

10-1-1926

The Frat Volume 24 Number 05 October 1926

The National Fraternal Society of the Deaf (NFSD)

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The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 24 Number 05 October 1926" (1926). *1921-1930*. 65.

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THE FRAT

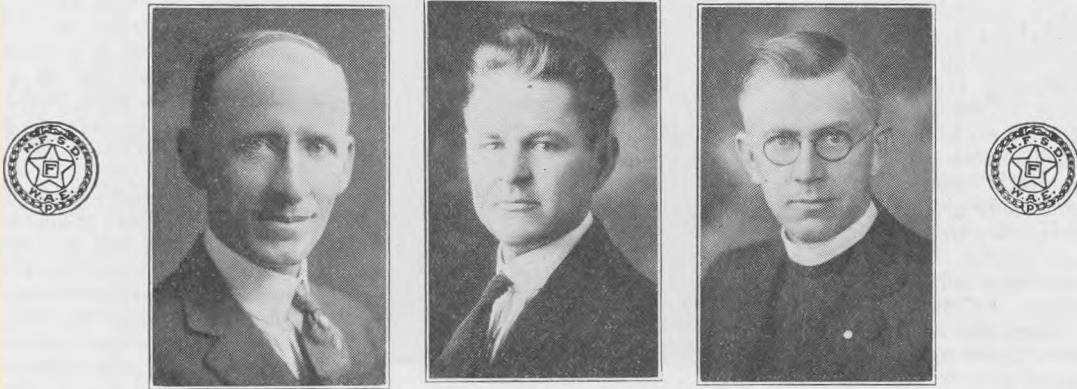
OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at 404 N. Wesley Ave., Mount Morris, Illinois. Editorial office, Chicago, Ill. Entered as second-class matter August 28, 1911, at the post office at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

Twenty-fourth Year

OCTOBER, 1926

Number Five



T. Y. NORTHERN

J. L. HARVAT

H. E. GRACE

INTRODUCING THE DENVER—1927 LOCAL COMMITTEE



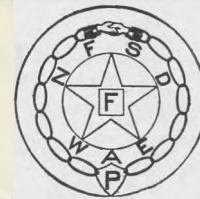
E. G. WHITAKER

W. C. SWINK

T. R. TANSEY

F. L. GAJEFSKY

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death, Sick and Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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

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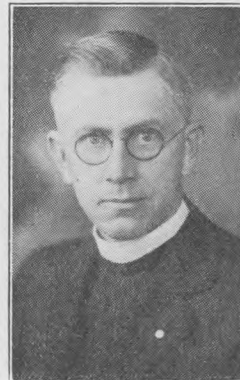
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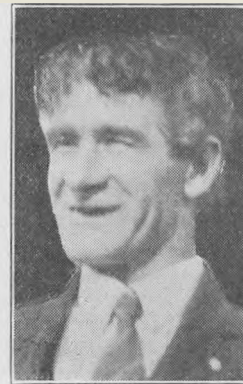
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TREASURER'S REPORT

Division Collection for September	
Grand Division.....	\$ 33.14
Chicago	598.23
Detroit	303.09
Saginaw	35.27
Louisville	179.90
Little Rock.....	135.14
Dayton	58.48
Bay City.....	24.22
Cincinnati.....	147.43
Evansville.....	38.13
Nashville.....	62.94
Springfield, Ohio.....	25.45
Olathe	102.17
Flint	200.49
Toledo	177.27
Milwaukee	205.10
Columbus	183.12
Knoxville	112.37
Cleveland	156.13
Indianapolis	238.82
Brooklyn	414.09
St. Louis.....	258.37
New Haven.....	78.68
Holyoke	56.14
Los Angeles.....	182.74
Atlanta	59.01
Philadelphia	257.27
Kansas City.....	133.12
Omaha	110.84
New Orleans.....	109.57
Kalamazoo	46.08
Boston	190.14
Pittsburgh	279.30
Hartford	61.09
Memphis	95.71
Portland, Maine.....	51.14
Buffalo	123.24
Portland, Ore.....	149.19
Newark	150.21
Providence	69.48
Seattle	140.28
Utica	125.74
Washington	102.92
Baltimore	106.64
Syracuse	86.45
Cedar Rapids.....	89.65
Huntington	132.72
Albany	54.46
Rochester	136.33
San Francisco.....	154.59
Reading	73.88
Akron	257.94
Salt Lake City.....	40.71
Rockford	80.27
Springfield, Ill.....	86.54
Davenport	77.25
Worcester	82.40
St. Paul-Minneapolis.....	178.92
Ft. Worth.....	107.89
Dallas	221.17
Denver	101.91
Waterbury	19.85
Springfield, Mass.....	32.22
Waco	108.23
Pittsfield	26.98
Bangor	64.81
Kenosha	84.28
Birmingham	78.16
Sioux Falls.....	42.70
Wichita	58.33
Spokane	48.01
Des Moines.....	91.61
Lowell	54.92
Berkeley	32.40
Delavan	219.78
Houston	110.36

Scranton	65.62
Richmond	82.90
Johnstown	62.68
Manhattan	161.83
Jacksonville	41.27
Lewiston	67.95
Peoria	36.87
Jersey City.....	90.90
Bronx	103.96
Columbia	62.18
Charlotte	47.76
Durham	103.24
Dubuque	42.48
Grand Rapids.....	40.86
Toronto	264.43
Duluth	26.50
Canton	46.63
Faribault	45.59
South Bend.....	88.38
Council Bluffs.....	55.20
Ft. Wayne	44.06
Schenectady	27.18
Chicago	104.72
Total collections.....	\$11,116.79

TREASURER'S STATEMENT
FOR SEPTEMBER, 1926

Balance and Income

Balance, August 31.....	\$803,919.35
Division collections.....	11,116.79
Interest, mortgage loans.....	5,918.70
Interest, bonds.....	455.06
Interest, banks.....	45.09
Sale of emblem jewelry.....	14.30
Recording fees.....	12.50
Surety bond premium.....	1.73
Sundry supplies.....	4.93
Subscriptions to FRAT.....	.90
Exchange on checks.....	1.30
Total balance and income.....	\$821,490.65

Disbursements

Death benefits.....	\$ 2,500.00
Sick benefits.....	690.00
Accident benefits.....	255.00
Refund of dues.....	10.28
Salaries.....	570.82
Services.....	405.30
Official publication.....	217.58
Rent.....	175.00
Office expenses.....	97.12
Insurance Department fees.....	20.00
Postage.....	9.57
Total disbursements.....	\$ 4,950.67

Recapitulation

Balance and income.....	\$821,490.65
Disbursements.....	4,950.67
Balance, September 30.....	\$816,539.98

TRUSTEES' REPORT

Ledger Assets, September 30, 1926	
First mortgage loans.....	\$656,443.92
First mortgage bonds.....	69,925.73
U. S. Liberty bonds.....	43,084.72
Canadian bonds.....	995.55
Cash in banks:	
Central Trust Company.....	40,574.43
Bank of Montreal.....	4,220.64
Secy's contingent fund.....	300.00
Treasurer's cash.....	994.99
Total ledger assets.....	\$816,539.98

Balance in Funds

Reserve Funds.....	\$645,561.79
Mortuary Fund.....	59,436.48
Sick and Accident Fund.....	56,037.92
Unallocated interest.....	34,348.46
Convention Fund.....	9,614.18
Organizing Fund.....	2,444.42
General Expense Fund.....	9,096.73
Total in all funds.....	\$816,539.98

Concerning Investments

In August, payments amounting to \$5,400 were received on Illinois mortgages.

No new investments were made during the month, but several are under negotiation.

SEPTEMBER DISABILITY CLAIMS

*C. R. Koons, Des Moines.....	\$ 10.00
*J. A. Key, Tacoma, Wash.....	5.00
J. A. Curley, Bronx.....	5.00
*W. L. Davis, Philadelphia.....	50.00
G. E. Amon, Polk, Pa.....	50.00
H. Dickson, Montgomery, O.....	15.00
M. W. Hirte, Delavan.....	25.00
C. C. Marshall, York, Neb.....	45.00
W. A. Wark, Columbus.....	50.00
*D. A. Barker, Brooklyn.....	10.00
*E. P. Demmerle, Bronx.....	20.00
*C. Gatewood, Columbus, Ga.....	20.00
*G. R. Harper, Shamokin, Pa.....	10.00
*Henry Kimmel, Rochester.....	20.00
*J. J. Stigliabotti, Brooklyn.....	10.00
*E. E. Songey, Tiburon, Cal.....	40.00
Cleveland Davis, Miami, Fla.....	30.00
Wm. Evans, Bartlett, Tex.....	10.00
D. Hagerstrom, Minneapolis.....	40.00
G. E. Hartman, Cleveland.....	35.00
H. Henriques, Ozone Pk., N. Y.....	50.00
A. S. Johnston, Louisville.....	25.00
John O'Brien, Omaha.....	15.00
E. M. Pons, Brooklyn.....	35.00
*R. H. Hogle, Marion, Ind.....	15.00
*L. Shibley, Van Buren, Ark.....	10.00
*J. R. Wager, Braddock, Pa.....	10.00
*J. P. Wenstrup, Cincinnati.....	10.00
*F. H. Wheeler, Kalamazoo.....	15.00
A. Allard, Brockton, Mass.....	50.00
S. C. Boggs, Akron.....	15.00
E. G. Erickson, Akron.....	10.00
Sam Houser, Gassville, Ark.....	50.00
D. M. Huffman, Birmingham.....	15.00
James McGovern, Syracuse.....	35.00
F. P. Reilly, Ames, Iowa.....	15.00
J. Wilkerson, Lexington, Ky.....	20.00
J. Williams, Wilkes-Barre, Pa.....	50.00

Total for the month.....\$945.00

*Denotes accident claims.



