

12-1-1926

The Frat Volume 24 Number 07 December 1926

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: https://ida.gallaudet.edu/thefrat_1921-1930

Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 24 Number 07 December 1926" (1926). 1921-1930. 67.
https://ida.gallaudet.edu/thefrat_1921-1930/67

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1921-1930 by an authorized administrator of IDA@Gallaudet. For more information, please contact james.mccarthy@gallaudet.edu.

THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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

Twenty-fourth Year

DECEMBER, 1926

Number Seven



The Forum

I was partly responsible for placing on our laws, at Philadelphia—1918, the compulsory five cents per month "delegate assessment." I thought it would be a great thing for our society. Delegates had frequently been selected because they were willing to pay their own expenses, in full or in part, irrespective of their individual qualifications. Or, if no nominee offered to "shell out," the plum generally went to some one who had the greater hand in accumulating whatever money was in the division treasury. This led to hard feeling and was not conducive to sending the best minds to Grand Conventions. As the N. F. S. D. is a business corporation, and we are the stockholders, we MUST send our best minds to govern our enterprise, or our glorious progress will not be so glorious.

We had enactment of that compulsory five cents per month "delegate assessment" on all members, everywhere. Now, I think it is not fair to the divisions. Chicago, for example, with its 289 members, pays about \$500 as its pro rata, then its one delegate draws only around \$60 for railroad expenses; while—say—some New England division with ten members, pays \$18 into the fund in the three years, and draws about \$125 for transportation.

This would not be such an injustice IF each division sent its best minds to Grand Conventions. But most divisions do NOT. Backslappers and sectional-city leaders still prevail over men of intellectual gifts and analyzing ability. As witness the action of one division which sent to St. Paul a delegate who was a candidate on the ground that he had never in his life been outside the borders of his state.

Insurance authorities tell me we are heavily over-ratioed in the delegate line, as most sound fraternalists pay expenses of only one delegate for some three thousand members!

With far-flung divisions springing up space, this "delegate racket" is approaching the proportions of a graft, a joy-ride, a junket. If divisions WON'T send their best men, or their next-to-best-men, then the divisions should pay the expenses of their "representative" themselves.

I trust that the Denver Convention will repeal the law jammed through at Philadelphia. I feel in part responsible for it, and I am ashamed of the way it has worked out.

In case the Denver Convention does not repeal the delegate fund provision, I am pushing the following alternative regulation:

"Whereas, faithful observance of our fraternal obligations necessitate selection of suitable parties for the posts of Grand Delegate, be it

"Resolved, that transportation of individual Grand Delegates shall be defrayed from the Delegate Fund only where the Delegate Committee (appointed by the Presiding officer, and to be non-political) adjudge and decree the Grand Delegates, as individuals of suitable calibre. Said report to be based on a survey of the delegates both on and off the floor. Retroactive to, and including, the 1927 convention."

This may not be the most logical solution, but it is a step in the right direction. It is respectfully submitted to my brothers of other divisions for consideration, discussion and action. —[J. Frederick Meagher, Chicago.

As the time approaches for choosing a delegate to the next Frat national convention, perhaps a little discussion of the subject will be appropriate.

Years ago we used to hear it said, "the office should seek the man," but in the modern political squabble it seems to be a case of "let the man get the office any old way he can." This public way of doing it seems to be permeating the Frat society, not to the best interest of the organization.

I have never been a candidate for delegate. Should I ever represent my division in convention it will be because the division wants me and not because I have spent several months button-holing members and passing out free

cigars. At the forthcoming election I would like to see every member come to his division meeting free to vote for whom he felt best suited to go as delegate—and that means not already pledged to someone.

Some appear to consider the Frat organization a sort of a social affair where the position of Delegate is given out as a favor. That idea is wrong. The National Fraternal Society of the Deaf is a business organization. In its national convention it needs the best business brains that the organization possesses. This does not mean the theorist and long talker, but the practical business man who does things and successful things; the man who knows and gets somewhere with little talk. Someone has said, "the theorist talks, the business man don't." There is nothing wrong in sending your best business man a second or even a third time.

The N. F. S. D. now pays the railroad fare of the delegates and the divisions pay their hotel and board bills. So far all right, but there is now a tendency in some sections to pay a delegate for his time also. This I believe is wrong. The average Frat is poor. Shall we ask him to chip in and pay for the time of the delegate when probably he needs the money to pay for his coal bill or buy Mary a new gingham dress? Certainly not. As I said before, send a practical business man, and here comes in another reason for sending such. A practical business man is a successful man and has some of this world's goods, he can afford to pay for his own time while on a vacation, he is too proud to let the poorer members foot any such bills. The idea of paying for time probably comes from a mistaken idea of the value of the theorist. Here is the theorist with an abundance of theories, but nothing of a substantial financial nature to show that his theories are good. In short in the business world he is a failure; only a talker. There are those however, who think with his many theories that he is a good man to send, hence the offer to pay for his time. Again, I might say, the fraternal society is a business organization and we want practical business men.

Send your theorists and "aye and nay" men to the rear, be sure your delegate is a BUSINESS MAN WHO CAN HELP.—[W. S. Root, Seattle.

DENVER—1927

Bulletin No. 13

Last month we promised to report to all and sundry Frats just what ailed Brother Swink. However, at this writing the committee of two, Brothers Whitaker and Tansey, have failed to report and as we have not seen them for some time we make a guess that the rambunctious Brother Swink chased them to cover. We happened to run into Chairman Northern today (December 13) and he informed us that he had about decided to make Brother Swink the chairman of the beauty contest that will be staged next July and we trust that will quiet him.

We feel greatly peeved at Brother Dobson of Omaha for doubting our veracity and also because he had the nerve to substitute Omaha for Chicago, or was it New York, anyway it was not Omaha. Now will Brother Dobson please go to an optician and get a pair of glasses so he can quote correctly in the future, as we don't like to have our veracity doubted. Before Brother Dobson misquotes our last story we will relate it here. It has to do with the speed of trains on the Burlington. All should know those trains travel fast, as witness the following. A certain young Omaha man whose girl lived in a small Nebraska town had to come to Denver and as the train did not stop at that small town he wrote to her that as the train passed through he would be on the car steps ready to snatch a kiss. On nearing the place the young man got ready and when the train whistled for the station he swung out as far as he could, but he was too slow and kissed a cow five miles beyond. We will draw the veil over what followed.

You will all notice that Mr. Boyer of the Denver Tourist Bureau has given us a writeup of the Cosmopolitan Hotel, so we need not go into that at this time, except to say that the meetings of the convention will be held in a large room on the second floor of the hotel. Also that there will be ample committee rooms, headquarters' rooms, and that the registration desk will be placed near the hotel entrance. This will give all a chance to meet the registration committee and be directed to the hotel desk or to other hotels without loss of time in getting located.

All who are coming should remember this, that July is a busy time for the hotels in Denver and it is wise to make reservations in advance. We will before long publish a list of hotels and rates charged so that all will be able to pick out the place they want, whether it is at the Cosmopolitan or the Brown Palace presidential suite. The local committee is now at work on a plan for advance reservations, and it will shortly be announced. We ask all who are coming to help us out by following this plan so as to help quicken up the work at this end of the line. (Knowing Brother Dobson as we do we figure he will try to ride on

the engine of that long train, or maybe he will be on the cowcatcher so as to be here first.)

We will have more to say about the Cosmopolitan in subsequent issues of THE FRAT.

A tentative program has been prepared and will be printed in due time. This program provides for frequent trips to the mountains, there will be very little for the conventioners to do in Denver except sleep, and we have doubts if anyone will get much of that. —[H. E. Grace.

CONVENTION HEADQUARTERS TO RADIATE HOSPITALITY OF DISTINCTIVE DENVER

By Warren E. Boyer

Denver's newest downtown hotel, the Cosmopolitan, has been selected for the convention headquarters of the National Fraternal Society of the Deaf. When delegates and others gather at this splendid hostelry next July they will find western hospitality in full measure.

It's the sort of hospitality where pioneer spirit is blended with modern living. Throughout its spacious halls and dining rooms, in artistic mode, are caught and held for posterity the struggles of the trail blazer and the adventurer who came in the overland schooner.

The Cosmopolitan, opened last June, is the cross-roads of commercial life and residential splendor. It is close-in yet not in the very midst of clanging industry. One outlook embraces a fringe of downtown homes and apartment houses, and another view frames an inspiration of the snow-capped Rockies.

Denver's downtown hotels are conveniently situated to the Municipal Auditorium, where some of the sessions of the society will be held. The Auditorium is a pleasant walk of about ten minutes from the Cosmopolitan, which fronts on Broadway at Eighteenth.



HOTEL COSMOPOLITAN
Denver Convention Headquarters

The Cosmopolitan is of modern construction, is fire-proof, and offers every comfort. There is an informality that breathes the spirit of the West. It takes but a little stretch of the imagination to visualize the campfire of the Indians and the "chuck wagon" dinner of the cowboys in cattle roundup.

The site where the Cosmopolitan stands once was the cross-roads of two trails of romance, where the tepee of the braves and the overland schooner of pioneers flashed in the sunlight of advancing civilization!

The rush of gold days still lives in the few remaining prospectors of the days of the '60s. In fact, Denver, as a result of the lure of the precious yellow metal, blossomed magically from a pioneer outpost to a city of more than 300,000 souls within the span of a human lifetime, the first white child born here having died but a year ago.

City thoroughfares hem in the Cosmopolitan, thus reflecting Denver's growth in the name of the hostelry. But the romantic story of Colorado's progress as portrayed on its walls lives on for others to ponder over and appreciate. And within an hour's drive from the hotel, the trail of the pioneers, lost temporarily in a maze of streets and roads, is found again, this time in the broad motor highway leading westward, seemingly into the golden sunset of hopes realized!

