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The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly by Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Editorial Office, 201 N. Wells St., Chicago, Ill. Entered as second-class matter August 22, 1927, at the post office at Mount Morris, Illinois, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized July 17, 1918. Subscription price: One dollar per year.

Thirty-third Year

JANUARY, 1936

Number Six

## An Invitation

By  
GEORGE A. PERSELL



*WHEN* fleecy snow lies soft and deep,  
And summer flowers are fast asleep;  
When gleaming ghostly beeches shine  
Against the dusk of spruce and pine;  
And errant snowflakes here and there  
Like truants wander through the air;  
Then leave your books and hasten out  
And be a real red-blooded scout.

The hungry air will bite your nose  
And sting your cheeks and nip your toes;  
So pull your warmest stockings on,  
Your mittens, caps, and sweaters don;  
Pack up your rolls and bacon sweet—  
You'll need galoshes for your feet—  
Then hit the trail with laugh and shout  
And put the snowdrifts all to rout.

A rabbit track invites your skill  
To trace it far up yonder hill;  
The squirrel's footprints in the snow  
Record the mark of each small toe;  
And here a girdled sumac shows  
Where Molly Cottontail, who knows  
The gifts by Mother Nature sent,  
Has feasted to her heart's content.

So many things there are to see,  
The woods are full of mystery.  
Each thicket holds for eager eyes  
Some sight of marvel or surprise.  
The giant trees that stand so high  
Just nod their heads as you pass by,  
And darkly hint but do not tell  
Of sprites that in the woodland dwell.

Then leave the town and hit the trail,  
Dame Nature calls, so do not fail.  
For she has truths worth finding out  
By any real red-blooded scout.

## The Spotlight

By J. FREDERICK MEAGHER

**F**REAK Accidents puzzle insurance men—particularly when they occur right here in our official family. President Roberts, visiting the bedside of our Grand Old Frat, Washington Barrow (Certificate number eight), was greeted with this typical sign-tornado by the burly bull-elephant of our Grands: "Your Bobs-luck, bah! You auto 25,000 miles before Ford goes pinwheel-sky-rocket-siss-boom-tiger, bah! You never get a scratch, bah! Me, I am wise; I play safe and stay home; I take a five-inch stumble getting off a turtle-slow bus; I break my blush-blank ankle, bah! You and your Bobs-luck, bah!"

Our impulsive, rugged-rock of a Grand Trustee hits the nail on the head with that typical bluff, brusque Barrowism—"What can't happen, does happen!" The law-of-averages had Bobs slated for a coffin, Barrow booked for a waltz. Now look! Yet many a husky young frater lets his membership lapse because he is "so healthy nothing can't never happen nohow!"

### NEW YEAR RESOLUTIONS—NIX

Bobs—Let his insurance lapse.  
Barrow—Jump off a bus.  
Smith, 5—Sass "Popeye." (Last time, he went to bed for a month.)  
Conkling, 8—Write up our next smoker.

Leisman, 17—Fail to pick the prettiest peaches.

Peterson, 27—Forget to bribe judges at next Frat Derby.

Bishop, 28—Take course on "How to Get Slim."

Ferguson, 30—Save some of his Old Grandad for Spotty.

Herdtfelder, 47—Forget to bring a whole regiment of "Lady Baltimores" to Toronto.

Seaton, 50—Give up on his proposed volume of Big Shots.

Norton, 53—Admit San Francisco has earthquakes.

Hower, 55—Abandon DeSoto's Fountain of Youth.

Bowen, 61—Run out of fish-yarns.

Hiatt, 62—Decide number 12 is unlucky.

Northern, 64—Agree Denver '27 was hotter than KC '35.

Ascher, 67—Get a haircut like mine.

O'Leary, 76—Lick both pugs at our next Smoker.

Ford, 97—Change his name to Chevrolet (as personal favor to "Smitty.")

Reeves, 98—Be chief-judge at all Beauty Contests.

Sharp, 99—Take another poke at "Popeye."

Scarvie, 103—Stop being so shy with ladies.

Blount, 107—Admit California beats Florida.

Hunter, 113—Bless the insurance jassax who cancelled his policy as "an in-expert driver"—after he drove all over the U. S. last summer without even a puncture.

Gillen, 115—Lose his temper—just once.

Chicoine, 117—Admit our U. S. girls

excell that peachy French-Canadian wife of his.

All Other Grand Delegates and Conventioneers—Be glad we have none of that horrible KC heat right now at Christmastide.

"Peace on earth, good will to men"—  
Except those three Grand Sergeants! When Old Santa comes to fill their stocking I hope he leaves these presents shocking:—  
1 volume "Be Kind to Dumb Animals"; 1 bottle Rat Poison; 1 volume "Spanish Inquisition" (as if they need it); marbles, hoop, jacks, rattle, and a stick of dynamite. Merry Christ-mas.

Turkey-farming and poultry-raising are rated best line for deaf, by Oklahoman; one deaf turkey-expert in Minn. makes big money. Spotty found the drawback on visiting a hearing turkey-raiser, recently: fearing thieves, he has to sleep every night right in the barn housing his fowls, with two police-dogs large as cows—and eating more meat than his entire family . . . Ripley recently featured Helen May Martin, deaf and blind musician of Merriam, Kansas. Four years ago our Illinois Home for Aged Deaf tried to engage her for a benefit concert—but her mother said no dice. . . . Hitler, long sterilizing deaf-mutes, is now sterilizing the sign-language, according to newspapers. . . . Akron's Art Classen's little daughter won \$250 prize there for best photograph of kids. Both parents are of pure Teuton strain; Art was the famous forward-pass fullback of the Foltz-Moore Gallaudet teams, two decades ago. Please tell that to dear Mister Hitler.

North Carolina has three official state schools for the deaf; yes, three. Impossible? Simple. 1—school for white deaf; 2—school for negro deaf; 3—1935 legislature established a school for deaf Indians. Teacher is Mrs. George Bailey (Emily Blackwood of Gallaudet.) . . . One Nebraska pupil, aged 12, averaged \$5 each week-end last summer—caddy on a gold course. . . . Gallaudet College entrance examinations changed; now given only in Composition and Algebra—but "Comprehensive Tests" required in all other subjects except football. Students now forbidden to bring any motor-vehicle on college premises (same rule adopted by many large universities.) Playing colleges having up to ten times Gallaudet's enrollment, and taking lickings like true sportsmen, the football team was compelled to cancel balance of schedule early in November when injuries disabled so many men there were practically no subs left. This news made national newspaper space. Game guys, those Potomac pigskinners.

## Safe Driving

By F. H. D.

**I** AM one who is taking seriously the many excellent suggestions as to how to cut down the tremendous rate of automobile accidents and am making a conscientious effort to exercise caution, use common sense and be courteous to other drivers. I hope the number of drivers who feel the same way about it is legion for it looks to be the only logical way to accomplish the results desired. I have driven a car for many years and while I suppose I should

"knock on wood" when I say it, I have never been involved in even a minor accident. I am sure there are many laws designed to regulate speed, condition of car, equipment, etc., with which I am entirely unfamiliar and it is possible that I have violated some of them at times but I have always tried to remember that I am not the only fellow on the road and that the main object in operating a car is to get where I am going safely without encroaching on the rights of others or endangering their or my safety. I don't think there is much question but that a similar frame of mind on the part of every driver would come very near solving the preventable accident problem.

It is, I am convinced, the mental attitude on the part of individual drivers that is going to lower or raise the appalling accident rate and the problem is how to induce the proper mental attitude. I don't believe it can be done by law although I recognize that laws are necessary. The proper sort of propaganda will help. Horrible examples of the results of carelessness will help. The fear of losing the right to drive will help, when there is no danger of being caught. All efforts along this line with which I am familiar are based upon the threat of punishment or injury or damage and a threat is a challenge.

Probably a large percentage of drivers who have been in accidents have learned their lessons and are better drivers than before. Those who can not or will not learn from such an experience present a problem which is difficult to solve and puts just that much more burden on those who want to save their own and others' necks.

Now consider that large group of drivers who have never had an accident or those who haven't been involved in one for a period of years. If the accident rate is going to go up it will be on account of new drivers and those hitherto careful and successful ones. If this reasoning is correct, then it follows that those with good previous records are the ones which are going to have a noticeable effect for better or worse upon the future accident rate. They are all undoubtedly proud of their records but do not go around boasting about it. It is decidedly worthwhile to keep those records good.

I believe that if a suitable and workable plan could be devised which would give some recognition to a clean record it would have a splendid effect. In other words, attack the problem from exactly the opposite angle. I do not know just how it could best be done but the idea in general would be to furnish every such driver with an official car insignia which would plainly announce that he had never had an accident or that he hasn't had one for so long that he may be considered a safe driver. I think that if my license plate had a distinctive color or an emblem which would tell this story I would be conscious of it every time I took my car out of the garage and that I would exercise even more than usual care to avoid the loss of my right to display it.

## NOVEMBER COLLECTIONS

Grand Division	\$ 30.93
Chicago No. 1	324.81
Detroit	151.53
Saginaw	29.74
Louisville	65.44
Little Rock	103.93
Dayton	38.88
Cincinnati	147.34
Nashville	33.05
Olathe	41.55
Flint	123.80
Toledo	96.44
Milwaukee	105.49
Columbus	210.80
Knoxville	59.29
Cleveland	159.51
Indianapolis	119.48
Brooklyn	555.59
St. Louis	241.22
New Haven	46.83
Holyoke	59.21
Los Angeles	240.80
Atlanta	110.90
Philadelphia	286.13
Kansas City	109.10
Omaha	56.85
New Orleans	69.63
Kalamazoo	38.62
Boston	180.62
Pittsburgh	95.59
Hartford	51.50
Memphis	94.62
Portland, Me.	41.36
Buffalo	62.25
Portland, Ore.	81.38
Newark	82.51
Providence	71.91
Seattle	90.04
Utica	121.43
Washington	160.17
Baltimore	153.57
Syracuse	47.44
Cedar Rapids	37.70
Albany	59.78
Rochester	89.54
San Francisco	67.97
Reading	101.95
Akron	266.12
Salt Lake City	66.53
Rockford	79.10
Springfield, Ill.	38.05
Davenport	31.70
Worcester	37.74
St. Paul-Minneapolis	240.33
Fort Worth	37.83
Dallas	77.66
Denver	66.11
Waterbury	37.21
Springfield, Mass.	64.49
Waco	51.78
Bangor	44.69
Kenosha	33.96
Birmingham	59.59
Sioux Falls	106.61
Wichita	49.66
Spokane	56.49
Des Moines	38.88
Lowell	31.06
Berkeley	72.60
Delavan	47.99
Houston	71.41
Scranton	46.36
Richmond	49.87
Johnstown	81.92
Manhattan	270.70
Jacksonville	38.92
Lewiston	41.75
Peoria	32.16
Jersey City	95.34
Bronx	129.11
Columbia	59.25
Charlotte	75.75
Durham	81.90
Dubuque	13.67
Grand Rapids	24.58
Toronto	247.38
Duluth	30.08
Canton	18.39
Faribault	69.11
South Bend	46.33
Council Bluffs	79.37
Fort Wayne	39.76
Schenectady	31.31
Chicago No. 106	92.94
Miami	28.33
Binghamton	59.85
Wilkesburg	52.96
San Diego	22.22
Eau Claire	54.45
Sulphur	43.19
Vancouver	28.10
Westchester	32.47
Queens	56.10
St. Augustine	27.63
Montreal No. 117	43.88
Montreal No. 118	48.18
Total collections	\$9,248.12

