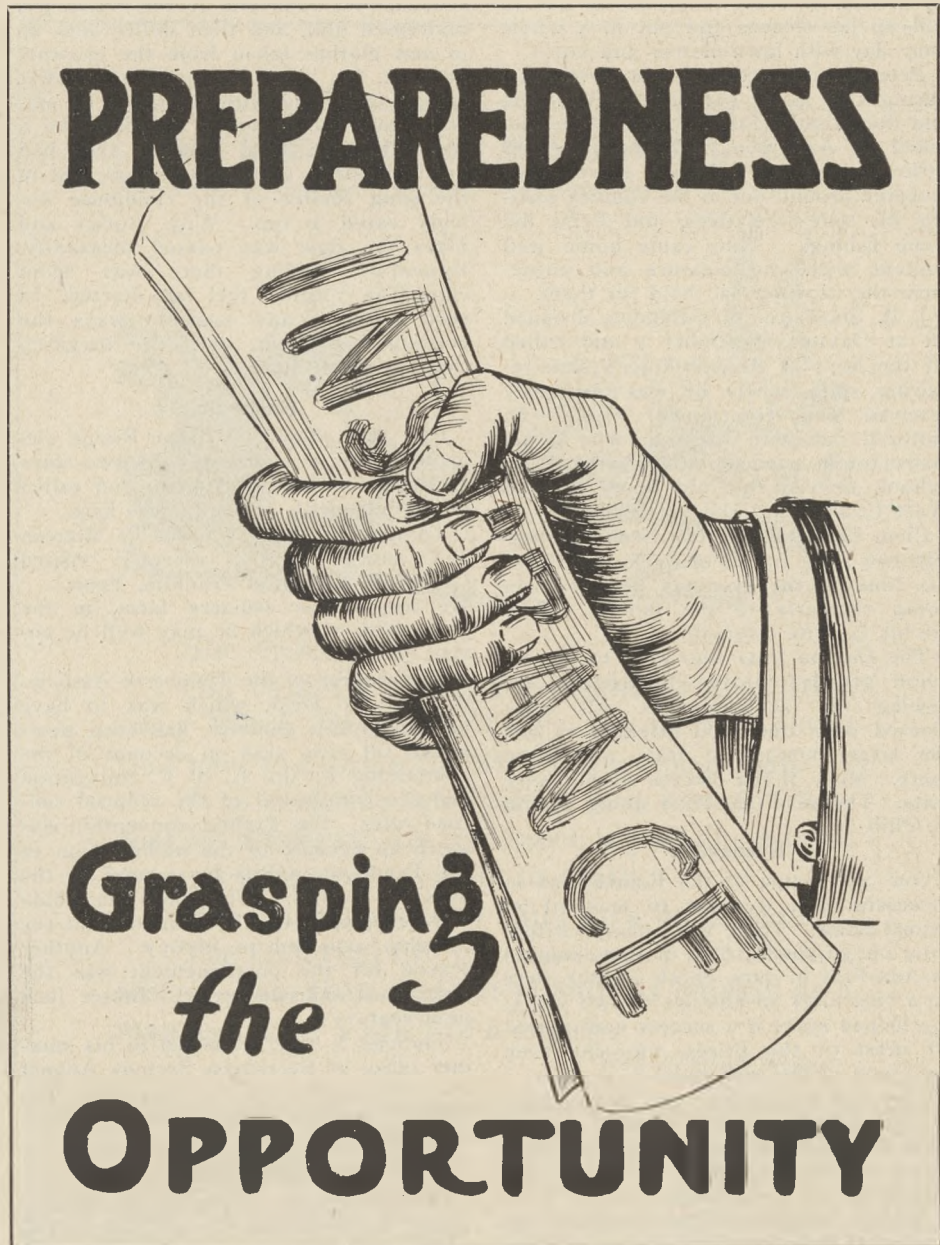
## Saginaw.

William Minaker, of Caron, Saskatchewan, writes that part of his crops were damaged by hail not long ago. But he had insurance against hail, and the rest of his crops came out pretty well. Brother Minaker has three-quarters of a section. In the way of livestock, he has eight horses, a couple of cows, and a lot of hogs. He is pretty well satisfied with his lot, and thinks farming is the best occupation for the deaf. He has been up in Canada three years. Last fall he came back to Michigan to get married. William is one of the real old-timers—one of the little group which founded the old F. S. D., the parent society out of which the N. F. S. D. has grown. He holds a certificate No. 7. We are glad to hear from him and to know that he is doing so well.

## Little Rock.

Orus Cochran has returned from Harrison, Ark., where he has been working in a shoe-shop, to resume his old job in Argenta, Ark.

Willie Hill has been away on a visit with his home folks in Vilonia, Ark. He is now back at work again, at Kempner's



shoe store, where he is employed as a repairer.

W. F. Murphy was in England, Ark., on business recently. While there he visited Fletcher Calvert. Bro. Calvert owns a shoe and harness shop, and his business is doing well.

A. M. Martin has been visiting his brother in Sulphur Rock, Ark.

## Dayton.

Warren R. Albert took advantage of a vacation about the end of July to go camping with friends on the Little Miami River, some ten miles from Cincinnati. While there, he learned to swim and to paddle a canoe, becoming quite expert at both these accomplishments.

Mr. and Mrs. Harry G. Augustus not knowing just what to do with themselves while their children were all away for a week in the country, concluded to take a runabout trip to Niagara Falls. They went by trolley by way of Springfield, Lima, Toledo and Sandusky, finally

catching a lake boat at Cedar Point which brought them to Cleveland in the evening and to Buffalo the next morning. They spent a few days viewing the falls and seeing the sights. Then across the border to have a look at Toronto. Returning home the same way, they stopped over for a day in Toledo, and there came across some of the local frats and ladies, who treated them very nicely and made it pleasant for them. All told, they had a great trip and say it was well worth while to go and see the falls.

C. H. Cory kept bachelor's hall for six patient weeks while his wife was away visiting his parents at their summer home up at Les Chenaux Islands enjoying the cool, northern breezes. When his vacation came around on August 15, he boarded the C. H. and D. rattler for Detroit, where he took the boat to Mackinac. During his three weeks stay there, he did little but fish. He came home on September 6, to find the grass high on his lawn, and the garden



all grown up with weeds; so he had to roll up his sleeves and put in a whole busy day with lawn-mower and hoe.

