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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fifteenth Year

MARCH, 1917

Number 7

Toledo Division, No. 16, N. F. S. D.



Above is Toledo Division's portrait, and an excellent one it is. The Division was chartered in June, 1907, and always has been one of the Society's wide-awake lodges. The engraving was made from a reduced photograph of the original, which was about three feet wide. The arrangement and grouping of the individual photographs was the work of Division Secretary Opicka, including the lettering and drawing of the emblem. The six charter members are grouped immediately above and below the emblem; commencing at the upper left, the others are shown in the order they joined left to right. We are sure our readers will agree with us that it is some portrait, and the Division eligible to the Make-Good Degree.

TREASURER'S REPORT.

Division Collections for February.	
Chicago.....	\$ 618.39
Detroit.....	151.15
Saginaw.....	10.98
Louisville.....	69.03
Little Rock.....	72.80
Nashua.....	23.04
Dayton.....	59.00
Bay City.....	8.19
Cincinnati.....	115.28
Evansville.....	21.97
Nashville.....	12.29
Springfield, O.....	16.28
Olathe.....	35.25
Flint.....	90.85
Toledo.....	56.92
Milwaukee.....	94.47
Columbus.....	36.17
Knoxville.....	43.41
Cleveland.....	72.45
Indianapolis.....	122.27
Greater New York.....	232.31
St. Louis.....	141.42
New Haven.....	70.01
Holyoke.....	48.02
Los Angeles.....	74.93
Atlanta.....	72.57
Philadelphia.....	134.11
Kansas City.....	66.97
Omaha.....	55.36
New Orleans.....	93.25
Kalamazoo.....	15.50
Boston.....	50.07
Pittsburgh.....	76.31
Hartford.....	13.14
Memphis.....	20.65
Portland, Me.....	97.85
Buffalo.....	40.11
Portland, Ore.....	26.36
Newark.....	62.47
Providence.....	22.93
Seattle.....	16.00
Utica.....	43.92
Washington.....	25.83
Baltimore.....	26.92
Syracuse.....	25.18
Cedar Rapids.....	53.38
Huntington.....	14.50
Albany.....	27.19
Rochester.....	27.50
San Francisco.....	86.61
Reading.....	45.88
Akron.....	65.41
Salt Lake City.....	35.75
Rockford.....	34.97
Springfield, Ill.....	23.27
Davenport.....	27.72
Worcester.....	27.58
Total collections.....	\$3,752.14

TREASURER'S STATEMENT.

For February, 1917.

Balances from January.....	\$118,116.76
Receipts.	
Division collections.....	\$ 3,752.14
Interest from bonds.....	120.00
Interest from mortgages.....	671.39
Button sales.....	69.00
Card record outfit.....	1.25
Division bond premiums.....	24.50
Fob sales.....	.50
Charm sales.....	12.00
Ring sale.....	8.00
Grand Secretary's fees.....	6.50
Special subscription, Frat.....	.70
Total balances and receipts.....	\$122,782.64

Expenditures.

Sick benefits.....	\$ 210.00
Accident benefits.....	140.00
Salary, Dr. Furlong.....	15.00
Salary, E. M. Rowse.....	83.33
Salary, F. P. Gibson.....	116.66
Officers' quarterly salaries.....	141.86
Rent and light.....	27.00
Insurance Department fees.....	86.85
Official publication.....	57.40
Officers' expenses.....	29.78
Sundry office expenses.....	15.70
Printing application blanks.....	41.20
Postage account.....	4.45
Buttons.....	179.38
Fobs and ring.....	44.56
Organizing expenses.....	12.50
Accrued interest on mortgage.....	90.00
Expressage.....	7.43
Total expenditures.....	\$ 1,303.10

Recapitulation.

Total balances and receipts.....	\$122,782.64
Total expenditures.....	1,303.10
Balance, February 28.....	\$121,479.54
April payments are due.	

TRUSTEES' REPORT.

Exhibit of Balances, February 28.	
First Mortgage Loans.....	\$ 96,100.00
First Mortgage Bonds.....	19,500.00
Certificates of Deposit.....	1,852.17
In bank subject to check.....	3,627.37
Grand Secretary's Fund.....	300.00
Treasurer's cash balance.....	100.00
Total balances.....	\$121,479.54

Exhibit of Funds.

Reserve Fund.....	\$109,374.42
Mortuary Fund.....	7,232.04
Sick and Accident Fund.....	2,073.49
Expense Fund.....	2,799.59
Total in all funds.....	\$121,479.54

Note: In February one mortgage loan of \$2,000.00 was paid off, on another a part payment of \$1,000.00 was made, and a new loan of \$8,000.00 purchased, at five per cent interest.

FEBRUARY DISABILITY CLAIMS.

John Werner, Louisville, Ky.....	\$15.00
Ivor Friday, Detroit, Mich.....	20.00
*Fred Franke, Milwaukee, Wis.....	15.00
*J. M. Goff, Delavan, Wis.....	5.00
William Ward, Los Angeles, Cal.....	30.00
W. J. Thurston, Blue Hill, Kas.....	20.00
W. C. Jerrell, Noblesville, Ind.....	25.00
Keith Hamilton, Charleston, W. Va.....	5.00
N. I. Wolk, Brooklyn, N. Y.....	10.00
G. L. Errard, Hartford, Wis.....	5.00
W. M. Lester, Berkeley, Cal.....	5.00
*M. Krawl, New Britain, Conn.....	10.00
*A. G. Nelson, Omaha, Neb.....	15.00
A. E. Feast, Baltimore, Md.....	25.00
*J. W. Michaels, Ft. Smith, Ark.....	45.00
*L. W. Younk, Lorimor, Iowa.....	50.00
Charles Miller, Bay City, Mich.....	15.00
James Downey, Evansville, Ind.....	10.00
Martin Pretz, Evansville, Ind.....	10.00
W. A. Ownby, Comer, Ga.....	15.00
Total for the month.....	\$350.00

* Denotes accident claims.

COMING DIVISION EVENTS.

April.

7. Ball, Salt Lake City.
7. Smoker, Providence.
7. Party, San Francisco.
8. Party, Cedar Rapids.
11. Banquet, Washington.
13. Anniversary, Baltimore.
18. Ball, Worcester.
21. Annual party, Portland, Me.
28. Social, Cleveland.
28. Aux-Frat party, Cincinnati.

May.

5. Whist social, New Haven.
5. Banquet, San Francisco.
19. Lecture, Reading.
26. Lecture, Cincinnati.
26. Dance, Philadelphia.
29. Dance, Providence.
29. Social, Boston.

June.

1. Drawing, Philadelphia.
16. Picnic, St. Louis.
23. Social, Philadelphia.

July.

4. Picnic, Rockford.
21. Excursion, Philadelphia.

August.

12. Picnic, Milwaukee.

BOARD COMMITTEES.

The following is the makeup of the various standing committees of the Grand Division Board of Directors.

- Law Committee—H. L. Tracy, W. L. Davis, A. L. Roberts.
 Grievance Committee—G. F. Flick, E. M. Rowse, W. Barrow.
 Claims Committee—W. Barrow, F. P. Gibson, E. M. Rowse.
 Emergency Committee—W. L. Davis, A. L. Roberts, H. L. Tracy.
 Executive Committee—F. P. Gibson, E. M. Rowse, W. Barrow, G. F. Flick.
 Ritual Committee—E. M. Rowse, H. L. Tracy, W. L. Davis, A. L. Roberts, F. P. Gibson.

NEW MEMBERS.

2. Frank E. Friday, Detroit, Mich.
2. Fred A. Degner, Detroit, Mich.
2. John H. Kader, Detroit, Mich.
2. Benjamin Ryan, Detroit, Mich.
1. Harry F. George, Abingdon, Ill.
1. Lawrence Fay, Chicago, Ill.
1. Joseph E. Crimmins, Chicago, Ill.
1. John J. Scully, Dallas, Tex.
1. Henry B. Mays, Dallas, Tex.
1. Oliver Freeman, Dallas, Tex.
58. John E. Snyder, Decatur, Ill.
35. Colin C. McCord, Lowell, Mass.
35. Andrew Kilinski, Lawrence, Mass.
30. Harry Suckle, Philadelphia, Pa.
44. William B. West, Seattle, Wash.
44. William E. Brown, Seattle, Wash.
43. Alphonse Beauchene, Providence, R. I.
32. John Kubat, Ft. Calhoun, Neb.
51. Harold R. McQuade, Albany, N. Y.
56. Alfred D. Young, Ogden, Utah.
49. Olaf L. Larsen, Des Moines, Ia.
22. Earl D. Gouker, Goshen, Ind.
22. Stanley Davis, Terre Haute, Ind.
22. Roy P. Hiatt, Terre Haute, Ind.
22. George H. Schultz, Richmond, Ind.
22. Frederick Frazer, Richmond, Ind.
22. Walter G. Wilson, Logansport, Ind.
22. Otto L. Thuis, Shelbyville, Ind.

Valuation Exhibit

- 22. Earl Hinkley, Lebanon, Ind.
- 22. Edward Schenck, Richmond, Ind.
- 22. Harry Anderson, Indianapolis, Ind.
- 22. Lennie D. Evans, Indianapolis, Ind.
- 22. Harold M. Cobb, Indianapolis, Ind.
- 22. Freeley Puckett, Indianapolis, Ind.
- 22. Thomas Lyster, Indianapolis, Ind.
- 22. Charles Spacke, Indianapolis, Ind.
- 22. Murdock McRae, Indianapolis, Ind.
- 40. Joseph E. Pontius, Buffalo, N. Y.
- 48. Roderick M. Brown, Syracuse, N. Y.
- 59. George A. Stotts, Muscatine, Ia.
- 15. Clyde B. Maxson, Flint, Mich.
- 46. William J. Capps, Washington, D. C.
- 55. William J. Kuntz, New Berlin, O.
- 36. Joseph Abelson, Pittsburgh, Pa.
- 31. Percy Howe, Oronogo, Mo.
- 16. Harvey H. Wickham, Toledo, O.
- 53. Orion Irwin, Selma, Cal.
- 50. Jerry Knight, West Union, W. Va.
- 50. Thomas B. Gain, West Union, W. Va.
- 33. Lafayette Trousdale, Monroe, La.
- 54. Paul P. Albert, Lebanon, Pa.