## TREASURER'S STATEMENT FOR NOVEMBER, 1935

Balance and Income	
Balance, Oct. 31, 1935	\$1,873,079.35
Division collections	9,248.12
Interest, mortgage loans	1,558.56
Interest, Bonds	1,602.87
Indemnity fund premiums	8.75
Property insurance premiums	65.10
Rents	1,960.75
Lodge supplies	4.40
Exchange on checks	2.20
Advertising in "The Frat"	6.00
Recording and registry fees	5.00
Total balance and income	\$1,887,531.10
Disbursements	
Death benefits	\$ 1,982.00
Sick benefits	1,440.00
Accident benefits	720.00
Old-age income payments	80.87
Clerical services	190.00
Furniture and equipment	20.48
Legal services	425.00
Investment expenses	3,132.62
Office expenses	83.69
Officers' and Trustees' salaries	787.48
Official publication	202.13
Postage	30.67
Printing and stationery	5.00
Property insurance premiums	57.60
Rents	162.50
Total disbursements	\$ 9,320.04
Recapitulation	
Balance and income	\$1,887,531.10
Disbursements	9,320.04
Balance, Nov. 30, 1935	\$1,878,211.06

## TRUSTEES' REPORT

Ledger Assets, Nov. 30, 1935	
Real estate	\$ 221,636.21
First mortgage loans	909,681.64
First mortgage bonds	222,938.84
U. S. Government bonds	80,643.76
State bonds	209,794.24
Municipal bonds	118,870.77
Canadian bonds	21,066.74
Cash in banks:	
City Natl. Bank & Trust Co.	40,225.59
Continental Illinois Bank & Trust Co.	41,349.92
Bank of Montreal	11,754.56
Cash in Society's office	248.79
Total ledger assets	\$1,878,211.06
Balances in Funds	
Reserve fund	\$1,642,583.09
Mortuary fund	83,690.54
Sick and accident fund	85,763.73
Accumulated interest	49,648.58
Convention fund	10,168.39
Indemnity fund	1,632.94
General expense fund	4,728.79
Total in all funds	\$1,878,211.06

## THE GET-ONE DEGREE

Chicago No. 1—Roy Lowe, A. L. Roberts.
Detroit—Thomas Kenney.
Cincinnati—James Shepherd.
New Haven—Moise Chagnon.
Los Angeles—Joe Greenberg (2), J. A. Goldstein.
Kansas City—Fred Brantley.
Boston—Michael Convey.
Seattle—Alfred Goetz.
Washington—Edward Isaacson.
Salt Lake City—Alfred Keeley, George Larame, Milo Cutler.
Davenport—Charles Loughran.
Wichita—A. G. Grier.
Delavan—Marvin Hirte.
Duluth—Louis Burns.
Chicago No. 106—Anthony Adducci.

## NEW MEMBERS

Chicago No. 1—Walter Battersby, Robert Leonard.
Detroit—Hugo Bufo.
Cincinnati—Dawson Watkins.
New Haven—Joseph Mazakas.
Los Angeles—Samuel Kadish, Guy Walker, Edward McNulty.
Kansas City—Albert Stack.
Boston—Alfred Oliver.
Seattle—Alfred Lee.
Washington—Jack Montgomery.
Salt Lake City—Alton Fisher, Wayne Stewart, Albert Brav.
Davenport—William Loughran.
Wichita—Frank Burgess.
Delavan—David Brethauer.
Duluth—Glen Clark.
Chicago No. 106—Paul Moeller.

## NOVEMBER DISABILITY CLAIMS

Erik Engh, St. Paul	\$ 50.00
*A. F. Japes, Detroit	10.00
*H. J. Tucker, Springfield, Mass.	250.00
C. A. Hagel, St. Paul	35.00
George Hagan, St. Louis	50.00
Daniel Lynch, Jr., St. Louis	30.00
Joseph Weisman, Manhattan	30.00
Max Neufeld, Brooklyn	150.00
Joseph Margolis, Syracuse	50.00
S. O. Miller, Dayton	30.00
*S. B. Alley, Washington	20.00
*Charles Whittet, Kalamazoo	45.00
*J. M. Judge, Cincinnati	20.00
*Frank Nastase, Johnstown	40.00
*T. J. Jones, Delavan	30.00
C. W. Pace, Newark	10.00
C. G. Hutton, Berkeley	25.00
Moise Chagnon, New Haven	30.00
Simon Hendrixson, Chicago No. 1	20.00
M. A. Schuettler, Chicago No. 1	50.00
Reubin Pois, Olathe	180.00
Samuel Goldberg, Manhattan	150.00
Louis Hagan, Manhattan	30.00
Walter Krohngold, Akron	60.00
A. C. Gelinske, Cincinnati	15.00
*F. E. Bartlett, Atlanta	60.00
*Joseph Weinberg, Boston	20.00
*Thomas Muldoon, Utica	150.00
*C. W. Hill, Sulphur	45.00
P. O. Hudson, Worcester	50.00
Antonio Chicoine, Montreal No. 117	75.00
Aurele Brisebois, Montreal No. 117	120.00
J. T. Flood, Washington	10.00
P. J. DiAnno, Brooklyn	135.00
Anton Wagner, Cleveland	10.00
Fred Hampton, Portland, Ore.	30.00
D. F. Speece, Philadelphia	15.00
*R. J. Lapan, Springfield, Mass.	20.00
*L. L. Edmondson, Durham	10.00
Total for the month	\$2,160.00

## NOVEMBER DEATH CLAIMS

Paid to Edith J. Webb, Rock Island, Ill., for death benefit of Edgar D. Webb, certificate No. 3183-C, deceased Oct. 20, 1935, \$847.00.  
 Paid to the estate of the deceased for death benefit of John L. O'Brien, certificate No. 6038-C, deceased Oct. 19, 1935, \$135.00.  
 Paid to Louise K. Flood, Washington, D.C., for death benefit of John T. Flood, certificate No. 2354-E, deceased Oct. 3, 1935, \$1,000.00.

## OBITUARY

JOSEPHUS HUNTINGTON, 73, of Springfield Div. No. 58, died Nov. 23, 1935. He joined the Society Dec. 1, 1917, and held certificate No. 3659-C.  
 ERNEST W. CRAIG, 55, of Chicago Div. No. 1, died Nov. 23, 1935. He joined the Society Dec. 1, 1920, and held certificate No. 5580-D.  
 ALVA D. ALLEN, 66, of Portland Div. No. 41, died Dec. 2, 1935. He joined the Society March 1, 1915, and held certificate No. 2297-D.  
 ANTHONY GARBARINO, 49, of St. Paul-Minneapolis Div. No. 61, died Dec. 4, 1935. He joined the Society Aug. 1, 1918, and held certificate No. 4116-D.  
 BASIL A. GRIGSBY, 49, of Columbus Div. No. 18, died Dec. 9, 1935. He joined the Society April 1, 1909, and held certificate No. 667-D.  
 ARTHUR H. CLANCEY, 64, of Cincinnati Div. No. 10, died Dec. 14, 1935. He joined the Society Dec. 1, 1922, and held certificate No. 6347-E.

## MARRIAGES

July 15—Arthur Merklein, Maplewood, Mo., and Viola Zumwalt, Fulton, Mo.  
 August 31—Paul Albert, Meyerstown, Pa., and Edith Akers, Laureldale, Pa.  
 October 1—Howard McElyea, Nashville, Tenn., and Martha Ray.  
 November 2—John B. Davis and Catherine Havens, both of Washington, D.C.  
 November 10—Samuel Marcus, Newark, N.J., and Sophie Hochmeyer, Brooklyn, N.Y.  
 November 14—Frederick Brown and Gwendolyn Egginton, both of Toronto, Ont.  
 November 23—Christian Unger, Philadelphia, Pa., and Elsie Zalesky, Bethlehem, Pa.  
 November 28—Allan Whittaker and Josie Bernard, both of Los Angeles, Cal.  
 December 7—Tony Peperati and Josephine Gottuso, both of Utica, N.Y.  
 December 9—Nathan Fadden and Anna Burgess, both of Chicago, Ill.

## ENGAGEMENTS

Frederick Buenzle, Palo Alto, Cal., and Hilda Blacklund, Berkeley, Cal.  
 Frank Sholes, Jr., Providence, R.I., and Sarah Chadburn.  
 Leonard Benjamin, Dolgeville, N.Y., and Sophia Wrobel.  
 Charles Sellers, Jacksonville, Ill., and Dorothy Shandrow, Alsey, Ill.



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**ARTHUR L. ROBERTS**.....Editor  
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Articles for publication must reach the Home Office by the 10th of the month.

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

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

Subscription price: One dollar per year.

**ADVERTISING RATES:**

For six insertions or more, each insertion full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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



JANUARY, 1936

## Tail Spins

WE NOTE that Sammy Hoare of the British Foreign Office slipped on the ice—diplomatic and otherwise—skinned his nose, and skinned himself out of a job. Poor Sam. We heartily sympathize with him. Ice that tinkles in a cheering glass is O.K. but ice that glistens underfoot is something else again. We regard ice with awe, and give it a wide berth.

The denizens of Gumville—sometimes known as Akron—are adept at negotiating the steep hills and curves of their town when ice is in evidence. They merely release the clutch and slide down, and with the momentum gained slide up—and through—obstructions. "Bum" Schowe claims he once slid through a row of stalled trucks, a trolley car, a pie-wagon, and into the editorial office of the Division Journal. The only mishap was a blackberry smear from ear to ear. His luck holds.