Peter Heinz drew ten days vacation during the latter part of August. He and the Missus closed up the house and hiked to Anderson, Ind., to see their little daughter. While there they motored around out in the country visiting his wife's relatives, and Peter did some fishing. They came home well content with the pleasure and enjoyment the vacation had held for them.

J. B. Showalter of Columbus dropped off at Dayton September 9 and called on the boys at Bro. Vollmer's shoe-repairing shop, where he was pleasantly received and entertained. Later he motored out with his son, who is an instructor in science at the Parker High School, to visit his old home in Van Wert County and see his relatives.

Clem O. Umbaugh has been a grass-widower for a couple of weeks. To pass the time in the evenings he has been going regularly to the movies. They are his favorite diversion.

The Dayton frats who went to the reunion greatly enjoyed themselves, renewing old acquaintances. All were pleased over the good attendance, and the large number of frats who were there. Most of the officers elected were frats. The N. F. S. D. is going strong in Ohio.

#### Evansville.

Our celebration of the Fourth was so successful that we plan to make it an annual affair. There were many visitors from out of town. One of them was an ex-Aux-Frat of ours, Sarah Lythoe, here on a visit after an absence of two years; she helped make it a success and carried off most of the prizes, too—she even took part in the sack race.

The Aux-Frats are very helpful and are doing a lot in the way of socials. They have been giving parties for members on their respective birthdays, and that helps our local fund.

Nathan Greenberg gave a party on August 19 at his brother's house in honor of Sarah Lythoe before her return to St. Louis. There was a good crowd, and everyone enjoyed it hugely. Time flew, and the evening seemed very short.

The fraters, going in for "Preparedness," have been having rifle practice out at the clubhouse. If Uncle Sam ever needs us, we'll be there.

Our Labor Day picnic passed off quietly, with a good crowd present, among them many visitors from Illinois and Kentucky. A good sum was netted for the local fund.

Matthew D. Lyon and Guthrie Allen were missed, as they were away attending the Kentucky reunion, which was held at Danville, September 1-5.

On August 20 the members and Aux-Frats had a merry and hilarious outing in honor of Dewitt Stephens' birthday. The outing was held at the club-house on Bro. Stephens' farm. He was taken unawares and it was a real surprise party for him. They took him down to the beach and ducked him with his clothes on. Fishing him out, well

soaked, they took him to the clubhouse, undressed him, and then dolled him up in new clothes taken from the presents brought for him. At noon the ladies spread the table with all kinds of eatables, and the company sat down to a feast fit for a king. Just as they had finished eating, a storm came up; but in the snug shelter of the clubhouse nobody cared a rap. With stories and jokes the time was passed pleasantly. By-and-by, finding there was room enough, a Virginia reel was started. In such pleasant and sociable ways the evening was spent, until the break-up came at a late hour.

#### Nashville.

Rev. H. L. Tracy of Baton Rouge was in town for a short stay of two days about the middle of August, and called on several of his acquaintances here.

Thomas S. Marr, Jesse T. Warren and another friend recently visited George R. Cowell at Franklin, Tenn.

He has a fine 400-acre farm, in the possession of which he may well be envied.

The reunion of the Tennessee Association of the Deaf, which was to have been held this summer, has been postponed till next year on account of the postponing of the K. of P. convention and the withdrawal of the reduced railroad rates. The Pythian convention was given up because of the mobilization of the Tennessee militia for service on the Mexican border. The boys in khaki were encamped on the grounds that the Knights expected to occupy. Another reason for the postponement was the threatened railroad strike. Better luck next year.

Thomas S. Marr returned to his summer place at Beersheba Springs August 21 to look after his fine orchard. His English walnuts and pecans are doing especially well.

#### Springfield.

Harry C. Porter of Washington Court-house, O., has secured a job here in the boiler department of the James Lefell Co. Charles Wilson works there too.

Frank B. O'Neal has quit his old job at the Wickhan Piano Plate Co. and has gone to Dayton, where he is now working at the Barney and Smith Car Co. He will move over to Dayton as soon as he can find a house to suit him. Dayton is Bro. O'Neal's old home; he was born and raised there.

Those of the Springfield deaf who attended the Ohio reunion at Columbus were Mr. and Mrs. Redington, Rufus B. Jeffries, Mr. and Mrs. Swords, Mr. and Mrs. Pitzer, Harry Alexander and Howard Barnes.

Mr. and Mrs. J. E. Pershing spent their vacation visiting relatives in Marion, Ind., and Annapolis, O., returning home September 2.

#### Flint.

Mrs. F. A. Lawrason's father and mother went to Canada for a couple of weeks sojourn last month, taking their granddaughter, Marion, with them. The Lawrasons moved out to look after the

farm while they were away. It is located about two miles south of the city, and Fred has been going back and forth on his bike to and from work at the Chevrolet factory.

Harry Bristol, son of Mr. and Mrs. E. M. Bristol, is a member of Company H, Second Ohio Infantry, serving as first sergeant of the regimental band. The company is now located at Camp Willis near Columbus, O. Perhaps some frat there may be able to find him, if they go out to look him up. Harry, by the way, is able to use signs.

The Fourth of July picnic, held by Flint Division on the grounds of the School for the Deaf, was a grand success, to say the least. Some 150 of the frats and their friends were present, and helped to make the day a pleasant one. Every Division in this state was represented by one or more of its members. Nearly sixty dollars were turned into the Division's coffer as a result.

President J. M. Stewart, Treasurer Phil Schreiber, George F. Tripp, and two of their friends roughed it up north for ten days during the latter part of July, using an auto for transportation both ways. They called on Clyde Stevens, who with his wife is spending the vacation on his 240-acre farm near Twining, some twenty miles north of Bay City. They found him busy with the setting out of a large number of fruit trees and berry bushes.

