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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fifteenth Year

FEBRUARY, 1917

Number 6

THE ANNUAL REPORT.

The Society's annual statement of its condition and affairs at the close of the year 1916 is published in this issue, together with copy of the report made by the Illinois Insurance Department's examiner, and a summary of our actuary's valuation report.

It is desired to draw especial attention to the valuation report. It is really the most important part of the yearly accounting. The report shows a reserve surplus of \$31,122.35. This indicates that the Society is operating on a safe and sound basis—that our rates are adequate—that promised death benefits can all be paid as fast as the claims come in. It means that the money now in hand, with the interest that will be earned and the money that members will pay in before they die, will amount to enough to pay all death benefits. It shows that your insurance is SAFE.

About rates: it is necessary to have the rates high enough to make sure that enough money will be accumulated to meet all our death claims. If rates were too low, a time would come when the Society could pay no more death benefits, and members still living would lose their insurance after all the years they had been paying dues; or, the Society would have to raise its rates and make them so high that few of the old members could pay them—and so they would have to drop out and lose their insurance just the same as if the Society had actually gone to smash. The N. F. S. D. is taking no chance of traveling along that road. Don't let any one tell you that our rates are too high—but, rather, rest comfortable and secure in the knowledge that your widow will certainly get the money that is coming to her through your proper prudence and self-denial. Life insurance is not a thing to take chances with, and the cheap kind is too uncertain.

It will be seen that the valuation report is of vastly more importance than the mere statement of receipts and expenditures for the year. So do not pass over it too lightly, but give it especial consideration; it is well worth your attention.

Ex-President Theodore Roosevelt says: "As a matter of course, every man ought to have a wife and children dependent upon him. If he has, he ought to provide for their future, if he is dependent upon a salary."



WORCESTER DIVISION No. 60, N. F. S. D.

From left to right, back row: E. Parslow, H. F. Gour, Dennis Falvey, E. Graham. Middle row: G. L. Tatro, J. A. Lyons, A. Meunier, Daniel Shea (Nashua), William Sullivan (Nashua), A. Sterling.

Front row: C. H. Chevers, F. E. Lander, T. L. Kane, D. McG. Cameron (State Organizer, Boston), C. H. Clarkson, E. Chute, G. C. Carson.

(The above constitute the charter members of the Division, omitting the visitors noted who were assisting at its installation.)

TOTAL BENEFITS PAID.

Since the reorganization of the Society in 1907 and up to December 31, 1916, it has paid to beneficiaries of deceased members a total of \$31,750.00 in death benefits, and for sick and accident benefits to members the sum of \$22,835.00; grand total of benefits paid, \$54,585.00. These figures do not include the sick and accident benefits paid by the old F. S. D., approximately \$2,000 more, and \$600 in death benefits. If these are included, it brings up the grand total of benefits paid to over \$57,000.00.

A QUESTION.

Several days ago several students from a nearby college came out to get an answer to the question: "Which is more moody or morose as a class, the deaf or the blind?" They said they were students in psychology and had been directed by the instructor to place the question before us as we were well qualified to settle the question. They appealed so strongly to our pride that we

came near answering the question. But we did not: we calmed ourselves down and said nothing foolish. We answered their question by asking this one: "Which is more morose as a class, one-armed men or one-legged men?"

They at once admitted that such men could not be classified nor handled as a class: that some one-armed men were very happy while others were not: that it all depended on the individual.

We then told them they had answered their own question. —[Palmetto Leaf.]

MORE ABOUT THE FOBS.

Headquarters has decided to supply the bronze fobs with numbers, but only by special order. Members desiring them may order direct from headquarters or through the Division Secretary. Always give number that is to be placed on the pendant (the certificate number). The price will be 25 cents.

It's well to be a Paid-Up, too.

TREASURER'S REPORT.

Division Collections for January.

Chicago.....	\$ 727.89
Detroit.....	153.62
Saginaw.....	18.38
Louisville.....	147.10
Little Rock.....	120.57
Nashua.....	19.16
Dayton.....	108.04
Bay City.....	8.19
Cincinnati.....	227.51
Evansville.....	46.41
Nashville.....	67.28
Springfield, O.....	23.65
Olathe.....	142.08
Flint.....	78.97
Toledo.....	64.16
Milwaukee.....	79.87
Columbus.....	59.31
Knoxville.....	50.51
Cleveland.....	75.77
Indianapolis.....	161.30
Brooklyn.....	215.44
St. Louis.....	226.34
New Haven.....	41.12
Holyoke.....	89.17
Los Angeles.....	61.34
Atlanta.....	106.80
Philadelphia.....	220.98
Kansas City.....	95.88
Omaha.....	118.36
New Orleans.....	98.12
Kalamazoo.....	63.94
Boston.....	109.68
Pittsburgh.....	112.00
Hartford.....	13.14
Memphis.....	52.61
Portland, Me.....	132.63
Buffalo.....	42.64
Portland, Ore.....	41.61
Newark.....	41.24
Providence.....	20.10
Seattle.....	82.89
Utica.....	41.66
Washington.....	44.15
Baltimore.....	45.78
Syracuse.....	28.18
Cedar Rapids.....	96.36
Huntington.....	54.98
Albany.....	30.24
Rochester.....	48.77
San Francisco.....	66.01
Reading.....	45.69
Akron.....	68.72
Salt Lake City.....	32.98
Rockford.....	42.74
Springfield, Ill.....	24.89
Davenport.....	22.55
Worcester.....	6.00

Total Collections.....\$5,065.50

TREASURER'S STATEMENT

For January, 1917.

Balance from December.....\$114,122.28

Receipts.

