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The Frat Volume 24 Number 03 August 1926

The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-fourth Year

AUGUST, 1926

Number Three

DENVER—1927

Bulletin No. 9

Here is a description of a day's outing that the Local Committee is considering, the like of which no other convention committee has ever offered you—the Grand Glacier circle trip—100 miles of stupendous scenery; canons, cascades, glaciers, lakes, mountains:

Starting from Denver by auto, bus or trolley to Boulder, we leave Boulder at 8:30 a. m., immediately entering Boulder Canon, famed for its wild and varied scenic beauty. The road winds and twists, by a noisy mountain stream, past beautiful Boulder Falls, ever upward between rocks and towering cliffs—between canon walls so narrow that it seems as though the water itself would engulf the car. Suddenly we emerge from the turn in the wall and we realize that it was but a plunge in fancy, for the road climbs as rapidly as the grade of the stream, and though dwarfed by comparison with the awful rock masses towering a thousand feet above, it is wide and safe for travel.

From the gorge we suddenly emerge into a beautiful valley, the land of the perfect pine, only to be again swallowed up by the canon depths with Castle Rock silently guarding their eternal entrance. Passing this sentinel of a million years we enter the path of an extinct giant river of ice that flowed when the range was young, and a remnant of which Arapahoe Glacier alone remains.

As the road climbs higher and higher along the mountain side one begins to feel the cool breezes from the land of everlasting snow, and as we round the sharp turn of Barker Dam there suddenly breaks into view a picture so beautiful, in all its majesty and awe-inspiring splendor, as to defy language and art to describe it—The Rocky Mountains with their eternal snow-capped peaks, made doubly impressive by their mirrored reflection in Nederland Lake, and the little city upon its western shore. Nederland and Lakewood are the center of the great tungsten mining district in Colorado, and from them one may get a fair idea of the typical mining camps of early days.

From Lakewood the road winds and climbs among smooth hills—higher and higher—until the whole universe seems to spread out before our vision. For miles and miles beyond is one vast park of vivid green framed by the Continental Divide, with Mts. Evans, James, Neva and Arapahoe Peaks extending far above the rest of the range, always snow-capped, usually clothed in fleecy clouds, and making one feel that after all we are but pigmies in the great scheme of nature.

As we pass Arapahoe Park and Glacier Point, we are held spell-bound by the beauty of the panoramic scene as it shifts from the snowy range to the valley of the Blue Mountains. Beyond—as far as the naked eye can see—lies the golden reflection of the great plains as they blend into the vivid blue of a Colorado sky.

We are now on top of a spur from the main range, and at a superlatively beautiful spot lies Glacier Lake occupying the ancient path of the Arapahoe Glacier, from where you can see the mighty force of moving ice by which Nature breaks down the backbone of the continent—carves valleys out of mountain peaks—rears walls of rock a thousand feet high—hews basins out of granite hills miles in extent and fills them with vivid lakes of extraordinary beauty—where earth is in the process of making and eons of time are recorded.

As we leave Glacier Lake we pass the junction, and University Camp maintained by the Recreational Department of the University of Colorado, and traveling southward we skirt the base of a long low hill that appears to be a mass of jumbled rock and earth, which in reality is the last terminal moraine left by the Arapahoe Glacier in its recession to its present position. This moraine is six miles long, five hundred feet high, and three-quarters of a mile wide at its base.

Upon climbing the east side of this moraine and looking to the left, we obtain a most peculiar view of Glacier Lake lying on the top of a mountain. The surface of the lake seems to be tipped to the west, with no apparent reason why the water should not spill out of it. This, of course, is an optical illusion.

As we approach Boulder Creek we pass where the river has cut through the terminal moraine, and, picturing to ourselves the valley back of it filled by an ice sheet a thousand feet in thickness, we visualize the Arapahoe Glacier as it existed one hundred thousand years ago and clearly understand the formation of this enormous moraine. Turning again to the Southward we see, on a clear day, Pike's Peak as a blue cone appearing on the horizon at the edge of the foothills a hundred miles distant. Suddenly the vista changes—immediately in front of us we behold Arapahoe Falls, where the waters of Boulder Creek plunge over a granite cliff a hundred feet high, smashing and splashing into foam, and, through the tall lodgepole pines, flashing white and varicolored lights from the depths below—and beyond the green mountain meadow we see the twin peaks of Albion standing stern and cold, either clear cut against a turquoise sky or half-hidden by a drapery of fleecy clouds, in harmony with their mood.

After leaving Boulder creek we quickly arrive at Rainbow Lakes, a beautiful little mountain meadow valley set aside by the United States Forest Service for summer home sites, where for a nominal sum one can lease a favorite site on which to build a mountain cabin.

The Peak-to-Peak Highway after leaving the junction detours to the west in several lariat turns, and at each turn a new view presents itself, always changing and never the same—through mountain meadows carpeted with flowers—dense forests of lodgepole pine—over grassy hills—to the town of Ward, a famous old gold camp of the early eighties, where a stop of an hour and half is allowed for dinner.

Leaving Ward we commence to climb the newly constructed forest service road through groves of limber pine and balsam—wide stretches of mountain meadows carpeted with Indian Paint Brushes—undulating hills purple with the riotous Lupine—shadowy groups of aspen where the Columbine lifts its dainty head, on and ever upward to Red Rock Lake, where the Yellow Lotus rules supreme.

The snow-clad Continental Divide again presents its amazing grandeur to view, and we behold for the first time Long's Peak—the magnificent—fourteen thousand two hundred and fifty-five feet above the sea, and one hundred and forty-five feet above Pike's Peak.

Long's Peak stands east of the Continental Divide, and, like the general of a great army, seems to command the lesser peaks of the main range,—Kiowa, Navajo, Apache, Pawnee, Piute and Audubon Mountains—clad in their white uniforms and wearing as caps the great ice sheets of the Isabell and Fair Glaciers.

A few miles beyond lies Brainard Lake, a forest service summer home camp—quite a village of log cabins—and the point from which the central loop of the Figure Eight Trail System leads to Long and Isabell Lakes, the Isabell and Fair Glaciers, and down into the smashing gorges of Hell-Hole. This fairy lake region offers the best camping, hiking, and fishing in the State of Colorado.

The Peak-to-Peak Highway continues to wind and meander through

Jimcreek Valley, Struggler Flats and among glacial moraines until Peaceful Valley is reached. As we enter the valley Saw-Tooth Mountain, framed by the wooded sides of St. Vrain Canon, presents a vista that will never be forgotten.

From Peaceful Valley the road follows the river to Raymonds, and up the long, winding hill to Wills and Allen's Park, a mountain park playground under the shadow of Long's Peak. From where, in a day's horseback riding, one can visit the St. Vrain Glacier, Wild Basin, or climb Long's Peak.

After leaving Wills we traverse the South St. Vrain Canon, one of the most beautiful canons in Colorado, in which Nature has carved and fluted the granite rocks into fantastic shapes resembling ancient castles, minarets and battlements, with friezes of elephants, bears, eagles and all sorts of imaginary creatures. The granite walls of the canon at the Big Narrows are so close together there is hardly room for the river and the road.

Where the granite joins the Red Rock Palisades, the river cuts through

the crater of an ancient volcano in which the columnar basalt forms vertical canon walls resembling Cyclopean masonry.

We leave the South St. Vrain Canon at Lyons, a beautiful little village lying among the Red Rocks at the junction of the North and South St. Vrain Rivers. We then travel the Foot-Hills Road, which, like a great serpent, winds and twists from arroyo to mesa through hogback mountains, now in deep valleys with short views, to heights where the farming districts of the St. Vrain and Boulder Valleys spread out for miles before us in a beautiful birdseye panorama of mountain and plain. When we come to the top of one of the higher mesas, we sit spell-bound as there nestling below us in the valley of Boulder Creek and in the shadows of the Flatiron Mountains, is the most picturesque little city of the whole world—Boulder, Colorado—with the University, Chautauqua, and mountain parks in the distance. The return to Denver is made from Lyons, and we reach Denver early in the evening.—Courtesy of the Glacier Route, Inc.



The Heart of Denver—1927

An airplane view, showing the Civic Center in the left foreground.

TREASURER'S REPORT

Division Collections for July

Grand Division.....	\$ 23.12
Chicago	598.89
Detroit	360.73
Saginaw	34.80
Louisville	144.55
Little Rock	125.42
Dayton	114.84
Bay City	27.34
Cincinnati	206.85
Evansville	48.25
Nashville	58.09
Springfield, Ohio	52.20
Olathe	130.62
Flint	179.10
Toledo	213.13
Milwaukee	219.36
Columbus	228.04
Knoxville	108.61
Cleveland	127.55
Indianapolis	252.92
Brooklyn	386.18
St. Louis	353.28
New Haven	76.93
Holyoke	51.63
Los Angeles	288.02
Atlanta	100.68
Philadelphia	280.01
Kansas City	146.67
Omaha	144.37
New Orleans	107.71
Kalamazoo	40.30
Boston	344.86
Pittsburgh	270.43
Hartford	52.86
Memphis	
Portland, Maine.....	41.63
Buffalo	138.07
Portland, Ore.	154.36
Newark	82.04
Providence	38.88
Seattle	150.88
Utica	105.10
Washington	114.60
Baltimore	104.98
Syracuse	96.31
Cedar Rapids	91.93
Huntington	102.57
Albany	67.35
Rochester	102.89
San Francisco	137.28
Reading	100.71
Akron	296.33
Salt Lake City	26.70
Rockford	82.43
Springfield, Ill.	165.34
Davenport	41.83
Worcester	103.85
St. Paul-Minneapolis	214.89
Ft. Worth	101.64
Dallas	186.37
Denver	103.25
Waterbury	27.46
Springfield, Mass.	34.07
Waco	83.07
Pittsfield	15.31
Bangor	66.29
Kenosha	106.33
Birmingham	126.66
Sioux Falls	44.79
Wichita	73.31
Spokane	57.37
Des Moines	74.73
Lowell	99.61
Berkeley	52.01

Delavan	146.73
Houston	96.08
Scranton	49.96
Richmond	84.82
Johnstown	56.73
Manhattan	138.73
Jacksonville	49.49
Lewiston	58.91
Peoria	45.85
Jersey City	99.40
Bronx	81.06
Columbia	81.43
Charlotte	81.55
Durham	88.57
Dubuque	47.59
Grand Rapids	30.09
Toronto	209.67
Duluth	41.46
Canton	34.35
Faribault	21.53
South Bend	79.22
Council Bluffs	30.23
Ft. Wayne	64.19
Schenectady	28.79
Chicago	126.08
Total collections	\$ 11,584.07

COLORADO RESOLUTIONS

At its recent convention the Colorado Association of the Deaf adopted the following resolutions:

"Whereas Colorado is honored by having the next Triennial Convention of the N. F. S. D. in Denver in 1927.