George F. Tripp resigned his position as instructor in cabinetmaking at the Michigan School for the Deaf last June, as the Board of Directors could not see their way to grant him an increase of salary. Mr. Tripp had filled this position very ably for about twelve years, and richly deserved an increase.

C. Elmer Drake recently bought a Buick and is seen almost daily speeding up and down the streets.

#### Toledo.

On the evening of July 29 a birthday surprise party in honor of John Opicka was held on the lawn at his residence. Japanese lanterns gave a festive appearance to the scene and made it possible for the merrymakers to enjoy themselves. A handsome table lamp, for gas, was presented to John, and he was much pleased with it. Refreshments were served before the merrymakers went home.

Frank Neal of Columbus came up for a week-end visit early in the month. He attended our regular meeting and the next day joined the crowd which went on the boat trip to Sugar Island.

On August 6 about forty of the deaf from Toledo and neighborhood boarded the boat for the excursion to Sugar Island. The island was reached at noon, and a large delegation of the Detroit deaf was found there. The afternoon was pleasantly spent in dancing, swimming and so on. It is understood that such an annual joint outing of Toledoans and Detroiters will be made a regular thing—a yearly custom—if nothing arises to prevent.

Mr. and Mrs. Harry G. Augustus of Dayton, Ohio, who have been enjoying



a fifteen days' vacation trip by way of Niagara Falls and Buffalo, turned up in Toledo on August 12. Purely by luck, Nate Henick and William Morehouse caught them, and all hands enjoyed a pleasant chat.

No. 16's regular business meeting was postponed until September 9, in order to allow members to attend the Ohio reunion, held at the state school for the deaf in Columbus, September 1-3. We were certainly proud to see how many of those at the reunion were frats. No doubt, in time many of the non-members will join. The attendance at the reunion was large, in spite of the threatened railroad strike—and, believe us, it was some time!

Jacob Burford, who had for several months been working out on a farm, is now back on his old job at the Overland plant. He could not stand the long working hours.

The next enlivening social event on our card is a masquerade party to be given Saturday evening, October 28 at Mitchell Hall. The management of the affair is in the hands of Charles F. Pope, chairman, assisted by Bert Tussing and Jacob Burford. A large attendance is expected, and prizes will be awarded as usual to the best costumed of the maskers.

#### Columbus.

At No. 18's last meeting, Bros. Holy-cross, Connolly and Showalter were chosen as the committee in charge of arrangements for a New Year social.

Our lawn fete last June was a big success, and the members were all highly pleased with it. Joseph Goldman of Middletown was a visitor.

Harry E. Romoser is doing a good business as a contracting painter and paper hanger, and has prospered to the extent of owning a Ford.

Frank Neal is back from Toledo. He is helping Bro. Romoser now, but may go back to Toledo in a month or so to work at the Overland factory.

At least three of the local frats are thinking of buying autos next year. Cleon Miller has a dandy motor-cycle with side car, but he wants to sell and buy a Maxwell. Elasco Burcham is thinking of a Stutz roadster. And Basil Grigsby is out for a 1917 Ford.

A. H. Schory and William H. Zorn are successful bee-keepers, and have been doing well with the sale of their honey. But, coises! Fred Schwartz's squashes were ruined by bees coming from Bro. Schory's back yard, three blocks away.

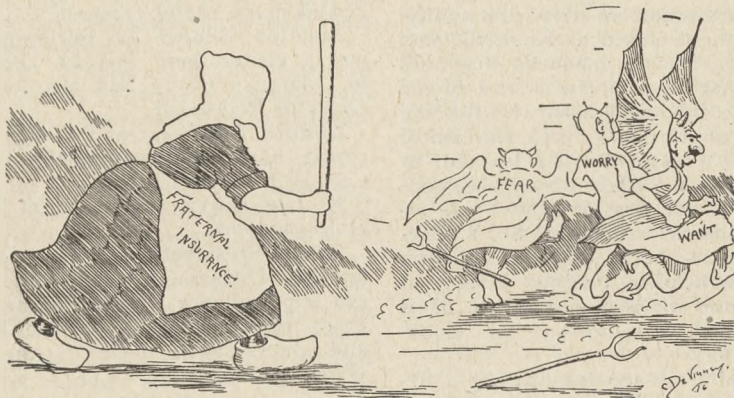
Walter Park has been complaining for nearly a year about no news from our Division. Hope these will hold him for a while.

The Ohio association will hold its convention here September 1-3, and an attendance of over four hundred is looked for. A large proportion of them, too, will be frats.

#### Milwaukee.

Our annual picnic, held on August 6, was a complete success in the way of attendance, profit and enjoyment. Many visitors from out of town were there,

### SHE DOES A GOOD JOB CHASING 'EM



She chases dirt!

Old Fraternal Insurance certainly does drive away Want, Fear and Worry, the terrible devils that tend to shorten the life of every poor man.

It is certainly comforting to a man to know that his fraternal life insurance is just like a bank account in case of accident or death.

But it takes years to build up a bank account.

The fraternal life insurance asset is built in a second—less than that—it is built as quickly as a man can say "YES!" to a deputy.

From the Mystic Worker.

and all reported having had a very good time. Among them were Arthur Ellison, formerly of Rochester, N. Y.; Mr. and Mrs. E. Burch of Indianapolis; Mr. and Mrs. James Goff and Ed Syacina of Delavan; Albert Brault, Hubert Becker, Milo Hodge, and many others too numerous to mention. The day was very pleasant. In the morning a group picture of the Division was taken, but some of the members could not be present because of having to work on Sunday. The five-dollar gold piece was won by Henry Rieger of Delavan, whose ticket had the winning number, 64. All the other prizes, too, were won by non-Frats. You Chicagoans who did not show up missed a grand time, believe us!

Emil Rosenfield enjoyed a recent vacation trip, which took him to Detroit, Chicago and other places.

Clarence Hansen and his bride started June 24 on their wedding trip. Their stopping places were Milwaukee, Green Bay, Madison, Boscobel, Fond du Lac, Oshkosh and Delavan. While here they attended our picnic and received congratulations. Clarence is a wood carver by trade.