DENVER—1927

SEPTEMBER DEATH CLAIMS

Paid to Mrs. Emily Demarais, Fond du Lac, Wis., for death benefit of Charles Demarais, certificate No. 474, deceased August 5, 1926, \$500.

Paid to Mrs. Clara B. Charles, Columbus, Ohio, for death benefit of Clarence W. Charles, certificate No. 4891, deceased August 24, 1926, \$250.

Paid to William J. Karnisz, Manistee, Mich., for death benefit of Otto J. Karnisz, certificate No. 5291, deceased July 29, 1926, \$1,000.

Paid to Mrs. Frankie Mary Allen, Akron, Ohio, for death benefit of Otto E. Allen, certificate No. 2843, deceased August 10, 1926, \$500.

Paid to Mrs. Lizzie Tilt, Philadelphia, Pa., for death benefit of Harry Almond, certificate No. 6298, deceased September 1, 1926, \$250.

How He Opened It

"My dear," called a wife to her husband in the next room, "what are you opening that can with?"

"Why," he said, "with a can-opener. What did you think I was doing it with?"

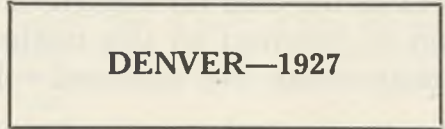
"Well," replied his wife. "I thought from your remarks that you were opening it with a prayer."—[Progressive Grocer.

If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them.—[Thoreau.

NEW MEMBERS

- 2. F. L. Patrick.....Detroit
- 2. Harold Wilson.....Detroit
- 2. M. V. McLean.....Detroit
- 8. H. Ankerman.....Piqua, O.
- 10. H. M. Mills.....Cincinnati
- 21. C. W. Slater.....Oberlin, O.
- 23. J. J. Lynch.....New York
- 26. Frank Boncik.....Holyoke
- 33. J. L. Simon.....Baton Rouge, La.
- 35. T. Finigan, Jr.....Boston
- 38. F. W. Anderson.....Memphis
- 41. J. M. Ross.....Portland
- 41. E. A. Yeager.....Portland
- 45. D. A. Costello.....Rome, N. Y.
- 49. J. B. Chandler.....Ladora, Ia.
- 50. N. L. Parks.....Philippi, W. Va.
- 55. Bert Stroud.....Akron
- 57. T. W. Johnson.....Rockford
- 57. O. C. Robinson.....Beloit, Wis.
- 62. L. Stockard.....Springtown, Tex.
- 64. Fred Bates.....Ault, Colo.
- 80. F. G. Bristol.....Green Bay, Wis.
- 81. *C. W. Rives.....Houston
- 87. Lester Cohen.....New York
- 91. M. A. Higgins.....Jersey City
- 93. *A. Locklier.....Cedar Spring, N. C.
- 94. *T. J. Myers.....Charlotte
- 101. J. Malley.....Owatonna, Minn.
- 105. F. A. Jenkins.....Lake George, N. Y.
- 106. Hugh Barker.....Chicago

*Denotes social member.



THE GET-ONE DEGREE

Only two more months of the reduced entry fee. If you want that friend of yours to take advantage of the low rate, get busy. After the December meeting the old \$5 fee will be back. Now is the time.

- Detroit Division—Thomas J. Kenney, Ivan Heymanson, Benjamin J. Beaver.
- Dayton—Ray M. Black.
- Cincinnati—Wylie Ross.
- Cleveland—Herman Koelle.
- Brooklyn—Paul J. Di Anno.
- Holyoke—Arno Klopfer.
- New Orleans—Harry L. Baynes.
- Boston—John F. Shea.
- Memphis—Fred P. Armstrong.
- Portland, Ore.—Charles A. Lynch, Miles H. Sanders.
- Utica—Richard McCabe.
- Cedar Rapids—Jode C. Rains.
- Huntington—Eugene B. Scranage.
- Akron—Kreigh B. Ayers.
- Rockford—Austin Baird, Charles C. Schmidt.
- Ft. Worth—Joe W. Hale.
- Denver—Thomas Y. Northern.
- Delavan—Frank B. Pleasant.
- Houston—Richard C. Morriss.
- Manhattan—Charles Sussman.
- Jersey City—Henry W. Hester.
- Columbia—Lewis Myers.
- Charlotte—William R. Hackney.
- Faribault—Victor R. Spence.
- Schenectady—James M. Trainor.
- Chicago No. 106—C. V. Bardeen.



IOWA SCHOOL FOR THE DEAF

Located at Council Bluffs, Iowa. Founded in 1855. Buildings and grounds valued at \$500,000. Approximately 2,000 Iowa boys and girls have received their education at this school.

Indianapolis Division's Auxiliary

The Auxiliary was organized in 1922, with twenty members. This was later on increased to a membership of eighty, but by removals has been reduced to the present figure—fifty-three. Some of these members do not appear in the picture accompanying this sketch.

The Auxiliary's idea, as a separate and distinct organization, was primarily one of cooperation in the social and relief work of the division, but as it grew in strength and finances it broadened its scope and has contributed to outside movements such as the Red Cross, the Riley Hospital for Crippled Children, and the like.

From time to time the Auxiliary gets behind the division and engineers social events, turning over the proceeds to the division's funds. It is now planning several events for the winter season, such as a vaudeville entertainment and several original affairs.

The success achieved and the beneficial influence that the Indianapolis Auxiliary exerts in a separate organization, independent, yet a part of the division and its affairs, is a pretty good argument for the admission of women to the national body. Its influence in this direction may some day succeed.—[H. C. Anderson.



Front row, left to right—Norma Willem, Lulu Stoltz, Jean Cunningham, Leah Blackschleger, Mary Travis.

Second row, seated—Helen Stoltz, Amy Phillips (Treasurer), Mary Querengasser (Vice-President), Bertha Jackson (President), Nellie Ralston (Secretary), Collie Cobb, Mary Judge (Trustee), Agnes Harris (Trustee), Cora Falls, Vinnie Allman.

Third row, standing—Allie Grubbs, Eva Norris, Audrey Roberts, Frances Clark, Lenora Fischer, Goldie Rupkey, Mae Banta, Eva Ottenbacher, Myrtle Russell, Pearl Brinckman, Jessie Hiatt, Mary Rollings, Mary Edwards, Eva McKay, Justina Bettag.

Back row—Anna Snyder, Essie Hummel, Carrie Looney, Melissa Underwood, Emma James, Martha Albright, Viola Reed, Alice Weimer, Mary Downey, Nellie Given, Thelma Gowker, Lottie Gerber, Louise McQuire, Nettie Breysacher.

Will Rogers says: "If anyone doesn't think life insurance is good, let him die without it—just once!—that will convince him."

Six Out of Fifteen Insured

ACCORDING to the "Chicago Herald" of April 19, in 1900 two Americans out of fifteen carried life insurance. Today six out of fifteen are insured, and the average amount carried is six times what it was a quarter of a century ago.

Put those figures beside those indicating the increase in savings-bank deposits, and you have a real indication of the development of intelligent thrift in this country.

Prosperity does not depend directly on thrift, but on thrift, energy, intelligence and opportunity combined. But why should it be supposed that energy or opportunity has increased in the last quarter century? We doubt if they have. We think it is the habits of intelligent thrift that have grown beyond all comparison with the past. And, so far as these particular good habits are concerned, we can offer no better advice to the average young man who believes in himself and wants to do well by his family than this:

Say it with life insurance.

Well and Strong

*WELL and Strong was six-feet-two,
Face suffused with healthy hue,
Massive of limb, muscle like steel;
"My!" he would say, "How well I feel!
No insurance on any plan—
I don't need it; I'm a healthy man!"
Got mixed up with a loaded truck,
Well and Strong, when down on his
luck,
Hadn't a dollar—all he left
Was two small children, a wife bereft.
He lies in the graveyard over the way.
And you may read, as you pass along,
Interred by the county, so they say,
"Here lies the body of Well and
Strong."*

—Selected.

Alms

A \$1,000 policy of life insurance will give a widow and her family \$1 per week approximately. Re-read the preceding sentence.

There are thousands upon thousands of underinsured men with whom life underwriters are in daily contact. Tell them what they really have. The bulk of all estates at death consists of life insurance but many men go blindly on through life believing that their thousand-dollar policy—or their \$10,000 policy is a young fortune.

The amount of income which these inadequate insurance policies will produce are often about equal to the sums which the policyholders give away. Can any man imagine his family receiving less each year than he contributes to organized charity? Yet there are cases without number where just this is happening.



A Plea for Old Age Protection

LIFE is an old, old road, crowded with people hurrying and struggling, impatient to forge ahead on the uncertain journey.

At twenty, two-sevenths of our "alotted" time is past; at fifty, five-sevenths of the journey is over; and unconsciously we reach—the turn in the road.

The balance of life, pleasant or otherwise, will depend very largely on how you have planned during the first quarter of a century of your manhood. In the early stages you were carried along but, at twenty, you took off on the journey alone. What you do between the ages of twenty and fifty will determine the nature of your life when age creeps on. Fortunate and far-sighted is the man who makes the present a highway to a successful future.—Harry Wade in Pythian News.

Father's Philosophy

I HAVE two boys and one girl. I do not want to make life too easy for my boys as the solving of life's problems will develop them, but I have a different feeling about my daughter. I want to be sure that she will have an education and I am even more concerned about her later life. If she marries, her life will be in the hands of another. If she does not marry, she faces old age with all of its worries, and I want to be sure that she will be comfortable and not have to worry about the necessities of life.

I might be able to do this by leaving property or money for her, but I may not live to see this accomplished. I also know that there is a shrinkage in estates and she may make mistakes in investing the money. Looking after investments is a worry to the average woman that I would like to see her relieved of.