The Cosmopolitan, rearing aloft for twelve stories in ambitious grandeur of modern architecture, radiates a hearty welcome for traveler and convention delegate alike. It harbors an incentive in the admiration of crested slopes of the far-flung Rockies, assuring visitors of modern city comforts between trips to alluring heights. Its rooms are the more comfortable, too, because of the cooling summer breezes from these same snow-crowned mountains!

A WISE LAW

If I were to make the laws of our country I would see to it before all other things that no man be allowed to marry until he had provided against his possible death and the consequent deprivation and want of his family by a substantial life insurance.—[Citadel Siftings.

EVERYBODY LOSES

When a suspension occurs, who loses? Everybody connected with the transaction. The member loses all or at least a part of the protection, besides in many cases a large amount of self-respect and moral stamina. The deputy loses in some cases a part of his compensation and perhaps some of his faith in human nature. The society loses a member and perhaps several prospective members. But the greatest loser of all is the beneficiary.—[Visitor.

TREASURER'S REPORT

Division Collections for November

Grand Division.....	\$ 37.91
Chicago	495.73
Detroit	256.96
Saginaw	33.65
Louisville	172.59
Little Rock	126.04
Dayton	112.75
Bay City	25.26
Cincinnati	174.52
Evansville	30.24
Nashville	67.18
Springfield, Ohio	31.58
Olathe	72.93
Flint	176.69
Toledo	185.43
Milwaukee	167.97
Columbus	157.10
Knoxville	96.05
Cleveland	124.16
Indianapolis	232.57
Brooklyn	295.30
St. Louis.....	345.96
New Haven	59.29
Holyoke	53.96
Los Angeles	231.61
Atlanta	78.78
Philadelphia	216.86
Kansas City	120.52
Omaha	125.11
New Orleans	122.68
Kalamazoo	32.60
Boston	206.21
Pittsburgh	256.36
Hartford	59.75
Memphis	90.10
Portland, Me.....	47.74
Buffalo	145.25
Portland, Ore.....	154.72
Newark	178.58
Providence	72.53
Seattle	101.05
Utica	117.79
Washington	110.30
Baltimore	72.93
Syracuse	96.64
Cedar Rapids	93.78
Huntington	51.53
Albany	43.23
Rochester	94.26
San Francisco	178.64
Reading	83.16
Akron	246.18
Salt Lake City	46.49
Rockford	102.44
Springfield, Ill.	70.05
Davenport	33.65
Worcester	53.40
St. Paul-Minneapolis ..	204.16
Ft. Worth	112.91
Dallas	251.25
Denver	97.46
Waterbury	27.82
Springfield, Mass.	49.15
Waco	62.86
Pittsfield	58.91
Bangor	66.05
Kenosha	78.11
Birmingham	62.23
Sioux Falls	30.44
Wichita	62.84
Spokane	24.35
Des Moines	82.14
Lowell	50.15
Berkeley	23.48
Delavan	162.01
Houston	83.04

Scranton	49.23
Richmond	52.65
Johnstown	44.04
Manhattan	150.24
Jacksonville	51.97
Lewiston	60.69
Peoria	45.53
Jersey City	94.16
Bronx	85.08
Columbia	48.51
Charlotte	74.25
Durham	116.61
Dubuque	51.04
Grand Rapids	31.52
Toronto	201.95
Duluth	28.98
Canton	39.23
Faribault	76.26
South Bend	70.07
Council Bluffs	38.43
Ft. Wayne	60.32
Schenectady	36.90
Chicago	92.87
Miami	17.11
Total collections.....	\$10,473.74

TREASURER'S STATEMENT
FOR NOVEMBER, 1926

Balance and Income

Balance, October 31.....	\$826,510.38
Division collections.....	10,473.74
Interest, mortgage loans....	4,111.67
Interest, bonds.....	622.95
Interest, banks.....	35.50
Sale of emblem jewelry.....	22.45
Sale of lodge supplies.....	1.65
Recording fees.....	17.75
Sundry supplies.....	31.28
Subscriptions to Frat.....	.60
Exchange on checks.....	1.60
Total balance and income....	\$841,829.57

Disbursements

Death benefits.....	\$ 1,750.00
Sick benefits.....	750.00
Accident benefits.....	400.00
Acc. interest on mortgage..	141.66
Acc. interest on bonds.....	83.34
Refund of dues.....	5.18
Salaries	570.82
Services	410.00
Official publication	218.44
Rent	175.00
Printing and stationery.....	85.75
Office expenses	35.33
Sundry supplies	30.28
Insurance dep't fees.....	26.00
Postage	5.51
Lodge supplies	1.50
Total disbursements.....	\$ 4,688.81

Recapitulation

Balance and income.....	\$841,829.57
Disbursements	4,688.81
Balance, November 30.....	\$837,140.76

SPECIAL NOTICE

In addressing the home office, or individuals there, please add the room number, like this: (Suite 907) 130 North Wells St., Chicago, Ill.

TRUSTEES' REPORT

Ledger Assets, November 30, 1926

First mortgage loans.....	\$688,643.92
First mortgage bonds.....	84,925.73
U. S. Liberty bonds.....	43,084.72
Canadian bonds	995.55
Cash in banks:	
Central Trust Co.	14,077.23
Bank of Montreal	4,540.12
Secy's contingent fund.....	300.00
Treasurer's cash	573.49

Total ledger assets\$837,140.76

Balance in Funds

Reserve Funds	\$645,561.79
Mortuary Funds	70,550.41
Sick and Accident Fund ...	56,710.87
Unallocated interest	42,836.40
Convention Fund	10,143.31
Organizing Fund	2,378.24
General Expense Fund.....	8,959.74

Total in all funds\$837,140.76

Concerning Investments

In November, one Illinois mortgage for \$10,000 and one Indiana mortgage for 8,000 were paid off, a total maturity of \$18,000 for the month.

An Illinois mortgage for \$25,000 at 6% on improved city real estate was purchased, and first mortgage real estate bonds to the amount of \$15,000 at 6% were acquired, a total investment of \$40,000 for the month.

Commitments have been made for the take-over in December of Illinois mortgages amounting to \$23,500, all at 6%.

TRADE WITH YOURSELF

"If you were a partner in a hardware business, would you buy a plow from your competitor?" asks Robert P. Davison, president of the Liberty Life Assurance Society. His answer: "Of course not. You would purchase it from your own store. Why, then, act differently when you purchase life insurance?"

Any member of a sound society certainly is making the best deal when he buys additional protection from his own organization. He is a partner in ownership. He shares in benefits and profits. Additional business that he may give his own concern strengthens it financially and increases its success.

—[Royal League News Letter.

LEAVE HIM ALONE

If you know that a certain man could not pay the required premium, leave him alone. If you take his application you do a triple wrong—you wrong the man, you wrong the company, and you wrong your own integrity. He would be paying too much for the brief term of his insurance; the issuance of the policy for that brief period would cost the company too much; and since the transaction would be just neither to the applicant nor the company, it would be costly to your own self-respect. Service, not Self.—[The Broadcaster.

OFFICIAL NOTICES

The Executive Committee of the Board of Directors at its December meeting decided to extend the special initiation fee of \$3 until the Denver convention, at which time it is expected some action will be taken to adjust this permanently. It is to be understood that this special rate is to be applied as per the circular letters that were sent to each division in July and August, 1925; that the reduction is to be applied solely to recruiting work, and the divisions are requested to again refer to those letters.

Division secretaries are again requested to always itemize in a letter accompanying "enclosures" sent with reports. In this way headquarters is able to check up on such batches and not miss anything. The report forms must not be used for letters, address changes and FRAT items—follow the instructions the report forms bear. Headquarters supplies address change slips, your division supplies letterheads and copy paper—please have the reports what they are intended to be.

The Law Committee of the Board of Directors is functioning and ready to receive additions and amendments for convention attention, as is set out in Sections 67 and 118 of the laws of the society. The chairman, Frederick J. Neesam, Delavan, Wis., requests that offerings be submitted now. The committee has to arrange for the printing of its brief by April, so it can be laid before the divisions at their May meetings.

There has been considerable complaint regarding members who are making their homes in certain division cities failing to transfer to the division therein from the division they are holding nonresident membership in. The Executive Committee of the Board

of Directors wishes to announce that Section 139 of the society's laws is clear on this and that strict enforcement should be had. Division secretaries are requested to call the attention of such members to this law, and to report to headquarters cases where the members in question are disregarding it. In so reporting, have full particulars given; name, address, division and length of residence. It is hoped the members themselves will see the fairness of this rule and not oblige its enforcement by headquarters orders.

NOVEMBER DISABILITY CLAIMS

*W. R. Sheets, Ottumwa, Ia.....	\$25.00
*W. Henneman, Monticello, Minn.....	10.00
*W. D. Theurer, St. Louis.....	15.00
*Benjamin Wolff, New York.....	15.00
Culmer Barnes, New York.....	10.00
T. A. Booker, Dayton.....	50.00
W. Edington, Kensington, Md.....	15.00
W. Fetters, W. Milton, Ohio.....	50.00
C. S. James, Vancouver, Wash.....	50.00
Bert Maxon, Davison, Mich.....	15.00
J. C. Mowbrey, Philadelphia.....	10.00
W. Poshusta, Mason City, Ia.....	10.00
John Terry, Chester, Pa.....	50.00
L. Terreri, Youngstown, O.....	15.00
*Ross Davison, Wichita.....	50.00
A. S. Boyer, Oakland, Calif.....	30.00
*M. Armstrong, Leesville, La.....	10.00
*L. Colombo, Galveston, Tex.....	25.00
*H. Gentry, Boonville, Ind.....	10.00
*Sigmund Horn, San Francisco.....	10.00
*H. W. Kelly, Waterbury.....	15.00
*D. Lemontcello, Newark.....	10.00
*F. Magill, Fall River, Mass.....	50.00
*J. H. O'Neill, Boston.....	25.00
*R. H. Payne, Dallas.....	15.00
*J. F. Singleton, Los Angeles.....	10.00
*A. K. Waugh, Seattle.....	50.00
*Chas. Weinkauff, Detroit.....	20.00
J. L. Cole, Detroit.....	10.00
A. R. Friday, Detroit.....	50.00
Dennis Hannan, Detroit.....	25.00

F. M. Holliday, Pittsburgh.....	25.00
Chas. Inslow, Homer, Ind.....	20.00
E. C. Larime, Detroit.....	30.00
G. Lawther, Turtle Creek, Pa.....	10.00
F. E. Looney, Indianapolis.....	20.00
H. McCann, N. Olmstead, O.....	30.00
C. K. McConnell, Seattle.....	50.00
E. T. Nichols, Durham.....	10.00
Morris Weiner, Brooklyn.....	20.00
W. Worley, Johnson, Tenn.....	15.00
*E. Bernsdorff, Washington.....	35.00
F. E. Burrell, Woodland, Calif.....	45.00
L. A. Drinks, New York.....	50.00
Leon Newman, Baltimore.....	10.00
P. J. DiAnno, Brooklyn.....	25.00

Total for the month.....\$1,150.00

*Denotes accident claims.