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

ASSETS.	LIABILITIES.
Mortuary Fund.....\$ 2,000.00	Momently Net Value of
Reserve Fund..... 108,099.05	Promised Benefits.....\$80,992.49
Interest Accrued..... 2,015.79	Other Liabilities—none
Total Reserve Assets.....\$112,114.84	Reserve Liabilities.....\$80,992.49
Ratio of Reserve Assets to Reserve Liabilities.....138.4%	Surplus Reserve.....\$31,122.35
Surplus Reserve.....\$31,122.35	Liabilities charged against the Ex-
Sick and Accident Fund.....\$1,659.39	pense and the Sick and Accident
Expense Fund..... 2,363.84	FundsNone.

Method of valuation used: Level premium, Full reserve.

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

State of Illinois }
County of Cook } ss.

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

(Signed) FREDERICK A. DRAPER.

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

(Signed) ANNA M. NIZZE,
Notary Public.

CLARENCE E. STAHL.

Brother Clarence E. Stahl of Utica, N. Y., and a member of Utica Division, was run down and instantly killed the morning of February 27 while walking along the tracks of the D. L. & W. R. R. at Utica. The following account of the accident is taken from the Utica Tribune:

"Clarence Stahl of 1206 Capital avenue, 21 years old, was instantly killed Tuesday when struck by a work train southbound on the tracks of the Delaware, Lackawanna & Western Railroad Co. about 500 feet south of the Pleasant street viaduct. The accident happened between 6:30 and 7 o'clock when the young man was on his way to the plant of the Sauquoit Toilet Paper Company where he was employed as a press feeder in the printing department.

"Young Stahl was deaf and on account of this he did not hear the approach of the train. His body was literally cut into two pieces. About 1,000 feet from Stahl at the time of the accident were Paul Sandusky and his sister Emma of 1514 West avenue. Paul is also deaf, but his sister is not. She heard the approaching train and warned her brother. He in turn started back to warn young Stahl, but the latter was struck before the warning could be given. Mr. Sandusky and his sister are also employed by the Sauquoit Toilet Paper Company.

"Clarence Stahl was born in Utica and had always lived here. He was well known, especially in the western part of the city, where he lived. In addition to his parents, Mr. and Mrs. John Stahl, he is survived by four brothers and one sister, all of this city."

Brother Stahl joined the Society last November. He was in his 22nd year, a young man of promise and popular with all. The funeral was held March 1st, from the home of his parents. The Rev. Harry Van Allen, assisted by the Rev.

Frank Knapp of Grace Episcopal Church, officiated. The members of Utica Division attended in a body, and many friends from Rome, where Brother Stahl attended school, and other nearby towns were present. The pallbearers were Brothers Lee, Kinsella, Thomas, Sandusky, Brown and Rodgers, the last named three being fellow employes of the deceased. A profusion of floral pieces covered the casket, among them being large ones from the Division, his employers, his fellow employes and schoolmates and friends at the Rome school, all eloquent of the love and sympathy of everyone.

LOUISVILLE FRATS PATRIOTIC.

These two letters explain themselves, and introductory comment may be dispensed with.

Louisville, Ky., February 24, 1917.

Hon. Swagar Sherley,
House of Representatives,
Washington, D. C.

Dear Mr. Sherley:

At our last meeting a unanimous rising vote decided that we would request you to personally convey to our beloved President of the United States of America, Honorable Woodrow Wilson, our faith in his wisdom and our united support in these trying hours of our country, and tell him that, although we do not come within the scope of "able bodied" men (on account of deafness), we stand ready to answer his call whenever our country's defense needs us in whatever way we may be able to render service. Convey to him also our

hopes and prayers for Divine Guidance for him that he may lead our country on to eternal glory and place it in a position to command the respect of all the nations of the world.

Thanking you for your kindness in giving this matter your personal attention, we are,

Most respectfully yours,
LOUISVILLE DIVISION No. 4,
N. F. S. D.,
W. C. Fugate, President.
Robert Irick, Secretary.

Washington, D. C., February 26, 1917.
Mr. Robert Irick, Secretary,
Louisville Division No. 4, N. F. S. D.,
456 North 25th St., Louisville, Ky.

My Dear Mr. Irick:

I beg to acknowledge the receipt of the adopted by your association pledging support to the President of any action he may take in the present crisis and I will take pleasure in having the same inserted in the Congressional Record and will also convey the contents of the same to the President.

Very sincerely,
Swagar Sherley.

MOTORCYCLE FOR SALE.

FOR SALE—A 1916 model Harley-Davidson Motorcycle. Good as new—used only four or five times. Electrically equipped, cost over \$300. Will sacrifice to quick buyer at \$250. This is a bargain; act at once. Good reason for selling. Address Charles Krzykwa, Jr., 1310 Oneida St., Shamokin, Pa.

A DAY'S JOURNEY TO PHILADELPHIA.

A short time ago Brother Gibson contributed a delightfully interesting article to The Frat under the caption "A Little Journey West." It was admirably written and, with that clearness of detail and strong but simple style for which our esteemed brother in Chicago is noted, the writer very comprehensively narrated a series of delightful experiences and unexpected agreeable surprises he met with while among our brethren in the Far West.

Heartened by this very vivid description, I also have essayed to write a little letter and I have entitled it "A day's Journey to Philadelphia." Understand, at the outset, that in making this audacious attempt I do not want the frats who may be able to summon enough courage to read this contribution to our national organ, the dispenser of all that is going on in our beloved organization that is worth knowing, that I am in any way a rival, or even a near rival of Brother Gibson as a writer. I don't want to claim any such distinction and I would not if I could. But I was so deeply impressed with what I saw in the matter of the welfare work that is being done by the Philadelphia Division that I considered it someone's duty to reduce the impressions to writing for the benefit of our brothers at large through The Frat, hence I have taken it upon myself to do it.

It was on a recent Sunday (February 11) that I journeyed to the City of Brotherly Love, there to be received and entertained by Brother Davis, our State Organizer, who, by his good work on behalf of the deaf has enshrined himself in the hearts of all our members in Pennsylvania.

I could relate much of what I saw and heard fraternally that day, all of which would be worthy of recording in print, but I am going to confine myself particularly to the headquarters which Brother Davis has established there for the mental and physical recreation of the frats residing in the Metropolis along the Delaware.

This wholesome and helpful place is located at 1626-28 Arch Street and one of the astonishing facts regarding it is that Davis rents it for \$5.00 a month or \$60 a year, a mere bagatelle, when one measures this sum with the benefits derived. The hall is included in a building five stories high. There are several lodge rooms and the space is sufficient for the holding of the 1918 convention, which gathering, by the way, promises to be a "honey."

Among other things, there is a swimming pool for the enjoyment of the members and the water is so clear that a 10 cent piece on the bottom can easily be seen. This tank is large enough to accommodate at one time all the members of Philadelphia Division, and take it from Brother Davis—all the boys take advantage of the pool and the aquatic sports it affords. There likewise is a Turkish bath and this also is popular.

Furthermore, there is a kitchen and an adequate equipment of cooking utensils and it is unnecessary for me to state that this feature has been found very convenient for festive gatherings.

The above are among the essential features of this commendable institution, for I think I am justified in calling it that. Among the desirable accommodations are waiting rooms for both sexes, elevator service, etc. Everything is exactly the way it should be for the proper enjoyment and appreciation of the members, and the fact that they do is very much in evidence.

The hall, it can be further added, is very accessible. It is located in the heart of the city and Brother Davis can reach it from his home in West Philadelphia via the elevated and subway in 20 minutes. For a fraternal visit from Reading it could not be better located, as an evening can be spent there with ample time for catching the last train home.

I think it can be safely said that there is no frat hall in the country to excel it and I believe this will be admitted by the delegates and visitors to the 1918 convention. And that such is the case can be attributed to the forethought and wisdom of Brother Davis and his colleagues and their industry in making it a reality. The good that has come out of it and will result in the years to come is incalculable. Moreover, this hall can be made a source of profit. It is ideal for social festivities.

Excuse me, if I have written too much about this. But let praise be given where praise is due and let this successful accomplishment be an incentive for Divisions in other sections of the country to do likewise.

Thus endeth my journey,
Fraternally,
JAMES M. WILLIAMS,
Secretary of Reading Division, No. 54.

"TELL HIM NOW."

If with pleasure we are viewing
Any work a man is doing,
If we like him, or we love him, tell
him now
Don't withhold your approbation
Till the preacher makes oration,
As he lies with snowy lilies o'er his
brow.

For then, no matter how we say it,
He won't really care about it;
He won't know how many teardrops
we have shed.
If we think any praise is due him,
Now's the time to hand it to him,
For he can not read his tombstone
when he's dead.
More than fame and more than money,
Is a kind word, true and sunny,
And the hearty warm approval of a
friend,

For it gives to life a savor,
And it makes one stronger, braver,
And gives him strength and courage
to the end.

Then, if he deserves your praise, bestow it;
If you like him, let him know it;
Let the words of true encouragement
be said.

Don't let's wait till life is over,
When he is beneath the clover,
For he can not read his tombstone
when he's dead.

—Selected.

A LITTLE JOURNEY EAST.

March 17 and 18, Grand Secretary Gibson was the guest of Detroit Division's Philateen Club. The evening of the 17th he gave a reading of "The Miracle Man" at the Division's hall, supplemented by a talk on the "Philateen" Savings Club idea and Society matters in general. The afternoon and evening of the 18th he paid a visit to the Silent Athletic Club of Detroit, the youngest, but a husky social organization of the Detroit deaf, and gave another talk there.

State Organizer Bristol came up from Flint and at both gatherings made addresses, as did officers of the clubs and Division. Mr. Liddy of Windsor, Ontario, who is President of the organization of the Catholic deaf in Detroit, and a candidate for social membership in the Society, added to the pleasure of the evening of the 17th with a talk on the day and its patron Saint, Patrick. About 200 of the Detroit deaf were met at both gatherings.