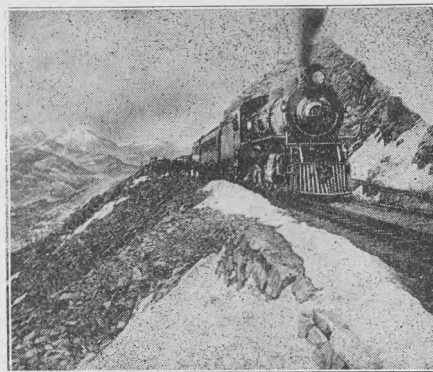
"Be it resolved that the C. A. D. will do all in its power to make that Convention a success, and urges all its members to extend their aid to Denver Division No. 64 in this great undertaking;

"Also be it further resolved that the C. A. D. donate the sum of \$50 to the Denver Division No. 64 Convention Fund.

"Whereas the N. F. S. D. is the only insurance Society operated for the deaf, by the deaf,

"Be it resolved that the C. A. D. approves it and urges all who can to join it now."

DENVER—1927



TOP O' THE WORLD

Summer snows on the Moffat Road in the Colorado Rockies.

TREASURER'S STATEMENT
FOR JULY, 1926

Balance and Income

Balance, June 30.....	\$784,692.79
Division collections	11,584.07
Interest, mortgage loans....	3,099.02
Interest, bonds	250.00
Interest, banks	10.95
Sale of emblem jewelry	15.40
Recording fees	12.75
Subscriptions to "Frat"	1.55
Exchange on checks	1.30
Total balance and income ..	\$799,667.83

Disbursements

Death benefits	\$ 3,000.00
Sick benefits	555.00
Accident benefits	355.00
Organizing expenses	26.10
Refund of dues	4.32
Salaries	570.82
Services	400.00
Official publication	270.90
Rent	175.00
Office expenses	68.39
Postage	9.95
Surety bond premium	1.73
Total disbursements	\$ 5,437.21

Recapitulation

Balance and income.....	\$799,667.83
Disbursements	5,437.21
Balance, July 31.	\$794,230.62

TRUSTEES' REPORT

Ledger Assets, July 31, 1926

First mortgage loans	\$676,343.92
First mortgage bonds	59,925.73
U. S. Liberty bonds	43,084.72
Canadian bonds	995.55
Cash in banks:	
Central Trust Company	9,551.49
Bank of Montreal	3,642.52
Secy's contingent fund	300.00
Treasurer's cash	386.69
Total ledger assets	\$794,230.62

Balance in Funds

Reserve Funds	\$645,561.79
Mortuary Fund	48,720.73
Sick and Accident Fund	54,803.62
Unallocated interest	24,815.69
Convention Fund	9,022.38
Organizing Fund	2,474.49
General Expense Fund	8,831.92
Total in all funds	\$794,230.62

Concerning Investments

In July, partial payments, amounting to \$2,500, were received on first mortgages held by the society.

First mortgage bonds to the amount of \$10,000, at 6%, were acquired. Commitment for \$10,000 in first mortgage bonds at the same rate has been made for August take-over.

When you walk
And when you fliv,
Look both ways
And try to live.

JULY DISABILITY CLAIMS

*A. Fisher, Stockholm, Me.	\$ 40.00
*Lloyd Bowman, Jacksonville	20.00
*R. F. Hartman, Louisville	15.00
*Isadore Newman, Chicago	10.00
*J. Pingitore, Trenton, N. J.	10.00
F. W. Brown, Sheridan, Wyo.	40.00
Frederick Buch, Philadelphia....	25.00
G. A. Gallion, Baltimore	35.00
R. D. Lowe, Chicago	15.00
J. F. Miller, Chicago	15.00
I. R. Osborne, Wartrace, Tenn.	10.00
*H. C. Courtemanche, Providence	25.00
*Ross Davison, Wichita	10.00
*C. Gatewood, Columbus, Ga....	15.00
*L. F. Provost, Escanaba, Mich.	10.00
*O. L. Redman, Newark, O....	15.00
*G. W. Shade, W. Jefferson, O.	15.00
*E. E. Songey, Tiburon, Cal.	10.00
*John Hahn, Cincinnati	15.00
*J. P. Wenstrup, Cincinnati	20.00
E. L. Dresser, Lewiston	40.00
C. Demarais, Fond du Lac, Wis.	50.00
E. F. Wagner, Denver	50.00
Isidore Lewis, New York	5.00
Marcus Silber, Brooklyn	50.00
Wm. Lewis, Springfield, Ill.	30.00
*M. Armstrong, Leesville, La....	10.00
*C. B. Ensworth, Akron	15.00
*C. Furlow, Pasco, Wash.	30.00

*Geo. Grubbs, Indianapolis	5.00
*R. Winkle, Mulvane, Kans.	20.00
Wm. Humphrey, Louisville	25.00
Thomas Kane, Worcester	15.00
T. J. Prinn, Portland, Me.	20.00
C. E. Rollings, Indianapolis	50.00
D. Whitehead, Mt. Clemens	15.00
Thos. Woodley, Lorain, O.	10.00
*C. L. Nanney, Newton, Kans.	35.00
*W. E. Stover, Cleveland	10.00
F. R. Smith, Washington	20.00
O. J. Beaudry, Utica	35.00
Total for the month	\$910.00

*Denotes accident claims.

JULY DEATH CLAIMS

Paid to Mrs. Katherine Shoptaugh, Terre Haute, Ind., for death benefit of Earl Jennings Shoptaugh, Certificate No. 5225, deceased June 9, 1926, \$1,000.

Paid to Miss Kate Lewis, Springfield, Ill., for death benefit of William Van Lewis, Certificate No. 1528, deceased June 22, 1926, \$1,000.

Paid to Mrs. Josephine Sunseri, San Francisco, Calif., for death benefit of Luciano Sunseri, Certificate No. 7311, deceased June 19, 1926, \$1,000.

FOLLY OF LAPSATION

It would be folly in any person who wanted to build a house to build it as far as the first story, then stop and refuse to put on the roof.

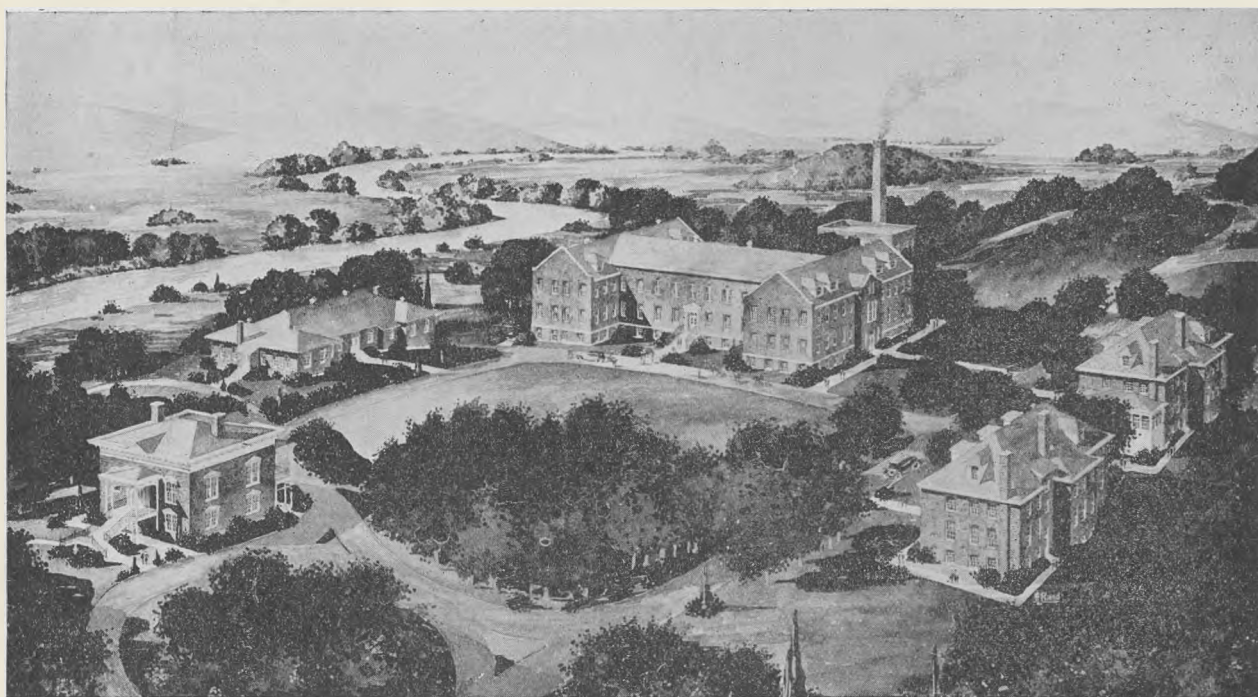
If a friend of yours started to go to the state capital and after a journey of half the way refuse to proceed you would be inclined to have him examined as to his sanity.

To negotiate for a beautiful dwelling, pay 10 per cent down and then refuse to pay more when the papers are all drawn up is not the way to become a property owner or to secure a comfortable home.

More culpable than any of the above is to obtain a certificate to protect your home and loved ones against the day of your death and then after payment of a few months or years, you deliberately let it lapse, stop paying, you quit.

This sort of an act is poor business and one that no right minded man will do when he stops to consider the consequences.—[Knight of Pythias.

DENVER—1927

*Tennessee School for the Deaf*

Founded in 1845. Located at Knoxville. From left to right the buildings are: Superintendent's residence; small boys' cottage; main building, containing school rooms, shops, sleeping quarters for older boys, auditorium, dining room for boys; small girls' cottage; older girls' cottage. Beyond the main building is the heating plant and laundry. To the left of the main building and in line with the small boys' cottage another dormitory, costing \$50,000, is now being erected, to be occupied by the older boys when school opens this fall. The entire group was designed by Thomas S. Marr, an alumnus of the school and a prominent Nashville Frat. The river to the left is the Tennessee. The value of these buildings and grounds is \$500,000. This school has given approximately 2,000 Tennessee boys and girls their education.

BIRTHS

May 24—Mr. and Mrs. R. L. Mullins, Los Angeles, Cal., a boy.

July 10—Mr. and Mrs. J. L. Goree, Little Rock, Ark., a boy.

July 16—Mr. and Mrs. A. C. Doby, Philadelphia, Pa., a girl.

July 16—Mr. and Mrs. J. J. Allen, Philadelphia, Pa., a girl.

July 16—Mr. and Mrs. Fred Terrell, Toronto, Ont., a girl.

July 18—Mr. and Mrs. Fred Degner, Los Angeles, Cal., a girl.

July 19—Mr. and Mrs. G. K. Gompers, Philadelphia, Pa., a boy.

July 22—Mr. and Mrs. J. M. Owens, Nena, Ark., a boy.

July 23—Mr. and Mrs. Jacob Brodsky, Philadelphia, Pa., a girl.

July 23—Mr. and Mrs. Harmon Reeder, Ft. Gibson, Okla., a girl.

July 24—Mr. and Mrs. Dwight Willis, Marysville, O., a boy.

July 25—Mr. and Mrs. Walter Albrecht, St. Louis, Mo., a girl.

July 27—Mr. and Mrs. Alex. S. Walker, Philadelphia, Pa., a girl.

August 7—Mr. and Mrs. Ellsworth Bowman, Toronto, Ont., a boy.

MARRIAGES

June 26—John B. Winandy, Chicago, Ill., and Miss Catherine Bartl, Marshfield, Wis.