I have decided that the only safe method is to carry life insurance that will be payable to her, monthly, as long as she lives. When she receives her check each month, she will know that her Daddy loved her and her memory of him will never grow faint.—M. N. Hatcher, Fargo, N. D.

To Live Long

WORK steadily when you work, play hard when you play, rest a little and sleep enough.

Keep your head cool, your feet dry and your dressing room key handy.

Wash outside and inside, have a sense of humor, and eat what your body and brain should have.

Worry a little to save worrying a lot.

Wisely invest your experience and part of your income.

Be dependable in word, kindly in every deed, and always give good service.

If these rules fail to make you live a long and happy life, something is wrong somewhere, and you know where it is.—Exchange.

Bobby Leach

THE newspapers have recorded the death of Bobby Leach in New Zealand as a result of a fall caused by slipping on an orange peel. How prosaic an end for the man who on July 25, 1911, went over the Horseshoe Falls at Niagara and lived to tell the tale!

When we talk to a man in good health he seems to assume that his death will occur in some grand manner. He seems to think that the circumstances will be such as to permit his taking a policy just before he becomes uninsurable. He has his thoughts far above the orange peels of daily occurrence.

VALUE OF LIFE INSURANCE

A MAN borrows money from the bank to buy a home, the architect plans it and the contractor erects it. The man gets sick, the lawyer draws his will, the doctor makes his going easier, the minister extols his record and consols his bereaved family. It is life insurance that pays the lawyer, the doctor and the architect, and also lifts the mortgage, provides money for the grocer butcher and baker, and keeps the children in school. It keeps the home fires burning.—The Royal Highlander.



Publication Office . . . Mount Morris, Ill.
404 N. Wesley Ave.

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

Address all correspondence to
FRANCIS P. GIBSON Editor
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the editor by the 10th of the month.

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

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

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

Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.



OCTOBER, 1926.

\$816,539.98.

Get yours yet?

Denver, July 11-16, 1927.

November payments are due.

Miami 107, welcome to the circle!

In the passing of James H. Cloud, whose death occurred at St. Louis, October 20, the deaf of America lose one of their national figures—a man who was always in the thick of every movement, every fight for their good—one they could not spare. Outstanding, representative American, stanch Nad, loyal Frat—he will indeed be missed from our councils.

The American National Red Cross will hold its tenth annual Roll Call from Armistice Day, November 11, to Thanksgiving, November 25, when all are cordially invited to become members of this great organization. Membership dues paid at that time maintain the work of the Red Cross—local, national, and international—throughout the coming year. We hope every Frat will answer the call and join.

In other columns outlines are given of the recent trip made by the editor to install Miami Division. We do not intend to add to what has appeared in the daily papers about the calamity that Miami recently went through—except to say that it requires that one see for himself before full realization of its extent is had. In its quick recovery and its great optimism there is not a more real American city today than that same Miami. We believe this newest division of ours—this child of the storm that has come to us, so to speak—will to itself, its home city and to the society, become a source of pride; we believe No. 107 is going to "do us proud."

APPRECIATED RESOLUTIONS

At the convention of the Ontario Association of the Deaf held in July the following was adopted:

Whereas, the National Fraternal Society of the Deaf has shown its true fraternal brotherhood to the deaf of Ontario, and whereas it has secured a license to do business in Ontario some time ago, and a division has been established in Toronto with over 100 members: Therefore this convention of the Ontario Association of the Deaf greet this fact with joy and do hereby resolve that we appreciate their efforts and approve of their canvas for members for the N. F. S. D.

Resolved, that we endorse and commend the aims and purposes of the N. F. S. D. and urge every member to take membership in the one and only progressive Fraternal Society of the Deaf in North America.

At the convention of the Kansas Association of the Deaf in September the following was adopted:

Whereas, the National Fraternal Society of the Deaf has done more than any other organization of the deaf to aid the deaf in their welfare, be it resolved, that the K. A. D. approves and urges all able bodied deaf men to join the society. And be it further, resolved, that because of the nearness of the state of Colorado the K. A. D. urges all Kansas deaf to attend the coming triennial convention at Denver in 1927.

The Kentucky Association of the Deaf at its convention in September went on record with this:

Resolved, that we endorse the two national societies of the deaf, the National Association of the Deaf and the National Fraternal Society of the Deaf, and believe them to be deserving of the active support of the members of this Association.



May a member of one division endorse applicants in another? Yes.

May members of one division act on special sick committees for another—as is allowed instead of notary attests on nonresident claims? Yes.

May a member name a charitable organization as his beneficiary? Not unless he becomes a resident at an institution supported by such organization as set out in Section 155, our laws.

May our membership certificates be used as collateral or security for a loan? No. Only the member and the beneficiary named thereon has interest therein, and the latter only when the certificate amount becomes due at the death of the member.

Does the Grand Division have a record of the local rules of the subordinate divisions? Yes—they are expected to file a copy of such at the home office.

Is the special \$3 initiation fee still in effect and for how long? Yes—until December 31, 1926, in such divisions as adopted the recommendations of the home office in connection. Nonresidents should inquire of their division as to whether it is observing this arrangement.

MIAMI DIVISION No. 107

Miami Division No. 107 was installed at Miami, Florida, Friday evening, October 8, General Organizer Gibson being present and in charge of the ceremonies.

The following officers were elected: Henry S. Morris, president; Walter J. McCormick, vice-president; Raymond H. Rou, secretary; James M. Stallings, treasurer; Charles W. Knott, director; Cleveland Davis, sergeant; Robert M. Reeser, Henry S. Morris, Harley E. Goetz, trustees.

In addition to the above, Richard Diamond, George E. Crutchfield, Elzie M. Pacetti, William E. Reeder, Jules B. Hobart, James E. Sizemore, Herbert A. Wright, Orion W. Stitt are charter members.

The new division starts out with the most favorable prospects, and is showing the real Miami spirit—even in the face of the recent terrible experience the city had nothing but optimism was in evidence in the plans that were put on foot for this farthest south division of ours to become all it should be.

The following evening, the 9th, a public meeting was held at which Brother Gibson gave a talk and the new officers delivered their initial addresses. After this the members were lined up and the "loving cup" sent down by Chicago No. 106 was passed down the line. It is now ready for handing over to No. 108 when it arrives.

The balance of the evening was devoted to a rally and at the close refreshments were served. Both events were held at the Y. M. C. A. and the division is grateful for the courtesy thus shown.

Telegrams and letters of congratulation were numerous. Among them were messages from grand officers and Chicago (1 and 106), Louisville, Little Rock, Nashville, Columbus, St. Louis, Atlanta, Memphis, Birmingham Divisions—all of which added much to the pleasure the "youngster" experienced in its introduction to the circle.

It is a Necessity

Insurance is not a luxury, but a necessity, a staple article, one of those things which a man must take into account. In the making of an annual budget, insurance should be sure of its place. Just as groceries, taxes and charities have a place in the budget, so insurance should be annually included.—[The Beaver.



Edited by Charles B. Kemp

Coming Division Events

November

- | | | |
|-----|----------------------------|---------------------|
| 6. | Hallowe'en party..... | Bronx |
| 6. | Jubilee banquet..... | Chicago |
| 6. | Carnival night..... | Providence |
| 6. | Initiation | Toronto |
| 6. | Banquet | Durham |
| 13. | Shadow contest..... | Reading |
| 13. | Mask ball..... | Toledo |
| 13. | Smoker | Rockford |
| 13. | Whist party..... | Holyoke |
| 13. | Supper | Washington |
| 20. | Banquet | Providence |
| 20. | Annual masque..... | Manhattan |
| 20. | Banquet | Rockford |
| 20. | Entertainment | Waterbury |
| 20. | Box social..... | Toledo |
| 20. | Banquet | Utica |
| 20. | Entertainment | Baltimore |
| 20. | Social | Kenosha |
| 23. | Bal-masque | Houston |
| 27. | Literary night..... | Portland (Ore.) |
| 27. | Social | Toronto |
| 27. | Apple social | Pittsburgh |
| 27. | Vaudeville and bazaar..... | Rochester |
| 27. | Bazaar | Omaha |
| 27. | Social | Springfield (Mass.) |
| 27. | Entertainment | Richmond |

December

- | | | |
|-----|---------------------|-------------|
| 4. | Smoker | Cincinnati |
| 4. | Banquet | Dubuque |
| 11. | Smoker | Richmond |
| 11. | Supper | Pittsfield |
| 11. | Banquet | Kalamazoo |
| 18. | Initiation | Baltimore |
| 18. | Rumpus social | Denver |
| 31. | Annual dance..... | Milwaukee |
| 31. | Watch party | Boston |
| 31. | Watch party | Kansas City |
| 31. | Watch party | Seattle |
| 31. | Watch party..... | Baltimore |
| 31. | Watch party..... | Toronto |
| 31. | Watch party | Pittsburgh |

January

- | | | |
|-----|------------------------------------|----------|
| 1. | New Year social..... | Columbus |
| 15. | Anniversary celebration, Manhattan | |
| 29. | Ball | Newark |

Chicago

Recent visitors at headquarters were William L. Behrendt and wife, Detroit, Mich., Birney Wright, Washington, D. C., Miss Eunice Disz, Bellevue, Ky., John F. Cordano and wife, St. Joseph, Mich., Charles J. LeClercq, San Francisco, Cal., Mrs. Vernon L. Butterbaugh, Akron, O., M. Ogden Ray and C. W. Osterberg, Cedar Rapids, Ia., and B. L. Winston, Minneapolis, Minn.

The revised local rules of No. 1 have been printed, and are now ready for distribution at the November meeting.

They are comprised in a neat 26-page booklet of vest-pocket size, 3x5 inches, and will fill a long-felt want of a handy reference book of local rules. It is hoped that every member will study his copy carefully, and familiarize himself with the rules. Henceforward ignorance of the law will excuse no one. And if any individual member happens to be hit by any particular rule, he should not revile the officers for it, but remember that the rules were laid down and approved by the division as a whole, and the officers are merely doing their sworn duty in enforcing them; if they didn't, they would get fired. And that's that!

