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The Frat Volume 24 Number 06 November 1926

The National Fraternal Society of the Deaf (NFSD)

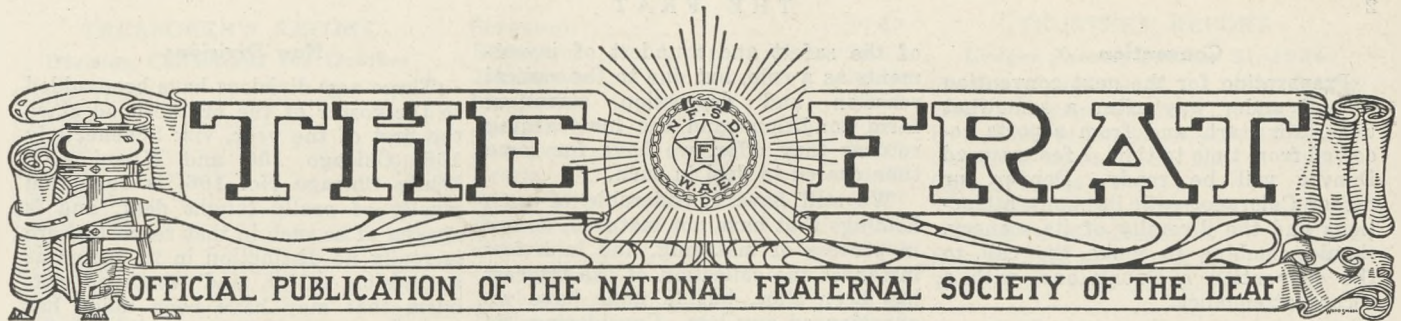
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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-fourth Year

NOVEMBER, 1926

Number Six

The Grand President's Annual Message

Agreeable to the requirement of this office, I am laying before the membership body another annual report.

The year is nearing its close. In February, when the annual statements are given out, facts and figures therein will show that the society has made material gains in all departments of its operation. Therefore, in this report I will only outline in a general and condensed way such matters of comment and figures as the subject may warrant, reserving special recommendations and review of matters for my formal message to the convention at Denver, Colorado, next July.

Much has been accomplished since the first of the year. The society has gone forward in a wholesome way, keeping in line with its splendid record of former years, adding to its prestige in increased membership and the soundness of its finances. No unusual situations have arisen to retard progress. Lapses have been relatively smaller. The membership growth in a limited field such as ours has been gratifying. Our finances, as shown by the condition of our several funds, marks our strong stability. All this speaks for a healthy and progressive organization and its continued development, a conservative policy in its management, all of which justifies pride and confidence of the membership, and this report can add nothing to what is an assured and accomplished fact.

This year has been designated as Jubilee Year—in commemoration of twenty-five years of our existence as an organization. Various and sundry celebrations have been staged by the divisions as a part of the event. It is fitting that we pause in retrospect and measure well the significance of this span, brief as it may be reckoned by time, and in such retrospect take stock of history.

All honor to the little band of deaf men who, at Flint, Michigan, in 1901, brought forth for germination what was then but a school-boy idea. Those embryo pathfinders built better than the circumscribed limits of what was then but a small vision.

All honor is, likewise, to the credit of those who held this crude idea to its course at a time when it seemed as if all the inspiration of the founders were to be wrecked.

And, with the development of the years that followed, it must not be forgotten that the men who subsequently added co-ordination to the whole and by wise and sane handling of its affairs, have a share in placing the National Fraternal Society of the Deaf on the solid enduring ground it is on to-day.

The founders, the pioneers who blazed the path, the members, from the immortal Five to those who are here to share in the glory of the society in this Jubilee Year, the officers of yesterday and the officers of to-day, one and all alike are a part of and rejoice in this history. Those who have passed on and are not here to respond to and share in this spirit of the accomplishment of the years; those that are yet to come into the life of the organization and carry on its destiny in the future, we, also, dedicate anew the memory and the meaning of this Jubilee Year. Thus the history of yesterday can well be the inspiration of the morrow.

Committees

As a part of the necessary and orderly division of the administrative work, committees play an active part in the affairs of the society, and as such this report will briefly mention their doings.

The Law Committee, the Executive Committee, and the Claims Committee, being the regular Board committees, have functioned right along.

The Law Committee is now open and ready for any legislative recommendations submitted to it.

The Executive Committee has its regular monthly sessions and passes on problems before it, makes rulings and shapes the policy of the organization from time to time. All minutes of the proceedings are submitted to the Board members outside of Chicago. In having such regular meetings of the committee much of the work is co-ordinated

and its acts become the fixed law of the Board.

The Claims Committee, now fully systematized and meeting each week, has greatly simplified the handling of and disposing of claims. Our record in the prompt settlement of all legitimate and proved claims is something this society can refer to.

The Finance Committee being fixed by law has to do with the handling for investment of our surplus funds and is one of the important cogs in the machinery.

The Ritual Committee has been very active in handling the affairs of which it has jurisdiction. Many suggestions for ceremonial and ritual work and instructions to divisions have been formulated and carried out; and while modifications have been made in some features of the ritual and to an extent that may seem to some members and some of the divisions as a radical departure from traditions, the committee feels that changes have had careful weight and are for the good of the organization and its expansion, such revisions being in its judgment fully warranted and keeping in step with changing conditions. In this I fully concur.

There has been but one special committee selected, or rather appointed, by this office. In March, to conform to last minute legislation at St. Paul, whereby a so-called Building Committee was created to "make a full investigation as to the feasibility of the N. F. S. D. owning a building for its home office, etc.", I named John T. Shilton of Toronto, as chairman, Jay C. Howard of Duluth and Thomas S. Marr of Nashville to serve as such committee. The committee has made considerable headway in the preliminary work, and is to report to the next convention. This office has its own views and will outline such in my message to the convention.

Later on, other committees will be selected to cover the needed work incident to the convention—that of the Budgetary, the Business, and possibly one other.

Convention

Preparation for the next convention is well under way after a somewhat uncertain start, and from reports received from time to time, I feel assured Denver will be ready. Denver, or rather Colorado, with its many attractions and the diversity of its scenery, should combine to make the call to the convention a strong one, with a record attendance.

As a vacation magnet to the great out doors and the social activities of a great convention, with ideal climate and surroundings, Denver should prove a mecca for the deaf next summer. Delegates and visitors alike will find in the business deliberations of the convention and the social program outlined for them by the local arrangement committee, something to plan for. From now on the Denver publicity man and the local committee will keep announcements hot and every Frat, together with the deaf at large, should make a trip to the Rockies the first consideration in the vacation plans for next summer.

Investments

There has been no change in our policy of conserving the society's funds by judicious investments. At present, our surplus funds are wholly placed in first mortgages on city property, as the Finance Committee has felt that values are more stable and the net returns more profitable consistent with safety, than any other form of investments.

Formerly a large per cent of our holdings were in farm properties, one

of the safest and soundest of investments as a rule, but due to the radical reaction and depression attending farm conditions and the low earning returns they offer, we have for some time ceased to deal in such.

We still have considerable of such holdings that have not matured, or are in process of maturing, and in a few instances the collection of the interest has been slow, but in none have we experienced any loss. Considering the wide-spread depression and default in such securities, our holdings have stood the test with remarkable soundness. With the large and small insurance companies and many fraternal, the handling of farm loans, under present conditions, has been a large problem in the conserving of the securities. Foreclosures of farm loans have been the rule rather than the exception in many instances and collection of taxes and interest proportionally difficult. We have had no foreclosures. With such a record under the conditions facing the agricultural situation, the careful and conservative scrutiny of such securities at a time when land speculation was the rule and price values were soaring, which has marked the handling of our present farm holdings, such is to our credit and safety.

There is, of course, always danger of economic conditions that may upset the most careful handling of investments, but in the case of our present farm holdings, irrespective of any default, the security is sound even under the present condition of lowered valuation.

New Divisions

Three new divisions have been added to the roster of the brotherhood since the first of the year, viz: Schenectady 105, Chicago 106 and Miami 107. While Chicago No. 106, is composed wholly of orally taught deaf, and is spoken of as such in that respect, there is really no distinction in its status as a division entity, and whatever criticism that may have been made has been due to a misunderstanding of the true facts that impelled the Board in granting the charter. All this has been fully explained in an article by Treasurer Roberts in THE FRAT some time back. All reports are that the division is remarkably progressive and loyal to the purpose and principles of the society.

Summary

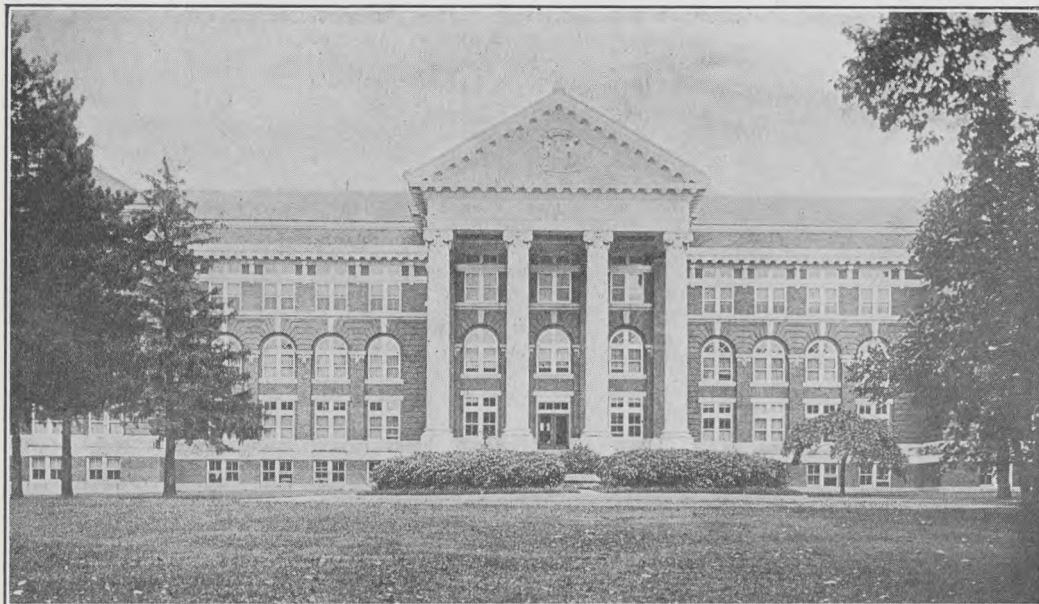
The following tells in figures where we stand with the closing of the books at end of October 1926:

Total in all funds.....	\$ 826,510.38
Number of members.....	6,098
Insurance in force.....	\$5,031,371.00

The balances in the various funds are shown in the financial statements elsewhere in this issue of THE FRAT.

The showing, as outlined in this report, with many other features of more or less interest omitted, speaks for itself, and is but a reflex of the continued growth and healthy condition of the society.

H. C. ANDERSON,
Grand President.



MAIN BUILDING—MICHIGAN SCHOOL FOR THE DEAF

Located at Flint, Michigan. Founded in 1854. Buildings and grounds valued at \$900,000. Approximately 2,400 boys and girls have received their education here.