Division collections.....	\$ 5,065.50
Interest from bonds.....	82.50
Interest from mortgages.....	495.00
Interest from deposits.....	3.56
Button sales.....	31.30
Division seal.....	2.25
Engraving payment.....	4.51
Card record outfits.....	5.00
Division bond premiums.....	38.30
Grand Secretary's fees.....	3.00

Total balance and receipts.....\$119,853.20

ANNUAL STATEMENT.

As made by the National Fraternal Society of the Deaf to the Insurance Superintendent of the State of Illinois, for the year ending December 31, 1916.

	Mortuary Funds	Reserve Funds	Sick and Accident Funds	Expense Funds	Totals
Balance from previous year.....	\$4,523.86	\$79,655.33	\$1,384.89	\$ 645.77	\$ 86,209.85
INCOME.					
	Mortuary Funds	Reserve Funds	Sick and Accident Funds	Expense Funds	Totals
Membership fees.....				\$1,449.00	\$ 1,449.00
Mortuary assessments.....	\$26,179.22	\$ 65.88			26,245.10
Per capita tax.....			\$4,069.80	\$5,435.00	9,504.80
Total from members.....	\$26,179.22	\$ 65.88	\$4,069.80	\$6,884.00	\$ 37,198.90
Deduct payments refunded.....	2.62		.30	12.40	15.32
Net receipts from members.....	\$26,176.60	\$ 65.88	\$4,069.50	\$6,871.60	\$ 37,183.58
Interest on mortgage loans.....		3,550.41			3,550.41
Interest on bonds.....		1,317.51			1,317.51
Interest on bank deposits.....		59.46			59.46
From sub-rent of office.....				40.00	40.00
Sale of lodge supplies.....				311.95	311.95
Surety bond premiums.....				64.90	64.90
Secretary's fees.....				41.50	41.50
Sundry supplies.....				145.82	145.82
Total Income.....	\$26,176.60	\$ 4,993.26	\$4,069.50	\$7,475.77	\$ 42,715.13

DISBURSEMENTS.					
	Mortuary Funds	Reserve Funds	Sick and Accident Funds	Expense Funds	Totals
Death claims.....	\$5,250.00				\$ 5,250.00
Sick and accident claims.....			\$3,795.00		3,795.00
Total benefits paid.....	\$5,250.00		\$3,795.00		\$ 9,045.00
Salaries of officers and trustees.....				\$2,967.50	2,967.50
Salary of Medical Director.....				195.00	195.00
Officers' expenses.....				69.28	69.28
Insurance Department fees.....				448.40	448.40
Rent.....				384.00	384.00
Printing and stationery.....				168.86	168.86
Postage, express, etc.....				191.89	191.89
Lodge supplies.....				122.40	122.40
Official publication (THE FRAT).....				733.40	733.40
Legal expenses.....				30.00	30.00
Surety bond premiums.....				75.60	75.60
Office expenses.....				218.63	218.63
Organizing expenses.....				66.01	66.01
Sundry supplies.....				86.73	86.73
Total disbursements.....	\$5,250.00		\$3,795.00	\$5,757.70	\$ 14,802.70
Balance, before transfers.....	25,450.46	84,648.59	1,659.39	2,363.84	114,122.28
Balance, after transfers.....	\$2,000.00	\$108,099.05	\$1,659.39	\$2,363.84	\$114,122.28

LEDGER ASSETS.		
Mortgage loans on real estate, first liens.....		\$ 91,100.00
Book value of bonds.....		19,500.00
Cash in bank.....		3,051.03
Cash in Society's office.....		171.25
Grand Secretary's contingent fund.....		300.00
Total ledger assets, as per balance shown above.....		\$114,122.28

NON-LEDGER ASSETS.		
Interest accrued: on mortgages, \$1,728.11; on bonds, \$287.68.....		\$ 2,015.79
Total admitted assets.....		\$116,138.07

LIABILITIES—None.

EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE.

	Total Business Number.	Amount.	Illinois Business Number.	Amount.
Benefit certificates in force, December 31, 1915.....	2,075	\$1,417,200.00	255	\$191,250.00
Benefit certificates written during the year.....	497	376,000.00	112	110,750.00
Benefit certificates received by transfer during the year.....			4	2,500.00
Benefit certificates increased during the year.....		20,800.00		4,750.00
Totals.....	2,572	\$1,814,000.00	371	\$310,250.00
Deduct terminated, decreased or transferred.....	52	34,250.00	38	31,250.00
Total benefit certificates in force, December 31, 1916.....	2,520	\$1,779,750.00	333	\$279,000.00
Benefit certificates terminated by death during the year.....	8	5,500.00	1	500.00
Benefit certificates terminated by lapse during the year.....	44	28,000.00	2	1,500.00
Benefit certificates transferred during the year.....			35	29,250.00
Benefit certificates decreased during the year.....		750.00		

Received during the year from members in Illinois: Mortuary, \$3,727.86; Reserve, \$5.50; Expense, \$1,013.50 (Entry fees, \$330.00; Tax, \$683.50); Sick and Accident, \$510.75; Total, \$5,257.61.

EXHIBIT OF CLAIMS.

	Total Claims Number.	Amount.	Illinois Claims Number.	Amount.
Death claims unpaid December 31, 1915.....	1	\$ 250.00	None	
Death claims incurred during the year.....	8	5,500.00	1	\$500.00
Totals.....	9	\$5,750.00	1	\$500.00
Death claims paid during the year.....	8	5,250.00	1	500.00
Death claims rejected during the year.....	1	500.00	None	
Sick and accident claims incurred during the year.....	173	\$3,795.00	24	595.00
Sick and accident claims paid during the year.....	173	3,795.00	24	595.00

Expenditures.		
Death benefit.....	\$ 1,000.00	
Sick benefits.....	115.00	
Accident benefits.....	110.00	
Salary, Dr. Furlong.....	15.00	
Salary, E. M. Rowse.....	83.33	
Salary, F. P. Gibson.....		116.66
Rent and light.....		27.00
New typewriter.....		60.00
Official publication.....		57.40
Division seal.....		2.25
Engraving.....		3.35

Organizing expenses.....	10.40
Sundry office expenses.....	5.10
Actuary's fee.....	25.00
Printing.....	14.00
Division bond premiums.....	70.40
Postage account.....	8.39
Expressage.....	1.08
Accrued interest on mortgage.....	7.08
Insurance Department fee.....	5.00

Total expenditures.....\$ 1,736.44

Recapitulation.

