

1-1-1917

## The Frat Volume 15 Number 05 January 1917

The National Fraternal Society of the Deaf (NFSD)

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### Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 15 Number 05 January 1917" (1917). 1911-1920. 65.

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fifteenth Year

JANUARY, 1917

Number 5

## A LETTER FROM OUR ACTUARY.

Mr. Francis P. Gibson, Secretary,  
National Fraternal Society of the Deaf,  
Chicago, Illinois.

Dear Sir:

The annual report of the business of the Society for the year 1916 should be very gratifying to all officers and members. It discloses a very substantial surplus, \$31,122.35, being an increase of \$10,019.79 over that at the end of the previous year. The ratio of assets to liabilities also shows a satisfactory increase—that for 1916 being 137.7 per cent.

The interest earnings on the mean invested assets are at the rate of 5.55 per cent per annum, showing that the funds of the Society are well and productively invested.

The actual mortality rate is low, being only 41.4 per cent of the tabular expected rate, as indicated by the National Fraternal Congress mortality table. This shows that the average physical condition is exceptionally good, but it should be remembered that the mortality is deferred, and will increase as the membership attains age. However, the rate can be more than doubled, and the income from current assessments will still be adequate to provide for death claims without intrenching upon the surplus.

It is the path of wisdom, however, to allow the surplus to increase, so that future requirements may be amply provided for, and no question arise as to the ability of the Society to meet its future claims. Protection, to be real, must be absolutely sure. The Society has the plan, the funds and the management that means just this.

The future holds bright promise for great and enlarged benefits to the members. It is a personal pleasure to sincerely congratulate you all on the most excellent financial condition of your Society.

Respectfully submitted,  
FREDERICK A. DRAPER,  
Actuary.

Chicago, Jan. 10, 1917.

## MORE ABOUT THE FOBS.

There have been so many requests for the continuation of the bronze fobs, headquarters has decided to supply them direct to members wanting them at 25 cents each, but without any number on the back. To have them numbered would require larger orders and a regular se-



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quence of numbering, so they can only be supplied without numbers. The member purchasing one of these “blank” fobs can have his own number put on, which can be done in almost any jeweler's or machine shop. In many cases some member of the Division may have a set of the figures necessary to such numbering (stamping), and could do it for the new

member. Headquarters now has on hand 50 of the fobs and is ready to fill orders. Division Secretaries, as well as individual members, will please make a note of this announcement.

February payments are due.

Are you a “Philateen”?



## TREASURER'S REPORT.

## Division Collections for December and Membership by Divisions December 31, 1916.

Division.	Members.	Amount.
Chicago .....	302	\$ 494.35
Detroit .....	90	125.28
Saginaw .....	11	20.67
Louisville .....	50	60.59
Little Rock .....	36	53.41
Nashua .....	16	19.74
Dayton .....	37	44.99
Bay City .....	8	8.19
Cincinnati .....	73	80.85
Evansville .....	24	28.67
Nashville .....	20	10.59
Springfield, O. ....	16	20.65
Olathe .....	37	41.33
Flint .....	56	77.11
Toledo .....	38	54.48
Milwaukee .....	72	102.28
Columbus .....	37	43.50
Knoxville .....	29	41.67
Cleveland .....	59	84.27
Indianapolis .....	98	115.14
Brooklyn .....	141	173.13
St. Louis .....	89	128.11
New Haven .....	47	51.17
Holyoke .....	38	56.72
Los Angeles .....	48	74.25
Atlanta .....	29	35.68
Philadelphia .....	110	123.19
Kansas City .....	39	43.49
Omaha .....	54	54.42
New Orleans .....	49	53.44
Kalamazoo .....	17	18.07
Boston .....	59	92.00
Pittsburgh .....	53	69.80
Hartford .....	16	18.97
Memphis .....	27	17.92
Portland, Me. ....	63	93.57
Buffalo .....	26	35.75
Portland, Ore. ....	18	24.25
Newark .....	44	50.76
Providence .....	20	17.63
Seattle .....	18	19.46
Utica .....	36	44.15
Washington .....	28	35.76
Baltimore .....	30	28.92
Syracuse .....	20	24.50
Cedar Rapids .....	38	79.73
Huntington .....	17	15.74
Albany .....	25	38.19
Rochester .....	21	28.45
San Francisco .....	60	65.47
Reading .....	29	26.81
Akron .....	41	61.96
Salt Lake City .....	14	49.27
Rockford .....	19	23.64
Springfield, Ill. ....	12	
Davenport .....	16	24.42
<b>Totals .....</b>	<b>2,520</b>	<b>\$3,326.53</b>

## TREASURER'S STATEMENT.

For December, 1916.

Balance from November .....	\$111,239.10
<b>Receipts.</b>	
Division collections .....	\$ 3,326.55
Interest from bonds .....	350.00
Interest from deposits .....	5.80
Button sales .....	62.85
Fob sales .....	6.50
Card record outfits .....	8.75
Division seals .....	4.50
Engraving .....	.50

Grand Secretary's fees .....

4.00

Total balances and receipts .....

\$115,008.55

**Expenditures.**

Sick benefits .....	\$ 250.00
Accident benefits .....	115.00
Rent and light .....	27.00
Salaries:	
Dr. Furlong (Nov.-Dec.) .....	30.00
E. M. Rowse .....	83.33
F. P. Gibson .....	116.66
Refunded fee .....	3.00
Postage account .....	29.11
Sundry office expenses .....	10.40
Organizer's expenses .....	8.10
Surety bond premium .....	2.50
Accrued interest .....	119.17
Official publication .....	92.00

Total expenditures .....

\$ 886.27

**Recapitulation.**

Total balances and receipts .....	\$115,008.55
Total expenditures .....	886.27

Balance, December 31 .....

\$114,122.28

**ANNUAL REPORT**

**Of the Grand Treasurer for the Year 1916, as Made to the Board of Trustees.**

**Balances and Receipts.**

Balance from 1915 .....	\$ 86,209.85
Division collections:	
Membership fees .....	\$ 1,449.00
Mortuary .....	26,179.22
Expense .....	5,435.00
Sick and Accident .....	4,069.80
Reserve special .....	65.88
	37,198.90
Division bond premiums .....	64.90
Interest:	
From bonds .....	\$1,437.50
From mortgages .....	3,770.25
From deposits .....	59.46
	5,267.21
Button sales .....	311.95
Exchange .....	.70
Special subscription, Frat .....	.60
Sale of linotype metal .....	4.00
Rent of office space .....	40.00
Grand Secretary's fees .....	41.50
Fobs and sundry supplies .....	145.82

Total balances and receipts .....

\$129,285.43

**Expenditures.**

Death benefits .....	\$ 5,250.00
Sick benefits .....	2,675.00
Accident benefits .....	1,120.00
Bond premiums (surety) .....	75.60
Insurance Department fees .....	448.40
Accrued interest .....	339.83
Actuary's fee .....	30.00
Buttons .....	122.40
Sundry office expenses .....	219.33
Officers' expenses .....	69.28
Official publication .....	734.00
Organizing expenses .....	66.01
Postage account .....	191.89
Printing and stationery .....	172.86
Rent and light .....	384.00
Refunds .....	15.32
Salaries .....	3,162.50
Sundry supplies .....	86.73

Total expenditures .....

\$ 15,163.15

**Recapitulation.**

Total balances and receipts .....	\$129,285.43
Total expenditures .....	15,163.15

Balance, Dec. 31, 1916 .....