July 3—Walter Miller and Miss Merle E. Spencer, both of Little Rock, Ark.

July 6—Gordon L. Mayne, Flint, Mich., and Miss Lillian M. Mullins, Jackson, Tenn.

July 20—Harry B. Young, Dunmore, Pa., and Miss Ceinwen Williams, Scranton, Pa.

August 7—John S. Wondrack, Akron, O., and Miss Lydia McNeill, Chicago, Ill.

Tomorrow you have no business with. You steal if you touch tomorrow. It is God's. Every day has in it enough to keep any man occupied without concerning himself with the things beyond.—[Henry Ward Beecher.

DENVER—1927

DEATHS

May 13—Father of William Faxon, Jackson, Mich.

May 31—Mother of William Faxon, Jackson, Mich.

July 5—Capt. R. R. Seely, father of Frank Seely, Buffalo, N. Y.

July 28—Melba Jennings, daughter of F. L. Gajefsky, Denver, Colo.

July 31—Katherine Kiefer, mother of John J. Kiefer, Brooklyn, N. Y.

August 4—Richard C. Rockwell, father of Walter Rockwell, Hartford, Conn.

August 7—Charles J. Lorenz, brother of Otto Lorenz, Chicago, Ill.

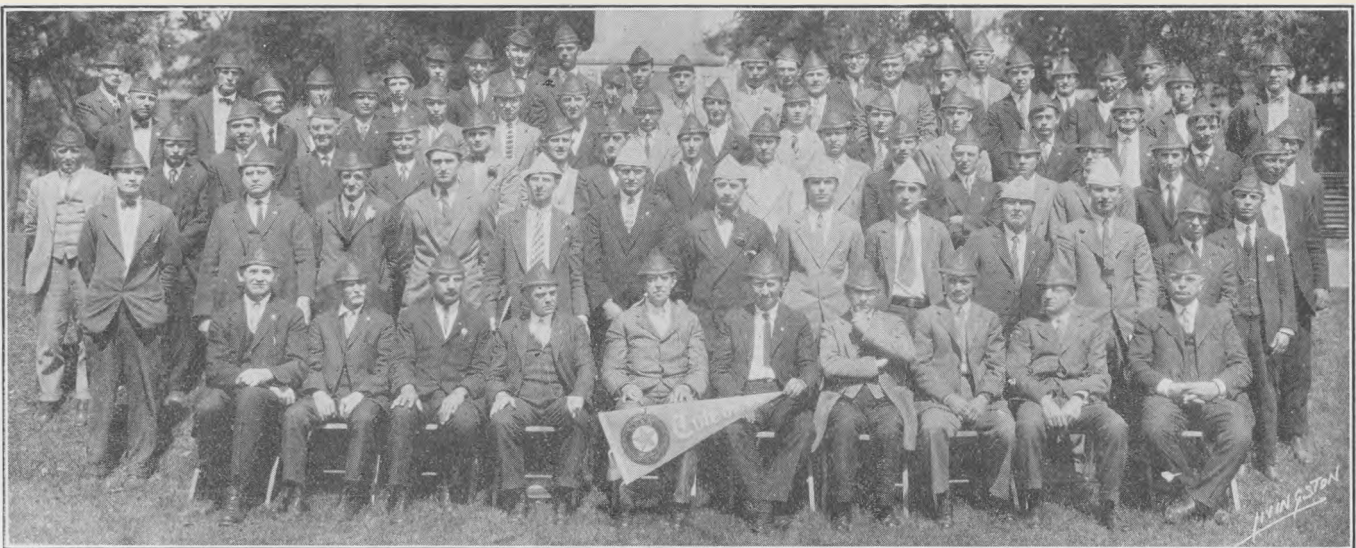
August 12—John H. Jarvis, father of Harry V. Jarvis, Hartford, Conn.

August 13—Henry Spacke, father of Charles Spacke, Indianapolis, Ind.

ENGAGEMENTS

Arnold Deak and Miss Constance L. Clippinger, both of Toledo, O.

James R. King, Providence, R. I., and Miss Ida L. Sunderland, Barrington, R. I.

*Toledo Division No. 16, N. F. S. D.*

Front row, left to right—Charter members and guests—Harry Augustus, William Nichols, Shirley Newcomer, John Curry, Preston Stevenson, Arthur Whitacre, Dennis Hannan, Mathias Steinwand, Peter Hellers (Detroit), Louis Bacheberle (Cincinnati).

Second row—Samuel Henry, Richard King (Trustee), Gustav Kaintz (Trustee), Frank Neal (Trustee), Nathan Henick (Secretary), Irvin Burton (President), Julius Hubay (Vice-President), Clarence Hill (Treasurer), Frank Walton (Director), Frank Shanahan (Sergeant), Louis Blum, Bert Artrip, LeRoy Mockler.

Third row—Charles Pope, Chester Clark, Norbert Piliod, John Kraus, George Goll, Arnold Deak, James Parker, Theodore Goeltz, Hubert Conner, Earl Leffel, Marion McLoughlin, Anthony Bugaj, Otto Reinboldt, Jacob Helmer, Ralph Miller (Flint), William Eichler (Columbus), Harry Dix.

Fourth row—Elza Morrison (Deceased), Philip Schwartz, Ralph Corwin, Warren Whitacre, Herbert Buyer, Philip Reiss, Anthony Timpl, Benjamin Chaffee, Clemens Wachowiak, William McGrain, Oliver Flanders, David Gerner, Harland Eller, Myron Burt, Alfred Hohman, Hobart Yauck, Alta Braden, Peter Schindorff, Frank Cook.

Fifth row—Clarence George, Stanley Krerowicz, Milton Neff, Perry Riehm, Marion Whitacre, Wilbur Morrison, Andrew Sellers, George Riehm, Nelson Johannsen, Anthony Ceresi, Clarence Stremmel, Lake Clinker, Melger Hicks, McClellan Valentine, Harvey Wickham, Edward Hetzel, Frank Klotz, William O'Neill (Kenosha), Bert Tussing, Isaac Schimp.

Photo taken at Court House Square, June 20, 1926, following the smoker held the evening before. Total strength, 90; not in the group, 16. Visiting members, 5.

NEW MEMBERS

1. Kenneth McKenzie.....Chicago
1. Bennie Ursin.....Chicago
3. Raymond Coeur.....Saginaw
3. August Coeur.....Saginaw
4. C. A. Thomas.....Corbin, Ky.
10. F. J. Wondrack.....Cincinnati
16. L. J. Otremba.....Toledo
18. R. K. Miller, Canal Winchester, O.
18. A. J. Young.....Edon, O.
22. C. B. Russell.....Indianapolis
23. Morris Miller.....Brooklyn
24. Tony Notte.....St. Louis
27. Bernard Kwitkie.....Los Angeles
32. John Tubrick.....Omaha
32. Charles Falk.....Omaha
32. Earl Haller.....Gordon, Nebr.
40. August Hanke.....Buffalo
41. L. C. Peterson.....Salem, Ore.
41. F. A. Frank.....Sheridan, Ore.
42. Vincent Metzler.....Nutley, N. J.
44. Otto Johne.....Seattle
49. B. Gulstorf.....Keystone, Ia.
50. C. B. Fenton.....Bridgeport, W. Va.
54. R. L. Kern.....Lancaster, Pa.
63. Dick Myers.....Dallas
63. H. G. Moulder.....Atlanta, Tex.
65. Antonio Di Leo.....Waterbury
71. Charles Gillan.....Bangor
77. H. R. Busing.....Webster City, Ia.
80. John Venrooy.....Delavan
82. L. Garbett, Jr., Johnson City, N. Y.
90. Harold Ford.....Peoria
92. Richard Loscio.....Brooklyn
92. Salvatore Pino.....Brooklyn
98. David Peikoff.....Winnipeg, Man.
98. N. LaBelle.....Ft. Qu. Appelle, Sask.

THE GET-ONE DEGREE

By the time this issue of The Frat reaches its readers, hot weather and vacations, the two great obstacles to summer recruiting, will be over. From now on we may expect a renewal of interest and a longer monthly list of new members. Remember the reduced entry fee will be good only to December 31, so get busy and take advantage of it now.

Chicago Division No. 1—Claude J. Russell, Herbert Gunner.

Saginaw—George J. Janicke (2).

Louisville—Leonard A. Thurston.

Cincinnati—Wylie Ross.

Toledo—Nathan P. Henick.

Columbus—Henry J. Hartard, August Beckert.

Indianapolis—Robert Brinkman.

Brooklyn—Calman Marcus.

St. Louis—Salvatore LaBerta.

Los Angeles—Douglas Mitchelson.

Omaha—E. S. Waring, O. M. Treuke (2), Francis P. Reilly.

Buffalo—Walter F. Carl.

Portland, Ore.—Charles A. Lynch, Frank Johnson.

Newark—Edward Bradley.

Seattle—Oscar Sanders.

Cedar Rapids—Jode C. Rains.

Huntington—Gordon Walsh.

Reading—Franklin C. Smielau.

Dallas—Troy E. Hill (2).

Waterbury—Philip Cossette.

Bangor—John F. Myers.

Delavan—August Kastner.

Scranton—Lewis P. Garbett, Sr.

Peoria—Andy Gallagher.

Bronx—Albert J. Laccetti (2).

Toronto—Archibald McDonald.

Duluth—Jay Cooke Howard.

OBITUARY

William H. Reyman

Brother William H. Reyman, 57, died at his home in North White Lake, N. Y., July 20. He joined the society through Brooklyn Division in June, 1916.

Elza P. Morrison

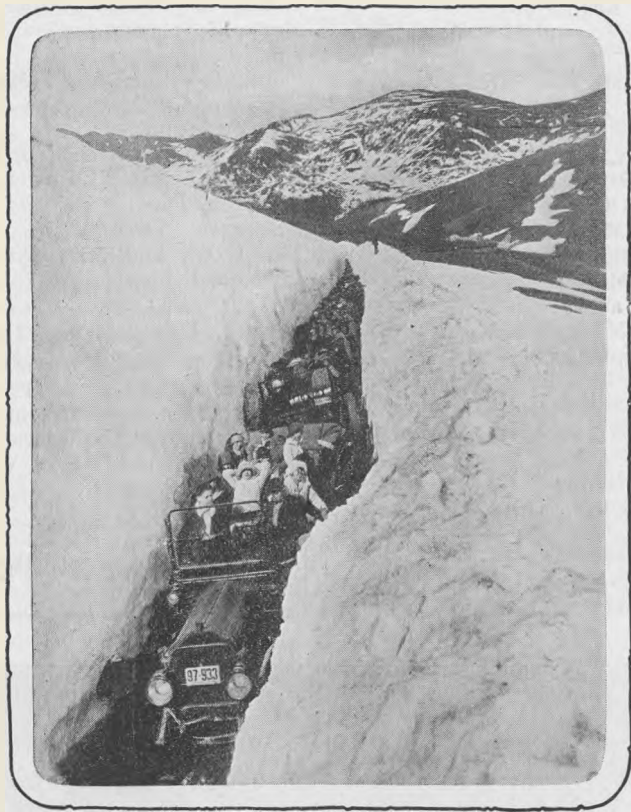
Brother Elza P. Morrison, 59, died at his home in Toledo, Ohio, July 22. He joined the society through Toledo Division in June, 1920.