During his stay in town, the Secretary was a guest at the home of Wilbur I. Wells, and the dinner guest of Ivan Heymanson, and the Studebaker car of William J. Japes was at his disposal both days. On the 17th a visit was made to the immense plant of the Ford Motor Company. The fact that this firm has in its employ about 150 deaf men, most of whom are frats, added a lot to the interest had in the visit, of course, but the plant itself is assuredly worth visiting. When one is told it has between 38,000 and 40,000 employes, its immensity can be imagined.

Detroit has changed a lot since the F. S. D. met there in 1905, almost as much so as has the Society, so to speak, and all to the good, too. It is a fine city to visit, to be sure, and its frats are possessed of a full share of its civic spirit. Keep your eyes on Detroit Division from now on; it is going to give Greater New York, Philadelphia and Indianapolis a run for second place honors, and bids fair to even pass Chicago as to resident membership. The reason is that the tempting five-dollars-per-day at Ford's is bringing young fellows to Detroit from all over the country—if they do not get work at Ford's they usually manage to somewhere else—and the "get-ones" in Detroit Division keep busy right along. However, the Detroit frats want it understood that they have no "pull" with Ford's and anyone coming there with that idea is doomed to be disappointed. You have to find your own job there, just as anywhere else.

It was indeed another of the Grand Secretary's pleasant and profitable little journeys, this visit, and it pleased him a lot to be able to renew acquaintance with the Michigan frats' old guards, all of whom are still taking active parts in the Division's affairs, and all seem to be prospering. Back on the job Monday morning, the 19th, catching up and starting the copy-grind for The Frat, he added additional pages to the journal of the N. F. S. D.'s growth and advancement these "little journeys" prove to be.

DIVISION NOTES.

Chicago.

No. 1's mask ball held on January 20th was a very well-attended and successful affair. A good, fat sum was realized for the local treasury. Due credit must be given Chairman E. E. Carlson and his helpers for the excellent arrangements and for the hard work which went to make the ball a success.

A smoker held at Schiller Hall on Saturday evening, February 24th, drew the resident members out in force. A class of twelve initiates rode the goat. For a change and novelty, the class that last went through the mill before were given charge of the initiation proper. By way of refreshments a Dutch lunch was served.

Joseph Miller underwent an operation for appendicitis in January. He made an excellent recovery and by mid-February was able to return to work.

During the holidays, the Ford Motor Co's plant at Detroit was closed on account of freight congestion. Several of the deaf employees there took advantage of the brief vacation to run down to Chicago for a few days. They were Ben Beaver, Henry Furman, Elmer Priester, Claude McSparin, Frank Friday, Jr., F. Herring, Marcus Osmonson, Frank Osonek, and Reno Arrowsmith. Out-of-town callers at headquarters since New Year's were Thos. S. Marr of Nashville, Tenn.; Geo. A. Murphy of Glenwood, Iowa; John A. Welter, of Marshalltown, Iowa; Leon Harvat, of Denver, Colorado; Rev. J. M. Koehler, of Kansas City; Henry Riordan, of Dubuque, on his way to New London, Wisconsin, where he has secured a job. Besides these just mentioned, John Orvis and Moses J. Graff of Kalamazoo, Michigan, dropped in for a "Howdy" when they were here for No. 1's ball. Roy Dildine, John D. Johnston, George Freake, Sherman A. Retz, William B. Lynch and Arno Dietzsch, all from Rockford, also came on to attend the ball.

Oscar J. M. Thomas of Round Lake, Ill., went south in February ahead of the birds to revisit his old home and the scenes of his childhood, down in South Carolina. He was away a month, reaching home about March 1.

George J. Sattler moved from Michigan City, Ind. to Elwood, Ind. last December. He has a good job with the American Tin Plate Co. They are living in a house given them by Mrs. Sattler's parents.

Non-resident members please note that Treasurer Harrison M. Leiter's new address is Room 301, 21 N. La-Salle St., Chicago.

Detroit.

Clyde Stevens of Flint gave a lecture on "Happiness" at No. 2's lodge-room on the evening of December 30. It was enjoyed and appreciated by all who attended. Brother and Mrs. Stevens stayed over Sunday visiting friends in this city.

John J. Rutherford, of Ecorse, has the sympathy of us all in the loss of his wife who died in December soon after the birth of a daughter. The baby girl is doing very well.

E. M. Bristol of Flint, State Organizer and Past Grand President, paid us a visit

shortly after New Year's, and was present at our January meeting. He gave us a talk before adjournment and also helped to initiate Bros. Toomey and Murphy. While in this city, he was the guest of John J. Hellers.

John Polk was in Harper Hospital for several weeks after undergoing a serious operation for ulcer of the stomach. He is now getting along finely, and by the time this is printed will probably have returned to his work at the Ford plant.

Detroit Division, No. 2, gave its fourth annual masquerade on February 24th, and from all reports it was one of the best affairs of the season. Nearly a hundred of the deaf and their friends were present.

David Moneriff of Ypsilanti, on February 10 while employed at the Hoover Steel Ball factory in Ann Arbor, got the thumb and forefinger of his right hand taken off in the machinery. He will be laid up for some time as the result of this serious and painful accident.

Louisville.

W. C. Fugate, state organizer for Kentucky, was elected president of our Division at the February meeting, to fill the place of Jamison O. Hawkins, who failed to qualify at the January meeting on account of being in Cleveland, Ohio. Brother Fugate made a speech when he took the office that ought to fire all who heard him to efforts for the "good of the order," and was given applause that shook the house.

Lloyd Scott, one of the boys who originally joined the society in this town, is back with a transfer card from Los Angeles Division, to which Division he was transferred some four years ago. Lloyd is now working at the printer's trade in our city.

George Campbell, one of our Division's charter members, met with a serious accident at the church-organ factory where he has been employed for years. His left hand slipped in a machine of some kind and the middle finger was cut off at the first joint and the other fingers had the nails shaved off. George has our sympathy.

Two applications were unanimously "white-balled" at our February meeting. The members are pulling for the good of the N. F. S. D. One of the applications was from a gentleman who could not "see" things until he got married and a sweet little miss arrived in his home. Well, he applied for a two-thousand-dollar policy—went the limit!

Mrs. Annie Gadbury, widow of our late Brother Ambrose Gadbury, is now Mrs. William Humphrey. They were married in December. Mr. Humphrey is a successful farmer living near Lancaster, Ky. On January 20 a send-off party was given them at the home of Mrs. Humphrey's mother. Our "scouts" did not let the opportunity slip away from them—Mr. Humphrey's application was accepted at the February meeting.

Robert F. Hartman, chairman, Charles J. Reiss and Ernest Huber are the members of the new sick committee appointed by President Fugate.

Charles J. Reiss has a new job as presser at Shymanski's in the Power Building, and is now all smiles. He is through with

cleaning and pressing establishments and uncertain hours, long or short.

Friends, take notice: "Uncle Pat" Dolan is alive, well and happy and still with us. He has not as yet done any damage with that gun he won from ex-Grand President Kleinhaus. Pat would like to sell the gun. Address, 1032 E. St. Catherine Street, Louisville, Kentucky. It's a fine double-barreled shotgun, with all necessary shell-loading tools. Pat wants to sell it only because he has not the time to use it.

Our third annual grand mask and fancy dress ball was a fine success in every way. We would be repeating all that was said in The Frat last year if we attempted to give details, as everything except the chairmanship of the social committee was in practically the same hands as last year's. George Hartman, chairman, with Robert Irick and Julius H. Senn, were the social committee in charge and were assisted by practically all the members.

At least two of our members contemplate increasing their insurance before long, because of "increase in family" and other good reasons.

Are YOU boosting and trying to help swell the society's membership in Kentucky? Get busy! The state organizer and the secretary will gladly help you. Just ask them, if you need their services.

Little Rock.

Orus Cochran has returned from Argenta, Ark., where he has been working in a shoe-shop, to resume his old job with James H. Bata in Harrison, Ark.

Mr. and Mrs. Burrell Nutt visited home folks in Fordyce recently. Burrell is employed as a shoemaker at Metrailler's shoe-shop.

Rev. J. M. Koehler spent a few days with us at the Arkansas school for the deaf not long ago. We enjoyed his visit very much and hope to have him with us again in the near future—when, we trust, he may see more of our genuine, sunny southern weather.

Emra Castle, who has a good job with the Arizona and Arkansas Smelter Company at Van Buren, Ark., paid us a visit during the holidays. His bright little daughter was with him, on her way to enter the public schools at Van Buren.

Harmon Reeder, the latest addition to No. 5's roll, spent a day with us recently. He is working for Fletcher Calvert, who is established in a shoe-shop of his own and doing a very successful business. Brother Calvert has bought a Ford. Let him come over soon and show his envious friends what kind of a chauffeur he is.

Rev. J. W. Michaels was a welcome visitor here last month and spent nearly two weeks with us. His knee is nearly well and he is now able to walk without cane or crutches.

Cincinnati.

As usual, No. 10 was well represented at Dayton's anniversary social.

Ray M. Bingham is the latest of the local frats to desert the "Bachelors' Club." He married Miss Nancy McMichaels on St. Patrick's Day, March 17.

The engagement of William G. Har-meyer and Miss Elizabeth Larg has been

(Continued on page 7.)



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FRANCIS P. GIBSON - - - - - Editor
21 North La Salle St., Chicago, Illinois

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

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

Members changing their addresses should at once
notify the editor.

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MARCH, 1917

SPECIAL NOTICE.

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

EDITORIAL.

\$121,479.54.

Philadelphia—1918.

The Louisiana frats who are also mem-
bers of the Louisiana Association of the
Deaf have fallen in line in the "compound-
ing" idea and Brother Tracy of the
Pelican has dubbed them FRAT-LADS.
Michigan has a chance to coin FRAT-
MADS, and there's room for more.

Please take special notice of the change
in the address of the home office. Remem-
ber it is 21 North La Salle Street after
this.

Once again have the rails taken their
deadly toll and another of our members
met death thereon. When, O, when will
these short-cuts be shunned as being but
short-cuts to eternity for us?