\$114,122.28

**TRUSTEES' REPORT.**

**Exhibit of Balances, December 31.**

First mortgage loans .....	\$ 91,100.00
First mortgage bonds .....	19,500.00
In bank subject to check .....	3,051.03
Grand Secretary's fund .....	300.00
Treasurer's cash balance .....	171.25

Total balances .....

\$114,122.28

Note: The Treasurer's cash balance exceeds the customary \$100.00 this month because of one Division collection coming in too late to be banked December 30. In December, \$7,000.00 worth of bonds became due and were paid; two mortgages, one for \$2,000.00 at 5 per cent and one for \$10,000.00 at 5½ per cent interest, were purchased.

Note 2: So that all will understand the item of "accrued interest," which appears in the Treasurer's reports as an expenditure, it is desired to explain that this represents amounts paid out at the time mortgages or bonds are purchased for back interest that has accumulated to the loans' credit at the time of purchase, but which is not then due. This interest comes back to the Society when it is due for payment. By deducting the \$339.83 (accrued interest shown as an expenditure) from the \$5,267.21 (shown as a receipt) in the Treasurer's annual report, the \$4,927.38 difference will represent the net interest earnings for the year.

**Exhibit of Funds.**

Reserve Fund .....	\$108,099.05
Mortuary Fund .....	2,000.00
Sick and Accident Fund .....	1,659.39
Expense Fund .....	2,363.84

Total in all funds .....

\$114,122.28

Note 3: At the close of 1916, a transfer of \$23,450.46 was made from the Mortuary Fund to the Reserve Fund, leaving in the Mortuary Fund the balance shown, sufficient to meet one claim of the largest amount the Society issues certificates for. The January mortuary collections will as usual go into the Mortuary Fund and so increase it to its standing, with the additions made monthly. That such a transfer has been possible speaks a lot for the excellent condition of the Society's finances.

Ex-President William H. Taft says: "A man without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured."

Only the "Got-Ones" are "Make-Goods."

Are you a "Got-One" yet?



## NEW MEMBERS.

20. Grover C. Lilly, Piney Flats, Tenn.
14. Joseph B. Kautmann, Mound Ridge, Kas.
2. Harry M. Hinkle, Detroit, Mich.
2. Jesse Grow, Detroit, Mich.
2. Edmond C. Bourlier, Detroit, Mich.
42. Gottfried Kreutler, Newark, N. J.
42. Thomas Penrose, New Market, N. J.
42. Walter M. Pease, E. Orange, N. J.
56. Lewis Jacobson, Bountiful, Utah.
56. Ezra T. Rollo, Salt Lake, Utah.
1. Elliott B. Young, Stephens, Ga.
1. Thomas W. Wilson, Madras, Ga.
1. William C. Morris, Barnesville, Ga.
1. Michael Kiley, Savannah, Ga.
1. Joseph Hale, Fort Worth, Texas.
1. Edward McDonald, N. Ft. Worth, Texas.
1. Thomas Williams, Ft. Worth, Tex.
1. Roy W. Geer, Ft. Worth, Texas.
1. Jesse H. Wilson, Galveston, Tex.
1. James B. Irvin, Galveston, Tex.
1. Charles M. Wilson, St. Joe, Tex.
1. Oscar McCloud, Hartford, Wis.
1. Walter Reinik, Delavan, Wis.
1. Roscoe E. West, Delavan, Wis.
1. Harris Boryscka, Milwaukee, Wis.
1. Walter Merow, Milwaukee, Wis.
1. Peter Foster, Galesburg, Ill.
1. Israel Dvoretzky, Chicago, Ill.
52. Edward F. Ziegler, Rochester, N.Y.
55. Lance Dye, Akron, Ohio.
22. Harry J. Clappitt, Goshen, Ind.
22. Clyde E. Myers, Goshen, Ind.
26. Henry V. Proulx, Holyoke, Mass.
43. Joseph Defayette, Esmond, R. I.
54. Carl J. Walters, Marietta, Pa.
54. Louis Berger, Williamsport, Pa.
35. Frank D. Williams, Haverhill, Mass.
58. Leon J. Deibert, Glen Carbon, Ill.
58. Alfred Anderson, Jacksonville, Ill.
23. Frank Carley, Brooklyn, N. Y.
30. George Zang, Philadelphia, Pa.
30. Jos. Flaschentrager, Philadelphia, Pa.
44. John T. Bodley, Seattle, Wash.
15. George T. Ashley, Flint, Mich.
60. Arthur N. Dupont, Marlboro, Mass.
60. Evan R. Scott, Groton, Mass.
16. Oliver Flanders, Jr., Tiffin, Ohio.
16. George R. Herrig, Tiffin, Ohio.
16. Grover F. Shimer, Toledo, O.
59. William H. Morris, Hampton, Ill.

## SAMUEL SIDNEY SMITH.

Brother Samuel Sidney Smith of Council Bluffs, Iowa, was shot and killed in that city the night of January 8. Brother Smith was returning from an errand he had been upon, and from witnesses' statements it is believed he was held up and either by reason of not heeding the command of "hands up" by reason of his deafness, or offering resistance to being robbed, was shot down. The murder was witnessed by two men, who were close enough to see the flashes of the gun, five shots being fired, but not able to render any assistance. Up to this writing, the perpetrator of the deed has not been apprehended. Four of the shots fired took effect, one in the heart, which probably caused instant death.

Brother Smith was well and favorably known to his home town's people, and

the sudden, terrible way of his death saddened and angered the entire community. He was but 22 years old and just entering upon Life's usefulness and enjoyment. He became a member of the Society only last August and was attached to Omaha Division, in which connection he had already shown evidence of becoming a valuable member.

The funeral was held the afternoon of January 11 at the First Christian Church, Council Bluffs, the Rev. Edgar Price officiating. The church was packed to its capacity with friends, including pupils from the Iowa School, frats and playmates. From the Council Bluffs Nonpareil we take the following account of the service and burial:

"Funeral services for Sidney Smith, the young deaf mute who was shot to death Monday evening, were held Thursday afternoon at the First Christian Church. There were many floral remembrances.

"Rev. Edgar Price conducted the services, and the church auditorium was filled with friends of the young man, many of whom were students and alumni of the Iowa School for the Deaf, from which he was graduated with the class of 1915.

"The sermon was interpreted through the sign language by R. E. Stewart and Miss Fahr and Miss Mayer interpreted the songs, "Nearer My God to Thee" and "Saved by Grace," sung by Miss May Miller and Miss Emma Gillespie, with Mrs. I. M. Day at the piano. The services as interpreted for the deaf were very impressive.

"Burial was in Walnut Hill cemetery.

"The pallbearers were I. J. Wittwer, C. C. Clark and Ogden Ray, representing the National Fraternal Society of the Deaf, of which young Smith was a member, Dr. J. Schuyler Long and Mr. Michaelson of the teachers' staff at the Iowa School for the Deaf, and John Marty of the high class at the school.

"The Omaha Division of the fraternal society used their simple ritual service at the grave in Walnut Hill cemetery, where burial took place."