Arthur Ellison, formerly of Rochester, N. Y., is now employed by the Kissel Kar Auto Co. at Hartford, Wis. He is

making good pay, over \$5.00 a day. He is an expert machinist and also a good chauffeur, and understands all the workings of the auto. He is a good deal of a traveler, too, having been all over the United States.

William Schollmeier met with a painful accident to his left hand while at work recently at his trade of moulder. He spent his enforced lay-off of two weeks at his summer cottage on Fox Lake, enjoying the fishing and loafing.

Richard Nordwig is being kept working overtime and Sundays at the beer-bottling plant of the Pabst Brewing Co., owing to the long spell of hot weather and the general thirst it has caused.

#### Knoxville.

Estel Wilhite is now a benedict. He was married on August 10 to a West Tennessee girl. The local frats made the newly-married pair a beautiful present of table silverware.

Last spring Gordon Midget set out to cross the Cumberland Mountains on his motor-cycle, intending to visit his folks in central Tennessee. He got as far as ninety miles from Knoxville, but was overcome by a feeling of loneliness amid the silent grandeur of nature in that region. This, with the difficulties



of the trip, cooled his enthusiasm to such a degree that he turned around and came home.

W. H. Chambers remained in Knoxville all summer, which was a novel experience for him and a surprise to others, considering his former propensity to summer travel. Someone suggests a feminine attraction in this community.

When school closed at Knoxville last June, James Blevins made up his mind to be no more a pupil but a man of the world. He betook himself to the big tire works at Akron, O., with a dream of five dollars a day. But he learned, or was told, that the effect of working continually in a fine dust of rubber was ultimately inimical to health. So, a wiser youth, he came back south for a longer life. After helping Brother Midget at his shoe-shop for a month or so, he is again a pupil—a senior—at the Knoxville School.

The local frats are anticipating a flying visit from William Worley of Johnson City. Willie sent word that he was coming before long in his touring car.

Ralph Brewer of Maryville visited Nashville not long ago and had a nice time—that goes without saying when good Frat meets good Frats.

G. L. Moreland and W. J. Kennedy were up at Bluff City about July 28 and were among several who enjoyed a sumptuous lunch spread out for their delectation by Brother Worley of Johnson City.

John B. Chandler of Lenoir City is now on a two weeks' vacation, and is enjoying his rest from arduous newspaper work. Just now he with his family are at Harriman, under his father's roof. He had to vacate the house he and his family had occupied for years at Lenoir City, and could not find another house to rent; hence the removal to Harriman. Brother Chandler intends to build a house of his own next spring.

L. A. Palmer's family spent several weeks with relatives in Nashville this summer. Mrs. Palmer greatly enjoyed associating with the deaf people of the capital city. In her absence Brother Palmer learned to feed himself as well as the chickens, cows, and so on, out on his little farm. He now understands the mystery of baking biscuits and cornbread, and of cooking vegetables as well.

Matt R. Mann is perhaps our closest and most interested student of political happenings; he keeps an eye on the barometer of party politics, and exults with glee over Democratic successes.

George Huff is thriving with his shoe-shop. He is not a dangerous competitor of Brother Midget's. It seems there is business enough for both of them.

#### Indianapolis.

With the help and aid of the Aux-Frats, our Fourth of July picnic was a very successful affair, surpassing any other picnic we have had for some time. This in spite of a rather smaller crowd than usual, a good many people being out of town at the time.

Roy Chambers is taking a two weeks'

vacation. He is reported as intending to visit Chicago.

The wives of a good many of the frats are away, and the grass widowers are forming an "old bachelor club."

A birthday surprise party for Rollin Yoder was held on August 2 at the home of Glenn Weimer. Bro. Yoder received many useful presents.

Rudolph Redlich of Springfield, Ill., was a visitor here July 31, and called on Clarence Corey and also on Hugh Gates of Richmond.

Clifford Ellerhorst and family of Cincinnati have been visiting Mr. and Mrs. Carl D. Fischer.

N. Lee Harris spent a brief vacation at Logansport.

Grand President Anderson gave Indianapolis Division an account of his eastern trip, and our Division wishes to express its appreciation of the kindness and honors shown to him by the eastern Divisions.

#### Brooklyn.

Brooklyn's Picnic on September 2 was well attended, many out-of-town fraters being present. Harvey Redman of Newark Division won the 100-yard dash, with Gerson Taube of No. 23 second.

Louis Kerner is back in "Little Ol' New York" after almost a year's absence. He certainly does look benefited by his long sojourn in Monticello and other places up-state.

Organizer John D. Shea, Alex L. Pacl, Wilbur L. Bowers and Joshua were at Albany Division's Labor Day outing.

Leonard Rabenstein and Harry Blechner have gone and got married.

William G. Lux, a brother of Frank Lux of Little Rock Division, has joined No. 23. He left for the North Carolina Institution for the Deaf, where he will take up his new duties as military instructor. We bespeak for him the support of any members down that way.

David Wax can be seen any day hitting it up on his new Harley-Davidson motor-cycle. Thus far, he has not put in any claim for accident benefit.

Bro. Pach will take another photo of Brooklyn Division at the October meeting. All who can should attend.

Organizer John D. Shea has appointed several deputies to act for him in various parts of New York and Brooklyn.

Jacques Alexander has been selected as chairman of our 1918 ball.

Philadelphia—1918. It isn't so very long away. Start saving.

#### St. Louis.

With Rev. Bro. Cloud as chairman, the Division intends having a Union Masquerade Ball with other societies of the local deaf some time this fall or early in the winter. The proceeds will go to the De l'Epee Memorial Fund. Full particulars will be given later.

Joseph Miller, a former resident of St. Louis, but now of Chicago, recently presented the Division with a handsome blank book cover for detachable leaves. This loose-leaf binder will come in very handy for the Division Treasurer.

E. G. Whitaker has found no place

as good as St. Louis and so he moved back early this month, finding the cost of living somewhat higher but well worth it.

Henry Gross of Fulton was in town last month visiting his sister, and while here was the guest of honor at a stag engineered by Brothers Burgherr and Arnot, who got together as many of the frats as could be secured on short notice.

Mr. and Mrs. Peter T. Hughes returned recently from a summer's stay in Chicago and had some of the fraters and Aux-Frats up at their home to hear the latest news and travel notes. A good time was had by the assembled guests.