Last winter we combined masquerade features with our annual ball, and the result was so satisfactory we have decided to repeat it at our next. Lester Hagemeyer has accepted the onerous duty of managing the affair, and judging from past performances he should make a success of it. The date is still undecided, but will probably be some time in February. Full announcements will appear in *THE FRAT* at the proper time. In the meantime you can be thinking up some original costume to wear, or some stunt to put across.

At the October meeting the Forum discussion was relative to the Grand Division rule making it compulsory for divisions to fine members for non-attendance at division meetings. Several good arguments were advanced pro and con, but no definite conclusion arrived at. In fact, the idea of the Forum is merely to discuss topics of interest to the society, rather than to go on record as favoring or opposing any particular matter. We find these discussions add much to the interest of the meetings, and will probably continue them through the winter months, at least, if not longer.

Interest in the coming December election of division officers is beginning to wake up, though there is no great scramble for office. The handling of the affairs of a big division like No. 1 entails more work and responsibility than most members care to give. However, there are usually enough willing ones to insure getting good men for office, and it is hoped this year's election will put as good men in charge of the affairs of the division as it has had in the past.

We are requested to announce changes of address for the two Chicago division treasurers. Members are desired to note that the new address of No. 1's treasurer is A. H. Migatz, 4456

N. Kimball Ave., Chicago, Ill., and the new address of the treasurer of No. 106 is Walter J. Hodgson 8155 Dante Ave., Chicago, Ill.

Notes from No. 106:

Now that our grand opening ball and carnival is a thing of the past, are we to sing that sad refrain of old times, "After the Ball is Over"? Well, no, we are not going to do so, because the affair was successful from every viewpoint, and the afterglow of satisfaction has left no room for regrets. Nearly three hundred and fifty participated in the carnival, and a majority were, as was to be expected, of the lip reading fraternity. And to show the wide interest in the affairs of the "Oral Division," the division's deputy, who thought himself acquainted with most of the oralists in Chicago, had to admit that there were many at the ball whom he could not name. But from it he augurs a bright future for the division through an increase in membership. The grand march was led by the entire 45 members of the division, attired in Tuxedos, and proudly wearing, for the first time, their new black-tasseled red fezzes, emblazoned with the society's initials and the division's number in gold lettering. They made a splendid appearance, and also created a favorable impression with many non-members who have been "on the fence" in regard to joining the society. One unusual circumstance to the grand march and subsequent dancing was the fact that the music therefor was furnished by an orchestra of blind musicians. The close of the grand march was so directed as to form the figure "106," and was the signal for the carnival to begin, and in a few minutes the hall was a riot of color from Japanese streamers and confetti, aided and added to by streamers of white and green from the lights overhead. The refreshment booth, presided over by several of our helpful ladies, was also prettily decorated, and did a land-office business. The credit for the decorative scheme belongs to Chairman Libbey, who, with the enthusiastic help of the entire membership and their "better halves", made the hall a fairyland, a fitting setting for our first big attraction. "After the Ball is Over" does not sadden us. On the contrary it has given us a renewed sense of youth, and cheered us with the hope that we have builded better than we know.

Columbus

Page Edward Payson Weston! It is reported that Earl Crossen of our division is trying to pattern after that famed pedestrian, who hoofed it across the continent a couple of times or so. They say Brother Crossen hiked from here to Washington, thence to Philadelphia, New York, Boston, and up into New Hampshire last August. If so, he is sure some hiker, and we would be glad to hear of some of his experiences on the road.

Another member of our division who also puts in a bid for fame via the wanderlust route is Elasco E. Bur-

cham. In his faithful Lizzie he went up to Indianapolis, Frankfort, Peoria and Bloomington. Returning, he found the call of the wide open spaces too strong for him, so started out again, this time crossing the Ohio into West Virginia, down through Kentucky, and then back home, covering something like 1,400 miles in his peregrinations. He don't agree with us that the old reliable horse and buggy is the best mode of travel. Maybe he did cover more ground than a horse would, or Brother Crossen on foot, but I opine that he did not get any more real pleasure out of his trip than Brother Crossen did out of his.

Detroit

Our Frat Club is a reality at last! The club rooms are at the corner of Michigan and Vermont Aves., and were first opened for inspection on September 18 and 19. The result of the inspection was entirely favorable, and on October 3 the club was permanently organized with between 30 and 40 charter members. A complete set of officers was chosen, and on October 9 the club held open house for the first time. E. Morris Bristol of Flint was the principal speaker, followed by prominent local talent. And it was quite appropriate that the first president of the Frat club should be the man who was the first president of that other child of Michigan which stepped forth as the Fraternal Society of the Deaf, putting on its "National" coat a few years later; and if the size and strength of the 25-year old parent of the club is any criterion of what can be done, we predict a great future for its friendly little booster. No admission fee will be charged, and wardrobe privileges will be free. Refreshments of various kinds will be on sale. The officers of the club are: Peter N. Hellers, president; George Davies, vice president; Thomas J. Kenney, secretary; Rudolph Huhn, treasurer; Charles E. Drake, Robert Baird and Aloysius Japes, trustees.

Aloysius Japes is chairman of the coming Hallowe'en dance of No. 2, on October 30. It will be in the nature of a masquerade ball, and will be held in the G. A. R. Building, corner of Grand River and Cass Aves. Proceeds will go to the local benefit fund, and it is hoped that there will be a big turn-out. The admission will be 75 cents, which will include check-room privileges.

Recent visitors to our division were Wiley A. Kear, Flint, Mich., and Solomon Rubin, St. Louis, Mo.

Charles Brown and wife motored to Grand Lodge on Labor Day, and visited with Egbert Smith. Brother Smith has a shop of his own, and is prospering in the combined business of shoe making and auto trimming.

Another of our members who is "getting on" in the business world is William K. Liddy, the "Chauncey Depew" of No. 2, who lives just across the boundary, in Windsor, Ont. He reports the completion of his new business block, with all the stores and offices leased. It is located at 439 Ouel-

lette Ave., in the heart of Windsor's business district. Brother Liddy's many Detroit friends congratulate him on his success.

Detroit Division is temporarily without the services of one of its best known live wires, Ivan Heymansson, who left on October 3 to enter the Ann Arbor hospital for treatment for infection of the cheeks. He will be absent for from six to eight weeks.

Kalamazoo

The division members, their wives and friends gave a surprise party to Edward Parsons on September 11. It was in the nature of a "cheer up" party, as Brother Parsons has been laid up for over a year, unable to walk. And the party was very much a success in the cheering up process. A warm wool sweater, packages of supplies and foodstuffs and a porch screen were among the things that helped make Brother Parsons feel good. He was much touched by the expression of brotherly love and good-will, and his thanks came from the heart. At the close of the party at midnight, the division served ice cream and other refreshments. We were glad to note that Brother Parsons has so much improved as to be able to get around a little on crutches. He expects to spend the winter with a sister in Detroit. Mrs. Parsons will go with him.

St. Paul-Minneapolis

The entertainment committee for September, composed of Brothers Staska, Booth and Falmoe, made a hit by having Supt. E. A. Stevenson of Faribault come up and give us a lecture on the Life and Works of Bishop Whipple of Minnesota. A crowd of about 150 turned out for the lecture. The speaker laid stress on the fact that any man, who, like Bishop Whipple, gave his life to service, and who tried to uplift and better his fellow men, always had plenty to do, and with noticeable results. The lecture was much enjoyed. So, too, was the personal presence of Supt. Stevenson, who is an honorary member of the N. F. S. D., having been made so by the St. Paul convention, in recognition of his service there.

Again, on October 9 a large crowd of Frats and their friends gathered at Thompson Hall and listened appreciatively to a lecture by Dr. J. L. Smith of Faribault, who took as his subject "Memoirs of Mott Hall." Dr. Smith is a social member of Faribault Division, and we were pleased to have him with us. The proceeds of the lecture went into the local treasury.

The article by Grand Vice President Neesam in the last issue of THE FRAT dealing with the work of Delavan Division in the matter of finances and sick benefits was most favorably commented on here. We are planning to start a movement that will swell our treasury considerably, and enable us to

raise our local sick benefit from \$2 per week to \$5 per week. Brothers Allen, Bowen and Langford have been appointed a committee to draw up plans, look over the Frat Laws, and see how far we can go. The result may be to raise local dues considerably. The matter was broached by Fred Brant, who favored it, in spite of the fact that though he has been a Frat for 15 years, he has as yet never drawn a cent of sick benefit.

A committee has been appointed to arrange for the installation of new officers on January 1, next; rather early considering that they have not yet been elected. But by taking plenty of time to prepare we feel assured that the affair can be made to eclipse all previous ones as regards eye-opening and celebrating.

The Alumni football team, which plays the Faribault school team on November 13, will have the whole-hearted support of our members. Like a certain well-advertised soap, it is 99 per cent pure—being, from present appearances, all Frat.

San Francisco

After our monthly meeting on October 2 we had an initiation and smoker that was a sure-fire hit. Brothers Schwarzlose, Conaway and Patterson, under the able direction of Brother Fraser, gave the novices a thrilling trip through the hot sands of the desert, and saw that they landed safely at the Altar of Fraternity in the Oasis of Brotherly Love.