## DECEMBER DISABILITY CLAIMS.

G. W. Winch, Pittsburgh, Pa.	\$ 25.00
B. Fierbaugh, Charleston, W. Va.	20.00
*W. W. Worley, Johnson City, Tenn.	5.00
Roscoe Cartin, Columbia, S. C.	20.00
F. G. Kreuzer, Herkimer, N. Y.	5.00
C. H. Jenkins, Havelock, Neb.	50.00
W. O. Dowe, Watertown, Wis.	50.00
T. L. Marsden, Los Angeles, Cal.	5.00
*O. M. Elliott, Sioux Falls, S. D.	5.00
*S. Perlmutter, Chicago, Ill.	5.00
*E. J. Jasinski, Chicago, Ill.	25.00
*M. K. Nesheim, Sioux Falls, S. D.	50.00
J. J. Knorr, Niagara Falls, N. Y.	5.00
Alonzo Kingry, Columbus, O.	20.00
Robert Kettemann, Flint, Mich.	50.00
*Wharton Bennett, St. Louis, Mo.	10.00
*L. A. Bradbury, Auburn, Me.	15.00

Total for the month .....\$365.00

\*Denotes accident claims.

## THE GET-ONE DEGREE.

(The following members got theirs during January, and we start the Get-One Degree herewith. Those listed are for admissions in January and cover the applications in this month's New Members list.)

Chicago Division: H. J. Kraft, Walter Greene (3), A. C. Johnson, H. O. Silk, H. L. Ford (2), C. W. Oliver.

Detroit: H. B. Waters, W. J. Japes, R. Stark.

Flint: Oren DeChamplain.

Toledo: P. E. Reiss (2).

Milwaukee: H. B. Plunkett (2), J. M. Goff (2), Edwin Teweles.

Knoxville: W. W. Worley.

Indianapolis: W. S. Yoder (2).

Brooklyn: Joseph Gabriel.

Holyoke: J. J. O'Connell, J. E. Hager-ty.

Olathe: E. H. McIlvain.

Atlanta: M. E. Weil (4).

Philadelphia: R. E. Underwood, Fred Greiner.

Boston: Daniel Shea.

Newark: B. Abrams, Philip Hoenig, A. Petois.

Seattle: Hugo Holcombe.

Rochester: William Hefferman.

Reading: F. C. Smileau, H. F. Sommer.

Akron: J. L. Dobbins.

Salt Lake City: M. J. Matheis (2).

Springfield, Ill.: J. G. Otto, C. J. Huegel.

Davenport: George Brashar.

Worcester: F. E. Lander, T. L. Kane.

## SPRINGFIELD DIVISION, NO. 58.

Springfield Division, No. 58, was organized at Springfield, Illinois, in November. On December 30, State Organizer John D. Sullivan formally installed the Division, assisted by Harrison M. Leiter. The charter members of this Division are R. B. Redlich, Charles J. Huegel, George H. Leavitt, Daniel B. King, John G. Otto, Daniel N. Taylor, Earl Shaffer, Richard F. Ritter, Carl D. Schurmann, Otto J. Kader, George H. Roberts, William Van Lewis. Its first list of officers consists of John G. Otto, President; Charles J. Huegel, Vice-President; Geo. H. Leavitt, Secretary; R. B. Redlich, Treasurer; William Van Lewis, Director; Daniel B. King, Sergeant; John G. Otto, Earl Shaffer, George H. Leavitt, Trustees.

The new Division has excellent prospects and a good field in southern Illinois. It will meet on the second Friday of the month.

## WASHINGTON "OPEN HOUSE."

Washington Division wishes to announce that it has arranged to keep open house for the entertainment of visitors to the inauguration ceremonies at Washington, March 3, 4, 5. Secretary Souder will be glad to hear from any frats who contemplate visiting the city on those dates and will do what he can to make their stay pleasant, with the Division's co-operation.





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

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

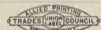
Articles for publication must reach the editor by the 15th of the month.

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

Members changing their addresses should at once notify the editor.

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

Postmaster—Send all post office notices of change of address to Francis P. Gibson, Editor, 616 Schiller Bldg., Chicago, Ill.



JANUARY, 1917.

### SPECIAL NOTICE.

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

\$114,122.28.

Philadelphia—1918.

Atlanta and Akron Divisions rise to remark they are in the field for 1921. The more the merrier.

No Division News in this issue. We are too crowded with annual reports and other matter.

The list of Division Officers in this issue shows the continuance in office of many tried and true men and in several cases the return to the harness of others. There are also a lot of new names in the list. To all The Frat wishes a prosperous, pleasant year.

Brother Arthur Norris, formerly Indiana State Organizer and a co-laborer with the Grand Division Ritual Committee, is now located at 830 Preston Ave., Defiance, Ohio. He writes us he has a good lecture on lodges and lodge work and is open to engagement should any of the Divisions wish his services in that line. He adds that his present status in the Society is that of high private and booster and is ready for any odd jobs we may shove his way. Divisions that need brushing up in their ritual work would find him just the man to help—and we know his help is worth having.

Chicago Division is pleased that it is no longer the only Illinois Division. While that distinction may have been pleasing in a way, it has always been Chicago's hope that "down state" would wake up and get into the Division circle sooner or later, so it is indeed a pleasure to welcome Rockford and Springfield, just as much so as it is to headquarters.

We are sure the Divisions all join us in extending a hearty welcome to the little stranger who came in with 1917—Worcester Division No. 60.

The February Frat will contain extra interesting matter, the annual statement of the Society, as rendered to the Illinois Department of Insurance, the report of examination of the Society's affairs made by that Department, the Actuary's valuation report, and other interesting statistical reports. All will show that the Society had an excellent year of it. In this issue we give Actuary Draper's personal report, the annual report of Treasurer Barrow and a tabulation of the membership by Divisions.

Do not forget you have to be a "Get-One" before you can qualify for the Make-Good Degree.

We wish to again call our members' attention to the value and convenience of paying assessments in advance. Those who do so have quite a little care lifted off. Our laws say that, if a member should die before his advance payments are "earned" or used up, a refund will be made to the beneficiary of the unearned portion, so it can be seen that this arrangement is a just and equitable one, that should be a great point in favor of all who can do so making their payments ahead. There is no question about the other side—falling behind in payments—being a practice that is dangerous. Besides, the member who pays in advance and who does not have to be reminded of his arrears is dear to the heart of the Division Treasurer. He does his share in making the officers' work easy, and as our Division officers are mostly working for nothing, or for very small salaries, it should be considered a duty of every member to help ease matters for those good fraters who have the Division's destinies in hand.

The Get-Ones break into print this month. In another column we start the department that will enroll them in that degree month by month. This starts with the new year, as we announced in the November Frat. Those who have got theirs during 1916 and the preceding years must not be envious—their efforts are all down in black and white on headquarters' records. And it will take but a little extra effort to repeat this year.

The passing of Brother Samuel Sidney Smith shocks and saddens not only his immediate circle of friends and associates, but will have the same effect upon our entire membership. It is indeed a sad commentary upon our boasted civilization when such a deed can be committed.

The late ex-President Grover Cleveland once said: "Get a policy, and then hold on to it. It means self-respect. It means that nobody will have to put something in a hat for you or your dependent ones if you should be snatched away from them."

## TO EVERY MEMBER

Stop and think a moment. Is the designation of your beneficiary on the back of your certificate, and as recorded at the Home Office, just as you now want it to stand? Have you gotten married? Has your former beneficiary died? In short, are you sure that you have the person named to whom you would want your death benefit paid?

### TO DIVISION TREASURERS.

It is requested that hereafter you make your monthly remittance draft or money order payable to "National Fraternal Society of the Deaf," not to Washington Barrow. This will make but one endorsement necessary at headquarters' end, and in addition show direct payment to the Society.

You will please remember the rule that the \$3.00 fees for new members are to be held by you until the certificate has been issued and is in the hands of the Division Secretary. Remit them to the Grand Treasurer at the same time the first month's assessments are payable.