St. Louis reports two marriages this month. The Division congratulates both of the bridegrooms with felicitations for the brides and best wishes for happy and prosperous wedded lives.

Leon J. Laingor left last month for the deaf colony at Akron, O., and from last reports is doing well, having secured permanent employment there.

Charles W. Haig met recently with a rather serious accident in the planing mill where he is employed. His fingers got tangled up with a saw and one of the digits was almost severed, with more or less injury to some of the others.

Wharton N. Bennett is on the sick list at present but is now on the road to recovery.

On account of conflicting plans, the picnic scheduled for Labor Day was switched to September 2. A crowd up to the usual standard came in the afternoon and evening and a good time was had. Prizes were won by Brothers Highes and Kieran. A balance on the right side of the ledger and a pleasant social affair were the net results of the day.

Rev. Dr. Cloud was in Chicago on business August 25-26 and paid a call at headquarters in the course of his stay.

#### New Haven.

New Haven Division held its annual outing on Labor Day at Double Beach, Branford. It was attended by about one hundred from all parts of the state as well as several from Boston, Springfield, and New York. This beach is well suited for picnic use by the deaf; it is fairly secluded, and the pleasure of the picnickers was not marred by the presence of rubbernecks. The auctioning off of the lunch-boxes enlivened things a lot and greatly added to the profits earned. The committee, composed of Moise Chagnon assisted by E. H. Hine and Patrick F. Williams are to be complimented on the manner in which the arrangements were carried out.

Three of the Cossette brothers are full-fledged frats. Two belong to this Division, and one to Hartford. One other brother has about decided to apply for membership next month. If he comes in, that will make four of 'em. Can any other state show a quartet of brothers like this?

Edward J. Fitzpatrick of Waterbury is the first Connecticut member to be insured for the limit of \$2,000. Who will be the next?



Philip Cossette of Bridgeport and Miss Cimerina of Waterbury were married about two months ago. Their friends extend hearty congratulations. Bro. Cossette is sergeant-at-arms of our Division.

#### Los Angeles.

The frats of Los Angeles are preparing for a bazaar to be given on Saturday, December 9 at Walker Auditorium, 730 S. Grand Avenue. The committee in charge is composed of Milton M. Miller, chairman, Leon A. Fisk, Clarence H. Doane, Edmund M. Price, and Simon Himmelschein. This committee is asking all who are interested and willing to aid to help stock the bazaar by contributing such articles as they may desire—articles of needlework and so on. Donations may be sent to Clarence H. Doane, 4731 W. Budlong Ave., Los Angeles; or may be left with any member of the committee.

#### Atlanta.

To the great surprise of many friends W. E. Gholdston, after fifteen years with the Foote and Davies Co., a big printing establishment, left on September 1 for Jacksonville, Florida, to join his wife. They may reside there permanently. The fraters regret to see him go.

Fred J. Hart of Savannah has been recovering from an operation for appendicitis, which was successfully performed at a large sanitarium in August. He is now feeling well and happy, and glad to be rid of his old trouble.

Mr. and Mrs. L. B. Dickerson, formerly of Atlanta but now of Leesburg, Ga., ran down August 10 for a few days at Savannah and Tybee Beach. Fred Hart and others had planned to entertain the visitors with a big basket dinner on the beach, but Bro. Hart's illness prevented this. The visitors had a big time anyway. Bro. Dickerson is foreman of the Lee County Journal, including the job department, and it is prospering finely under his management.

#### Kansas City.

Walter Chase spent his month's vacation in the country visiting relatives. He has just got back home, reporting a grand time. He has not yet returned to work, since the factory where he is employed has been closed on account of the slackness of orders.

Lawrence Richardson and his bride have been in Colorado Springs all summer. Mrs. Richardson's health is improving rapidly and they really hope to be back home this fall.

Kansas City Division had an outing at Bonner Springs, eighteen miles west of town, on Sunday, September 3. Charles Hartman was chairman of the committee on arrangements for the outing. The picnickers rode out and back in an auto truck. They reported an enjoyable time. Swimming, boating, and baseball were the diversions.

Paul Glasscock has just returned home from a visit to St. Louis and Cincinnati. He looked for work in these cities, but got homesick and so came back home.

The oldest son of our lately-deceased

Bro. Sterrett fell from a tree the other day and sustained a severe injury to his arm by striking on the pickets of a fence. The doctor took eight stitches to close the wound. At the time of writing, the boy is reported to be improving.

#### Hartford.

The Frats, Alumni, and Nads of Hartford have combined for a joint FAN dance on October 28.

Willard Frazier regaled Hartford Division at its September meeting with an account of his recent visit to Chicago.

#### Portland (Me.).

There is a story about Bro. Prinn, our Division Treasurer, going the rounds down here in Maine. It seems that when President Wilson called out the state militia, Bro. Prinn was loafing, and one of his friends suggested that he enlist in the National Guard and go to the border and help catch Villa. Bro. Prinn replied that they wouldn't take him because he was deaf, but was persuaded to try. So they both went around to the recruiting office, and Prinnie stepped up to the officer in charge and said he wanted to enlist. Bro. Prinn speaks well and is a pretty good lip-reader, so the officer did not tumble to his being deaf. He was ordered to strip for examination, and passed. When he had finished dressing, the officer told him to walk across the room and back again. This is where Prinnie got caught. When he was halfway across the officer said, "Halt." But Prinnie didn't hear him and kept right on walking. Of course, the officer "got wise," and Bro. Prinn was "discharged" then and there. What the recruiting officer said is best omitted. Prinnie wanted to be a patriot, but couldn't quite out it over.

Elmer D. Fogg has gone to Lake Moxie, up in the heart of Maine, to recuperate after his recent severe illness.

Ernest Morrell has left Lewiston and gone to Canada, looking for employment. He has relatives up that way. He spent a week in Waterville with his father, on his way.

A. L. Carlisle held religious services for the deaf in Gardiner and Waterville recently. Meetings were well attended. After services at Gardiner, all were invited to Mr. and Mrs. Kimball's for supper. After the dishes were cleared away, a very enjoyable evening was passed in chat and storytelling, until the last guest departed a little after midnight.

