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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

Forty-Third Year

**MARCH, 1946**

Number Eight





# THE SPOTLIGHT

By J. Frederick Meagher

**RECORD** cage-score for 1946—Los Angeles licked San Diego by 101 to 6.

NATIONAL cage tourney, Chicago, March 29-30, may see all 8 teams "seeded"—so two best teams meet in finals! So says General Chairman S. Robey Burns. We use Cicero Stadium seats 2200—\$5,880 gate if all tickets sold. Best seats \$3.75—or 33¢ per game for each of the 11 games. Cicero, a suburb, was headquarters of Capone gang 15 years ago; now quiet and tame as the North Pole. Chicago holds U.S. record for football crowd—112,912 at Soldier Field's Notre Dame vs. S. Cal., in '29; also prize-fight record—'27 Dempsey-Tunney battle. Chicago boasts 1,385 hotels and 30 railroads. Chicago boasts First NFSD division. Chicago also boasts the most blue-penciling deaf editor in the world—a jerk named Arthur L. Roberts. But don't you dare let him know I said so—or else!

## FLASH! Stop the press!

GALLAUDET college got another wonder-team? Is in 11-college "Mason-Dixon Conference." American U had won 8, lost 0, when it met Gallaudet (in 4th place) Feb. 12. We won, 49-48! ... EXTRA! Something you never knew before! Burris, Chicago club star, wears \$15 "non-breakable" spectacles in basketball. Plastic, or something. Heck, if I had worn non-breakable specks when I started in basketball, in 1902, I wouldn't have thrown the ball in the wrong basket so often, playing hearies on the YMCA floor in Rochester. No wonder they called me "Dummy!"

## FOOTBALL facts!

ARK. school line averaged 6:1, 170 lbs. ... N.J. line even heavier. ... Rome (central N.Y.) unbeaten at 6-man football; won all 7 games, scoring 244 points. ... Rudy Gamblin, Gallaudet '35, is first successful deaf coach of hearies since Berg at Purdue U in '88. His football team, Nixon Jr. hi (Texas) won all 7 games; he has 535 boys to pick from; uses pad and pencil; or blackboard. His cagers also won city title. ... Only supt. of our schools who is also football coach, like old Chicago's Stagg, is Colorado's Brown. Been at it 5 years; used to coach Colo. from '12 to '28—then became Florida supt. Uses T-formation.

## ALL-AMERICA grid.

By Art Kruger. Ends—Spady, Va.; Halberg, Conn. Tackles—Schwint, Colo.; Brower, Iowa. Guards—Cullen and Bergamo, N.J. Center—Johnson, Ind. Quarter—Craig, Ark. Halves—Kaiser, Ind.; Swafford, Tenn. Full—Walker, Ind. BEST TEAMS—Ind., Texas, N. J., Ark., Tenn.

## SPORTS Spotlights.

Coach Hoffemeyer quits Ky. for Kansas farm. ... Herbie Deurmeyer, deaf, won Omaha public links golf meet. ... DC has two "Bisons" cage teams—Gallaudet college and Howard U (negroes). There is no such word as BisonSSS—Bison is both singular and plural. ... Iowa school girls play 17 basketball games in year. ... Hearie coach wrestlers now use leather helmets, like boxers and football players. ... Coach Wilson of Ill. trying to reorganize deaf school cage tourneys; has hard task ahead. Hearie hi rules spoil everything.

## BASEBALL booming!

Feb. 2 was 70th birthday of National Baseball League—also of 450-million Chinese. On Chinese New Year, each Chink adds a year to his age, fact. ... Giant pitcher, Voiselle, hard-of-hearing, has deaf parents down South. ... The great and only Bro. Bill Hoy, aged 84, settles all disputes on his spectacular career by personally sending Spotlight names and dates of all teams he played on: 1886 (2-years) Oshkosh, Northwestern league. '88-9 (2) Washington, National league. '90 Buffalo Players, National league. '91, St. Louis, American ass'n. Next 8 years in the 12-club "National League and American ass'n." '92-3 (2) Wash. '94-7 (4) Cincinnati. '98-9 (2) Louisville. Jumped to the American league on formation in 1900: '00-01 (2) with Chicago White Sox, Am.; '02 Cincinnati, Nat.; '03, Los Angeles, Pacific Coast league. '04, "retired" (after some bush-league jumping around, I guess.)

100 years from now, when we are all dead and forgotten, some nosey rollower of the Rev. Bradock can dig this up and settle all disputes

as to who was the first Nationally famous deaf athlete in the U.S.A. Hoy played centerfield. Next famous was pitcher Luther Taylor, on McGraw's NYC Giants, '00-08.

## GREEN always Ireland's color?

No! Until some 200 years ago, Irish flag was gold sun on blue field (like Japan's red sun on white field.) Irish called it the "Sunburst" ... Some say Irish, not Scots, invented kilts daily. "May your life be like a field of plenty, sweet with the fragrance which has been blessed by the Lord" ... Truman is 2nd pres. to be honorary member of "Friendly Sons of St. Patrick", some of his distant forbears were Irishmen named Tremaine. Other pres. was Geo. Wash.

## "WHAT'S In a Name?" asked Shakespeare.

The breezy, Ozonic Bro. Halligan, of Ozone Park, N.Y., insists real deaf-mutes ARE mutes: Blind are blind; crippled are crippled. Makes swell case; oh, well—two sides to every story. Ends: "Why not use your first name at head of Spotlight? For same reason J. Merrill Ebin does not use his" Brother, you cause me great sorrow! Like a sap, I never used my baptismal name as a kid—2nd greatest mistake of my life. For I am Irish; by some strange freak, my parents baptized me with a Scotch name. The family Bible lists me as "Jamie Fredric Meagher." Sap; think what a pull "Jamie Meagher" would be with editors, who now send back all my stories. But after 59 years, I am too stubborn to admit I was a sucker, and change back to my real name.

## \$2,000,000 for entire new deaf school plant, in Miss. is rumored.

\$45,000 boys' dorm in SD ... Col. Farrar, back from 5 years in army, quits as Minn. principal in May, to enter business in Utah ... W. Va. supt. Harris is back from war ... Wis. supt. Milligan went up in air because slick peddlers use his name to peddle hearing-aids ... ND supt. Carl Smith quits editorship of teachers Convention Vocational Bulletin; new editor is Uriel Jones, a Tenn. go-getter ... Rumor Texas legislature kills 2-yr.-old law which made parents pay board and lodging of kids in deaf school ... Cal. school's chess team plays blind school cracks; also other hearie chessers ... Why Ark's "Little Rock"? Because there was a big rock north of the river—now Camp Robinson ... Miss. School latest to have military training—"Junior State Guard" for boys 12-18. Rumor Coach Monaghan quits. Are our only other schools to have drills, and uniforms, Cal. Minn. Knollwood (NYC) "Making repairs and painting" is chief trade at our ND school—"best trade for farm-bred boys." No big cities in that state—so why teach trades they will never work at? ... Minn. Companion says only four "methods of instruction" remain in our deaf schools today—Manual, Oral, Aural (hearing-aids) and Combined. True or False?

## NOT ALL Oral propaganda is horse-radish!

FOUR "Audiometric Tests" (at Dr. Kerridge's study, at our N.J., S.C., and on 402 kids at our Ill. schools) show these combined results: 40% of deaf kids "can get considerable benefit from a hearing-aid"; 15% "some benefit"; 15% "can get speech rhythm" (whatever that is); 29% "can get no benefit." (Ill. test was "40% no benefit," so maybe the oralists cheated a bit on close-decisions at 3rd base.) If this fraternal magazine were larger, we could run a half-page of highly interesting dope on the Ill. report—such as "speech is 100 to 8,000 cycles (vibrations) per second; we hear up to 20,000 cycles per second—more than that our ears refuse to recognize," etc. Very highbrow, and very interesting ... What is sound? "F sharp is the note at which most opera singers falter. Divas reach high C. The mockingbird mocks two octaves above high C." This may make sense to "hearie folks," but to us stone-deaf, prattle of cycles (mean bicycles?) sharp notes (warlike ultimatums to Russia—leading to war?) octaves on the high C's (October waves on high seas?) are very puzzling. Excuse us, please ... Even Hearst—whose motto is "accuracy, and more accuracy"—prints jackass junk on "Seeing a Symphony—Visible Speech will open up new fields for deaf in easily-learned

picture-language." Meaning new-fangled light-vibration machines. As wise fact-finding deaf say: "Emotional and wishful-thinking cause educational derelicts" ... "Hearing-aids for the totally-deaf are as logical as spectacles for the totally-blind," says Golladay in "Distorted Publicity on the Deaf." But in reprinting it, ND Banner spells his name "Gol' lady."

## GALLAUDET college is OK!

Greenmum makes it clear as pie! Gallaudet alumni yelling for "accredited status," are goofy. Gallaudet is a "liberal arts"—meaning an "all-around" college—not a specialist. Hearie grads of hundreds of liberal arts colleges later have to study in specialized, or "certified," colleges for degrees in Chem, Bacteriology, Teaching, Medicine, Law, etc. Even studies "learning printing" at Gallaudet don't necessarily qualify for a Typo Union journeyman card right away. So folks who have been yammering because a Gallaudet degree don't get 'em instant jobs as teachers, have been howling up the wind!

## "CASE-HISTORIES"—huh?

DEAF in Australia are reported "preparing case histories of their deafness, and willing ears to Melbourne U." Old racket, here in U.S. New pres. of NAD at Buffalo '30 convention made Spotlight chairman of com. to foster "willing ears to science." Looked like great idea—autopsy after death might give some smart medico idea how to cure deafness, in future. I ran smack-dab into the racket, quick. A Chicago ear expert explained operation on ears after death was useless, unless carcass had made "case history" of ears, while alive. "What's a case history?" Oh, said Doc, you make 5 to 50 visits to same Dr. while alive; costs you \$2 to \$10 per visit; he writes out case history while questioning you as he makes examinations with forceps, silver-tongs, knives. "50 times \$10?" But, of course. So our Nad com. on "willing ears to science" died right then and there!

## DEAF man edits daily!

Bro. Owen G. Carrell, in Gallaudet college during Bob's time, has for decades owned and edited a hearie weekly—Wilmington (NC) Post. Just became a daily, member of a "chain"; assets \$200,000; still owned and edited by Carrell. Was '95 grad of Iowa.