Headquarters appreciates the efforts you made to close the year with clean sheets—all your members paid up. Many of you came within one or two points of accomplishing it. Those who did were the Treasurers of Detroit, Nashua, Bay City, Cincinnati, Evansville, Toledo, Columbus, Knoxville, Pittsburgh, Hartford, Memphis, Portland, Ore., Seattle, Syracuse, Huntington, Albany, Rochester, Reading, Davenport Divisions. All this is to the credit of the members, as well as to the Treasurers, and speaks a lot for all concerned. If you could make your members see the value and wisdom of having payments made for a year or several months in advance, as a good many already do, it would be found to be a saving in labor, postage and money order fees, as well as giving the member the sense of satisfaction and security that comes with the knowledge he is paid up.

You may use as remittance sheets either the blue or yellow statement forms (2 and 3). If you need new supplies, write for them now. Always state what forms are wanted, and how many.

### AS OTHERS SEE US.

The N. F. S. D. now has approximately \$115,000.00, ranks high as a fraternal organization paying death benefits, and is one of the safest of its kind in the country. Deaf persons are joining everywhere, and new Divisions are instituted here and there with astonishing rapidity. Everything points to a brilliant ascending star.—Maryland Bulletin.

Philadelphia—1918.



## DIVISION OFFICERS FOR 1917.

A list is here given of Division officers elected last month for the year 1917. The names of hold-over trustees are also included. It might be well to preserve this number for reference—or at least to remember that the complete list of officers for all Divisions is to be found in this issue.

CHICAGO, No. 1—Frederick W. Si-bitzky, President; W. J. La Motte, Vice-President; Edward F. Toomey, Secretary; Harrison M. Leiter, Treasurer; Edwin M. Hazel, Director; Meyer Jacobs, Sergeant-at-Arms. Trustees: E. M. Rowse, Anton Tantar, Morton H. Henry.

DETROIT, No. 2—Clyde R. Barnett, President; Rudolph Stark, Vice-President; Emanuel Jacobs, Secretary; John J. Hellers, Treasurer; Allen C. Brook, Director; Edward E. Ball, Sergeant-at-Arms. Trustees: Fred H. Affeldt, A. R. Tremaine, Rion Hoel.

SAGINAW, No. 3—John L. Janicki, President; Chas. E. Adsit, Vice-President; Gottlieb Bieri, Secretary; Wm. J. Cummingford, Treasurer; F. O. Ramage, Director; L. F. Schultz, Sergeant-at-Arms. Trustee, F. O. Ramage.

LOUISVILLE, No. 4—Jamison O. Hawkins, President; George E. Hartman, Vice-President; Robert Irick, Secretary; Albert S. Johnston, Treasurer; Dan Brennan, Director; John Cull, Sergeant-at-Arms. Trustees: J. W. Ferg, Robert Irick, William C. Fugate.

LITTLE ROCK, No. 5—Adam M. Martin, President; Fred K. T. Lee, Vice-President; Sidney W. King, Secretary; Arthur Smith, Treasurer; W. F. Murphy, Director; Orus Cochran, Sergeant-at-Arms. Trustees: George Martin, W. F. Murphy, Willie O. Hill.

NASHUA, No. 7—William J. Sullivan, President; Richard Luce, Vice-President; Secretary-Treasurer, Daniel Shea; Frank P. Blodgett, Director; Felix Therriault; Sergeant-at-Arms. Trustees: W. J. Sullivan, John Shea.

DAYTON, No. 8—Harry G. Augustus, President; Cleaver N. Howell, Vice-President; Jackson Bates, Secretary; John F. Rhamy, Treasurer; Clem O. Umbaugh, Director; D. E. Schmoll, Sergeant-at-Arms. Trustees: Peter Heinz, Harry G. Augustus, Jackson Bates.

BAY CITY, No. 9—Senophile Brosseau, President; John Myers, Vice-President; C. F. W. Lawrence, Secretary; Lawrence Lynch, Treasurer; Julius Kittle, Director. Trustees: Senophile Brosseau, Charles Lawrence.

CINCINNATI, No. 10—Samuel J. Taylor, President; Irvan A. Burton, Vice-President; James M. Shepherd, Secretary; L. J. Bacheberle, Treasurer; Ray M. Bingaman, Director; Frank Wallace, Sergeant-at-Arms. Trustees: Herman Eikens, Joseph Lawson, William Blust.

EVANSVILLE, No. 11—Guthrie D. Allen, President; Mike Greenberg, Vice-President; Adolph Brizius, Secretary-Treasurer; John R. Ferninger, Director; DeWitt Stephens, Sergeant-at-Arms. Trustees: Nathan Greenberg, M. D. Lyon, Guthrie D. Allen.

NASHVILLE, No. 12—Tom A. Ogil-

vic, President; W. O. Burke, Vice-President; Jesse T. Warren, Secretary; Thomas S. Marr, Treasurer; Emmett A. Ross, Director; Clarence Olinger, Sergeant-at-Arms. Trustees: T. A. Ogilvie, Robert H. Sneed.

SPRINGFIELD (O.), No. 13—R. B. Jeffries, President; Gilbert P. Pitzer, Vice-President; J. E. Pershing, Secretary; Harry H. Folckemer, Treasurer; Henry J. Swords, Director; Harry Alexander, Sergeant-at-Arms. Trustees: F. M. Redington, J. E. Pershing, and F. J. Stokes.

OLATHE, No. 14—A. L. Roberts, President; J. A. Key, Vice-President; Ed H. McIlvain, Secretary; Luther H. Taylor, Treasurer; Earl R. Peter, Director; Walter J. Thurston, Sergeant-at-Arms. Trustees: J. A. Key, W. A. Brown, Earl R. Peter.

FLINT, No. 15—Clyde Stevens, President; George F. Tripp, Vice-President; E. M. Bristol, Secretary; Philip L. Schreiber, Treasurer; C. E. Drake, Director; R. C. Klock, Sergeant-at-Arms. Trustees: Ralph Miller, Andrew R. Gilbert, F. A. Lawrason.

TOLEDO, No. 16—Mathias Steinwand, President; Nathan P. Henick, Vice-President; John Opicka, Secretary; Richard J. King, Treasurer; John R. Schelusta, Director; Bert Tussing, Sergeant-at-Arms. Trustees: John E. Curry, Bert Tussing, Charles F. Pope.

MILWAUKEE, No. 17—Henry B. Plunkett, President; John W. Kurry, Vice-President; Samuel Sutter, Secretary; Ladimir Kolman, Treasurer; Emil Rosenfield, Director; William Howard, Sergeant-at-Arms. Trustees: H. G. Knoblock, Nicholas Pleskatchek, John W. Kurry.

COLUMBUS, No. 18—E. I. Holycross, President; Israel J. Crossen, Vice-President; Jacob Showalter, Secretary; Albert Ohlemacher, Treasurer; Charles Robbins, Director; Basil Grigsby, Sergeant-at-Arms. Trustees: Cleon L. Miller, Elasco Burcham, Walter A. Wark.

KNOXVILLE, No. 20—Walter Burns, President; Estel White, Vice-President; L. A. Palmer, Secretary; Horace McMahon, Treasurer; Isaac P. Garrett, Director; G. L. Moreland, Sergeant-at-Arms. Trustees: Charles M. Wade, Matt R. Mann, George Huff.