Ours didn't. The great Buckeye state falls down on road building. It builds them narrow with the surface curved like the side of a beer keg, and it neglects to put in protecting fences. Ice on such roads can afford considerable diversion to motorists. They can perform figure eights with comparative ease and go into tail spins without any appreciable effort. We know, for we did. The result was our redoubtable Lizzie did some fancy curves, leaped an eight-foot embankment, plowed up a farmer's field—to his considerable chagrin—and decided to call it a day by toppling over into the ditch. At the height of the excitement, a twist of the steering wheel

enabled us to avoid a telephone pole by inches, otherwise the engine would have been rammed through our cosmos back into the trunk. It would have been good night and daisies. That it wasn't may be a source of regret to some.

The courtesy of Ohioans is proverbial, especially that of the highway police. In no time we had succor and a doctor from the highway department was on the scene. His services were not needed beyond a little iodine for a bump or two. It was five o'clock, we were twenty-five miles from Gumville, our appointment called for a personal appearance at 7:30. The obliging highway cop bundled us into his flivver and got us to Gumville on the dot. Thus was the day saved.

Gumvillians can and do put things over in style. We were immediately struck with the versatility of George Barron, toastmaster, product of Mt. Airy, and his masterly use of the good old sign language. We have no doubt Georgie was long ago given up as a bad job, an outcast, and heretic by Mt. Airy. We still chuckle at the antics that boy can perform with his arms—and feet. Then there was that former Gumvillian, Guilbert Braddock, now a shining light in Gotham, whose solemn mein is belied by a keen wit and a deep sense of humor. The crusading Byrd Ayers held the center of the stage for quite a while, and as a slinger of the sign language Byrd has no compeer. The rest of the program was tops—with the exception of our own personal appearance. Our upper story was still performing curlycues and tail spins. When Bill Pfunder got up to add to the gaiety of the occasion, it reminded us of the time Bill, born and bred in New England, made his first and only trip west—as far as Omaha—looking out of the car window for Indians, and encountering a grizzly bear. The bear chased Bill all through Omaha, and he swears he will never go west again. “Bum” Schowe, major domo of the festivities, modestly kept himself in the background but everybody knew “Bum” was on the job. The success of the affair was a great credit to him and his hardworking committee.

## Build-Up

WE GO into the New Year determined to see a substantial increase in our membership. To this end we are offering inducements in the way of cash payments for the securing of new members. This offer is open to every member of the order.

See announcement on another page of this issue.

When a member obtains five new members, his name and the number of members secured by him will go into a special list published in "The Frat" from month to month. At the end of the year, every member who has obtained at least five new members will receive a cash payment from the Home Office. This, in addition to the endorser's fee given by Divisions will make it worth while to obtain as many members as possible.

Get application blanks from your

Division secretary, and get busy. We want every member to bring in at least five new members during the year. Tell your friends and acquaintances about the advantages offered by the Society, the insurance it affords in case of death, sickness, and accident, its facilities for good fellowship, the prestige of belonging to the greatest organization of the deaf in the world.

You will find many who are only waiting to be asked to join. Put punch into your efforts. Bring them in. We are on the Build-Up. Let's build a bigger and better Society, not next year, or the year after, but NOW. RIGHT NOW.

## Paid-up Members

WE ARE afraid that a large number of our members who have in past years been forced by circumstances beyond their control to take out paid-up insurance and become inactive members, are unaware of their privileges of reinstating to active membership on their paid-up basis.

It is the duty of deputy organizers and other Division officers to acquaint these members with their privileges. The requirements can without doubt be met by a considerable number of such paid-up members. No new entry fee is required, active membership requires only the minimum dues, and if an acceptable certificate of health can be furnished, sick and accident benefit coverage may also be had at slight additional cost.

A determined effort should be made by every Division to canvas all paid-up members, acquaint them with their privileges, and get as many as possible back into active membership again.

## Old Year Out

WITH the closing of the year, the Home Office goes into its annual rush in preparing reports to the various State Insurance Departments in this country and Canada. For the next two or three months, the staff will be working day and night in getting out these reports and in making the annual valuation of certificates.

Routine work will of course be carried on, but we ask the kind indulgence of our members at this time. Their needs will be taken care of with all possible dispatch, considering the circumstances.

»»»»»»»»»»»»»»»»X X X««««««««««««««««

Today is the tomorrow  
you worried about  
yesterday—and all is  
well.

[illegible]



## DIVISION NOTES

### January

1. Open house.....Indianapolis
3. Installation of officers.....Chicago No. 1
3. After meeting social.....Kenosha
3. Installation and social.....Atlanta
4. Installation of officers.....Berkeley
4. Installation-reception.....Springfield, Mass.
4. Bingo party.....Providence
4. Card party-installation.....New Haven
4. New Year party.....Fort Worth
4. "First series" of parties.....Delavan
4. New Year celebration.....Little Rock
4. Social.....Dayton
4. Card social.....Buffalo
4. Whist party.....San Francisco
4. Party.....Des Moines
6. Social.....Sulphur
7. Smoker.....Dallas
10. Evening of magic.....Toronto
11. Social.....Detroit
11. 5th anniversary banquet.....Westchester
11. Installation.....Lowell
11. After meeting social.....Portland, Me.
11. Social.....Cedar Rapids
11. Open house.....Council Bluffs
12. Movies.....Montreal No. 117
18. Social.....Toledo
18. Bingo party.....Peoria
18. Movies.....Wilkinsburg
25. Mid-winter social.....Columbus
28. Social.....Scranton

### February

1. Annual ball.....Philadelphia
2. Theatrical social.....Columbus
8. Social.....Detroit
8. Annual ball.....Brooklyn
8. Masquerade.....Milwaukee
8. Beano.....Lowell
15. Movies.....Wilkinsburg
15. Mask ball.....St. Louis
15. Box social.....Cleveland
15. Mask ball.....Utica
22. Masquerade ball.....Chicago No. 1
22. Geo. Washington social.....Syracuse
22. Ball.....Westchester
22. Ball.....Baltimore
22. Geo. Washington party.....Wichita
22. New Deal social.....Fort Wayne
29. Vaudeville and dance.....Jersey City

### March

2. Stage show.....Columbus
7. Social.....Fort Worth
14. St. Patrick dance.....Detroit

**BOSTON (By P. F. Amico)**—There was a large attendance at our December meeting to help in the election of new officers for 1936. A clean sweep was made, the only officer re-elected being the veteran treasurer. With new blood and plenty of enthusiasm, prospects are good for the coming year.

Brother Convey, our energetic go-getter, is at it again, bringing in another new applicant at the December meeting. Wake up, boys, and show him that he is not the only one who can rope 'em in!

The Boston Silent Club, which is 50 percent Frat, has applied for a charter, and will have a hearing at the State House on Dec. 20. Here's hoping they have their desire granted.

With this issue the writer retires as correspondent. Brother Cameron succeeds him.

**ST. LOUIS (By R. M. Hutchings)**—As a result of election there will be several new faces at the various stations. Some of these new officers never held office before, but we believe they will make good, and be a credit to us.

The mask ball to be held on Feb. 15 will be under the direction of Fred Drum, assisted by Brothers Stocksick, Bueltemann, Lynch and Griser. It will be held at Jeffa Hall, Lafayette and Jefferson Aves. Refreshments will be served, under the personal direction of "Chef" Drum. Good music will be furnished for dancing. Tickets from members, 40c; at door, 50c. Come one, come all.

A Merry Christmas to all.

**NEW HAVEN (By Clarence Baldwin)**—New Haven Division had a card party following the meeting on Dec. 7. The committee in charge was much surprised to find the cash customers totalled 75. This is the largest attendance we have welcomed at our monthly affairs in a

good long time. The committee feels it is the result of their good work during the past year, and hopes for such large attendances every month during 1936.

Matthew Bakos of Bridgeport, was the unfortunate victim of a hit-and-run driver after attending our Nov. 9 frolic. It seems it was 1 a.m., and Bro. Bakos had already reached Bridgeport and was crossing the street near his home when this auto came from nowhere, struck him, hurled him 30 feet and fled. He was taken to the hospital with a broken leg and other injuries. His life was despaired of for a long time, but the doctors believe he will pull thru now. Witnesses noted the marker numbers of the auto, and the driver was arrested shortly after the accident. Bro. Bakos will be compelled to remain at the hospital many more weeks however. The entire Division hopes for his speedy and complete recovery.

New Haven Division No. 25, the oldest Division in the state of Connecticut, wishes the Grand officers and entire membership of the N.F.S.D. a Very Merry Christmas and a Happy and Prosperous New Year.

**SEATTLE (By N. C. Garrison)**—The Annual Election is over. Now let's get busy and round up all the young fellows who have been putting off joining. Six members for 1935 was way below our quota. Let every member consider himself as a committee of one to bring in a new member in 1936.

John Gerson, James Lowell, Stanley Stebins, Holger Jensen, and James Scanlon, were non-resident members present at the December meeting.

Bro. Hoelscher is again back at work, after his long lay off due to being struck by an auto a year ago.

Bro. Bradbury was chosen chairman of a committee to look for a new hall for our meetings, as some members are far from satisfied with the management of the hall we have used for nearly five years.

John Gerson has one of the finest little farms in the county. His principal crop is cherries and some nuts. A modern home with furnace, hardwood floors and built-in-features and his charming wife's hospitality make his home a mecca for many friends when they are in that part of the county. Bro. Reeves has a five-acre farm about five miles farther from Seattle on the same highway.

**SAN FRANCISCO (By H. O. Schwarzlose)**—The December meeting brought out every resident member on the rolls, and several non-residents. Election of officers was spirited and the new men are of the highest caliber. We can foresee great things for 1936.

The President, Vice President, Director and Sergeant are non-resident members. They were elected not only because of their ability and trustworthiness, but also as an inducement for other non-residents to appear at meetings. For the past year non-resident members have not attended meetings as often as the Deputy Organizer could wish. Now that business is on the increase, we expect a "full house" at future meetings, and hope that our lapsed members will return to the fold. The 1935 membership committee, consisting of the whole division, was re-elected for 1936 to carry on the good work and build up the Division.

The Aux-Frats held their meeting and election at the same time as Div. 53 (in another room). The officers were all re-elected. President, Miss Martha Hoffman; Secretary, Mrs. H. O. Schwarzlose; Treasurer, Mrs. Wm. Tripp. A whist social will be held after the January meeting, and the Aux-Frats will serve refreshments. No increase in prices. Be sure to save the date. Remember, Jan. 4, 1936.

The Division wishes the entire N.F.S.D. and Aux-Frats a very Merry Christmas and a Happy and Prosperous New Year.