FRATERS. Some 60 deaf work in jewelry business in Los Angeles ... Rev. Rutherford weighed only 2 1/2 lbs. when born in 1874 ... Gross intake of Rogers Crocker's photo studio, in Sheboygan, Wis., runs as high as \$545 a day, around Xmas ... Wendel Haley is still cashier of First National Bank in biggest town of ND ... Columbus' Pershing fell on ice, broke collarbone. He is close relative of the Gen. Pershing who was the "Ike" in first World War; now forgotten ... 200 deaf work in DC. 35% are printers—only one is non-union. In Govt. Printing Office, 10 are compositors, 6 lino ops. 6 monotype ops, one a makeup. 4 work in bindery, 2 make plates ... Ever hear of Spokane's Bro. Sackville-West? No relation to "Wild Will" West of Alaskan fame, featuring last month's Spotlight. Vivian Crites, swell kid, graduated with "Wild Will" from our Vancouver, class '15. She married a Britisher (kin of a bigshot Lord or something.) Their son, Capt. Sackville-West, won 2 prizes in Chicago Tribune's famous national "Prize Homes" contest, his drawings headed the Trib page of Feb. 10 ... Ben Ursin, high-pay map-drawer for one of Chicago's biggest road-map makers, kicked when ordered to letter-in on a District of Columbia map: "Columbia Institute for the Deaf and Dumb." His shop held-up map, until Ursin could bring proof of his claim Congress had deleted the DUMB. So Spotty tore off cover of a Gallaudet yearbook—which had no "Dumb" on it. Hallelujah!

## CONVENTIONS aplenty!

TRAVEL will be much easier by June ... Gallaudet college alumni may hold reunion, just before Louisville NAD convention. ... Angelica Watson: "We are concerned about the future of deaf. Our elder leaders seem fired out; our best brains are dying fast" ... Suppose Louisville will see the same old platform-hogs. Will slick sign-slingers again throw the bull and be elected to all important posts—on a basis of tall-talk, not on past-performance and ability to DO things? ... Only our NFSD seems lucky in electing go-getters, not gas-bags ... NFSD delegates in '47 can fly a 52-passenger plane from NYC to Burbank (suburb of Los Angeles) in 7 1/2 hours—speed of 330-mph. Leave NYC Sat. night, have glorious week in Garden of Eden, and be back in NYC Monday morn. Seems everyone is better off because Fate kept kicking LosA in the pants ever since she started begging for our Grand Convention, at Philly '18. Travel took almost a week, each way, then.

# Notable Deaf Persons

By GUILBERT C. BRADDOCK

No. 94—ISAAC HOYT BENEDICT

NOT long ago—on May 12, 1938, to be exact—the *Deaf-Mutes' Journal* published a good biographical sketch of the late Susan Benedict Bryant, wife of the renowned Rev. Arthur D. Bryant, D.D. Mr. Edwin E. Maczkowske, who wrote the article, made brief mention of Mrs. Bryant's father, Isaac H. Benedict, informing us of his descent from Col. Samuel W. Benedict, a friend of George Washington. In addition to this historical ancestry, the late Mr. Benedict possessed other excellencies, which will be the subject of this present *opus*—which can be little more than a footnote on Mr. Benedict, who spent the 90 years of his life in a healthy avoidance of blatant publicity, and consequently received very little notice, considering his attainments.

The first official mention of Isaac H. Benedict's appearance among us is in the pupils' register of the New York Institution for the Deaf (Old Fanwood). This record states, among other pertinent data, the fact—or assumed fact—that Benedict was deaf from birth. The last official mention of him—his obituary or death-notice in the *American Annals of the Deaf*, March, 1916, said that "he was conversant with seven languages and derived great pleasure from this pursuit." Here we have the rare phenomenon of a man born deaf possessed of the language sense in sufficient measure to enable him to acquire not merely English but a half dozen other tongues and without compulsion, either. The only other notice we find in the *Annals* in any way connected with Benedict is an article contributed by him in the year 1855; and the language of this contribution is sufficient evidence of his mastery of English grammar and syntax, and of the breadth and depth of his mind. The *Silent Worker* of February, 1916, in reporting Benedict's decease, repeated the assertion about the seven languages, and added that, "of late years he had become an expert adviser in Esperanto." So, we can list Isaac H. Benedict as a deaf linguist, although that was not his vocation but more in the line of a hobby.

He was born January 23, 1825, in New York City, the son of Samuel Benedict of the firm of Benedict Bros., Jewelers (who have recently closed their doors after over a century of existence). He was educated at the New York Institution for the Deaf, at its original midtown location. As a pupil he antedated most of the famous alumni of that school, but was destined to survive them, too. He entered the school in 1832, and in 1846 was ap-

pointed a teacher there. At that time the Institution was staffed by a corps of college graduates who were outstanding scholars as well, and some were clergymen, too; it is probably from this environment that he developed a desire to add language after language to his repertoire. He picked up also, the pious phraseology of the times, and the lengthy style of writing which was a mark of the educated man. At the age of thirty he recorded his impressions of the Institution as follows: "When our minds were totally wrapped in the darkness of ignorance, our merciful Maker placed us in a benevolent institution, in which our dormant faculties were awakened, in which new light dawned upon our souls, and in which, for the first time, we were introduced to the Author of Nature, whose works we had gazed upon without recognizing His hand. It was here we first learned those written characters and those written forms, through which now we can express our thoughts in different languages, and meet our fellows on something like equality."

One of the different languages in which he became adept at expressing his thoughts was the sign language, which he employed as teacher, especially in its more ingenious and difficult form, pantomime. When the Trustees of the school and other distinguished visitors came to witness an exhibition of the pupils, the younger instructors—Gamage, Spofford and Benedict—were required to do scenes in pantomime, using some of the brighter pupils as minor characters. Benedict's specialty for two or three years was "The Store Clerk Trying to Make a Sale."

Benedict resigned his teaching position in 1865, to accept a more lucrative appointment as book-keeper in the Treasury Department of the United States. He had been married on July 22, 1857, to Sarah Stelle of Stelton, N.J., and after securing this government position he moved with his wife and little daughter Susan to Washington, D.C. He worked in the office of the Third Auditor, and continued in this work thirty-six years, resigning in 1900 at the age of seventy-five—"to devote himself to the study of languages." There is nothing as effective as a hobby to lengthen one's life-span, and so he lived fifteen years longer. Another interest which he pursued was church work: in New York he had done something for St. Ann's Church for the Deaf, and in Washington he assisted in founding the mission at Calvary Baptist Church. Rev. Arthur D. Bryant, the deaf pastor, was his son-

in-law—marrying his daughter Susan in 1887.

The *Deaf Mutes' Journal* of November 16, 1896, in discussing the invention a long time ago of a semaphore signal system by a former instructor of the deaf, alleged that Isaac N. Benedict was at least part inventor of that arm-code. The matter was a bit obscure, and Benedict seems to have said nothing about it, in any of the languages which he knew.

Benedict's *Annals* article of 1855—the only specimen extant of his writing—discloses another unusual quality in him: his air-mindedness. He was the first deaf man to make a balloon ascension, and went up in the air three times all told. The opportunity to invade the atmosphere was an outcome of his linguistic activities: he went to New York's "Crystal Palace" to practice his French on some foreigners who were visiting that sort of miniature World's Fair; and there he was introduced by the management to the noted Monsieur Eugene Godard, an aeronaut who had already made 226 ascensions, and was then exhibiting a new form of balloon with many safety features. The Frenchman invited Benedict to accompany him on October 27, 1854, on an aerial tour of the city and vicinity. It was a thrill for Benedict when he looked down on the midtown landscape and saw his old Alma Mater, the Institution, looking no bigger than the nail of his little finger. The balloon drifted off as far as Paterson, N.J., where it was deflated and made to descend in a field, and was afterwards carted back to New York, its passengers returning home by train. Two other excursions followed within a month afterwards; and on the second flight Benedict had for fellow-passenger a Señor Arrieta of Havana, on whom he practiced his Spanish, and whom he invited to visit him at the Institution ("Me gustaria que V. venga a la Institucion para mirar los ejercicios de los sordos-mudos").

Isaac H. Benedict died on November 5, 1915, closing his eyes upon a world very much different from that of his youth. The airplane had supplanted the balloon, and was beginning to be extensively used; but if any deaf man of 1915 ever took a trip via the new means of travelling, no record of the experience was made for any of our publications. And no one of this day would have written it as Benedict did, with grammatically perfect sentences in which heavy clauses were neatly balanced to make a sonorous catalogue of impressions. And no one of this day, alas, would preface the account, as he did, with a paragraph giving glory to the Creator for the wonders which He has seen fit to unfold before the awed eyes of humanity.

Mr. Benedict was, by virtue of his ancestry, a member of the Sons of the American Revolution, District of Columbia Chapter, and was secretary of a genealogical body, the Benedict Family of America.





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

MARCH, 1946

## Stronger Basis

**D**URING the last decade, with cheap money and low interest rates bothering organizations which must invest their surplus funds and earn a stated rate of interest, fraternal societies operating on the 4% basis have seen that sooner or later they must make certain changes in their set up.

The fraternalists have now forsaken the long-established 4% basis for a lower rate. This society changed from 4% to 3% in 1943. In changing, however, the fraternalists had left on their books a considerable amount of 4% business which must continue to be carried at that rate.

This society is no exception. In the ordinary course of things, its 4% business cannot be changed or reduced except as members in this group die off and their insurance is paid. This means that we will be carrying this business for many years yet. Nobody now is optimistic enough to predict that the societies ever again will be able to approximate the 4% basis.

On the advice of our actuary, the society on Dec. 31, 1945 in its annual statement to insurance departments over the country, began setting up a special contingency reserve, amounting to \$50,000.00 annually, for the next five to seven years. At the end of seven years, this contingency reserve would then amount to some \$350,000.00, which about equals the difference between the reserves on our 4% contracts and the amount of reserves on these same contracts if figured on a 3½% basis. This contingency reserve is being set up out of surplus.

The society thinks this is the wiser

course. In so doing, it anticipates by a year legislation in several States, notably New York, which has a bill in the legislature compelling fraternalists to take this action at the end of 1946 and thereafter. Legislation of this nature is also contemplated in Pennsylvania and Ohio.

## Our Role

**A**S WE proceed worriedly into the Atomic Age, watching our neighbors askance, editor Walter Basye of the *Fraternal Age* announces the role Fraternalism is to play in our future struggle for existence:

**A**ND to share the secret with our allies and to keep it from our enemies, as has been suggested, is more loose talk. History shows that nations will fight with each other in one war and against each other in another war. We have had that experience.

We might as well give the "secret" to all the world.

This brings us to the only defense that has been suggested. Dr. Kirtly F. Mather, professor of Geology at Harvard University, whose knowledge of geology enables him to tell how many million years old the earth is, says that unless the peoples of the world build their lives on intelligence, fortified by spiritual principles, there is in this Atomic Age no hope of averting universal human destruction.