#### Portland (Ore.)

Sanford Spratlen is a lucky frat. Some time ago the house on a lot adjoining his was burned completely to the ground and only by playing a steady stream of water on his own house was it saved from a similar fate. Now, only a few weeks ago another adjoining house was burned down while his own escaped again. Of course he suffered a little damage in both instances, but not much, and he was able to collect something from the insurance people.

Fred S. Delanoy and his oldest boy are now at work in the mill where Bro.

Delanoy used to work before he went to Salem.

P. L. Axling, who was transferred to this Division from Seattle over a year ago, is now located in Council Bluffs, Iowa, and we have regretfully given him a transfer to Omaha Division.

J. Frederick Meagher [Do you mean Jimmie?—Ed.] has just finished his course at the linotype school in San Francisco. We know he is now able to run the blamed machine, for he linotyped a letter to us a short time ago besides a poem in prose form from which we gather he is much in love with the intricate Mergenthaler. He and Mrs. Meagher were planning to visit Los Angeles before returning to take up their work when school opened at Vancouver, Wash.

At this writing all the local frats are back at work, for which we are thankful.

Arthur W. Stalker motored over from Silverton a fortnight ago in his father's machine and took the Schneiders out joy-riding along the paved county roads. It was a fine trip.

Charles R. Lawrence has moved himself and family to Vancouver, Wash. They will live in the home of Mrs. Lawrence's parents while the latter are making an indefinite stay in sunny California. Bro. Lawrence will go back and forth from his regular work here by the interurban.

#### Newark.

The engagements are announced of Fred W. Bouton to Miss Jemima Smith of Paterson, Harry L. Redman to Miss Rose Troyano of Paterson, and Peter W. Pace to Miss Vallie R. Gunn of Jersey City. The dates of the weddings have not yet been given out.

#### Seattle.

Division No. 44 has elected John Bertram, secretary, and Alfred K. Waugh, treasurer, to fill vacancies created by the prospective departure for the east of Dr. Olof Hanson.

At the September meeting John Gustin was admitted as a social member.

#### Cedar Rapids.

Mr. and Mrs. Carl Osterberg have come back from wild and woolly Wyoming to live in Cedar Rapids again.

#### Huntington.

William Jermyn has succeeded Joseph Turvey as Division treasurer. Bro. Turvey has moved to Cleveland, where he has secured a good job.

Nevil Marshall attended the reunion at Columbus, and later got a job in Cleveland, O. Both Bro. Turvey and Bro. Marshall have written friends here and say that they like Cleveland and like their new jobs.

Mr. and Mrs. John M. Jarrell of Portsmouth, O., were in Huntington recently over a Saturday and Sunday. They have been visiting John's relatives at Kenova, W. Va., about eight miles from here. They were on a two weeks' vacation. Bro. Jarrell says he is glad to be a frat, and knows that the N. F. S. D. is of great use and benefit to its members.



Domenico Biagi and William Wilds attended the Ohio reunion at Columbus. They say it was very successful.

Rev. H. C. Merrill of Washington, D. C., was in our city on September 5 to hold a service. Rev. Bro. Merrill attended the convention at Wheeling, and showed there his good zeal and spirit for the N. F. S. D. We hope he will come again soon—say on October 29, so that he could be here for our Halloween social on October 28.

Cary Twyford, who was recently admitted as a member of this Division, is now in Akron, O., where he has obtained work as a cleaner and presser. We have not heard anything from him at all, and, for all we know, he might be in Europe, fighting in the war.

Elasco Burcham of Columbus has been spending two weeks here, visiting his brother Grover. He recently returned to Columbus to assume his duties as supervisor of boys at the Ohio School for the Deaf.

#### Albany.

Our Labor Day picnic, held at Scandaga Park, was voted to be the best on record. It certainly was a notable success as to attendance and also in a financial way—despite the scare about infantile paralysis and the fear that a great railroad strike would interfere. All honor and credit to the committee in charge—H. T. Bailey, Edward Klier, J. F. Koepfer, John F. Lyman, Richard S. Geith, Frank Van Denburgh, and John Johannas. A pleasant surprise was the arrival in town of Brother Alex L. Pach, accompanied by John D. Shea, Wilbur L. Bowers, and three other frats from Newark, "Very Good, Eddie" Elsworth, Benjamin Schornstein, and Arthur Peterson. During the early afternoon, members and other visiting friends competed in athletic events. Good prizes were awarded to all winners. Under the direction of members of Albany Division who have won great reputation as culinary experts, a big dinner was served at noon. The picnic picture was taken by Frank Van Denburgh, assisted by Bro. Pach. After this, short addresses on the usefulness and value of the N. F. S. D. were made by Brothers Pack and Shea. One of the principal attractions of the day was the ball game between the teams representing Albany and Utica Divisions. Both nines were evenly matched and the game proved interesting throughout. The players entered into the spirit of the game with zest and determination to win. Both sides were heartily applauded by their loyal rooters. Here is the score by innings:

Utica .....	1 0 0 0 0—1
Albany .....	2 0 0 1 x—3

Batteries: Utica—McAllister, Green, and Muldoon; Albany—Lloyd and Cermack. Umpire—Bro. Elsworth, of Newark Division.

#### Rochester.

The Division's Fourth of July picnic was a great success. About ninety were in attendance. There were games and sports, prizes being awarded to the suc-

cessful contestants. Refreshments were served free to all who had paid admission. The committee who managed the affair should receive much credit. Here's hoping that next year's picnic will be equally successful.

Charles Marsh of Elmira was in town recently, and was initiated at No. 52's September meeting.

Mr. and Mrs. Albert J. Hockstuhel have just returned from New York. Mrs. Hockstuhel was there for several weeks, and enjoyed her visit greatly. Bro. Hockstuhel joined her there and spent his week's vacation with her in the "big town." He attended Brooklyn's Frat

picnic, and also saw a ball game between the Giants and Dodgers.

Mr. and Mrs. Francis C. Peterson spent a week in Jamestown, visiting relatives and enjoying the scenery along beautiful Chautauqua Lake.