TREASURER'S REPORT

Division Collections for October

Grand Division.....	\$ 11.91
Chicago	455.03
Detroit	309.49
Saginaw	28.68
Louisville	39.75
Little Rock	116.55
Dayton	54.07
Bay City	22.50
Cincinnati	124.85
Evansville	23.33
Nashville	48.23
Springfield, Ohio	25.43
Olathe	91.15
Flint	133.69
Toledo	143.23
Milwaukee	160.35
Columbus	211.52
Knoxville	53.90
Cleveland	98.05
Indianapolis	243.99
Brooklyn	373.46
St. Louis	393.43
New Haven	42.53
Holyoke	38.05
Los Angeles	278.63
Atlanta	91.20
Philadelphia	212.15
Kansas City	205.50
Omaha	82.07
New Orleans	116.02
Kalamazoo	33.93
Boston	230.21
Pittsburgh	199.52
Hartford	76.60
Memphis	47.06
Portland, Me.	28.46
Buffalo	136.39
Portland, Ore.	136.93
Newark	133.97
Providence	28.80
Seattle	142.61
Utica	91.57
Washington	61.31
Baltimore	132.16
Syracuse	30.77
Cedar Rapids	96.66
Huntington	92.30
Albany	70.24
Rochester	75.22
San Francisco	105.96
Reading	59.29
Akron	167.55
Salt Lake City	44.86
Rockford	71.53
Springfield, Ill.	79.45
Davenport	47.49
Worcester	47.44
St. Paul-Minneapolis	249.61
Ft. Worth	69.46
Dallas	93.33
Denver	72.12
Waterbury	44.53
Springfield, Mass.	28.17
Waco	70.17
Pittsfield	43.55
Bangor	13.08
Kenosha	73.19
Birmingham	74.71
Sioux Falls	16.72
Wichita	69.72
Spokane	46.08
Des Moines	40.40
Lowell	39.75
Berkeley	46.93
Delavan	116.88
Houston	46.91

Scranton	37.07
Richmond	78.32
Johnstown	23.59
Manhattan	220.39
Jacksonville	100.87
Lewiston	35.77
Peoria	24.58
Jersey City	49.13
Bronx	89.83
Columbia	50.30
Charlotte	58.20
Durham	114.07
Dubuque	26.80
Grand Rapids	5.27
Toronto	115.08
Duluth	42.58
Canton	20.56
Faribault	35.98
South Bend	37.68
Council Bluffs	2.99
Ft. Wayne	20.70
Schenectady	13.31
Chicago	56.45
Total collections	\$9,211.90

TREASURER'S STATEMENT FOR OCTOBER, 1926

Balance and Income

Balance, September 30.....	\$816,539.98
Division collections	9,211.90
Interest, mortgage loans....	2,844.25
Interest, bonds	1,053.75
Interest, Banks	64.82
Refund Insur. Dept. fee....	5.00
Sale of emblem jewelry....	41.20
Recording fees	17.00
Sundry supplies	5.01
Subscriptions to Frat.....	1.10
Exchange on checks.....	1.40
Total balance and income..	\$829,785.41

Disbursements

Death benefits	\$ 831.00
Sick benefits	580.00
Accident benefits	235.00
Organizing expenses	66.18
Acc. interest on mortgage..	20.00
Salaries	570.82
Services	420.00
Official publication	217.58
Rent	175.00
Office expenses	108.15
Printing and stationery ...	42.08
Sundry supplies	5.50
Postage	3.72
Total disbursements	\$ 3,275.03

Recapitulation

Balance and income	\$829,785.41
Disbursements	3,275.03
Balance, October 31	\$826,510.38

"Nigger, what lodge is you gwine to joint when you gits 21?"
 "I think I'll join dis hear Henry Cabot Lodge."—[Ranger.]

DENVER—1927

TRUSTEES' REPORT

Ledger Assets, October 31, 1926

First mortgage loans.....	\$681,643.92
First mortgage bonds.....	69,925.73
U. S. Liberty bonds.....	43,084.72
Canadian bonds	995.55
Cash in banks:	
Central Trust Company	25,505.81
Bank of Montreal.....	4,337.92
Secy's contingent fund....	300.00
Treasurer's cash	716.73
Total ledger assets.....	\$826,510.38

Balance in Funds

Reserve Funds	\$645,561.79
Mortuary Fund	64,992.84
Sick and Accident Fund....	56,468.92
Unallocated interest	38,291.28
Convention Fund	9,864.07
Organizing Fund	2,378.24
General Expense Fund.....	8,953.24
Total in all funds.....	\$826,510.38

Concerning Investments

In October \$1,800 was received in partial payments on Illinois and Indiana mortgages.
 Two first mortgages at \$12,000 and \$15,000, both at 6%, were acquired during the month.
 Commitment has been made for the purchase in November of one \$25,000 first mortgage at 6%, and \$10,000 additional in first mortgage real estate bonds at 6%.

COLORADO'S ROMANCE TRAILS

By Warren E. Boyer

Memories of the days of '59, when fortunes of prospectors for gold changed hands overnight at the gaming tables, fill historic Clear Creek Canyon, reached today from Denver by train or automobile instead of the old stage coach, or spring to life again in the vivid reminiscences of the few remaining old-timers.
 There is a monument erected to gold prospectors at Idaho Springs, in the Colorado Rockies, marking the discovery of gold washed in marketable quantities from the sands of Clear Creek. It was this discovery early in '59 that started the great gold rush to Colorado and was the making of Denver.
 Throughout Clear Creek Canyon, and in nearby canyons, too, are Dumont, Black Hawk, Central City, Empire, Georgetown and Silver Plume, with their tales of wealth and pioneer romance of by-gone days as well as their ventures in a revival of mining along scientific lines. Opportunity is given visitors to see the gold and silver mines in some of these regions.

Woman on Boat: "Oh, Captain, I'm getting so sea-sick I don't know what to do."

Captain: "Don't worry ma'am, you'll do it."—[Pitt Panther.]

Start the new year right—pay up the old now.

OCTOBER DEATH CLAIMS

Paid to Mrs. Albertine Andre, Wheeling, W. Va., for death benefit of Julius Andre, certificate No. 6302, deceased March 19, 1926, \$81.

Paid to Mrs. Alletta Beyer, Brooklyn, N. Y., for death benefit of Henry Beyer, certificate No. 7219, deceased September 26, 1926, \$250.

Paid to Mrs. Maude M. Grady, Alton, Ill., for death benefit of Walter R. Grady, certificate No. 5630, deceased September 25, 1926, \$500.

OCTOBER DISABILITY CLAIMS

*C. B. Ensworth, Akron.....	\$ 15.00
*W. W. Kimball, Dixfield, Me....	10.00
*D. Surber, Mowrystown, O.....	10.00
Annis Brock, Chesapeake, O.....	35.00
J. M. Bryant, St. Louis.....	40.00
E. E. McNabb, Atlanta.....	50.00
A. C. Seay, Wilmington, Del.....	25.00
*V. J. DeMarco, Baltimore.....	30.00
*H. K. Hanson, Delavan.....	10.00
*A. G. Kizer, Roberts, Ore.....	15.00
*E. Benjamin, Dolgeville, N. Y.	15.00
*I. McCollum, Coffeyville, Kan.	15.00
*R. P. Smoak, Washington.....	15.00
*A. Terranova, San Francisco...	10.00
Jacob Beck, Los Angeles.....	30.00
Frank Brown, New York.....	35.00
L. L. Groesbeck, Detroit.....	50.00
E. M. Hetzel, Toledo.....	10.00
J. W. Jaynes, Jersey City.....	30.00
C. Morgan, Watertown, N. Y....	25.00
R. McClelland, Mt. View, N. J.	50.00
J. Scanlon, Dorchester, Mass...	10.00
Henry Beyer, Brooklyn.....	20.00
*Frank Menache, Worcester....	15.00
*R. M. Black, Piqua, O.....	25.00
*H. C. Redmond, Houston.....	15.00
*Otto Zipfel, St. Louis.....	15.00
J. Belouin, N. Adams, Mass.....	10.00
H. Hedlund, Frederic, Wis.....	15.00
John Polk, River Rouge, Mich.	35.00
N. A. Reed, Zenith, Kans.....	10.00
T. Walker, Kannapolis, N. C....	25.00
*F. W. Kunes, Blanchard, Pa.	20.00
F. Leopold, Heron Lake, Minn.	20.00
W. R. Whitacre, Cygnet, O.....	10.00
W. R. Grady, Alton, Ill.....	15.00
Isaac Weisbaum, Chicago.....	30.00

Total for the month.....\$815.00

*Denotes accident claims.



The Welcome Arch
DENVER—1927

REPORT OF EXAMINATION

By the Department of Trade and Commerce—Division of Insurance—State of Illinois

Chicago, Illinois, October 22, 1926.

Hon. H. U. Bailey, Director, Department of Trade and Commerce, and Hon. Alex J. Johnson, Superintendent, Division of Insurance, Springfield, Illinois. Sirs:

Pursuant to your instructions and warrant hereto attached, we, the undersigned Examiners, Henry F. Schmidt, John S. Bobowski and Charles J. Fahndrich desire to report that we have made an examination of the books, records and affairs of the NATIONAL FRATERNAL SOCIETY OF THE DEAF a fraternal society located in the City of Chicago, State of Illinois with its home office at 130 North Wells Street.

This Society was last examined as of December 31, 1923.

This examination consisted of a test check of its income and disbursements for the year 1925 and checking and verifying the Annual Statement for said year. It also consisted of a detailed check of its disbursements and a test check of its income for the period ending August 31, 1926. The death claims paid and unpaid were also examined and checked. The mortgages and bonds were examined and the bank balances were verified in the usual manner.

The Society began business December 2, 1907, and operates on the lodge system using a ritualistic form of work and has a representative form of government.

It meets in general convention every three years having met last in July, 1924. The representation in convention is made up of one delegate for each local branch with one vote in the convention for every seven members of said branch. The Grand Officers of this Society are elected at the Convention and are as follows:

President, H. C. Anderson, Indianapolis, Ind.; Vice President, F. J. Neesam, Delavan, Wis.; Vice President, A. L. Pach, New York, N. Y.; Vice President, J. H. Mueller, Louisville, Ky.; Secretary, F. P. Gibson, Chicago, Ill.; Treasurer, A. L. Roberts, Chicago, Ill.; Chairman of Trustees, G. F. Flick, Chicago, Ill.; Trustee, H. M. Leiter, Chicago, Ill.; Trustee, W. Barrow, Chicago, Ill.

And are bonded as follows: Secretary, \$1,000.00; Treasurer, \$2,000.00; under a bond issued by the American Surety Company of New York which bond was exhibited to your examiners and examined by them.

The required qualification for membership in this Society is deaf men of White or Indian race of good bodily and mental health and of good moral character between the ages of 18 and 55 years.

The Society issues policies in the sums of \$250.00 to \$3,000.00 based on the Whole Life Plan and Paid-up Plan. It also pays Sick and Accident benefits. It operates in the following states: Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Florida, South Dakota, South Carolina, New Jersey, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Oregon and the Province of Ontario, Canada.

Following is a statement of the financial affairs of the Society as of August 31, 1926.

STATEMENT	
Income	
Ledger assets, December 31, 1925.....	\$727,170.21
Membership fees actually received.....	\$ 90,587.61
Deduct payments returned to members.....	21.39
Net amount received from members.....	\$ 90,566.22
Interest from mortgage loans.....	24,786.50
Interest on bonds.....	3,004.20
Interest on bank deposits.....	138.91
Sale of lodge supplies.....	363.45
Recording and registry fees.....	119.00
Subscriptions to official publication.....	12.00
TOTAL RECEIPTS	118,990.28
SUM	\$846,160.49
Disbursements	
Death claims	\$ 18,626.80
Sick and accident claims.....	8,730.00
Total benefits paid.....	\$ 27,356.80
Commissions and fees of organizers.....	131.07
Salaries of officers and trustees.....	4,566.56
Salaries of office employees.....	3,386.88
Traveling and other expenses of officers.....	87.55
Insurance department fees.....	763.19
Rent	1,400.00

Postage, express, telephone and telegraph.....	338.82
Advertising, printing and stationery.....	190.32
Lodge supplies	189.34
Official publication	1,967.85
Furniture and fixtures.....	1,216.83
Surety bond premiums.....	11.73
Office expenses.....	634.20

TOTAL DISBURSEMENTS..... 42,241.14

BALANCE AUGUST 31, 1926.....\$803,919.35

Ledger Assets

Mortgage loans on real estate.....	\$661,843.92
Book value of bonds.....	114,006.00
Secretary's contingent fund.....	300.00
Cash in banks on interest.....	26,598.04
Grand Treasurer's cash.....	1,171.39

TOTAL LEDGER ASSETS.....\$803,919.35

Liabilities

Death claims due and unpaid (4).....\$ 2,250.00

Exhibit of Certificates

	Number	Amount
Certificates in force Dec. 31, 1925.....	5,815	\$ 4,782,897.00
Certificates written during 8 months, 1926.....	372	331,921.00
Total	6,187	\$ 5,114,818.00
Certificates decreased, terminated by death.....	128	117,697.00
Certificates in force August 31, 1926.....	6,059	\$ 4,997,121.00
Certificates terminated by death.....	21	19,250.00
Certificates terminated by lapse.....	107	98,447.00

Exhibit of Death Claims

Claims unpaid December 31, 1925.....	4	\$ 3,500.00
Claims incurred during 8 months, 1926.....	21	19,250.00
Total	25	\$ 22,750.00
Claims paid during 8 months 1926.....	21	18,626.80
Balance	4	\$ 4,123.20
Saved by compromising and scaling down.....		1,873.20
Claims unpaid August 31, 1926.....	4	\$ 2,250.00

Ledger Assets

The mortgages in the sum of \$661,843.92 were examined in detail and found to be in very good order being accompanied by appraisements, abstracts, guaranty of titles, trust deeds, principal notes, interest notes and fire insurance policies. A list of said mortgages accompanies this report.

The bonds in the sum of \$114,006.00 (book value) were also examined and found to be in very good order. A list of said bonds accompanies this report.

The cash in bank is verified by certificates from the respective banks holding these deposits and said certificates accompany this report. This sum being in the amount of \$26,598.04.

The amounts of \$300.00 cash in office and Grand Treasurer's cash amounting to \$1,171.39 were verified during the course of the examination.

Liabilities

The liabilities consist of four death claims and they await payment upon the furnishing of proper proofs.