"Intelligence and good will! These and these alone," he said, "can save the world from overwhelming catastrophe. The man of science, knowing something about the magnitude of atomic energy, the marvels of radar and electronics, the possibilities of radio-controlled, jet propelled airplanes, is of all men the most keenly aware of the truth of the ancient Biblical injunction: 'Not by might, nor by power, but by my spirit, saith the Lord of Hosts.'"

That spirit includes the Golden Rule.

And the Golden Rule is the foundation of Brotherhood. It is Fraternity.

Fraternity among nations, then, is the only defense.

The people meeting in a fraternal lodge room in Concordia, Kans., or Springfield, Mass., or Beeville, Tex., know how to get along with their neighbors. They know the Rule.

The Golden Rule is the foundation of all fraternal activity, and the humble people meeting in subordinate lodge sessions could show leaders of the nations how to live together to stop what may be the explosion of the earth.

## Quick Action

**T**HE applicant in this case was a locomotive fireman, member of a railroading family—his father, a conductor, had been killed in a train wreck.

Payment of the first premium was taken when application was made, but the medical examination was put off for a week. It was made one day at 11 a.m. At 11 p.m. the same day the applicant was killed in an automobile accident.

When the examination reached the Home Office it was matched up with the application and the telegram from the underwriter announcing the death. The papers went through together, the application was approved and the policy issued, despite the fact that the insured was already dead. The underwriter was promptly sent the check for \$7,750—which included the double indemnity benefit. And the check was promptly delivered to the fireman's mother, whose sole support he had

been. To her he had said when he signed the prepayment check, "This is a load off my mind. I have been intending to do this for a long time, but just never got around to it."—*Penn. Mut. News Letter*

## Agin' It

**W**RITING in *The Insurance Index*, Maj. Gen. Philip B. Fleming states that "Everybody's Agin' Auto Fatalities," and says that they will not be reduced or eliminated until the general public co-operates to that end.

With cars now crowding our streets from curb to curb, most of them old and in poor condition, driving in the larger cities, such as Chicago, has become extremely hazardous. When the new cars begin coming out of the factories, driving will become virtually impossible on our present horse-and-buggy system of streets. Something will have to be done about it, and soon.

Says the Major:

The police, no matter how alert they may be, how well trained, or how well they are upheld by the courts, cannot do the whole job alone. They must have the active support of all of us, even those of us who happen to know a fellow who knows a fellow who knows a judge. That the people as a whole can be conditioned toward safety in city traffic is demonstrable in such a city as Houston, where crossing the street against a red light is almost unheard of. By contrast, we have New York City where no pedestrian pays the slightest attention to traffic lights. To frustrate this bad pedestrian habit in New York would take at least four policemen at every intersection and probably eight or more at 42nd Street and Broadway. There aren't that many policemen, but it is reasonable to suppose that if the people of Houston can be taught to respect traffic lights, the people of New York and of every other city can be, too.

Another development is the study now being made by your association, in co-operation with the Public Roads Administration, looking toward the standardization of street and highway markers and directional and warning signs. Ambiguous, obscure and conflicting highway directions apparently provide a problem not peculiar to the United States, as I recently read in the *London Times* a letter from an irate British subscriber who complained that in driving 60 miles through fog he encountered no less than nine different kinds of lane markings.

When I mentioned this the other day, Her- man MacDonald spoke up and said, "That's nothing; we have 29 different kinds of lane markings in this country." Well, that's something we are going to do something about.

In addition, I believe more thought should be given to the possibility of standardizing driving regulations throughout the country. So long as we cling to our antiquated gridiron pattern of city streets there will always have to be some special rules to take care of special situations. And yet a long list of rules, varying from state to state, from county to county and town to town, prescribing all degrees of speed, prescribing or encouraging various kinds of turns, many of which rest on no apparent logic, confuse the motorist and add to the hazards for both drivers and pedestrians.

### Will Revitalize Program

Now, I am not naive enough to suppose that the President's conference alone can solve our whole problem. But it can and will integrate our efforts, disseminate approved techniques and revitalize our program. I cannot undertake to predict what the conference will recommend. It has been suggested that the national conference might well be followed by a Governor's conference in each state to translate the national program into terms applicable to every county, township and hamlet in the country.

Governor Dewey already has informed the New York legislature of his intention to call a state-wide conference this spring, "to bring to-

gether the representatives of all groups interested in a broad safety program." The goal, he adds, "will be to organize a fully-integrated State-wide program to propose fixed speed limits and a traffic regulation program to increase cooperation among interested agencies and at the same time delineate clearly their respective functions." The governors of all the states might well do as much.

We have a humanitarian interest in checking the slaughter on our streets and highways. But even if we could afford to be indifferent to the humanitarian aspect, we cannot ignore, even as a simple matter of business, the cost in other terms.

In 1944, which was a relatively safe year as compared to 1941, 24,000 persons were killed in traffic. Capitalize a life at the low value of \$2,000 a year in productive capacity over a period, say, of 30 years, and the loss to the country in goods and services these persons might have produced was in the vicinity of \$1,500,000,000. This is aside from the cost in the lost production of hundreds of thousands who were maimed and crippled, the cost of their medical and hospital care, the cost of supporting the incapacitated through public or private charity, and the value of property destroyed.

We worry about the social cost of labor disputes, but here is a far larger bill which the country is called upon to meet year after year after year. Little wonder that the President impatiently exclaims, "We can no longer tolerate this awful drain upon our human and material resources!"

## Too Thin

By Frank Farrington  
In Fraternal Monitor

**A**WAY back in 1852 when Franklin Pierce of New Hampshire was a candidate for the Presidency, a traveler in his home state asked the landlord of a village tavern where he stopped, what sort of a man Pierce was.

"Waal," was the reply, "up here where everybody knows Frank and where Frank knows everybody, he's a pretty considerable fellow, but when you come to spread him over this whole country, I'm afraid he'll be dreadfully thin in spots."

Try to cover too much front line with a company of soldiers and you spread them out so thin that they can't hold the line. The rule applies to a division just as much as to a company.

Similarly when an insurance agency tries to cover too much field—in actual territory or in the number of companies represented—it cannot cover it properly. The bigger the agency, the wider its possible spread, but almost any business concern, large or small, can take on too much territory or too many lines. And the result will be like the innkeeper's idea of Franklin Pierce. Spread your effort over too much territory and it will be too thin to be effective anywhere.

It is natural for an insurance man to want to be a big operator. We all want to be numbered among the upper ten. But that may not be the way for you and me to make the most money. We shouldn't try to cover more than we can cover with a good, thick coating of effort. With competition what it is, we have to intensify and not merely expand. We need to comb our territory with a fine tooth comb and when we take on more territory than we can work for all it's worth, we have too much and we'd better curtail it.

Probably most of us would rather hit the high spots and take the easy picking from large coverage than to get right down to intensive work on a smaller area with lots of small pickings.

Some men think themselves big men if they have a big territory, even though they get relatively small returns. The really big idea is to run up as big a net profit as possible from the business, not to put up the biggest possible front.

One of the reasons for the big commercial downfall of 1929 and '30 was everybody's ambition to expand. We were all reaching out for bigger and better business with the accent on "Bigger" and the soft pedal on "Better."

Pretty nearly everything big and worth while has been the result of intensifying, of concentrating.

Thomas A. Edison concentrated for months in getting his first phonograph to reproduce accurately certain sounds difficult to secure. Into the receiver of his experimental machine for days he spoke the word, "specia, specia, specia." Back came the sound, "'pecia, 'pecia, 'pecia." Of course Edison's persistence won in the end and the device made of metal had to do what he wanted it to do, numb and dumb though it was, and that was because mere metal was opposed to the concentration of human genius and determination.

Intensified effort on a small area will get big results in proportion to the size of the territory and when results have reached that stage, then it will be time to expand the territory—but only as far and as fast as the intensification can expand its coverage.

## You Are Important

**N**O, YOU are not a professional man like a great doctor, and yet you probably have kept more souls and bodies together than many and many a doctor.

No, you are not a great musician. No great symphony of yours holds thousands with its charm. But you have made old age a symphony for thousands and thousands of men and women.

No, you never won the Pulitzer Prize for the best novel of the year. Yet you have given happy endings to thousands of real life stories as lived by real men and women.

No, you have never accumulated a fortune, which you will leave to charity, but you have helped thousands of persons so to master their financial problems that charity is unnecessary.

No, you never preached a sermon that saved children from the delinquency that so often is associated with poverty. You work with imperishable materials. The song and the story, the rhythm and the ebb of life is in your business, and underneath the clauses of the contracts is the singing heart of financial safety, financial contentment, financial happiness.—*Aetna-gram*.



★  
GOOD CHEER  
★

If nobody smiled and nobody cheered, and nobody helped us along;

If every man looked after himself and good things all went to the strong;

If nobody cared just a little for you, and nobody thought about me,

And we all stood alone in the battle of life, what a dreary old world it would be.

Life is sweet just because of the friends we have made, and the things in common we share;

We want to live on, not because of ourselves, but because of the people who care;

It's giving and doing for somebody else—on that all life's splendor depends;

And the joy of the world, when you have summed it all up, is found in the making of friends.

# 1946 MEMBERSHIP FREE-FOR-ALL

*During the year 1946 the campaign to get new members based on quotas allotted Divisions will be continued.*

## Big Cash Prizes

are offered individual contestants in the 1946 free-for-all. The Home Office will pay

## Ten Dollars for Each Block of Five

new members obtained, beginning with applicants in December, 1945.

## Same Quotas

Division quotas will remain the same, as shown in another column. We hope all Divisions will be able to equal or exceed their quotas in 1946.