A lawn fete held at the home of the Heffernans on August 19 was a pleasant and enjoyable affair. Robert E. Conley of Syracuse Division was a visitor.

We are very sorry to learn that Mr. and Mrs. Willis H. Denson met with an accident while motor-cycling in Pennsylvania recently. We hope they have quite gotten over their injuries, which we understand were not so very serious.

## The Woman Who Understands

Somewhere she waits to help you win,  
Your soul in her frail white hands;  
Somewhere the gods have made for you  
The woman who understands.

As the tide went out she found him  
Lashed to a spar of despair,  
The wreck of his ship around him,  
The wreck of his dreams in the air;  
Found him, and loved him, and gathered  
The soul of him to her heart,  
The soul that had sailed an uncharted sea,  
The soul that had sought to win and be free,  
The soul of which she was a part.  
And there in the dark'ning she cried to the man,  
"Rebuild the lost ship, for you can! Ay, you can!"

Helping and loving and guiding,  
Urging when that was best,  
Holding her fear in hiding  
Deep in her quiet breast;  
Hers was the courage that called him  
Back to the standard he lost  
When he tossed in the storm of the stress and the strife  
And thought himself through with the game of life,  
And ready to pay the cost;  
Watching and guarding and whispering still,  
"Win—for you can, and I know that you will."

This is the story of ages,  
This is the woman's way—  
Wiser than seers and sages,  
Leading us day by day;  
Facing all things with a courage  
Nothing can daunt or dim;  
Treading life's pathway wherever it leads,  
Brightened with flowers or entangled with weeds,  
If only she tread it with him;  
A guardian, comrade, impelling spur—  
The men who have conquered were helped by her.

Somewhere she waits to help you win,  
Your soul in her frail white hands;  
Somewhere the gods have made for you  
The woman who understands.

—J. Appleton.



## Akron.

NOTICE—Commencing in October, Akron Division will hold its meetings at Reindeer Hall, 112 South Main Street, 4th floor. The new meeting place is next door to the N. O. T. L. waiting-room. Please try to be present. Initiation will be in order, with other important business.

H. C. WARE, Secretary.

October payments are about due.

If you're a Frat, you're prepared.

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

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ARTHUR J. MYERS.....Rhode Island  
411 Webster Ave., Cranston, R. I.

Messrs. Afterawhile and Plentyoftime were to take some insurance one day, what hour they'd insure didn't matter a dime—they could manage it any old way. So they loitered about, drifted on with the tide, with excuses both flimsy and small, till each mother's son was knocked down, and died without any insurance at all.—Indemnity.

### Don't Lapse.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.—Court of Honor.

The man who really loves his family will not only provide for their wants while living, but will make suitable provision for their needs when death has deprived them of his breadwinning capacity. In no other way can the average wage earner do this so surely and effectively as through the medium of a life insurance policy in a safe and conservative fraternal beneficiary organization, such as the A. O. U. W.—Anchor and Shield.

To make mistakes is human, but to profit by them is divine.—Elbert Hubbard.

JESSE T. WARREN.....Tennessee  
1309 Calvin Ave., Nashville, Tenn.  
OLOF HANSON.....Washington  
4747 Sixteenth Ave., N. E., Seattle, Wash.  
JAMES A. PRING.....West Virginia  
1941 Fourth Ave., Huntington, W. Va.  
HENRY B. PLUNKETT.....Wisconsin  
782 Cass St., Milwaukee, Wis.

### DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.  
512 Masonic Temple—Second Saturday.  
Edward F. Toomey.....4161 S. Halsted St.  
DETROIT, No. 2.....Detroit, Mich.  
8 Avery Ave.—Second Saturday.  
Rion Hoel.....420 Hubbard Ave.  
SAGINAW, No. 3.....Saginaw, Mich.  
Second Thursday.  
Gottlieb Blerl.....Route 3, W. S., Saginaw  
LOUISVILLE, No. 4.....Louisville, Ky.  
Robinson Hall—Second Saturday.  
J. H. Mueller.....1072 E. Kentucky St.  
LITTLE ROCK, No. 5.....Little Rock, Ark.  
First Wednesday.  
Frank T. Lux, School for Deaf, Little Rock, Ark.  
NASHUA, No. 7.....Nashua, N. H.  
Mechanic Hall—First Saturday.  
Daniel Shea.....Derry, N. H.  
DAYTON, No. 8.....Dayton, Ohio  
A. I. U. Hall—First Saturday.  
Jackson Bates.....43 Calm St.  
BAY CITY, No. 9.....Bay City, Mich.  
White Eagle Hall—First Monday.  
C. F. W. Lawrence.....3312 N. Water St.  
CINCINNATI, No. 10.....Cincinnati, Ohio  
Court & Central Ave.—First Saturday.  
Emil Schneider.....1923 Montrose St.  
EVANSVILLE, No. 11.....Evansville, Ind.  
Y. M. C. A.—First Monday.  
Adolph Brizlus.....1718 Canal St.  
NASHVILLE, No. 12.....Nashville, Tenn.  
Y. M. C. A.—First Saturday.  
Jesse T. Warren.....200 Third Ave., North  
SPRINGFIELD, No. 13.....Springfield, Ohio  
Zimmerman Bldg.—Second Saturday.  
J. E. Pershing.....525 W. Southern Ave.  
OLATHE, No. 14.....Olathe, Kan.  
First Tuesday.  
E. H. McIlvain.....Lock Box 212  
FLINT, No. 15.....Flint, Mich.  
Moose Temple—Second Tuesday.  
E. Morris Bristol.....623 E. Third St.  
TOLEDO, No. 16.....Toledo, Ohio  
Mitchell Hall—First Saturday.  
Nathan P. Henick.....2132 Vermont Ave.  
MILWAUKEE, No. 17.....Milwaukee, Wis.  
300 Fourth St.—First Saturday.  
Samuel Sutter.....1403 20th St.  
COLUMBUS, No. 18.....Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.  
Fred G. Schwartz.....1013 E. Rich St.  
KNOXVILLE, No. 20.....Knoxville, Tenn.  
Masonic Temple—Second Tuesday.  
L. A. Palmer.....P. O. Box 590, Knoxville, Tenn.  
CLEVELAND, No. 21.....Cleveland, Ohio  
West Side Turn Hall—Second Saturday.  
Louis Williams.....2239 W. 91st St.  
INDIANAPOLIS, No. 22.....Indianapolis, Ind.  
I. O. O. F. Hall—First Wednesday.  
Richard Phillips.....1329 N. Illinois St.  
BROOKLYN, No. 23.....Brooklyn, N. Y.  
Imperial Hall, 360 Fulton St., Second Saturday.  
T. J. Cosgrove.....270 Degraw St.  
ST. LOUIS, No. 24.....St. Louis, Mo.  
1210 Locust St.—Second Friday.  
A. O. Steidemann.....1411 Newhouse Ave.  
NEW HAVEN, No. 25.....New Haven, Conn.  
201 Meadow St.—First Saturday.  
Joseph Leghorn.....30 Butler St.  
HOLYOKE, No. 26.....Holyoke, Mass.  
Bridge Street Turn Hall—Second Saturday.  
Philip Beausoleil.....369 Armory St., Springfield