CLEVELAND, No. 21—Augustus J. Faulhaber, President; Frank Forsyth, Vice-President; Herman Koelle, Secretary; James Dingman, Treasurer; John Boettner, Director; Adam Faulhaber, Sergeant-at-Arms. Trustees: John Smolk, Charles Wasserstrom, Isaac Bialoski.

INDIANAPOLIS, No. 22—Harry V. Jackson, President; Lawrence Ralston, Vice-President; R. H. Phillips, Secretary; R. Otis Yoder, Treasurer; Ernest Hall, Director; Carl Schmidt, Sergeant-at-Arms. Trustees: Glen D. Weimer, Floyd C. Bolin, Lee Dazey.

BROOKLYN, No. 23—Harry J. Powell, President; Jacob Keiber, Vice-President; James F. Constantin, Secretary; Erich M. Berg, Treasurer; Adolph Berg, Director; Walter B. Taylor, Sergeant-at-Arms. Trustees: Jacob Landau, Wilbur M. Bowers, Allen B. Hitchcock.

ST. LOUIS, No. 24—William H. Schaub, President; Walter Toma, Vice-President; A. O. Steidemann, Secretary; George D. Hunter, Treasurer; Oscar Bloch, Director; Irwin Lynch, Sergeant-at-Arms. Trustees: J. H. Burgherr, Edward T. Alt, Edward Miller.

NEW HAVEN, No. 25—E. H. Hine, President; Joseph Leghorn, Vice-President; Edward Fitzpatrick, Secretary (acting); Patrick F. Williams, Treasurer; John O'Keefe, Director; Matthew Bakos, Sergeant-at-Arms. Trustees: Joseph Leghorn, Moise Chagnon, William P. Sullivan.

HOLYOKE, No. 26—Philip Beausoleil, President; Raymond Rock, Vice-President; John E. Haggerty, Secretary; Anaclet Mercier, Treasurer; Arno Klopfer, Director; George O'Brien, Sergeant-at-Arms. Trustees: Arno Klopfer, Joseph Kremer, John Kiely.

LOS ANGELES, No. 27—Clarence H. Doane, President; Edward McGowan, Vice-President; Tage E. Samuelson, Secretary; Alvin Dyson, Treasurer; Simon Himmelschein, Director; Abraham Himmelschein, Sergeant-at-Arms. Trustees: Omar Smith, Tage E. Samuelson, Arthur W. Nolen.

ATLANTA, No. 28—Warren Willingham, President; Patton Rivers, Vice-President; Ross A. Johnson, Secretary; A. H. Stockard, Treasurer; John E. Stockard, Director; Guerry Bishop, Sergeant-at-Arms. Trustees: Patton Rivers, W. E. Gholdston, Ross A. Johnson.

PHILADELPHIA, No. 30—W. L. Davis, President; Fred Greiner, Vice-President; John A. Roach, Secretary; James H. Richards, Treasurer; R. E. Underwood, Director; Frank J. Hanley, Sergeant-at-Arms. Trustees: Fred Greiner, W. L. Davis, James S. Reider.

KANSAS CITY, No. 31—Chauncey Laughlin, President; Walter Cunningham, Vice-President; Joe I. Jenkins, Secretary; Charles O. Duffield, Treasurer; R. H. Mahepeace, Director; Walter G. Chase, Sergeant-at-Arms. Trustees: Matt L. Ahern, Ralph W. Hartzell, Chris Hansen.

OMAHA, No. 32—Waldo H. Rother, President; Harry G. Long, Vice-President; Perry E. Seely, Secretary; Riley E. Anthony, Treasurer; Harold S. Lee, Director; Frederick J. Hellsten, Sergeant-at-Arms. Trustees: J. Schuyler Long, P. E. Seely, John W. Barrett.

NEW ORLEANS, No. 33—Theodore G. Mayer, President; L. Zimmerman, Vice-President; Henry J. Soland, Secretary-Treasurer; Henry Kanel, Director; Eugene Dupre, Sergeant-at-Arms. Trustees: Leon Marx, Henry Kanel, W. C. Goss.

KALAMAZOO, No. 34—Frank A. Adams, President; Norbert J. Quinn, Vice-President; F. H. Wheeler, Secretary; Ed die S. Parsons, Treasurer; John H. Dixon, Director; John R. Orvis, Sergeant-at-Arms. Trustees: N. J. Quinn, F. H. Wheeler, Moses J. Graff.

BOSTON, No. 35—Allen B. Meacham, President; A. A. Sinclair, Vice-President; D. McG. Cameron, Secretary; F. W. Wood, Treasurer; Francis P. Martineau, Director; Ira Betts, Sergeant-at-Arms.



Trustees: A. Silnutzer, Chas. Wickens, Harry E. Babbitt.

PITTSBURGH, No. 36—Frank A. Leitner, President; W. J. Smith, Vice-President; Samuel Nichols, Secretary; C. A. Painter, Treasurer; Frank Blackhall, Director; W. J. Smith, Sergeant-at-Arms. Trustees: Charles Fritzges, G. W. Winch, S. Nichols.

HARTFORD, No. 37—L. W. Crowley, President; Ernest Smith, Vice-President; E. C. Luther, Secretary; Carl Olson, Treasurer; George Mottram, Director; Louis O. Blanchard, Sergeant-at-Arms. Trustees: L. O. Blanchard, Walter Hale, W. C. Barrows.

MEMPHIS, No. 38—John W. Slough, President; Henry L. Bishop, Vice-President; John A. Todd, Secretary; Nat E. Harris, Treasurer; Ernest P. Ligon, Director; Robert Harris, Sergeant-at-Arms. Trustees: J. W. Slough, Ernest Ligon, Robert C. Harris.

PORTLAND (Me.), No. 39—Charles H. Fritz, President; Coleman C. Casey, Vice-President; Fred Skillin, Secretary; Thomas J. Prinn, Treasurer; Adolph Fisher, Director; Fred W. Spear, Sergeant-at-Arms. Trustees: C. H. Fritz, Fred Skillin, Keith M. Leighton.

BUFFALO, No. 40—H. J. Bromwich, President; Dan Coughlin, Vice-President; August H. Staubitz, Secretary; Frank E. Seely, Treasurer; William Klein, Director; Nathan Stein, Sergeant-at-Arms. Trustees: H. C. Zink, Chas. Strittmatter, William Smith.

PORTLAND (Ore.), No. 41—Orson H. Fay, President; Chas. R. Lawrence, Vice-President; W. F. Schneider, Secretary; Bud Hastings, Treasurer; Joseph Jorg, Director; Robert Sieberts, Sergeant-at-Arms. Trustees: O. H. Fay, Wayne Thierman, Fred S. Delanoy.

NEWARK, No. 42—Edward C. Elsworth, President; Philip Hoenig, Vice-President; Charles Cascella, Secretary; Julius M. Aaron, Treasurer; John M. Black, Director; Benjamin Schornstein, Sergeant-at-Arms. Trustees: Fred Herling, H. L. Redman, John M. Black.

PROVIDENCE, No. 43—William H. Mudrak, President; John F. Lorimer, Vice-President; Fritz Ruckdeshel, Secretary; Earl F. Gardiner, Treasurer; Philip C. Shine, Director; James F. Flynn, Sergeant-at-Arms. Trustees: Edward Vigeant, Charles A. Williams, Arthur J. Myers.

SEATTLE, No. 44—L. O. Christenson, President; Ray B. Foster, Vice-President; A. W. Wright, Secretary (acting); A. K. Waugh, Treasurer; Roy Harris, Director; C. K. McConnell, Sergeant-at-Arms. Trustees: Roy Harris, L. O. Christenson, Hugo A. Holcombe.