We are reprinting our Valuation Ex-
hibit in this issue, because of an error of
the printer in last month's. While the
error—the substitution of "148.3%" for
"138.4%"—was in our favor, so to speak,
it is important we have it corrected.
Should any of our Divisions, Organizers,
or individual members, make use of the
figures, care should be taken to use those
in this issue.

In the past we have had occasion to
state that The Frat did not believe in and
did not care to print resolutions of con-
dolence. We wish to repeat it here and to
state that it is useless to send them to us
for printing. The minutes of the Divisions
are the proper places for such resolutions'
spreading; they interest only those di-
rectly concerned. To our mind the send-
ing of such to the person or persons they
are intended for, together with the appro-

priate demonstration of their spirit, is
all that is necessary. The Frat believes
that the living should have the flowers
which we are wont to give the dead—
Divisions should show their appreciation
of their members while such can be en-
joyed. At the most, resolutions are but
local expressions and should be so con-
fined. Read "Tell Him Now" printed in
another column.

It is only 15 months to Philadelphia—
1918, and there is a lot to be done before
the President's gavel falls. The Frat
thinks that discussion of proposed changes
in the Society's laws should be had prior
to their submission to the convention and
acting on that belief it intends to soon
start a department in which things may
be fully explained by committees having
charge of such work, and in which the
members will be invited to take part—
a sort of Forum. The Board of Directors'
Law Committee, also special committees,
will in this way have the opportunity to
lay before the membership body practi-
cally all important matters and so give
plenty of time for Division discussion and
the posting of delegates.

When a member endorses the applica-
tion of a candidate for membership there
is more than the mere signing of his name
involved. The endorser should read the
application—just as much so as he should
read any sort of paper he signs—and see
that all questions thereon are answered,
and correctly. If the endorser sees that
the proper age, correct name of beneficiary
and other data are given, that the applica-
tion is written out plainly, that both the
applicant and the examining physician
do not miss any questions, a good deal
of bother will be saved to those who han-
dle the application after it is sent in. An
endorsement is practically an approval,
and no one should be willing to approve a
poor piece of work, so it follows that the
endorsers should look over carefully each
application they sign.

Dallas and Fort Worth, Texas, are ready
for Divisions and General Organizer
Gibson has been asked to come down and
see to their installing in April. The exact
dates have not yet been decided upon.
Any of our members down that way who
may wish to attend the installations should
get in touch with Brother C. L. Talbot
5529 Reiger Ave., Dallas, or Brother Wal-
ter Greene, Route 5, Box 670, Fort Worth,
who will be pleased to give details as
arranged.

Buffalo speaks up for "1921." There's
room for more.

The Get-Ones are enjoying their degree.
Why shouldn't you?

No. 22 is much in evidence in the new
members list this month, and we hear it
will be in next month's. How about that
gavel Brother Thurston hung up? Timo
all of you were getting busy, isn't it?

Get one.

Note our new address.

VITAL STATISTICS.

Births.

To Mr. and Mrs. Fred J. Hellsten, of
Benson, Neb., on November 7, a girl.

To Mr. and Mrs. George A. Wise, of
Philadelphia, Pa., on December 5, a girl.

To Mr. and Mrs. Clark L. Moore of
Philadelphia, Pa., on December 15, a boy.

To Mr. and Mrs. Ira Betts of Waltham,
Mass., on December 16, a girl.

To Mr. and Mrs. Carl A. Miller of Los
Angeles, Cal., on December 16, a girl.

To Mr. and Mrs. Robert H. Sneed of
Nashville, Tenn., on December 17, a girl.

To Mr. and Mrs. George S. Beyer of
Seymour, Ind., on December 17, a boy.

To Mr. and Mrs. Carl D. Fischer, In-
dianapolis, Ind., on December 28, a boy.

To Mr. and Mrs. John L. Wiggenhorn
of Dayton, O., on January 1, a boy.

To Mr. and Mrs. John A. Opicka of
Toledo, O., on January 4, a girl.

To Mr. and Mrs. E. E. Carlson, of
Chicago, Ill., on January 8, a girl.

To Mr. and Mrs. Charles J. Huegel of
Springfield, Ill., on January 9, a girl.

To Mr. and Mrs. Joseph Leghorn of
New Haven, Conn., on January 13, a boy.

To Mr. and Mrs. Tyre L. Walker of
Kannapolis, N. C., on January 18, a boy.

To Mr. and Mrs. Willis H. Denson of
Elmira, N. Y., on January 24, a girl.

To Mr. and Mrs. Arthur J. Morris of
Bridgeport, Conn., on February 11, a boy.

To Mr. and Mrs. J. Willie Ferg of Louis-
ville, Ky., on February 12, twin girls.

To Mr. and Mrs. Frank S. Bohn, of
Bridgeport, Conn., on February 16, a girl.

To Mr. and Mrs. George E. Hartman of
Louisville, Ky., on March 3, a girl.

Marriages.

John W. Blaine of Anacostia, D. C.,
and Miss Ida Littleford of Washington,
D. C., October 28.

George Rigg of Clifton, N. J., and Miss
Edna Von Wagoner of Montclair, N. J.,
November 15.

Jacob Friedman of New York, N. Y.,
and Miss Fannie Paul, December 17.

Willie Kitchen of Dayton, O., and Miss
Leona B. Getzendanner, January 30.

Guthrie D. Allen of Evansville, Ind.,
and Miss Mary Hood of Hardsburg, Ky.

Henry M. West of Evansville, Ind.,
and Miss Elma Harry of Booneville, Ky.

Arthur N. Dupont and Miss Anita Gaz-
zaniga, both of Marlboro, Mass., February
1.

Henry H. Neil of San Francisco, Cal.,
and Miss G. Cummings, February 5.

Theodore H. Brumback of Defiance, O.,
and Miss Effie R. Henninger, February 14.

Joseph F. Donahue of Springfield, Mass.,
and Miss Bertha Cossette of Meriden,
Conn., February 20.

Willie O. Hill, of Conway, Ark., and
Mrs. Gertie Lovelace of Argenta, Ark.,
February 28.

Ray M. Bingaman of Dayton, Ky.,
and Miss Nancy McMichaels, March 17.

Deaths.

On January 24, at Washington, D. C.,
Norris, five-year-old son of Mr. and Mrs.
John T. Flood.

On February 14, at Lamar, Colo.,
Clara G. Simpson, wife of Emmette
W. Simpson.

DIVISION NOTES

(Continued from page 5.)

announced, and the wedding will take place in June.

The high cost of living and the war have no deterring effect on the bachelors of No. 10; four of them will launch out on the sea of matrimony before the year is over.

On Sunday, January 20, about thirty of the frats, their wives and friends sprung a birthday surprise party on Brother Emil Schneider. We presented Emil with a smoking jacket and cigar-stand—he is the champion burner of the Havana weed.

On February 24 a "kitchen shower" was held for Ray Bingaman and his bride-to-be. They received enough articles to stock their kitchen for a life time. The evening was spent in playing games, with prizes for the winners; they were taken by Bert C. Wortman and Emil Schneider. A toothsome midnight supper was served, and in the wee, small hours of the morning the company departed wishing the engaged couple smooth sailing over the matrimonial sea.

Evansville.

Our watch party was a grand success, surpassing all past occasions of the kind. There was a large number of visiting fraters from Kentucky, Tennessee Missouri, and from neighboring towns in our own state of Indiana. At midnight there was an abundant spread of eatables, from which there was plenty left for breakfast. None could be tempted to go home until after breakfast when morning dawned, and several stayed to celebrate and enjoy New Year's Day. [Don't you folks ever sleep?—ED.]

Clarence Spiegel, of St. Louis Division, who recently married the belle of our neighboring town of Princeton, continued his honeymoon to attend our watch party. He helped to entertain us with many new games. Brother Spiegel, accept our thanks for the diversion afforded us.

Guthrie Allen and Henry West sprung surprises on us recently by getting married. Brother Allen brought his bride from the Bluegrass region—Hardsburg, Ky. She was Miss Mary Hood. Brother West's bride was also a Kentucky girl—from Booneville. Her name was Elma Harry.

Nashville.

Mr. and Mrs. Wesley Steele, formerly of Clifton, Tenn., have moved to Johnson City, East Tennessee. Friends may write to them at this address, 514 Fairview Street.

Emmett A. Rosson has landed a good position in Cincinnati. The Division feels the loss of him, but wishes him good luck and that he may get on well in his new environment.

Ira B. Marshall is now in St. Louis, working in a hosiery mill, where Eddie R. Hopkins is also employed.

Thomas S. Marr is to prepare the plans for a new \$50,000 apartment building for bachelor women, which is soon to be erected in this city.

Olathe.

Mrs. Clara George Simpson, wife of Emmette W. Simpson, died at Lamar, Colorado, on February 14th. She was

buried at her old home, McPherson, Kansas.

Flint.

Quite a number of the Flint frats attended the social given by Detroit Division on Saturday evening, December 30, at which the main feature was a lecture given by our new president, Clyde Stevens.

Howard Blodgett is building an addition to his house so as to have a bedroom downstairs.

A new office was created at the January meeting—that of recording secretary—to relieve Secretary Bristol of a good part of the work, which, by the way, has doubled in the past year owing to the rapid growth of the membership. Secretary Bristol is serving his seventh consecutive year in this office. Fred Lawranson was elected to fill the newly-created position.

Floyd Crippen has returned to Flint from his three months' stay in Decatur, Mich.

On the 15th of the coming June falls the tenth anniversary of the establishing of Flint Division. At its March meeting it was decided to hold a banquet in the latter part of that month to celebrate the occasion. A committee, composed of E. M. Bristol, chairman, Phil L. Schreiber, Llewellyn Williams, Oren DeChamplain, and H. A. Germer, was appointed to take charge of it, and has already begun making preparations. It is proposed to make the event one of unusual interest. Grand Secretary Gibson has been asked to come and make one of the speakers, and has accepted provisionally.

C. E. Drake recently bought a lot on Taylor Street, and as soon as the frost is out of the ground will start the erection of a \$3000 house.