A contestant who obtains five new members will receive not only

## Ten Dollars

from the Home Office, but also will be awarded the \$1.00 endorser's fee by his Division for each new member, giving him

## Fifteen Dollars for Each Block of Five

In 1945 we distributed \$200 in cash prizes. If you want to win a prize in 1946, then

## Go To It

*We obtained 411 dues-paying members in 1945. Let's start now to beat this record.*

# News from the



## Divisions

### MARCH

2.	Frat social	Akron
2.	St. Patrick party	Des Moines
2.	St. Patrick party	New Haven
2.	Movies	Vancouver
2.	Penny sale	Boston
2.	Party	Delavan
2.	Basket social	Faribault
2.	Literary social	Trenton
9.	Social	Cedar Rapids
9.	Social	Springfield, Mass.
9.	Whist	Lowell
9.	Social	Cleveland
9.	After meeting social	Cincinnati
9.	Social	Grand Rapids
9.	St. Patrick party	Kansas City
9.	Annual fat stock show	Ft. Worth
9.	Bingo	Pittsburgh
9.	St. Patrick party	Syracuse
9.	St. Patrick party	Rockford
9.	St. Patrick social	Waterbury
16.	Anniversary social	Dayton
16.	Social	Toledo
17.	Birthday party	Indianapolis
30.	Social	Louisville
30.	Spring dance	Los Angeles
30.	Card party	Newark
30.	St. Patrick nite	Bronx

### APRIL

6.	Easter party	New Haven
6.	Social	Bangor
6.	Party	Delavan
6.	Movies	Kalamazoo
6.	Literary and movie night	Jersey City
6.	Smoker	Westchester
13.	Whist	Lowell
13.	Frolic social	Waterbury
13.	Annual banquet	Memphis
13.	Auxiliary Dutch whist	San Francisco
13.	Social	Grand Rapids
13.	Annual ball	Trenton
20.	"Billy goat" reception	Dallas
20.	32nd anniversary social	Baltimore
20.	25th anniversary affair	Johnstown
27.	Card-bingo social	Washington
27.	Banquet and dance	Worcester
27.	Monster card party	Queens

### MAY

4.	Movies	New Haven
4.	Party	Delavan
4.	Smoker and initiation	New Jersey
4.	Address by J. T. Shilton	Toronto
4.	Card party	Trenton
11.	Maypole social	Waterbury
11.	Social	Grand Rapids
12.	Movies and play	Faribault
13.	Whist	Lowell
18.	Spring party	Knoxville
18.	Annual play	Baltimore
25.	Annual spring dance	Springfield, Mass.
25.	Annual affair	Schenectady

### JUNE

1.	Strawberry festival	New Haven
1.	After meeting social	Baltimore
1.	Strawberry social	Waterbury
8.	Social	Grand Rapids
8.	1951 committee card party	Chicago No. 1
30.	Outing	Holyoke
30.	Field Day	Bronx

**CHICAGO No. 1 (By J. B. Davis)**—Although only men can join the N.F.S.D., occasionally women, too, take an indirect part in its affairs. At the last meeting Treasurer Ralsky

moved that he be permitted to purchase a new desk to replace the present old-fashioned roll-top monstrosity, whose appearance conflicted so strongly with the elegance of modern furniture in his home. The members, sensing the feminine viewpoint, promptly granted his request.

Speaking of women, Fred Hinrichs of Division No. 106 certainly had them in mind when he announced his intention of holding a card party and wedding social on June 8 for the benefit of the 1951 convention fund. He reasons that women love to see a wedding, and will go anywhere, anytime, to see one, so a wedding held at a social should prove a profitable drawing card. Any couple intending to be married at about that date should get in touch with Brother Hinrichs at 4907 Melrose Ave. After choice of couple has been made, the committee will pay for the marriage license, doctor's examinations, and tip to the priest, rabbi, minister or public official performing the ceremony. On top of that, a gift of \$25.00 will cheerfully be given to the newlyweds to start them on their wedding trip. It is planned that the card party start at 7:00 p.m., and close at 10:00 p.m. The wedding ceremony is expected to follow immediately. The place is Logan Sq. Masonic Temple, 2451 N. Kedzie Blvd., in the large Pompeian hall. Admission will be \$1.00, tax included. After the wedding, dancing with orchestra accompaniment will be indulged in. Drinks and refreshments will be served.

**NEW HAVEN (By Clarence Baldwin)**—The division held a valentine party after its regular February meeting. Frank Cappelz was in charge, assisted by Bros. Skeper, Stevenson and Baldwin. There was a crowd of over 50 present, which seems to be New Haven's customary monthly crowd. A fine profit was made.

New Haven Division has plans for a spring frolic to be held at Harugari Hall, 1082 Campbell Ave., West Haven, on March 23. A two-hour show, with four deaf performers from New York, is scheduled. Admission, including tax, \$1.00. Reserved seats, \$1.50. Herman Stecker is chairman, assisted by Bros. Sweeney, Caulkins and Howarth.

**CHICAGO No. 106 (By Jule Guthman)**—It was noted at our February meeting that attendance has greatly improved in the past year. The war's end has greatly decreased the amount of night work and overtime by some of our members. We are looking forward to a very successful year replete with socials and card games after our regular meetings.

We are planning to celebrate our 20th anniversary this coming April. An interesting program will be offered.

The division will present a silver loving cup to the winner of fourth place in the National Deaf Clubs Basketball Tournament to be held in Chicago March 29 and 30.

**WATERBURY (By S. E. Minicucci)**—The social held on Feb. 9 was a success, and was the forerunner of similar socials each month until June, at least. For dates and kind of social, watch the Coming Events column in THE FRAT. All will be held at Mechanics' Hall, 11 E. Main St., above Liggett's drug store.

Two Aux-Frats, Dorothy Ercoliani and Lorraine Grady, daughters of members, were presented with umbrellas as an expression of our appreciation of their work in making two of our 1945 socials such rousing big hits. Another gift will be presented to Mrs. J. Lawlor, daughter of the late Philip Cossette, for a similar reason.

**GRAND RAPIDS (By R. W. Bunting)**—Thanks to the efforts of Gordon Bauer we now have a new hall for meetings and socials. It is Marine Hall, 118 Pearl St., N. W., second floor. In addition to the meeting room, there is a room for socials and a kitchen, complete with dishes, etc. Things won't be so crowded, now.

After our last meeting a box social was held. Boxes were auctioned off, and sandwiches and coffee served. A nice profit was made.

**BROOKLYN (By Murray Finklestein)**—There was a large attendance at our last meeting, presided over by David Berch, who moved up from Vice President to President on the resignation of Alexander Fleischman. The latter is working out of town for awhile.

Chairman Piazza has announced an initiation night for May 4, when some 70 new members will receive the finishing touches that go to make a real Frat. Watch for later details.

**AKRON (By Robert Lankenau)**—Our division has added two new members to its rolls, Richard Fair by the new entry route, and Joseph Foster, Sr., by transfer from Houston Division.

The February social was held at the A.C.D. Club rooms immediately after the regular business meeting. Bros. McConnell and Davis rendered an interesting skit, while Bros. Pfunder and Pickle showed us an interesting collection of color photos flashed on the screen with the aid of a small projector. The Auxiliary managed the refreshment end, and as usual made a good job of it.

**UTICA (By A. R. Giansanti)**—Ye Scribe has been appointed to prepare a program of lectures, in May. It will probably include light refreshments. Watch for the date.

Relations between Utica Division and our neighboring Syracuse Division have always been cordial, but meeting on the same first Saturday has prevented a free interchange of division visits. Now Syracuse Division has changed its meeting date to the second Saturday of the month, and we are hoping we can now visit each other's division more frequently.

**BOSTON (By H. N. Colby)**—The grand smoker scheduled for April has been postponed to May. The writer has been chosen to manage the affair, assisted by Bros. Convey and Nazzaro.

We have decided to change the date of our annual ball from December, as originally planned, to Oct. 12. It is hoped the change will give us better weather for the affair—instead of snow-storms, as in the past. Treasurer Hunter will be chairman.

**SIOUX FALLS (By Charles Doering)**—The division has started preparations for its Silver Anniversary Jubilee to be held here in June. It is hoped that the program will attract many from nearby states. It will be a three-day celebration, with Joseph Myklebust as chairman, and Willis Berke as his assistant. Watch for later details.

As a start in raising funds for the jubilee the division held a bingo party on Jan. 28. A good-sized crowd attended, some from out of the state. More parties will be held with the same purpose in view.

**SCHENECTADY (By Harry Barnes)**—The division held a dinner on Jan. 26 in celebration of its 20th anniversary. It was held at Danish Hall. Movies were shown by Brother Mendel of Albany Division. Speeches were made by President Joseph Cermak and Charles Morris. Paul T. Sack was presented with a pen and pencil set commemorating his 20 years as treasurer of this division and Albany Division—a record to be proud of.

Our annual party will be held on May 25, and our Halloween frolic on Oct. 26. Mark the dates on your calendar.

**JERSEY CITY (By Louis Alfonso)**—Joseph Bruno is chairman of our annual banquet to be held June 7 at Hotel Plaza, at Journal Square. Plans include a floor show, a course dinner, and with the right kind of bottle on each table to start you off in the right spirit.

Our March meeting is scheduled for 7:00 p.m., in Room A, our former meeting room, which is large and spacious, and perfectly suited for socials.

**ST. PAUL-MINNEAPOLIS (By Willis Sweezo)**—A fund for bowlers is being established. The purpose is to send a team or two to the Milwaukee bowling tourney in 1947. With five capable committeemen and the cooperation of the members, a sizable sum should be realized for this purpose.



The division extends its sympathy to Edwin Cleveland in the recent loss of his wife, Katie Gloeser Cleveland.

**MANHATTAN (By Max Friedman)**—For the second year in a row Manhattan Division has had to drop plans for its invitational basketball tournament. A combination of events not entirely within the control of the committee was responsible. The old committee resigned, and before the new committee headed by Leonard Reisman could be lined up, the season was well advanced. Added to this was unusually high guarantees demanded, even by teams close in, making it doubtful if the tournament could be made a financial success.

The division has held three tournaments in the past. The successive winners were Pittsburgh, Passaic-Bergen and Buffalo, and no one is going to name any of these teams "cheese champions." Yet, despite the high quality of the play offered, Manhattan Division has not made any money to speak of. So in view of the financial difficulties it appears necessary to drop the tournament again, for this year at least.

**TOLEDO (By Edward Prosheck)**—Our smoker on Jan. 19 was well attended, in spite of the blizzard and 18-inch snowfall. A good time was had by all, although no one showed up to ride the goat.

Attendance at our last meeting was very good. About 25 members were present.

**RICHMOND (By Flae Shook)**—The division has found the best hall it has ever had. It is a swell place, with several rooms. It is Richmond Musicians' Association Hall, 1405 West Main St. After our regular meetings on the first Saturdays of the month, we will be able to do many things, such as cards, billiards, etc. There is also a large living room, where we can rest and chat.

We are well prepared for our 25th anniversary and dance at the Roof Garden of the John Marshall Hotel. It will be the first time we have had the banquet and dance together.

**BALTIMORE (By Samuel McCarthy)**—Preparations are under way for our 32nd anniversary social to be held on April 20 at the International Ladies' Garment Workers Union hall, Eutaw Street. Among the highlights of

the gathering will be honoring our charter members. Games for young and old will be staged, along with refreshments. Come one, come all!

Arrangements are also being made for our annual play to be held on May 20, under the directorship of August Wriede. Brother Wriede has been responsible for the production of many good plays during the past several years. We look forward confidently to enjoying the next one as well as those in the past. More details will be announced later.