UTICA, No. 45—Samuel McAllister, President; Thomas Kinsella, Vice-President; John H. Thomas, Secretary; William L. Butcher, Treasurer; John C. Stahl, Director; William Woolf, Sergeant-at-Arms. Trustees: Volney Rodgers, Thomas Kinsella, John C. Stahl.

WASHINGTON, No. 46—William Pfunder, President; William Lowell, Vice-President; W. P. Souder, Secretary; H. S. Edington, Treasurer; R. J. Stewart, Director; John T. Flood, Sergeant-at-

Arms. Trustees: H. C. Merrill, William Lowell, E. E. Bernsdorff.

BALTIMORE, No. 47—Ray M. Kauffman, President; Stephen S. Sandebeck, Vice-President; O. K. Price, Secretary; A. E. Feast, Treasurer; George C. Brown, Director; A. E. Bomhoff, Sergeant-at-Arms. Trustees: G. C. Brown, William Hokemeyer, O. K. Price.

SYRACUSE, No. 48—James T. Lynch, President; Bert Stevens, Vice-President; Styles R. Woodworth, Secretary; George D. Connor, Treasurer; Fred M. Sager, Director; Grant G. Martin, Sergeant-at-Arms. Trustees: Bert Stevens, Styles R. Woodworth, Benjamin Bushart.

CEDAR RAPIDS, No. 49—Lawrence F. James, President; Clark Garrett, Vice-President; Carl W. Osterberg, Secretary; A. R. Murdock, Treasurer; Jode C. Rains, Director; Jay McKean, Sergeant-at-Arms. Trustees: Jode C. Rains, Perry Williams, W. E. Oldfather.

HUNTINGTON, No. 50—James A. Pring, President; Samuel N. McCarthy, Vice-President; G. C. Burcham, Secretary; William L. Jermyn, Treasurer; Domenic Biagi, Director; Andrew G. Drake, Sergeant-at-Arms. Trustees: G. C. Burcham, Andrew G. Drake, J. A. Pring.

ALBANY, No. 51—Arthur T. Bailey, President; Philip Morin, Vice-President; Fred Lloyd, Secretary; Milton A. Robertson, Treasurer; John F. Lyman, Director; Joseph Cermack, Sergeant-at-Arms. Trustees: Charles Mull, George Lord, John F. Lyman.

ROCHESTER, No. 52—Albert J. Hockstuhl, President; James I. Devitt, Vice-President; William Hughes, Secretary; Ira D. Todd, Treasurer; Henry Kimmel, Director; Rudolph Schmidt, Sergeant-at-Arms. Trustees: Howard Whyland, Albert Hockstuhl, James Devitt.

SAN FRANCISCO, No. 53—Monroe Jacobs, President; Dietrich Kaiser, Vice-President; Isadore Selig, Secretary; Numer E. Pike, Treasurer; Melvin C. Davidson, Director; George Bucking, Sergeant-at-Arms. Trustees: Isadore Selig, Martin F. Johnson, Leandro Maldonado.

READING, No. 54—Harrison F. Yoder, President; Harry F. Sommer, Vice-President; James M. Williams, Secretary; Roger Williams, Treasurer; Oscar T. Weidner, Director; David F. L. Tobias, Sergeant-at-Arms. Trustees: George A. Fister, Harry F. Sommer, Harrison F. Yoder.

AKRON, No. 55—Leo D. Frater, President; James C. Dowell, Vice-President; Harry C. Ware, Secretary; Ralph L. Dann, Treasurer; Park Myers, Director; Lee R. Harris, Sergeant-at-Arms. Trustees: M. J. Grim, John S. Dobbins, James E. Shropshire.

SALT LAKE CITY, No. 56—Alfred C. Keeley, President; John W. McMills, Vice-President; Melville J. Matheis, Secretary; Jacob Beck, Treasurer; Hyman Bernstein, Director; Joseph G. Keeley, Sergeant-at-Arms. Trustees: Alfred Keeley, M. J. Matheis, Emory Preece.

ROCKFORD, No. 57—Fred Shatwell, President; William T. Hart, Vice-President; B. F. Jackson, Secretary; Charles P. Johnson, Treasurer; Harry W. Long,

Director; Joseph T. Wondra, Sergeant-at-Arms. Trustees: Ernest Swangren, Fred Shatwell, B. F. Jackson.

SPRINGFIELD (Ill.), No. 58—John G. Otto, President; Charles J. Huegel, Vice-President; George H. Leavitt, Secretary; Rudolph B. Redlich, Treasurer; William Van Lewis, Director; Dan King, Sergeant-at-Arms. Trustees: John G. Otto, Earl H. Shaffer, George Leavitt.

DAVENPORT, No. 59—George R. Brashar, President; Joseph J. Martin, Vice-President; William T. Brashar, Secretary; Oscar T. Osterberg, Treasurer; Arthur E. Heritage, Director; Bert Jennisch, Sergeant-at-Arms. Trustees: Will Brashar, Joseph Martin, Frank Hemmelder.

WORCESTER, No. 60—Thomas L. Kane, President; Charles H. Clarkson, Vice-President; Frank E. Lander, Secretary; Edwin G. Chute, Treasurer; Clarence H. Chevers, Director; G. Clifford Carson, Sergeant-at-Arms. Trustees: Frank E. Lander, Thomas L. Kane, Charles H. Clarkson.

#### WORCESTER DIVISION, NO. 60.

Worcester Division, No. 60, was installed at Worcester, Massachusetts, January 13. State Organizer D. McGregor Cameron was in charge of the ceremonies. State Organizer Daniel Shea of New Hampshire and President William J. Sullivan of Nashua Division were present and assisted in the ceremonies. The charter members of the Division are Frank E. Lander, Thomas L. Kane, Edwin G. Chute, Charles H. Clarkson, Edwin L. Parslow, Henry F. Gour, Joseph A. Lyons, Clarence H. Chevers, George L. Tatro, Ernest Graham, G. Clifford Carson, Dennis Falvey, Archie A. Meunier. The following were elected its first officers: Thomas L. Kane, President; Charles H. Clarkson, Vice-President; Frank E. Lander, Secretary; Edwin G. Chute, Treasurer; Clarence H. Chevers, Director; G. Clifford Carson, Sergeant; Frank E. Lander, Thomas L. Kane, Charles H. Clarkson, Trustees.

No. 60 starts out with a bright future ahead of it, and its coming denotes that Massachusetts is going to try and give the leaders in state membership a race. The meeting date of the Division will be the second Saturday of the month.

#### STATE ORGANIZER CHANGES.

Because of removal from the state, Olof Hanson has resigned as State Organizer for Washington. He is succeeded by Hugo A. Holcombe of Bremerton, Wash., the appointment having been made by Grand President Anderson and effective at once.

Philip J. Maue has resigned the office of State Organizer for Western New York, effective at once. His successor has not been appointed as yet, and pending such appointment John D. Shea, State Organizer for Eastern New York, will cover the entire state.

"Promptness is the price of safety and peace."



## COMING DIVISION EVENTS.

## February.

- 3. Annual ball, Brooklyn.
- 10. Valentine social, Flint.
- 10. Banquet, Providence.
- 10. Valentine social, Syracuse.
- 12. Vaudeville, Philadelphia.
- 12. Annual ball, Louisville.
- 12. Stag, Salt Lake City.
- 16. Annual ball, Indianapolis.
- 17. Annual ball, Milwaukee.