NOVEMBER DEATH CLAIMS

Paid to Mrs. Mary A. Ranspach, Detroit, Mich., for death benefit of William A. Ranspach, certificate No. 258, deceased October 18, 1926, \$500.

Paid to Mrs. Lulu O. Cloud, St. Louis, Mo., for death benefit of James H. Cloud, certificate No. 674, deceased October 20, 1926, \$500.

Paid to Mrs. Ray Henriques, Ozone Park, N. Y., for death benefit of Herbert H. Henriques, certificate No. 1368, deceased October 18, 1926, \$500.

Paid to Mrs. Gertrude L. Vidrine, Villa Platte, La., for death benefit of Normand Vidrine, certificate No. 1169, deceased October 22, 1926, \$250.

TOUGH LUCK

Gertrude Ederle, Channel swimmer, is very deaf. Both her ear drums have been ruptured by her activities in swimming contests, and it is said she can hardly hear with her right ear.—[The Iowa Hawkeye.



SCHENECTADY DIVISION No. 105, N. F. S. D.

Front row, left to right—W. H. Sears (Director), H. A. Barnes (Secretary), H. J. Bedell (President), J. F. Koepfer (Vice President), P. T. Sack (Treasurer).

Center row—J. T. Campbell (Sergeant), J. M. Trainor, A. B. Smith, Edward Klier, E. J. Minor, J. G. Seely.

Back row—Leonard Wasserman, A. F. Jenkins, J. F. Cermack (Trustee), C. F. Bylinski, Robert Eldredge (Trustee), W. C. Fuller.

ENGAGEMENTS

Arthur R. Eden and Miss Wilmette Delashmutte, both of Portland, Ore.

John Ross, Portland, Ore., and Miss Kohlberg, Camas, Wash.

Walter Maack, Collinsville, Ill., and Miss Louise Schilling, East St. Louis, Ill.

Ancil Lippert, Cincinnati, O., and Miss Adeline Suttka, Danville, Ky.

Arthur Enger and Miss Katherine Radigan, both of Providence, R. I.

Hyman Kroll and Miss Mary Littwin, both of Brooklyn, N. Y.

MARRIAGES

August 1—Matthew Higgins, Jersey City, N. J., and Miss Molly Mulvey, New York, N. Y.

October 11—Theodore Goeltz, Sandusky, O., and Miss Mary Jones, Akron, O.

October 25—Frank H. Krahling and Miss Catherine J. Hunt, both of Buffalo, N. Y.

November 13—Irvin Pitre and Miss Mattie Smith, both of New Orleans, La.

November 20—David Polinsky, New York, N. Y., and Miss Kitty E. Maltz, Brooklyn, N. Y.

November 22—H. M. Dundas, Saginaw, Mich., and Miss Anna Rechlin, Bay City, Mich.

November 25—Carl R. Yoder, Carlock, Ill., and Miss Pauline Obermiller, Mt. Pulaski, Ill.

November 25—Waldo A. Ries, New York, N. Y., and Miss Florence E. Wetmore, Wollaston, Mass.

November 30—Howard Crews, Cincinnati, O., and Miss Flora Strauss.

BIRTHS

August 10—Mr. and Mrs. E. Wimp, Estes Park, Colo., a girl.

September 17—Mr. and Mrs. B. Berke, Minneapolis, Minn.

October 9—Mr. and Mrs. T. Beggs, Henrietta, Okla., a boy.

October 21—Mr. and Mrs. W. S. Hunter, Vancouver, Wash., a boy.

November 1—Mr. and Mrs. P. Graves, Pittsburgh, Pa., a girl.

November 4—Mr. and Mrs. Arthur Walker, Toronto, Ont., a girl.

November 10—Mr. and Mrs. J. E. Burford, Toledo, O., a girl.

November 11—Mr. and Mrs. W. J. Hall, Brooklyn, N. Y., a boy.

November 11—Mr. and Mrs. W. Gallenberger, Manitowoc, Wis., a girl.

November 14—Mr. and Mrs. H. L. Burdick, North Adams, Mass., a boy.

November 15—Mr. and Mrs. P. Kirkland, Birmingham, Ala., a boy.

November 18—Mr. and Mrs. M. O. Kremen, New York, N. Y., a boy.

November 22—Mr. and Mrs. Earl Berry, Portland, Ore., a boy.

November 23—Mr. and Mrs. E. Stephens, Springfield, Ill., a girl.

November 28—Mr. and Mrs. G. Huckemeyer, Brooklyn, N. Y., a girl.

November 29—Mr. and Mrs. R. K. Baird, Detroit, Mich., a girl.

December 10—Mr. and Mrs. S. D. Stephens, Florence, Ala., a boy.

DEATHS

September 7—Dorothy M. Rogers, daughter of J. E. Rogers, Fontanelle, Ia.

October 21—Infant son of W. S. Hunter, Vancouver, Wash.

November 1—Infant daughter of P. R. Graves, Pittsburgh, Pa.

November 7—Bertha D. Smith, wife of Guy C. Smith, Farmdale, O.

November 11—Father of David Toomey, Wheeling, W. Va.

November 13—R. K. Rae, Sr., father of R. K. Rae, Springfield, Mass.

November 15—Lorian White, brother of D. J. White, Portland, Ore.

November 18—Rose Magill, mother of F. J. Magill, Fall River, Mass.

November 23—Louisa Tasche, wife of Otto Tasche, St. Louis, Mo.

November 23—Renna K. Johnson, wife of Frank Johnson, McMinnville, Ore.

November 25—Dennis F. Norton, brother of Patrick Norton, Buffalo, N. Y.

December 2—Violet Morefield, daughter of Edward Morefield, St. Louis, Mo.



MAIN BUILDING—MARYLAND SCHOOL FOR THE DEAF

Located at Frederick, Maryland. Founded in 1868. Buildings and grounds valued at \$650,000. Approximately 1,000 boys and girls have received their education at this school.

NEW MEMBERS

1. R. R. Miller.....Chicago
2. S. Goldman.....Detroit
8. R. H. Craig.....Dayton
14. J. F. Lamm.....Olathe
14. G. Miller.....Overland Park, Kan.
14. E. Burch.....Spring Hill, Kan.
15. E. E. Anderson.....Flint
15. W. A. Gardner.....Flint
18. R. R. Slagle.....Columbus
20. O. E. Pryor.....Knoxville
20. W. Woods.....Dyersburg, Tenn.
22. C. L. Venard.....Zionsville, Ind.
22. George Gray.....Lebanon, Ind.
23. T. J. Gillen.....Brooklyn
23. J. P. Haff.....Brooklyn
23. F. L. Hoffman.....Brooklyn
23. W. Schurman.....Brooklyn
24. J. L. Claywell.....St. Louis
24. A. G. Lambur.....St. Louis
24. A. Bowler.....E. St. Louis, Ill.
27. W. Richards.....Los Angeles
35. E. D. LeBlanc.....Boston
36. J. Princler.....Greensburg, Pa.
41. E. R. Hughes.....Salem, Ore.
41. E. Langlois.....Vancouver, Wash.
41. M. W. Rath.....Portland
41. B. E. White.....Oswego, Ore.
44. E. Ellenwood.....Maple Valley, Wash.
44. J. E. Haley.....Renton, Wash.
46. E. Feehrer.....Washington
46. A. Hartsell.....Washington
53. W. Boettcher.....San Francisco
53. I. Mordine.....San Francisco
53. C. A. Vaio.....San Francisco
55. W. M. Mattix.....Akron
57. L. Kirschbaum.....Rockford
57. W. Picchioni.....Rockford
58. R. Draper.....Litchfield, Ill.
58. E. Heber.....Springfield
61. G. Tilleskjor.....Alexandria, Minn.
63. L. W. Draper.....Dallas
63. P. L. Kilgore.....Dallas
63. W. Plattel.....McAlester, Okla.
64. J. H. Quinn.....Denver
76. Harry Olson.....Tacoma, Wash.
79. D. Cronin.....Oakland, Calif.
87. M. Ciavolino.....New York
87. C. Davis.....Brooklyn
87. T. Jacobs.....Brooklyn
87. N. Magnus.....New York
87. S. Michaels.....Brooklyn
90. J. H. Simcox.....Manito, Ill.
94. F. B. Ketner.....Charlotte
94. Andrew Miller, Jr.....Shelby, N. C.
98. H. W. Breen.....Hamilton, Ont.
106. Harry Allen.....Chicago
106. W. C. Thiele.....Chicago
107. D. A. Blue.....Miami
107. J. R. Quarles.....Miami



In the Mt. Evans region in Denver's Mountain Parks

THE GET-ONE DEGREE

Some good work this month. Over half a hundred men have made their dependents a Christmas gift of the right sort. All honor to them, and to the members who helped to bring it about. A Merry Christmas it is to both.