Total balances and receipts.....	\$119,853.20
Total expenditures.....	1,736.44

Balance, January 31.....\$118,116.76

TRUSTEE'S REPORT.

Exhibit of Balances January 31.

First Mortgage Loans.....	\$ 91,100.00
First Mortgage Bonds.....	19,500.00
Certificates of Deposit.....	247.17
In bank subject to check.....	6,920.59
Grand Secretary's Fund.....	300.00
Treasurer's cash balance.....	49.00

Total balances.....\$118,116.76

Exhibit of Funds.

Reserve Fund.....	\$108,673.03
Mortuary Fund.....	4,586.50
Sick and Accident Fund.....	2,004.99
Expense Fund.....	2,852.24

Total in all funds.....\$118,116.76

Note: In January one mortgage loan for \$3,000.00 was paid off and another for the same amount purchased, at five per cent interest.

FINANCIAL GROWTH.

Immediately below are given figures which show how the Society has grown in financial strength since its reorganization. They should be of interest—particularly to members and prospective members. The steady climb shown is indeed something to gratify all frats and their well-wishers.

Balance from old F. S. D. turned over to N. F. S. D. December 2, 1907.....	\$ 2,947.55
Balance, December 31, 1907.....	3,066.50
December 31, 1908.....	4,905.58
December 31, 1909.....	6,692.73
December 31, 1910.....	10,783.39
December 31, 1911.....	18,731.71
December 31, 1912.....	28,013.88
December 31, 1913.....	45,913.19
December 31, 1914.....	66,175.59
December 31, 1915.....	86,209.85
December 31, 1916.....	114,122.28

JANUARY DISABILITY CLAIMS.

G. H. Harper, St. Augustine, Fla. \$	15.00
G. S. Byer, Seymour, Ind.....	10.00
F. G. Mitchell, Providence, R. I.....	30.00
*W. G. Williams, Akron, Ohio.....	5.00
*S. M. Henoch, LaPorte, Ind.....	50.00
P. Glasscock, Kansas City, Mo.....	5.00
J. H. Steele, La Porte, Ind.....	50.00
Levi Cooper, Philadelphia, Pa.....	5.00
*Elmer Lewis, Dayton, Ohio.....	5.00
*J. T. Myers, Orono, Maine.....	50.00

Total for the month.....\$225.00

*Denotes accident claims.

Valuation Exhibit

Taken from the Valuation Report made by the National Fraternal Society of the Deaf as of December 31, 1916, pursuant to the requirements of law, to the Insurance Departments of the several states in which the society is licensed.

ASSETS.		LIABILITIES.	
Mortuary Fund.....	\$ 2,000.00	Exact Momently Net Val. of Promised Benefits.....	\$80,992.49
Reserve Fund.....	108,099.05	Other Liabilities—none.	
Interest Accrued.....	2,015.79		
Total Reserve Assets.....		Total Res. Liabilities.....	\$80,992.49
Ratio of Reserve Assets to Reserve Liabilities.....		148.3%	
Surplus Reserve.....		\$31,122.35	

Sick and Accident Fund.....	\$1,659.39
Expense Fund.....	2,363.84

Liabilities charged against the Expense and the Sick and Accident Funds.....None.

Method of valuation used: Level premium, Full reserve.

The above valuation indicates that, on the basis of the National Fraternal Congress Table of Mortality with interest at four per cent, the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$31,122.35 (or 38.4%) over and above the statutory standards.

State of Illinois } ss.
County of Cook }

Frederick A. Draper, being duly sworn, deposes and says that he is the actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of the National Fraternal Society of the Deaf as of December 31, 1916, and that the same are correct and true to the best of his information, knowledge and belief.

(Signed) FREDERICK A. DRAPER.

Subscribed and sworn to before me this 10th day of January, 1917.

(Signed) ANNA M. NIZZE,
Notary Public.

ST. PAUL DIVISION No. 61.

St. Paul Division No. 61 was organized at St. Paul, Minn., February 24. Brother George F. Flick represented headquarters at the installation and saw to the new Division's taking to the water in excellent shape.

The charter members are Anton Schroeder, Paul E. Kees, John A. Benolkin, Fred Brant, Frank C. Holton, Alfred Peltier, Victor J. Trost and Philip Reilly, all of whom were members of Chicago Division. The new Division will meet on the second Saturday of the month and at the Charles Thompson Memorial Club House. It has a splendid field and a very bright future.

The officers elected were Paul E. Kees, President; Frank C. Holton, Vice-President; John A. Benolkin, Secretary; Fred Brant, Treasurer; Anton Schroeder, Director; Alfred Peltier, Sergeant; Victor J. Trost, Paul E. Kees, John A. Benolkin, Trustees.

COMING DIVISION EVENTS.

March.

- 13. Social, Knoxville.
- 17. Anniversary, Dayton.
- 17. Lecture, Detroit.
- 17. Party, Huntington.
- 17. Social, Flint.
- 17. Party, Salt Lake City.
- 17. Social, Akron.
- 17. Social, Rochester.
- 17. Social, Toledo.
- 17. Social, Boston.
- 17. Social, Pittsburgh.
- 17. Social, Seattle.

24. Aux-Frat party, Omaha.

31. New Members' Day, Los Angeles.

April.