Otto J. Karnisz

Brother Otto J. Karnisz, 26, died at his home in Manistee, Mich., July 30. He joined the society through Flint Division in July, 1920.

Charles Demarais

Brother Charles Demarais, 73, died at his home in Fond du Lac, Wis., August 5. He joined the society in August, 1907, through Milwaukee Division.



Snow tunnel on Fall River Road between Estes Park and Grand Lake, in Rocky Mountain National Park, Colorado. One of those described in Bulletin No. 8.



HUMANITY

WHAT care I for caste or creed?
It is the deed, it is the deed.
What for class, or what for clan?
It is the man, it is the man!
It is of love and joy and woe,
For who is high and who is low,
Mountain, valley, sky and sea
Are for all humanity.

What care I for robe or stole?
It is the soul, it is the soul.
What for the crown or what for chest?

It is the soul within the breast,
It is the faith, it is the hope,
It is the struggle up the slope,
It is the brain and the eye to see,
One God and one humanity.

--Robert Loveman.

—AND YET SOME PEOPLE SAY “NO.”

Irvin S. Cobb, that clever story writer, says he has invested in life insurance “to make part of what I shall leave in this vale of tears, fool proof, friend proof and promoter proof, as well as making my later years, when I can no longer wield a pen, pleasant with income, if all else fades away.”

The Saving Value of Life Insurance

LIFE Insurance is something which everyone should carry for one or many reasons. Especially is it advisable as a means of forced saving for those who lack self-control or who have families that are free spenders. For such, life insurance is probably one of the best “investments.” It is also a good speculation because if you die before your natural age of expectancy your estate gets a higher rate of interest than it could possibly get in any other way with equal security. For instance, based on the average experience of millions of people, a man 35 years old should naturally live 31 years, 9 months, 10 days, and upon this expectancy the price of insurance is based. If the 35 year old man lives to be 66 years old, he gets practically the same rate of interest that he would get if he put his money in the savings bank at 4 per cent. If he lives to a longer age than 66, he gets a lower rate of interest; but if he dies before 66 he gets a higher rate.

The Difference

The difference between savings and insurance is simply this: If you put \$25.00 in the bank at the first of the month, and die one month later, your widow, the next day, would receive exactly \$25.07.

If you put \$25.00 in life insurance at the first of the month, and die one month later, your widow would receive \$1,000.00.—Dotted Line.

The Best of All

From pioneer days to modern times, love of family has always been the greatest of all inspirations. On this the progress, the prosperity and the happiness of the nation depends. To perpetuate and protect the family, to keep it safe, to bring cheer and comfort to it through the essentials of life, is to do the man's part to his own undying satisfaction and to the glory of his country. Life insurance is the best of all guarantees that your hopes, your aspirations for your family will be fulfilled. It is the part of wisdom, the part of prudence and the part of good judgment to carry insurance protection.

Life insurance is an antidote for destitution.

Life insurance pays dollars for dimes.

It is a system devised to furnish protection against the economic loss caused by the termination of earning power.

PREPAREDNESS



Failure to carry life insurance is a crime wherein the sins of the father are visited upon the children and the grandchildren.

The Best Life Insurance Argument

*Life Experience of 100 men
(Compiled by the American Bankers Association)*

Age 25, 100 men, all strong and vigorous, with good mental and physical capacity.

Age 35, 5 have died, 10 are wealthy, 10 are in fair circumstances, 40 have just moderate means, 35 have saved nothing.

Age 45, 16 have died, 3 are wealthy, 65 are barely self-supporting, 16 are no longer self-supporting.

Age 55, 30 have died, 1 is very wealthy, 8 are self-supporting, 61 are dependent upon their children, relatives or charity for support.

Age 75, 63 are dead (60 of these left no estate), 3 are wealthy, 34 are dependent on their children, relatives or charity for support.

Ninety-four of the Original “100 Average Men” died Penniless.

Life insurance is neither a luxury nor an excuse. It is a necessity—something that is due those who are dependent upon you. Without it those who are nearest and dearest to you may some day find themselves face to face with a most perplexing and trying situation.

Life Insurance Makes For Real Contentment

WE do not take out life insurance because we expect to die tomorrow. In fact, we don't expect to die at all. We may sometimes wish we were dead, or think perhaps the world and ourselves would be just as well off if we were. But when it comes to the pinch, we will not die, and neither will our family nor friends permit us to die. Every effort, scientific and unscientific, is made to keep breath in the body.

This is not an essay on life and death. It is simply a method of emphasizing the thought that we do not insure to die, nor do we expect to die to win. We are winning this contentment just so long as we live and pay the premium necessary to secure it.

There is more urge to live with life insurance than without it, simply because it gives us this sense of contentment and security. We live more happily and better and consequently we shall live longer. Life insurance does not make us careless or indifferent to life. On the contrary it makes us more careful. Hence life insurance is a good thing whichever way you look at it, and never do we have to die to win. We win from the very minute we take the insurance.

David Lloyd George Says:

Risk is inseparable from civilized life, but, though we can not avoid risk, we can, by a suitable organization of society, place nearly the whole burden upon the shoulders of those who are able to bear it. The willingness to take risks is in the great merchant or capitalist, a virtue. It is to him what courage is to a soldier or statesman, or imagination to a poet. But the willingness to take risks is, in the wage earner or the salary earner, a weakness, or in great excess, a vice. The contrary of the vice of gambling is the virtue of thrift, and the system of life insurance has given the thrifty man an opportunity of practicing his virtue, compared to which the stocking, the small mortgage, and the savings bank are but clumsy and ineffective devices.

Driving It Home

A Life Insurance policy increases in cost each year if you haven't one, and decreases if you have one. Ask the man who owns one. No man ever accepted an insurance policy without a feeling of pride. Pride and love prompt most men to take insurance. How much love and pride have you?



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

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AUGUST, 1926.

\$794,230.62.

Boost for the Order.

Denver, July 11-16, 1927.

September payments are due.

We have been doing business in Florida for several years past in a small way. However, it looks like we are to soon have a division there—our Miami members are getting busy and are determined to have their progressive city on the Frat map.

We have been asked if there is to be another silver jubilee celebration in 1932, when the N. F. S. D. sees the 25th anniversary of its reorganizing and chartering by the State of Illinois. This dates from December 2, 1907.

We do not doubt but what there will be something special arranged for then, and perhaps it can be so adjusted as to take place at the time of the 1933 convention—which Chicago may speak for, we are told.

The backing of the Colorado State Association as presented in its resolutions printed elsewhere in this issue is appreciated. With the state behind it—as we felt it would be from the start—Denver is going ahead with all cylinders working.

Speaking of celebrations: Within the next two or three years the society goes into the million dollar class. Asking some questions ourselves: Are we going to celebrate then? What would be the best way to do it in? Come on, you division correspondents, open up and send in your ideas. Of course, Denver will have some plans laid before it, but The Frat is a good forum for preliminary discussion, and there is no time like the present to start the ball a-rolling.



How are the expenses of delegates and alternates met? Section 40 of the society's laws covers those of delegates. Alternates' expenses are a matter for the divisions to care for.

Can a non-resident member be charged more than ten cents monthly for local dues if he is given the benefit of local disability benefits? If the member agrees to such arrangement—yes. It is optional with him. If he

does not wish to pay such extra dues, he of course does not participate in such benefits.

What salaries are paid by the divisions to their officers? The amount varies, according to the work done and the division's ability to meet such expense.

Has the Grand Division Law Committee authority to pass a law without the action of the Convention? No. Section 67, of the society's laws clearly sets out the Committee's powers, and Sections 117 and 118 explain the manner in which changes are submitted.

Must the laws of the society be approved by the state insurance departments? Yes. Copies of the laws are so filed whenever a new edition is issued.

May a member take out another certificate when he has paid-up his original? Yes, if he is within the age limit and can pass the necessary physical examination.

How many beneficiaries may a member designate? There is no limit as far as the law (Section 155) goes, though there are times where limitations may be necessary and the home office is always ready to advise in such cases.

May any member in Class A make a conversion for the purpose of being eligible to the paid-up privilege the other classes have? Yes. The division secretaries have blank forms for making enquiries on, and the home office will submit the necessary figures—and advises that it be done, seeing that Classes C, D, E and F are so much more liberal and attractive than Class A.

This Isn't a Joke

"Rather sad about that friend of yours who was killed in an auto accident."

"Very. He allowed his life insurance policy to lapse in order to have enough money to buy the car."—[Judge.]

MAN ALWAYS GREATER THAN HIS DEED

MAN is greater than all temples, because he himself has builded them. They are the embodiment of his thought, the work of his hands. The man is always greater than his deed. The painter is more than that which he puts on canvas; the sculptor than his marble creations. The author is greater than his book.

Deeds are but sparks that fly from the workman's anvil, bubbles that rise upon the tides of life. Deeds are but rocks blasted from the mountainside, and only hint the inexhaustible quarries that lie far within the granite hills. The best work of man, his noblest temple, is but a suggestion of his undeveloped possibilities. More graceful than bended arch, more beautiful than glowing frescoes, more aspiring than dome or pinnacle, is the inward temple of which the outward is only a feeble and fragmentary expression.—Author Unknown.





Division Notes



Edited by Charles B. Kemp

Coming Division Events

September

- 4. Banquet Rochester
- 4. Banquet Columbia
- 4-6. Fraternal Los Angeles
- 5. Picnic Rochester
- 5. Picnic Peoria
- 5. Outing Albany
- 5. Picnic Denver
- 5. Outing Evansville
- 4. Picnic, Des Moines at Atlantic, Ia.
- 6. Picnic Delavan
- 6. Frat night Olathe
- 6. Picnic Toledo
- 6. Banquet Birmingham
- 6. Picnic Waco
- 6. Picnic Sioux Falls
- 6. Picnic Kalamazoo
- 6. Picnic Baltimore
- 6. Frat day Fort Wayne
- 6. Picnic Fort Worth
- 6. Picnic Grand Rapids
- 18. Bazaar Baltimore
- 19. Picnic Fort Wayne
- 21. Anniversary Huntington
- 25. Pie supper Little Rock
- 25. Whist social Holyoke
- 25. Pageant Kenosha
- 25. Bunco party Omaha
- 26. Outing Waterbury

October

- 9. Smoker Columbus
- 9. Social and ball ..Springfield, Mass.
- 16. Bazaar Kalamazoo
- 23. Kid party Wichita
- 23. Hallowe'en party Canton
- 23. Hallowe'en party Holyoke
- 30. Annual party Hartford
- 30. Social Lowell
- 30. Hallowe'en party ...Grand Rapids
- 30. Masque ball Akron
- 30. Fraternal Waco
- 30. Box social Kenosha
- 30. Hallowe'en party Lewiston
- 30. Apple party Jersey City
- 30. Hallowe'en party Bronx
- 30. Hallowe'en party Toronto

November

- 6. Carnival night Providence
- 6. Initiation Toronto
- 20. Banquet Providence
- 27. Social Toronto

Chicago

Recent visitors at headquarters were Mr. and Mrs. Harry B. Young, Dunmore, Pa., Mr. and Mrs. John E. Pershing, Springfield, O., Numer E. Pike, San Francisco, Cal., Paul G. Martin, Los Angeles, Cal., Mr. and Mrs. William K. Liddy, Windsor, Ont., Homer

E. Grace, Denver, Colo., Bernard Teitelbaum, Pittsburgh, Pa., Mr. and Mrs. F. J. Neesam, Delavan, Wis., Mrs. E. W. Craig, Park Ridge, Ill., Olof Hanson, Seattle, Wash., Arnold Slater and John Hagemann, Rochester, N. Y., Charles W. Belcke, Peoria, Ill., Frank Osonik, Milwaukee, Wis., Leo R. Holway, Omaha, Nebr., William A. Nelson, Davenport, Ia.