Chicago Division No. 1—A. L. Roberts.

Detroit—Leo Goldstick.

Dayton—E. B. Morris.

Olathe—A. L. Kent (2), T. C. Simpson.

Flint—O. C. Stevens, J. M. Stewart.

Columbus—J. P. Fryfogle.

Knoxville—J. B. Chandler (2).

Indianapolis—M. A. Dryer, C. Perkins.

Brooklyn—J. L. Call (2), Louis Cohen (2).

St. Louis—N. Kiernan, G. Brueckman, J. Weber.

Los Angeles—D. Mitchelson.

Boston—P. I. Coughlin.

Pittsburgh—C. A. Painter.

Portland, Ore.—C. A. Lynch, A. F. Katz, A. R. Eden, W. W. Fleming.

Seattle—O. A. Sanders, J. B. Wilson.

Washington—R. M. Werdig (2).

San Francisco—I. Selig (2), A. Paterson.

Akron—C. W. Berry.

Rockford—C. C. Schmidt, W. T. Hart.

Springfield, Ill.—W. G. Boyd.

St. Paul—Minneapolis—M. Mies.

Dallas—T. E. Hill (2), W. R. Wood.

Denver—T. Y. Northern.

Spokane—W. G. Lauer.

Berkeley—W. A. Cotter.

Manhattan—L. Frey, A. Barr, L. Cohen, L. Timer, J. Goldstein.

Jacksonville—H. Mather.

Peoria—C. Cunningham.

Charlotte—W. E. Benfield, W. R. Hackney.

Toronto—Normand L. Gleadon.

Chicago No. 106—L. M. Rozett, W. J. Hodgson.

Miami—C. Davis, R. H. Rou.

OBITUARY

John Linderman

Brother John Linderman, 21, died at Butler, Ky., November 16. He was admitted to Cincinnati Division as a social member in December, 1925.

John H. Schaffer

Brother John H. Schaffer, 43, died at Merriam, Kan., November 17. He joined the society in July, 1920, through Kansas City Division.

Thomas J. Myers

Brother Thomas J. Myers, 42, died at Charlotte, N. C., November 20. He was admitted to Charlotte Division as a social member in October, 1926.

Waldo A. Huber

Brother Waldo A. Huber, 23, died at Houston, Texas, December 6. He joined the society in July, 1926, through Houston Division.

Joseph G. Keeley

Brother Joseph G. Keeley, 43, died at Salt Lake City, Utah, December 15. He joined the society in November, 1916, through Chicago Division and became a charter member of Salt Lake City Division when it organized. In 1918 he transferred to Kansas City Division, in 1922, moving back to Utah, returned to Salt Lake City Division.

Charles C. Codman

Brother Charles C. Codman, 65, died at Chicago, December 16. He joined the society in January, 1917, through Chicago Division, transferring to Akron Division in 1920, and back to Chicago Division in 1921. He was delegate from Chicago to the St. Paul convention in 1924.

Robert P. McGregor

Brother Robert P. McGregor, 78, died at Grove City, Ohio, December 21. He was admitted to Columbus Division as a social member in December, 1924.

DENVER, NINETEEN TWENTY-SEVEN

By Edith Peel Chandler, Knoxville, Tenn.

Mine eyes have seen a vision of the coming of the horde:
It is marching to Denver where Nature's wealth is stored;
And its numbers prove that brotherhood is stronger than the sword,
While the Frat spirit goes marching on.

To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
The Frats are marching on.

In a small band of Northern men the Frat idea took birth—
Now grown, Michigan to Florida, nationwide in girth—
Which has added peace and security to every member's hearth,
While the Frat spirit goes marching on.

To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
The Frats are marching on.

Denver is calling, brothers, for five thousand Frats or more.
Let's gather up our shekels and congregate at her door,
Where her mountains raise their grandeur and her falling waters roar,
While the Frat spirit goes marching on.

To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
The Frats are marching on.

Let's carry on the traditions for which these heroes stood;
To gather all deaf men in an united brotherhood
That deliberates and labors to promote the common good,
While the Frat spirit goes marching on.

To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
To Denver, in nineteen twenty-seven,
The Frats are marching on.

APPRECIATED APPRECIATION

At the convention of the New England Gallaudet Association last summer the following resolution was adopted:

"Resolved, That we endorse the good work of the N. A. D. which safeguards the legal rights of the Deaf of the United States; and of the N. F. S. D., that upholds the fraternal welfare of the Deaf of the United States."

The Florida Association of the Deaf adopted this:

"Whereas, the National Fraternal Society of the Deaf, with headquarters in Chicago, Ill., and a membership of more than 5,800 and assets of over \$750,000 has proved a great help to the deaf in need of fraternal love and ministration, and through this agency a provision for their comfort in old age or protection to their beneficiaries, be it

"Resolved, that the association commend the society to the favorable consideration of its members and the deaf at large, and be it further

"Resolved, that it is the wish and hope of the association that a division be installed within the state in the near future."

THAT'S THE STUFF

All of the men teachers (deaf) of this school are members of the National Fraternal Society of the Deaf. We hope all other schools can also boast of a 100 per cent membership in the fine society. Members are coming in as rapidly as a house afire goes down.—[The Deaf Oklahoman.

All the deaf teachers of the Michigan School for the Deaf are members of the National Fraternal Society of the Deaf, and have been for many years. So this school can also boast of a 100 per cent membership.—[The Michigan Mirror.

We can boast one better since, not only all our men teachers, but also those employed in other capacities are Frats.—[The Kansas Star.



In Memoriam

THOMAS HOPKINS GALLAUDET
December 10, 1787—September 10, 1851

SEE HIM AGAIN

When he joined and took out that \$1,000 he probably couldn't afford any more. He may be earning more money now. He may have more dependents now than he had then. He is used to carrying that \$1,000 and it will be just as easy for him to step up to some more insurance now as it was then to go from none to \$1,000.

Some other agent will sell him more insurance if you don't. See him again.—[The Loyal Workman.

BOOST

Boost and the world boosts with you,
Knock and you're on the shelf,
For the booster gets sick of the man
who kicks,
And wishes he'd kick himself.—[Fraternal Index.

DELEGATES WILL ENJOY "SCENIC REFRIGERATOR" IN COLORADO GLACIERS

By Warren E. Boyer

Eight glaciers clinging to the Colorado Rockies, 60 miles north of Denver in the Boulder region, are known as the "nation's scenic refrigerator."

They are so called because cooling breezes blow from these clustered ice fields to summerland below.

In reaching the glaciers the last few miles must be traveled on foot or horseback. Arapahoe Glacier, the largest, is a mile wide, a half-mile long, 50 to 500 feet thick and has a movement of 27½ feet a year.

Its qualities as an ice-box are weirdly related in the Indian legend wherein the Arapahoes, and their descendants, waited for more than 100 years for the frozen body of a Ute brave to be released by the slow-moving glacier so they could recover a magic wish charm which he had taken from one of their tribesmen. It seems they fought on the glacier and the Ute, with the coveted charm in his possession, slipped and fell into a deep crevasse and froze to death.

The glaciers are perhaps the most accessible to a large city anywhere.



A Bit of the Road Over Berthoud Pass, Height Over 10,000 feet



NASHVILLE DIVISION No. 12, N. F. S. D.

Front row, left to right—Robert Sneed (Sergeant), Charles Early, Herschel White (Director), Thomas Ogilvie (Secretary), Walter Rosson (President), Jesse Warren (Vice President), William Burke (Treasurer), Thomas S. Marr. Back row—Earl Huff, Charles Jackson, Lloyd Scott (Trustee), William Youree, Marcus Rich, Clarence Olinger (Trustee), Ralph Brewer, Joseph Carter.



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

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

Address all correspondence to Editor
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.



DECEMBER, 1926.

\$837,140.76.

Denver, July 11-16, 1927.

January payments are due.

Greetings of the Season to you.

Start the new year right—get a member, then get more.

Annual statement time is again with us at the home office. If there should be delays in the service it gives you, smile. There is a reason.

In the next issue we will print the list of division officers for 1927. This takes up quite a little space, but it is an annual custom and the Frats in one part of the country like to know who of their friends in other sections are actively doing their bits—and vice versa. We extend our greetings to the new men, with best wishes for a successful year; our appreciation to those who retire, and we trust they will see that their successors are thoroughly instructed in their duties before they take active hold.

The reduced fee drive has proven so popular that it has been extended to convention time. Get busy and give your prospects the good news.

We had hoped to get this issue in the hands of our members before Christmas—but it cannot be done. The greetings it contains are none the less sincere even if belated.

Our contributors must remember that we do not accept articles, poetry, or clippings unless they are original with the sender, or bear proper credit—name of the publication taken from. The fact that most papers are content to credit clippings to "Ex" or "Sel" is regrettable—they not only thus frac-

ture one of the Commandments but disregard the Golden Rule. We often are shocked at the barefaced robbery some of our exchanges indulge in.

Recently we received an order to run an advertisement offering three hundred large size oranges at a cent apiece and by express prepaid. A great bargain considering piggly wiggly and fruit stand prices. Did we bite and get this wonderful offer before our members? Not much. We wrote the parties, asking to be shown. No reply. We believe many of our members have three dollars more for Christmas money than they would if we had run the ad. Now, we are informed the post office authorities are looking into the thing. We have said before and repeat now that there is always a reason when someone offers you bargains like this—the offerings are not always oranges either—and the "reason" is never in your favor.

As we thought, the Question and Answers department is snoozing again. It looks like our members in general are pretty well posted on the affairs of their society. Of course, if another prince awakens the sleeping beauty again, we will give them our blessing.