- 8. Party, Cedar Rapids.
- 11. Banquet, Washington.
- 18. Ball, Worcester.
- 21. Annual party, Portland, Me.
- 28. Aux-Frat party, Cincinnati.

May.

29. Dance, Providence.

WANTED.

Brother George W. Hayes, 425 Benton St., Michigan City, Ind., writes us that he can place two or three expert wood turners with the firm employing him. The pay is \$3.00 per day and steady work.

GREATER NEW YORK No. 23.

Brooklyn Division No. 23 is but a memory. By a vote of its members and with the permission of the Board of Directors of the Grand Division it has changed its name, and henceforth will be known as Greater New York Division No. 23. Before permission was granted for the change, the Board of Directors assured itself it could be made with all due regard for the Society's laws. The change was made effective at the February meeting of the Division.

JANUARY DEATH CLAIM.

Paid to Mrs. Ellen J. Smith, Council Bluffs, Iowa, for death benefit of Samuel Sidney Smith, Certificate No. 2720, deceased January 8, 1917, \$1,000.00.

Philadelphia—1918.



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.

FEBRUARY, 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.

\$118,116.76.

Philadelphia—1918.

Do not give the reports in this issue the "once over." Go over them carefully and note what a fine order the frats have.

Cincinnati Division has as its motto "B. B. B."—bigger, brighter and better. The Society itself is living up to it.

The Editor will be the guest of Detroit Division's Philateen Club on March 17 and is scheduled for a talk at the Division's hall.

St. Paul Division No. 61 joins the circle this month. Knowing the Minnesotans as we do—well, just keep your eyes on No. 61. It marks another outpost on the frat map up in the great northwest that is bound to be heard from.

Got one yet? If not, why not? Headquarters stands ready to help if any sort of information is needed.

"Brooklyn No. 23" passes with regrets, not only from its own members but from the home office. It certainly made good. However, Greater New York is a name to conjure with and swear by, and it is going to live up to its name, we feel sure.

No Division News in this issue. Headquarters had all it could do to handle the 26 annual statements to the state insurance departments so they would be filed on time, March 1st, and the other work at the home office has been unusually heavy the past three months. We hope to be back in our stride by the time the next Frat is out. We are growing, remember.

Our Divisions should remember that our Society will be in their communities just what they make it.

The past year saw a net gain in all departments. It certainly was a good year. We believe this one is going to be another—perhaps B. B. B. Get busy, everybody. Those are busy B's.

Lowell is quoted as saying "one thorn of experience is worth a wilderness of warning." The N. F. S. D. is what it is today because of the thorns it experienced in its early days.

Remember the advice we have often given as to paying dues (assessments) in advance? There's a reason. We see many instances of where benefits are lost because of arrears. The Frat of course cannot tell of these, but they are there, just the same. The member who is paid ahead is the best kind of an example of preparedness, and you know just how much preparedness is playing a part in our lives today.

The Mystic Worker says: "Every time you knock a fraternal insurance society you are helping to kick the props from under your-own-life-insurance-at-cost."

Members desiring an extra copy, or copies, of this number of The Frat to give or send to "prospectives" will be furnished same on application to headquarters. Organizers, Division Secretaries and Propaganda Committee members can find good use for some—and a postal card request will bring a supply. We have had an extra quantity printed, believing they make the best of circulars with the array of facts and figures presented therein. It is a fact that The Frat is the best of advertising literature, giving as it does each month a complete report of the Society's standing and progress. The last page tells the story of the Society, what it costs the member; what it will do and has done. As we have said before, we are always glad to supply extra copies—and the only cost is the expense for the postal card request for them; we do the rest.

NEW MEMBERS.

1. DeWitt C. Logan, Birmingham, Ala.
1. Dan Faulkner, Ft. Worth, Tex.
1. Grover Rushing, Ft. Worth, Tex.
1. William B. Utley, Ft. Worth, Tex.
1. Thomas W. Davis, Ft. Worth, Tex.
1. Sam H. Davis, Ft. Worth, Tex.
1. Herman B. Stanley, Denton, Tex.
1. John G. Allen, LaSalle, Ill.
1. Jean Latremouille, Chicago, Ill.
20. William Hutcheson, Andersonville, Tenn.
58. Hiram D. Huff, Jacksonville, Ill.
58. Robert Huff, Jacksonville, Ill.
58. Ben H. Carter, Jacksonville, Ill.
58. Ralph H. Coberly, Decatur, Ill.
58. Otto W. Ensley, Decatur, Ill.
41. George W. Kreidt, Portland, Ore.
30. Sylvan G. Stern, Philadelphia, Pa.
30. William Margolio, Philadelphia, Pa.
30. Louis Lovett, Philadelphia, Pa.
35. John I. Kelley, Brookline, Mass.

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?

45. Samuel Greenburg, Herkimer, N. Y.
22. Leo V. Elder, Indianapolis, Ind.
22. Joutie H. Stroud, Elwood, Ind.
22. Otto W. Culp, Elwood, Ind.
22. Peter Spitzfaden, Indianapolis, Ind.
22. Samuel E. Mather, Richmond, Ind.
22. Warren Watkins, Indianapolis, Ind.
42. Gustave Theile, Newark, N. J.
42. Donato Lemontcello, Newark, N. J.
42. George Brade, Jersey City, N. J.
4. William Humphrey, Lancaster, Ky.
59. Fred Gruwell, Rock Island, Ill.
59. Frank Stacy, Davenport, Iowa.
36. Harry C. Davis, Jr., Wilkinsburg, Pa.
36. Edward Reese, Meadow Lands, Pa.
38. Floyce R. Beverly, Starkville, Miss.
33. Lyman R. Gould, Mobile, Ala.
53. Charles Adler, San Francisco, Cal.
53. William Gernandt, San Francisco, Cal.
16. Floyd McCrory, Tiffin, Ohio.
16. Paul L. Smith, Toledo, Ohio.
23. Matthew Blake, New York, N. Y.
23. Thomas Murphy, Brooklyn, N. Y.
40. James J. Coughlin, Buffalo, N. Y.
40. Leo Coughlin, Buffalo, N. Y.
2. Herman Schnabelius, Detroit, Mich.
2. William McSparin, Detroit, Mich.
37. Walter G. Durian, Hartford, Conn.
37. Walter C. Rockwell, Hartford, Conn.
24. Joseph Hommelson, St. Louis, Mo.
15. Howard S. Holmes, Belding, Mich.
15. Gilbert E. Worley, Flint, Mich.
56. Joseph Cameron, Jr., Midvale, Utah.
56. Kenneth Olsen, Garfield, Utah.
60. James Mullaney, Worcester, Mass.