The Flint Typo Telegram in a recent issue has an item that will be of interest to our own readers:

Some Show.

If you want to see a real moving picture show, just step into the composing room of

the Journal office any morning and see the Schreiber-Bristol-Williams pow-wow.

And here's another:

When it came to playing pedro with E. M. Bristol, he can get more genuine pleasure out of one game than "Bill" Andrews can from a 15-cent package of Bull Durham.

Toledo.

Having assumed his new duties as secretary, John A. Opicka is also taking hold as reporter of frat events in his immediate vicinity, and will send in news of everything for and about the frats there—who like to be heard from while Toledo is still on the map. The new chronicler wishes to extend his greetings to brother frats who know him personally of Cincinnati, Columbus, Cleveland, Akron, Dayton, Springfield, and Detroit Divisions.

A number of frats and aux-frats who are Catholics are members of the "Ephpheta Sodality for the Deaf" which was organized here recently by the Rev. Father Eugene Gehl, of St. Francis School for the Deaf at St. Francis, near Milwaukee, Wis. Fr. Gehl was in this city for a week, conducting a mission for the deaf, and also giving illustrated lectures about the origin and history of the education of the deaf. These lectures aroused great interest among the hearing people of the various Catholic parishes here; they contributed liberally and also organized a sodality to further the good cause.

The recently organized Silent Club, composed of the younger set of frats, made its initial bow with an Opening Social on Saturday, January 13, and it was not an unlucky event either. Despite the late announcement and inclement weather, there was a very fair attendance. The feature of the evening was a lively debate between Brothers Hetzel and Hess, the negative side winning.

Several new faces are to be seen here these days—new arrivals securing employment at the great plant of the Willys-Overland Co. In view of the large number

Notice of Removal

The home office (headquarters) of the Society is now located at 21 North La Salle Street, Chicago, (Suite 301). All officers and members having business with any of the officers, or with the Society itself, will please make a note of this.

In the new offices more room has been secured. We have been crowded at the old address. The new location is on the third floor of the Iroquois Building, on La Salle Street, just North of Madison Street, opposite the La Salle Hotel, convenient to banks, postoffice and railway stations, and a change that is advantageous in every respect. The rooms consist of a suite of four, with vault and front on La Salle Street.

of deaf workers employed there, it would seem that this company thinks well of them and finds their services satisfactory.

The Silent Club basketball team is now getting into form and booking games for the season. They practice on the Y. M. C. A. gym floor to keep in trim. The personnel of the team, all frats: L. F., Nathan Henick, captain; R. F., William Morehouse; C., Frank Neal; L. G., John Schelusta; R. G., Charles Pope; Subs, Lake Clinker and Joseph Schoenfeld. Edward Hetzel is manager. The club also expects to organize a bowling team soon.

Columbus.

Some 125 people attended Columbus Division's "open house" and social on New Year's Day. An excellent supper was served. Candy and eatables were sold on a "take a chance" plan. Prizes were given the holders of lucky numbers on the admission tickets. Several of the prizes were won by hearing people—a diamond ring, gold watch, box of cigars, safety razor, Pathfinder watch, dresser scarf, and head scarf. Those of the deaf who were lucky enough to win prizes were Preston L. Stevenson, gold watch; Israel J. Crossen, fancy cushion; W. H. Zorn, Waterbury watch; Pat Connolly, box of cigars; Cleon Miller, set of kitchen knives. Among the out-of-town visitors attending were Rufus B. Jeffries, Grover Burcham, Louis L. Williams, George W. Shade, Paul Smith, David Williams.

Indianapolis.

Indianapolis Division, No. 22, held its installation of officers on the evening of New Year's Day, at the I. O. O. F. lodge hall, in the same building where No. 22's regular meetings and socials are held. The affair was open to the public. Quite a crowd of the members and their friends were in attendance, and all had a very enjoyable time. It was an all-day open house affair given under the auspices of the bachelor members of the Division—but, owing to the fact that the bachelor contingent had considerably diminished, they had to send out a "Macedonian call" for the married members and their aux-es to help out with the refreshments; even at that, full credit is to be given the committee for its arrangements. The installation ceremony went through without a hitch, and the officers being in full regalia—loaned the Division by a hearing lodge—the whole affair was given added impressiveness. Very favorable comment was made on the material improvement the costumes made, and a hope was expressed that at no distant time the Grand Division's Ritual Committee would take up the matter of evolving a uniform system of robes and other accessories for use in such ceremonials. After the installation, speeches were made by Grand President Anderson, N. Lee Harris, Ernest Hall, and Harry V. Jackson, President of the Division. The evening wound up with dancing, games and so forth. Neat calendar souvenirs with the compliments of the Division were distributed among those present. All in all, it was some New Year celebration for No. 22 and its friends.

John Steele of Laporte is recovering from a serious case of typhoid fever.

Sol Henoch, who met with an accident last summer when he fell off his bicycle and broke his arm, is reported improving slowly.

William James spent New Year's Day at Shelbyville hunting cottontails and recruiting new members.

The frats and a number of other friends held at the home of James Lafever a farewell party in honor of Brother A. H. Norris before he left Muncie for Ohio. Brother Norris was presented with a fine mantel clock in remembrance of the occasion.

A euchre party was given at Brother Binkley's home on January 5. A good many of the frats were there. Everybody had a good time and enjoyed the evening immensely. President Anderson carried home one of the prizes.

It is reported that Will Jerrell of Noblesville has been seriously ill in the county hospital. It is not known yet what he is ill of.

No. 22's annual ball and reception on February 16 was a successful and enjoyable event. It was well attended, and a good profit was realized for the local fund.

St. Louis.

William M. Strong of Dexter, Mo., was a recent visitor in town, but unfortunately failed to connect with the local deaf save a few. Nelson A. Reed and Bert Q. Leavitt of Olathe Division were also seen here. And a few other frats, members of the new Springfield (Ill.) Division, were amongst us, and got some inside info' on how to run the Division.

A surprise party on Nick Kieran was held recently at the home of his parents, and was attended by a majority of the local frats. The affair was engineered by Ross Sutton, and those who attended enjoyed a pleasant, jolly evening.

Wharton N. Bennett is back after a two month's stay with relatives in the interior of the state. He is looking much improved in health.

The Division's annual masquerade ball, held on February 17th, was a success in every way. A large crowd turned out and the committee was kept busy seeing to their wants. Some new and original costumes were shown and the judges had a hard time to single out the best ones. One of the frats and aux-frats, Arthur H. Broekmann, Mrs. Hans Stahr, and Miss Burgherr drew down prizes; the majority of the awards went to hearing masqueraders. The cloak room, refreshment stands and raffle did a good business all the evening, and the net profits promise to be a record for St. Louis Division. The committee had the affair well in hand, and no untoward incident marred the evening's enjoyment.

Charles Hagen and Nick Kieran are on the sick list, from injuries received at their respective places of work. They will be around in a few weeks however—not sorry they are frats, and can draw benefits when sick or injured.

Greater New York.

Robert McVea, an old veteran of the "Silent Five," is organizing a strong basketball team from among the members of No. 23. With his experience he should

make a great coach, and will be able to show his players all the fine points of the game.

About twenty-five of No. 23's frats showed up at Newark Division's ball on January 6, and enjoyed a good time. Brother Abe Chaimowitz won first prize, a gold watch. He wore a Spanish costume.

Dr. Fox showed up at the January meeting, and took great interest in the proceedings.

A Burdette Smith is proud of his record of securing seven new members admitted at one meeting. He received a bad shaking up when hit by an automobile on his way to the January meeting, but came out of it with nothing more serious than a bruised hip and a long scratch on his forehead.

Harry J. Powell is serving his third straight term as President of the Division.

George Donovan lost his mother by death of old age in December. He has the sympathy of his fellow-members of Division No. 23.

Brooklyn's annual mask ball on February 3 was about the biggest event of the year. More than eight hundred people attended. The merry maskers exhibited every variety of fancy garb; there were so many original, handsome costumes and so many good comic get-ups that the selection of the prize-winners was no easy matter. A pleasant feature of the affair was the presentation of two beautiful solid gold fobs—one to State Organizer John D. Shea, the joint gift of frats of Brooklyn, Utica, and Albany Divisions; the other to President Harry J. Powell, pursuant to the Division's custom of so honoring a retiring president or one who is completing a second term. Jacques Alexander was chairman of the committee on arrangements. Louis A. Cohen made an active and efficient floor manager, and was assisted by Thomas J. Cosgrove and Michael Leo. One half of the Division composed the floor committee, while the other half formed the reception committee.

Los Angeles.

The well-known Club Amapola has merged with Los Angeles Division, No. 27, N. F. S. D. The members of the club have all become frats, and they figured that there was no need of maintaining two separate organizations; hence the consolidation. Meetings are now held at Grant Hall, in the Walker Building, 730 S. Grand Avenue. Social and literary meetings will be held every Saturday except the first Saturday of each month, which is reserved for No. 27's regular business meeting, open for members only.

The big bazaar given by Los Angeles Division came off on December 16, and lasted through all of Saturday afternoon and evening. Many beautiful and useful articles, fancy work, novelties and pretty crocheted things given by various donors were displayed for sale at a long counter, with some clever, pretty aux-frats to play the part of saleswomen—which they did so efficiently that nearly all the articles were sold. In a large banquet room adjoining the hall a splendid supper was served all day. Nearly all the people who came to the bazaar partook with hearty appetite of our fine square meal for 35c.

The menu was as follows: Boston Baked Beans, Saratoga Chips, Ham Sandwiches, Ripe Olives, Coffee, Apple or Lemon Pie. The chief excitement of the bazaar was the raffle for a turkey and other lesser prizes. Mrs. Omar Smith won the big turkey; the second prize, a fat chicken, went to Mrs. A. M. Andrews; Mrs. Roberts drew third prize, a young turkey; and Clarence H. Doane was the winner of the fourth, a Rhode Island pullet. The fowls for the raffle were donated by Mayhew Norton from his ranch at Montalvo. Credit for the success of the affair is due to the activity and hard work of the committee and its helpers, not forgetting the aux-frats, who rendered invaluable assistance. Milton M. Miller was chairman; his aides were Simon Himmelschein, Clarence Doane, Edmund Price, and Leon A. Fisk. J. Orrie Harris and Saxton Gilmore also helped a lot—so did others. Of the aux-frats, Mrs. Milton Miller, Mrs. U. M. Cool, Mrs. C. H. Doane, Mrs. Wm. Cook, Mrs. Andrews, Miss Ida Miller, and Miss Ella Roy did a great deal to help out. The clear profit realized is \$101.26, which breaks a record for our bazaars. The committee in charge wishes to thank all who gave such invaluable help, and also those who patronized the bazaar so liberally.