The Kablegram says a New York man recently received a penitentiary sentence for wearing a Shrine pin he had no right to wear. There is a warning in this that division officers would do well to spread where it is needed. We believe New York is not the only state that has such penalties provided.

W. A. Fraser, the head of the Woodmen of the World, sells insurance in his order over the radio, broadcasting from the station at the top of the W. O. W. building in Omaha. Our chance is coming yet. We still believe that pictures by radio will in time be so perfected as to allow us to broadcast sign talks. Speed the day.

This month The Forum presents the views of Brothers Root and Meagher on convention delegates. That the best men are wanted is conceded by every good Frat. However, we must point out that the expenses in question should be covered by the local funds of the divisions, because these funds have just this purpose as one of the reasons for their accumulation. This applies to other organizations besides our own. Few of our divisions have successful business men on their rolls—our handicap is too great. The society and its divisions are able to pay for services rendered. Mighty few of our members can afford to lose a week or ten days from work and not be compensated for it. We do not know of any past delegate who will agree that such service constitutes a vacation—nor a junket or joy ride. We know quite a few who have declined to go a second time because there was mighty little fun connected with the

job. It is a fact that the "visitors" get much more enjoyment out of our conventions than do the officers and delegates—but they are paying their own way. The days when the pioneer members had to make such sacrifices—and right here we doff our editorial thinking cap to every one of them—is past. If the system is wrong it must be made right and Denver is the place to do it. As active units in a near-million dollar concern our divisions should recognize the fact that their servants are worthy of their hire—and choose them with the same care successful business men do theirs, for example. As for Brother Meagher's idea for a special delegate committee, we wonder where he found his precedent. However, it does not matter, we are pretty well known by now as a society without any and his idea is there for discussion and disposal. There will be comment aplenty without any of ours.

We hate to spoil a good story, but the one going the rounds of the school papers to the effect that a big Chicago publishing house employs only deaf linotype operators is rather premature, to say the least, besides being misleading. Inquiry of the firm in question shows it has several deaf compositors, but no deaf operators. There are of course many of our members following this trade and making good at it. We are correcting this statement because we have received a good many inquiries about work with this firm.

The Iowa Hawkeye has undergone a metamorphosis that is indeed pleasing to note. Editor Anderson started out to change a school paper into a midwest magazine for the deaf—and has done it; in great shape, too. It now comes twice a month, during the school year, chockfull of good things. If you are looking for some good reading send a dollar to the Iowa Hawkeye, Council Bluffs, Iowa, and you will get your money's worth.

As you see announced in the official notices elsewhere, the Law Committee is on the job and ready to serve you, via your division. If you have anything to present, do it now, please.

The enforcement of our transfer law is but just. Sentiment should not stand in the way. A member residing in and making his living in one division city and remaining attached to another division is not doing the right thing. He should give his allegiance to the city he lives in and to its division. It will be that division which will have to attend to perfecting any claim that might arise, and in case of accident, and death, the local division is of great help. It should have his. Sentiment is outweighed by duty and fairness in such cases.



Coming Division Events

January

- 1. Open house...Chicago, Nos. 1-106
- 1. SocialSan Francisco
- 1. New Year social.....Columbus
- 1. Open houseIndianapolis
- 1. Annual dance.....Boston
- 1. SmokerDallas
- 1. InstallationDurham
- 2. Recreation day.....Boston
- 8. InstallationNew Haven
- 8. Ladies' party.....Omaha
- 9. SmokerLowell
- 15. Japanese party.....Chicago-106
- 15. MasqueradeRochester
- 15. BanquetManhattan
- 15. Fishing party.....Holyoke
- 22. SmokerPittsburgh
- 22. Literary night.....Portland
- 22. TheatricalsCanton
- 22. Dutch supper.....Hartford
- 22. SocialSpringfield (Mass.)
- 22. BanquetBuffalo
- 22. Jubilee banquet.....Detroit
- 24. Orpheum show.....Denver
- 29. Mid-winter picnic.....Lowell
- 29. BallNewark
- 29. Anniversary social.....Cincinnati

February

- 5. BallBrooklyn
- 5. BallSt. Louis
- 12. Valentine social.....Cleveland
- 12. BallJersey City
- 12. Box socialDelavan
- 19. BallChicago, No. 1
- 19. BanquetPittsburgh
- 26. RecreationSyracuse
- 26. Masquerade ball.....Cedar Rapids

Chicago

Recent visitors at headquarters were Zillah A. Rhoads, Philadelphia, Pa., Doris H. Faloan, Atlantic City, N. J., Mr. and Mrs. Carl R. Yoder, Carlock, Ill., Henry Orr Hoss, Racine, Wis., Jack Siepp, Yakima, Wash., Claude Ozier, Detroit, Mich.

The annual election of officers at our December meeting was one of the smoothest and quickest in division history. As a usual thing it has required several ballots for each office before a majority vote could be secured; but this year a majority vote was had on each office on the very first ballots cast. This was due partly to the fact that nominations for office had been made and closed at the November meeting, so there were no dark horses sprung on us at the last minute, and everyone had had a month in which to think over the qualifications of the various candidates,

and so had made up their minds for whom to vote. The result of the election has given the division a very satisfactory set of officers. Except for the treasurer, sergeant and the two hold-over trustees, all of the officers-elect are new men. But as all are wise in division affairs, the year 1927 should be a prosperous one for the division.

We have decided to hold a public installation of officers on January 1, as usual. But we have made one change that should insure its being the greatest we have ever held. We have invited our infant brother, No. 106, to join with us in a double installation, which invitation they have accepted. The double ceremony will be staged at the Silent Athletic Club hall, 5536 Indiana Ave., starting at 8:00 P. M. Everybody is invited to attend. And it will be well worth seeing, as it is, we believe, the first time that two divisions have held a combined installation of officers. Refreshments will be served.

Tickets are out for our annual mask ball on February 19 at the S. A. C., and prospects are good for a record turn-out. Chairman Lester Hagemeyer isn't a new hand at managing such affairs, and it is a sure thing that the ball will go as it should. The admission is only 50 cents—dirt cheap. Come and bring your friends; and don't forget your mask and costume. Fine prizes are offered for the best and most original. Refreshments of all kinds will be on sale at the club, so you can come early and stay late. Don't miss this great occasion of ours.

Division No. 106 held its election of officers on December 10, and made quite a few changes. But the new men are all equally live wires with their predecessors. Peter Livshis, president the past year, was re-elected, as was right and fitting, since he probably did more than any other man to put the division on the map. Walter Hodgson, treasurer, was also re-elected, in recognition of his good work in that office. We are looking for great things from No. 106 in 1927. And the first thing to watch after the public installation of officers, will be their Japanese party on January 15, at Harrison Hall, 3351 W. North Ave. Don't miss it. North Avenue surface car to the door, or Humboldt "L" to Ballou station.

The season's greetings to everybody.

Detroit

The new Frat Club is quite a healthy baby, and bids fair to grow up. Popular sentiment is turning increasingly in its favor as its real aims and purposes become known. Like most good purposes launched on the high seas

of human endeavor, it has met with opposition, but its officers and members hope by kindness and good work to steer clear of the rocks of dissension, and anchor safely in the harbor of peaceful cooperation. On Saturday evening, November 27, a fine program was pulled off at the club rooms, with Charles B. Kemp, president of Chicago Division No. 1 as the principal speaker. He spoke on "Fraternal Insurance as a Business," and gave us a clear and comprehensive exposition of his subject, starting with the "get-together" methods of primitive man, and tracing its evolution to the present modern, practical forms of brotherhood with their millions of dollars of insurance protection. Digressing here and there, he sketched the birth, growth and financial strength of our own organization, illustrating the "why" and the "how" of the many problems it has met and overcome, and the present necessities for its development and maintenance, ending with the declaration that in proportion to size the N. F. S. D. was the soundest fraternal organization in the country, bar none, and admonished us to be loyal to three things—our country's flag, the N. F. S. D., and the Frat Club. The large and appreciative audience gave him their undivided attention throughout his discourse. Mrs. Nellie Kenney rendered a short poem entitled "The Frats' Welcome," written by Robert V. Jones, which was intended as a welcome to our Chicago visitor, and Otto Buby spread a little additional cheer with a humorous story or two. Brother Jones also made a few remarks on the value of cooperation, closing the program. William K. Liddy was chairman of the evening, and with his sallies of wit and wisdom kept things running smoothly. Following the speaking, the ladies served a bountiful feed at the lunch counter, after which there was a general scattering for home, well satisfied. We are expecting Grand President Harry C. Anderson to be with us on December 12, and will have an account of his visit in our next letter.

Detroit Division No. 2 held its annual election of officers on December 4, and the attendance record was smashed to smithereens, and it looked for awhile that the S. R. O. sign would have to be hung out. But we managed to make room. Everything went off smoothly, and the three principal officers, president, secretary and treasurer, were re-elected. (A complete list of division officers will be found in the January FRAT.)

Oscar Hoffman of Monroe was a visitor at the last meeting. He was the guest of Clifford Goupil during his stay in this city. Edward Parsons of Kalamazoo was also a visitor at this meeting, coming with the aid of Herbert Shugart. He has been an invalid for a long time, and is just beginning to walk around again, but finds it still difficult.

In addition to being a good photographer, H. C. Gottlieb is also a hust-

ler. He now has three photo studios, the Photo Craft Studio at 9829 Grand River being the latest addition to his chain.

We wish to correct a mistake made in our last month's letter in regard to Ivan Heymanson's operation. It was stated that the operation was for a cancerous growth, whereas it was pronounced by the doctors to be Roentgen Demaritis, which is not cancer.

Our Silver Jubilee banquet comes off at the King Wah Lo cafe, 118 Michigan Ave., on January 22, next. Reservations are \$1.50 per plate, and a large attendance is hoped for from surrounding divisions. Reservations should be made not later than January 17, and should be sent to Ivan Heymanson, 1267 Wayburn Ave., Detroit. Do it now.