Our August meeting was well attended in spite of the heat and its being vacation time. But not much business was transacted outside of receiving routine reports. There was an unusual number of visitors, at least a dozen divisions having representatives present, most of whom made short addresses and delivering the greetings of their respective divisions, which we were glad to return in kind. Homer E. Grace of Denver gave us some pre-convention dope that interested us, and made many of us determine to be among those present when convention time rolled around. Olof Hanson, Seattle, also spoke interestedly, as did William K. Liddy of Windsor, Ont., one of Detroit Division's Canadian standbys. The venerable Lars Larson of Faribault spoke of his early days in Chicago, when he taught in one of the day schools, and remembered Grand Secretary Gibson as a little tad in short pants—and Tom Pekin just going into long ones. Others present, some of whom made brief addresses, were Bernard Teitelbaum, Pittsburgh Division, Numer E. Pike, Berkeley Division, Arnold Slater and John Hagemann, Rochester Division, William Riordan, Dubuque Division, Isaac Weisbaum, Peoria Division, Peter Livshis, Chicago Division No. 106, Secretary Gibson and Treasurer Roberts of the Grand Division, and others. Fred W. Sibitzky, one of our oldest and most faithful members, was present for the first time in several months, he having just returned from a trip to his old home in Germany. He regaled us with a short sketch of his trip, from which we gathered that "Sib", as he is best known locally, sure had a fine time. After the meeting Brothers Grace, Hanson and Teitelbaum took a late train for Pittsburgh, from which point the two former expected to proceed to Philadelphia for a church conference, and then on to Washington for the N. A. D. convention.

The division's 25th annual picnic on August 15 was quite a successful affair, a nice crowd turning out. Threatening weather in the morning deterred some from attending, and many others

were out of town on vacations or in attendance at the N. A. D. convention, so the attendance was not what it might have been, but we were quite well satisfied, as it was. And those who came appeared to have no cause for regret. The committee in charge worked hard to make everything pleasant. There was plenty to eat and drink, and good music for the lovers of dancing, who kept the pavilion crowded all the afternoon and evening. A pleasing feature of the gathering was the number of out-of-town friends present, and they were surely welcome. Another bunch equally welcome was the major part of the members of Chicago Division No. 106 and their families. They are showing the right fraternal spirit and a desire to work in harmony with their brothers of No. 1, which we of the latter thoroughly appreciate.

Grand Treasurer Roberts spent his vacation in attendance at the N. A. D. convention in his capacity of president, to which high office he was reelected by acclamation.

Grand Secretary Gibson has not yet taken his vacation, but expects to do so early in September. His itinerary is not yet made out, but he is planning to be in Rochester, N. Y. in time for that division's banquet and picnic on September 4 and 5, and may possibly remain for the horse show which opens on the 6th.

The correspondent of No. 106 says: Our "baby" is now four months old, and "weighs" 44 members. It is in crying need of a larger crib for its growing size, also of a high chair so it can sit on a level with the other divisions at the division Round Table; a walking stool, so it can learn to use its feet to keep up with the pace set by its brothers; regalia of a baby-cap and bib; and a supply of castor oil, vaseline, peppermint, etc. for infantile needs, and plenty of Sloan's liniment for use at initiations. All this, and more, will be needed to insure a proper debut at the Denver conclave next year. To take care of the dizzy expense of such requirement, No. 106 will give its grand opening ball and carnival on October 2 at the S. A. C. clubhouse, 5336 Indiana Ave. Admission, 50 cents. The best music obtainable will be provided, as well as numerous side attractions in the way of novelty stunts, colored lights, and all that goes to make up a real Mardi Gras. It is going to be a cosmopolitan affair that both young and old will be sure to enjoy. Everyone is welcome, especially members of other divisions. "Papa" No. 1, is especially invited, and we hope will give us the same generous cooperation we gave them at their 25th anniversary celebrations in May and August. For the latter, President Livshis had no difficulty in disposing of nearly 40 tickets among the members of No. 106—a positive evidence of good will. (But we are not worried—the generosity and good will of the parent division has already been amply demonstrated.)

DENVER 1927

Some of the younger members of No. 106 are figuring on forming a basketball team to represent the division in clashes with local teams. We have quite a good deal of fine material for such a team, some of them veterans at the game, and who could give a good account of themselves. Many of them participate in Y. M. C. A. athletics, and some are holders of medals won in various contests.

Number 106 has noted with pleasure the numerous friendly greetings appearing in these columns almost every month, and takes this opportunity to acknowledge the same. They sure sound good to us.

Washington

"Should auld acquaintance be forgot?"
Not on the Potomac!
Although the night was mighty hot
With joy our sides did rack.
Four hundred faithful Frats, all "right,"
Were clustered there in glee;
Aye, grant us such another night—
And send me there to see.

Friday, the thirteenth, just thirteen good men and true lined up for their journey across the hotter sands at the record-breaking smoker of the Washington Division, in one of the gala features of the convention week of the National Association of the Deaf.

But thirteen on the thirteenth would never do—so the committee hustled around and corraled two more novitiates for good measure. And what a smoker it was! Total cost, \$412. All you wanted to eat and drink. Brand new stunts for the goatees. "Grid-iron Club" numbers for the five Grands who were there—President Anderson, Vice-President Pach, Treasurer Roberts and Trustees Flick and Leiter. Plenty for the other honored visitors as well. Stag features—and an old-time battle-royal for a wind-up. And it did not cost us a cent—except for tailoring repairs the next day.

Even Omaha's big Aksarben blow-out was approached—but that was staged by the city, you recall. As Grand Truth-Teller of our glorious organization, I riz right up and officially awarded to No. 46 the "smoker championship" heretofore held by No. 1. Which was the gospel truth—no taffy.

Brother Bernsdorff signed an original Frat song in a most entertaining manner, punctuated by the boom of No. 46's big bass-drum, as a starter; the luxurious City Club—a block from headquarters at the New Willard—echoed and rang with Harmony (yes, with a capital H). Something to warm the cockles of your heart, and fill you chock full of pride in our N. F. S. D. A round 400 fraters were there—from all over this big U. S. A.—and every man of them declared the event alone was well worth the traveling afar and its cost. Man, you missed it, if you missed it—sure.—[J. F. M.]

Seattle

The picnic held by the Portland and

Seattle Divisions at Borst Park, Centralia, Wash., midway between the two cities, came off in fine style on July 31-August 1. About 200 were in attendance, and so enthusiastic was the gathering that several new recruits to both divisions may result. A notable feature was the presence of Mayor Barner of Centfalia, who spent the entire evening Saturday, and all day Sunday with the crowd, getting acquainted and seeing that every courtesy was extended the visitors. The baseball game in the morning, between the two divisions, ended in a 10 to 10 tie in the ninth inning.

Among the tourists in Seattle this month we noted Brothers Joseph Bouchard, Hartford Division, Robert C. Miller, Charlotte Division, Ralph Shade, Dubuque Division and Leslie Allison, Olathe Division. Brother Bouchard, in company with M. D. Luden of Reading, Pa., is making a grand tour of the United States, having reached California by the southern route, and is now returning by the northern route. The others noted were taking advantage of the summer tourist fares.

Toronto

Charles Wolff of St. Louis, Mo. was in Toronto a few days recently, stopping off on his way to Montreal, from whence he intended going to Boston, and later to Washington to attend the N. A. D. convention.

Another who attended the Washington convention was Howard Lloyd of Brantford, Ont., who motored the entire distance. He reported that he had a nice time, but found the climate rather hard on him.

John T. Shilton attended the celebration of the 50th anniversary of the Rochester School for the Deaf last June as the guest of Supt. T. C. Forrester, and reports a fine time. On Sunday, the 13th, he made an address to an attentive audience. Brother Shilton also attended the Winnipeg convention on the invitation of the Western Canadian Association of the Deaf, and addressed the gathering on the subject of the N. F. S. D.

Worcester

Worcester Division has sent to each of the New England divisions an invitation to get together on an agreement to hold a joint picnic of all divisions on July 4, each year. "The New England Fraternal Outing," as the proposal is named, would be given under the auspices of each division in rotation, and would furnish the deaf of New England a splendid opportunity to get together every year. The suggestion was made by Larry Donovan of our division, and the Worcester boys are awaiting with interest the replies from the various divisions affected. It is hoped that all replies may be in so that a report may be made at our October meeting, at the latest.

Rochester

Rochester Division is going to celebrate Labor Day on an extensive scale. Plans have been prepared for three big events to cover three days—September 4, 5 and 6, and neat circulars have been put out advertising the events. On Saturday evening, September 4 there will be a grand banquet at the palatial Hotel Seneca, starting at seven o'clock. The guests of honor at this function will be Grand Secretary Gibson of Chicago, and John T. Shilton of Toronto, men of national prominence whose very presence guarantees the success of the banquet. In addition to addresses by these celebrities, amusements in lighter vein will be furnished by the presentation of Greek dances and the Charleston. No Frat within traveling distance of Rochester can afford to miss this banquet.

September 5 will see the whole crowd of Rochester Frats and their friends congregating at Corbett's Glen, out on the Rochester and Syracuse trolley line, where a monster picnic will be held. The usual baseball game, races, barnyard golf, wading and stunts of various kinds, with suitable prizes for winners in the contests, will be staged, and with anything like decent weather the affair should go over big. Corbett's Glen is one of the beauty spots around Rochester, and a visit to it is alone well worth while, regardless of the other attractions supplied by the division.

Monday, September 6, Rochester's annual exposition and horse show opens at Edgerton Park, and everyone who can is urged to attend the opening. In addition to the best horse show in the world, there are exhibits of poultry, agricultural and industrial products and such like that make this exposition one of the best in the United States. A collection of Midway shows will furnish amusement for those preferring that kind of thing. A visit to this exposition will be both an education and a pleasure. You can't afford to miss it.

In addition to the program attractions there will be much more in the way of personal enjoyment through meeting old friends and making new ones, visiting the parks of Rochester,



The Skyline Drive—
in Canon City Region

noted as among the most beautiful in the world, and such. Three days of fun and frolic, the like of which you won't often get. You will make a sad mistake if you pass this up. We are looking for a big crowd, and are prepared for one. Give us good weather, and we will do the rest. This is our 12th annual celebration, and we are bound it shall go over big.