Los Angeles Division will have a "New Members' Day" on Saturday evening, March 31. Arrangements are being made which assure of a good time. Non-resident members will be especially welcomed.

After an absence of two years, Brother William H. Phelps appeared at our January business meeting, to our great astonishment and pleasure. We trust he is here for a good long stay in our sunny land.

Omaha.

The fourth annual banquet given by No. 32 at the Hotel Rome on December 16 was the most brilliantly successful of the four we have had. Covers were laid for thirty-seven, all frats and aux-frats, save for half a dozen invited guests. Dr. J. S. Long was toastmaster, and a good one he made. P. L. Axling's response to the toast "Our Star," was happy and well rendered. Being called upon for "A Retrospect," W. H. Rothert gave an impressive account of the history of our lodge. Mrs. Perry E. Seely had for her topic "Aux-Frats—or What?," and gave some convincing arguments in favor of admitting the ladies to the N. F. S. D. For "The Non-Resident Member" Ogden Ray responded, in place of George Murphy, who could not come; his remarks were well received. Scott Cuscaden spoke of "Our Chain," and made an excellent speech for a member not yet initiated. Harry G. Long wound up the affair with a sign-rendering in his usual style of a poem, "The Spirit of Union."

Non-resident members with us at the banquet were Wm. Claussen, Ogden Ray, and Charles E. Dunker.

James Macek, who took up a homestead claim at Keota, Colo., last year, is back at home to spend the winter.

Pittsburgh.

On Saturday night, December 30, a

good crowd attended the public installation of Pittsburgh Division's new officers. Henry Bardes, chairman of the social committee, had arranged an excellent program, as follows: Introductory Remarks, Henry Bardes; Joseph as the first Insurance President, Edward Harmon; If You Are Not a Frat, Why Not?, C. A. Painter; Remarks, F. A. Leitner; The N. F. S. D., John M. Rolshouse; "A Flag and Your Flag," a song in signs, Mrs. F. M. Holliday; Installation of Officers; Pantomime Skit, acted by E. S. Havens (A citizen who did not believe in insurance), Henry Bardes, (A physician), and John M. Rolshouse (in his own capacity as District Organizer for the N. F. S. D.). To conclude the program, Collins S. Sawhill gave an account in humorous vein of the trials he encountered on a recent trip to Cleveland. The affair was in every way a success, and it is intended to make it an annual event.

George Thiele of Rochester, Pa., a recently admitted new member, attended the January meeting, was initiated, and got acquainted with his brother frats. Other new members recently gained are Louis Pagley, Fred Nickum, Edward Reese, Harry Bulger, Hugh L. Barbour, Harry C. Davis.

Portland (Me.)

Portland Division, No. 39 will give its fifth annual party on Saturday evening, April 21, at Sons of Veterans Hall, 514 Congress Street, Portland, Me. There will be games and other diversions, with Fred G. Skillin in charge. Everybody welcome—come one and all.

Thomas J. Prinn's prize-winning Rhode Island Reds, his champion rooster "Gib" and prize hen "Lady Barrow," won for him several cash premiums and two silver cups at a recent poultry show. The birds are named in honor of the Grand Secretary and Grand Treasurer—this indeed is fame! The envious Assistant Secretary is hunting around for somebody to name a turkey or a bullpup after him. Needless to say, the flattered Grand Secretary and Grand Treasurer are gratified to hear their fowl namesakes have shown the right kind of "class." Class is class, with any kind of a critter—hen, horse, or Ty Cobb.

Portland (Ore.)

Maurice Miller of Tacoma, Wash., attached to Seattle Division, was a welcome visitor at our January meeting, and made some remarks anent the doings of our Seattle brethren.

Charles R. Lawrence, who left for Detroit on December 26, is back home again.

This Division is looking forward to gaining a few new members in 1917.

The "Dying Year Party" held at Bud Hastings' home was an all night affair, and was greatly enjoyed by all present.

Providence.

No. 43 has moved to a better-equipped and more centrally located hall, and expects to make its headquarters there for the next five years—thanks to that energetic sleuth, John F. Lorimer.

C. H. Chevers, he of the expansive smile, has taken out a transfer and cast his

fortunes with the Division just organized in Worcester.

James McCall of Bridgeport, Conn., has been working here for four months and regularly attends our meetings. Henry Devoe of Boston Division was also present at our January meeting.

Secretary Fritz Ruckdeshel has been in Attleboro, Mass., since the middle of December. He is employed by a jewelry firm as an engraver.

Syracuse.

No news of Syracuse Division, No. 48, has been printed for a long time, and we rather guess it will give you all a shock of surprise to hear from us. (Come again; we can stand it—ED.)

All the local frats are at steady work and making a good living.

Stafford Dingman went to a tuberculosis sanatorium last October. He is still there and is now on the road to recovery.

J. Fred Keller, who moved to Ilion more than a year ago, intends to move back here soon.

William Gardner has moved from North Bay to Fulton, where he has secured a job.

James A. Darby of Cato, N. Y., bought out a laundry business in Weedsport last fall, and has moved there. We congratulate him and wish him good luck with the venture.

Mrs. Fred Foster has been an invalid ever since suffering a second shock two years ago. She has a large circle of friends, who come to see her often and show their thoughtful sympathy in many ways.

Ben Bushart, Glen Foland, Edward Herlan and August Hines attended Rochester Division's masquerade party on January 20.

Grant Martin's father died last summer, and the family have sold out the farm at Earlville, N. Y. Grant and Anton Mallinger who was living with them and working on the farm, have got jobs here in Syracuse. Grant's sister, Miss Fannie Martin, has gone out west to live with another sister who is married, Mrs. Pearl Dahl of Juanita, N. Dak. The Martins came east from Minnesota a few years ago. Brother Mallinger too is a Minnesotan.

R. E. Conley is now in Groton, N. Y., working in a typewriter factory.

Ben Bushart was called home to attend the funeral of his grandfather, who died at Williamson, N. Y., on January 28.

Buffalo.

Why not hold the 1921 convention in Buffalo? Buffalo has several natural advantages over other cities that have been mentioned. The city has many magnificent parks—and then there is Niagara Falls. From a majority of the other Division cities, it is but a comparatively short and easy journey to Buffalo—and in nearly all instances, a choice is offered between rail and water routes. In summer it is nearly always cool and pleasant here.

Our "Bison City" Division held a valentine social and dance at the Smith Building on February 10. Over fifty people wore fancy costumes and masks. We had a real lively time. Towards the end of the

evening refreshments and soft drinks were served. Four prizes were awarded to the best-costumed maskers.

The Division also held a St. Patrick's Day smoker on March 17th.

San Francisco.

Sigmund Horn, who had his right hip fractured when he was struck by an automobile on October 29 has been making an excellent recovery. Brother Horn has been employed as a shipping clerk by the United States Rubber Co. for the past fifteen years. He is the only employee of the company who enjoys the privilege of going on a yearly camping trip with the senior members of the firm.

Frank W. Kelley has taken out a transfer from Los Angeles Division to San Francisco No. 53.

Another member received by transfer is James Conway, formerly of Pittsburgh Division.

Joseph Gabrielli is "making good" in his job printing shop in Sacramento. He is one of our most popular members and the life of every gathering he attends.

Carol G. Land is boys' supervisor at the California School for the Deaf. Most of the boys under his care were schoolmates of his before his graduation. Land has made quite a reputation as a baseball pitcher, having once struck out twenty-four hearing men in a nine-inning game.

At the December meeting, the election of officers for 1917 was held. President Selig read his report covering what had been accomplished during the year of 1916, and looking also to the future. He spoke of the harmony and the "remarkable spirit of cooperation and pride in our organization" which prevailed among the members of No. 53; and touched on the financial strength and excellent condition in which the society finds itself at this time; he paid a nice tribute to the work of the grand officers. [We let this go in, not for its praise of ourselves of the Board, but out of pleasure in the admirable and generous spirit it shows—ED]; he also recommended that the Division act favorably on the suggestion that we organize a Ladies' Auxiliary; announced the appointment of Harry O. Schwarzlose as reporter of local news for The Frat, touched on a few other minor local matters, and concluded by thanking all the members sincerely for their hearty co-operation and support during the past year.

The members of the Division heartily agreed with President Selig as to the advantages of a Ladies' Auxiliary, and the motion in favor of its organization was carried. Beginning in January, we shall have the ladies with us as "an ever-ready help in time of trouble."

Division No. 53 has organized a basketball team, which has been engaged in a series of practice games with the California school's team. Some class to our boys in their new uniforms with the big "53" on the breasts of their jerseys.

Victor Majouran has been utilizing some of his spare time in helping his father build a dam at his home in Redwood City.

Ernest Norton is a jewel-case maker with Shreve and Co. in San Francisco. Charles J. Sullivan also works there as a polisher. Both report doing well.

The Schmidt Lithograph Co. of San Francisco has eight deaf employees. Five of them are already frats, while the other three are "prospectives."

San Francisco is a real social center for the deaf. When we hold a party or social, we always have many deaf visitors, who come from miles around. The committee in charge always exert themselves to see that the visitors have a good time, and they always leave well satisfied, and promising to come again.

Floyd Hatcher had his right shoulder thrown out of joint in the Thanksgiving Day football game. It was a painful injury and for a time he had to wear a plaster cast. It took him quite a while to get well, but in due time he was able to return to work.

John Wear, a member of No. 53, has made enough money during the past few years at his shoe-shop in Alameda to retire from business. He sold his shop to a hearing man and is now a gentleman of leisure.