Remarks

The mortuary assessments of the Society are based on the National Fraternal Congress and American Experience Tables at the rate of four per cent interest.

The Society collects twelve mortuary assessments each year and additional assessments may be levied if the financial conditions of the funds of the Society warrant the same.

The Society also collects for its Sick and Accident Fund, General Expense Fund and Convention Fund the following amounts per member monthly: 55 cents for members holding Class A (N. F. C.) certificates and 66 cents for members holding Class C, D, E, and F (Am. Exp.) certificates.

The Society caused a valuation to be made of its assets as of December 31, 1925 by Actuary J. H. Nitchie and same was found to be 145.23%.

The books, records, files and securities are kept in a neat and correct manner and its affairs are economically managed.

Your examiners were extended every courtesy by the officers and employees during the course of this examination.

Respectfully submitted,
HENRY F. SCHMIDT, JOHN S. BOBOWSKI, CHAS. J. FAHNDRICH,
Examiners.

HOW'S YOUR HEALTH?

By Elizabeth Cole

Mark Twain once wrote to a hotel manager complaining about a roller towel he had been obliged to use in the hotel washroom. "You are the fiftieth man who has used that towel" wrote back the manager in reply "and you are the first one who has kicked about it." One out of fifty to make a complaint!

Probably the forty-nine others belonged to the type of person who accepts things as they are because it is too much bother to do otherwise.

That is the way many of us go blithely through life, accepting health as a matter of course until some serious sickness suddenly attacks us seemingly out of a clear sky. We live from day to day in the pleasant belief that we are perfectly well and efficient. We are like the forty-nine who take no responsibility about having a sanitary towel because we personally have not been harmed by the dirty one.

Yet, do we know definitely that we have not been harmed? Do we really know how we stand in the matter of health? Perhaps we have a pain now and then, feel over-tired sometimes and have no appetite. "Oh, well," we say, "that's only natural—we can't baby ourselves and make a fuss over a little pain." That's fair logic but not fair enough. A visit to a doctor for a thorough overhauling of our bodies would help us out. That tired feeling may be the beginning of something serious, a pain may indicate the earliest stage of an organic trouble. On the other hand pains may be warnings of merely slight weaknesses and when taken in time can be speedily cured. And anyway what a "grand and glorious feeling" it would be to know that there is nothing the matter.

Nowadays we do not go to the doctor only when we are really sick. The prevention idea is so important a foundation of modern health teaching that our bodies are regarded like automobiles, locomotives and other mechanical machines that need overhauling periodically to keep them in A-1 running condition. We do not sit back and wait for something to happen. We keep it from happening. We do not wait for a Mark Twain to complain of the roller towel—we each take an individual responsibility in all matters of health. We lock the doors of our stables before our horses are stolen.

The National Tuberculosis Association and its affiliated state and local associations believe that one good way to get the best of tuberculosis and other diseases is to have a thorough overhauling of the body by an expert physician at regular intervals. Caught in time, tuberculosis is nearly always curable and many times preventable. The work of these associations fighting for your health is financed by the annual sale of the penny Christmas seals in December. How's your health?

DEATHS

September 2—Emma A. Bush, mother of Lloyd Bush, Ashville, N. Y.

September 13—John L. Stephens, father of Ernest Stephens, Springfield, Ill.

September 17—Infant daughter of Bert C. Conn, Little Rock, Ark.

October 12—Infant son of Gerald Brant, Dubuque, Ia.

October 12—Luella Kent, wife of Alfred Kent, Denver, Colo.

October 19—Mary C. Barker, mother of R. M. Barker, Johnstown, Pa.

October 27—Mary Jacques, widow of Louis Jacques, at Southbridge, Mass.

October 27—Fred Johnson, father of George F. Johnson, Kenosha, Wis.

October 28—Delia M. Cotter, mother of William A. Cotter, St. Louis, Mo.

November 7—David Reynolds, father of Walter Reynolds, Columbus, O.

November 8—Infant daughter of George Layden, Indianapolis, Ind.

November 14—Noah Harris, father of N. Lee Harris, Indianapolis, Ind.

MARRIAGES

June 19—Earl Hinterthuer, Neenah, Wis., and Miss Sophie Brenner, Green Bay, Wis.

September 29—O. J. Schooley, Jr., Peckville, Pa., and Miss Annie L. Stauffer, Harrisburg, Pa.

October 9—Paul Elrod and Miss Belle Curtis, both of Little Rock, Ark.

October 16—L. B. Wenzel, Plainfield, N. J., and Miss Muriel Gilmore, Trenton, N. J.

October 17—J. D. Kerr, Dallas, Tex., and Miss Pearl Hendrix, Newark, Tex.

October 21—Loeb Altman and Miss Dorothy Kline, both of Philadelphia, Pa.

October 21—Earl Gardiner and Miss Margaret Williams, both of Providence, R. I.

October 21—Robert Orr, Conoquenessing, Pa., and Miss Helen Beels, Emlenton, Pa.

October 24—M. P. Monaelesser and Miss Phyllis A. Smith, both of New York, N. Y.

October 24—F. N. Belliveau, Roxbury, Mass., and Miss Nellie C. Connelly.

October 24—Edwin Cochran, Dallas, Tex., and Miss Pauline Anderson, Nashville, Tenn.

October 25—Claude Crouch, Dallas, Wis., and Miss Haldora Helgum, Minneapolis, Minn.

October 29—Roland B. Macon, Houston, Tex., and Miss Gertie L. Crow, Dallas, Tex.

ENGAGEMENTS

S. Z. Hoshauer, Shillington, Pa., and Miss Agnes Robbins, Watsontown, Pa.

Harry Grossinger and Miss Frieda Goldwasser, both of New York, N. Y.

Fred H. Doherty, Boston, Mass., and Miss Helen L. Donovan, Somerville, Mass.

E. R. Johnson, Mason City, Ia., and Miss Jennie Deporter, Sioux Falls, S. D.

BIRTHS

May 29—Mr. and Mrs. J. A. Sheehan, Brooklyn, N. Y., a boy.

June 11—Mr. and Mrs. M. M. Johnson, Centerville, S. D., a girl.

July 10—Mr. and Mrs. Ralph Brewer, Nashville, Tenn., a boy.

September 3—Mr. and Mrs. George Rushton, Clayton, Ind., a girl.

September 8—Mr. and Mrs. John Gableman, Milwaukee, Wis., a boy

September 11—Mr. and Mrs. Joseph Hines, New York, N. Y., a boy.

September 18—Mr. and Mrs. Louis Saracione, New York, N. Y., a girl.

September 26—Mr. and Mrs. Robert Reeser, Miami, Fla., a girl.

October 2—Mr. and Mrs. E. M. Shaffer, Springfield, Ill., a girl.

October 5—Mr. and Mrs. Joseph Miller, Newport, Ky., a girl.

October 7—Mr. and Mrs. M. E. Barthlow, Portland, Ore., a girl.

October 20—Mr. and Mrs. H. W. Swinney, Knoxville, Tenn., twin boys.

October 23—Mr. and Mrs. Otto Roth, Dubuque, Ia., a boy.

October 25—Mr. and Mrs. Sam'l Orenstein, Detroit, Mich., a girl.

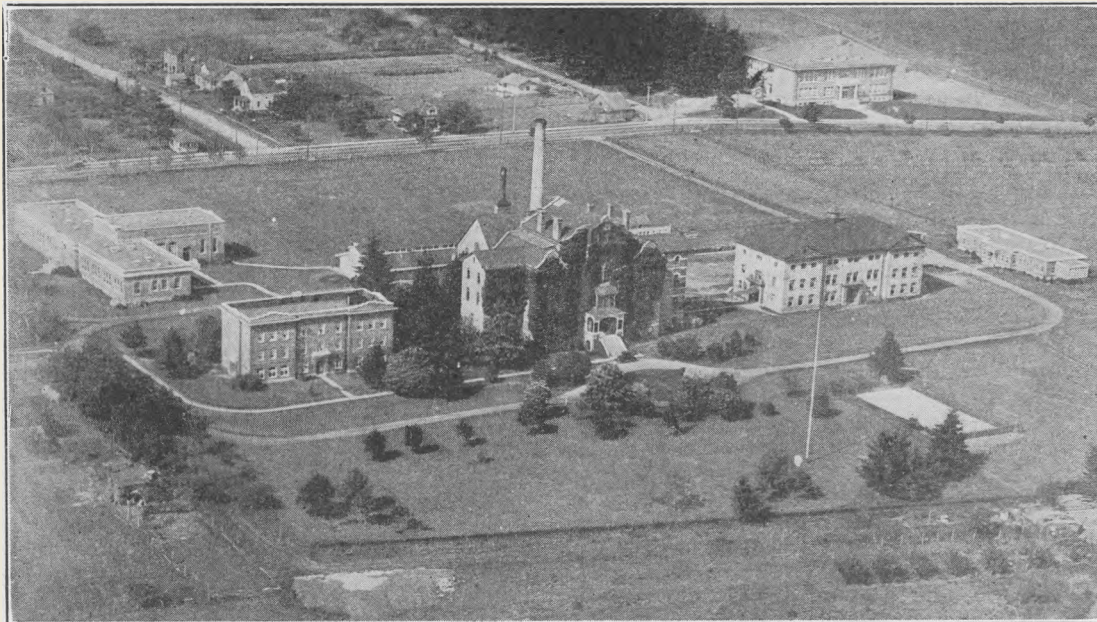
October 26—Mr. and Albert Bender, Cincinnati, O., a girl.

October 28—Mr. and Mrs. G. D. Coats, Portland, Ore., a girl.

October 30—Mr. and Mrs. William Hagen, Kitchener, Ont., a boy.

November 1—Mr. and Mrs. C. E. Covert, Dearborn, Mich., a boy.

November 1—Mr. and Mrs. Roy Baker, Long Branch, Ont., a girl.

**WASHINGTON SCHOOL FOR THE DEAF**

Located at Vancouver, Washington. Founded in 1886. Buildings and grounds valued at \$200,000. Approximately 600 boys and girls have received their education here.

NEW MEMBERS

- 1. R. E. McCollins.....Chicago
- 2. C. E. Mlynarek.....Detroit
- 2. E. J. Zeiler.....Detroit
- 3. *A. Sonsmith.....Saginaw
- 8. W. J. Hirth.....Dayton
- 10. F. Ellerhorst.....Cincinnati
- 10. F. C. Kiefer.....Cincinnati
- 10. R. Causey.....Cincinnati
- 11. S. White, Jr.....Vincennes, Ind.
- 15. E. R. Buerele.....Flint
- 18. M. K. Kallner.....Columbus
- 22. E. Johnson.....Mooresville, Ind.
- 23. J. Spellman, Jr.....Brooklyn
- 23. M. Dretchen.....Brooklyn
- 23. M. Truffelman.....Brooklyn
- 24. E. Hubbard.....De Soto, Mo.
- 24. B. Serrati.....St. Louis
- 24. J. N. Endrezzi.....St. Louis
- 30. C. Fragin.....Philadelphia
- 32. J. Burlew.....Lincoln, Nebr.
- 33. M. Major.....Baton Rouge, La.
- 33. J. Margiotta.....Gulfport, Miss.
- 35. A. Dulong.....Wakefield, Mass.
- 36. F. Shaffer.....New Sheffield, Pa.
- 41. W. McClain.....Joseph, Ore.
- 46. W. Cissel.....Washington
- 53. C. Adams.....Florin, Cal.
- 59. C. Hull.....Clinton, Ia.
- 59. J. Conrady.....Kewanee, Ill.
- 68. L. Hielt.....Bartlett, Tex.
- 81. L. B. Porter.....Houston
- 81. J. C. Rogers.....Houston
- 87. M. Weinberger.....New York
- 87. P. Weiner.....New York
- 87. H. Gutzschneider.....Mt. Vernon, N. Y.
- 91. F. Madsen.....Hoboken, N. J.
- 97. R. Bunting.....Grand Rapids
- 98. G. Sutherland.....Winnipeg, Man.
- 101. J. J. Cottet.....Faribault
- 101. E. Malley.....Owatonna, Minn.
- 101. T. Malley.....Owatonna, Minn.
- 101. *J. Griffin.....St. James, Minn.
- 101. *A. Wolff.....St. James, Minn.
- 106. J. P. Maas.....Chicago

*Denotes social member.

THE GET-ONE DEGREE

Have you done your part in helping your division in the race for the prize for the largest percentage of new members gained in 1926? If not, get busy. December is the last month of the reduced entry fee of \$3. After that the fee will be \$5. Make our December list break the record!