**NEW ORLEANS (By J. J. Lewis)**—Our January meeting was well attended, about 90 per cent of the members residing within a radius of 85 miles being present. New officers were installed. Treasurer Soland retains his double post of treasurer and deputy. An entertainment committee for arranging social parties has been appointed by President Lahasky. It consists of Bros. Cafiero, Pitre, Colombo, Larve, Weems and Palazzo.

A large crowd attended the movies, "Dog Trouble," on Jan. 26. Everyone averred that it was a very enjoyable show.

A 36th anniversary banquet and dance is planned for the mid-summer season, and also a big picnic at the Ponchartrain Beach. Watch for later announcements.

The division wishes to thank all those who helped us so generously in 1945, and trust they will be equally big-hearted in 1946.

**SAN FRANCISCO (By D. E. Glidden)**—Earl Norton has been appointed chairman of the division's coming 31st anniversary celebration. Last year he made a success of our banquet, drawing a big crowd. We look for a repeat this year.

We are glad to learn that Monroe Patheal is in a fair way to recover from his recent accident. He was knocked from his motor scooter and sustained a skull fracture and sprained shoulder.

**WORCESTER (By Bart Burns)**—After the meeting there was a movie show, with reels depicting a parade of sports news, comedies, etc. Joseph Riccuiti was in charge, assisted by Manuel Luiz.

**KNOXVILLE No. 20 (By Jess Smith)**—In the recent deaths of Brothers Matt R. Mann and L. A. Palmer the Knoxville Division lost two veterans. Brother Mann was a charter member and first president. Brother Palmer had served as president and secretary at various times for nearly 25 years.

May 18 has been selected as the date for the third annual spring party with Brother Ray Gallimore as chairman. He will be assisted by Brothers Irons and McPherson. For several years lack of suitable quarters has prevented regular socials.

**SPRINGFIELD, MASS. (By Isadore Zisman)**—There was a large attendance at our February meeting, at which a delegation from the Holyoke Division was present. We are pleased to announce that all difficulties and disputes between the two near-by divisions have been ironed out, and we feel sure that peace and contentment will reign "forever after." The Holyoke Division was given permission to hold a dance in Springfield.

Due to pressure of other duties, Treasurer Douglas Cameron has resigned from that office. To fill the unexpired term, Frank Malaguti of 17 Fairview Ave., West Springfield, Mass., was elected. Members who pay their dues by mail should take notice of this change.

If you haven't already done so, take our advice and plan now to attend our annual Spring Dance which this year will be held on Saturday evening, May 25, in the Hotel Kimball, which is located at Chestnut and Hillman Streets. Your reporter is in charge and will be assisted by Berger Brunsell, Douglas Cameron and Warren Rogers.

A welcome visitor at our February meeting was Max Thompson, who migrated South some six months ago, and who at present is a member of the Memphis (Tenn.) Division. Max is back at his old position as a linotype operator on one of the Springfield dailies, and we hope it won't be long before he sends in his transfer.

## Second Annual Clubs of the Deaf

National

# BASKETBALL TOURNAMENT

Sponsored by

CHICAGO CLUB OF THE DEAF

Sanctioned by

AMERICAN ATHLETIC UNION OF THE DEAF

CICERO STADIUM

1909 So. Laramie Avenue

20 minutes from Downtown Chicago by fast Elevated Trains

**Friday-Saturday, March 29 and 30, 1946**

**PARTICIPANTS**—Champions of the Eastern, Central, Mid-West, Southwest, and Far West Tourneys, and selected Team from the Southeast, with the Buffalo Silents as defending National Champions and the Chicago Club of the Deaf as Host Team, forming 8 teams in all.

**FRIDAY NIGHT**—Opening ceremonies 7:00. Games at 7:30, 8:30, 9:30, 10:30.

**SATURDAY AFTERNOON**—Semi-final and Consolation Games at 1:30, 2:30, 3:30, 4:30.

**SATURDAY NIGHT**—Games at 8:00 and 9:00. Championship Game at 10:00. Awarding Prizes at 11:00.

**ADMISSION**, Whole Tourney: Courtside Reserved Seats \$3.75; Grandstand Reserved Seats \$3.00.

**GENERAL ADMISSION** \$2.50, tickets to be placed on sale at Game Time.

**COMMITTEE**: S. R. Burns, General Chairman; Wm. H. Kerr, Assistant; Wm. Maiworm, Treasurer; Leo Warshawsky, Publicity; David Pad-den, Tickets; Francis Fitzgerald, Hotels; Virginia Dries, Entertainment; John Fuhr, Funds; J. B. Davis and Lou Massinoff, Program; J. D. Sullivan and Lou Greenberg, Refreshments.

**After the Awards, Attend the All-Night Frolic in Swanky Night Club Located in the Stadium**



**WASHINGTON (By A. L. Cuppy)**—The division has created a Flower Fund for the benefit of our members laid low by illness, and it is hoped that one or two socials a year to feed it will make the fund independent of our treasury. On April 27, Bros. Taylor, Chandler, Edington and Cuppy start the ball rolling with a card and bingo social, and we expect the ball to be a strike. This is not over-confidence. It is the frat in us. Hard work by the committee, plus co-operation from the division, plus our friends, equals success in our calculating.

The writer predicts the result of anything from a sports match down to the exact number of teeth in the mouth of a prospective new-born babe. It is a hobby of his. Last month we forecasted Bro. Engelgau's Program Committee would have to hustle to match the 1945 financial record. It seems we lost our notes or Mrs. C. gave our master code to the trashman and we picked the wrong team.

We based it all on the division cutting our calendar to six socials including our Annual Dance. So Bro. Engelgau lines up a Six-Star Special for his committee to work on and forces us to revise our dope sheet. For dates, locations and information on these gala events coming up—watch *THE FRAT*.

**TORONTO (By J. F. Gotthelf)**—On Feb. 9 a good crowd enjoyed games and themselves, partaking of refreshments at our St. Valentine social, which was held at the Church of the Deaf. John Major was chairman.

Do not forget the date of May 4. Chief Agent Shilton will give an address at the Church of the Deaf, 56 Wellesley Street. Brother Shilton has been regarded for many years as a master story-teller—as graphic as the silent movies we used to enjoy in the old days. So come, ye all, and fill the commodious assembly hall at the church.

**CLEVELAND (By Frank Hayer)**—Division No. 21 is no Rip Van Winkle, as the date of Mar. 9 will no doubt attest. On that date is scheduled some big doings, including a social under the able direction of Chairman Abelson and his committee. Be sure and attend this social, to be held at Sachsenheim Hall, 1400 E. 55th St., near St. Clair Ave., on the above date. Doors open at 7:30 p.m. Come and bring your friends.

At the last meeting we were honored by a visit from George Barron of Akron Division, and another from our own Pret. Munger. The newspaper strike gave Brother Munger a break, and he was able to be with us for the first time in months. We were glad to see both of these well-known brothers.

**TRENTON (By Kenneth Murphy)**—Attendance at the Feb. 2 Valentine Party was far beyond all expectations and it was a wheel bang of a success. Among the crowd were many happy faces that we had not seen in a long while. All patrons seemed to enjoy the

evening and many were the assurances that they would come again on Mar. 2. This attests that Trenton Division is filling a great local need in providing entertainment and socials of an uplifting standard.

Our Literary Social for Mar. 2 is expected to be a howling success. Among the several scheduled numbers will be Sol Garson with his famed "Mammy" song.

Our weather prophet tells us that we are going to have very ideal weather on Apr. 13, and we are very abiding in this belief. All preparations are now under formalities of completion in order to put over our big show of the year, our Annual Ball at Trenton Memorial Building. There will be dancing, a floor show, and last-minute arrangements to make fun galore for all. This will be an evening well worth your attending, so cut this out and paste it in your hat.

A card party has been announced for May 4 to start immediately after the regular business meeting. Bro. Pernazza is in charge of the arrangements and promises to make it a most pleasant evening for all.

**LOS ANGELES (By F. L. Bush)**—Our February meeting was well attended, as one new member was to be welcomed into the fold, besides five brothers being transferred to our division, namely, Kruger and Meenderink of Akron; Rosenblatt of Kansas City; Brandenburg of Salt Lake City; and Kieferle of Milwaukee.

At the meeting we stood with bowed heads for one minute in respect to the memory of our late brother, Wilhelm F. Schneider, who passed away recently. Our sympathy is extended to his family.

Will the readers kindly pass to me the whereabouts of Brothers Harry Newman, Thomas Hunt and Clinton Fry.

Members, take notice: Our next regular meeting will take place on Saturday, Mar. 9, not the 2nd. Remember the date.

Reserve Mar. 30. Come to the Los Angeles Club for the Deaf, 3218½ So. Main St., where our spring dance will be held for the benefit of the local committee fund of 1947 NFSD convention. A grand time is assured for one and all. Save this date and come out for it in grand style.

President Cope has appointed an entertainment committee chairmanned by F. Dyer. His able assistants are Bros. Palmer, Lien, Counts and Klugman. A program full of worthwhile frolics, etc., will be made public in the near future.