Houston

TEXAS, 1936!

That Texas intends to enter the race for the 1936 N. F. S. D. convention now seems to be an assured fact. At a meeting of representatives of Dallas, Waco and Houston Divisions held in Houston on July 4 an agreement was reached to submit to the various Texas divisions a plan to start the campaign at Denver next year. The idea is for each division to bear a proportionate part of the expense and the campaign to be pitched on the above slogan, no definite location being considered, pending the final location of the centennial exposition site; it being agreed among the representatives that in event of the exposition being located in or near a division city, that city was to become the avowed candidate for the convention, but if located at a point other than a division city, the Texas divisions to jointly sponsor a convention under the above slogan. Fort Worth failed to send a representative, and the position of No. 62 in the matter is not known. However, the writer feels sure that No. 62 will be in line and do its part. The approval of the various divisions and selection of the committees recommended are the only steps remaining to be taken. The three divisions were represented by the following: Dallas, Wallace K. Gibson; Waco, Harvey L. Ford; Houston, Richard C. Morriss.

The convention of the Texas Association of the Deaf held in Houston on July 3, 4 and 5 was said to be the best held in years. "Frat Nite," July 3, was exceptionally good. A parade, with 21 candidates in line, was staged early in the evening. Banners had been prepared by the local for five divisions, New Orleans, Ft. Worth, Waco and Houston, bearing the inscription "National Fraternal Society of the Deaf," followed by the emblem in colors, and then by the name and number of the division. The rear of the parade was brought up by members of the Texas Association of the Deaf, bearing a banner properly inscribed. Approximately 400 were in line. Following the parade a smoker was tendered the visiting brothers by the local, and the 21 candidates were obligated, but on account of the lateness of the hour and the fact that the ladies, 20 gallons of ice cream, and pounds of cakes were waiting for us at the main auditorium, initiation ceremonies were dispensed with. Officers to conduct the affair were chosen from the various divisions, and were: President, W. K. Gibson, Dallas; Vice President, H. L. Ford, Waco; Secretary, R. C. Morriss,

Houston; Treasurer, C. L. Talbot, Dallas; Director, T. P. Jackson, Houston; Patriarch, R. L. Davis, Dallas; Messenger, W. B. Unwin, Ft. Worth; Sergeant, J. R. Carlson, Houston. Those taking the renewed obligation were: H. E. Schmidt, Ft. Worth; Aquiles Castro, Dudley Lewis, Wylie Cowan, Dallas; J. I. Davis, J. F. Mudge, T. V. Lambkin, H. A. Dugger, O. H. Fike, Leon Loftin, Waco; Myron Washington, Delavan; W. H. Isaacks, L. E. Miles, J. J. Smith, W. A. Huber, N. L. Hanson, B. A. Harrell, F. W. Beckendorff, G. A. Allen, D. P. Hodge, H. H. Headlee, Houston. Later, at our regular July meeting, four of our own members and Brother Washington of Delavan were initiated in full. Another incident of the convention was the fact that several visitors took such a liking to Houston, and were so much impressed with our spirit of fraternalism that they decided to locate here. Several of them have secured work, and we hope they will become fixtures. Dallas sent over the largest delegation, though Waco, Austin and San Antonio were well represented. Joe Moore came down from Eldorado, Ark., to mingle with the home folks, but Lonnie Irvin and family, of Akron, O., came the longest distance. We were greatly disappointed not to have a delegation from New Orleans Division. The only member of No. 33 present was Oliver Liner, of Ruston, La.

Our South Houston member, assisted by his friends and neighbors, will undertake to entertain No. 81 and its friends on its sixth anniversary, September 6, our social committee having turned the date over to him at his request. It is understood that he is planning to stage some sort of a show, as well as taking care of the inner man (and woman), but we are not advised as to just what his plans really are.

The July meeting of the division was the best ever held. Our local membership has grown to 31 members, and of this number 26 were present—two were excused on account of distance, one was sick and one working, leaving only one without excuse, a pretty good record. What say, Brother Schwarlose?

Hartford

Everything is ready for our annual October blow-out, and it is going to be the greatest ever. This year it will be in charge of Algot Anderson, and you can count on him for a gay, thrilling evening—and all for a paltry fifty cents admission. He and his committee have resigned from the "union," and will be on duty the full 24 hours a day, to insure the success of their efforts to bring happiness to everybody, from the baby to the centenarian. The date is October 30, the place Unity Hall, 68 Pratt St., and the time from 7 to 12 p. m. Paste this in your hat.

And in case you do happen to forget, write for information to Algot E. Anderson, 252 Curtis St., Meriden, Conn. And then—come!

Business conditions in Hartford are very good—for good, steady, competent men. Floater and jumpers are not wanted, and are advised to keep away. We have some steady workers whose records are a credit to them. Carl Olson has worked 23 years in one place, William Fricke, 18 years, Lee Clark, 10 years, Mrs. Lariviere, 10 years, Henry Spring, 4 years—all for the Underwood Typewriter Co. At the Royal Typewriter Co.'s plant Felix Bonvouloir has worked 15 years, Walter Young, 8 years, Mrs. LaBell, 9 years, Arthur Morris, 6 years, and many others ranging from 2 years up in various shops. All have made good, and are respected workmen. And Hartford is the cleanest and most beautiful city in the U. S. What more can one want?

Number 37 is proud of its 51 husky members and their willingness to take active part in the division meetings. And we are always on the lookout for more. Any member who knows of an eligible prospect should get busy and pump him full of the right sort of information regarding our great society, and so earn a place in the "Get-One."

"And so ended the Silver Jubilee—there will never be another," wailed Jimmy Meagher. Why never, Brother? How about 1932, anniversary of the N. F. S. D. charter. Sure there will be another—for us. 1932 and a million dollars! Something to be celebrated, all right.

Ft. Wayne

September 6 will be known here as Frats' Day, and the division's committee of arrangements have promised something big for that day. And it will sure be a treat. And being Labor Day, you will have no excuse for not being there.

And September 19 will see the last of the division's summer events. This time Everett Huston has invited the committee, which consists of Brothers Kummer and Schenck, to make plans for a real chicken dinner and picnic to be given at his farm at Markle, Ind., 23 miles from Ft. Wayne. Mrs. Huston is already fattening her springers for the occasion. Of course there will be games and prizes, and plenty of home-cooked eats. The main prize will be a live pig, and the winner will be assured of a plentiful supply of winter pork. No, we won't deceive you. Just come and see for yourself. Handbills, containing full details, will be out shortly.

St. Louis

The occasion of most interest to the local deaf was probably the laying of the corner-stone for the new building at the Gallaudet Day School, of which Brother Cloud was principal for so many years, on May 2, last. A fine crowd turned out for the occasion, and took part in the parade. Music was furnished by the band of the Illinois

School. Brother Cloud had the honor of wielding the silver trowel with which the corner-stone was laid, which was meet and fitting, considering his long connection with the school. A bank of gorgeous American Beauty roses made a splendid background for the ceremony.

A good-sized crowd of the St. Louis deaf went over to Springfield on July 4 to attend the picnic of that division, and had a big time. The feature of the occasion was an indoor ball game between the Illinois and Missouri contingents. Our Missouri boys came out ahead, winning to the tune of 11 to 1.

Do we lead the world? No less than 46 of the St. Louis deaf own automobiles, and nine-tenths of them are Frats. Who disputes our supremacy?

Brother and Mrs. Harry Berwin and Brother and Mrs. William H. Schaub aver that the N. F. S. D. hasn't anything on them in the matter of years. On May 15 the former celebrated their silver wedding with a packed house, and on July 31 the latter celebrated theirs with close to 100 friends as their guests. And how little either couple imagined, at the time of their wedding, that even then, up in Flint, Michigan, was being formed that which was to grow into the greatest organization of the deaf in the world!

Kalamazoo

Whenever a neighboring division gives an entertainment of any kind, the Kalamazoo boys are not backward in lending their support by going over and joining in the fun. This spirit was evidenced on July 25 at South Bend Division's picnic at the Miller farm, northeast of Goshen, Ind., when some half a score members of Kalamazoo Division bundled their families into the family chariots and went over and helped form the crowd of 200 present at the picnic. Plenty of games and a big chicken dinner rewarded them for the trip, and they are loud in their praises of the hospitality shown them.

Kalamazoo's deaf drivers of automobiles were greatly pleased at the publicity given them by the Deaf Mutes' Journal and The Frat in publishing a clipping from a Kalamazoo paper concerning the deaf as drivers. They hope the account of the attitude of the city authorities toward them will help in the fight to prevent discrimination against them in other states.

George T. Thielman of Kenosha, Wis., stopped overnight with Secretary-Treasurer Tellier on August 6. He was enroute to Washington, D. C., for the N. A. D. convention and Frat conclave, making the trip in his Chevrolet roadster.

Grand Rapids

On June 27 we had a fine picnic on the Loren Mars farm, six miles out. About fifty came out by auto and suburban car, had a fine time, and enjoyed a magnificent dinner. After dinner there was an indoor baseball and

other athletic games, with suitable prizes. Many considered it the best picnic we have ever held.

Speaking of the deaf in business, Daniel Buskirk of Stanton, Mich., about 50 miles north of Grand Rapids, has a bakery of his own and is a successful business man. He owns a big Buick, and in it brought his family to our picnic on June 27.

Our local circle has been increased by the advent of Charles M. Schohl and family, who have moved here from Owosso. Brother Schohl has secured employment in one of our 90 furniture factories. Charles Holland of Saginaw is another who has secured a job here, and expects to move his family here soon.

And do not forget our division picnic Labor Day.

Detroit

Detroit Division has voted to roll up its sleeves and work for the capture of the 1930 convention of the N. F. S. D. for this fair city. It hopes and expects the other Michigan divisions will do their bit in aiding us to achieve this laudable ambition. Detroit, 1930!

Tickets are now on sale for our division picnic at Van Dyke Park on Saturday, September 4. It will be an all-day picnic, winding up with dancing until midnight. There will be a baseball game, of course, as well as other games, with plenty of prizes. Appetizing refreshments, good music, and good company. Admission only 50 cents. It is hoped that the deaf from far and near will foregather here for the occasion. The Harper "Center Line" takes you direct to the park.

The profit from our Put-in-Bay Excursion amounted to \$41.10, and that to Tashmoo Park netted \$46.47. Not so bad, considering the weather.

John Polk is still in the Ann Arbor hospital, under the care of the doctors and nurses of that famous institution, and at this writing is reported to be improving so well that they expect to have him home in a week or ten days. Which is good news to those who have regard for the famous "First Five," Brother Polk being No. 2 of that honorable body.

William K. Liddy, wife and son, of Windsor, Ont., recently spent a week in Chicago. They made the trip on a D. & C. boat, via the Straits of Mackinac and Lake Michigan.

Faribault

Division No. 101 held its first annual picnic at Roberd's Lake, four miles from town, on August 8. Everyone present said it was some picnic, and it really was, from every standpoint, and especially so in the matter of attendance. The entire Faribault deaf population, both Frats and non-Frats, turned out, as well as large numbers from the Twin Cities, Duluth and other points, out for a good time. It was estimated that about 200 of the state deaf were there. There were so

many that one Faribault business man asked if we were having another convention here.