- Chicago Division No. 1—A. Dietzsch, F. Leopold (2).
- Detroit—B. J. Beaver, L. Goldstick.
- Saginaw—G. Janicke.
- Dayton—L. Wiggernhorn.
- Cincinnati—W. Ross (2), R. Cotner.
- Evansville—W. J. Wiggers.
- Flint—C. Stevens.
- Columbus—A. Beckert.
- Indianapolis—C. McHenry.
- Brooklyn—L. Cohen, M. Rubin, C. Marcus.
- St. Louis—S. LaBerta (2), C. Cowhick.
- Philadelphia—H. Ferguson.
- Omaha—O. M. Treuke.
- New Orleans—H. Baynes, W. C. Goss.

- Boston—O. Fecteau.
- Pittsburgh—C. A. Painter.
- Portland, Ore.—J. Reichle.
- Washington—R. Werdig.
- San Francisco—A. Patterson.
- Davenport—A. Valentine, O. Osterberg.
- Waco—M. V. Evans.
- Houston—F. Artz, R. Morriss.
- Manhattan—J. Worzel (2), C. Sussman.
- Jersey City—J. Garland.
- Grand Rapids—J. Freeman.
- Toronto—A. McDonald.
- Faribault—V. Spence (2), J. Doheny.
- Chicago No. 106—L. Rozett.

OBITUARY

Normand L. Vidrine

Brother Normand L. Vidrine, 39, died at his home in Ville Platte, La., October 22. He joined the society in July, 1911, through Chicago Division, transferring to New Orleans Division when it organized.

Washington Houston

Brother Washington Houston, 80, died at Frankford, Pa., November 1. He joined Philadelphia Division as a social member in February, 1921.

Life Insurance Defined

"Life insurance is an agreement between men and by which they so distribute among themselves the misfortunes of life and the calamity of early death that the full force of misfortune and some of the worst consequences of premature death are minimized for the individual because they are shared by all, but in such small proportions that the burden and loss and suffering are scarcely felt by any."—[Darwin P. Kingsley.

Try It Yourself

Prof. (dictating a letter): "Dear Ladies: I will meet you in the convention hall at Schenectady on the 21st."

Steno (interrupting): "How do you spell Schenectady?"

Prof.: "Can't you spell it?"

Steno.: "No, sir."

Prof.: "Tell them I'll meet them in Troy."—[Ranger.

GREETING CARDS

Mrs. Harry B. Shibley, Sr., Box 572, Van Buren, Arkansas, wishes to announce that she is prepared to supply an assortment of greeting postcards for the holiday trade. They are in four different designs and the sentiments thereon are original with her. She will autograph the verses if desired. The prices are five cents each or fifty cents the dozen. Send cash with order. These cards are not the ordinary kind, but original with her.

SMILE

Smile and the world smiles with you,
Laugh and the world will roar;
Howl and the world will leave you
And never come back any more.
Not all of us could be handsome,
Not all of us have good clothes;
But a smile is not expensive
And it covers a world of woes.

Some Vacation!

"Well, how did you spend your two-weeks vacation, old man?"

"I spent a day and a half going to a place where I would have nothing to do, nine days doing nothing, two days with a headache from doing nothing, and a day and half getting back to where I could do something."—[Amaranth.



Life Too Short

A SUCCESSFUL man is one who has tried, not cried; who has worked, not dodged; who has shouldered responsibility, not evaded it; who has gotten under the burden, not merely stood off, looking on, giving advice and philosophizing on the situation.

The result of a man's work is not the measure of success. To go down with the ship in storm and tempest is better than to paddle away to paradise in an orthodox canoe.

To have worked is to have succeeded—we leave the results to time. Life is too short to gather the harvest—we can only sow.—Elbert Hubbard.

DENVER—1927

Bulletin No. 12

We feel obliged to offer our apologies to Brother Swink, the convention fund treasurer. He went on the war-path because of the write up he got in the last issue of THE FRAT, in fact he threatened to crown us, not with one of those crowns that they place on the regal brow of kings, but with a club, preferably a base ball bat. Up to this time we have been unable to find out just what he is peeved about, and after much thinking and debate in which all members of the convention committee joined, we make a guess that he got rambunctious because we proclaimed to the world that he was afraid of the opposite sex. We try to please and if that is the reason we offer our humble apologies to Brother Swink and right here we tell the world he is not afraid of them, to prove it we have only to tell how he once helped a blond beauty onto a street car: No, Brother Swink isn't afraid of them. Some day we may be able to tell the tale of that blond beauty.

(Dear Editor, our typewriter is cutting up now; you will notice the way it prints or writes red and black in streaks and alternately, hope you will not go so far as to have THE FRAT print it that way as it would everlastingly disgrace us.)

We humbly beg our readers not to get the idea from the rambunctious conduct of Brother Swink that Colorado climate and ozone started it. Far from it, Colorado ozone fills one with pep so that he can do anything, and the climate is just right both winter and summer. It is just the right kind

to enjoy a vacation in. Getting back to Brother Swink, we hope to be able to announce just what is the trouble in the next issue of THE FRAT, as Brothers Whitaker and Tansey have been appointed a committee to look into the matter.

We are quoting the following from an article in the November Silent Worker, by J. A. Sullivan, just to show what Colorado is not. You will notice how hot Sullivan paints Washington, and it is no exaggeration either as we were there for a few days.

Old Sol's rays, which had been beating down on the backs of every one in Washington since Sunday, seemed to grow in intensity day after day. What was worse, the air was saturated with humidity. It was so hot in the ballroom on Monday evening that men's shirts and women's expensive gowns were soaking wet. Record breaking trips were then made to the booth where delightful punch was served. It was hotter on Tuesday. The heat was the kind that caused beads of perspiration to appear on your forehead after you had walked a block, and it was also the kind that caused you to sweat profusely after you had explained in a solicitous way to a hayseed how to find the way to the Capitol. The Washington papers announced in black lines on the front page that Washington was declared by the weather experts to be the hottest city in the East and it made one who read it exclaim. "Oh, my, isn't it terrible news," and then collapse on the sidewalk. Those who came from southern states—Florida, Georgia and the Carolinas—supposed to be very hot, declared that never before in their lives had they experienced such torrid weather as that of Washington. Strange to say, those who had openly vowed that should they find the heat too oppressive, they would cut short their stay, just remained and said they would try to grin and bear it.

The Committee guarantees that no such weather will be encountered before, during or after the convention in Denver. If any one wants to sweat he will have to go to a turkish bath. The days in Colorado are mildly warm, the nights are so cool that a blanket or two are a necessity. (Blankets are furnished gratis by the hotels, but guests are not expected to take them home.) Besides being at Washington, we were also at Atlanta and St. Paul and it did get mighty warm in those places too.

Below is a letter from Troy E. Hill that explains itself. As Troy has given an adequate description of himself we will not undertake to tell any more about him.

"Dear Bro. Grace: Here's Candidate No. 1 for the Golf Tournament, in Denver, next July.

"Name, Troy E. Hill, Alias "Ben Hur"; Nationality, Scotch; Weight, 200 Pounds of sure nuff beef; Height, Tallest Frat in captivity; Mental capabilities, Haven't any; Golf capabilities, Dub pure and simple.

"Boy, Howdy, a golf tournament would be something worth coming out there for, especially for the delegates who have to work likel anyhow. I know Roberts plays; Sutherland of Waco, Buell of Chicago, too, and probably 50 others play the game. Pull it off by all means."

Troy failed to name all that play golf, but we will undertake to keep all posted as the entries come in. Right here we state that we are going to play, that is if Brother Swink has not crowned us, or if Chairman Northern will give us time for it. There is one particular guy down in Nebraska we aim to lick good and plenty at that time. A golf tournament will be something worth seeing, especially the elongated form of Troy. Does he play with extra long handled clubs and an extra size ball? You will notice that Troy claims to be the tallest Frat in captivity! Umph! we have Joseph Haden and he is some tall himself and willing to meet all comers.

We have been repeatedly asked about the arrangements for transportation and all we can say is that it is in the hands of Secretary Gibson. That does not prevent us from repeating here that all who are coming on the choo choo cars should talk with their ticket agents and find out just what they can get for their money as there are many ways of extending the trip beyond Denver as far as one wishes to go at very little additional cost for fares. A trip to Colorado Springs is furnished without extra cost, that will enable a good many to see the world famous Pike's Peak region. Brother Gibson will arrange to have a special run to Colorado Springs for those who wish to go. Make your plans early and see all you can for it will be a long time before a Frat convention comes to the middle west again.

Next month we will have something to say about the hotel accommodations arranged for the conventioners.

As to the golf tournament, it will go through all right.—[H. E. Grace.



ELECTRIC FOUNTAIN
City Park, Denver



THE SANDMAN
Washington Park, Denver

The Value of Life Insurance

What you have already lost cannot be covered by life insurance; what you are going to lose can.

A Few Reasons Why

The life insurance estate is the quickest to secure, and gives the highest rate of yield with absolute safety even if carried on one's life expectancy.

The second advantage of a life insurance estate is that it is easiest to buy. One pays only on an installment or percentage basis.

The third advantage of a life insurance estate is that it is the best to buy. At death it is always worth 100 cents on the dollar, and it is the only kind of estate which (at death) automatically converts itself into immediate cash.

The fourth advantage of a life insurance estate is that it is the safest to buy.

There are other advantages. The life insurance estate is lowest in cost. The monthly payments are scarcely larger than the taxes would be, if the estate were city property. It is inexpensive to maintain; no taxes, repairs, or upkeep. It is fireproof; the policyholder's town might burn without impairing his insurance estate. It is foolproof; so long as your monthly payments are paid. It is burglar-proof; true ownership is recorded at the home office. It can be made payable so that no administrator or executor is required; and no court proceedings are necessary.

Life Insurance For the Intelligent

LIFE insurance, in the opinion of the "Agents' News-Letter," is essentially the product of civilization. It has no place among a wholly illiterate race. It is meant for those who think intelligently and live wisely, looking on life from its noblest and fullest aspect. With the passing of the ages, man has advanced from a mere savage into a superior being. The instincts of the savage are still his, but civilization has venerated them so that they are hardly recognizable. Man has learnt the meaning of Altruism. All of us are more or less selfish, but there is not one of us who does not have his altruistic moments—moments when the happiness of others, particularly of those who are dear to us, is our chief thought.

There are just three kinds of people who do not buy life insurance: the people who can't pay for it; the people who can't get it; and the people who don't care for their future or their dependents.—Pennmutualism.

The saddest legacy one can leave is a lapsed policy. It is a mute reminder of neglected duty.



Life insurance strengthens your credit, protects your family and gives you peace of mind. It insures the carrying out of your intentions. You insure your home against fire, but it may never burn. The mortgage is sure to come due and you are sure to die—when, you cannot say. Isn't it good business to insure against that certainty? And remember that this policy is not an expense—it is saving. A safer and better investment cannot be made.—Ex.

The Best Will

QUICK as human agencies can act, sure as a government bond, safe as safety itself, the life insurance bequest does not wait for the assembled relatives to figure the patrimony each is to receive, the hunt for the last will among the papers of the deceased; the appointment of an administrator; the six months to two years for administration or even the funeral sermon. A policy of life insurance is a self-executing last will and testament.—New York Post.

"He Best Serves"

LIFE insurance has done more than all gifts of impulsive charity to foster a sense of human brotherhood and of common interest. It has done more than all repressive legislation to destroy the gambling and chance spirit. It is impossible to conceive of our civilization in its full vigor and progressive power without this principle, which unites the fundamental law of practical economy, that he best serves humanity who best serves himself.—Encyclopaedia-Britannica.

Moral—Insure

FROM a recent compilation of statistics we gather the following:

Accidents occur 113 times as often as fires.

One death in every eleven results from an accident.

Three million persons are constantly ill in the United States.

One person in every six suffers a spell of sickness during each year.

One person in every nine meets with some form of accidental injury each year.

Fifty-seven automobile accidents occur every hour, 1,370 every day, 500,000 every year.

Automobiles kill 14,000 persons each year, which is at the rate of thirty-eight every day.

More than 5,000 persons are killed and 60,000 injured each year as a result of fires; 6,000 drown.

More than 7,000 passengers, trespassers and employes are killed each year in railroad accidents.

One person dies of illness every thirty seconds, 120 every hour, 2,880 every day, 1,051,200 every year.

One person is accidentally killed every day, 87,600 every year.

Twenty-three persons are accidentally injured every minute, 1,380 every hour, 3,120 every day, 11,000,000 every year.

Eight hundred and seventy-six thousand persons are under sentence of death by accident during the next ten years, six million, three hundred thousand will die of disease during the same ten years.—Chicago Evening Post.

A good way to save money is to imagine that your income is smaller than it really is, and put away the difference.

The Parachute

AMERICANS have become a fast living, high-flying, death-defying nation, beyond anything the world has ever known. Every day they blaze new trails, establish new precedents and make new records.

Life insurance is a parachute that will enable a man's family to make a safe landing when his motor breaks down, burns out, blows up or becomes otherwise impaired.—The Great South-ern.