The social given by the Division on the evening of December 30 was one of the best that we have ever had. From eight o'clock till midnight the passing hours were thoroughly enjoyed by all, in dancing, games and social chat. Refreshments in the shape of coffee and cake were served. Admission was free, but a fixed charge of fifteen cents a person was made for the refreshments. The proceeds went to the social fund of the Division. The committee in charge worked tirelessly and we offer them a vote of thanks for giving us one of the best socials we've ever had.

Our basketball team has been so successful in defeating its opponents that its manager has sent a challenge to Brother Gabrielli of Sacramento. It is well known that the Sacramentans are first class players and will make our boys work hard for the decision.

Division No. 53 has decided to hold a social every two weeks, either in San Francisco or Oakland or Berkeley. Owing to the demise of the Sphinx Club, there have been few jollifications held this year so far, but as soon as a schedule can be arranged, we will again be having as many good times as formerly.

At the January meeting, Mr. Th. d'Estrella, a well-known teacher at the California School, "The Itemizer" who writes those interesting notes for the school paper, was initiated as a social member.

Davenport.

Thomas A. Durocher entertained the frats, their wives, and a number of friends at a St. Patrick's Day party on March 17. The party was held at the house where he rooms, through the kindness of the people with whom he lives—they turned their home over to him for the occasion. The evening passed pleasantly and all too quickly. There were games, with prizes for the winners. The social lasted until a late hour, when refreshments were served. Green decorations made appropriate favors. Tom met the expenses of the party out of his own pocket, and turned over to the Division's local fund the evening's proceeds, which amounted to \$14.40. A very successful party, Tom—and we thank you very much.

Davenport Division has located a nice

hall at the Owls' Building. No. 59 now has nineteen active members on its roll, besides two social members. The Division has grown since it was launched on December 2, 1916. One of the social members is Mr. Edwin Brashar, eighty years of age on March 29; he is the father of Roy and Will Brashar, who are respectively president and secretary of the Division.

Arthur E. Heritage has thrown up his job as a painter and cigarmaker, and has moved out on a farm at Long Grove, Iowa, to work for his uncle. His wife is happy and contented with her housekeeping duties, and is planning to raise a couple of hundred chicks this spring.

Akron.

At its March meeting, Akron Division, No. 55, adopted resolutions of deepest sympathy and condolence for Brother George H. Homrighausen over the death of his wife, who died in childbirth on February 23rd.

Springfield (Ill.)

State Organizer John D. Sullivan and Harrison M. Leiter came on to Springfield to help conduct the first regular meeting of Division, No. 58. A banquet was given for them by the local frats. Brother "Sully" gave them an interesting talk on the work of a fraternal insurance society. The two visitors remained in the city a couple of days, and their stay was much enjoyed by all of their friends.

Rudy Redlich extends an invitation to all out-of-town frats to drop in at his cigar-store, 309 E. Monroe Street, at any time they are in this city.

St. Paul.

Jay Cooke Howard of Duluth was in the Twin Cities on business last week. Mrs. Howard accompanied him. Sometime when he comes down again on business, he will give a talk for the frats.

To the regret of us all, Dr. Olof Hanson has left for Omaha, where he has a good position awaiting him. We hope he will like it there and find satisfaction in his new place, and we heartily wish him success.

Paul E. Kees has moved to a new home, and his address is now 2203 Queen Ave., North Minneapolis. Wonder why it is called Queen Avenue—is there a mysterious queen living there?

Greetings from our new Division to all the rest. Visiting frats will always be welcome to our gatherings.

THE GET-ONE DEGREE.

The following members got theirs this month, covering the list of new members in this issue. Get busy and get yours.

Chicago Division: G. H. Mahannah, J. D. Sullivan, David Padrowsky, C. L. Talbot (3).

Detroit: I. M. Friday (4).

Flint: C. E. Drake.

Toledo: John A. Opicka.

Indianapolis: W. L. James, H. H. Gates (2), George Layden (3), W. S. Yoder, William Hinkley, James Vahey (3), J. W. Seitz (5).

Philadelphia: H. P. Friemel.

Kansas City: H. H. Porch.

Omaha: F. L. Chase.

New Orleans: G. W. Bell.

Boston: Samuel Wardman, Daniel Shea.
 Pittsburgh: J. M. Rolshouse.
 Buffalo: A. H. Staubitz.
 Providence: P. E. Bertrand.
 Seattle: J. T. Bodley, R. L. Stuht.
 Washington: G. G. Kannapell.
 Syracuse: J. L. Keller.
 Cedar Rapids: J. F. Sullivan.

Huntington: J. M. Jarrell (2).
 Albany: James Wall.
 San Francisco: Stuart Evans.
 Reading: F. C. Smileau.
 Akron: T. J. Blake.
 Salt Lake City: M. J. Matheis.
 Springfield, Ill.: G. H. Roberts.
 Davenport: F. M. Hemmelder.

MINNESOTA ORGANIZER.

Brother John Archie Benolkin, 912 N. E. University Ave., Minneapolis, Minn., has been appointed State Organizer for Minnesota, by Grand President Anderson. The appointment is effective at once.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

Home Office: 21 North LaSalle St., Chicago, Ill.

GRAND DIVISION.

Board of Directors.

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 150 E. Market St., Indianapolis, Ind.
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 H. LORRAINE TRACY, 2nd Vice-President
 917 Asia St., Baton Rouge, La.
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 21 North La Salle St., Chicago, Ill.
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 21 North La Salle St., Chicago, Ill.

Board of Trustees.

GEORGE F. FLICK, Chairman, Chicago, Ill.
 HORACE W. BUELL, Jr., Chicago, Ill.
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STATE ORGANIZERS.

CHARLES P. COKER, Arkansas
 c-o School for Deaf, Little Rock.
 LEON A. FISK, Southern California
 1507 Maple Ave., Los Angeles, Cal.
 JAMES W. HOWSON, Northern California
 2915 Regent St., Berkeley, Cal.
 JOHN D. MORAN, Jr., Connecticut
 85 Hartford Ave., New Britain, Conn.
 WILLIAM PFUNDER, District of Columbia
 611 Morris St., N. E., Washington, D. C.
 ROSS A. JOHNSON, Georgia
 159 Atlanta Ave., Atlanta, Ga.
 JOHN D. SULLIVAN, Illinois
 6241 N. Wayne Ave., Chicago, Ill.
 J. WILLIAM SEITZ, Indiana
 1524 W. 25th St., Indianapolis, Ind.
 LAWRENCE F. JAMES, Iowa
 843 Central Ave., Marion, Iowa.
 EDWARD H. McILVAIN, Kansas
 Lock Box 212, Olathe, Kansas.
 WILLIAM C. FUGATE, Kentucky
 318 Stein Court, Louisville, Ky.
 H. LORRAINE TRACY, Louisiana
 917 Asia St., Baton Rouge, La.
 ALBERT L. CARLISLE, Maine
 27 Forest Ave., Bangor, Maine.
 GEORGE C. BROWN, Maryland
 2744 The Alameda, Baltimore, Md.
 D. MCGREGOR CAMERON, Massachusetts
 3 Maywood Terrace, Roxbury, Mass.
 E. MORRIS BRISTOL, Michigan
 623 E. Third St., Flint, Mich.
 JOHN A. BENOLKIN, Minnesota
 912 N. E. University Ave., Minneapolis, Minn.
 ARTHUR O. STRIDEMANN, Eastern Missouri
 1411 Newhouse Ave., St. Louis, Mo.
 MATTHEW L. AHERN, Western Missouri
 217 W. 34th St., Kansas City, Mo.
 WALDO H. ROTHERT, Nebraska
 4105 Lafayette Ave., Omaha, Neb.
 DANIEL SHEA, New Hampshire
 Derry, N. H.
 JOHN M. BLACK, New Jersey
 25 Quitman St., Newark, N. J.
 JOHN D. SHEA, Eastern New York
 73 W. 89th St., New York, N. Y.
 LOUIS J. BACHEBERLE, Southern Ohio
 2421 Moerlein Ave., Cincinnati, Ohio.
 KREIGH B. AYERS, Northern Ohio
 1422 Lakewood Ave., Lakewood, Ohio.
 ORSON H. TAY, Oregon
 981 Prescott St., Portland, Ore.
 WILLIAM L. DAVIS, Eastern Pennsylvania
 5830 Race St., Philadelphia, Pa.
 JOHN M. ROLSHOUSE, Western Pennsylvania
 124 Second St., Aspinwall, Pa.
 ARTHUR J. MYERS, Rhode Island
 411 Webster Ave., Cranston, R. I.
 JESSE T. WARREN, Tennessee
 200 Third Ave., N., Nashville, Tenn.
 MELVILLE J. MATHEIS, Utah
 231 Atlas Block, Salt Lake City, Utah.
 HUGO A. HOLCOMBE, Washington
 Box 163, Bremerton, Wash.
 JAMES A. PRING, West Virginia
 Box 72, Huntington, W. Va.
 HENRY B. PLUNKETT, Wisconsin
 782 Cass St., Milwaukee, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1, Chicago, Ill.
 512 Masonic Temple—Second Saturday.
 Edward F. Toomey, 4161 S. Halsted St.
 DETROIT, No. 2, Detroit, Mich.
 8 Avery Ave.—Second Saturday.
 Emanuel M. Jacobs, 200 Garfield Ave.
 SAGINAW, No. 3, Saginaw, Mich.
 Second Thursday.
 Gottlieb Bieri, Route 3, W. S., Saginaw
 LOUISVILLE, No. 4, Louisville, Ky.
 Robinson Hall—Second Saturday.
 Robert Irick, 458 N. 25th St.
 LITTLE ROCK, No. 5, Little Rock, Ark.
 First Wednesday.
 Sidney W. King, School for the Deaf
 NASHUA, No. 7, Nashua, N. H.
 Lafayette Hall—First Saturday.
 Daniel Shea, Derry, N. H.
 DAYTON, No. 8, Dayton, Ohio
 A. I. U. Hall—First Saturday.
 Jackson Bates, 43 Calm St.
 BAY CITY, No. 9, Bay City, Mich.
 White Eagle Hall—First Monday.
 C. F. W. Lawrence, 3312 N. Water St.
 CINCINNATI, No. 10, Cincinnati, Ohio
 Court & Central Ave.—First Saturday.
 James M. Shepherd, 1870 Huron Ave.
 EVANSVILLE, No. 11, Evansville, Ind.
 Y. M. C. A.—First Monday.
 Adolph Brizius, 1718 Canal St.
 NASHVILLE, No. 12, Nashville, Tenn.
 Y. M. C. A.—First Saturday.
 Jesse T. Warren, 200 Third Ave., North
 SPRINGFIELD, No. 13, Springfield, Ohio
 Zimmerman Bldg.—Second Saturday.
 J. E. Pershing, 525 W. Southern Ave.
 OLATHE, No. 14, Olathe, Kan.
 First Tuesday.
 E. H. McIlvain, Lock Box 212
 FLINT, No. 15, Flint, Mich.
 Moose Temple—Second Tuesday.
 E. Morris Bristol, 623 E. Third St.
 TOLEDO, No. 16, Toledo, Ohio
 Mitchell Hall—First Saturday.
 John A. Opicka, 901 Berry St.
 MILWAUKEE, No. 17, Milwaukee, Wis.
 300 Fourth St.—First Saturday.
 Samuel Sutter, 1403 20th St.
 COLUMBUS, No. 18, Columbus, Ohio
 I. O. O. F. Hall—Second Saturday.
 Jacob B. Showalter, School for the Deaf
 KNOXVILLE, No. 20, Knoxville, Tenn.
 Masonic Temple—Second Tuesday.
 L. A. Palmer, P. O. Box 590, Knoxville, Tenn.
 CLEVELAND, No. 21, Cleveland, Ohio
 West Side Turn Hall—Second Saturday.
 Herman Koelle, Jr., 1262 Beach Ave.
 INDIANAPOLIS, No. 22, Indianapolis, Ind.
 I. O. O. F. Hall—First Wednesday.
 Richard Phillips, 1502 N. Illinois St.
 GREATER NEW YORK, No. 23, New York, N. Y.
 360 Fulton St., Brooklyn—First Saturday.
 J. F. Constantine, 306 Brown Ave., Jamaica, N. Y.
 ST. LOUIS, No. 24, St. Louis, Mo.
 1210 Locust St.—Second Friday.
 A. O. Steidemann, 1411 Newhouse Ave.
 NEW HAVEN, No. 25, New Haven, Conn.
 201 Meadow St.—First Saturday.
 Moise Changnon, 94 1/2 Oliva St., Derby, Conn.
 HOLYOKE, No. 26, Holyoke, Mass.
 Bridge Street Turn Hall—Second Saturday.
 John E. Hagerly, 273 Maple St.
 LOS ANGELES, No. 27, Los Angeles, Cal.
 730 S. Grand Ave.—First Saturday.
 Tage E. Samuelson, 2222 Inez St.
 ATLANTA, No. 28, Atlanta, Ga.
 Y. M. C. A.—First Monday.
 Ross A. Johnson, 159 Atlanta Ave.
 PHILADELPHIA, No. 30, Philadelphia, Pa.
 1626 Arch St.—First Friday.
 John A. Roach, 3737 N. Franklin St.
 KANSAS CITY, No. 31, Kansas City, Mo.
 1109 Grand Ave.—First Saturday.
 Joe I. Jenkins, 2448 College St.
 OMAHA, No. 32, Omaha, Neb.
 Labor Temple—Second Saturday.
 Perry E. Seely, 4436 Decatur St.