John Polk, Frat No. 2, who has been laid up for quite a while, is again among us. He has been given a lighter job at the Fordson plant.

We are glad to learn that Marcus Osmanson, whose home at Royal Oak was recently destroyed by fire, has received \$4,000 insurance from the underwriters, and will shortly rebuild.

Best wishes of the season.

Bangor

At our December meeting all of our members were present, with one exception. Jack Frost had sat on the thermometer so hard as to force the mercury well below zero, and those of our members who essayed to come by auto had a time of it getting here. The one who didn't arrive was stalled twenty-six miles out, with a frozen radiator. The others were wise, and dosed their machines liberally with alcohol, utterly regardless of Prof. Volstead. And when they did arrive, they found a fine supper waiting for them, which was very much enjoyed and appreciated, and aided them greatly in going to the meeting in a mood for a harmonious evening.

James R. Hale, our newly elected president, will go to Boston to attend that division's watch night party, and may visit other places. On his return he will give us an account of his trip.

Death has so far spared the division during 1926, but four of our members have lost their mothers and one member his father during the year. They have our sympathy.

A Merry Christmas and a Happy New Year to all.

Boston, 1930!

Kalamazoo

Kalamazoo Division celebrated its fifteenth birthday with a banquet at the New Hotel Burdick, Saturday evening, December 11. The committee in charge, Brothers Cordano (Chairman), Adams, Graff and Francisco, certainly put it over in great shape. There were 82 at the tables, and an excellent menu, topped by a fine program of addresses, impromptu talks and songs was provided; some exhibition dancing, too.

The division had as its guests of the evening Grand President Anderson, Past Grand Presidents Hellers, Gibson, Kleinhans and Bristol, all of whom made addresses. Among the added speakers were President Canode and Secretary Douglas of South Bend Division; Martin M. Taylor, a charter member of No. 34, who has recently moved back from Little Rock to Allegan, Mich., and several other visitors. Henry Maher of Chicago, but a non-resident member of No. 34, who was one of the original organizers of the old F. S. D., was toastmaster—and he made things hum with his reminiscences and comment, past and present. Mrs. Frank Adams rendered "The Star Spangled Banner" and Brother Adams, who is a past president of No. 34, sketched the division's history, aided by Secretary Tellier, Brother Francisco, President Orvis, Mrs. Martin Taylor, Mrs. F. P. Gibson and Chairman Cordano. President Freeman, Secretary Mars, Deputy Miller, Treasurer Frost and Trustee Ford of Grand Rapids Division, with their ladies, were also on hand and showed what good neighbors Nos. 97 and 34 are. All these had a hand in the general felicitations.

A photograph was taken of the gathering and is presented in these columns, though quite a few of those at the tables do not show because of inconvenient grouping, but will do as an idea of what the party looked like. After the speaking, the floor was cleared for dancing and it was well after midnight before the affair went into history with the rest of the big ones the Michigan folks have pulled off.

We start our sixteenth year with best wishes for Christmas and New Year's to Nos. 1 to 33 and 35 to 107.

Cedar Rapids

Cedar Rapids Division has decided to make its regular February social a masquerade ball, and will hold it at the Legion Hotel in Marion, Iowa, nearby. Mrs. Glenn Smith is chairman in charge. The date set is Saturday evening, February 26.

Brother Osterberg, who with Mrs. Osterberg and Mrs. Ray attended Chicago Division's jubilee banquet November 6, is still telling the story. They must have had a pretty fine time, and we note they had prominent seats in the first row, as witness the picture in the November FRAT. Come on, Chi, give another soon, we want to go. And, by the way, that other hustling Osterberg, Brother Oscar of Havenport, was there, too—vis a vis to Brother Carl. Lucky? Well, some people have all the luck.

May your Christmas be the best you ever had, Brother Frats, everywhere, and the New Year the biggest we (the N. F. S. D.) ever started on.

Rockford

The big event of the year for No. 57—the annual banquet—is a thing of the past. It was a success socially. The Rockford press gave very fair accounts of the affair, both in announcing it, and in their write-up. The following from the Morning Star of November 21 will give an idea of how others see us:

About 100 guests from Chicago, Delavan, Beloit, Freeport, Mount Morris, and elsewhere attended the anniversary banquet last night at Unity hall of Rockford division No. 57, National Fraternal Society of the Deaf. It was the tenth annual banquet of the division.

The principal address of the evening was given by F. J. Neesam, Delavan, first vice president of the society and an official of the Wisconsin State School for the Deaf at Delavan. His subject was the outlook for the society.

A. Baird, Beloit, spoke on his twenty-five years as a member of the society, and Marcel Warnier gave an address on a foreigner's view of the society. Addresses also were given by B. F. Jackson, secretary of the local division, and S. J. Bondick. Fred Shatwell, Rockford, acted as toastmaster.

A feature of the program which met with the enthusiastic approval of the assembled members of the society



BANQUET OF KALAMAZOO DIVISION, DECEMBER 11, 1926

was the delivery of songs in the sign language by Mrs. Freda Meagher, Chicago.

The society was founded twenty-five years ago and just recently celebrated its silver anniversary in Chicago. Rockford Division is ten years old and has forty members and is constantly growing.

The Smoker on November 13th also proved highly entertaining. The goat under the training of Brother Baird, as Master of Ceremonies, was in great form and by dint of patience did the four novices succeed in getting through. In fact, Rockford nearly lost a member.

Brother Herbert S. Stearns has a very interesting account of his recent trip to the west in the Rouser, a paper published by the employees of the Clark Manufacturing Co., where he has a position. As a booster, it should be worth several thousand to the promoters of the annual tours.

It may interest those of like fortune to know that Rockford has in the person of Mrs. Ray Tunnison, wife of our Brother Tunnison, a former pupil of Mrs. Calvin Coolidge. Mrs. Tunnison has very vivid and kind recollections of our first lady.

We wish all at Headquarters, and to every Frat, a Merry Christmas and a Happy New Year.

Cincinnati

The division has abandoned the quarters in Doyle's Academy Hall, which has been its meeting place for some years. New quarters have been obtained in a hall on the fourth floor of the I. O. O. F. Temple at 7th and Elm Sts., the same building in which the division held its meetings in the first few years of its existence. And a change has also been made in our meeting date. It was found impossible to get the hall for the first Saturday of the month, as it was booked for another organization. So we will meet on the second Saturday hereafter. Both resident and non-resident members are asked to make particular note of these changes. The location is more convenient, and the membership will undoubtedly be better satisfied with it than with the old. The changes go into effect with the January meeting. New officers will be installed, and members are requested to wear their regalia caps to help make the occasion dignified and pleasing.

Our anniversary celebration, slated for February, will have to be held on January 29, as the Temple has no open dates for Saturdays during February. The usual big time is expected.

The election of officers at our December meeting brought but little change in the personnel of the staff. New faces are Wylie Ross as treasurer, James Shepherd as third trustee, and Elmer Schutte back in his old job as guardian of the portal. After the regular business had been disposed of, an initiation and smoker was held, with Louis J. Bacheberle as Grand Master

of Ceremonies. Some twelve candidates lined up before him, and each had a rocky road to travel in learning the inside facts regarding our emblem. Thomas Elliott of Los Angeles Division was the only one outside of our division to be initiated.

Season's greetings to everybody.

Bronx

With the experience gained from two years as secretary back of him, our newly-elected president, Edward Bonvillain, will start the new year with a full line of business, and a new policy that the members will do well to back up. He is now making arrangements for a banquet, of which time and place will be made known later.

Matty Blake is retiring as vice president, but we are not forgetting him. We know what he has done for us as a guider of entertainments, and as adviser of less experienced chairmen of division social affairs. He is still with us, and we with him.

Our members are getting interested in athletics. A basketball team has been formed, and we get our first game on January 29. Here's hoping that we beat our opponents. Root for us.

The time for the Denver convention is drawing steadily nearer. For delegate there are two outstanding candidates, but several dark horses are suspected of hiding in the background, and may come to the front at the last minute and make things interesting for the regular candidates. Well, may the best man win.

Compliments of the season.

Miami

Our members have enjoyed two very pleasant parties since the division was installed. One was at Harley E. Goetz's home on October 31. It was originally planned to be held at Henry S. Morris' residence but as the house which he's building was not completed, the party was transferred to Brother Goetz's place. Supper, ice cream and cakes were served, and all enjoyed all sorts of fun, especially the stories and jokes told by some of the members. The arrangements were in the hands of Mrs. Henry S. Morris, Mrs. Herbert A. Wright, and Mrs. Harley E. Goetz. The other party was held at the home of Charles W. Knott, where the members and friends—thirty-seven adults and six little children—gathered for a Thanksgiving party. The affair was a financial success, and C. W. Knott, H. E. Goetz and W. J. McCormick, committee, worked hard the last several weeks in planning to give all who attended a very enjoyable time. We were happy at the outcome, and also over the addition to the treasury of our division.

A delegate for the coming convention at Denver next July is expected to be elected at our February meeting. It's a long, long way to that famous city, and the division's fund still is rather small. If there are any more

members in the division with great, big hearts, it's earnestly hoped they will throw open their homes this coming year for small parties, or something like that, by which our treasury can be profitably increased.

At our December meeting John R. Quarles, formerly of Alabama, and Dalton A. Blue, Miami, were admitted to our society. There are a few more prospects in sight and it is hoped that they will send in their membership applications at the January meeting. C'mon, boys!

George Cowell of Nashville, Tenn., is back in Miami after several months spent with family and relatives.

Charles W. Knott and wife left Friday morning, December 10, for Hickory, N. C., where they will spend the holidays with their parents and relatives.

Miami Division wishes you all a Merry Christmas and Happy New Year.

San Francisco

A. W. Patterson invented a new system of nominating officers at our December meeting, and instead of taking the usual two or three hours for voting, it only took about forty-five minutes. "Patty" ought to have his idea "pattyented."