Bro. and Mrs. Whitworth have returned to their home in Newman, after a year in Seattle. Bro. Whitworth attended the December meeting in company with Bro. Valiant, and both were given a royal welcome.

**PITTSBURGH (By L. Zielinski)**—Not long ago, our outgoing President, Peter R. Graves, hired a maid to do the housework for his wife in anticipation of a "blessed event." Thursday, Dec. 5, Mrs. Graves gave birth to her second son at St. Joseph's Hospital on the South Side.

Mother and infant are doing well according to last reports from the delighted daddy. The latest addition to the Graves family will probably bear the name of Peter Jr.

Prosperity must have turned the corner in Bro. Holliday's locality, knocked at his door, and received a hearty welcome. A brand new, 1936, custom-built, airstream De Soto touring car can be seen in his garage. Brother Holliday was elected President at the December meeting of Division No. 36. He is a clerk at the Pittsburgh Post Office, and has worked for Uncle Sam for quite a long while.

Coming from New York to Pittsburgh for a two-weeks stay to join his wife and year-old daughter who had preceded him, Sam. Rogalsky, once a member of Pittsburgh Division, but now connected with Brooklyn, No. 23, attended the wedding of his sister and stayed at the home of his parents in Squirrel Hill. Sam has lost none of his popularity in this neighborhood. Whenever he made an appearance in our midst he was surrounded by old cronies and others interested in his tales of the big and wicked city. Sam, wife and daughter Sarella, left for New York, Dec. 7, but promised to visit us again.

Few, if any, resident members of our Division go out into the woods toting a gun during the hunting season. Our Director for 1936, Brother Forbes, is an exception, and the only nimrod we have heard from. A pheasant and three rabbits were bagged. Bro. Forbes is a member of the Wilkinsburg Sportsmen's Club.

In September Brother Zeber moved from Mt. Washington to a more convenient apartment near Wilkinsburg. His wife spent six weeks in Chicago, recently, with her married daughter who resides in that city. Brother Zeber was left behind. On the next trip to the Windy City, which is not far off, the husband plans to go along with his wife, and stay at least one week.

**LOS ANGELES (By J. A. Goldstein)**—Officers and members of the division extend their heartfelt sympathy to the family of Jacob Beck, who passed away on the 9th of November. He was the brother of Joseph Beck, treasurer of Berkeley Division.

The Mask Ball scheduled for Dec. 31, has been postponed to February, actual date to be announced later. Bro. Peterson, who is chairman of the committee in charge of the event, expects to introduce some new and unique novelties. All brothers are urged to cooperate, and make this event "the biggest and the best."

Elections are over. Rivalry was keen throughout. The losers took it smiling, and the winners ditto. With the exception of the secretary, who was reelected, all the other officers are new. Things will be humming very shortly. The division appreciates the untiring efforts of the old officers more than words can describe.

A member of the division for a little more than a year, Bro. Greenberg has already brought in three new and two paid-up members, five in all, a record we believe to be unequalled since the division's inception. He is deserving of some honorable mention for his enthusiasm and zeal in behalf of the division and the Order. A personal message from "his nibs" would not be amiss. Such encouragement is well worth while.

Bro. Turner is now the proud possessor of a new 1936 Chevy town car. Bros. Pope and Winn have new 1935 cars, purchased recently. Yes sir, prosperity must have come around the corner—for some.

The division hopes 1936 dawns bright and clear, and brings with it happiness and prosperity for one and all.

**CHICAGO No. 1 (By H. E. Keesal)**—Brother Ernest W. Craig, 54, was taken by death Nov. 23, from cerebral hemorrhage after a month's illness following a slight stroke. He is really missed by No. 1 leaders and members, for he was noted for good hot discussions on the floor for the good of No. 1. Although he was the silent Senator Borah, he was well-liked around here for being jolly and humorous among old and young. No. 1 extends to Mrs. Craig and daughters its heartfelt sympathy.

There came in two new applications at the last meeting. Thanks to our big boss, Grand Pres. Roberts, for donating the Alabama boy, Leonard, and the same to Senior Trustee Lowe for the Chicago kid, Battersby. We now need three more members to fulfill the get-a-mem-

ber-a-month campaign, so hurry up and pull in three timid ducklets at the next meeting.

Our fair city will entertain the N.A.D. convention here in 1937. Bro. Livshis, our good No. 106 neighbor, is the general chairman, having a good committee to work with him. Hotel Sherman will be the headquarters of N.A.D.

Feb. 22 is not very far off now. Have you been preparing your original costumes for our annual monster Masquerade Ball? Chairman Maiworm can be seen around, and his coolness proves that everything has been arranged perfectly. Vice-chairman Miller will be found among the hard-working committee at our dance.

The election of new officers was very well conducted. Here is the hope that all the new bosses will have a pleasant administration during 1936. The retiring ones have done well during the past year. The Secretary gave the visiting sick committee his compliments for their untiring work in helping sick brothers with their claims. He was reelected as secretary for the third time.

A Cheery Christmas and Happy New Year to all of you, big and small, from No. 1.

**AKRON (By F. X. Zitnik)**—At our December meeting most of our officers were re-elected by the acclamation route, the Director being the only office contested for.

After the election, all the officers were installed in their respective places—all are tried men and true, and they hope that the Division will stand solidly behind them with increased activity and fraternal spirit.

Our 20th anniversary banquet went over big. About 146 persons partook of the choicest of victuals and "listened" to the oratory of our Grand President, the Rev. Bro. Braddock, and several charter members. Bro. Shawl and Miss Dries of Chicago, put on a black-face skit that went over with a bang.

Grand Pres. Roberts suffered a mishap on the road near Medina, O., on the way here. Happily, a serious accident was avoided by skillful driving, and we enjoyed his and Mrs. Roberts stay at the home of Bro. Ayers, for a few days until the damage to the car was repaired.

Bro. Hunter reports getting back his old job over at the Firestone plant just in time to enjoy a Merry Christmas.

A funny incident happened when our troupe was staging the play in Cincinnati. Bro. Bacheberle was invited to take luncheon with the players on the stage. He did, but somehow he seemed not to enjoy it much, later it was discovered that he forgot to park his cud of Mail-pouch outside before coming up on the stage.

Let's get busy, brothers; 1936 looks to be a promising year, and with so many good prospects it would be a shame if we did not gather at least some of them while the gathering is good. What say ye, brothers?

**RECIPE (Author unknown)**—Take one reckless natural born fool, three drinks of bad liquor, and a fast, hi-powered car. Soak the fool in liquor; place in car, and let him go. After due time, remove from wreckage, place in black satin-lined box, and garnish with flowers.

**COLUMBUS (Arthur E. Anderson)**—There was about the regular attendance at the December meeting of No. 18, and the order of business was the election of officers for the ensuing year. The official roster is new from top to bottom.

Bro. Crossen has chosen the unluckiest number "13" as the appropriate time to retire from further activities here, having just declined to hold any other office for the present. He feels he has served the Columbus Division well for 13 years, and he hopes this lucky number will guide him toward something he has not as yet revealed. Here's hoping he will remain in our midst for another 13 years or so.

Let us recall the scribe's introductory notes last winter concerning Bro. Neuner's retirement as the division's reporter, in which we said we were, however, holding to his "apron" just the same, hoping he might be able to continue to mingle with us. Well, our prayer must have been answered, for Bro. Neuner did continue coming to our meetings and socials, and second, he is back at his old position of scribe, having been elected at the last meeting.

We record the death this month of one of the finest members it has been the privilege of

the writer to know, Brother Basil Grigsby. In October he was taken ill while at his work at the state bindery, where he had worked for over thirty years. He was kept at his house and then at a hospital for three months, slowly losing the fight for life. The immediate cause is not ascertained at this time.

The "Frat" for October carried on its front page an interesting article entitled "Why the Lodge Lost Its Charter" which has been frequently mentioned in our circle, and it has since been suggested that we stage a play of this story at one of our future monthly socials this winter. Watch for next announcement.

No. 18 winds up its year in fairly good shape, although sickness and death have taken a severe toll from the membership during the past year. Our treasury is healthy, and prospects are very good for another successful year.

Ye scribe wishes you all Merry Christmas and Happy New Year. Let us help Reporter Neuner all we possibly can with news. We appreciate your support the past year, and you can give the new reporter a lot more. Three cheers for NEUNER!

**UTICA (By R. J. Siver)**—Feb. 15 has been set aside for our Annual Mask Ball. It is to be held at the same old place, The Maccabees Temple, known to practically every deaf person in Central New York. The admission fee is 50c a couple or single. N. McCabe is chairman, and he has promised to make it the best we ever had. There will be all kinds of prizes for men, women and children.

A neat profit was netted at the Hallowe'en party. The Utica Division wishes each and every member of the N.F.S.D. and their wives and children, a Very Merry Christmas and a Most Enjoyable New Year.

**LITTLE ROCK (By P. B. Jones)**—The night of election was a reminder of the famous London fog. Those living far from the meeting hall chose a safe way of avoiding motor accidents by remaining at home. It gave us a feeling akin to the Detroit "no-quorum—no meeting" scare. But soon enough members straggled in to make a quorum and then elect officers. The election passed off smoothly, and in a most rapid fire fashion. The list of new officers is one our Division has a right to be proud of.

The veteran secretary and treasurer, after serving in their respective offices at intervals for several years, felt they had done enough, and gladly stepped out, though with pangs of regret at breaking up their most pleasant relations with the Home office and members through correspondence. Young, capable men were elected to fill these places.

The suggestion by George W. Veditz in regard to conventions being held in Chicago permanently, is excellent, and deserving of the most careful consideration of the rank and file of the membership. The writer has felt that way for a long time, and agrees with Bro. Veditz's views, and hopes it will be a fact sooner or later.

Frank Reagan celebrated his first anniversary in the cleaning and pressing business in November. He is optimistic about the future, and hopes to expand his business after finding a better and cheaper location.

Our annual banquet will be held early in February, to celebrate the Division's 32nd birthday. The date depends on the possibility of Grand President Roberts' visit. The Division adopted a suggestion by Robert Marsden to stage a "new member campaign" by defraying their medical examination expenses up to the date of banquet. Non-resident members please take notice of this, and rush in applications.

The writer, in his last writing of "The Frat" notes, wishes to extend you and all the Divisions a most Happy New Year greetings.

**BROOKLYN (By F. Fisher)**—N. Morrell, our big director, is now a proud papa. Dr. Stork delivered a five-pound girl baby last month. Congratulations to the Morrells.