- 17. Annual ball, St. Louis.
- 17. Box social, Toledo.
- 17. Annual ball, Akron.
- 17. Annual ball, Albany.
- 17. Parcel post social, Huntington.
- 21. Winter picnic, Newark.
- 21. Mask party, San Francisco.
- 22. Character ball at Ogden, Salt Lake City.
- 24. Smoker, Chicago.
- 24. Frat Night, Cleveland.

- 24. Mask ball, Omaha.
- 24. Social, Davenport.
- 24. Banquet, Pittsburgh.

## March.

- 3-4-5. Open House, Washington.
- 17. Anniversary celebration, Dayton.
- 31. New Members' Day, Los Angeles.

## April.

- 21. Annual party, Portland, Me.

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

## GRAND DIVISION.

## Board of Directors.

- HARRY C. ANDERSON, President  
150 E. Market St., Indianapolis, Ind.
- WILLIAM L. DAVIS, 1st Vice-President  
228 S. Third St., Philadelphia, Pa.
- H. LORRAINE TRACY, 2nd Vice-President  
917 Asia St., Baton Rouge, La.
- ARTHUR L. ROBERTS, 3rd Vice-President  
547 E. Loula St., Olathe, Kas.
- FRANCIS P. GIBSON, Secretary  
616 Schiller Bldg., Chicago, Ill.
- EDWARD M. ROWSE, Assistant Secretary  
616 Schiller Bldg., Chicago, Ill.
- WASHINGTON BARROW, Treasurer  
616 Schiller Bldg., Chicago, Ill.
- GEORGE F. FLICK, Chairman of Trustees  
616 Schiller Bldg., Chicago, Ill.

## Board of Trustees.

- GEORGE F. FLICK, Chairman, Chicago, Ill.
- HORACE W. BUELL, Jr., Chicago, Ill.
- HARRISON M. LEITER, Chicago, Ill.

## STATE ORGANIZERS.

- CHARLES P. COKER, Arkansas  
c-o School for Deaf, Little Rock.
- LEON A. FISK, Southern California  
1507 Maple Ave., Los Angeles, Cal.
- JAMES W. HOWSON, Northern California  
2915 Regent St., Berkeley, Cal.
- JOHN D. MORAN, Jr., Connecticut  
85 Hartford Ave., New Britain, Conn.
- WILLIAM PFUNDER, District of Columbia  
611 Morris St., N. E., Washington, D. C.
- ROSS A. JOHNSON, Georgia  
159 Atlanta Ave., Atlanta, Ga.
- JOHN D. SULLIVAN, Illinois  
6241 N. Wayne Ave., Chicago, Ill.
- J. WILLIAM SEITZ, Indiana  
22 Jackson Place, Indianapolis, Ind.
- LAWRENCE F. JAMES, Iowa  
843 Central Ave., Marion, Iowa.
- EDWARD H. McILVAIN, Kansas  
Lock Box 212, Olathe, Kansas.
- WILLIAM C. FUGATE, Kentucky  
318 Stein Court, Louisville, Ky.
- H. LORRAINE TRACY, Louisiana  
917 Asia St., Baton Rouge, La.
- ALBERT L. CARLISLE, Maine  
27 Forest Ave., Bangor, Maine.
- GEORGE C. BROWN, Maryland  
2744 The Alameda, Baltimore, Md.
- D. MCGREGOR CAMERON, Massachusetts  
3 Maywood Terrace, Roxbury, Mass.
- E. MORRIS BRISTOL, Michigan  
623 E. Third St., Flint, Mich.
- ARTHUR O. STEIDEMANN, Eastern Missouri  
1411 Newhouse Ave., St. Louis, Mo.
- MATTHEW L. AHERN, Western Missouri  
217 W. 34th St., Kansas City, Mo.
- WALDO H. ROTHERT, Nebraska  
4105 Lafayette Ave., Omaha, Neb.
- DANIEL SHEA, New Hampshire  
Derry, N. H.
- JOHN M. BLACK, New Jersey  
25 Quiltman St., Newark, N. J.
- JOHN D. SHEA, Eastern New York  
73 W. 89th St., New York, N. Y.
- LOUIS J. BACHEBERLE, Southern Ohio  
2421 Moerlein Ave., Cincinnati, Ohio.
- KREIGH B. AYERS, Northern Ohio  
1422 Lakewood Ave., Lakewood, Ohio.
- ORSON H. FAY, Oregon  
981 Prescott St., Portland, Ore.
- WILLIAM L. DAVIS, Eastern Pennsylvania  
5830 Race St., Philadelphia, Pa.
- JOHN M. ROLSHOUSE, Western Pennsylvania  
124 Second St., Aspinwall, Pa.
- ARTHUR J. MYERS, Rhode Island  
411 Weber Ave., Cranston, R. I.
- JESSE T. WARREN, Tennessee  
200 Third Ave., N., Nashville, Tenn.
- MELVILLE J. MATHEIS, Utah  
231 Atlas Block, Salt Lake City, Utah.
- HUGO A. HOLCOMBE, Washington  
Box 163, Bremerton, Wash.
- JAMES A. PRING, West Virginia  
Box 72, Huntington, W. Va.
- HENRY B. PLUNKETT, Wisconsin  
782 Cass St., Milwaukee, Wis.

## DIVISION DIRECTORY.

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

- CHICAGO, No. 1, Chicago, Ill.  
512 Masonic Temple—Second Saturday.  
Edward F. Toomey, 4161 S. Halsted St.
- DETROIT, No. 2, Detroit, Mich.  
8 Avery Ave.—Second Saturday.  
Emanuel M. Jacobs, 200 Garfield Ave.
- SAGINAW, No. 3, Saginaw, Mich.  
Second Thursday.  
Gottlieb Bieri, Route 3, W. S., Saginaw
- LOUISVILLE, No. 4, Louisville, Ky.  
Robinson Hall—Second Saturday.  
Robert Irick, 458 N. 25th St.
- LITTLE ROCK, No. 5, Little Rock, Ark.  
First Wednesday.  
Sidney W. King, School for the Deaf
- NASHUA, No. 7, Nashua, N. H.  
Mechanic Hall—First Saturday.  
Daniel Shea, Derry, N. H.
- DAYTON, No. 8, Dayton, Ohio  
A. I. U. Hall—First Saturday.  
Jackson Bates, 43 Calm St.
- BAY CITY, No. 9, Bay City, Mich.  
White Eagle Hall—First Monday.  
C. F. W. Lawrence, 3312 N. Water St.
- CINCINNATI, No. 10, Cincinnati, Ohio  
Court & Central Ave.—First Saturday.  
James M. Shepherd, 1870 Huron Ave.
- EVANSVILLE, No. 11, Evansville, Ind.  
Y. M. C. A.—First Monday.  
Adolph Brizlus, 1718 Canal St.
- NASHVILLE, No. 12, Nashville, Tenn.  
Y. M. C. A.—First Saturday.  
Jesse T. Warren, 200 Third Ave., North
- SPRINGFIELD, No. 13, Springfield, Ohio  
Zimmerman Bldg.—Second Saturday.  
J. E. Pershing, 525 W. Southern Ave.
- OLATHE, No. 14, Olathe, Kan.  
First Tuesday.  
E. H. McIlvain, Lock Box 212
- FLINT, No. 15, Flint, Mich.  
Moose Temple—Second Tuesday.  
E. Morris Bristol, 623 E. Third St.
- TOLEDO, No. 16, Toledo, Ohio  
Mitchell Hall—First Saturday.  
John A. Opicka, 901 Berry St.
- MILWAUKEE, No. 17, Milwaukee, Wis.  
300 Fourth St.—First Saturday.  
Samuel Sutter, 1403 20th St.
- COLUMBUS, No. 18, Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.  
Jacob B. Showalter, School for the Deaf
- KNOXVILLE, No. 20, Knoxville, Tenn.  
Masonic Temple—Second Tuesday.  
L. A. Palmer, P. O. Box 590, Knoxville, Tenn.
- CLEVELAND, No. 21, Cleveland, Ohio  
West Side Turn Hall—Second Saturday.  
Herman Koelle, Jr., 1262 Birch Ave.
- INDIANAPOLIS, No. 22, Indianapolis, Ind.  
I. O. O. F. Hall—First Wednesday.  
Richard Phillips, 1502 N. Illinois St.
- BROOKLYN, No. 23, Brooklyn, N. Y.  
Imperial Hall, 360 Fulton St., First Saturday.  
J. F. Constantine, 306 Brown Ave.
- ST. LOUIS, No. 24, St. Louis, Mo.  
1210 Locust St.—Second Friday.  
A. O. Steidemann, 1411 Newhouse Ave.
- NEW HAVEN, No. 25, New Haven, Conn.  
201 Meadow St.—First Saturday.  
E. J. Fitzpatrick, 18 Wall St., Waterbury, Conn.
- HOLYOKE, No. 26, Holyoke, Mass.  
Bridge Street Turn Hall—Second Saturday.  
John E. Hagerty, 273 Maple St.
- LOS ANGELES, No. 27, Los Angeles, Cal.  
730 S. Grand Ave.—First Saturday.  
Tage E. Samuelson, 2222 Inez St.
- ATLANTA, No. 28, Atlanta, Ga.  
Y. M. C. A.—First Monday.  
Ross A. Johnson, 159 Atlanta Ave.
- PHILADELPHIA, No. 30, Philadelphia, Pa.  
1611 Columbia Ave.—First Friday.  
John A. Roach, 3737 N. Franklin St.
- KANSAS CITY, No. 31, Kansas City, Mo.  
1109 Grand Ave.—First Saturday.  
Joe I. Jenkins, 2414 Askew Ave.