Rastus Jackson, a thoroughly married ducky, was one day approached by a life insurance agent.

"No, sah," declared Rastus emphatically, "Ah ain't any too safe at home as it is."



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FRANCIS P. GIBSON
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.



NOVEMBER, 1926.

\$826,510.38.

Get yours now.

Denver, July 11-16, 1927.

December payments are due.

Do not forget to close the old year right—pay up now.

Observe De l'Epee Day with a contribution to the monument fund.

Attention is called to the report of examination printed in this issue, and all it means to each member. It is the seal of approval of the State of Illinois placed upon the finances of this splendid organization of yours.

We note with great pleasure the placing on the market of Brother Hazel's parliamentary law chart, as mentioned in our Omaha correspondence. He has done something very much worth while and we trust the result will meet with the successful sales everywhere that it deserves to have. It will make a valuable addition to our divisions' outfits.

On October 20 the Charles E. Piper Public School at Berwyn, Illinois, was dedicated—a fine memorial to a sterling fraternalist and splendid citizen. At the Louisville convention in 1909 Mr. Piper was of great assistance to this society in its adopting adequate rates and was there made an honorary member of the N. F. S. D.—the first such member it put on its roll. At that time he was president of the National Fraternal Congress and supreme scribe of the Royal League. He remained our steadfast friend and counsellor up to the time of his death in January, 1923. Mr. Piper was one of

the founders of Berwyn, so it is most appropriate that one of its finest schools should bear his name.

That W. A. E. means Wear An Emblem, among other things, and of course refers to wearing ours. Get yours—if you lack one—and wear it all the time. We know one enthusiast who has it embroidered on his night-shirt—and have seen several on shirts, ties and galluses, etc. Advertising specialists, those fellows—what?

OFFICIAL NOTICES

In THE FRAT for February and March we announced a prize contest for the divisions and their deputies—beginning with January and ending with December, 1926. There is one month left for spurts on the home stretch—December. If you want your division to win, get busy at once. The results will be announced in the January FRAT. We have no idea which division is leading—have not kept tab—so it is anybody's race up to the December meetings when the contest ends.

The reduced fee arrangement also ends with December. The Executive Committee has thought of continuing it until convention time. Expressions of opinion as to the advisability of this are requested. Address Secretary Gibson.

Attention is called to the laws governing division elections in December and those of delegates in February, especially the majority vote and separate ballot requirements.

The usual annual listing of division officers for the coming year will be made in the January FRAT. At the same time the division deputies will be announced. If any changes in deputies are to be made, or are desired, they should be given attention now.

It is specially requested that division secretaries send in their December reports early and see that a complete list of the officers elected for 1927 is given—including in the list the holdover trustees as well as the newly elected.

Division treasurers should be prompt also with their December reports, but should not close them until each member has had his chance to pay up for the year—keep books open to the 15th, as intended under Section 177, our laws, unless all pay before that. Then promptly close and have reports on the way to Chicago by the 20th.

In Memoriam
De l'Epee
November 24, 1712
December 23, 1789

NOTICE CONCERNING CONVERSIONS

The attention of division officers and members is called to the fact that from January 1 to March 1 of each year we are unable to convert old certificates; that is, change certificates from one class to another.

This is because we are engaged during the above-named period in compiling the annual statements and valuation reports to the various State and Canadian Insurance departments with which we do business. Some of the statements and reports are due at the departments on February 15, the others on March 1, and delay in filing is subject to penalty. Therefore all our resources must be bent toward getting these documents to their destination in time.

Further, during the period named, when our statistics for the previous year are being tabulated, we cannot change certificate records as this would lead to confusion and possibly error in the tabulation. A converted certificate usually bears an effective date considerably prior to the actual date of issue, and it will be readily seen that a large number of such certificates issuing during the period statistics are being compiled would interfere with a complete and accurate tabulation.

Conversion of old certificates from one class to another is not mandatory on the society, but it is something we are glad to do, and at an insignificant charge, in order that our old members may take advantage of the attractive features offered by the newer certificates. During the past few years we have converted several thousand certificates, and the work is still under way.

A delay of three months in making a change from one class to another will work no hardship on the old member, since the credit on the certificate held continues to increase and will be applied on the new certificate when issued.

Conversion inquiries may be sent in by division officers and members as usual during the period from January 1 to March 1, but they will be filed for attention subsequent to the latter date.

A. L. ROBERTS,
Grand Treasurer.

DO NOT DELAY

Just a reminder to every member to look to it that your certificate is right or needs correcting. Is it payable at your death to the right one? Has there been a change in your family and have you neglected to adjust things accordingly in your will or insurance certificate? Look your certificate over and see that your beneficiary is properly named and the proper amount named. Attend to this—now! Don't delay!—[Visitor.

Buy Christmas seals.



Coming Division Events

December

- | | | |
|-----|-----------------|--------------|
| 4. | Supper | Durham |
| 4. | Smoker | Cincinnati |
| 4. | Banquet | Dubuque |
| 11. | Smoker | Richmond |
| 11. | Banquet | Pittsfield |
| 11. | Banquet | Kalamazoo |
| 11. | Banquet | Olathe |
| 11. | Masquerade ball | Philadelphia |
| 11. | Frolic | Bronx |
| 11. | Gallaudet Day | Louisville |
| 18. | Initiation | Baltimore |
| 18. | Rumpus social | Denver |
| 18. | Party | Toledo |
| 18. | Christmas treat | Cleveland |
| 25. | Christmas tree | Fort Worth |
| 31. | Watch party | Rockford |
| 31. | Watch party | Dubuque |
| 31. | Watch party | Indianapolis |
| 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 |
| 31. | Watch party | Evansville |

January

- | | | |
|-----|-------------------------|---------------------|
| 1. | New Year social | Columbus |
| 1. | Open house | Indianapolis |
| 1. | Annual dance | Boston |
| 1. | Smoker | Dallas |
| 2. | Recreation day | Boston |
| 15. | Japanese party | Chicago—106 |
| 15. | Anniversary celebration | Manhattan |
| 22. | Vaudeville | Hartford |
| 22. | Social | Springfield (Mass.) |
| 24. | Orpheum show | Denver |
| 28. | Mid-winter picnic | Lowell |
| 29. | Ball | Newark |

February

- | | | |
|-----|------|-------------|
| 5. | Ball | Brooklyn |
| 5. | Ball | St. Louis |
| 12. | Ball | Jersey City |

Chicago

Recent visitors at headquarters were Mr. and Mrs. H. A. Hathaway and Mrs. Albert Wickmann, Elgin, Ill., Rev. J. M. Koehler, Olyphant, Pa., F. W. Schoneman, Jacksonville, Ill., Mr. and Mrs. C. W. Osterberg and Mrs. O. M. Ray, Cedar Rapids, Ia., Mr. and Mrs. F. A. Spears, Racine, Wis., Mr. and Mrs. Henry Dornbush, La Salle, Ill., J. J. Kleinhans Niles, Mich., W. W. Rosback, Benton Harbor, Mich., Daniel Tellier, Kalamazoo, Mich., O. T. Osterberg, Davenport, Ia., William H. Morris, Hampton, Ill., Mr. and Mrs.

Emil Rosenfield, Milwaukee, Wis., William O. Wilson, Racine, Wis., Matthias Eich, Kenosha, Wis., William Japes, Detroit, Mich.

On November 7, 1901, Chicago Division No. 1 was born and started out to show the world what it could do. On November 6, 1926, 25 years later, it celebrated its birthday by showing what it had done. The occasion was a banquet at the Auditorium Hotel, which will go down in history as one of the best the division has ever held. The committee had arranged for 200 plates, and when the crowd had been seated, it was hard to find a vacant chair. And it was a happy and expectant looking crowd. Press Agent Meagher had done his work well, and everyone came prepared for something out of the ordinary. And they were not disappointed. The committee had exercised much care and thought in making up the program for the occasion, and it was bound to please. The program itself was a work of art, containing, with the covers, 12 pages filled with interesting history of the division, the menu, and the list of toasts. J. Frederick was toastmaster, and his sallies kept all on the broad grin, and served as an excellent foil for the more serious remarks of the other speakers. His first call was for Mrs. Washington Barrow, wife of Chicago's first Frat, whose song "The Bethlehem of No. 1" was given in a very pleasing manner. Charles B. Kemp, president of the division, was then called on for an address, and responded briefly, confining his remarks mostly to the present status of the division, not wishing, so he said, to steal the thunder of the old timers on the program, whose tales of days gone by he could see all were eagerly waiting for. And then waiting was at an end, and the old timers advanced to the limelight. Edward Des Rocher, certificate No. 10, led off with some reminiscences of the founding of the division, as did Oscar Pierson, certificate No. 11, who followed him. Both were charter members of the division, the others still in the division being Washington Barrow, No. 8, and Frank A. Spears, No. 9. The toastmaster then called the roll of the old timers who were charter members of the society at the time of reorganization, and there were not many resident members of the division who did not respond with a vigorous "here." The banquet was given especially in honor of these founders of the division,

and few there were who were not loyal enough to be present and give them proper recognition. The few who put personal prejudice before loyalty to the division—and there are some in every division—will some day be sorry. They may not live to see such another occasion. Twenty-five years is a long time. Frank A. Spears, No. 9, was then called to the fore, and told why he had resisted all persuasion to transfer to another division nearer home. "Once a Chicagoan, Always a Chicagoan," quoth he, in which sentiment he was warmly applauded. Then came Washington Barrow, No. 8, Chicago's first Frat, with some recollections of early days, when he was grand treasurer of the then struggling society.

A roll call of past presidents of the division showed few absences. Some had died, and others had moved away. Those who remained could not help but feel a sense of pride in the fact that they had had a hand in shaping the destiny of the division. David J. Padden, chairman of the committee that directed both the banquet and our never-to-be-forgotten Jubilee last May, was then called upon to tell of his trials and tribulations in staging the undertakings, and received the glad hand in recognition of his success and labor. "Brother Papa" was handled by Peter Livshis, president of Chicago No. 106, in fine style, he making his speech in signs and speaking orally at the same time. And I want to say right here that since the formation of that "oral" division, No. 1 has not had any warmer or more efficient backers in its undertakings than the members of this same baby of ours, nearly all of whom were at the banquet, and had a special table reserved for them. After Brother Livshis had paid us his compliments, Vice-Chairman Elmer Disz, so disguised that his own mother wouldn't have known him, put on a clever skit in the shape of a mythological prophecy that was interesting. Then the toastmaster called upon Jacob J. Kleinhans of Niles, Mich., who, with Brother Spears, was the division's special guest, for some remarks. As Past Grand President and Past Division President he was chock full of interesting things, and his talk was much enjoyed. Francis P. Gibson, Past Grand President, Past Division President, and Grand Secretary for more than two decades, then gave a talk on "The Past, Present and Future," that made a hit, and made us feel that we not only had done something, but were safely in the way of continuing to do something for another 25 years and more. Then followed impromptu speeches by several visitors from other divisions, among them being C. W. Osterberg of Cedar Rapids Division, O. T. Osterberg of Davenport, Daniel Tellier and Henry Maher of Kalamazoo. The latter gave us some inside facts not covered by the other speakers, for it was in his room here in Chicago that the meeting was held that resulted in the



SILVER JUBILEE BANQUET OF CHICAGO DIVISION No. 1

At the Auditorium Hotel, Chicago, Saturday evening, November 6, 1926. Seated at the speakers' table, left to right, are Mr. and Mrs. Padden, Mr. and Mrs. Disz, Mr. and Mrs. Gibson, Mr. and Mrs. Livshis, Mr. Kleinhans, Miss Jean Mack, Mr. and Mrs. Meagher, Mr. and Mrs. Kemp, Mr. and Mrs. Barrow, Mr. and Mrs. Spears, Mr. and Mrs. DesRocher, Mr. and Mrs. Pearson.

formation of the division. The closing number on the program was Mrs. John Reed's fine rendition of "Auld Lang Syne" in signs. As usual, the flashlight man was on the spot and took a picture of the banqueters. Kaufman and Fabry, 425 S. Wabash Ave., whose excellent photos of the Jubilee crowd in Washington Park were so universally admired, had charge of this, and the result was up to their usual standard. The photos are 12x18 inches in size and very clear. Anyone wishing one can obtain it by sending \$1.50 to them at the above address. As a souvenir of the occasion it will be invaluable.

The banquet brings to a close the division's celebration of the society's and its own 25th anniversary, a celebration that has called for over a year's work by the committee, and put the division some \$150 on the wrong side of the ledger. We had originally intended to have some of the grand officers present as our guests, but as we gave free tickets to some 50 and more old timers, the item of expense made it impossible to invite more, so the committee wisely decided to confine it strictly to those who were or had been members of No. 1. As a result of our efforts, the year 1926 will be remembered as being almost as replete with incident as was 1901, when our history began. And the committee whose work made it possible deserve all credit, especially Chairman Padden

and Secretary Meagher, upon whom devolved the bulk of the work.