LOS ANGELES, No. 27.....Los Angeles, Cal.  
730 S. Grand Ave.—First Tuesday.  
Tage E. Samuelson.....2222 Inez St.  
ATLANTA, No. 28.....Atlanta, Ga.  
Y. M. C. A.—First Monday.  
Ross A. Johnson.....17 W. Cain St.  
PHILADELPHIA, No. 30.....Philadelphia, Pa.  
1611 Columbia Ave.—First Friday.  
John A. Roach.....3737 N. Franklin St.  
KANSAS CITY, No. 31.....Kansas City, Mo.  
1109 Grand Ave.—First Saturday.  
Joe I. Jenkins.....2414 Askew Ave.  
OMAHA, No. 32.....Omaha, Neb.  
Labor Temple—Second Saturday.  
H. G. Long.....315 Grace St., Council Bluffs, Ia.  
NEW ORLEANS, No. 33.....New Orleans, La.  
1127 Galienne St.—Second Thursday.  
Henry J. Soland, Jr.....1016 Clouet St.  
KALAMAZOO, No. 34.....Kalamazoo, Mich.  
Second Saturday.  
Fred H. Wheeler.....P. O. Box 614  
BOSTON, No. 35.....Boston, Mass.  
Hibernian Hall—First Saturday.  
D. McG. Cameron, 3 Maywood Terrace, Roxbury  
PITTSBURGH, No. 36.....Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday.  
Samuel Nichols.....1425 Rutherford Ave.  
HARTFORD, No. 37.....Hartford, Conn.  
School for the Deaf—First Thursday.  
Edgar C. Luther, 1208 Park Ave., West Hartford  
MEMPHIS, No. 38.....Memphis, Tenn.  
Y. M. C. A.—Second Saturday.  
George N. Charter.....73 Monroe Ave.  
PORTLAND (Me.), No. 39.....Portland, Maine  
514 Congress St.—Second Saturday.  
C. H. Fritz.....11 Henry St.  
BUFFALO, No. 40.....Buffalo, N. Y.  
A. O. U. W. Hall, 7 Court St.—First Saturday.  
Aug. H. Staubitz.....26 Albert Ave.  
PORTLAND (Ore.), No. 41.....Portland, Ore.  
Y. M. C. A. Bldg.—First Saturday.  
W. F. Schneider.....2055 Holladay Ave.  
NEWARK, No. 42.....Newark, N. J.  
Springfield Av. and Broome St.—First Saturday  
Edward Bradley.....392 Plane St.  
PROVIDENCE, No. 43.....Providence, R. I.  
Crescent Hall—First Saturday.  
Fritz Ruckdeshel.....17 Roland Ave., Cranston  
SEATTLE, No. 44.....Seattle, Wash.  
Liberty Building—First Saturday.  
John Bertram.....Puyallup, Wash.  
UTICA, No. 45.....Utica, N. Y.  
Pythian Temple—First Saturday.  
John H. Thomas, Cemetery St., Frankfort, N. Y.  
WASHINGTON, No. 46.....Washington, D. C.  
Eagles' Hall, 6th and E Sts.—Second Tuesday.  
W. P. Souder.....120 Sixth St., S. E.  
BALTIMORE, No. 47.....Baltimore, Md.  
114 N. Paca St.—First Saturday.  
Orlando K. Price, Sr.....2916 Westwood Ave.  
SYRACUSE, No. 48.....Syracuse, N. Y.  
Griffin Square—Second Saturday.  
Robert E. Conley.....Box 94, Iilon, N. Y.  
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.  
Second Wednesday.  
Perry Williams.....1710 "A" Ave., E.  
HUNTINGTON, No. 50.....Huntington, W. Va.  
First Saturday.  
James A. Pring.....1941 Fourth Ave.  
ALBANY, No. 51.....Albany, N. Y.  
206 Washington Ave.—First Saturday.  
F. Lloyd.....88 Middle Ave., Saratoga Spa., N. Y.  
ROCHESTER, No. 52.....Rochester, N. Y.  
Engineers' Hall—Second Saturday.  
F. C. Peterson.....11 Kindolf St.  
SAN FRANCISCO, No. 53.....San Francisco, Cal.  
1254 Market St.—Second Saturday.  
Leandro Maldonado.....37 California St.  
READING, No. 54.....Reading, Pa.  
8th & Penn Sts.—First Saturday.  
James M. Williams.....924 Washington St.  
AKRON, No. 55.....Akron, Ohio  
112 S. Main St.—First Saturday.  
H. C. Ware.....Box 717, Kenmore, Ohio



# National Fraternal Society of the Deaf



## WHAT IT IS.

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

## WHEN AND HOW IT WAS ORGANIZED.

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

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

## ITS OBJECTS.

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

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

## MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

## COST OF JOINING.

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

## MONTHLY DUES.

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

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

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

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

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

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

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

## HOW FIGURED.

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (September 25, 1916), it has paid fifty-eight death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

For the Address of  
State Organizers,  
Grand Officers and a  
Directory of Divi-  
sions, See Page 15.