The weather was ideal for a picnic, it being neither too hot or too cold, but just right. The chief pastime scheduled for the morning was a kittenball game, but this had to be put off until the afternoon, as the committee found it almost impossible to break up the knots of visitors long enough to get a team together. The game was played in the afternoon, and was followed by other contests, with cash prizes donated by the division, as no charge of any kind was made for admission, etc. This fact no doubt helped boost attendance. It was a free-for-all, get-together, get-acquainted picnic, and great credit is due the committee, Brothers Roth, Brant and Thompson, for its success, and especially for providing transportation to and from the lake.

Akron

Because of the Labor Day holidays our September meeting will be held on the 18th instead of the 4th as usual. Don't forget the change in date.

Also, don't forget the division's coming masquerade dance on October 30. It will be held in Liedertafel Hall, East Exchange and Carroll Sts., starting at 7:30. The division has put out some neat handbills advertising the dance. Get one and read up on what is in store for you. There will be four cash prizes for ladies and four for gentlemen, and also a special prize to the first one to enter masked. The general admission will be only 50 cents, a very small sum to those who know how Akron does such things. If you are one of those who do not know just come, and you will learn how Hal-lowe'en should be celebrated right. WE know how.

Columbus

Our smoker on October 9 will be held in one of the finest halls in Odd Fellows' Temple, and we are anticipating a record-breaking attendance. Paint this fact and date where you can see it every day, lest you forget and so miss the time of your life. But first stop, look, and see if you are in good standing, dues paid, card properly filled out, password at your finger tips, et cetera, or no admission for yours, saith the committee in charge. Excuses won't go, so be prepared with credentials in proper shape.

Two new members were admitted at our August meeting. They were Alfred John Young, of Edon, Williams Co., farmer, and Ross K. Miller, Canal Winchester, student at the Ohio school. William E. Walter of Pataskala was initiated at the same meeting. We had expected a few other applications to be presented, but they did not materialize. "Not now, but soon," as usual. But don't take it for granted, though, that I counted my chickens before they were hatched. They may hatch yet.

Another auto owner has appeared in the division. This time it is Harry J. Bard, who has just bought a brand

new Essex. We had not had the least idea that he was wanting a car, so were properly surprised at learning of his purchase.

So far as we have learned at this writing, the only Frats from Columbus to go to the N. A. D. convention at Washington have been Brothers Arnold and Zell and Aux-Frat Mrs. Holycross.

William Ward exhibited a Chinese bomb at our August meeting. His sister brought it from Canton, Ohio, where there has been so much activity anent the killing of an editor who was so actively fighting the underworld element in that town. The bomb looked more like a bird's nest than anything else.

Waterbury

We would like to announce through the columns of The Frat that our outing on September 26, advertised to be held at Lake Quossaupaug, will instead be held at Lakewood. The change is made mainly on the score of expense, the trip to Lakewood being much cheaper. Everybody is welcome to come and enjoy the day with us. Visitors are advised that the best way to get to Lakewood is to take the North Main St. car at Exchange Place. Ask the station agent or any policeman to direct you to the car.

William O'Connell and Saverino Minnicucci used their vacation period for a trip to Washington to attend the N. A. D. convention, going from there to Philadelphia to attend the exposition. Howard Backus and wife are spending their vacation motoring up Worcester way, where they have friends and relatives.

Toledo

August is a great month for basket picnics and parties. On the 22nd there will be a basket picnic at the farm of Norbert Pilliod at Swanton. As Brother Pilliod himself manages the affair, its success is a foregone conclusion. During the month there will also be birthday parties for Clarence Stremmel, Frank E. Neal and Mrs. Dennis Hannan, as well as the postponed shower for Brother and Mrs. Charles F. Pope, our Fremont newlyweds. Plenty doing, all right.

And don't forget our annual picnic at Willys Park on September 6. Richard King has the affair in charge, and has promised a big time for all. He looks for a record-breaking attendance. Full particulars will be announced at our regular meeting on the 4th. Don't fail to attend both the meeting and the picnic.

We are always glad to chronicle success in business. This time it is Brother Clinker who comes in for congratulations. His shoe shop business has grown and prospered so well that he has been obliged to enlarge his quarters. Good work and attention to business always pays, whether you are deaf or not.

Heard the latest fish story? They say that a couple of weeks ago five of our members, Harry Augustus, Bert



Denver Division's Official Goat

He may be blamed for all and sundry from now until next July—then has his innings.

It will be observed that he is a nice looking old boy, and his owners—children of Brother and Mrs. Julius Haldeman—aver he is strictly all right.

Tussing, Edward Hetzel, Frank Neal and Clarence Stremmel went on a fishing trip to Port Clinton, making the trip in Brother Stremmel's machine. They spent the night by the river, and though the water was pretty rough they "caught 25 catfish, measuring 15 inches in diameter." Whether each fish measured 15 inches in diameter, or the whole 25 only measured that much, the story doesn't say. But draw your own conclusions.

Springfield, Mass.

The division outing on July 18 was a most enjoyable affair. It was held at Five Mile Pond, and everything went off nicely. But unfortunately it did not end so nicely. Just as the crowd was getting ready to start for home a tornado hit the place, and in a few minutes it was strewn with tree limbs and other wreckage. Many of the Frats were fortunate enough to obtain shelter, but others, not so fortunate, got thoroughly drenched by the pouring rain. Luckily, no one was hurt. In the city the storm also did much damage. The house where Philip Beausoleil lives had its windows smashed and part of the front porch wrecked.

During the coming fall and winter we are going to hold entertainments every third week of the month in the basement of Odd Fellows' Hall, provided the hall is not engaged by other parties. We expect to have some pretty enjoyable times.

Because of the Labor Day holiday, our regular meeting, scheduled for September 4, has been postponed until September 11. Many of the members expect to be out of town over Labor Day, so the change was thought advisable.

St. Paul-Minneapolis

Because of state fair week, our next meeting will be held on September 10 instead of the regular date, September 3.

Our annual picnic at Lake Minnetonka was a success, both financially and socially, with many visitors from distant points. Brother Allen did well as chairman, and the scheduled program was both interesting and exciting.

Chairman Staska of the entertainment committee announces that there will be an interesting lecture given on September 25. It will be for the benefit of the Frat fund, and he will do his best to make it worth while.

A number of our members made a trip down to Faribault to participate in Faribault Division's annual picnic. An innovation in such affairs was free admission. Wonder how it worked! [See what Faribault says.—Ed.]

Doing nothing for others is the undoing of one's self.—[Horace Mann.]

"Lest you forget
We say it yet,"
Your one best bet—
More members get.

DENVER—1927

National Fraternal Society of the Deaf

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

GRAND DIVISION DIRECTORY.

Board of Directors.
HARRY C. ANDERSON, President
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Board of Trustees.
GEORGE F. FLICK, Chairman, Chicago, Ill.
HARRISON M. LEITER, Chicago, Ill.
WASHINGTON BARROW, Chicago, Ill.

DIVISION DIRECTORY.

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

CHICAGO, No. 1, Chicago, Ill.
Corinthian Hall, Capitol Building—First Tuesday
Ernest W. Craig, 219 Columbia Ave., Park Ridge, Ill.

DETROIT, No. 2, Detroit, Mich.
G. A. R., Grand River and Cass Ave.—First Saturday
Simon A. Geth, 2245 Harding Ave.

SAGINAW, No. 3, Saginaw, Mich.
Suite 907, 130 North Wells St.—First Thursday
George J. Janicke, 139 Robinwood St.

LOUISVILLE, No. 4, Louisville, Ky.
Robinson Hall—First Saturday
William C. Fugate, 230 St. Joseph St.

LITTLE ROCK, No. 5, Little Rock, Ark.
Moore Hall Bldg.—First Friday
Percy B. Jones, 2405 Park Ave.

DAYTON, No. 8, Dayton, Ohio
Pruden Building, E. Fifth St.—First Saturday
Jackson Bates, 43 Calm St.

BAY CITY, No. 9, Bay City, Mich.
First Monday
Charles F. W. Lawrence, 806 N. Henry St.

CINCINNATI, No. 10, Cincinnati, Ohio
Court St. and Central Ave.—First Saturday
Emil Schneider, 1259 Kinney Ave.

EVANSVILLE, No. 11, Evansville, Ind.
Y. M. C. A.—First Friday
Adolph Brizius, 1718 Canal St.

NASHVILLE, No. 12, Nashville, Tenn.
F. A. M. Hall, 49th and Charlotte—First Saturday
Thomas A. Ogilvie, 714 Benton Ave.

SPRINGFIELD, No. 13, Springfield, Ohio
E. High and Linden Ave.—Second Saturday
John E. Pershing, 421 S. Belmont Ave.

OLATHE, No. 14, Olathe, Kan.
First Tuesday
Thomas C. Simpson, 502 E. Park St.

FLINT, No. 15, Flint, Mich.
109 W. Second Ave.—First Tuesday
O. Clyde Stevens, 911 Grand Traverse St.

TOLEDO, No. 16, Toledo, Ohio
Kapp Hall—First Saturday
Nathan P. Henick (Acting), 2305 Fulton St.

MILWAUKEE, No. 17, Milwaukee, Wis.
Silent Club, 221 W. Water St.—First Tuesday
Samuel Sutter, 1403 20th St.

COLUMBUS, No. 18, Columbus, Ohio
I. O. O. F. Hall—First Saturday
Edwin I. Holyoaks, 363 Carpenter St.

KNOXVILLE, No. 20, Knoxville, Tenn.
329½ N. Gay St.—Second Wednesday
John B. Chandler, 413 Chamberlain St.

CLEVELAND, No. 21, Cleveland, Ohio
Moore Building, 1000 Walnut St.—First Wednesday
Howard L. Judd, 3413 W. 88th St.

INDIANAPOLIS, No. 22, Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday
Arthur H. Norris, 4341 Winthrop Ave.

BROOKLYN, No. 23, Brooklyn, N. Y.
360 Fulton St.—First Saturday
Louis Cohen, 125 Pulaski St.

ST. LOUIS, No. 24, St. Louis, Mo.
Jeffia Hall, Lafayette and Jefferson Ave.—First Friday
Clyde T. Cowhick, 3891 Delmar Boul.

NEW HAVEN, No. 25, New Haven, Conn.
99 Temple St.—Second Saturday
Gilbert F. Marshall, 199 Hewitt St., Bridgeport, Conn.

HOLYOKE, No. 26, Holyoke, Mass.
Bridge Street Turn Hall—First Saturday
Frank Kustak, 200 Montgomery St., Chicopee Falls, Mass.

LOS ANGELES, No. 27, Los Angeles, Cal.
730 S. Grand Ave.—First Saturday
Joseph T. Sprouse, 436 S. Hill St.

ATLANTA, No. 28, Atlanta, Ga.
Red Men's Wigwam—First Friday
Rosa A. Johnson, 113 Henderson St., Marietta, Ga.

PHILADELPHIA, No. 30, Philadelphia, Pa.
1623 Arch St.—First Friday
James F. Brady, 202 Walnut St., Audubon, N. J.