Bro. Sam Marcus, himself a resident of Newark, N.J., married Miss Sophie Meyer of this local borough on Nov. 10. Best wishes to the newlyweds.

Anyone who would like to have a copy of the picture taken out at our 25th anniversary banquet at Hotel La Granda a couple of years ago, should get in touch with the Secretary. Only four left.

The Thanksgiving affair, attended by a good crowd of 200 on Nov. 16 at Odd Fellows' Hall, turned out to be a good success. Our treasurer's bank roll is fattened as a result.

Bro. Renner, chairman, is rounding out a fine program for our annual ball and entertainment to be held at Odd Fellows Hall on Feb. 8, 1936. We are assured of a fine time and a pleasant evening. Don't forget the date.

To show how much we appreciated his good showing as our president for the past year, Bro. Dramis was voted a gift of a lovely charm on his reelection.

Bro. Dianno, chairman, is now working hard to arrange for our annual picnic for next summer.

Jacques Amiel, a big Frenchman from Montreal Division No. 117, was among the many familiar visitors here recently.

We wish the Home office and all the divisions a Merry Christmas and also a Happy, Prosperous New Year.

**ST. PAUL-MINNEAPOLIS (By J. J. McNeill)**—At our last regular meeting a good crowd showed up, and election of new officers for 1936 took place. The outlook for 1936 is good. There are plenty of prospects running around loose, and I hope the new officers will get most of them; the members are supposed to do the same.

Our genial Tony Garbarino, passed away on the 4th, after 3 days' illness following a stroke, and everybody was shocked at the news. The funeral took place on the 7th, and a big crowd turned out. Six Frat brothers were pallbearers. The body was shipped to Youngstown, Ohio, for burial in the family lot. The division will always miss Tony as he was one of our best boosters. Our deep sympathy is extended to his family.

The Thompson Club will give the New Year dance this time, and all Frat members are requested to attend it and help boost the Club house, as we have our headquarters there for monthly meetings, dances, etc. The committee promises a big time. Lunch will be served during the intermission. Out-of-town friends are very welcome. First class music, and all kinds of confetti for the coming in of New Year at midnight. Come all you good sports, and have a grand time.

Division No. 61 wishes you all a Merry Christmas and a better and happier New Year.

**NASHVILLE (By Ralph W. Green)**—Our Division finally came to life on the evening of Nov. 27 when it entertained at an outing at Sycamore Lodge, Shelby Park. Regardless of a heavy downpour, a good crowd was in attendance. "Good feed" was served, and afterwards novelty games and telling stories were the chief diversions. Brother Ogilvie deserves a slap on the back.

Howard McEllyea, one of our new members, became united in marriage to Martha Ray, on Oct. 1. Best congratulations to both.

Brothers, we wish you a Happy and Prosperous New Year.

**WASHINGTON (By L. J. Pucci)**—Please remember that the division will meet on Jan. 4 next, at 7:30 p.m., instead of the usual first Wednesday.

Double births occurred last October and November, Bro. and Mrs. Neale and Bro. and Mrs. Craven being the recipients of boy babies, respectively. Congratulations!

J. B. Davis quenched his bachelor wanderlust by marrying Catherine Havens on Nov. 2. Rev. Bro. Bryant tied the knot.

On Nov. 9 the Autumnal Social was evidently a success, due to Bro. Craven's masterful direction. That success reflects a net profit of a bit over \$20. Bro. Craven and his aides have our high praise for their work, considering the numerous prizes and big expenses.

The division held a brief service at a local funeral chapel last October for Bro. Flood, who suddenly passed away. Bro. Flood made a meritorious record as a member.

We extend our deepest sympathy to Bro. Werdig, whose mother passed away last November, and also to Bro. Wallace Edington, whose wife went to the Great Beyond on Dec. 2.

It is auspiciously noted that the newly organized D. C. Silents, a basketball aggregation, is comprised entirely of members, although it is independent of the division. Bro. Ewan guides his team's destinies, and says it is out on a hard campaign.



Bro. Hughes officially tendered his resignation as football coach at Gallaudet College. He has served faithfully and well for over a decade. Bro. Krug has been chosen to take over the reins.

Brother Smoak apparently has the distinction of being the first member to have bought a 1936 Dodge touring car. He painfully parted with his faithful 9-year-old Buick car. His runner-up is Brother Hauser, who awaits arrival of his 1936 Oldsmobile.

The division is vibrating with enthusiasm to make 1936 a banner year by boosting its membership to one hundred. Corral one, one and all, into the inner circle!

The division greets you all with a Merry Christmas and a Happy New Year.

**SCRANTON (By H. B. Young)**—Election is now a thing of the past and 1936 has a good chance to be one of the best years ever for Scranton. We elected a hustling youngster as our President, Vito Gentile having accepted the responsibility of governing our meetings through the coming year. Is it too much to ask of the membership at large to give him their heartiest cooperation? Full attendance at monthly meetings is the best way of showing him that we all stand behind him, ready to do our best for No. 82. Probably it is not remiss here to call attention to Prexy Bob's fine editorial in the last issue of "The Frat," under heading of "Division Elections." We hope after reading and digesting same, that a lot of new years resolutions were made, to throw less brick bats and hand out more bouquets to deserving ones. Bouquets given when a person is cold in Death never do much good, do they? So why wait until then? Better hand them out while a person is able to appreciate them. A hearty pat on the back, a vigorous hand shake, and a "Go to it Brother," works more wonders than all the brick bats imaginable, and is a great deal more Fraternal. What say you, boys?

Ye scribe has not been informed regarding our next social. However, there is no need to worry, as the committee will see that everyone is notified in plenty of time. All we ask is that you will all keep the 4th Saturday evening of every month open for the "Frats." Thank you.

Members, please note change in Division Treasurer. Send all remittances to William H. Morgan, 203 Marion St., Scranton. Your secretary was reelected, so no change there. However he wishes to make it clear to some members that he has nothing whatever to do with issuing paid up certificates. The Home office is "boss" in that respect. Your secretary is only the "go between," and cannot "hurry up with your paid-up." When he receives it from the Home office you'll get it as soon thereafter as possible, so don't worry!

Best wishes for a very Merry Christmas season, and most Happy and Prosperous New Year to all Fraters everywhere from all of us of No. 82.

**MONTREAL No. 117 (By Ant. Chicoine)**—The officers and members of the Montreal Division No. 117 extend to the Grand Officers, and the members of all the other Divisions, the best wishes for a Merry Christmas and a Happy New Year.

Nothing has been sent by the writer for "The Frat" for a few months. He has been very busy with his various enterprises, also in bad health for about two months. He is now feeling a little better, although not very well yet. Several other brothers were not in the best of health too, due to the changing temperature.

At our last meeting, we had the election of our officers for the coming new year. All were elected by acclamation. There is no doubt that the coming new year will see many new prospects join our Society, with a group of such capable officers. We ask all the members to help them in their efforts.

Brother Veilleux had an accident while descending the stairway at his home, and was out of work for four weeks. He is feeling better now.

Brother Chicoine was recently in New York, where he visited friends. With Mrs. Chicoine he will attend the 50th Anniversary Banquet of the Deaf Mutes Union League, Inc., at the Astor Hotel on Jan. 4.

We had our 2nd annual oyster party last month. Although the affair was not a success financially, it was a very interesting one for

the 135 guests present. We hope for a bigger one next year. We had some visitors from Malone, N.Y., also Brother Amiel, from New York, who came expressly to attend.

**TORONTO (By C. M. McLean)**—The election of officers took place on Dec. 7. It was rather a quiet affair compared with former elections. The reason is that most of the "big shots" in our division are now on the local committee on arrangements for the 1939 convention, where they are straining every effort to make 1939 a year long to be remembered by those who may then visit Toronto.

Chas. McLaughlin, our new president, gave us a talk recently on the trip he took to the far north, where he saw the famous Dionne quintuplets. John Buchan accompanied him, and both say it was a wonderful trip. The movie fans will soon be viewing those world-famous children on the screen under the movie name of "The Country Doctor."

Thomas Brown of Markdale, Ont., underwent a minor operation on the back of his head recently at the Toronto General Hospital. He is now convalescing at his country home. Here is wishing him a speedy and complete recovery.

A magic entertainment by one of Toronto's best known magicians, to raise funds for the 1939 convention, is on order for Friday evening, Jan. 10, when we hope the assembly hall at 56 Wellesley Street will be packed to the doors. By the way, this magician's four-year-old son has learned a few tricks of his own. We are hoping the little fellow will come along and show us how well he is following in his dad's footsteps.

The Ontario Association of the Deaf is holding its convention in Hamilton during the last week in June, and in order to help it along in a financial way, the local frats are staging an entertainment on Jan. 25 in the form of a Shakespearan play or the like, with Grand Vice President Shilton taking the leading part. As Brother Shilton has always proved to be a pleasing entertainer, a rare treat is in store for those who take in this lecture. Let us all rally to the support of our Association. Let both organizations—the N.F.S.D., and the O.A.D. cooperate one with the other.

**BALTIMORE (By A. A. Hajna)**—YULE-TIDE GREETINGS to Ye Brothers One and All! Drink to heart's content Nature's own liquor of ecstasy, and let's sing together the tunes of "Tous pour un, un pour tous," and "The Gang's all Here," for the Brethren, assembled as of the night of December the seventh, have elected for the ensuing year 1936, men of high calibre and full of dynamic power. Truly the election was conducted in such a manner as to find the "Monkey-Wrench" lying idle on the floor, full of cobwebs, untouched throughout the night.

Hearty congratulations to Brother Bomhoff for his tenth consecutive election to the office of Division Treasurer. Such a man is rarely found anywhere these days. His unselfish services to his brothers and his unquestioned honesty are outstanding assets to the Division.

Brother Kaufman's cherished dreams of being the first brother to ever hold every office in the Division came true when he was elected Sergeant-at-Arms. In his twenty-one years of membership he has held every office from President down. Congratulations, Ray!

The Program Committee, comprising all the past Presidents of this Division, is laboring day and night to make the year 1936 a banner one, long to be remembered. The program, as prepared, will be announced in the next issue of "The Frat."

As the time between the election and the tenth of the month, when the news for this column must be in the hands of Ye Editor, does not permit Ye Columnist to gather interesting news, further activities of the Brethren will be announced in the next issue.

**MILWAUKEE (By Samuel Sutter)**—Instead of waiting until Christmas day, John Lewis purchased a new washing machine for his wife so as to make her housework easier, besides allowing her more time to watch their fast growing son.