Why "We."

Some folks are curious to know where is found justification for the use of the plural personal pronoun by newspaper folks. We are in the habit of referring to our editorial self as we, and we have pretty good authority for the usage. Mark Twain once said that the only persons who were justifiable in using the "we" were an editor, a king and a person with a tape worm. It would sound too egotistical to use "I" all the time and one might be accused of plagiarizing or swiping Rooseveltian thunder. We do not happen to be a king and we have no tape worm.—[Illinois Advance.

The first of the month is our safety first when we pay our monthly assessments promptly on that date.

REPORT OF EXAMINATION.

As Made by the Examiner from the Insurance Department of the State of Illinois.

Chicago, Ill., Jan. 22, 1917.

Hon. Rufus M. Potts,
Insurance Superintendent,
Springfield, Ill.

Sir:—

I have the honor to report that in accordance with your instructions I have made an examination of the books and records of the National Fraternal Society of the Deaf at its Home Office in the Schiller Building, this city.

This Society was licensed under the laws of Illinois, as a Fraternal Beneficiary Society, December 2nd, 1907, and is now also licensed in California, Connecticut, District of Columbia, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Washington, and West Virginia. It maintains a lodge system with ritualistic work, and assures representative form of government by providing that the voting strength of delegates in the convention, being the supreme governing body, shall be at least two-thirds of the whole.

The membership is limited to white deaf men between the ages of 18 and 55, to whom certificates in the amount of \$250, \$500, \$1,000, \$1,500, and \$2,000 are issued, the \$2,000 certificate being authorized by the Board of Directors in June, 1916, as specified in the By-Laws of the Society, Article XI, Section 1. The insurance granted is on the Ordinary Life plan, with rates based on the National Fraternal Congress Table of Mortality and four per cent interest. Sick and Accident benefits of \$5.00 each week after first week, but not exceeding \$50.00 in any one year, are provided for by a per capita tax of 15 cents monthly.

Any excess in the Mortuary Fund is transferred from time to time to the Reserve Fund. The treasurer deposits all amounts in excess of \$100.00 in a checking account in some bank approved by the Board of Trustees, with counter-signature of the President, and when the total amount in his hands reaches \$2,000.00, all additional amounts must be turned over to the Board of Trustees for investment. The amount of \$171.25 in hands of the Treasurer on December 31st is due to a remittance of \$74.25 being received on Saturday, December 30th, after banking hours.

All disbursements are by checks signed by the President and Treasurer.

One claim was rejected by the Society, the member being under suspension at time of death, and therefore in accordance with the custom was carried as a liability for one year.

The membership during 1916 increased by 497, representing \$376,000 of protection. The average policy carried is \$706.25, and the death rate per thousand is 3.5. The average age of the membership is 35.

The investments of the Society, totaling \$110,600.00, bearing interest at from 5 to 6 per cent, were examined and exhibit of same is hereto attached as Exhibit A. Of this total \$91,100.00 being first mortgage loans on property in Illinois and Indiana, and in each loan an appraisal is on file showing the property to be worth more than twice the amount loaned. All requisite papers were found to be on file; no interest or principal was over-due, and all interest payments had been made promptly.

The bonds, amounting to \$19,500.00, represent first liens on income-bearing property in Chicago, and are allowed at their cost, being price at par.

The balance in bank was verified by a certificate from the bank; after adjusting for outstanding checks, was found to be correct, and is hereto attached.

The examination covered the transactions of the Society for the year 1916, and its condition at the close of the year. Test checks were made of items of Income and Disbursements, and of ledger postings, and disclosed no errors.

Following is a detailed statement for the year:

STATEMENT FOR YEAR 1916.

Balance December 31st, 1915.....\$ 86,209.85

Income.

Assessments—Mortuary.....\$26,179.22
Reserve.....65.88
Membership fees.....1,449.00
Per capita tax—Sick and Accdnt.....4,069.80
Expense.....5,435.00
Secretary's fees.....41.50

Total received from members.....\$37,240.40

Deduct payments returned

to members:—

Mortuary.....\$ 2.62
Sick-Accident......30
Expense.....12.40

15.32

Net amount received from members.....37,225.08

Interest on mortgages.....\$ 3,550.41
Interest on bonds.....1,317.51
Interest on bank balances.....59.46
Sub-rental of office.....40.00
Sale of lodge supplies.....311.95
Surety bond premiums.....64.90
Sundry supplies.....145.82

5,490.05

Total Income.....\$ 42,715.13

Sum.....\$128,924.98

Disbursements.