**P**EOPLE who talk by the yard,  
think by the inch, may be  
ruled by the foot.

## THE CAVALIER

Everybody is talking about it,  
BUT DON'T JUST LISTEN TO THEM

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"... nearly everybody reads

## THE CAVALIER

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**10th Annual Tournament**

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# War Bonds

Grand Division	\$780,000.00
Utica No. 45	4,500.00
Westchester No. 114	4,500.00
Baltimore No. 47	3,750.00
Chicago No. 1	3,300.00
Cleveland No. 21	2,500.00
St. Paul-Minneapolis No. 61	2,500.00
Houston No. 81	2,200.00
Flint No. 15	2,075.00
Akron No. 55	1,700.00
Brooklyn No. 23	1,550.00
Rochester No. 52	1,500.00
Toledo No. 16	1,300.00
Reading No. 54	1,300.00
Columbus No. 18	1,300.00
Schenectady No. 105	1,300.00
Washington No. 46	1,300.00
Philadelphia No. 30	1,200.00
Indianapolis No. 22	1,200.00
Chicago No. 106	1,150.00
Cincinnati No. 10	1,100.00
Dayton No. 8	1,000.00
St. Louis No. 24	1,100.00
Syracuse No. 48	1,100.00
Binghamton No. 108	1,100.00
Milwaukee No. 17	1,000.00
Los Angeles No. 27	1,000.00
Delavan No. 80	1,000.00
Kansas City No. 31	1,000.00
Rockford No. 57	1,000.00
Portland, Ore. No. 41	1,000.00
Danville No. 125	1,000.00
Hartford No. 37	900.00
Springfield, Mass., No. 67	825.00
Worcester No. 60	800.00
Scranton No. 82	800.00
Seattle No. 44	800.00
Wichita No. 75	750.00
Dallas No. 63	700.00
Omaha No. 32	700.00
Bronx No. 92	675.00
Richmond No. 83	650.00
Spokane No. 76	625.00
New Orleans No. 83	600.00
Toronto No. 98	500.00
Birmingham No. 73	500.00
Waterbury No. 65	500.00
Portland, Me., No. 39	500.00
Albany No. 51	500.00
Manhattan No. 87	400.00
San Francisco No. 53	400.00
Detroit No. 2	400.00
Trenton No. 124	400.00
Denver No. 64	400.00
Cedar Rapids No. 49	400.00
Buffalo No. 40	400.00
Duluth No. 99	400.00
Providence No. 43	350.00
Portland, Ore., Auxiliary	325.00
Johnstown No. 85	325.00
Lowell No. 78	325.00
Boston No. 35	325.00
Holyoke No. 26	300.00
Davenport No. 59	300.00
Sioux Falls No. 74	300.00
Pittsburgh No. 36	300.00
Salt Lake City No. 56	300.00
Ft. Wayne No. 104	300.00
New Haven No. 25	300.00
Bangor No. 71	300.00
Atlanta No. 28	300.00
Springfield, Ill. No. 58	250.00
Olathe No. 14	250.00
Binghamton Auxiliary	250.00
Berkeley-Oakland No. 79	225.00
Knoxville No. 20	225.00
Nashville No. 12	225.00
Jacksonville (Ill.) No. 88	225.00
Peoria No. 90	200.00
Louisville No. 4	200.00
Kansas City Auxiliary	200.00
Kitchener No. 121	200.00
San Diego No. 110	200.00
Des Moines No. 77	200.00
Grand Rapids No. 97	200.00
Vancouver No. 113	150.00
Jersey City No. 91	150.00
San Francisco Auxiliary	150.00
Hollywood No. 119	125.00
Newark No. 42	100.00
Saginaw No. 3	100.00
Feribault No. 101	100.00
Council Bluffs No. 103	100.00
Fort Worth No. 62	100.00
Kalamazoo No. 34	100.00
Providence Auxiliary	100.00
Hamilton No. 120	100.00
Little Rock No. 5	100.00
Indianapolis Auxiliary	100.00
Eau Claire No. 111	100.00
Memphis No. 38	100.00
Feribault Auxiliary	100.00
St. Paul-Minneapolis Auxiliary	75.00
Seattle Auxiliary	50.00
Sioux Falls Auxiliary	50.00
Canton No. 100	50.00
Wilkinsburg No. 109	50.00
Johnstown Auxiliary	25.00
<b>TOTAL</b>	<b>\$857,450.00</b>

## Annual Statement

For the Year Ended Dec. 31, 1945, as  
Made to State Insurance Departments

BALANCE from previous year \$2,750,277.85

### INCOME

Mortuary expense payments	\$ 11,038.90
Mortuary assessments	93,292.79
For supplementary contracts	1,402.80
Membership fees	746.00
Sick and accident taxes	47,474.11
Convention taxes	1,703.80
General expense taxes	29,964.68
Refund, disability benefit after 70	20.00
<b>Total from members</b>	<b>\$ 185,643.08</b>
Payments refunded	98.88
<b>Net from members</b>	<b>\$ 185,544.20</b>
Interest on mortgage loans	47,221.39
Interest on bonds	26,645.42
Dividends on stocks	2,150.00
Interest on certificate lien	9.67
Gross rents	36,242.10
Lodge supplies	367.16
Escrow deposits	3,466.69
Subscriptions to THE FRAT	44.80
Advertising in THE FRAT	156.83
Withheld income tax	2,639.60
Recording fees	298.50
Amortization of bonds	18.78
<b>Total income</b>	<b>\$ 304,805.14</b>
<b>Sum of balance and income</b>	<b>\$3,055,082.99</b>

### DISBURSEMENTS

Death claims	\$ 59,931.00
Sick and accident claims	38,320.00
<b>Total benefits</b>	<b>\$ 98,251.00</b>
Value supplementary contracts	1,402.80
Old-age income payments	1,257.44
Salaries of officers	11,150.00
Salaries of office employees	5,405.00
Officers' expenses	69.69
Insurance Dept. fees and exp.	2,808.00
Home Office rent and maintenance	4,500.00
General office expenses	731.96
Printing and stationery	224.72
Postage	453.71
Lodge supplies	12.46
Official publication—THE FRAT	3,470.74
Depreciation, Home Office equip-	
ment	534.59
Taxes on real estate	12,363.96
Real estate repairs, operating	
costs, etc.	22,506.05
Social security taxes	255.05
Mortgage expenses	7.55
Property insurance premiums	170.23
Surety bond premiums	48.78
Employees' income taxes	2,571.22
Organizing expenses	210.00
Amortization of real estate	27,306.55
Amortization of bonds and stocks	2,595.66
<b>Total disbursements</b>	<b>\$ 198,307.16</b>
<b>BALANCE, Dec. 31, 1945</b>	<b>\$2,856,775.83</b>

### LEDGER ASSETS

Book value of real estate	\$ 374,357.76
First mortgage loans	1,206,424.49
Book value of bonds and stocks	1,061,824.16
Cash in banks and office	209,858.11
Home Office equipment	4,811.31
<b>Total ledger assets</b>	<b>\$2,856,775.83</b>

### NON-LEDGER ASSETS

Mortgage interest due & accrued	7,580.99
Bond interest accrued	6,187.87
Market over book value of stocks	9,950.00
Assessments collected and due	342.73
<b>Gross assets</b>	<b>\$2,880,837.42</b>
Book over market value of real estate	163,219.07
<b>Total admitted assets</b>	<b>\$2,717,618.35</b>

### LIABILITIES, RESERVE AND UNASSIGNED FUNDS

Death claims not completed	\$ 6,495.00
1945 S. & A. claims reported in 1946	2,110.00
Balance of supplementary contracts	4,425.86
Assessments paid in advance	5,271.45
Funds in escrow	21,369.83
Payroll taxes payable	376.03
Death benefit reserve	2,023,337.37
S. & A. benefit reserve	110,841.45
Special contingency reserve	50,000.00
Unassigned funds	493,391.36
<b>Total</b>	<b>\$2,717,618.35</b>

### EXHIBIT OF CERTIFICATES

	No.	Amount
Certificates 12-31-44	9,932	\$7,062,950.00
Written in 1945	375	299,250.00
Revived in 1945	2	2,500.00
Increased		31,149.00

<b>Totals</b>	<b>10,309</b>	<b>\$7,395,849.00</b>
Deaths, lapses, decreases, etc.	328	242,400.00

Certificates 12-31-45	9,981	\$7,153,449.00
Deaths in 1945	115	61,376.00
Lapses	211	160,250.00
Surrenders	2	1,402.80
Decreases		19,371.20

### EXHIBIT OF DEATH CLAIMS

Claims unpaid 12-31-44	14	\$ 5,050.00
Claims incurred in 1945	115	61,376.00

<b>Totals</b>	<b>129</b>	<b>\$ 66,426.00</b>
Claims paid in 1945	114	59,931.00

Balance unpaid claims	15	6,495.00
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### EXHIBIT OF S. & A. CLAIMS

Claims unpaid 12-31-44	15	\$ 640.00
1944 claims reported in 1945	40	2,585.00
Claims incurred in 1945	652	35,940.00

<b>Totals</b>	<b>707</b>	<b>\$ 39,165.00</b>
Claims paid in 1945	690	38,320.00

Claims rejected	17	\$ 845.00
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### EXHIBIT OF OLD AGE AND OTHER CLAIMS

Balance 12-31-44	12	\$ 4,280.50
Claims incurred in 1945	2	1,402.80

<b>Totals</b>	<b>14</b>	<b>\$ 5,683.30</b>
Claims paid in 1945	3	1,257.44

Balance of future payments	11	\$ 4,425.86
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## Valuation Report

For Year Ended Dec. 31, 1945

### FUNDS

Death benefit funds	\$2,435,767.15
Sick and accident funds	176,161.53
<b>Total benefit funds</b>	<b>\$2,611,928.68</b>
Expense funds	105,689.67
<b>Total admitted assets</b>	<b>\$2,717,618.35</b>

### LIABILITIES AND SURPLUS

Death benefit reserve	\$2,023,337.37
Sick & accident benefit reserve	110,841.45
Death claims payable	6,495.00
S. & A. claims payable	2,110.00
Balance supplementary contracts	4,425.86
Advance assessments	2,663.56
Advance S. & A. taxes	1,442.45
Special contingency reserve	50,000.00
Surplus death benefit fund	348,845.36
Surplus S. & A. fund	61,767.63

<b>Total liabilities and surplus</b>	<b>\$2,717,618.35</b>
Net general expense fund	61,449.49
Net convention fund	21,328.88
Advance expense taxes	1,114.18
Advance convention taxes	51.26
Escrow funds payable	21,369.83
Payroll taxes payable	376.03

<b>Total liabilities and surplus all funds</b>	<b>\$2,717,618.35</b>
Ratio assets-liabilities	118.65%
Ratio actual to expected mortality	41.21%
Interest rate benefit funds	2.92%

Valuation report attested by Actuaries E. D. Brown, Jr., for the United States, and Wilbur M. Johnson for the Dominion of Canada.

## Silver Anniversary

Sioux Falls Division No. 74

June 14, 15, 16, 1946

## SMOKER—BANQUET SHOW—PICNIC

For Hotel and Local Information write

JOSEPH B. MYKLEBUST

1903 E. 10th St. Sioux Falls, S. D.

For Ideal Vacation, Come to our Jubilee in S. D. Visit the Famous Black Hills, See Immortal Mount Rushmore



## ENGAGEMENTS

Pasquale Ferri, Roxbury, Mass., and Mildred McCarthy, Mattapan, Mass.  
 Jack Hoberg and Betty Russell, both of Chicago, Ill.  
 Joseph Brucato, Stamford, Conn., and Edith Dimattia, East Norwalk, Conn.  
 Herman Boyle, Westbrook, Me., and Evelyn Carleton, Falmouth, Me.  
 Rufus Mynatt, Jr., Knoxville, Tenn., and Faye Fletcher, Morganton, N. C.