September 19 was the day of our annual picnic, which was held at Bellvue Park, San Bruno. The day was perfect, and the crowd, numbering nearly 200, was in fine humor. Games were played, and races of various kinds were run, with prizes to the various winners. Some of the ladies wondered why it was so difficult to carry an egg in a teaspoon for a few yards outside, when it was so easy to do it in their own kitchens. A tug-of-war between members of the division and boys from the Oakland Athletic Club was won by the former after a hot struggle. The feature of the day was the ball game arranged and managed by our own comedian, "Hilarity Harry" Schwarzlose. George Bucking, our pitcher, had a wind-up like Big Ben—the kind that disturbs a happy dream. A stray ball hit Big Harry Langdon on the head, and he was out at first—out for a few minutes. "Doc" Sullivan brought him to, then brought him two more. A. Patterson caught a fly ball—that is, he caught 1 in 100. He would have missed that if someone hadn't given him a cardboard box to use as a glove. Isadore Selig was so excited at making a hit that he ran from third to first and then home. Dave Cademartori, the official snorer (excuse me, I mean scorer), gave him a home run. Final score 50 to 50—laughs, not runs.

Edward Hoffman and Charles J. Le Clercq are back in town, and gave us

interesting accounts of their trips to New York, Washington and Chicago.

Anthony Terranova was badly hurt recently. He is a house painter, and slipped from a ladder, wrenching his shoulder and hip in the fall. He will be laid up from work for several weeks.

Boston

Boston, 1930. Why?

1. Boston Division wants the 1930 convention because Boston will then be celebrating its sesquicentennial.

2. The East—New England never has had, a worth-while convention of the deaf.

(To be continued.)

The Lynn S. A. C., 99 per cent Frat, had its first annual dance in Lynn on October 9, and it turned out to be a very successful affair. The club has rented a swell room at 10 Central Square, Lynn, as a club room.

October 12 was Donation Day at the Home at Riverbank, and a number of division members took a trip out for the day.

It is expected that two or three auto loads will go from here to attend Lewiston Division's Hallowe'en party on October 30.

And don't forget our own division's three big days—December 31, Watch Night, January 1, Annual Dance, and January 2, Recreation.

Waterbury

The annual outing of Waterbury Division was held on September 26. The attendance was small, but we made up in enthusiasm what we lacked in numbers, and a nice sum was turned into the treasury. And as everyone had a good time, too, we feel we are warranted in calling the picnic a success.

The division will hold an entertainment in Garden Hall on November 20, the proceeds to go to our convention fund, to help defray the expenses of our delegate to the Denver convention. It will be held under the chairmanship of Joseph Grady, and everybody will be welcome. Come and bring your friends.

Toledo

Sam G. Henry is a busy man these days. He is chairman of the mask ball we are going to hold on November 13, and he expects and intends to make it the best social affair we have held in a long time. He has secured a larger hall than our usual one. It is the Academy of Medicine Hall, Monroe and 15th Sts., and can be reached by either the Long Belt or Short Belt cars. Cash prizes, in gold, for the most unique, original, handsome and comical costumes, and also for the Charleston contest. The admission will be only 50 cents, and everybody is welcome. Come and make merry with us. You will not regret it.

On November 20 we will have a big box social for the benefit of our Santa Claus fund. Ladies are requested to bring a good box lunch for two, which will be auctioned off to the highest bidder. Of course, there will be games and

prizes, and a general good time for everybody. Be sure and come. It means a lot to the kiddies at Christmas.

October 9 saw some 8 members of Toledo Division in Columbus, enjoying the smoker of No. 18. Most of them made the trip by auto, and the writer has heard no expressions of regret. Rather the contrary.

Several of our members attended the picnic at Ft. Wayne, and all report a good time.

Worcester

Talking about auto trips by the deaf, Edwin Chute, Stanton Wheeler, Philip Hudson and Marsh Patterson spent a whole week touring New England, visiting every state except Maine. In addition to running up a mileage to be proud of, they also had the pleasure of visiting many places of wonderful scenic beauty. Brother Patterson, accompanied by Warren Hudson, also took a long trip to Akron, O.

Our members are waiting anxiously for answers from the other New England divisions in regard to the question of holding one big inter-division outing. By November we hope to know the result, and if favorable, we can go ahead and plan for it.

William L. Bernard and wife of Akron, O., were visitors at our social on October 2. Brother Bernard was formerly a member of Worcester Division, transferring to Akron Division last March. We enjoyed hearing them tell about the big rubber works at Akron.

South Bend

South Bend Division is not sleeping, as some may think. Our picnics during the summer turned out fine, and we have a bigger nest egg to take care of than we used to.

And on October 30 we are going to have a big mask ball. Better come and help us make merry with the spooks and goblins. We were figuring on having a big banquet on Thanksgiving but many of our members would prefer to stay at home on that day, or visit with relatives, so we dropped the plan.

The opening of the hunting season found our boys ready. On October 9 Ben Berg and Leo Douglas of South Bend, and Joseph Miller of Goshen spent the day on the John Miller farm near Union Mills. Net result, six nice squirrels and a fine chicken dinner at the Millers'.

Little Rock

We were very much pleased to have Grand Secretary Gibson as our guest the first of October. He dropped off here on his way from St. Louis to Memphis, his ultimate destination being Miami, Florida, where he was to install a new division on October 9. His coming was a surprise to us, as we had not known of his intended trip south. Following a meeting of Frats downtown, he was given a reception in

the chapel of the school for the deaf, where he was the guest of Superintendent Riggs. While here Brother Purdum (an ex-Chicagoan) saw to his seeing and being seen, including an auto trip to Hot Springs in the cars of Brothers Purdum and Davis, the latter negotiating the trip from Benton forward.

The pie supper given on September 25 for the benefit of the delegate fund went off in fine style, in spite of rainy weather. A neat sum was realized from the sale of the pies. Much credit is due Paul Elrod for the success of this affair.

A heavy cloud of gloom was cast over the Little Rock Frats not long ago when it became known that we would probably lose our popular secretary, Percy Jones. He was offered a better position in New Orleans, and went there. But he only stayed a couple of weeks, preferring Little Rock as a residence, which is all very pleasing to us.

Readers of THE FRAT may have only a vague idea of the number of deaf residents in Little Rock. In case they are curious, there are around 75 of the male persuasion, not counting those at the school for the deaf. All are employed, the various occupations including pressmen, compositors, linotype operators, clothing cutters, shoe repairmen, painters, decorators, bakers, carpenters, etc. Most of them are Frats, and of these latter 23 own automobiles. Some bunch, too.

Ivan Davis has sold his shoe repair shop in Benton to Earl Grider, and has bought a nice farm on the Hot Springs road, and is going into the poultry raising business on a large scale.

Ft. Wayne

"Follow the arrow" was the slogan of the deaf autoists coming to our picnic on September 19 at Everett Huston's farm. These signs were placed at all cross roads leading from Ft. Wayne and Huntington to the picnic grounds. They were welcome guides, and were the means of saving much time and trouble, and were much appreciated by the deaf drivers. The picnic was the division's first chicken-dinner picnic, also the first time it had gone outside its direct charter limits with an entertainment, nevertheless it was a very successful affair, and we can well be proud of the committee that put things over so big. They guaranteed success, and lived up to their guarantee. In fact, it was more than a success, approximately 325 Frats and their friends being on hand to give us a boost. The support given us by members of Indianapolis, South Bend and Toledo Divisions greatly helped in making the day one of pleasure, and was very much appreciated, and their friendliness and good will went a long way in heartening us. The day was an ideal one, though clouds threatened rain, which, fortunately, held off until most of the games scheduled had been run off. But at about four o'clock in the

afternoon the threatened deluge came in the form of a sudden thunder storm, which forced everyone to scurry for cover in the barns. This put an end to the picnic proper, the rest of the time being spent under cover. In the award of prizes, the live pig was won by a Goshen youngster, who promptly sold it to a farmer. The rooster was won by Mrs. Jerrell of Anderson. Other valuable prizes were also distributed. The net profit from the affair netted us about \$106. Not so bad, considering.

Here and There

Enroute to Little Rock, Secretary Gibson stopped off at St. Louis the evening of September 30 and was met by Brother Steidemann, with his car, and taken for a call on Brother Cloud, and a ride about the city. Brother Gibson expressed his regret at his not being able to remain over for the division meeting the following evening—he was scheduled to be in Little Rock then.

The evening of October 2, Secretary Gibson attended the meeting of Memphis Division, and the following day—Sunday—addressed the Memphis deaf at the Chamber of Commerce.

October 4 and 5, Secretary Gibson was in Birmingham, where he gave a talk the evening of the 4th. The following evening he attended the meeting of Birmingham Division.

October 5, Atlanta Division entertained Secretary Gibson—first with a real Atlantone dinner at the home of Brother and Mrs. Bishop—where he was the joint guest of the Bishops and Johnsons—then at the auditorium of the Y. M. C. A., where he had the pleasure of greeting No. 28 and the Nad-Frats. He left for Miami the following morning.

On his way back from Miami, Secretary Gibson stopped at Nashville the evening of October 12 and had the pleasure of participating in a surprise party for Brother Marr. It happened that Brother Marr was to have a birthday—which one and how many candles were on the birthday cake (an immense one, too) you will have to ask him—and the division had planned to observe it on the 20th, but did so earlier so Brother Gibson could be present. A fine silver cocktail shaker was the remembrance presented its good friend, brother and patron by No. 12. The Rev. Brother Wilson was also present, so the evening was well varied—a birthday party, an address by Secretary Gibson and a service by Brother Wilson—the result of a combination of circumstances where one date had to be made to cover all—and to very agreeable results.

Wednesday, October 13, Secretary Gibson was the guest of Louisville Division and gave a talk that evening to the division and its friends, during which he rendered a favorite extract from that "dream book" of his. The following day he was the guest of Vice-President Mueller and visited the "two" Courier Journal plants where Brothers Mueller and Fugate are standbys. He

left in the evening on the last lap of his long swing through Dixie, and was back on the job the next morning—with very pleasant recollections of it all, he says.

OBITUARY

Walter Robert Grady

Brother Walter Robert Grady, 54, died at Alton, Ill., September 25. He joined the society in December, 1920, through St. Louis Division.