Death claims.....\$ 5,250.00

Sick and Accident claims—

Sick.....\$2,675.00

Accident.....1,120.00

3,795.00

Total benefits paid.....\$ 9,045.00

Salaries of officers and trustees.....2,967.50

Medical examiner's fees.....195.00

Traveling expenses of officers.....69.28

Insurance Department fees.....448.40

Rent.....384.00

Printing and stationery.....168.86

Postage and express.....191.89

Lodge supplies.....122.40

Official publication.....733.40

Legal expense.....30.00

Surety bond premiums.....75.60

Office expenses.....218.63

Organizers' expenses.....66.01

Sundry supplies.....86.73

Total Disbursements.....\$ 14,802.70

Balance.....\$114,122.28

Ledger Assets.

Mortgage loans.....\$91,100.00

Bonds.....19,500.00

Deposited in bank.....3,051.03

Cash in hands of Treasurer.....171.25

Cash in Secretary's contingent fund.....300.00

Total Ledger Assets.....\$114,122.28

Non-Ledger Assets.

Accrued interest on mortgages.....\$ 1,728.11

Accrued interest on bonds.....287.68

Total Non-Ledger Assets.....2,015.79

Gross Assets.....\$116,138.07

Exhibit of Certificates.

Benefit certificates in force

Dec. 31, 1916.....2,075 \$1,417,200.00

Benefit certificates written during

the year.....496 375,000.00

Benefit certificates renewed dur-

ing the year.....1 1,000.00

Benefit certificates increased dur-

ing the year.....20,800.00

2,572 \$1,814,000.00

Deduct terminated during the year, 52 34,250.00

Total certificates in force Decem-

ber 31st, 1916.....2,520 \$1,779,750.00

Certificates terminated by death

during the year.....8 5,500.00

Certificates terminated by lapse

during the year.....44 28,000.00

Benefit certificates decreased dur-

ing the year.....750.00

Exhibit of Death Claims.

Claims unpaid December 31, 1915 1 \$ 250.00

Claims incurred during the year.....8 5,500.00

Totals.....9 \$ 5,750.00

Claims paid during the year.....8 5,250.00

Claims rejected during the year.....1 \$ 500.00

Exhibit of Sick and Accident Claims.

Claims incurred during the year.....173 \$ 3,795.00

Claims paid during the year.....173 3,795.00

The records of the Society are complete and well-

kept, and the affairs of the Society are managed in an

efficient and economical manner.

Respectfully submitted,

(Signed) CHAS. J. FAHNDRICH,

Examiner.

SCHEDULE OF INVESTMENTS.

First Mortgage Loans.

Amount	Rate	Due	Location
\$ 2,000.00	5½%	1917	*Chicago, Ill.
9,000.00	5 %	1918	Bolivar, Ind.
4,300.00	5½%	1918	*Indianapolis, Ind.
2,800.00	5 %	1919	Ashkum, Ill.
4,000.00	5 %	1919	Jackson, Ind.
1,400.00	5 %	1919	Liberty, Ind.
3,000.00	6 %	1919	Johnson, Ind.
2,200.00	6 %	1919	Bethlehem, Ind.
3,000.00	6 %	1920	Adams, Ind.
3,400.00	5½%	1920	Hickory Grove, Ind.
8,000.00	6 %	1920	*Oak Park, Ill.
4,000.00	5 %	1920	Liberty, Ind.
3,500.00	5 %	1920	Washington, Ind.
6,000.00	5½%	1921	Pike, Ind.
4,500.00	5 %	1921	Howard, Ind.
10,000.00	5½%	1921	*Chicago, Ill.
1,000.00	5½%	1921	*Chicago, Ill.
3,000.00	5½%	1919	*Chicago, Ill.
4,000.00	5 %	1921	Union, Ind.
10,000.00	5½%	1921	*Evanston, Ill.

STATISTICS FOR 1916.

STATE	Divi- sions	Members Dec. 31, 1916	Insurance in Force	New Members in 1916	Benefits Paid in 1916		Paid in by Members during 1916.			Totals
					Death	Sick and Acc.	*Mortuary	Sick-Acc.	**Expense	
Arkansas.....	1	36	\$ 30,500.00	6		\$ 65.00	\$ 514.14	\$ 58.80	\$ 96.40	\$ 669.34
California.....	2	108	76,750.00	46	\$1,000.00	105.00	1,030.28	150.60	331.00	1,511.88
Connecticut.....	2	63	35,750.00	10		35.00	491.24	103.05	164.40	758.69
District of Columbia.....	1	28	16,500.00	2		95.00	273.27	48.30	76.40	397.97
Georgia.....	1	29	22,250.00	3		135.00	334.12	52.80	70.40	457.32
Illinois.....	3	333	279,000.00	83	500.00	595.00	3,733.36	510.75	1,013.50	5,267.61
Indiana.....	2	122	81,250.00	11		25.00	1,246.27	214.95	317.10	1,778.32
Iowa.....	2	54	44,750.00	15		15.00	537.10	69.00	134.10	740.20
Kansas.....	1	37	27,250.00	5		45.00	427.04	58.65	93.20	578.89
Kentucky.....	1	50	37,000.00	3		180.00	702.09	89.55	131.40	923.04
Louisiana.....	1	49	33,500.00	3		25.00	473.94	82.65	134.20	690.79
Maine.....	1	63	51,000.00	9		150.00	789.09	102.60	157.80	1,049.49
Maryland.....	1	30	14,250.00	2		65.00	270.26	54.60	78.80	403.66
Massachusetts.....	2	97	65,000.00	17		105.00	1,007.79	158.40	276.20	1,442.39
Michigan.....	5	182	139,000.00	35	1,000.00	410.00	2,181.18	302.40	499.20	2,982.78
Missouri.....	2	128	107,500.00	13	500.00	135.00	1,736.41	219.45	332.40	2,288.26
Nebraska.....	1	54	43,000.00	9		160.00	529.35	84.45	139.50	763.30
New Hampshire.....	1	16	8,750.00	1		50.00	177.80	28.50	41.00	247.30
New Jersey.....	1	44	25,500.00	20		55.00	346.84	65.70	141.60	554.14
New York.....	6	269	160,250.00	59	250.00	485.00	2,413.07	426.75	740.80	3,580.62
Ohio.....	7	301	219,250.00	49	1,000.00	365.00	3,170.70	492.15	800.20	4,463.05
Oregon.....	1	18	14,750.00	2			240.94	32.40	49.20	322.54
Pennsylvania.....	3	192	103,500.00	34	500.00	185.00	1,672.70	317.40	519.40	2,509.50
Rhode Island.....	1	20	9,750.00	2		50.00	137.96	35.55	53.40	226.91
Tennessee.....	3	76	51,750.00	6	500.00	100.00	780.80	138.90	203.80	1,123.50
Utah.....	1	14	13,750.00	14			30.53	8.15	22.20	55.88
Washington.....	1	18	12,500.00	6			196.36	29.25	57.00	282.61
West Virginia.....	1	17	9,250.00	9		25.00	131.44	30.15	64.20	226.79
Wisconsin.....	1	72	46,500.00	18		135.00	669.03	108.90	145.20	923.13
Totals.....	56	2,520	\$1,779,750.00	497	\$5,250.00	\$3,795.00	\$26,245.10	\$4,069.80	\$6,884.00	\$37,198.90