San Francisco's officers for 1927 are all "up and coming" Frats. Each one has the interests of No. 53 at heart, and the members may feel confident that 1927 will be a banner year. All they have to do is to get behind their officers and put their shoulder to the wheels of progress and PUSH.

The last meeting of 1926 was one of the best meetings we've had, in every sense of the word. Our non-resident members showed up in a bunch. One brother came all the way from near the Nevada state line just to renew old friendships and make new ones. One member was admitted by transfer, and four new ones were permitted to enter into the sacred precincts of the Most High. We welcome our new brothers and will do our utmost to help them induce others to join No. 53.

And we wish everybody the season's best.

St. Paul-Minneapolis

Our public installation of officers will take place Sunday afternoon, January 2, in Thompson Hall. The committee in charge will arrange to give us all a good time, and also "eats" after the installation.

A grand banquet will be the feature on February 19, to commemorate the establishing of our division ten years ago. The committee in charge of this is composed of Brothers Allen, chairman, Langford, Von Hippel, McNeil and Cadwell. A grand time is promised for all who may be present. Further information as to details will be given out later.

Our local monthly assessment has been increased from 10 cents to 25 cents, beginning January 1, and the sick and accident benefit will be increased from \$2 per week to \$5 per

week. It is hoped that this will prove to be a blessing to all members who become sick or disabled.

The "goating" work was duly carried out as scheduled, at our November meeting, and there was plenty of fun the whole evening. The new members finally found out, much to their relief, that there was no "hawk" present, and that the Frat society was all right after all.

A degree team of seven has just been elected, consisting of Brothers Allen, Kees, Garbarino, Langford, Von Hippel, Cadwell and Lauby. Watch their work from now on! Some surprise in store for you, perhaps.

Our division has donated \$15 to the club house committee for Christmas, as has been our custom for the last few years.

A Merry Christmas and Happy New Year to all.

Omaha

Our bazaar, which came off as scheduled, was pretty well attended. But buying was noticeably not quite so brisk and uncoaxed as at the last one we held. Times are a little hard these days, but we came out on top financially, nevertheless.

Anent the banquet held at Hotel Rome, December 11, I beg to advise those curious to know that it was a success, feed-ically and toast-ically. All of the speakers billed did themselves credit. Among those speaking was Ross Koons of Des Moines, who was imported (secretly smuggled in for a surprise), so to speak. And speak! Boy, no sooner did his turn come than he started off like a greased bullet, knocking over the tumbler of prune-juice on the table in front of him, ricocheting off and ripping, opening up on all-six, until he finally encountered engine trouble, apologized, and sat down. Among others from outside were Brothers Sullivan and Bishop, also from Des Moines, and who were equally welcome. Several others made impromptu speeches, and when the time came to adjourn all voted the banquet the best ever. Someone was heard to mutter "it's a pity that we have a banquet only once a year." Well, we can't have such every night the year around, cause there's only one Koons, and he's gotta stay with his family and job in Des Moines. You no savvy?

Election of officers took place December 6, marked by the conspicuous absence of mayhem and dark-hossing. Each office all the way down from the prexy to the "cop" had only one candidate, something which never happened before in the history of our division. As four of the new officers were re-elected to their respective posts, the same efficient, if not better,

administration may safely be expected to continue for another year at least.

Well, ye scribe longs to hit the hay and here comes the stone-hearted editor with his scissors clicking, so good night, Merry Christmas and a Happy New Year to you all!

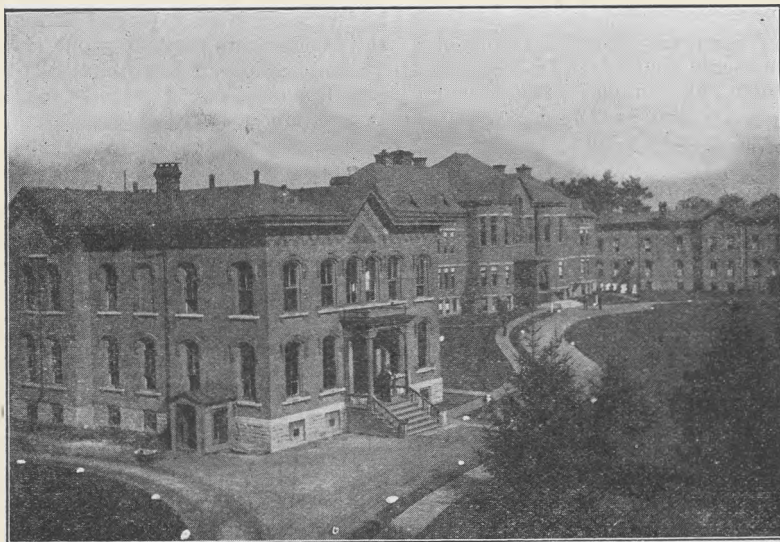
Schenectady

Our Hallowe'en frolic was a complete success. The hall was prettily and tastefully decorated in keeping with the season, even to the big kitchen kettle, which had red crepe paper around it and a light underneath, giving the effect of a real fire. A good crowd was in attendance, and all had a good time, of course.

Our election of officers for 1927 is over, and the new division heads are planning for an interesting series of parties and entertainments. We hope to have several instructive lectures by well-known speakers.

The group photograph of our division's members in this issue of THE FRAT will give our readers an idea of what No. 105 has got in the way of live wires—that is, if you are a good character reader. Next time you come to town introduce yourself—you will know who we are.

A few of our members are planning to take in Boston Division's blow-out on New Year's Eve. Others may go to New York. We, ourselves, are not planning anything in particular. Just the same here's wishing everybody the season's best.



CENTRAL NEW YORK SCHOOL FOR THE DEAF

Located at Rome, New York. Founded in 1875. Buildings and grounds valued at \$200,000. Approximately 1,300 boys and girls have received their education at this school.

Columbus

The annual New Year social of our division is in the making under the chairmanship of Charles Loher and his aides. Although Brother Loher usually goes about in a rather unassuming way, do not be surprised if he springs something new on us, as he seems to have a thing or two up his sleeve. The social will be held on January 1, 1927, afternoon and evening, at the usual place, the I. O. O. F. Temple, 198 South High St. Frats from other divisions coming to the social will be well taken care of. Let's give the old fellow 1926 his deserts and at the same time welcome the incoming 1927.

One of the charter members of the new Miami Division, No. 107, is none other than our own Harley Goetz, who moved there a few years ago. He writes that the baby is in a healthy condition, and growing fast. Little wonder they grow fast down there in that sunny clime. We are interested and wish them abundant success.

We would like to see a copy of Edwin M. Hazel's new invention of a parliamentary chart which, from what we have heard, we feel certain will be just the thing to have to save long drawn out arguments, which waste time, to say nothing of temper, at a meeting. Too often every one thinks he knows the parliamentary rules when he really does not.

New officers for 1927 were elected at our December meeting, but the list is left to the secretary to publish, but a perusal of the same will show that



five of the present officers were re-elected. There was some friendly rivalry for certain offices but those who did not win just grin and bear it like good losers. Everyone seemed to have his following, but majority ruleth! Better luck next time, boys. Don't give up, but try and try again, eventually you may win the end. We can not all win at the same time. See? So cheer up. Keep smiling, as Brother Gibson always says.

Season's greetings, everybody.

Faribault

On December 6, 1924, Faribault Division, No. 101, received its charter and was officially organized with eleven charter members. As this is written, December 6, 1926, two years later, the division has a roll of 22 regular members. The membership has exactly doubled in two years! How many divisions can boast of having doubled their membership in two years? We should like to hear from them. Division No. 101 will try to repeat this during the next two years, and wants every other division in the country to try and do likewise. It would be a grand thing if our society could double its membership in two years. With the additional members, the society would not only grow in numbers, but in strength.

Besides having doubled its regular membership, Faribault Division has six social members and a Ladies' Auxiliary which has a membership of more than twenty. The Auxiliary consists of the wives and sisters of the Frats, and meets at the same time the Frats do, in an adjoining room. The ladies try to keep things lively and help keep the local treasury filled. They have not been organized very long, but their work is already beginning to show results.

Faribault being a state school town, some may have the idea that we have recruited our membership from the school boys. This is a mistaken idea, as not one of the new members was urged to join while a pupil. Ten of the new members are original, genuine, bona fide new members, having been brought in by our own men. We received two by transfer, one member dropped out a year ago.

We hope that other divisions will take notice of Faribault's achievement, and try to duplicate it, or better still, better it.

Christmas cheer and Happy New Year for all.

Here and There

Calvin Newkirk of Jessierville, Ark., was one of those who suffered from the tornado which swept through certain parts of Arkansas recently. His house, barns, and all his stock were



PART OF THE LOBBY, HOTEL COSMOPOLITAN, DENVER

destroyed, but fortunately he, his wife and children escaped unhurt. Little Rock Division, of which he is a member, is planning to hold a social for his benefit, as a practical means of showing their sympathy.

Toledo Division's box social on November 20 for the benefit of the Christmas fund was fairly satisfactory, though the attendance was rather less than expected. However, all of the kiddies may expect something in the way of a present at Christmas. The division's usual watch night party on December 31 will not be held this year, as the following evening, Saturday, January 1, is the division's regular meeting night, and the new officers will be installed.

Seattle Division will hold its annual New Year's Eve party on December 31. They have got out one of the neatest four-page folders advertising the affair ever sent to the Home Office. According to this the affair will be held in American Legion Hall, 10th Ave. and East 50th St., and lights will twinkle for the opening item on the program at 8:15. The program includes a chalk artist, magician, clog and fancy dancing, games, cards and eats, winding up with a Happy New Year to all. Jack Bertram heads the committee in charge, with W. S. Root, A. W. Wright, Bryan Wilson and Joe Kirschbaum as his backers. Admission only \$1, and worth it.