At our last regular meeting most of our present officers were reelected to their positions. Ralph J. Javore was added to the Committee who are making arrangements for our coming prize masquerade, which will be given at the North Ave. Auditorium, 3116 W. North Ave., on Feb. 8. Save 15 cents by buying your tickets from members, because the admittance is 50 cents at door. Any one wishing to come to the masquerade and masked, is advised to buy a ticket in advance from members, you can guess why. The hall is one of the most desirable halls in this city for dancing, and first class music will be furnished by the Myron Stewart orchestra.

Ellis Mongan is happy because his brother was promoted to the position of assistant superintendent of the Milwaukee Fire Insurance Patrol after serving 40 years as a fireman, and being in dangerous fires in which many firemen were killed.

A Happy and Prosperous New Year to one and all from Milwaukee Division No. 17.

**PEORIA (By C. J. Cunningham)**—With the reopening of Procter Recreation Center, after being closed for over two years, No. 90 once more resumed its division activities at that popular south side center. In the future all meetings and socials will be held there, and members and non-members are advised to keep that in mind. We will start off with a bingo party on Jan. 18, and hope to have something planned for every month the rest of the year.

Wallace McLaughlin has transferred to Jacksonville Division. While we were losing a non-resident we gained a resident member through the same route, Ikie Weisbaum coming to No. 90 from No. 1. We expect a few more transfers to Peoria in the new future.

The outlook for 1936 is full of optimism, and we can not help but foresee a steady and continuous pick-up in division activities.

At our December meeting, towards the closing hour, all members stood up and paid silent tribute to Frances P. Gilson and all our departed brothers.

James Lord is still confined to his home by a chronic illness that has been bothering him the past two years. As he is unable to attend Division meetings and socials, the boys brought its movie projector to his home and gave him the same program that the members had the previous evening. It surely made him happy, and the Division felt well repaid for its act.

"A Happy and Prosperous New Year" to the entire membership of Fradom from No. 90. May the new year have lots of prosperity and success in store for all Divisions.

**LOWELL (By Carl Santesson)**—Our fifteenth anniversary banquet on Nov. 23 was well attended in spite of a heavy snowstorm, the four long tables being crowded with 216 Fraters and their guests.

After preliminary remarks by our Division President, Bennett McMahon, Toastmaster William H. Battersby of Boston Division, Ex-Fourth Grand Vice-President, presented the speakers of the evening, Presidents Garland of Boston and Ascher of Springfield Divisions, followed by Secretary Jarvis of Hartford Division, and our own Secretary-Treasurer McCord, all of whom "spoke" interestingly.

On the heels of this came a floor entertainment by the pupils of the Doris Conley Mul-lane Studio of the Dance. Little Kay Rynne, who is only three years old, won the hearts of all present with her tap dancing. We were next treated to a clever exhibition of parlor magic. The performer, like the good fellow he was, afterwards revealed his secrets to all interested. One of the best evenings we have enjoyed in a long time ended with dancing by all save the most confirmed wall-flowers. It is safe to say that few, if any, would have stayed away, even had they known in advance that they would be compelled to remain in the city overnight because of the storm.

Albert F. Sanford, number one member of our Division, and holder of Certificate No. 150, was knocked down by hooks swinging from a passing truck in Malden, Mass., on Nov. 27. The truck hooks caught in Brother Sanford's scalp and necktie, jerking him into the street.

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It was believed that his skull was fractured, and death certain, but later reports say this was not the case, and he will soon be released from Malden Hospital.

Secretary-Treasurer Colin McCord, and Carl Santesson were overnight guests at James Crain's home in Leominster, Dec. 7-8. Brother Crain and his family as usual surpassed themselves in hospitality.

#### WESTCHESTER (By S. J. Riley)—Happy New Year!

The past year has been a very good one to No. 114, but we are all pulling that 1936 will be even better.

Despite the bad weather on Nov. 23, nearly a hundred attended our Thanksgiving Frolic! Brothers Rawlston and Riley drove up to Stamford, Conn., to visit Bro. Donahue, who is confined to the hospital there with chronic bronchitis and nasal sinus. He will undergo a nose operation soon, and it is expected to expediate his recovery.

Do not forget our Fifth Anniversary Banquet on Jan. 11. A fine menu and program is promised. For reservation write Chairman Joseph Boyan, 46 Clinton Place, Mt. Vernon, N.Y.

We are working for a successful ball to be held Saturday, Feb. 22. Full particulars will be in the next "Frat" issue.

Robert McGinnis has just purchased a 1936 Pontiac sedan.

Eugene Meier who has been supposed lost, strayed, or stranded somewhere, has been heard from after several months, and will be at our next meeting in person.

It is reported that three former members of our division who were forced out by the depression are planning to return to our fold.

Bro. Lander showed up on Nov. 23, minus all the bandages made necessary after his auto accident, but he looked as if he'd been to the wars.

**ATLANTA (By L. B. Dickerson)**—The Dress Parade, in charge of your scribe and his committee, held at Y.W.C.A., Nov. 30, was a success in every respect. The large crowd was well behaved throughout the night. A good number of members, dressed differently, smartly or in old-fashioned dresses, provided plenty of enjoyment and met with continuous laughter. Prizes were awarded to the winners. R. M. Rives (retired teacher at Austin, Texas), was the honored judge. Several non-residents were present.

Our division's election was held Dec. 6. Bro. Ligon, who was credited with the establishment of this Division in 1910, and Bro. Bishop, the veteran treasurer, were reelected president and treasurer respectively.

The writer declined reelection after 18 years' service as secretary. The new officers promise to keep No. 28 in a prosperous way. Congratulations! After the election, Harvey Giles of Griffin, Ga., a new member, very scared and nervous, traveled through the mill O.K. Bros. Bernice Giles and Pat Kelly, of Griffin, and Bro. Rives, formerly of Austin, Texas, were welcomed at the meeting.

L. W. Alderman, who has been out of employment for several months, has been residing in North Carolina until he was recalled to work at the Curtiss Publishing Co., the large tariff printing plant. His wife and two charming daughters, who look like twins, accompanied him back. He is always welcome to our Division. He and John Davis, formerly of Richmond, Va., are busily employed.

R. M. Rives is staying with relatives here for a few months. He came from Austin, Texas, where he taught for 42 years. He is on the retired list. He states that he desires relaxation for the rest of his life. We are glad to have him among us.

The barn party on Hallowe'en eve, held at Joe Matthews' home in Marietta, Ga., was an enjoyable time for those who were invited from Atlanta. The barn was decorated with pumpkins, lanterns and everything, which looked interesting. Excellent refreshments were served by the Frats' wives. A Merry Christmas and a Happy New Year to all.

**TOLEDO (By H. Nathanson)**—The biggest event for the benefit of Toledo Division, called "Cabaret," on Saturday, Nov. 16, of which Mrs. Robert Nathanson was chairman, with Mrs.

Louis Blum, Mrs. Andrew Sellers, Mrs. Clarence George, Mrs. Lenore Krickow, Mrs. Wilbur Morrison, Mrs. Ed Hetzel and Mrs. Elizabeth Stremmel as aides, was one of the most beautiful and outstanding affairs we have ever had in many years. This drew a big crowd, in spite of the rainy weather. Three rooms were decorated with fall leaves, balloons, and yellow and black ribbons. The floor show was beautifully arranged by the generosity of the Beatrice Gardner Dancing School. Mr. John Skints, as a magician, did tricks marvelously, and delighted the audience throughout.

After the entertainment there was a dance with an orchestra of colored musicians. In the other room some were entertained at cards. In another room the bar and buffet were ideally arranged, and we made a nice profit. All went home late and happy, with sweet memories of this event.

**CHICAGO No. 106 (By F. W. Hinrichs)**—Who said Friday the thirteenth was bad luck? At our December meeting we had the largest attendance of the year. The election of officers was a success. Somebody said that all young Frats should be brave enough to run for any office. Well, six of us young braves elected have not reached the age of 34 years, yet.

It is quite early, but the Chi-Frat 106 basketball team is busy with preparations for the card party at Lincoln Turner Hall, 1019 Diversey Parkway, Saturday evening, Feb. 29. Admission 35c. The entire proceeds go to the basketball fund. The proceeds from the card party last spring helped some in the purchasing of uniforms. A card received from the Milwaukee Owls Basketball team stated that they are anxious to play with us. Our boys are live wires and will arrange with those Milwaukee Owls. Look for announcements soon.

Our newly elected President Bruns is a member of the Chicago Silent Basketball team, and we confidently hope that he will in some way have the influence to have the Silents join our Division, and make our team stronger. This also will increase the Frat membership.

Notice: Any Division near Chicago desiring to play with us, send a word to the writer.

#### HARTFORD (By H. V. Jarvis)—Happy New Year to you all.

We passed through 1935 in fine shape and will increase our efforts during 1936.

Secretary Jarvis attended the Springfield affair on Oct. 12, Holyoke Dance on Nov. 2, New Haven Masquerade on Nov. 9, Waterbury Frolic on Nov. 16 and Lowell banquet on Nov. 23. He was impressed by their hustling spirit and hard work for the success of the N.F.S.D. It is great to be a member of the N.F.S.D. Surely non-members miss the real fun at our monthly meetings. Come and join now, for 1936 will be a big year for us when we plan for our greatest affair in 1938—our 25th Anniversary.

The most important warning to you is to watch both ways of the road before you leave the curb. A deaf woman, Mrs. Danks of Rockville, was killed, and Matthew Bakos of Bridgeport was seriously injured, both by reckless auto drivers. Trust nobody but yourself when leaving the curb to go to the other side. Fate is in your hand. N.F.S.D. weekly benefits will never repair broken bones or replace good health again. Haste is waste. Haste is costly. Use your eyes and look around for Safety First.

Isn't it a good idea to pay your dues in full for one year ahead? Try that.

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#### HEALTH-HAPPINESS-SUCCESS



#### BIRTHS

October 25—Mr. and Mrs. Otto Panoch, Chicago, Ill., a girl.  
November 13—Mr. and Mrs. Nathan Morrell, Brooklyn, N.Y., a girl.  
November 18—Mr. and Mrs. Charles Horton, Wichita Falls, Tex., a boy.  
November 19—Mr. and Mrs. Thomas Osborne, Akron, O., a girl.  
November 20—Mr. and Mrs. Morris Kruger, New York, N.Y., a boy.  
November 22—Mr. and Mrs. George Gray, Indianapolis, Ind., a girl.  
November 30—Mr. and Mrs. John Craven, Hyattsville, Md., a boy.  
December 5—Mr. and Mrs. Peter Graves, Pittsburgh, Pa., a boy.  
December 8—Mr. and Mrs. Arthur Kleinfeldt, San Francisco, Cal., a boy.