- OMAHA, No. 32, Omaha, Neb.  
Y. M. C. A.—Second Saturday.  
Perry E. Seely, 4337 Decatur St.
- NEW ORLEANS, No. 33, New Orleans, La.  
1127 Galennie St.—Second Thursday.  
Henry J. Soland, Jr., 1314 Feliciana St.
- KALAMAZOO, No. 34, Kalamazoo, Mich.  
Second Saturday.  
Fred H. Wheeler, Lock Box 614
- BOSTON, No. 35, Boston, Mass.  
3 Boylston Place—First Saturday.  
D. McG. Cameron, 3 Maywood Terrace, Roxbury
- PITTSBURGH, No. 36, Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday.  
Samuel Nichols, Fair Haven, Pa.
- HARTFORD, No. 37, Hartford, Conn.  
School for the Deaf—First Thursday.  
Edgar C. Luther, 1208 Park Ave., West Hartford
- MEMPHIS, No. 38, Memphis, Tenn.  
Y. M. C. A.—Second Saturday.  
J. Amos Todd, 15 N. Auburndale St.
- PORTLAND (Me.), No. 39, Portland, Maine  
514 Congress St.—Second Saturday.  
Fred G. Skillin, 2 Lancaster Place
- BUFFALO, No. 40, Buffalo, N. Y.  
A. O. U. W. Hall, 7 Court St.—First Saturday.  
Aug. H. Staubitz, 26 Albert Ave.
- PORTLAND (Ore.), No. 41, Portland, Ore.  
Y. M. C. A. Bldg.—First Saturday.  
W. F. Schneider, 2055 Holladay Ave.
- NEWARK, No. 42, Newark, N. J.  
Springfield Av. and Broome St.—First Saturday.  
Charles Cascella, 349 16th Ave.
- PROVIDENCE, No. 43, Providence, R. I.  
753 Westminster St.—First Saturday.  
Fritz Ruckdeshel, 17 Roland Ave., Cranston
- SEATTLE, No. 44, Seattle, Wash.  
Liberty Building—First Saturday.  
Albert W. Wright, 1728 E. 62nd St.
- UTICA, No. 45, Utica, N. Y.  
Pythian Temple—First Saturday.  
John H. Thomas, Box 397, Frankfort, N. Y.
- WASHINGTON, No. 46, Washington, D. C.  
Eagles' Hall, 6th and E Sts.—Second Tuesday.  
W. P. Souder, 120 Sixth St., S. E.
- BALTIMORE, No. 47, Baltimore, Md.  
114 N. Paca St.—First Saturday.  
Orlando K. Price, Sr., 3107 Baker St.
- SYRACUSE, No. 48, Syracuse, N. Y.  
Griffin Square—Second Saturday.  
Styles R. Woodworth, 688 Gifford St.
- CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.  
Second Wednesday.  
Carl W. Osterberg, 503 N. 17th St., E.
- HUNTINGTON, No. 50, Huntington, W. Va.  
First Saturday.  
James A. Pring, Box 72
- ALBANY, No. 51, Albany, N. Y.  
206 Washington Ave.—First Saturday.  
F. Lloyd, 88 Middle Ave., Saratoga Spa., N. Y.
- ROCHESTER, No. 52, Rochester, N. Y.  
Engineers' Hall—Second Saturday.  
William J. Hughes, 133 Myrtle St.
- SAN FRANCISCO, No. 53, San Francisco, Cal.  
44 Page St.—Second Saturday.  
Isadore Selig, 720 Shrader St.
- READING, No. 54, Reading, Pa.  
8th & Penn Sts.—First Saturday.  
James M. Williams, 924 Washington St.
- AKRON, No. 55, Akron, Ohio  
112 S. Main St.—First Saturday.  
H. C. Ware, Box 717, Kenmore, Ohio
- SALT LAKE CITY, No. 56, Salt Lake City, Utah  
First Saturday.  
Melville J. Mathels, 231 Atlas Block
- ROCKFORD, No. 57, Rockford, Ill.  
First Saturday.  
B. Franklin Jackson, 2221 Parmele St.
- SPRINGFIELD, No. 58, Springfield, Ill.  
State Arsenal—Second Friday.  
George H. Leavitt, 1030 W. Governor St.
- DAVENPORT, No. 59, Davenport, Iowa  
Times Auditorium—Second Saturday.  
William T. Brashar, 920 E. Sixth St.
- WORCESTER, No. 60, Worcester, Mass.  
Second Saturday.  
Frank E. Lander, 69 Salem St.



# National Fraternal Society of the Deaf



## WHAT IT IS.

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

## WHEN AND HOW IT WAS ORGANIZED.

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

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

## ITS OBJECTS.

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

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

## MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

## COST OF JOINING.

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

## MONTHLY DUES.

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

**N. F. S. D. TABLE OF RATES.**  
The monthly dues for death benefits are according to the following Table of Mortuary Rates; the rate to be figured at the nearest birthday of the applicant for membership:

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

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

Applications for a higher than the \$1,000 class will not be accepted where the 45th birthday has been passed.

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

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

## HOW FIGURED.

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

In some cases local Divisions have an additional Disability Benefit to the above. These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

## THE SOCIETY'S RECORD.

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

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

Do it now.

For the Address of  
State Organizers,  
Grand Officers and a  
Directory of Divi-  
sions, See Page 7.