Henry Beyer

Brother Henry Beyer, 54, died at Brooklyn, N. Y., September 26. He became a member of the society in January, 1925, through Brooklyn Division.

William A. Ranspach

Brother William A. Ranspach, 73, died at Detroit, Mich., October 18. He became a member of the society in May, 1906, through Detroit Division.

Herbert H. Henriques

Brother Herbert H. Henriques, 62, died at Woodhaven, N. Y., October 18. He became a member of the society in June, 1912, through Brooklyn Division.

James H. Cloud

Brother James H. Cloud, 64, died at St. Louis, Mo., October 20. He joined the society in April, 1909, through St. Louis Division.

DEATHS

August 23—Lawrence Di Anno, brother of Paul J. Di Anno, Brooklyn, N. Y.

September 6—Dr. F. P. Wyatt, father of Clark O. Wyatt, St. Louis, Mo.

September 9—Anna Friedenburg, sister of David L. Costuma, Brooklyn, N. Y.

September 18—Carl M. Sheets, infant son of Charles F. Sheets, Fostoria, O.

September 24—Peter E. McMahon, brother of J. Bennett McMahon, Lowell, Mass.

ENGAGEMENTS

Louis B. Wenzel, Plainfield, N. J., and Miss Muriel Gilmore, Trenton, N. J.

John Filko and Miss Wilhelmina Masterson, both of St. Louis, Mo.

Frank H. Krahlung, Buffalo, N. Y., and Miss Catherine J. Hunt, Clyde, O.

Walter M. Boggs, Post, Tex., and Miss Maye Lishman, Wilson, Tex.

James L. McDonald, Everett, Mass., and Miss Eleanor G. Giblin, Bridgeport, Conn.

MARRIAGES

January 10—James Dunning and Miss Wanda Wojewucka, both of Bayonne, N. J.

July 3—Walter H. Miller and Miss Merlie Spencer, both of Little Rock, Ark.

August 4—Floyd Faurest, Hazen, Ark., and Mrs. Belle Oliver, Gillett, Ark.

August 14—Vincent Metzler, Pascaic, N. J. and Miss Anna Hicks, New Brunswick, N. J.

September 1—James G. Boltz, Chicago, Ill., and Miss Thelma Tillman, Tampa, Fla.

September 3—Charles H. Resch, Columbus, O., and Miss Mary M. Jacobs.

September 17—William H. Isaacks and Miss Gladys Brown, both of Houston, Tex.

September 23—Robert Q. Camp, Robbstown, Tex., and Miss Bernadine Pritchett, Waco, Tex.

September 29—Harold V. Hanson, South Bend, Ind., and Miss Alice H. Muller, Harlan, Ia.

October 2—J. Russell King, Providence, R. I., and Miss Ida Sunderland, Barrington, R. I.

October 9—Noah Lehman, Ft. Wayne, Ind., and Miss Mazie Jellison.

October 13—Bernard Tyler, Westwego, La., and Miss Ella Ourso, Wagman, La.

BIRTHS

April 9—Mr. and Mrs. Frank E. Mesick, Hawthorne, N. J., a boy.

August 11—Mr. and Mrs. John J. Clark, Marion, O., a boy.

August 29—Mr. and Mrs. Alphonse Barbarulo, Hoboken, N. J., a boy.

September 7—Mr. and Mrs. Leon J. Castaing, New Orleans, La., a girl.

September 8—Mr. and Mrs. Wilfred J. Roussin, Lynn, Mass., a girl.

September 9—Mr. and Mrs. Fred J. Gero, Gilbertville, Mass., a girl.

September 13—Mr. and Mrs. Ralph Beaver, Detroit, Mich., a boy.

September 17—Mr. and Mrs. Wallace E. Branson, Little Rock, Ark., a girl.

September 18—Mr. and Mrs. Charles F. Sheets, Fostoria, O., a boy.

September 18—Mr. and Mrs. Roby L. Micas, New Orleans, La., a boy.

September 22—Mr. and Mrs. Asa Forrester, Toronto, Ont., a boy.

September 24—Mr. and Mrs. Karl J. Douglass, Flint, Mich., a girl.

September 29—Mr. and Mrs. Harry E. Grooms, Toronto, Ont., a girl.

October 1—Mr. and Mrs. Benton Thornberg, South Bend, Ind., a girl.

October 9—Mr. and Mrs. Stanley Osburn, North Milwaukee, Wis., a boy.



DENVER—1927

Life is always uncertain, and common prudence dictates to every man the necessity of settling his temporal concerns while it is in his power.— [George Washington.]

THEY'RE RUNNIN' WILD FOR FROLICSOME FRATS IN COLORADO'S ROCKIES

By Warren E. Boyer

If you haven't "met up with indecision"—what is termed in loose English, "being buffaloeed," practice a few rotatin' revolutions so you can feelingly salaam to the broad-shouldered buffaloes in the game preserve maintained by Denver in its System of Mountain Parks skirting the foothills of the Rockies.

Fact is, any feeling of insecurity isn't necessary, for there'll be a strong wire fence between the shaggy, humped animals and yourselves. Buffaloes by their numbers in early days delayed railroad transportation on the plains. But not so today. Their presence will serve to give a momentary visualization of how old-timers felt in pioneer days, including, also, Horace Greeley, then editor of the New York Tribune.

It happened in summer—at the time of year picked by the National Fraternal Society of the Deaf for the Denver convention—but way back in '59. Greeley sought adventure, and got it, for the stage coach in which he was traveling overturned when the horses shied at a small herd of buffalo being chased by Indians on the outskirts of picturesque Denver.

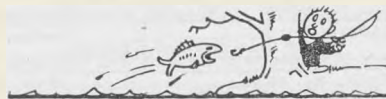
Col. William F. Cody, who was more popularly known as "Buffalo Bill," earned his sobriquet because he killed 4,300 buffaloes for the builders of the Union Pacific railroad for meat in their construction camps. Today he rests in a last sleep on Lookout Mountain, on the same 65-mile motor drive that reaches the municipal mountain game preserve and gives one an idea of the snow-capped Rockies, on one of the most popular side trips of four or five hours out of Denver.



Of course, there are mountain lions, gray wolves, bobcats and bears, but these are not to be seen on this trip, unless perchance it be the bobcats, which Tom Northern, chairman of the Denver Host Club Committee, says are the kind that have their hair bobbed—and he isn't 'luding to women folks either!

As the Host Club chairman he is one red-blooded Westerner who now and then "meets up with indecision" but won't be "buffaloeed."

And thereby hangs a shaggy tale!



DENVER—1927

COME A SMILIN'

A big lodge in the state of New York has among its rules "If you can't smile, don't come." This would seem to be a very good rule to follow in many cases. Obviously, it would not be wise to attempt it at a funeral! But it often happens that at a lodge or some other social function or at a convention there is some one who takes the role of crepe-hanger. After returning home from lodge function, a member told a friend, "We would have had a splendid time had it not been for Jones who threw a monkey-wrench into everything proposed."

If a man can't add to the sum of joy wherever he goes, let him stay at home.—[Kablegram.

Be Grounded in Your Faith

Study your certificate in this society and you will discover, if you do not know it already, that it is clean-cut and straightforward fraternal insurance protection, equaled by few commercial organizations and surpassed by none. The difficulty with so many fraternalists (by name) is that they are not firmly enough grounded in the faith.—[The Recorder.

The Real Sufferers

Behind every lapsed certificate the real sufferer is a tired little woman at home, and you know as well as we do that this is true. But, what of the kiddies? Are they to be denied the advantage of an education and protection? No, indeed! This should not and will not exist if you will only perform your duty and live up to your obligations.—[Visitor.

STOP THE TRAGEDY

ONE of the most pitiable sights which the human eye can witness—and we regret to state it is of too frequent occurrence—is that of a widow presenting with mingled feelings of hope and fear, policies upon the life of her recently deceased husband and inquiring whether the policies are in benefit only to be informed that the policies had lapsed for non-payment of the premiums.

Who can conjecture the thoughts that spring up in that widow's mind, as, with saddened heart and tear-dimmed eyes, she hears that awful decision and slowly, yet sadly, turns away and wends her way back again to what once was home to her? Yes, it was home with all its joys and sorrows when she shared it with the man who promised to support her during her life, who toiled for her each day, and who had once forcibly demonstrated his undying love for her on the day he had his

life insured for her sake; but in a moment of forgetfulness or indifference, he failed to deposit the premiums when due and allowed to pass away that ever vigilant barrier between widows and destitution—the life insurance policy.

Who is responsible for these pitiable conditions which are an every-day occurrence? The insured and the agent share alike the responsibility. The moral obligation, which rests upon the life insurance agent, to the dependents of the insured within his territory or clientele is a very serious one, yet it is lightly regarded by too many agents. It is not alone the moral duty of the agent to see to it that all men with dependents are adequately insured, but also to exercise every endeavor to keep all such insurance in force. These tragedies of life can be stopped, and they should be stopped.—ECHO.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY.

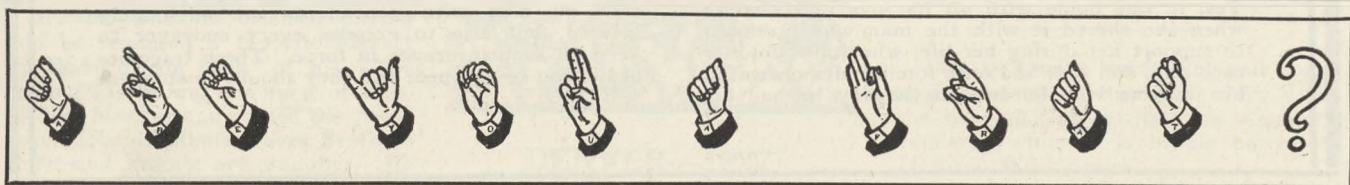
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DIVISION DIRECTORY.