#### DEATHS

October 5—Henrietta Gould Clark, wife of Charles L. Clark, Scranton, Pa.  
December 2—Wife of Wallace Edington, Washington, D.C.



#### TRUE HAPPINESS

By ALFRED OSBORNE

**I**F I can live in simple comfort and owe no man, sharing intimately with loved ones life's varied experiences; if I can bring a touch of healing and a clearer outlook into the trials and problems of those with whom I mingle; if I can humbly undertake public service when the public calls me, caring neither too much nor too little for popular approval; if I can give spiritual values always the first place, and gladly sink from sight, like a bit of leaven, that others might be elevated—then will this experiment of living yield in full measure the true wealth of contentment and happiness.

# MEMBERSHIP DRIVE

BEGINNING this January and ending in December of this year, the Home Office offers

## CASH PRIZES

for New Members secured. This offer is open to every member of the Society. The cash prizes will be as follows:

For Five New Members.....	\$ 5.00
For Ten New Members.....	10.00
For Fifteen New Members.....	15.00
For Twenty New Members.....	20.00
For Twenty-five New Members.....	25.00

BUT you do not have to stop with Twenty-five New Members. The Home Office will pay \$5.00 for every block of Five New Members secured. Every member may secure as many blocks of five as he is able, and he will be paid accordingly.

NO CASH PRIZE will be given for less than a full block of Five New Members.

THUS if a member obtains between Five and Ten New Members, but not two full blocks of ten, he will receive \$5.00; if between Ten and Fifteen New Members, but less than three full blocks of fifteen, he will receive \$10.00; and so on.

MEMBERSHIP applications received in January and in each succeeding month up to and including December, 1936 will be counted.

A STANDING LIST of those members securing Five New Members or more, with the number of members secured, will be published in THE FRAT from month to month throughout the present year. Payment of prizes will be made in December, 1936.

THESE PRIZES, in addition to the usual endorser's fee paid by Divisions will, we believe, make it worth while for every member to go out and bring in his friends and acquaintances who are not yet affiliated with the Society.

LET'S GO. EVERY MEMBER UP ON HIS TOES. LET'S MAKE THE YEAR 1936 ONE LONG TO BE REMEMBERED. TIMES ARE GETTING BETTER. BRING THEM IN.

# In the Interest of Health

*The man who has health has everything, for health is the foundation upon which rests the happiness and welfare of a family. Care of the health is the duty and should be the first consideration of every man and woman.*

## Health Reminders

**H**EALTH and dissipation never go together.

A balanced diet makes for health.

Eat green vegetables. They keep you fit.

When working, do it with all your might; when resting, forget all your troubles.

Keep your sleeping room windows open.

If you contract an infectious disease, don't blame providence—blame yourself.

Fresh air is a health-giver. You cannot get too much of it.

Sunshine is a disinfectant, so let plenty of it into your rooms.

A clean face produces no pimples.

A doctor's bill is preferable to an undertaker's.

A bath a day keeps colds away.

Typhoid vaccine helps ward off the disease. Ask your physician to vaccinate you.

Many a danger lurks in water. See that it is pure.

## Lemon Juice

**V**INEGAR is principally dilute acetic acid. Acetic acid, unlike the fruit acids, cannot be oxidized or utilized in the body, but is rather an irritant and in a sense a poison. An occasional use of vinegar, in a salad for instance, may be harmless enough for most persons. Excesses of these condimental items are akin to drug habits. Very often lemon juice is an ideal substitute for vinegar, and lemon juice, which is principally dilute citric acid, is a wholesome food, oxidizes in the body to a carbonic acid which combines with sodium, potassium and other alkalis to form carbonates which tend to increase the alkalinity of the blood and oppose acid conditions.

**It's Everybody's  
Business to  
be Careful**

## Correct Living

**W**HAT profiteth a man that he gain the whole world yet lose his health?

Naturalists say that long ago the prehistoric waters were infested with a species of enormous shark which finally became extinct by reason of the workings of its voracious appetite. Thus Nature eliminates the overfed.

The desire for ease of life and plentiful diet is universal and is the great stimulus of man and animals alike. When man becomes greedy and takes more ease and food and drink than is his share, Nature discards him.

In the race for power and place, for ease of circumstance and relief from the stimulus of hunger, the modern man is apt to forget that unless he is careful of his body he will soon be made to suffer for the infraction of Nature's inexorable physical law. With the loss in body tone comes an equal loss in mental acuity and the brain which for a time was able to operate despite the complaints of an overfed, underexercised, self-poisoned body, stops working.

Other things being equal it is the man who leads the well-balanced life who lasts the longest, whose work to the end is uniformly the best, he who neither overworks nor overplays, neither overeats, overdrinks, nor oversleeps, he who maintains a standard of simple healthy diet in moderation, who offsets mental work with physical recreation, who is as honest with his own body as he is with his own business. When success comes to such a one his physical and mental condition is such that he can enjoy in peace of mind and contentment of body the fruits of his labors.

## Wholesome Posture

**"IF POSTURE** is not comfortable it is not good, and a chair that does not make good posture comfortable is not a good chair," declares Henry Eastman Bennett in *Hygeia*.

Good posture is essentially relaxed. As soon as one loses the balance of erectness one can sustain oneself only by strain on the back muscles against an adverse leverage, which increases as the degree of stoop increases until one is actually hanging by the back muscles and leaning on the viscera. This is both fatiguing and unwholesome.

A simple posture test for a seat is to sit as far back in it as you can and relax against the back. If there is the slightest tendency either to slide forward on the seat or pitch forward at the shoulders it will require an increasingly hard fight against gravity to maintain erect posture in it.

## In the Spirit of Levity....



### Not the Right Word

"Does this village boast of a choral society?" inquired the new resident.

"Well," said the postmaster, "I can't just say that we boast of it. We just suffer in silence."

\* \* \*

### That's Telling Her!

New Maid: "How do I announce dinner? Do I say 'Dinner is ready' or 'Dinner is served'?"

Mistress: "If it is like it was yesterday, just say, 'Dinner is burnt.'"

\* \* \*



\* \* \*

### Mystery

"It is funny I do not remember limping when I left home," said the absent-minded professor as he walked down the street, with one foot on the curb and the other in the gutter.

\* \* \*

Oh, Oh, Maudie, you are wrong in thinking that it's quite a coincidence that Columbus, Washington, and Lincoln were all born on holidays.

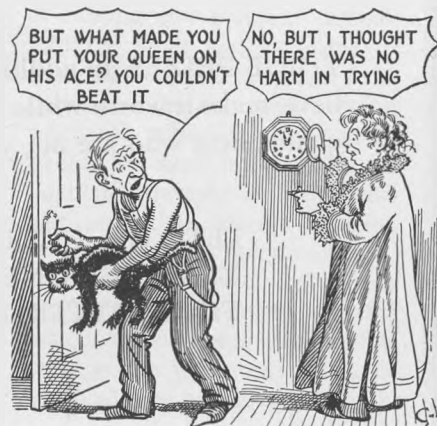
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### Free Wheeling

An old Indian came to town one day, and for the first time he saw a man riding a bicycle.

"Huh!" he exclaimed, "White man heap lazy. Sits down to walk."

\* \* \*





## SUBORDINATE DIVISION DIRECTORY

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

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

DETROIT No. 2: Sec. Eug. Hartley, 4834 Fernwood Av.; Treas. A. F. James, 3620 Devonshire Rd.; 1st Fri., Gerow's Hall, Detroit, Mich.

SAGINAW No. 3: Sec. W. Minaker, 2226 Sheridan St.; Treas. Thos. Corcoran, 1708 Phelon St. 1st Thurs., 221 So. 11th St., Saginaw, Mich.

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

LITTLE ROCK No. 5: Sec. R. T. Marsden, School for the Deaf; Treas. J. L. Goree, 64 Price Gordon Co., 211 Center St.; 1st Sat. Cross &amp; Markham Sts., Little Rock Ark.

DAYTON No. 8: Sec. R. H. Craig, 2706 W. 3rd St.; Treas. J. B. Taylor, 925 Ferguson St.; 1st Sat., Ben Hur Hall, Dayton, O.

CINCINNATI No. 10: Sec. F. L. Simpson, 128 Findlay St.; Treas. J. Sheperd, 5325 Carthage Av., Norwood, Ohio; 2nd Sat., Railway Clerks Bldg., Cincinnati, O.

NASHVILLE No. 12: Sec. R. W. Green, 2032 Elliott Ave.; Treas. W. Bosson, 4200 Dakota Av.; 1st Fri. Y.M.C.A., Nashville, Tenn.

OLATHE No. 14: Sec. Treas. T. C. Simpson, 502 E. Park St.; 1st Tues., 502 E. Park St., Olathe, Kan.

FLINT No. 15: Sec. E. M. Bristol, 125 W. Withersbee St.; Treas. W. Heck, 644 Neubert Av.; 1st Sun., 98½ S. Saginaw St., Flint, Mich.

TOLEDO No. 16: Sec. E. McVicker, 3313½ Bishop St.; Treas. R. King, 1766 Hamilton St.; 1st Sat., Kapp Hall, Toledo, O.

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

COLUMBUS No. 18: Sec. Wm. Uren, School for the Deaf; Treas. Arthur Anderson, School for the Deaf; 1st Sat., K. of C. Hall, Columbus, O.

KNOXVILLE No. 20: Sec. L. A. Palmer, 208 Garden Ave., Fountain City, Tenn.; Treas. W. H. Chambers, 118 W. Scott Av.; 1st Fri., Y.M.C.A., Knoxville, Tenn.

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

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

BROOKLYN No. 23: Sec. N. N. McDermott, 954 Broadway; Treas. Louis Baker, 312 Schenectady Ave.; 1st Sat., 309 Schermerhorn St., Brooklyn, N.Y.

ST. LOUIS No. 24: Sec. C. H. Fry, 1541 Louisiana Ave.; Treas. Carl Hiken, 4152a Labadie Ave.; 1st Fri., Joffa Hall, St. Louis, Mo.

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

HOLYOKE No. 26: Sec. A. Klopfer, 32 Jackson St.; Treas. F. Kusiak, 82 Jennings St., Chicopee Falls, Mass.; 1st Sat., Bridge St., Turn Hall, Holyoke, Mass.

LOS ANGELES No. 27: Sec. J. A. Goldstein, 2738 Cincinnati St.; Treas. F. D. Gilbert, 5862 Westhaven St.; 1st Sat., 1329 S. Hope St., Los Angeles, Cal.