## MARRIAGES

Oct. 20—Theodore Kemmett and Evelyn Johnson, both of Rochester, N. Y.  
 Nov. 6—Lyle Younkin, Dallas, Tex., and Jewel Yates, Atlanta, Ga.  
 Nov. 8—Calvin Long, Mapleton Depot, Pa., and Lillian Hendley, Scottdale, Pa.  
 Jan. 5—Raymond Vavra and Ruth Eckstrom, both of Seattle, Wash.  
 Jan. 14—Jack Bateman and Edith Johnson, both of Hoquiam, Wash.  
 Jan. 26—Harold Moser, Greeley, Colo., and Mary Baker, Phoenix, Ariz.  
 Feb. 16—Willis Sweezo, Anoka, Pa., and Agnes, Nosko, Minneapolis, Minn.

## WANTED

Information as to whereabouts of Robert William Jackson is desired. Subject is about 6 ft. tall, weighs 160-170 lbs., blonde hair, age 32. Graduate Ohio School at Columbus. Last resided in Akron, O.; prior thereto, in Pontiac, Mich. Any information given will be greatly appreciated by his sister, Miss Esther Jackson, 3058 W. 12th St., Los Angeles 6, Calif., or Perry E. Seely, 944 S. Clela Ave., Los Angeles 22, Calif.

## Chicago Club of the Deaf

167 N. Clark Street  
 OPEN WEDNESDAYS, FRIDAYS,  
 SATURDAYS and SUNDAYS  
 Out-of-Town Visitors WELCOME

Photographic Reproduction of  
 JOSEPH VITOLO'S

VISION OF THE  
BLESSED VIRGIN

5 x 7 inches, 25c  
 S. ANZALONE 21 E. 204th St.,  
 Bronx 58, N. Y.

## Alarm Clock

DO you want a Clock with an Electric Light to WAKE YOU UP for work? New invention. No Winding. No Fuse at all. Lasts a Lifetime. Real opportunity for a bargain. See or write

**RALPH BEAVER**

15223 Lawton Ave., Detroit 21, Mich.

## Boston Deaf Club

665 Washington Street  
 Located right in the heart of Metropolitan Boston. Open every evening.  
 VISITORS WELCOME

## St. Petersburg Silent Club

ST. PETERSBURG 2, FLORIDA  
 Open every Saturday evening at 666—1st Ave. South. Business meetings first Saturday each month. For information please enclose stamp.  
 VISITORS WELCOME  
 Address Secretary, P. O. Box 361, Station A

## NEW MEMBERS

CHICAGO No. 1—Michael Ward.  
 LITTLE ROCK No. 5—Earl Michles.  
 COLUMBUS No. 18—John Schwartz.  
 BROOKLYN No. 23—Zan Sarkisian.  
 LOS ANGELES No. 27—Prince Watson.  
 PHILADELPHIA No. 30—Charles Bloomer.  
 KANSAS CITY No. 31—Homer Burns.  
 BUFFALO No. 40—Albert Blake.  
 NEWARK No. 42—Edwin Lieb.  
 UTICA No. 45—Walter Mroz, Frank Rakowski.  
 AKRON No. 55—Michael Hlas.  
 SALT LAKE CITY No. 56—Frank Orlando.  
 DENVER No. 64—Henry Zweifel.  
 WATERBURY No. 65—Frank Balkauskas.  
 BIRMINGHAM No. 73—Wilson Thornton.  
 DELAVAN No. 80—William Kruckenberg.  
 JOHNSTOWN No. 85—Alfred Emery, Leonard Wilson, Toney Ferraro.  
 JACKSONVILLE No. 88—Zura Hayes.  
 BRONX No. 92—Vincent Lauth.  
 FT. WAYNE No. 104—Herman Rollins.  
 WILKINSBURG No. 109—William Thomas, Jr., Emmett Bowman.  
 OGDEN No. 127—Freeley Puckett.

## COME BACKS

DETROIT No. 2—Edmond Bourlier.  
 OGDEN No. 127—Cecil Logan.

## THE GET-ONE DEGREE

CHICAGO No. 1—Frank Sullivan.  
 LITTLE ROCK No. 4—Luther Shibley.  
 COLUMBUS No. 18—Harry Carlisle.  
 BROOKLYN No. 23—Joseph Call.  
 LOS ANGELES No. 27—Thomas O. Elliott.  
 PHILADELPHIA No. 30—Sylvan Stern.  
 KANSAS CITY No. 31—Harold Day.  
 BUFFALO No. 40—Russell Martina.  
 NEWARK No. 42—Max Garfinkel.  
 UTICA No. 45—Armondo Giansanti, Gilbert Maxson, Jr.  
 AKRON No. 55—George Hart.  
 SALT LAKE CITY No. 56—Rodney Walker.  
 DENVER No. 64—Theodore Tucker.  
 WATERBURY No. 65—Edward Bakoski.  
 BIRMINGHAM No. 73—Cecil Dover.  
 DELAVAN No. 80—Marvin Goff.  
 JOHNSTOWN No. 85—Gilbert Singerman (2), Edward Grove.  
 JACKSONVILLE No. 88—Fred Olson.  
 BRONX No. 92—Albert Lazar.  
 FT. WAYNE No. 104—Paul Delucenay.  
 WILKINSBURG No. 109—John Stanton (2).  
 OGDEN No. 127—Kenneth Burdette.

Man with his burning soul  
 Has but an hour of breath  
 To build a ship of truth  
 In which his soul may sail . . .  
 For death takes toll  
 Of beauty, courage, youth,  
 Of all but truth.

John Masefield, "Philip the King"  
 (Macmillan)

## MEMBERSHIP QUOTAS

DIVISION	1946 Quota	New Members
Chicago No. 1	50	2
Detroit	30	1
Saginaw	10	
Louisville	10	
Little Rock	10	1
Dayton	10	
Cincinnati	20	
Nashville	10	
Olathe	10	
Flint	20	
Toledo	20	
Milwaukee	20	
Columbus	30	1
Knoxville	10	
Cleveland	20	1
Indianapolis	30	
Brooklyn	50	2
St. Louis	30	
New Haven	10	
Holyoke	10	
Los Angeles	30	1
Atlanta	10	
Philadelphia	30	2
Kansas City	20	2
Omaha	10	
New Orleans	10	1
Kalamazoo	10	
Boston	30	1
Pittsburgh	20	2
Hartford	10	
Memphis	10	
Portland, Me.	10	1
Buffalo	10	1
Portland, Ore.	10	1
Newark	10	1
Providence	10	1
Seattle	10	
Utica	10	2
Washington	20	1
Baltimore	20	1
Syracuse	10	
Cedar Rapids	10	
Albany	10	2
Rochester	10	
San Francisco	10	
Reading	20	
Akron	30	3
Salt Lake City	10	1
Rockford	10	
Springfield, Ill.	10	
Davenport	10	
Worcester	10	1
St. Paul-Minneapolis	20	1
Fort Worth	20	
Dallas	20	
Denver	10	1
Waterbury	10	2
Springfield, Mass.	10	
Bangor	10	
Birmingham	10	1
Sioux Falls	10	
Wichita	10	
Spokane	10	
Des Moines	10	
Lowell	10	
Berkeley-Oakland	10	
Delavan	10	3
Houston	10	
Scanton	10	
Richmond	10	1
Johnstown	10	4
Manhattan	30	3
Jacksonville	10	
Peoria	10	1
Jersey City	10	1
Bronx	10	1
Columbia	10	
Charlotte	10	
Durham	10	
Grand Rapids	10	
Toronto	20	1
Duluth	10	
Canton	10	1
Faribault	10	
Council Bluffs	10	
Fort Wayne	10	1
Schenectady	10	
Chicago No. 106	10	
Binghamton	10	
Wilkinsburg	10	3
San Diego	10	
Eau Claire	10	
Vancouver	10	
Westchester	10	
Queens	10	
Hollywood	10	1
Kitchener	10	1
Trenton	10	
Danville	10	3
Colorado Springs	10	2
Ogden	10	1

# NATIONAL ASSOCIATION of the DEAF CONVENTION

July 2-7, 1946

LOUISVILLE, KY.

A Warm  
 Kentucky Welcome  
 Awaits You!

## JANUARY COLLECTIONS

Grand Division	\$ 50.19
Chicago No. 1	956.29
Detroit	213.75
Saginaw	54.02
Louisville	174.43
Little Rock	277.53
Dayton	362.47
Cincinnati	234.14
Nashville	111.92
Olathe	142.01
Flint	161.69
Toledo	314.40
Milwaukee	329.38
Columbus	342.58
Knoxville	166.67
Cleveland	604.97
Indianapolis	457.39
Brooklyn	1,042.28
St. Louis	287.67
New Haven	176.62
Holyoke	116.28
Los Angeles	340.59
Atlanta	387.58
Philadelphia	637.19
Kansas City	331.35
Omaha	195.04
New Orleans	426.89
Kalamazoo	142.68
Boston	339.26
Pittsburgh	190.72
Hartford	111.61
Memphis	274.27
Portland, Me.	141.50
Buffalo	135.71
Portland, Ore.	261.53
Newark	93.98
Providence	123.89
Seattle	213.44
Utica	120.74
Washington	428.30
Baltimore	223.05
Syracuse	103.73
Cedar Rapids	70.23
Albany (Dec. and Jan.)	181.14
Rochester	188.26
San Francisco	170.83
Reading	364.53
Akron	1,102.53
Salt Lake City	108.00
Rockford	117.65
Springfield, Ill.	110.68
Davenport	101.34
Worcester	94.72
St. Paul-Minneapolis	441.89
Fort Worth	148.55
Dallas	348.71
Denver	214.09
Waterbury	62.60
Springfield, Mass.	
Bangor	112.50
Birmingham	314.91
Sioux Falls	42.19
Wichita	55.74
Spokane	367.80
Des Moines	192.63
Lowell	72.50
Berkeley-Oakland	325.34
Delavan	155.04
Houston	423.84
Scranton	144.33
Richmond	322.31
Johnstown	164.69
Manhattan	258.03
Jacksonville	76.45
Peoria	80.57
Jersey City	65.89
Bronx	164.46
Columbia	76.34
Charlotte	134.71
Durham	148.08
Grand Rapids	154.38
Toronto	616.92
Duluth	99.51
Canton	31.53
Faribault	146.82
Council Bluffs	84.15
Fort Wayne	172.66
Schenectady	41.04
Chicago No. 106	389.06
Binghamton	130.39
Wilkesburg	200.65
San Diego	122.36
Eau Claire	223.76
Sulphur (Dec. and Jan.)	324.05
Vancouver	83.72
Westchester	276.18
Queens	59.34
Montreal	184.12
Hollywood	77.79
Kitchener	27.21
Trenton	105.87
Danville, Ky.	462.85
Colorado Springs	68.31
Ogden	