NEW ORLEANS, No. 33, New Orleans, La.
 1127 Gaennie St.—First Thursday.
 Henry J. Soland, Jr., 1314 Feliciana St.
 KALAMAZOO, No. 34, Kalamazoo, Mich.
 Second Wednesday.
 Fred H. Wheeler, Lock Box 614
 BOSTON, No. 35, Boston, Mass.
 3 Dudley St., Roxbury—First Saturday.
 D. McG. Cameron, 3 Maywood Terrace, Roxbury
 PITTSBURGH, No. 36, Pittsburgh, Pa.
 McGeagh Bldg.—First Saturday.
 Samuel Nichols, Fair Haven, Pa.
 HARTFORD, No. 37, Hartford, Conn.
 School for the Deaf—First Thursday.
 Edgar C. Luther, 1208 Park Ave., West Hartford
 MEMPHIS, No. 38, Memphis, Tenn.
 Y. M. C. A.—Second Saturday.
 J. Amos Todd, 15 N. Auburndale St.
 PORTLAND (Me.), No. 39, Portland, Maine
 514 Congress St.—Second Saturday.
 Fred G. Skillin, 2 Vernon Place
 BUFFALO, No. 40, Buffalo, N. Y.
 A. O. U. W. Hall, 7 Court St.—First Saturday.
 Aug. H. Staubitz, 26 Albert Ave.
 PORTLAND (Ore.), No. 41, Portland, Ore.
 Y. M. C. A. Bldg.—First Saturday.
 W. F. Schneider, 2055 Holladay Ave.
 NEWARK, No. 42, Newark, N. J.
 Springfield Ave. and Broome St.—First Saturday.
 Charles Casella, 349 16th Ave.
 PROVIDENCE, No. 43, Providence, R. I.
 753 Westminster St.—First Saturday.
 Fritz Ruckdeschel, 17 Roland Ave., Cranston
 SEATTLE, No. 44, Seattle, Wash.
 Liberty Building—First Saturday.
 Albert W. Wright, 1728 E. 62nd St.
 UTICA, No. 45, Utica, N. Y.
 Pythian Temple—First Saturday.
 John H. Thomas, Box 397, Frankfort, N. Y.
 WASHINGTON, No. 46, Washington, D. C.
 Eagles' Hall, 6th and E Sts.—Second Tuesday.
 W. P. Souder, 120 Sixth St., S. E.
 BALTIMORE, No. 47, Baltimore, Md.
 114 N. Faca St.—First Saturday.
 Orlando K. Price, Sr., 3107 Baker St.
 SYRACUSE, No. 48, Syracuse, N. Y.
 Griffin Square—Second Saturday.
 Styles R. Woodworth, 668 Gifford St.
 CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.
 Second Wednesday.
 Carl W. Osterberg, 1412 Third Ave., W.
 HUNTINGTON, No. 50, Huntington, W. Va.
 First Saturday.
 James A. Pring, Box 72
 ALBANY, No. 51, Albany, N. Y.
 50 State St.—Second Saturday.
 F. Lloyd, 88 Middle Ave., Saratoga Springs, N. Y.
 ROCHESTER, No. 52, Rochester, N. Y.
 Engineers' Hall—Second Saturday.
 William J. Hughes, 133 Myrtle St.
 SAN FRANCISCO, No. 53, San Francisco, Cal.
 44 Page St.—Second Saturday.
 Isadore Selig, 518 Market St.
 READING, No. 54, Reading, Pa.
 8th & Penn Sts.—First Saturday.
 James M. Williams, 924 Washington St.
 AKRON, No. 55, Akron, Ohio
 112 S. Main St.—First Saturday.
 H. C. Ware, Box 717, Kenmore, Ohio
 SALT LAKE CITY, No. 56, Salt Lake City, Utah
 First Saturday.
 Melville J. Matheis, 231 Atlas Block
 ROCKFORD, No. 57, Rockford, Ill.
 First Saturday.
 B. Franklin Jackson, 2221 Parmele St.
 SPRINGFIELD, No. 58, Springfield, Ill.
 State Arsenal—Second Saturday.
 George H. Leavitt, 1030 W. Governor St.
 DAVENPORT, No. 59, Davenport, Iowa
 Owls' Hall—Second Saturday.
 William T. Brashar, 920 E. Sixth St.,
 WORCESTER, No. 60, Worcester, Mass.
 Second Saturday.
 Frank E. Lander, 69 Salem St.
 ST. PAUL, No. 61, St. Paul, Minn.
 Thompson Memorial Hall—Second Saturday.
 John A. Benolkin, 912 N. E. University Ave.,
 Minneapolis, Minn.

NATIONAL FRATERNAL SOCIETY OF THE DEAF



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in four different amounts (\$250, \$500, \$1,000, \$1,500, and \$2,000), and the rates therefore are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations.

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

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

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

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

HOW FIGURED.

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

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

N. F. S. D. TABLE OF RATES.

The monthly dues for death benefits are according to the following Table of Mortuary Rates; the rate to be figured at the nearest birthday of the applicant for membership:

AGE	\$250	\$500	\$1000
18 to 21	\$0.24	\$0.47	\$0.93
22	.24	.48	.96
23	.25	.49	.98
24	.26	.51	1.01
25	.26	.52	1.04
26	.27	.54	1.07
27	.28	.56	1.11
28	.29	.57	1.14
29	.30	.59	1.18
30	.31	.61	1.22
31	.32	.63	1.26
32	.33	.66	1.31
33	.34	.68	1.35
34	.35	.70	1.40
35	.37	.73	1.45
36	.38	.76	1.51
37	.40	.79	1.57
38	.41	.82	1.63
39	.43	.85	1.69
40	.44	.88	1.76
41	.46	.92	1.83
42	.48	.96	1.91
43	.50	1.00	1.99
44	.52	1.04	2.07
45	.54	1.08	2.16
46	.57	1.13	2.25
47	.59	1.18	2.35
48	.62	1.23	2.45
49	.65	1.29	2.58
50	.68	1.36	2.71
51	.71	1.42	2.83
52	.75	1.49	2.97
53	.78	1.56	3.12
54	.82	1.64	3.28
55	.86	1.72	3.44

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

In some cases local Divisions have an additional Disability Benefit to the above.

These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (March 1, 1917), it has paid sixty death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

In addition to the sick, accident and death benefits provided, the various Divisions engage in social and literary entertainments for the pleasure and profit of their members, giving parties, balls, picnics, lectures,

readings, etc., from time to time. In this way they make membership doubly attractive.

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

For the Address of
State Organizers,
Grand Officers and a
Directory of Divisions,
See Page 11.