ATLANTA No. 28: Sec. H. E. Morgan, 920 Carmel St., N.E.; Treas. J. G. Bishop, 347 5th St. N.W.; 1st Fri., Red Men's Wigwam, Atlanta, Ga.

PHILADELPHIA No. 30: Sec. H. J. Cusak, 221 W. Jackson St.; Treas. W. L. Davis, 1142 Marilyn Rd., Overbrook; 1st Fri., 1628 Arch St., Philadelphia, Pa.

KANSAS CITY No. 31: Sec. F. Murphy, 2308 E. 43rd St.; Treas. C. V. Dillenschneider, 2342 E. 70th St. Terrace; 1st Fri., LaSalle Hotel, Linwood &amp; Harrison St., Kansas City, Mo.

OMAHA No. 32: Sec. A. M. Klopfer, 76th &amp; Miami St.; Treas. H. A. Neuljahr, 607 Dorcas St.; 2nd Thurs., Seymour Hall, 1517 Capital St., Omaha, Neb.

NEW ORLEANS No. 33: Sec. H. J. Soland, Jr., 5821 Pryntia St.; Treas. J. J. Lewis, 2455 N. Tonti St.; 1st Sun., B. K. A. Bldg., New Orleans, La.

KALAMAZOO No. 34: Sec. J. P. Cordan, Box 262, St. Joseph, Mich.; Treas. F. Adams, 740 Stockridge St.; 1st Sat., 224 E. Cedar St., Kalamazoo, Mich.

BOSTON No. 35: Sec. P. F. Amico, 58 London St., E. Boston, Mass.; Treas. C. W. Heeger, 32 Coolidge Rd., Allston, Mass.; 1st Sat., Caledonia Hall, Boston, Mass.

PITTSBURGH No. 36: Sec. L. Ziellinski, 119 S. 13th St.; Treas. E. A. Ludovico, 757 Hazelwood Ave.; 1st Sat., 835 Western Ave., N.S., Pittsburgh, Pa.

HARTFORD No. 37: Sec. E. J. Szopa, 68 Summer St.; Treas. M. B. Hadlock, 38 Kenyon St.; 1st Sat. I.O.B.B. Hall Hartford, Conn.

MEMPHIS No. 38: Sec. Morris Campbell, 1070 Rozelle St.; Treas. F. P. Armstrong, P.O. Box 342; 1st Sat., Hotel Peabody, Memphis, Tenn.

PORTLAND, ME. No. 39: Sec. G. A. Mathieu, 36 Acorn St., Biddeford, Me.; Treas. E. P. Coyne, 12 Orange St.; 2nd Sat., 514 Congress St., Portland, Me.

BUFFALO No. 40: Sec. A. E. Ode, 54 Andrew St.; Treas. H. Bromwich, 317 Moeselle St.; 1st Sat., Highland Park Hall, Buffalo, N.Y.

PORTLAND, ORE. No. 41: Sec. F. J. Wondrack, 525 N. E. Couch St.; Treas. Miles Sanders, 7554 S. W. Macadam Av.; 1st Sat., Red Men's Hall, Portland, Ore.

NEWARK No. 42: Sec. T. J. Blake, 37 Holland St.; Treas. A. W. Shaw, 3321 Hudson Blvd., Jersey City, N.J.; 1st Sat., 248 Market St., 3rd floor, Newark, N.J.

PROVIDENCE No. 43: Sec. J. C. Peirce, R. 158, Barrington, R.I.; Treas. E. J. Gardiner, 182 Mulberry St., Pawtucket, R.I.; 1st Sat., 59 Chestnut St., Providence, R.I.

SEATTLE No. 44: Sec. N. C. Garrison, 115 Boreo Av., N.; Treas. J. T. Rodley, 2433 E. Valley St.; 1st Sat., 522 Seneca St., Seattle, Wash.

UTICA No. 45: Sec. B. J. Silver, 67 First Av., Illon, N.Y.; Treas. T. D. Harter, 89 Morgan St., Illon, N.Y.; 1st Sat., 53 Franklin St., Utica, N.Y.

WASHINGTON No. 46: Sec. L. J. Pucci, 328-10th St., N.E.; Treas. E. J. Isaacson, 5517-4th St., N.W.; 1st Wednesday, N. E. Masonic Temple, Washington, D.C.

BALTIMORE No. 47: Sec. A. P. Herdfielder, 2218 Pelham St.; Treas. A. P. Bombhof, 1418 Patapasco St.; 1st Sat., Sons of Italia Hall, Baltimore, Md.

SYRACUSE No. 48: Sec. S. R. Woodworth, 128 Pattison St.; Treas. R. E. Conley, 160 Vente Terrace; 2nd Sat., Forrester's Home, Syracuse, N.Y.

CEDAR RAPIDS No. 49: Sec. C. Kinser, Route 2, Fairfax, Ia.; Treas. C. W. Osterberg, 949 Center Pt. Rd.; 2nd Sat., K. of P. Hall, Cedar Rapids, Ia.

ALBANY No. 51: Sec. W. M. Lange, Jr., 57 Dove St.; Treas. C. Morris, 96 Dana Av.; 1st Sat., Maccabee Temple, 734 Broadway, Albany, N.Y.

ROCHESTER No. 62: Sec. C. Samuelson, 114 Bowman St.; Treas. H. Altomoo, 140 Morrill St.; 1st Sat., K. of C. Bldg., Chestnut &amp; Lawn Sts., Rochester, N.Y.

SAN FRANCISCO No. 53: Sec. H. O. Schwarzklose, 1537 Octavia St.; Treas. W. F. Hannan, 218 London St.; 1st Sat., Druid's Temple, San Francisco, Cal.

READING No. 54: Sec. J. L. Wise, 222 N. 6th St.; Treas. R. E. Schenck, 352 Pear St.; 2nd Sat., 508 Court St., Reading, Pa.

AKRON No. 55: Sec. F. X. Zitznik, 1579 Preston Av.; Treas. L. D. Frater, 1464 Laffer Av.; 1st Sat., Pythian Temple, 34 So. High St., Akron, O.

SALT LAKE CITY No. 56: Sec. F. Stone, 368 Wasmer Ct.; Treas. E. J. Billeter, 1222 Crandall Av.; 1st Tues., 323½ S. State St., Salt Lake City, Utah.

ROCKFORD No. 57: Sec. B. F. Jackson, 106 Lincoln Park Blvd.; Treas. F. A. Dobson, 315 Howard Av.; 2nd Sat., 1016-18 Fourth Av., Rockford, Ill.

SPRINGFIELD, ILL. No. 58: Sec. J. G. Otto, 716 S. 13th St.; Treas. C. Schurman, 1343 N. 2nd St.; 1st Sun., Musician's Hall, 301½ E. Monroe St.

DAVENPORT No. 59: Sec. O. T. Osterberg, 308 E. 6th St.; Treas. A. C. Johnson, 2506 7th Ave., Rock Island, Ill.; 2nd Sat., I.O.O.F. Hall, Davenport, Iowa.

WORCESTER No. 60: Sec. C. A. Morrison, Box 11, Souths, Mass.; Treas. G. L. Tatro, 45 Merrick St.; 1st Sat., 306 Main St., Worcester, Mass.

ST. PAUL, MINN. No. 61: Sec. J. J. McNeill, 912 Marshall Av.; Treas. R. Feizer, 431 Marshall Av.; 1st Sat., 1825 Marshall Av., St. Paul, Minn.

FORT WORTH No. 62: Sec. C. M. Wilson, Rt. 8, Box 225; Treas. J. T. Morton, 2124 N. W. 21st St.; 1st Sat., Carpenters Union Hall, 1502½ Main St., Fort Worth, Tex.

DALLAS No. 63: Sec. H. C. Moran, 2412 Lenway; Treas. E. R. Kelp, 2803 W. Brooklyn Ave.; 1st Tues., Swiss Hall, Dallas, Tex.

DENVER No. 64: Sec. T. Y. Northern, 1826 Broadway Ave.; Treas. R. E. Fraser, 64 W. Bayaud St.; 1st Sat., Moose Hall, Denver, Colo.

WATERBURY No. 65: Sec. F. G. Cossette, 12 Sarafeld St.; Treas. Jas Grady, 478 Meadow St.; 1st Sat., 305 Bank St., Waterbury, Conn.

SPRINGFIELD, MASS. No. 67: Sec. A. Gunther, 16 Maple St., Westfield, Mass.; Treas. A. Brown, 318 Island Pond Rd.; 1st Sat., Clinton Hotel, Springfield, Mass.

WACO No. 68: G. G. Sutherland, 1404 S. 7th St.; Treas. B. Lambkin, 503 N. 30th St.; 1st Sun., 13 &amp; Columbus St., Waco, Tex.

BANGOR, ME. No. 71: Sec. L. E. Trainor, 14½ Morse Court; Treas. J. R. Hale, Court St., Castine, Me.; 1st Sat., Royal Arcanum Hall, Bangor, Me.

KENOSHA No. 72: Sec. A. Castons, 6042-24th Ave.; Treas. G. F. Johnson, 1617-69th St.; 1st Fri., K. of C. Hall, Kenosha, Wis.

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## THE AMERICAN DEAF CITIZEN

R. B. Conkling, Editor  
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VERSAILLES, OHIO

# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 201 N. Wells St., Chicago, Ill.; 1st Vice Pres., Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., John T. Shilton, 202 Dalhousie St., Toronto, Can.; 3rd Vice Pres., Edward S. Foltz, 426 E. Santa Fe Ave., Olathe, Kans.; 4th Vice Pres., James N. Orman, 1050 W. College Ave., Jacksonville, Ill.; Secretary-Treasurer, Charles B. Kemp, 201 N. Wells St., Chicago, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 201 N. Wells St., Chicago, Ill.; Trustees: Chairman, George F. Flick, Harrison M. Leiter, Washington Barrow, 201 N. Wells St., Chicago, Ill.

**THE NATIONAL FRATERNAL SOCIETY OF THE DEAF** is a fraternal life insurance association of deaf men. It is organized on the lodge system and has branch lodges, called Divisions, in over a hundred principal cities of the United States and Canada.

## Objects

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

## Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$15.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

## Safeguards

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

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

## Cost of Joining

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

## How to Join

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

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

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

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

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

## Certificate Classes

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

## Withdrawal Equities and Income Options

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

## Required Monthly Payments

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

**MONTHLY NET RATES PER \$1000**  
Minimum \$250; Maximum \$5000 to Age 45,  
\$3000 to Age 50, \$1000 to Age 55.

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

Rate for age at nearest birthday to be taken