(Giving date and place of meeting and Secretary's address.) CHICAGO, No. 1, Chicago, Ill. Corinthian Hall, Capitol Building—First Tuesday Ernest W. Craig, 219 Columbia Ave., Park Ridge, Ill. DETROIT, No. 2, Detroit, Mich. G. A. R., Grand River and Cass Ave.—First Saturday Simon A. Geth, 2245 Harding Ave. SAGINAW, No. 3, Saginaw, Mich. George J. Janick, 103 So. Hamilton St.—First Thursday 139 Robinwood St. LOUISVILLE, No. 4, Louisville, Ky. Robinson Hall—First Saturday William C. Fugate, 230 St. Joseph St. LITTLE ROCK, No. 5, Little Rock, Ark. Moose Hall Bldg.—First Friday Percy B. Jones, 2405 Park Ave. DAYTON, No. 8, Dayton, Ohio Pruden Building, E. Fifth St.—First Saturday Jackson Bates, 43 Calh. St. BAY CITY, No. 9, Bay City, Mich. First Monday Charles F. W. Lawrence, 806 N. Henry St. CINCINNATI, No. 10, Cincinnati, Ohio Court St. and Central Ave.—First Saturday Emil Schneider, 1859 Kinney Ave. EVANSVILLE, No. 11, Evansville, Ind. Y. M. C. A.—First Friday Adolph Brizius, 1718 Canal St. NASHVILLE, No. 12, Nashville, Tenn. F. A. M. Hall, 49th and Charlotte—First Saturday Thomas A. Ogilvie, 714 Benton Ave. SPRINGFIELD, No. 13, Springfield, Ohio E. High and Linden Ave.—Second Saturday John E. Pershing, 421 S. Belmont Ave. OLATHE, No. 14, Olathe, Kan. First Tuesday Thomas C. Simpson, 502 E. Park St. FLINT, No. 15, Flint, Mich. 109 W. Second Ave.—First Tuesday O. Clyde Stevens, 911 Grand Traverse St. TOLEDO, No. 16, Toledo, Ohio Kapp Hall—First Saturday Nathan P. Henick (Acting), 2305 Fulton St. MILWAUKEE, No. 17, Milwaukee, Wis. Silent Club, 221 W. Water St.—First Tuesday Samuel Sutter, 1403 20th St. COLUMBUS, No. 18, Columbus, Ohio I. O. O. F. Hall—First Saturday Edwin I. Holycross, 363 Carpenter St. KNOXVILLE, No. 20, Knoxville, Tenn. 329 1/2 N. Gay St.—Second Wednesday John B. Chandler, 413 Chamberlain St. CLEVELAND, No. 21, Cleveland, Ohio Moose Building, 1000 Walnut St.—First Wednesday Howard L. Judd, 3413 W. 88th St. INDIANAPOLIS, No. 22, Indianapolis, Ind. I. O. O. F. Hall—Second Wednesday Arthur H. Norris, c/o School for the Deaf BROOKLYN, No. 23, Brooklyn, N. Y. 360 Fulton St., Brooklyn—First Saturday Louis Cohen, 125 Pulaski St. ST. LOUIS, No. 24, St. Louis, Mo. Jeffia Hall, Lafayette and Jefferson Ave.—First Friday Clyde T. Cowhick, 3891 Delmar Boul. NEW HAVEN, No. 25, New Haven, Conn. 99 Temple St.—Second Saturday Gilbert F. Marshall, 199 Hewitt St., Bridgeport, Conn. HOLYOKE, No. 26, Holyoke, Mass. Bridge Street Turn Hall—First Saturday Frank Kuslak, 80 Jennings St., Chicopee Falls, Mass. LOS ANGELES, No. 27, Los Angeles, Cal. 730 S. Grand Ave.—First Saturday Joseph T. Sproue, 436 S. Hill St. ATLANTA, No. 28, Atlanta, Ga. Red Men's Wigwam—First Friday Ross A. Johnson, 113 Henderson St., Marietta, Ga. PHILADELPHIA, No. 30, Philadelphia, Pa. 1628 Arch St.—First Friday James F. Brady, 202 Walnut St., Audubon, N. J. KANSAS CITY, No. 31, Kansas City, Mo. 912 Grand Ave.—First Saturday Willard J. Stanfill, 2211 E. Meyer Boul. OMAHA, No. 32, Omaha, Neb. Seymour Hall, 16th and Capitol Ave.—Second Saturday Robert E. Dobson, 4519 Bedford Ave.

NEW ORLEANS, No. 33, New Orleans, La. B. K. A. Building, 627 North St.—First Saturday William C. Goss, 1203 Delory St. KALAMAZOO, No. 34, Kalamazoo, Mich. Moose Temple, Portage St.—First Saturday Daniel Teller, 1130 W. North St. BOSTON, No. 35, Boston, Mass. Friendship Hall, 615 Tremont St.—First Saturday Arthur A. Sinclair, 19-A Forest St., Malden, Mass. PITTSBURGH, No. 36, Pittsburgh, Pa. Cyril A. Painter, 829 Ardmore Boul., Wilkingsburg, Pa. HARTFORD, No. 37, Hartford, Conn. 26 Chapel St.—First Saturday Harry V. Jarvis, 18 Orange St. MEMPHIS, No. 38, Memphis, Tenn. Chamber of Commerce Building—First Saturday Robert B. Briggs, 409 S. Second St. PORTLAND, (Me.) No. 39, Portland, Me. 514 Congress St.—Second Saturday Will O. Kimball, 684-A Congress St. BUFFALO, No. 40, Buffalo, N. Y. Mizpah Hall, 221 W. Ferry St.—First Saturday Charles N. Snyder, 68 Harrison Ave., Lockport, N. Y. PORTLAND, (Ora.) No. 41, Portland, Ore. Red Men's Hall, East 9th & Hawthorne.—First Saturday Bird L. Craven, 1675 Clarendon St. NEWARK, No. 42, Newark, N. J. 248 Market St.—First Saturday Edward Bradley, 375 Washington St. PROVIDENCE, No. 43, Providence, R. I. 850 Westminster St.—First Saturday J. Russell King, 11 Steuben St. SEATTLE, No. 44, Seattle, Wash. Eagles' Hall, 7th and Union—First Saturday Albert W. Wright, 6840 15th St., N. E. UTICA, No. 45, Utica, N. Y. 53 Franklin Square—First Saturday John H. Thomas, 315 First Ave., Frankfort, N. Y. WASHINGTON, No. 46, Washington, D. C. N. R. Masonic Temple—First Wednesday Henry O. Nicol, 1716 Newton St., N. E. BALTIMORE, No. 47, Baltimore, Md. 1104 W. Baltimore St.—First Saturday William G. Stone, 4315 Ready Ave. SYRACUSE, No. 48, Syracuse, N. Y. Jr. O. U. A. M. Hall—Second Saturday J. Fred Keller, 440 Seymour St. CEDAR RAPIDS, No. 49, Cedar Rapids, Ia. Federation of Labor Hall—First Wednesday Louis T. Herbold, 501 Seventh Ave., W. Marion, Ia. HUNTINGTON, No. 50, Huntington, W. Va. Jr. O. U. A. M. Hall—First Saturday Clarence Henderson, 1710 18th St. ALBANY, No. 51, Albany, N. Y. 734 Broadway—First Saturday Henry A. Mineker, 187 Madison St. ROCHESTER, No. 52, Rochester, N. Y. Patriarchal Hall—Second Saturday Harry V. Barnett, Apt. 17, 105 Edinburgh St. SAN FRANCISCO, No. 53, San Francisco, Calif. Native Son's Hall—First Saturday Luther E. Conaway, 3214 13th Ave., Oakland, Calif. READING, No. 54, Reading, Pa. 612 Court St.—Second Saturday Edwip C. Ritchie, 26 E. Lancaster Ave., Shillington, Pa. AKRON, No. 55, Akron, Ohio Wilmot Hall, 982 E. Market St.—First Saturday Thomas W. Osborne, Box 203, Firestone Park Station SALT LAKE CITY, No. 56, Salt Lake City, Utah First Wednesday Alfred G. Keeley, 817 E. 7th South St. ROCKFORD, No. 57, Rockford, Ill. 1028 S. Main St.—Second Saturday Benjamin F. Jackson, 106 Lincoln Park Blvd. SPRINGFIELD, No. 58, Springfield, Ill. N. E. Cor. 5th & Monroe Sts.—First Saturday Eldon R. Gedney, 309 E. Monroe St. DAVENPORT, No. 59, Davenport, Iowa I. O. O. F. Hall, 510 Brady St.—First Saturday Arthur C. Johnson, 3123 18th Ave., Rock Island, Ill. WORCESTER, No. 60, Worcester, Mass. 306 Main St.—First Saturday A. G. Clark, 2 Crescent St., Whitinsville, Mass. ST. PAUL-MINNEAPOLIS, No. 61, St. Paul, Minn. Fairview and Marshall Aves. St. Paul—First Friday Anton Schroeder, 2172 Carroll Ave., St. Paul FT. WORTH, No. 62, Fort Worth, Texas Third and Calhoun Sts.—Second Saturday Charles M. Wilson, Route 7, Box 773 DALLAS, No. 63, Dallas, Texas Y. M. C. A. Building—First Saturday Edward H. Kold, 2803 W. Brooklyn Ave. DENVER, No. 64, Denver, Colo. Holdbrak Hall, 74 Broadway—First Saturday Homer E. Grace, 929 S. Gilpin St. WATERBURY, No. 65, Waterbury, Conn. Garden Hall—First Saturday Edward H. Hine, 74 Star View Ave. SPRINGFIELD, No. 67, Springfield, Mass. 48 Pynchon St.—First Saturday Philip Beausoleil, 147 Wilbraham Ave. WACO, No. 68, Waco, Texas Chamber of Commerce—First Saturday Tilden Smith, 612 N. 18th St.