The date for the division's annual ball has been set for February 19, and will be a masquerade party. Chairman Hagemeyer is busy working out details therefor, and in the December issue of THE FRAT may have some some interesting announcements to make.

Notes from No. 106:

Again the irrepressible No. 106 is at it! Not content with the success of their opening ball and carnival last October, they now announce that they will start the year 1927 with a Japanese party and dance. The date is January 15, the place Harrison Hall, 3351 W. North Ave. Take North Ave. car to the 3300 block, or Humboldt "L" to Ballou station, and walk one block east on North Ave. Admission only 35 cents, and worth double. One unusual feature of this dance is the location on the northwest side. The majority of dances by the local clubs are given in the loop, or on the south and west sides. The reason for our change is to make the most of the neighborhood idea. We wish to be fair to the northwest side oral deaf, and also to make it easier for them to see more of us, in the hope that they may be sufficiently interested to consider

joining our division. In fact, except for our annual affairs, we intend holding parties in different neighborhoods to the end that we may become better known to the non-members living in these neighborhoods. We hope to give a more definite outline of our plans in a later issue of THE FRAT. In the meantime don't forget the Japanese party on January 15. All are welcome, and can feel free to wear any kind of costume they please, whether it be pig-tails, mustachios or what have you. Any brothers of No. 1 living in that locality will be equally welcome, and are assured of a good time.

So far the fishing championship for new members in our division goes to Louis Rozett, who has hooked a new member each month, and has one "on the hook" for December. And all of his catch are northwest side men. Good boy, Looie!

Lowell

On October 30 our hall in the Odd Fellows' Building was resplendent with festal Hallowe'en color and atmosphere, the occasion being the division's dance and entertainment. In addition to the dancing several entertainment stunts were put on. Brothers McCord, Williams and McMahan, singing in signs, paid a tribute to Old Glory, and Brothers McCord and McMahan gave a couple of humorous skits. The big hit was a playlet, "A Visit to Dr. Bloomers," with Mrs. Clara

Grady in the title role, and Myles McGeever as a tramp, and it created much amusement. A local orchestra furnished music for the dancing. Colin McCord was chairman of the entertainment, and deserves credit for its success.

It is a long, long way to Denver, and the division's delegate fund is small. If there are any members in the division with great, big hearts, it is hoped they will throw open their homes this coming winter for small whist parties or something like that, by which our fund can be increased. Every little will help, brothers.

The division will hold a mid-winter picnic at Allardvale Farm, Dracut, on January 28. Further particulars will appear in the December issue of THE FRAT.

At its November meeting Lowell Division voted to co-operate with Boston in getting the 1930 convention for the latter city.

Seattle

To make our annual New Year's party the best ever, we have engaged the American Legion Hall, E. 50th St. and 10th Ave. This hall is a dandy, and has every convenience we could wish for. There is a fine dance floor, a stage (and there will be stunts on it, too), a card room for card fiends, a lounging room with swell lounges for the lounge lizards, and kitchen. All of which should assure us of a good time. All of our previous parties have been given down-town, but this hall is located in the University district, so the event will be a departure from established custom. The committee in charge, calling themselves "The Fraternal Five Gang," have got out a neat advertising card booming the affair, and will put out more. Watch for them.

Dame Fortune's ugly duckling, Mis-Fortune, descended on Seattle members rather frequently during the year. Clarence Furlow had a sack of wheat fall on his leg; James A. Key sprained a wrist while cranking his Ford; Alfred Waugh and Ernest Frederickson both suffered from blood poisoning caused by slight scratches, Joseph Kirschbaum cut a long gash in his arm, and Lewis O. Christenson got in the way of a modern Juggernaut and had his right knee cap cracked. Some record.

Clarence Ray Cummings of Denver Division was a visitor at our October meeting. Riley Carter of Salt Lake City Division was a visitor at our November meeting. He is now located in Washington, and expects to transfer.

Cincinnati

After business is out of the way at our December meeting, a smoker will be held under the direction of Brother Bacheberle, whose long experience and knowledge of ritual work is assurance of its success. Hall No. 1, at Court St. and Central Ave. will be the place, as usual. Refreshments will be served, with Arthur Wenner as "caterer",

which means that there will be plenty to eat and drink. Brother Wenner was the efficient purveyor at the Silent Athletic Club's outing last summer, and learned the business from his father, who was in the grocery business for nearly half a century. Non-resident members are especially asked to come down Cincy way on December 4, and help wind up the year in a way never to be forgotten. Visiting Fraters will also be welcome, the only admission being a paid-up due card and the pass-word.

Our membership roll has been increasing steadily, and we find our present quarters rather cramped, and as the location, also, is inconvenient, we have decided to move in January. A large hall in I. O. O. F. Temple is under consideration, and it is hoped that the committee on halls, Brothers Porter, Lippert and Wortman, will be able to put the deal through. Notice of any change will be announced at the December meeting.

James Shepherd was well remembered by his brother Frats on September 12, the remembrance taking the form of an elegant rocker as a birthday gift. The unexpected presence of Brother and Mrs. Henry Munday of Dayton was another pleasant surprise of the evening. Refreshments were served.

On September 18 brothers and friends of David Brecourt gave him a housewarming and a fine library table as a token of their esteem, and to help give the finishing touch to the new home recently purchased by him.

Our masquerade social on October 30 was quite a success, and the first of its kind ever held by the division. The hall in I. O. O. F. Temple was thronged with maskers, all full of Halloween gaiety. The writer did not learn the names of those who carried off the prizes for costumes, though Jimmie Shepherd was the hit of the evening as a flapper—bobbed, painted, and gotten up regardless. John E. Melempy's usual luck held good, and he won a set of dishes. The crowd was happy, stayed late, and then went only because the last doughnut, last piece of pie and the last of the cider had been consumed. It was announced that the next event on the program will be an anniversary social in February, but no particulars are out as yet.

Joseph Goldman of Middletown was in Cincinnati on October 13, and the rapid pace of the bigger city proved too much for him, and an automobile got him, landing him in the hospital, where he remained several days. He is surely a tough guy for his age, only equalled, perhaps, by William Blust, who once continued his daily grind at his place of employment with his arm in a sling.

Bert C. Wortman and wife were recent guests of Irven A. Burton and family of Fremont, Ohio. Brother Wortman reports that the former

treasurer of No. 10 is yearning to come back and is still singing "Cincinnati, My Happy Home." The gold watch the division presented him as a farewell gift three years ago is still doing duty and keeping splendid time.

Indianapolis

"Prexy" Anderson laid aside the cares of office long enough to attend our November meeting and give one of his always interesting talks.

Our Ladies' Auxiliary did itself proud on November 13. A good crowd was present and witnessed a program hard to beat. The affair was a home-talent vaudeville, and believe me, it was all there from the kitchen band to the Boy Scouts from the school. Among the celebrities on the program were "Fan" Clark, dancer, Amy Phillips, comedienne, Tom Bailey and Jim Banks, chocolate dancers, Amy Alice Fowler, singer, the Boy Scouts and the Girl Scouts from the school, and others too numerous to mention. The program was a mystery until the curtain went up, and we are still wondering where it all came from. Do it some more, girls!

Our New Year festivities are going to beat anything ever attempted in Fratdom. We will spare neither labor nor expense to make this a big event. There will be speakers of national reputation, such as Grand President Anderson and Grand Treasurer Roberts, and others we cannot name just now. There will be games and contests galore, for which our ladies are donating 26 prizes of value. There will also be plenty to eat, as our cooks are already busy and have plenty of coin. There will be a goodly display of Hoosier "Peaches", to say nothing of the talent and beauty from neighboring states. Sam Ottenbacher, Lee Harris, Harry Jackson and a few more old timers are in charge. They know how. It's up to you—come.

San Francisco

Our November meeting was well attended. Our officers are feeling good nowadays as they note that our members appear to be taking more interest in division meetings. Can it be that the reason is because next month sees the annual election of officers?

Our treasurer announced at the November meeting that all of our members are now in good standing—a record that is hard to beat. Why not try and make it possible for him to keep the record that way all through the year? Prompt payment of your dues will do it.

Division No. 53 in planning a series of winter socials. It is hard to find a free Saturday night, now, as there are four clubs in San Francisco vying with each other to see which shall have the best time.

Columbus

With the installation of Miami Division No. 107 there have been 89 divisions established since our own No. 18 started in 1907. When the writer end-

ed his term as Grand Financial Secretary at Omaha in 1915—8 years later—there were 55 divisions. And now, today, the number is almost doubled. Some growth, and one to be proud of. And Columbus Division has tried to emulate the parent society in the matter of growth and improvement. And it feels it has succeeded.

As an instance of how Columbus Division takes care of its own members, the operation of our local benefit fund is of interest. Feeling that the Grand Division requirement that a disability must be for 14 days or longer in order to entitle a member to draw benefit worked a hardship on many members who were disabled for shorter periods, but just as much in need of help, the division voted to pay disabled members \$5 for 7 days' disability, \$7 for 10 days, and \$15 for 13 days, with a limit, per individual, of \$25 in any one year. And now, feeling that even this was not enough, the division has voted a still further benefit of \$2 per week, for ten weeks, in addition to the usual Grand Division benefit. If this is not treating our members right, we would like to know what is.

It was with great sorrow that we learned of the demise of the Reverend Brother Cloud. He was a fine man, and an able one, and his passing is a distinct loss to the deaf.

Kalamazoo

On October 16 the division held a bazaar at Moose Temple. Merton Francisco headed the committee in charge. Delegations from Flint, Detroit and Grand Rapids helped swell the crowd, and incidentally helped swell the profits, which went into our local fund. Everything sold well, and we are greatly pleased with the results. Free lunch, with coffee, was served late in the evening.

The division had no Hallowe'en party this year, so a big bunch of members went up to Flint for amusement, while another bunch took in the masquerade ball of South Bend Division. Both parties report a fine time.

John Cordano and Daniel Tellier attended the Silver Jubilee banquet of Chicago Division No. 1 at the Auditorium Hotel in Chicago. They were well pleased with their experience with Chicago hospitality, and also greatly enjoyed the display of oratory at the banquet, to which display Brother Tellier contributed briefly.

We are all looking forward to our own 15th anniversary banquet on December 11, and hope it will be a success. It will be at the New Burdick Hotel. John Cordano is chairman of the committee. Reservations may be made up to December 4, addressed to him at 1024 Michigan St., St. Joseph, Mich.

Springfield, Mass.

Our "Chinatown Night" on October 9 was a very successful affair. It was held in Hawkins' Hall, and a crowd of about 125 was in attendance. Harry Daniels was chairman of the affair, but

to the ladies who so ably assisted in carrying out the program our thanks are particularly due. Mesdames Brunsell, Daniels, Hagerty, Forsyth, Leno and Greenough and Miss Cusick, in their colorful Chinese costumes, distinguished both themselves and the occasion. Miss Cusick also gave a sign rendition of The Star Spangled Banner.

On October 23, through the kindness of Brother and Mrs. Forsyth, the division held an apple social at the Forsyth home. The affair proved a very enjoyable one, games and refreshments making the evening pass pleasantly, and it was not until quite a late hour that the party broke up and the guests went home.

At our October meeting we had the pleasure of having John O'Rourke of Boston as our guest. Called upon to orate, he responded with a very interesting sketch of his trip to Cuba, New Orleans, Los Angeles, Chicago and Washington. We are always glad to entertain members from other divisions, as well as non-resident members of our own.

Springfield Division extends its Christmas and New Year greetings to all divisions.

Detroit

The formal opening of the Fraternal Club of the Deaf, at its club rooms, 2254 Vermont Ave., near Michigan, on Saturday evening, October 9, was a success in every way, the hall being crowded with friends from Detroit and its environs, as well as a good many from a distance. Among these latter were E. Morris Bristol, George W. Tripp and wife, Wiley A. Kear and wife, Mrs. A. J. Eickhoff, Mrs. W. B. Snell and E. F. Meloche of Flint, and

Fred A. Lawrason of Monroe. The meeting was opened by President Peter N. Hellers, and Secretary Thomas J. Kenney read a communication from Grand Treasurer Arthur L. Roberts of the N. F. S. D., expressing best wishes for a successful organization, and prophesying that it would prove of benefit to the deaf of Detroit. President Hellers then introduced Past Grand President E. Morris Bristol of Flint as the principal speaker of the evening. The latter dwelt upon the growth and accomplishments of the N. F. S. D., and stressed the need of more strongly knitting the ties of fraternity through social brotherhood. His remarks were well received by all present. He was followed by President Hellers—Frat No. 1—who drew word pictures of the "Birth of an Idea," its development into a reality, and its culmination in the National Fraternal Society of the Deaf, which has been buffeted on the sea of destiny for 25 years, growing stronger with the passing of each storm of doubts and fears, until it stands today like a rock of Gibraltar, a safe refuge for those who wish to leave something more than a memory to the loved ones left behind. All in all, the evening was well spent, and every one was satisfied.