*Including reserve payments.

**Including entry fees.

SCHEDULE OF INVESTMENTS

First Mortgage Loans.

Amount	Rate	Due	Location
2,000.00	5 %	1921	Adams, Ind.

\$91,100.00

*Denotes loans on city property. All others are farm loans. City loans are further secured by fire insurance.

First Mortgage Bonds.

Amount	Rate	Due	Description
\$ 3,000.00	5½%	1919	Carlson Apmt. Bldg.
500.00	5½%	1919	Chateau Woodlands
1,000.00	5½%	1920	Chateau Woodlands
2,000.00	6 %	1917	Kern Mercantile Bldgs.
2,000.00	6 %	1920	Kern Mercantile Bldgs.
1,500.00	5½%	1919	Roslyn Apmt. Bldg.
1,500.00	5½%	1920	Roslyn Apmt. Bldg.
500.00	5½%	1920	Tower Apmt. Bldg.
1,500.00	5½%	1921	Tower Apmt. Bldg.
5,000.00	5½%	1920	Waline Apmt. Bldg.
1,000.00	5½%	1917	Wiltshire Bldg.

\$19,500.00 (All in Chicago, Ill.)

THE GET-ONE DEGREE.

The following members got theirs this month, covering the list of new members printed in this issue, with the exception of Nathan Henick of Toledo, whom we failed to credit last month:

Chicago Division: W. D. Bell, H. O. Silk, Walter Greene (2), R. W. Geer (3), Robert McKinstry, E. F. Toomey.

Detroit: W. I. Wells, R. H. Beaver.

Louisville: Ernest Huber.

Flint: Howard Blodgett, J. M. Stewart.

Toledo: Nathan Henick, P. E. Reiss, F. E. Neal.

Knoxville: W. C. Johnson.

Indianapolis: James Vahey (2), George Sattler (2), E. M. Mather, C. F. Schmidt.

Brooklyn: W. C. Armstrong, H. J. Powell.

St. Louis: G. D. Hunter.

Philadelphia: Myer Baliff, Joel Schwarz, Fred Greiner.

New Orleans: H. L. Tracy.

Boston: Ira Betts.

Pittsburgh: Frank Blackhall, C. A. Painter.

Hartford: E. C. Luther, F. G. Cossette.

Memphis: J. W. Slough.

Buffalo: A. H. Staubitz, Daniel Coughlin.

Portland, Ore.: R. M. Speiler.

Newark: J. W. Black, F. W. Bouton, Anthony Petoio.

Utica: F. O. Lee.

San Francisco: Isadore Selig, C. J. Pale.

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

Springfield, Ill.: J. G. Otto (2), George Roberts (2), F. W. Schoneman.

Davenport: J. J. Martin, William Brashar.

Worcester: Alex Sterling.

The Only One.

The ladies try to catch the eye
With hats and dresses new;
The college lad is just as bad,
And airs his fashions, too.
But after all, in spring or fall,
This truth remaineth still,
The soldier boy's the only guy
That's all dressed up to kill.

The Only Safe Place.

"Why," asks a Missouri paper, "does Missouri stand at the head in raising mules?"

"Because," said another paper, "that is the only safe place to stand."—[Christian Register.

IN THE MAKE-GOOD DEGREE.

Herewith we present the portrait of Brother A. Burdette Smith of Brooklyn Division, who has attained this degree through the "get-one" spirit shown by him right at the start. While a member of but a month's standing he brought in seven applications at one meeting. (We know of others who have done the same thing and will initiate them in this degree later on.)



A. Burdette Smith.

Brother Smith is a native of East Durham, New York, a graduate of Fanwood. He takes an active part in the affairs of the Division and of other local organizations of Greater New York. He is a plasterer by trade; married, and has one son.

WHAT BECOMES OF US.

Addressing a group of one hundred men, all poor and all just twenty-five years of age, a scientist could say:

"When you fellows are sixty years of age, experience has shown that the following will be true of you:

"Thirty-six of you will be dead.

"One of you will be very rich.

"Four of you will be wealthy.

"Five of you will be supporting yourselves by work.

"Fifty-four of you—more than half—will be dependent upon your friends, relatives or charity."

Fraternal life insurance makes this difference: No old man carrying this kind of insurance is ever permitted to be dependent upon charity. Relatives will care for him. His certificate is in fact an estate well worth considering. His relatives may not love him, but they can be induced to love that insurance money. He will be cared for.—[Selected.

President Woodrow Wilson says: "If a man does not provide for his children, if he does not provide for all those dependent upon him, then he has not opened his eyes to any adequate conception of human life."