PITTSFIELD, No. 70, Pittsfield, Mass. Odd Fellows' Hall, 107 South St.—Second Saturday Edward J. Gilmartin, 18 Lincoln Terrace BANGOR, No. 71, Bangor, Maine 57 Main St., Royal Arcanum Hall—First Saturday J. Fred Flynn, 145 Pine St. KENOSHA, No. 72, Kenosha, Wis. Regner Building, Main and South Sts.—Second Saturday Ambrose Castana, 6134 33rd Ave. BIRMINGHAM, No. 73, Birmingham, Ala. Fairview Masonic Temple—First Tuesday G. Herman Harper, 4141 Poplar St. SIOUX FALLS, No. 74, Sioux Falls, S. Dak. Y. M. C. A.—First Saturday Edward P. Olson, 1105 South Main St. WICHITA, No. 75, Wichita, Kan. Y. M. C. A.—First Saturday Ross Davison, 1232 S. Santa Fe Ave. SPOKANE, No. 76, Spokane, Wash. E. 2028 Marietta Ave.—First Friday James H. O'Leary, E. 2028 Marietta Ave. DES MOINES, No. 77, Des Moines, Ia. Moose Hall, 920 Locust St.—First Saturday Charles R. Koons, 1217 Pine St. LOWELL, No. 78, Lowell, Mass. 84 Middlesex St.—Second Saturday Myles S. McGeever, 39 Elliott St. BERKELEY, No. 79, Berkeley, Cal. 263 12th St., Oakland—First Friday Doney H. Goodrich, 1803 Dwight Way DELAVAN, No. 80, Delavan, Wis. I. O. O. F. Hall—First Saturday Duncan A. Cameron, 112 S. 7th St. HOUSTON, No. 81, Houston, Texas Eagles' Hall, 510 Preston Ave.—Second Tuesday Richard C. Morris, 400 Quitman St. SCRANTON, No. 82, Scranton, Pa. 232 Wyoming Ave.—First Friday Charles L. Clark, 718 Madison Ave. RICHMOND, No. 83, Richmond, Va. 2047 W. Broad St.—Second Saturday Edward F. Freeman, 1 N. Colonial Ave. JOHNSTOWN, No. 85, Johnstown, Pa. Moose Temple—First Saturday Roland M. Barker, 61 Church St. MANHATTAN, No. 87, New York, N. Y. 143 W. 125th St.—First Monday Max M. Lubin, 22 Post Ave., New York JACKSONVILLE, No. 88, Jacksonville, Ill. Gallaudet Club Hall—First Thursday Ernest Tilton, 414 Kosciusko St. LEWISTON, No. 89, Lewiston, Maine G. A. R. Hall, Pine St.—First Saturday Armand J. Leriche, 60 Second St., Auburn, Me. PEORIA, No. 90, Peoria, Ill. Proctor Recreation Center—Second Saturday Charles J. Cunningham, 1713 N. Madison St. JERSEY CITY, No. 91, Jersey City, N. J. Old Fellows' Hall, Bergen Square—First Saturday Charles T. Hummer, 301 Highwood St., Teaneck, N. J. BRONX, No. 92, New York, N. Y. Castle Hall, Walton and 149th St.—First Monday Louis C. Saraceno, 684 E. 136th St. COLUMBIA, No. 93, Columbia, S. C. Y. M. C. A.—First Saturday Henry R. Glover, 2415 Park St. CHARLOTTE, No. 94, Charlotte, N. C. K. of P. Hall, 408 Piedmont Bldg.—Second Saturday William R. Hackney, 6 W. Fifth St. DURHAM, No. 95, Durham, N. C. I. O. O. F. Hall—First Saturday J. M. Vestal, P. O. Box 397, Burlington, N. C. DUBUQUE, No. 96, Dubuque, Iowa Dubuque Silent Club—First Friday Frank Hemmelder, 2520 Stafford Ave. GRAND RAPIDS, No. 97, Grand Rapids, Mich. Y. M. C. A.—First Friday Loren Mars, 1961 1/2 S. Division Ave. TORONTO, No. 98, Toronto, Canada Foresters' Hall, 22 College St.—First Saturday Asa Forrester, 20 McGregor Ave. DULUTH, No. 99, Duluth, Minn. 216 W. Superior St.—First Saturday John A. DeLancey, 216 W. Superior St. CANTON, No. 100, Canton, Ohio Army & Navy Hall, N. Court St.—First Saturday Albert M. Price, Route 4 FARIBAULT, No. 101, Faribault, Minn. Eagles Hall—First Saturday Wesley Lauritsen, Care School for the Deaf SOUTH BEND, No. 102, South Bend, Ind. Moose Hall—Second Saturday Leo M. Douglas, 809 E. Miner St. COUNCIL BLUFFS, No. 103, Council Bluffs, Iowa School for the Deaf—Second Saturday John J. Marty, 300 North Ave. FORT WAYNE, No. 104, Fort Wayne, Ind. Y. M. C. A.—First Saturday John J. Smead, 514 Fairmount Place SCHENECTADY, No. 105, Schenectady, N. Y. I. O. O. F. Hall—Second Saturday Harry A. Barnes, 547 Summit Ave. CHICAGO, No. 106, Chicago, Ill. 5536 Indiana Ave.—Second Friday Franklin R. Nihlean, 749 W. 81st St. MIAMI, No. 107, Miami, Fla. First Friday Raymond H. Roth, Station A, Box 4314



INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF writes life insurance on the same sound and correct principles as the regular old-line life insurance companies, and issues the following certificates:

Class A—Whole Life, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the life-time of the insured.

Class C—Whole Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured.

Class D—Twenty-Year Payment Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death within the twenty-year period, or at any time thereafter. Dues payments cease after twenty years.

Class E—Paid-Up at Age Sixty Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death prior to age 60, or at any time thereafter. Dues payments cease at age 60.

Class F—Old Age Monthly Income for Life, on the American Experience—4% basis, and McClintock's Annuity Table, Males, for Income after 100 Months Certain, guaranteeing the payment of the certificate amount at death prior to age 70, or, should the certificate holder live to age 70, the payment of TEN DOLLARS per month for each ONE THOUSAND DOLLARS of certificate amount for the ONE HUNDRED MONTHS CERTAIN, and should the member live beyond the ONE HUNDRED MONTHS, the monthly payments will be continued during the lifetime of the insured. Dues payments cease at age 70.

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

REQUIRED MONTHLY PAYMENTS

After joining, a member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) A per capita tax for the General Expense, Sick and Accident, and Convention funds, amounting to fifty-five cents in Class A and sixty-six cents in Classes C, D, E, and F; (3) A small monthly tax for local dues, varying with the different divisions. These payments begin on the first day of the month of certificate issue, and continue to be payable on the first day of each month thereafter, in accordance with the terms of the various certificate classes and the laws of the society.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.									
Minimum, \$250; Maximum, \$3,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55									
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE									
AGE	CLASS A	AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$0.93	18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	.93	19	1.11	19	1.60	19	1.16	19	1.20
20	.93	20	1.11	20	1.63	20	1.19	20	1.20
21	.93	21	1.13	21	1.66	21	1.22	21	1.23
22	.96	22	1.16	22	1.69	22	1.25	22	1.27
23	.98	23	1.18	23	1.72	23	1.29	23	1.30
24	1.01	24	1.21	24	1.75	24	1.32	24	1.33
25	1.04	25	1.24	25	1.78	25	1.36	25	1.37
26	1.07	26	1.27	26	1.81	26	1.41	26	1.41
27	1.11	27	1.31	27	1.85	27	1.45	27	1.46
28	1.14	28	1.34	28	1.89	28	1.50	28	1.50
29	1.18	29	1.38	29	1.93	29	1.55	29	1.55
30	1.22	30	1.42	30	1.97	30	1.61	30	1.60
31	1.26	31	1.46	31	2.01	31	1.67	31	1.66
32	1.31	32	1.50	32	2.05	32	1.73	32	1.72
33	1.35	33	1.55	33	2.10	33	1.80	33	1.78
34	1.40	34	1.60	34	2.15	34	1.88	34	1.85
35	1.45	35	1.65	35	2.20	35	1.96	35	1.92
36	1.51	36	1.70	36	2.25	36	2.05	36	2.00
37	1.57	37	1.76	37	2.31	37	2.15	37	2.08
38	1.63	38	1.82	38	2.37	38	2.25	38	2.17
39	1.69	39	1.89	39	2.43	39	2.37	39	2.26
40	1.76	40	1.96	40	2.50	40	2.50	40	2.36
41	1.83	41	2.03	41	2.57	41	2.64	41	2.47
42	1.91	42	2.11	42	2.64	42	2.80	42	2.59
43	1.99	43	2.20	43	2.72	43	2.98	43	2.71
44	2.07	44	2.29	44	2.80	44	3.18	44	2.85
45	2.16	45	2.38	45	2.89	45	3.40	45	3.00
46	2.25	46	2.49	46	2.98	46	3.65	46	3.16
47	2.35	47	2.60	47	3.08	47	3.95	47	3.34
48	2.45	48	2.71	48	3.18	48	4.29	48	3.54
49	2.58	49	2.84	49	3.29	49	4.69	49	3.75
50	2.71	50	2.97	50	3.41	50	5.18	50	3.99
51	2.83	51	3.11	51	3.54	51	5.76	51	4.25
52	2.97	52	3.27	52	3.67	52	6.49	52	4.53
53	3.12	53	3.43	53	3.82	53	7.41	53	4.85
54	3.28	54	3.60	54	3.97	54	8.64	54	5.21
55	3.44	55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death, Sick and Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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