Total collections \$23,406.50

## TREASURER'S STATEMENT FOR JANUARY, 1946

Balance and Income	
Balance, Dec. 31, 1945	\$2,856,775.83
Division collections	23,406.50
Interest	5,667.18
Rents	1,717.00
Escrow deposits	4,051.24
Mortgage fees	490.00
Withheld income tax	184.80
Withheld social security tax	15.16
Lodge supplies	26.25
Recording fees	11.00
Advertising in THE FRAT	53.25
Subscriptions to THE FRAT	4.40

Total balance and income \$2,892,402.61

Disbursements	
Death benefits	\$ 5,697.00
Sick benefits	2,010.00
Accident benefits	295.00
Old age income payments	78.12
Class F income payments	632.08
Escrow refund	464.10
Clerical services	560.00
Employees' income tax	228.10
Mortgage expenses	65.00
Office expenses	39.94
Officers' and Trustees' salaries	929.16
Organizing expenses	10.00
Postage	15.25
Real estate operating expenses	288.99
Social security taxes	147.93

Total disbursements \$ 11,460.67

Recapitulation	
Balance and income	\$2,892,402.61
Disbursements	11,460.67

Balance, Jan. 31, 1946 \$2,880,941.94

## TRUSTEES' REPORT

## Ledger Assets, Jan. 31, 1946

First mortgage loans	\$1,221,055.79
Bonds and stocks	1,061,824.16
Real estate	374,357.76
Bank deposits	212,976.44
Cash in society's office	5,916.48
Home Office equipment	4,811.31

Total ledger assets \$2,880,941.94

Balances in Funds	
Mortuary funds	\$2,566,701.26
Sick and accident funds	189,164.80
General expense fund	92,420.12
Convention fund	21,611.62
Accumulated interest	5,667.18
Indemnity fund	5,376.96

Total in all funds \$2,880,941.94

## JANUARY DISABILITY CLAIMS

F. M. Wilson, Wilkinsburg	\$ 20.00
I. A. Burton, Toledo	50.00
M. L. Moore, Columbus	50.00
R. O. Grimse, San Diego	25.00
T. J. Cosgrove, Brooklyn	30.00
T. A. Ogilvie, Nashville	45.00
David Ryan, Boston	50.00
Frank Yost, Flint	30.00
E. C. Larime, Flint	20.00
James De Lucca, Brooklyn	20.00
J. A. Sheehan, Brooklyn	60.00
Seymour Richardson, Utica	150.00
A. G. Zeler, Delavan	50.00
*H. B. Fassbender, Eau Claire	150.00
*N. C. Hebert, Holyoke	75.00
W. H. Hazlitt, Toronto	30.00
M. A. Higgins, Jersey City	30.00
Irving Goldstein, Westchester	30.00
Harold Goode, Manhattan	45.00
J. T. Hower, Akron	30.00
Morris Krivitzkin, Philadelphia	70.00
P. H. Demere, Dallas	105.00
P. S. Delucenay, Fort Wayne	10.00
*F. E. Bulmer, Los Angeles	20.00
Hyman Goldstein, Chicago No. 1	20.00
K. M. Leighton, Portland, Me.	30.00
J. J. Urato, Worcester	45.00
C. W. Knotts, Charlotte	45.00
R. J. Collins, Akron	15.00
O. S. Hart, Richmond	30.00
L. R. Hiett, Fort Worth	50.00
M. C. Harris, Toronto	60.00
E. J. Bailey, Birmingham	30.00
D. C. Logan, Birmingham	50.00
Harry Stucky, Wichita	40.00
A. L. Kutzleb, Louisville	20.00
M. J. Constantine, Bangor	45.00
Louis Baker, Brooklyn	30.00
J. A. Paxton, Brooklyn	150.00
W. C. Fuller, Schenectady	10.00
Edward Ludecker, Schenectady	15.00
J. M. Sardina, Buffalo	150.00
Raymond Fritz, Reading	45.00
A. I. Corson, Philadelphia	30.00
C. D. Pickett, Dallas	150.00
*Bill White, Berkeley-Oakland	50.00

Total for the month \$2,305.00

\*Denotes accident claims.

## JANUARY DEATH CLAIMS

Herbert C. Merrill, Syracuse	\$ 250.00
*Paul G. Martin, Chicago No. 1	379.00
*Henry Kimmel, Rochester	612.00
*Charles M. Sharrar, Davenport	627.00
*George Kranung, St. Louis	534.00
Roland M. Barker, Johnstown	500.00
*Emil G. Tegtmeyer, St. Louis	112.00
Edward B. Day, Columbus	1,000.00
John T. Myers, Bangor	500.00
Jay C. Howard, Kalamazoo	1,000.00
*Harry Mather, Jacksonville	183.00

Total for the month \$5,697.00

\*Denotes paid-up benefits.

## BIRTHS

Oct. 28—Mr. and Mrs. Albert Kaps, Peoria, Ill., a girl.
Nov. 27—Mr. and Mrs. Joseph Bly, West Haven, Conn., a boy.
Nov. 28—Mr. and Mrs. Guy Jaspar, Montreal, Que., a girl.
Nov. 28—Mr. and Mrs. Nicholas Giordano, Astoria, N. Y., a girl.
Dec. 13—Mr. and Mrs. Charles Pergentile, Morristown, N. J., a boy.
Dec. 31—Mr. and Mrs. Alvin Hawk, Akron, Ohio, a boy.
Jan. 3—Mr. and Mrs. John Cairney, Everett, Mass., a girl.
Jan. 5—Mr. and Mrs. Sam Davis, St. Louis, Mo., a girl.
Jan. 7—Mr. and Mrs. James Royster, Danville, Ky., a girl.
Jan. 8—Mr. and Mrs. Early McVey, Houston, Tex., a girl.
Jan. 11—Mr. and Mrs. Isidore Benowitz, Brooklyn, N. Y., a girl.
Jan. 14—Mr. and Mrs. Vernon Wood, Peoria, Ill., a girl.
Jan. 14—Mr. and Mrs. Philip De Candis, Scranton, Pa., a boy.
Jan. 17—Mr. and Mrs. Carl Kolb, Akron, Ohio, a girl.
Jan. 20—Mr. and Mrs. Robert Reicker, Beatrice, Nebr., a boy.
Jan. 22—Mr. and Mrs. Eugene Peirce, Houston, Tex., a girl.
Jan. 23—Mr. and Mrs. Edwin Wilder, Danville, Ky., a girl.
Jan. 27—Mr. and Mrs. David Miller, Houston, Tex., a girl.
Jan. 27—Mr. and Mrs. Edward Brown, Jr., Worcester, Mass., a girl.
Jan. 27—Mr. and Mrs. Henry Gore, Chelmsford, Mass., a girl.
Feb. 5—Mr. and Mrs. Robert Galloway, Richmond, Va., a boy.
Feb. 5—Mr. and Mrs. Wayne Gough, Denton, Tex., a boy.

## OBITUARY

GEORGE W. CAMPBELL, 82. Entry Nov. 2, 1903. Died Jan. 24, 1946. Certificate No. 87-C. Louisville Div. No. 4.
MATT R. MANN, 89. Entry Aug. 1, 1908. Died Nov. 29, 1945. Certificate No. 566-C. Knoxville Div. No. 20.
THOMAS M. MARKEY, 58. Entry April 1, 1910. Died Jan. 28, 1946. Certificate No. 936-D. Flint Div. No. 15.
WILHELM F. SCHNEIDER, 66. Entry March 1, 1912. Died Jan. 14, 1946. Certificate No. 1287-D. Los Angeles Div. No. 27.
JOSEPH J. FORGET, 64. Entry May 1, 1916. Died Dec. 13, 1945. Certificate No. 2617-C. Flint Div. No. 15.
PAUL MARK, 73. Entry Dec. 1, 1916. Died Dec. 28, 1945. Certificate No. 2922-F. Salt Lake Div. No. 56.
DENNIS FALVEY, 80. Entry Dec. 1, 1916. Died Jan. 24, 1946. Certificate No. 2955-D. Worcester Div. No. 60.
ROBERT NATHANSON, 53. Entry Sept. 2, 1918. Died Jan. 30, 1946. Certificate No. 4136-D. Toledo Div. No. 16.
MICHAEL J. ASHLIN, 55. Entry May 1, 1920. Died Jan. 27, 1946. Certificate No. 5142-D. Utica Div. No. 45.
JOSEPH WEISMAN, 49. Entry Aug. 1, 1922. Died Dec. 17, 1945. Certificate No. 6241-D. Manhattan Div. No. 87.
DOUGLAS WOOLEVER, 76. Entry May 1, 1924. Died Feb. 12, 1946. Certificate No. 6977-D. Utica Div. No. 45.
JOHN P. HAFF, 54. Entry Jan. 3, 1927. Died Feb. 15, 1946. Certificate No. 8074-C. Brooklyn Div. No. 23.
LEON H. WILDER, 58. Entry Sept. 2, 1929. Died Feb. 2, 1946. Certificate No. 8997-E. Los Angeles Div. No. 27.
ANDREW W. SMOAK, 91. Entry Nov. 1, 1924. Died Jan. 23, 1946. Social member Columbia Div. No. 93.



# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., David Peikoff, 529 Spadina Road, Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, 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 \$25.00 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

## 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.

## SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$ .30	\$ .60	\$ .90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

## MONTHLY NET RATES FOR DEATH BENEFITS

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

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65
18	\$1.25	\$2.09	\$1.69
19	1.27	2.12	1.74
20	1.30	2.15	1.79
21	1.33	2.18	1.85
22	1.36	2.21	1.90
23	1.39	2.25	1.96
24	1.42	2.29	2.03
25	1.46	2.32	2.10
26	1.50	2.36	2.17
27	1.53	2.40	2.24
28	1.57	2.44	2.33
29	1.62	2.49	2.41
30	1.66	2.53	2.50
31	1.71	2.58	2.63
32	1.76	2.63	2.74
33	1.81	2.68	2.85
34	1.86	2.73	2.96
35	1.92	2.78	3.09
36	1.98	2.84	3.22
37	2.05	2.90	3.36
38	2.12	2.96	3.52
39	2.19	3.02	3.69
40	2.26	3.09	3.87
41	2.35	3.16	4.07
42	2.43	3.24	4.29
43	2.52	3.32	4.54
44	2.62	3.40	4.80
45	2.73	3.49	5.09
46	2.84	3.58	5.42
47	2.96	3.68	5.78
48	3.08	3.79	6.19
49	3.21	3.90	6.65
50	3.36	4.02	7.17
51	3.51	4.14	7.74
52	3.67	4.28	8.43
53	3.84	4.42	9.23
54	4.03	4.57	10.18
55	4.22	4.74	11.31

Rate for age at nearest birthday to be taken.