We regret that in the list of officers given in the last issue of THE FRAT, we inadvertently omitted to mention William Greenbaum as second vice president, and Robert Rollins and Arthur Green as respectively first and second sergeant of the club.

Ivan Heymanson, a dynamic unit of Division No. 2, a popular Frat, a genial friend, and a willing worker among the deaf of this city, has been under the surgeon's knife at Ann Arbor University Hospital, a portion of skin being grafted on his cheek in an attempt to check a cancerous growth. His popularity with the Detroit deaf is amply evinced by the numerous auto pilgrimages made to Ann Arbor to call on him. Treasurer Rudolph Huhn and wife recently called on him and report him as doing nicely. Several from across the Canadian border have also been up to see him, and at the last meeting of Detroit Division it was voted to send him a floral tribute in token of the members' esteem. May he soon be back with us again.

Our mask ball on October 30 in the G. A. R. Building, brought out about 160 merrymakers. Aloysius Japes was in charge, and his efforts put some \$30 in our treasury. Good for him.

Our box social at the Fraternal Club on October 16 was a success financially, though the attendance was somewhat curtailed by bad weather. The arrangements were in charge of Mrs. Nellie Kenney, supported by an able committee. John Deatsman, a social member of the division, presented the club with a large cake, which cost him \$2.50, and which was decorated with the words "The Detroit Fraternal Club." Bidding for this cake was so spirited and high that co-operative



Scene In Rocky Mountain Park

bidding had to be resorted to in order to capture the prize. The lucky combination getting it had to cough up \$12 for it. Other box sales, while not so high as this, brought in \$38 more.

While Marcus Osmons and family were enjoying themselves at the Fraternal Club social on October 23, their home in Royal Oak, with all its contents, was destroyed by fire, and when they returned they found themselves thrown upon the mercies of their neighbors. But they were well cared for.

William Ranspach, certificate No. 258 and a charter member of the society, passed away on October 18 at the Ann Arbor University Hospital, following the amputation of a foot, coupled with broncho-pneumonia. He was buried in Woodmere cemetery, Detroit. For a number of years he was a painter foreman in the employ of the Detroit United Railways. He was in his 73rd year, and had been a member of the society for over 20 years, having joined in May, 1906.

Milwaukee

On October 16 First Grand Vice President Frederick J. Neesam of Delavan gave us a lecture on life insurance. He showed conclusively that our society ranks with some of the best life insurance companies in the country in sound finances and square dealing with policy holders. He showed us how we are way above 100 per cent solvent, and how our laws are in harmony with the laws of the various states in which we do business. No one listening to his points could fail to feel satisfied that our society was both able and willing to meet all its obligations, and could and did do it at the lowest possible cost to the members, whereas insurance companies almost invariably charged the deaf an extra premium, claiming they were less safe risks than hearing people—which claim statistics entirely fail to prove. Rather the contrary. Brother Neesam's lecture was very instructive.

Division Treasurer Maertz is urging all members to have their due cards fully paid up for December, so he can start the new year with a clean slate. Many members have the idea that it is all right to wait three or four months, then pay up. It is not. It is all wrong, and should anything happen before they pay up, their beneficiaries lose. The best plan is not to pay back dues, but to pay advance dues. Then one is always safe.

On December 31 we will have our annual dance and watch this old year pass out. Write for further particulars to Roman N. Jankiewicz, chairman, 787 Ninth Ave., Milwaukee. He may have something to interest you.

Delavan

Our Hallowe'en party held on October 23 was a success in every way. As this was home-coming day for former students at the school for the deaf, it drew a large crowd from out of

town. An enjoyable evening was spent in dancing and playing "500." We wish to thank both outside and local Frats for the fine support given us. There were about 75 couples in attendance.

At our October meeting Gordon Bristol of Green Bay was admitted to membership. Atta boy, Gordon, we are waiting for your appearance at the outer door to be taken to parts unknown to you now, but where you will find yourself among loyal friends and brothers-to-be.

Our November meeting was postponed from the 6th to the 13th, to enable members to accompany the school football team to Jacksonville, Ill., for a game with the Jacksonville school team.

Delavan Division can well be proud of the Hirte and Goff families for being 100 per cent Frat. Emil Hirte and his three sons, Christian, Henry and Marvin are all members of the society, as are also James Goff and his two sons, Percy and Marvin. (That's fine, but don't crow too much. Chicago might remind you of its own Frank I. Friday and his four sons, Alfred, Frank, Harry and Ivor, to say nothing of his brother Charles, all six members of the society. And Hartford might join the chorus with William G. Durian and his three sons, Howard, Walter and Royal. And the Smoaks of the Carolinas might smoke you out, also. Pipe down.—Ed.)

Toledo

Have you noticed the broad smile on the face of Clarence Lee? As chairman of the bunco and "500" social on October 16 he sure proved a winner. In the refreshment line, especially, he surpassed himself, his sandwiches being so appetizing that many came back for more. There were plenty of games and prizes, and all enjoyed a great time, whether out for fun or a prize.

And a week later, on October 23, the Augustus home was the Mecca of the local Frats, they and their friends turning out to the number of 55 to give Brother and Mrs. Augustus a house-warming in honor of their 34th anniversary. This happy couple are the proud possessors of a fine, up-to-date home, and we all wish them the best of luck. They were showered with silverware and other valuable gifts.

On October 30 some 10 Frats and their wives motored down to Akron to attend No. 55's mask ball, and were well repaid. We went down to boost for our own coming event, and hoped to draw a nice crowd from the Rubber City.

Samuel G. Henry was chairman of our mask ball on November 13, and he and his committee worked hard to make it a success. Records for attendance were broken, and more were in costume than ever before at a similar local affair. Profits, too, were well

up to the top notch, so we are well satisfied. Fourteen cash prizes were awarded for the most original, unique, comical and beautiful costumes, and also for the Charleston dance contest. We were glad to note the many visitors from Cleveland, Sandusky, Fremont and other places. Their patronage was appreciated. And now that it is over, Chairman Henry is busy making up for lost sleep.

Des Moines

We had quite a number of Iowa deaf folks at our Hallowe'en party on October 30, even though all of the other Iowa divisions were giving a blow-out of their own. Brother and Mrs. Fred Ward of Ft. Dodge were among those who ducked for apples, and incidentally received a nasal douche free of charge.

Our hall is considered one of the best in the state, and when a group of deaf people congregate in it, there is never any kick over the manner in which we use it. Parties after each business meeting continue to be a rule, and they are usually largely attended, though, like every other community, we have several people with permanent grouches under their permanent waves, and who refuse to attend because of some personal slight away back in, say 1892. Deliver us from the "nut" who doesn't like the Frat because of personal antagonism with some particular member.

Omaha

Our division is now placing an order for hats with Brother Bacheberle, Cincinnati. They will have "Omaha" emblazoned on the front, too, so the boys of No. 1 will have to again sit up nights to think up some way to out-hat us. (They won't. They are quite satisfied with their Jubilee showing. Ed.)

Our division president, Edwin M. Hazel, has invented and patented a parliamentary chart, copies of which are now on the market at a nominal price. Ye scribe has seen it and marveled at its simplicity and accuracy. A simple movement of a revolving dial to certain positions and the chart answers almost any parliamentary question that can be asked. It should prove a real boon to any presiding officer at a Frat meeting, or indeed at any meeting of a deliberative assembly. And because of its small size it is much less cumbersome than any book on parliamentary law, and the time saved in hunting up a subject is a big item in its favor. The chart must be seen to be appreciated, and once seen and understood, sales should be large. Brother Hazel is to be congratulated on getting out such a helpful addition to the lodge room, and we trust his sales will be sufficient to repay him for the study involved. He has for years been a keen student of the subject, and is perhaps one of the best posted deaf parliamentarians we have.

All here are eagerly waiting for the time of the big bazaar to roll around.

It is November 27, and the committee in charge is working their hands calous getting things in shape, and from present indications prospects are bright for a record-breaking attendance and sell-out.

Our ever-welcome visitor from Denver, Reverend Brother Grace, is proving himself a regular walking information bureau whenever he shows up. He never fails to hand out the right dope in regard to the thousand and one queries put to him about the coming Denver convention and the many scenic mountain roads that will be open to us next year. Once or twice lately he appears to have out did himself a little in his answers, especially with regard to the special Frat train that will run through here from Chicago, which he insists will be so big and unbelievably long that when the engine pulling it comes to a stop in the Denver station, the observation car at the rear end of the train will come to rest about in front of our own passenger station here in Omaha! We folks pride ourselves in being wise and josh-proof to the 'nth degree, but we ask you, la-dees and gentlemen, isn't this stretching our credulity a bit too far? What do you think of this, Brother Editor? (Far be it from us to impugn the Reverend Brother's veracity; as he states, that train is going to be SOME train.—Ed.)

Holyoke

While the division did not have any socials through the summer, we have made up for it in great measure by the several socials held this fall. On September 25 we had a whist social at the home of Anaclet Mercier, and one at the home of Arno Klopfer on October 30. The last one, on November 13, was held at Bridge St. Turn Hall, which has been our meeting place for nearly 16 years. We were a bit fearful that the date—the 13th—would prove unlucky, but it did not, as was proved by the 60 people who turned out for it. We had 12 tables, and 6 valuable prizes for the winners, and these latter were highly delighted with the prizes given. Auto parties from Springfield and Northampton helped swell the crowd, and their presence was appreciated. They left for home about midnight, and having their own cars, were not worried about last trains. We worked hard to make this party a success, and it was, to the tune of about \$40 for our delegate fund.

We were surprised to learn of the installation of a new division at Miami. We had not looked for it quite so soon. But we extend our congratulations and best wishes just the same.

Saginaw

Our members have enjoyed two pleasant parties lately. One was a surprise which we gave Alexander Gibson at his brother's home. Supper was served and an enjoyable evening spent. The other party was at the home of George Stott, where the members gathered for a "cheer up" party

to Harry Dundas. Brother Dundas expects soon to forsake the ranks of the bachelors and turn benedict, hence the necessity (?) for being cheered up.

On November 8 a party of Frats and their ladies, 12 in all, motored up to the farm of Henry Lapanse at Pinconning. The attraction for the evening was Keno, with ducks, geese, chickens and pigeons for prizes. At the end it was found that the deaf players had won more prizes than the hearing friends present, in proportion to about 5 to 1. Some players, sure. The party remained over night, and the next morning Brothers Janicke, Sonsmith and Cummiford went out to try their luck hunting wild ducks. But they were disappointed, the ducks proving too cute for the hunters, and kept out of reach, so they came back with empty game bags.

Congratulations to Miami Division No. 107. Next?

Boston

Boston, 1930. Chapter II.

It sure must be here. Why?

1. As a convention city Boston is without an equal for both delegates and visitors. Within an hour's ride from Boston you can visit some of the finest beaches in the country.

2. Who amongst us would not feel a thrill when standing on such sacred spots as Bunker Hill, Lexington, Concord and other historical places? Many are to be found in and around Boston.

(To be continued.)

Boston Division is all ready for the coming three big days—December 31, January 1 and January 2. The first will have a Watch Night party, and there will be many surprises in store for those attending. It will be held at Huntington Chambers, 30 Huntington Ave., Boston. January 1 will see the staging of the division's Annual Ball, which will be held at Convention Hall, St. Botolph St. and Garrison Ave., Boston. No one should miss attending either of these two parties. (What's the third day for?—Ed.)

Hartford

Past President Milton Silverman has resigned as deputy of the division, he and his family having moved to near Jacksonville, Fla. Brother Silverman is a hustler, and with him on the ground we would not be surprised to see Jacksonville follow the example of Miami, and start a division.

Two other good workers lost to the division are Arnold Williams, who has landed a job in a textile mill at Reading, Pa., and Carl Berrer, who has secured a good job in Lawrence, Mass. We shall miss them both.

"Oh, boy, it's great!" was the chorus of those who attended our annual Hallowe'en party on October 30. And the chief success of the evening was the "Poor Frat Night" with William F. Durian as judge, James A. Sullivan

as state's attorney, and Felix Bonvuolair as lawyer for the defense, all of whom were voted well fitted for their respective roles, though a little practice, perhaps, would not hurt them. Another hit was made by Misses Gold and Kasakini, in an exhibition of Charleston dancing. Algot Anderson managed the affair.

Following our regular meeting in November, three new members were initiated into the mysteries of the order. They were David Cole of So. Manchester, Roy Newton of Waterbury, Vt., and Dana Taylor of So. Manchester. The latter is a social member. There are quite a number of promising fellows around here in Connecticut who should be members, but are not. Come on, boys, let's get after them. (Do it now!—Ed.)