KANSAS CITY, No. 31, Kansas City, Mo.
912 Grand Ave.—First Saturday
Willard J. Standhill, 2211 E. Meyer Boul.

OMAHA, No. 32, Omaha, Neb.
Seymour Hall, 16th and Capitol Ave.—Second Saturday
Robert E. Dobson, 4519 Bedford Ave.

NEW ORLEANS, No. 33, New Orleans, La.
B. K. A. Building, 627 North St.—First Saturday
William C. Goss, 1203 Delory St.

KALAMAZOO, No. 34, Kalamazoo, Mich.
Moose Temple, Portage St.—First Saturday
Daniel Teiller, 1130 W. North St.

BOSTON, No. 35, Boston, Mass.
Friendship Hall, 515 Tremont St.—First Saturday
Arthur A. Sinclair, 19-A Forest St., Malden, Mass.

PITTSBURGH, No. 36, Pittsburgh, Pa.
McGeagh Hall—First Saturday
Peter R. Graves, 812 Broadway Ave., McKees Rocks, Pa.

HARTFORD, No. 37, Hartford, Conn.
26 Chapel St.—First Saturday
Harry V. Jarvis, 18 Orange St.

MEMPHIS, No. 38, Memphis, Tenn.
Chamber of Commerce Building—First Saturday
Will G. Goodwin, Room 531, Y. M. C. A.

PORTLAND, (Me.) No. 39, Portland, Me.
514 Congress St.—Second Saturday
Will O. Kimball, 684-A Congress St.

BUFFALO, No. 40, Buffalo, N. Y.
Mizpah Hall, 221 W. Ferry St.—First Saturday
Charles N. Snyder, 58 Harrison Ave., Lockport, N. Y.

PORTLAND, (Ore.) No. 41, Portland, Ore.
Red Men's Hall, East 9th & Hawthorne—First Saturday
Bird L. Craven, 1875 Clarendon St.

NEWARK, No. 42, Newark, N. J.
248 Market St.—First Saturday
Edward Bradley, 125 Peshine Ave.

PROVIDENCE, No. 43, Providence, R. I.
851 Westminster St.—First Saturday
J. Russell Kling, 37 Steuben St.

SEATTLE, No. 44, Seattle, Wash.
Eagles' Hall, 7th and Union—First Saturday
Albert W. Wright, 6840 15th St., N. E.

UTICA, No. 45, Utica, N. Y.
53 Franklin Square—First Saturday
John H. Thomas, 315 First Ave., Frankfort, N. Y.

WASHINGTON, No. 46, Washington, D. C.
N. E. Masonic Temple—First Wednesday
Henry O. Nicol, 1718 Newton St., N. E.

BALTIMORE, No. 47, Baltimore, Md.
1104 W. Baltimore St.—First Saturday
William G. Stone, 4315 Ready Ave.

SYRACUSE, No. 48, Syracuse, N. Y.
Jr. O. U. A. M. Hall—Second Saturday
J. Fred Keller, 440 Seymour St.

CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.
Federation of Labor Hall—First Wednesday
Louis T. Herbold, 501 Seventh Ave., W., Marion, Ia.

HUNTINGTON, No. 50, Huntington, W. Va.
Jr. O. U. A. M. Hall—First Saturday
Clarence Henderson, 1710 18th St.

ALBANY, No. 51, Albany, N. Y.
734 Broadway—First Saturday
Henry A. Mineker, 187 Madison St.

ROCHESTER, No. 52, Rochester, N. Y.
Patriarchal Hall—Second Saturday
Harry V. Barnett, Apt. 17, 105 Edinburgh St.

SAN FRANCISCO, No. 53, San Francisco, Calif.
Native Son's Hall—First Saturday
Luther E. Conaway, 3214 13th Ave., Oakland, Calif.

READING, No. 54, Reading, Pa.
612 Court St.—Second Saturday
Edwin C. Ritchie, 26 E. Lancaster Ave., Shillington, Pa.

AKRON, No. 55, Akron, Ohio
Wilmut Hall, 982 E. Market St.—First Saturday
Thomas W. Osborne, Box 203, Firestone Park Station

SALT LAKE CITY, No. 56, Salt Lake City, Utah
First Wednesday
Alfred G. Keeley, 817 E. 7th South St.

ROCKFORD, No. 57, Rockford, Ill.
1023 S. Main St.—Second Saturday
Benjamin F. Jackson, 106 Lincoln Park Blvd.

SPRINGFIELD, No. 58, Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday
Eldon R. Gedney, 309 E. Monroe St.

DAVENPORT, No. 59, Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday
Arthur C. Johnson, 3123 18th Ave., Rock Island, Ill.

WORCESTER, No. 60, Worcester, Mass.
306 Main St.—First Saturday
A. G. Clark, 2 Crescent St., Whitinsville, Mass.

ST. PAUL-MINNEAPOLIS, No. 61, St. Paul, Minn.
Fairview and Marshall Aves. St. Paul—First Friday
Anton Schroeder, 2172 Carroll Ave., St. Paul

FT. WORTH, No. 62, Fort Worth, Texas
Third and Calhoun Sts.—Second Saturday
Charles M. Wilson, Route 7, Box 773

DALLAS, No. 63, Dallas, Texas
Y. M. C. A. Building—First Saturday
Edward B. Kolp, 2803 W. Brooklyn Ave.

DENVER, No. 64, Denver, Colo.
Heidbrak Hall, 74 Broadway—First Saturday
Homer E. Grace, 929 S. Gilpin St.

WATERBURY, No. 65, Waterbury, Conn.
Garden Hall—First Saturday
Edward H. Hine, 74 Star View Ave.

SPRINGFIELD, No. 67, Springfield, Mass.
48 Pynchon St.—First Saturday
Philip Beausoleil, 147 Wilbraham Ave.

WACO, No. 68, Waco, Texas
Chamber of Commerce—First Saturday
Tilden Smith, 612 N. 18th St.

PITTSFIELD, No. 70, Pittsfield, Mass.
Odd Fellows' Hall, 107 South St.—Second Saturday
Edward J. Gilmartin, 18 Lincoln Terrace

BANGOR, No. 71, Bangor, Maine
57 Main St., Royal Arcanum Hall—First Saturday
J. Fred Flynn, 145 Pine St.

KENOSHA, No. 72, Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday
Ambrose Castana, North Hamilton Ave.

BIRMINGHAM, No. 73, Birmingham, Ala.
Fairview Masonic Temple—First Tuesday
G. Herman Harper, 4141 Poplar St.

SIoux FALLS, No. 74, Sioux Falls, S. Dak.
Y. M. C. A.—First Saturday
Edward P. Olson, 1105 South Main St.

WICHITA, No. 75, Wichita, Kan.
Y. M. C. A.—First Saturday
Ross Davison, 1232 S. Santa Fe Ave.

SPOKANE, No. 76, Spokane, Wash.
E. 2023 Marietta Ave.—First Friday
James H. O'Leary, E. 2028 Marietta Ave.

DES MOINES, No. 77, Des Moines, Ia.
Moose Hall, 920 Locust St.—First Saturday
Charles R. Koons, 1217 Pine St.

LOWELL, No. 78, Lowell, Mass.
Y. M. C. A.—Second Saturday
Myles S. McGeever, 39 Elliott St.

BERKELEY, No. 79, Berkeley, Cal.
263 12th St., Oakland—First Friday
Doney H. Goodrich, 1803 Dwight Way

DELAWARE, No. 80, Delaware, Wis.
I. O. O. F. Hall—First Saturday
Duncan A. Cameron, 112 S. 7th St.

HOUSTON, No. 81, Houston, Texas
Eagles' Hall, 910 Preston Ave.—Second Tuesday
Richard C. Morris, 400 Quitman St.

SCRANTON, No. 82, Scranton, Pa.
232 Wyoming Ave.—First Friday
Charles L. Clark, 719 Madison Ave.

RICHMOND, No. 83, Richmond, Va.
2047 W. Broad St.—Second Saturday
Edward F. Freeman, 1 N. Colonial Ave.

JOHNSTOWN, No. 85, Johnstown, Pa.
Moose Temple—First Saturday
Roland M. Barker, 61 Church St.

MANHATTAN, No. 87, New York, N. Y.
143 W. 125th St.—First Monday
Max M. Lubin, 22 Post Ave., New York

JACKSONVILLE, No. 88, Jacksonville, Ill.
Gallaudet Club Hall—First Thursday
Ernest Tilton, 414 Kosciuszko St.

LEWISTON, No. 89, Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday
Armand J. Leriche, 85 Second St., Auburn, Me.

PEORIA, No. 90, Peoria, Ill.
Proctor Recreation Center—Second Saturday
Charles J. Cunningham, 1713 N. Madison St.

JERSEY CITY, No. 91, Jersey City, N. J.
Odd Fellows' Hall, Bergen Square—First Saturday
Charles T. Hummer, 301 Highwood St., Teaneck, N. J.

BRONX, No. 92, New York, N. Y.
Castle Hall, Walton and 149th St.—First Monday
Louis C. Saracene, 684 E. 136th St.

COLUMBIA, No. 93, Columbia, S. C.
Y. M. C. A.—First Saturday
Henry R. Glover, 2415 Park St.

CHARLOTTE, No. 94, Charlotte, N. C.
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
William R. Hackney, 6 W. Fifth St.

DURHAM, No. 95, Durham, N. C.
I. O. O. F. Hall—First Saturday
J. M. Vestal, P. O. Box 397, Burlington, N. C.

DUBUQUE, No. 96, Dubuque, Iowa
Dubuque Silent Club—First Friday
Frank Hemmelder, 2520 Stafford Ave.

GRAND RAPIDS, No. 97, Grand Rapids, Mich.
Y. M. C. A.—First Saturday
Loren Mags, Route 1, Marne, Mich.

TORONTO, No. 98, Toronto, Canada
Foresters' Hall, 22 College St.—First Saturday
Asa Forrester, 20 McGregor Ave.

DULUTH, No. 99, Duluth, Minn.
216 W. Superior St.—First Saturday
John A. Delanca, 216 W. Superior St.

CANTON, No. 100, Canton, Ohio
Army & Navy Hall, N. Court St.—First Saturday
Albert M. Price, Route 4

FARBBAULT, No. 101, Faribault, Minn.
Eagles Hall—First Saturday
Wesley Lauritzen, Care School for the Deaf

SOUTH BEND, No. 102, South Bend, Ind.
Second Saturday
Leo M. Douglas, 809 E. Miner St.

COUNCIL BLUFFS, No. 103, Council Bluffs, Iowa
School for the Deaf—Second Saturday
John J. Marty, 300 North Ave.

FORT WAYNE, No. 104, Fort Wayne, Ind.
Y. M. C. A.—First Saturday
John J. Smead, 514 Fairmount Place

SCHENECTADY, No. 105, Schenectady, N. Y.
I. O. O. F. Hall—Second Saturday
Harry A. Barnes, 547 Summit Ave.

CHICAGO, No. 106, Chicago, Ill.
5536 Indiana Ave.—Second Friday
Franklin R. Niblean, 749 W. 81st St.



NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death, Sick and Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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