FOLKS IN RUTS.

The world is full o' ruts, my boy, some shall an' some deep;
An' ev'ry rut is full o' folks, as high as they can heap.

Each one that's grovelin' in th' ditch is growlin' at his fate,
An' wishin' he had got his chance before it was too late.

They lay it on some one else or say 'twas just their luck—

They never onet consider that 'twas caused by lack o' pluck.

But here's th' word of one that's lived clean through, from soup to nuts;

Th' Lord don't send no derricks 'round t' h'ist folks out o' ruts.

But only them that helps themselves, an' tries for better things.

Will ever see th' helpin' hand t' which each climber clings.

This here's th' hard, plain, solemn facks, without no ifs or buts,

Th' Lord don't send no derricks 'round t' h'ist folks out o' ruts.

—[Strickland W. Gillian.

MISCELLANEOUS NOTES.

Net interest earnings for 1916 totaled \$5,498.41—an amount sufficient to pay all death claims for the year. The mean rate of interest earned on all funds during 1916 was 5.40 per cent. The interest yield on invested funds—that is, on the money invested in bonds and mortgages—is 5.55 per cent, an excellent showing when the high grade of the securities is considered.

The death rate during 1916 was only 41.4 per cent of the expected. The lapse rate, too, was very low for a society like ours, being less than 2 per cent.

The average insurance carried per member is \$706.25.

The average age of the society's 2520 members is 34½ years, and four-fifths of all the members are under age 46.

It Pays to Organize.

A planter down in Kentucky had just employed a strange negro as a mule driver. He handed him a brand new blacksnake whip, climbed up on a seat behind a pair of mules, and asked the darkey if he could use the whip. Without a word the mule driver drew the black lash between his fingers, swung it over his head, and flicked a butterfly from a clover blossom alongside the road over which they were traveling.

"That isn't so bad," remarked the planter. "Can you hit that honeybee over there?"

Again the negro swung the whip, and the honeybee fell dead.

Noting a pair of bumblebees on still another blossom, the negro switched them out of existence with the cracker of his new blacksnake, and drew further admiration from his new employer.

A little further along the planter spied a hornet's nest in a bush beside the highway. Two or three hornets were assembled at the entrance to the nest.

"Can you hit them, Sam?" he inquired.

"Yes, sah; I kin," replied the negro, "but I ain't agoin' to; dey's organized."—[Ex.

"HOW TO KILL, EMBALM, AND BURY A LODGE."

Here are the rules:

1. Don't come.
2. If you do; come late.
3. If it is too wet, too dry, too hot, too cold, stay at home.
4. When you do come, be sure to find

fault.

5. Don't do anything to help.
6. Don't take any part in the meetings.
7. Try not to encourage the officers. They don't need it.
8. Believe everything you hear. Never investigate.

9. Don't pay your dues.

10. If you have a friend who doesn't belong, use your influence to keep him from joining.

11. Consider that the lodge is conducted for your benefit only.

12. If everything is running smoothly, start something.—[Minneapolis Yeoman.]

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 Quitman 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 Webster 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.
Lafayette 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 Brizius	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 Beach Ave.
INDIANAPOLIS, No. 22	Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.	
Richard Phillips	1502 N. Illinois St.
GREATER NEW YORK, No. 23	New York, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.	
J. F. Constantin	306 Brown Ave., Jamaica, N. Y.
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.
1626 Arch St.—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	4435 Decatur St.

NEW ORLEANS, No. 33	New Orleans, La.
1127 Gaienne St.—First 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.
Intercolonial Bldg.—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 Vernon 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 Ave. and Broome St.—First Saturday.	
Charles Cascella	349 16th Ave.
PROVIDENCE, No. 43	Providence, R. I.
753 Westminster St.—First Saturday.	
Fritz Ruckdeschel	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	668 Gifford St.
CEDAR RAPIDS, No. 49	Cedar Rapids, Ia.
Second Wednesday.	
Carl W. Osterberg	1412 Third Ave., W.
HUNTINGTON, No. 50	Huntington, W. Va.
First Saturday.	
James A. Pring	Box 72
ALBANY, No. 51	Albany, N. Y.
50 State St.—Second Saturday.	
F. Lloyd	83 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	518 Market 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. Matheis	231 Atlas Block
ROCKFORD, No. 57	Rockford, Ill.
First Saturday.	
B. Franklin Jackson	2221 Parmele St.
SPRINGFIELD, No. 58	Springfield, Ill.
State Arsenal—Second Saturday.	
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.
ST. PAUL, No. 61	St. Paul, Minn.
Thompson Memorial Hall—Second Saturday.	
John A. Benolkin	912 N. E. University Ave.,
	Minneapolis, Minn.

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	.34	.48	.96
23	.35	.49	.98
24	.36	.51	1.01
25	.36	.52	1.04
26	.37	.54	1.07
27	.38	.56	1.11
28	.39	.57	1.14
29	.40	.59	1.18
30	.41	.61	1.22
31	.42	.63	1.26
32	.43	.66	1.31
33	.44	.68	1.35
34	.45	.70	1.40
35	.46	.73	1.45
36	.47	.76	1.51
37	.48	.79	1.57
38	.49	.81	1.62
39	.50	.85	1.69
40	.51	.88	1.76
41	.52	.92	1.83
42	.53	.96	1.91
43	.54	1.00	1.99
44	.55	1.04	2.07
45	.56	1.08	2.16
46	.57	1.13	2.25
47	.58	1.18	2.35
48	.59	1.23	2.45
49	.60	1.29	2.58
50	.61	1.36	2.71
51	.62	1.42	2.83
52	.63	1.49	2.97
53	.64	1.56	3.12
54	.65	1.64	3.28
55	.66	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.