John D. Moran is the first of our members to own a brand new house of his own. He and Clefos Paro are busily at work on it, and hope to have it finished by the time Santa Claus gets around to try the chimney.

A Merry Christmas and a Happy New Year to all.

Dallas

During the past several months Dan Cupid has been very busy down this way, quite a number of Dallas' younger members having taken unto themselves helpmeets. Both of the Sheppard boys, John and Tom, have married, as have also Doyle Kerr, Edwin Cochran, Dudley Lewis and Roland Macon. This leaves the genial Ike Ries as the catch for the fair sex this coming season. Look out, Ike!

Dallas Division's annual fraternal was held on October 16. Due, perhaps, to the low price of cotton, there were not as many visitors as last year, and the profits of the evening were correspondingly less. But we made \$76.65, so consider the affair was quite a success. We were glad to welcome all, especially the several visitors from Houston, Ft. Worth and San Antonio. This year's committee consisted of Carl Hardy, chairman, Leonard King, Troy Hill, Clifton Talbot and Ernest Barnes. Brother Hardy was called home by illness in his family, so was not present at the fraternal, but the other members carried on, and made it a success.

Dallas Division is proud of the number of its members who are in business for themselves. Among them are Osa Hazel and Neal Allen, both of whom own shoe shops here in Dallas; W. H. Jennings, who has his own shop in Ft. Worth; James Brown, in Canton; N. D. Richards, Whitesboro; Nick Sellars, Comanche, Okla., and perhaps others. It's good to be your own boss.

It has been definitely decided that Houston and Dallas Divisions will put "Texas, 1936" before the Denver convention; then, at the 1930 convention, a definite location will no doubt be decided on, and the division city landing the Texas Centennial will be given the honor of entertaining the conven-

tion. In case the centennial is held in a non-division city, such as Austin or San Antonio, all the Texas Divisions will be asked to unite in footing the bill and putting over the biggest convention the N. F. S. D. has ever had. (The convention must be in a division city.—Ed.) There are some who will shy at a convention in Texas, having heard much of the Texas heat, but anyone who has been in Washington in August would feel cool in Texas in July. 'Tis true Old Sol often hits 110 in the shade, and not much of that, but that isn't nearly as bad as 90 in Washington, where it is not so much the heat as the humidity. We don't have much of the latter here.

Anyhow, here's another boost for TEXAS, 1936.

Bronx

Bronx Division, the third of Father Knickerbocker's divisions in our great family, made its initial bow in the entertainment line on a large scale on November 6. It was a belated celebration of Hallowe'en, and was held at D. A. Turn Hall, Bronx, and drew a capacity house. So many came that the supply of souvenirs, consisting of caps, snappers, pins, balloons, etc., gave out early, and President Berger and Chairman Rubano had to send out S. O. S. calls before the festivities had fairly started. It was estimated that 350 were in attendance, and every minute was thoroughly enjoyed. The ball room was tastefully decorated with jack lanterns, streamers of yellow and black bunting, and all the other Hallowe'en paraphernalia, and half a dozen boxes of nice big apples stood invitingly at the entrance. Instead of ducking for apples, the committee staged a variety of games for both sexes, for which handsome prizes were offered. The judges of the games were William Waterbury of Newark Division, Alex L. Pach and Harry Powell of Brooklyn Division. Harry Powell won a beautiful clock, Mrs. Katherine Blake a leather bag, and Edwin Demmerle a shaving brush and mirror. The committee of arrangements consisted of Anthony Rubano, chairman, Albert Laccetti, Louis Saracione, Jerry D'Antonio, Edward Bonvillain, Matty Blake and Joseph Durant.

Here and There

Portland, Oregon, Division No. 41 is out with a neat postcard announcing a series of six Lyceum meetings this coming winter. The first will be held on Saturday evening, November 27, at Red Men's Hall, E. 9th and Hawthorne Sts., and on the third Saturday of each month thereafter. A program of lectures will be given, covering a wide range of subjects, debates on live issues and problems of the hour in Deafdom, humorous stories, etc. The deaf of Portland and vicinity should not miss this treat. It will be a world of entertainment and knowledge presented vividly and masterfully in the sign language, and a chance to chase the

cobwebs from the mind and keep abreast of the times. Remember the opening date and be there.

Waco Division No. 68 also put out a neat card advertising its Hallowe'en Night on October 30. According to the card they must have had a big time, since they announced that witches and the spirits of darkness would hold high carnival that night. And a football game between two Texas teams at the Cotton Palace should have been a drawing card. Maybe they will tell us more about it next month.

Pittsfield Division No. 70 announces that it will hold its annual banquet on December 11, after the annual election of officers is out of the way. Those who wish to make reservations should write to Ernest Klinke, 151 Greylock St., Pittsfield, Mass.

Philadelphia Division will have a masquerade ball on December 11. It will be held at Grand Fraternity Hall, 1626 Arch St., and a large crowd is expected. Non-resident members are especially invited to attend and get better acquainted with the resident members and division officers.

Grand Secretary Gibson was a visitor at Springfield Division No. 58's meeting November 13. It was planned to take him for a call on Decatur and Peoria the next day, the 14th, but the hard rain made travel risky and instead he spent the afternoon at the Silent Smoke Shop—as Brother Redlich's cigar store (and rendezvous of the Springfield deaf) is known.

At Denver?

Scotch Gent: "My lad are you to be my caddie?"

Caddie: "Yes sir."

Scotch G.: "And how are you at finding lost balls?"

Caddie: "Very good sir."

S. Gent: "Well look around and find one and we'll start the game."—
[Yellow Jacket.



Good Night

Your health is your greatest asset

BUY CHRISTMAS SEALS
and help us to keep you healthy

THE NATIONAL, STATE AND LOCAL TUBERCULOSIS ASSOCIATIONS OF THE UNITED STATES

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

GRAND DIVISION DIRECTORY

Board of Directors.

- HARRY C. ANDERSON... President
FREDERICK J. NEESAM... First Vice-President
ALEX L. PACH... Second Vice-President
JOHN H. MUELLER... Third Vice-President
FRANCIS P. GIBSON... Secretary
ARTHUR L. ROBERTS... Treasurer
GEORGE F. FLICK... Chairman of Trustees
GEORGE F. FLICK... Chairman
HARRISON M. LEITER... Chicago, Ill.
WASHINGTON BARROW... Chicago, Ill.

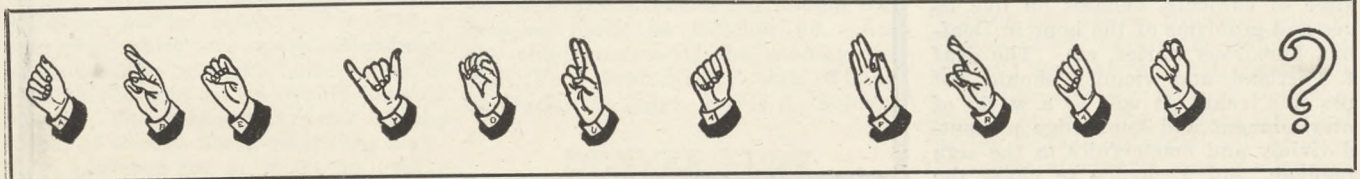
DIVISION DIRECTORY

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

- CHICAGO, No. 1... Chicago, Ill.
DETROIT, No. 2... Detroit, Mich.
SAGINAW, No. 3... Saginaw, Mich.
LOUISVILLE, No. 4... Louisville, Ky.
LITTLE ROCK, No. 5... Little Rock, Ark.
DAYTON, No. 8... Dayton, Ohio
BAY CITY, No. 9... Bay City, Mich.
CINCINNATI, No. 10... Cincinnati, Ohio
EVANSVILLE, No. 11... Evansville, Ind.
NASHVILLE, No. 12... Nashville, Tenn.
SPRINGFIELD, No. 13... Springfield, Ohio
OLATHE, No. 14... Olathe, Kan.
FLINT, No. 15... Flint, Mich.
MILWAUKEE, No. 17... Milwaukee, Wis.
COLUMBUS, No. 18... Columbus, Ohio
KNOXVILLE, No. 20... Knoxville, Tenn.
CLEVELAND, No. 21... Cleveland, Ohio
INDIANAPOLIS, No. 22... Indianapolis, Ind.
BROOKLYN, No. 23... Brooklyn, N. Y.
ST. LOUIS, No. 24... St. Louis, Mo.
NEW HAVEN, No. 25... New Haven, Conn.
HOLYOKE, No. 26... Holyoke, Mass.
LOS ANGELES, No. 27... Los Angeles, Cal.
ATLANTA, No. 28... Atlanta, Ga.
PHILADELPHIA, No. 30... Philadelphia, Pa.
KANSAS CITY, No. 31... Kansas City, Mo.
OMAHA, No. 32... Omaha, Neb.

- NEW ORLEANS, No. 33... New Orleans, La.
KALAMAZOO, No. 34... Kalamazoo, Mich.
BOSTON, No. 35... Boston, Mass.
PITTSBURGH, No. 36... Pittsburgh, Pa.
HARTFORD, No. 37... Hartford, Conn.
MEMPHIS, No. 38... Memphis, Tenn.
PORTLAND, (Me.) No. 39... Portland, Me.
BUFFALO, No. 40... Buffalo, N. Y.
PORTLAND (Ore.), No. 41... Portland, Ore.
NEWARK, No. 42... Newark, N. J.
PROVIDENCE, No. 43... Providence, R. I.
SEATTLE, No. 44... Seattle, Wash.
UTICA, No. 45... Utica, N. Y.
WASHINGTON, No. 46... Washington, D. C.
BALTIMORE, No. 47... Baltimore, Md.
SYRACUSE, No. 48... Syracuse, N. Y.
CEDAR RAPIDS, No. 49... Cedar Rapids, Ia.
HUNTINGTON, No. 50... Huntington, W. Va.
ALBANY, No. 51... Albany, N. Y.
ROCHESTER, No. 52... Rochester, N. Y.
SAN FRANCISCO, No. 53... San Francisco, Calif.
READING, No. 54... Reading, Pa.
AKRON, No. 55... Akron, Ohio
SALT LAKE CITY, No. 56... Salt Lake City, Utah
ROCKFORD, No. 57... Rockford, Ill.
SPRINGFIELD, No. 58... Springfield, Ill.
DAVENPORT, No. 59... Davenport, Iowa
WORCESTER, No. 60... Worcester, Mass.
ST. PAUL-MINNEAPOLIS, No. 61... St. Paul, Minn.
FT. WORTH, No. 62... Fort Worth, Texas
DALLAS, No. 63... Dallas, Texas
DENVER, No. 64... Denver, Colo.
WATERBURY, No. 65... Waterbury, Conn.
SPRINGFIELD, No. 67... Springfield, Mass.
WACO, No. 68... Waco, Texas

- PITTSFIELD, No. 70... Pittsfield, Mass.
BANGOR, No. 71... Bangor, Maine
KENOSHA, No. 72... Kenosha, Wis.
BIRMINGHAM, No. 73... Birmingham, Ala.
SIOUX FALLS, No. 74... Sioux Falls, S. Dak.
WICHITA, No. 75... Wichita, Kan.
SPOKANE, No. 76... Spokane, Wash.
DES MOINES, No. 77... Des Moines, Ia.
LOWELL, No. 78... Lowell, Mass.
BERKELEY, No. 79... Berkeley, Cal.
DELAVAN, No. 80... Delavan, Wis.
HOUSTON, No. 81... Houston, Texas
SCRANTON, No. 82... Scranton, Pa.
RICHMOND, No. 83... Richmond, Va.
JOHNSTOWN, No. 85... Johnstown, Pa.
MANHATTAN, No. 87... New York, N. Y.
JACKSONVILLE, No. 88... Jacksonville, Fla.
LEWISTON, No. 89... Lewiston, Maine
PEORIA, No. 90... Peoria, Ill.
BRONX, No. 92... New York, N. Y.
COLUMBIA, No. 93... Columbia, S. C.
CHARLOTTE, No. 94... Charlotte, N. C.
DURHAM, No. 95... Durham, N. C.
DUBUQUE, No. 96... Dubuque, Iowa
GRAND RAPIDS, No. 97... Grand Rapids, Mich.
TORONTO, No. 98... Toronto, Canada
DULUTH, No. 99... Duluth, Minn.
CANTON, No. 100... Canton, Ohio
FARIBAULT, No. 101... Faribault, Minn.
SOUTH BEND, No. 102... South Bend, Ind.
COUNCIL BLUFFS, No. 103... Council Bluffs, Iowa
FORT WAYNE, No. 104... Fort Wayne, Ind.
SCHENECTADY, No. 105... Schenectady, N. Y.
CHICAGO, No. 106... Chicago, Ill.
MIAMI, No. 107... Miami, Fla.



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 18.