Manhattan Division will celebrate its fifth anniversary on Saturday evening, January 15. It will take the form of a banquet and dance, and will be held at Cafe Boulevard, 41st St. and Broadway. To members of the

division and their ladies the admission will be \$2.25 per plate. To members of other divisions and to non-members the price will be \$2.50. Cards of admission will be sent upon receipt of the amount. Reservations should be made before January 3. Address Charles Sussman, 1039 Tiffany St., Bronx, N. Y. The guest of honor will be Grand Vice President Alex. L. Pach.

Waterbury Division's entertainment on November 20 was a success from every point of view. A crowd of about 200 was present. Edward Hine was active chairman of the entertainment committee, in place of Joseph Grady, who did not wish to serve, because of the recent death of his mother.

Pittsfield Division held its annual banquet at the Little Inn in Coatsville, Mass., at which twenty-five were present. It was given mainly in honor of Frederick Packard, our oldest member in point of membership, he having been a member of the society for nearly twenty years. His fellow-members in Pittsfield, North Adams and Williamstown presented him with a beautiful Frat charm. Brother Packard's certificate number is 498, and he joined the society in 1907.

Worcester Division wishes everybody a Happy New Year; congratulates Miami Division; boosts Boston, 1930, and approves of Texas, 1936; congratulates the "little band" at Flint on the development of their great idea, and states that all of their division officers have been re-elected with the exception of the sergeant. Much in little, but all to the good.



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
150 E. Market St., Indianapolis, Ind.	
FREDERICK J. NEESAM.....	First Vice-President
Elm St., Delavan, Wis.	
ALEX L. PACH.....	Second Vice-President
150 Broadway, New York, N. Y.	
JOHN H. MUELLER.....	Third Vice-President
1013 E. Kentucky St., Louisville, Ky.	
FRANCIS P. GIBSON.....	Secretary
Suite 907, 130 North Wells St., Chicago, Ill.	
ARTHUR L. ROBERTS.....	Treasurer
Suite 907, 130 North Wells St., Chicago, Ill.	
GEORGE F. FLICK.....	Chairman of Trustees
Suite 907, 130 North Wells St., Chicago, Ill.	
Board of Trustees.	
GEORGE F. FLICK, Chairman.....	Chicago, Ill.
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.
Corinthian Hall, Capitol Building—First Tuesday	
Ernest W. Craig.....	219 Columbia Ave., Park Ridge, Ill.
DETROIT, No. 2.....	Detroit, Mich.
G. A. R., Grand River and Cass Ave.—First Saturday	
Simon A. Goth.....	2245 Harding Ave.
SAGINAW, No. 3.....	Saginaw, Mich.
108 So. Hamilton St.—First Thursday	
George J. Janicke.....	139 Robinwood St.
LOUISVILLE, No. 4.....	Louisville, Ky.
Robinson Hall—First Saturday	
William C. Fugate.....	230 St. Joseph St.
LITTLE ROCK, No. 5.....	Little Rock, Ark.
Moose Hall Bldg.—First Friday	
Percy B. Jones.....	2405 Park Ave.
DAYTON, No. 8.....	Dayton, Ohio
Pruden Building, E. Fifth St.—First Saturday	
Jackson Bates.....	43 Calm St.
BAY CITY, No. 9.....	Bay City, Mich.
First Monday	
Charles F. W. Lawrence.....	806 N. Henry St.
CINCINNATI, No. 10.....	Cincinnati, Ohio
I. O. O. F., 2nd and Elm Sts.—Second Saturday	
Emil Schneider.....	1559 Kinney Ave.
EVANSVILLE, No. 11.....	Evansville, Ind.
Y. M. C. A.—First Friday	
Adolph Brizius.....	1718 Canal St.
NASHVILLE, No. 12.....	Nashville, Tenn.
I. O. O. F. Hall, 49th and Charlotte—First Saturday	
Thomas A. Ogilvie.....	714 Benton Ave.
SPRINGFIELD, No. 13.....	Springfield, Ohio
E. High and Linden Ave.—Second Saturday	
John E. Pershing.....	421 S. Belmont Ave.
OLATHE, No. 14.....	Olathe, Kan.
First Tuesday	
Thomas C. Simpson.....	502 E. Park St.
FLINT, No. 15.....	Flint, Mich.
109 W. Second Ave.—First Tuesday	
O. Clyde Stevens.....	811 Grand Traverse St.
TOLEDO, No. 16.....	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan P. Henick (Acting).....	2305 Fulton St.
MILWAUKEE, No. 17.....	Milwaukee, Wis.
Silent Club, 221 W. Water St.—First Tuesday	
Samuel Sutter.....	1403 20th St.
COLUMBUS, No. 18.....	Columbus, Ohio
I. O. O. F. Hall—First Saturday	
Edwin I. Holycross.....	383 Carpenter St.
KNOXVILLE, No. 20.....	Knoxville, Tenn.
329½ N. Gay St.—Second Wednesday	
John B. Chandler.....	413 Chamberlain St.
CLEVELAND, No. 21.....	Cleveland, Ohio
Moose Building, 1000 Walnut St.—First Wednesday	
Howard L. Judd.....	3413 W. 88th St.
INDIANAPOLIS, No. 22.....	Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday	
Arthur H. Norris.....	c/o School for the Deaf
BROOKLYN, No. 23.....	Brooklyn, N. Y.
360 Fulton St., Brooklyn—First Saturday	
Louis Cohen.....	125 Pulaski St.
ST. LOUIS, No. 24.....	St. Louis, Mo.
Jeffa Hall, Lafayette and Jefferson Ave.—First Friday	
Clyde T. Cowlick.....	3891 Delmar Boul.
NEW HAVEN, No. 25.....	New Haven, Conn.
99 Temple St.—Second Saturday	
Gilbert F. Marshall.....	193 Hewitt St., Bridgeport, Conn.
HOLYOKE, No. 26.....	Holyoke, Mass.
Bridge Street Turn Hall—First Saturday	
Frank Kuslak, 80 Jennings St., Chicopee Falls, Mass.	
LOS ANGELES, No. 27.....	Los Angeles, Cal.
730 S. Grand Ave.—First Saturday	
Joseph T. Sprouse.....	436 S. Hill St.
ATLANTA, No. 28.....	Atlanta, Ga.
Red Men's Wigwag—First Friday	
Ross A. Johnson.....	113 Henderson St., Marietta, Ga.
PHILADELPHIA, No. 30.....	Philadelphia, Pa.
1023 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY, No. 31.....	Kansas City, Mo.
912 Grand Ave.—First Saturday	
Willard J. Standall.....	2211 E. Meyer Boul.
OMAHA, No. 32.....	Omaha, Neb.
Seymour Hall, 16th and Capitol Ave.—Second Saturday	
Robert E. Dobson.....	4519 Bedford Ave.

NEW ORLEANS, No. 33.....	New Orleans, La.
R. K. A. Building, 627 North St.—First Saturday	
William C. Goss.....	1263 Deory St.
KALAMAZOO, No. 34.....	Kalamazoo, Mich.
Moose Temple, Portage St.—First Saturday	
Daniel Teller.....	1130 W. North St.
BOSTON, No. 35.....	Boston, Mass.
Friendship Hall, 515 Tremont St.—First Saturday	
Arthur A. Sinclair.....	1 Bishop Road, Malden, Mass.
PITTSBURGH, No. 36.....	Pittsburgh, Pa.
McCoach Hall—First Saturday	
Cyril A. Painter, 829 Ardmore Boul., Wilkensburg, Pa.	
HARTFORD, No. 37.....	Hartford, Conn.
26 Chapel St.—First Saturday	
Harry V. Jarvis.....	18 Orange St.
MEMPHIS, No. 38.....	Memphis, Tenn.
Chamber of Commerce Building—First Saturday	
Robert P. Briggs.....	409 S. Second St.
PORTLAND, (Me.) No. 39.....	Portland, Me.
414 Congress St.—Second Saturday	
Will O. Kimball.....	684-A Congress St.
BUFFALO, No. 40.....	Buffalo, N. Y.
262-264 E. Utica St.—First Saturday	
Charles N. Snyder.....	58 Harrison Ave., Lockport, N. Y.
PORTLAND (Ore.) No. 41.....	Portland, Ore.
Red Men's Hall, East 9th and Hawthorne—First Saturday	
Bird L. Craven.....	1675 Clarendon St.
NEWARK, No. 42.....	Newark, N. J.
248 Market St.—First Saturday	
Edward Bradley.....	375 Washington St.
PROVIDENCE, No. 43.....	Providence, R. I.
830 Westminster St.—First Saturday	
J. Russell King.....	11 Steuben St.
SEATTLE, No. 44.....	Seattle, Wash.
Eagles' Hall, 7th and Union—First Saturday	
Albert W. Wright.....	6840 15th Ave., N. E.
UTICA, No. 45.....	Utica, N. Y.
53 Franklin Square—First Saturday	
John H. Thomas.....	315 First Ave., Frankfort, N. Y.
WASHINGTON, No. 46.....	Washington, D. C.
N. E. Masonic Temple—First Wednesday	
Henry O. Nicol.....	1716 Newton St., N. E.
BALTIMORE, No. 47.....	Baltimore, Md.
1104 W. Baltimore St.—First Saturday	
William G. Stone.....	4315 Ready Ave.
SYRACUSE, No. 48.....	Syracuse, N. Y.
Jr. O. U. A. M. Hall—Second Saturday	
J. Fred Keller.....	126 Dildama St.
CEDAR RAPIDS, No. 49.....	Cedar Rapids, Ia.
Federation of Labor Hall—First Wednesday	
Louis T. Herbold.....	501 Seventh Ave., W. Marion, Ia.
HUNTINGTON, No. 50.....	Huntington, W. Va.
Jr. O. U. A. M. Hall—First Saturday	
Clarence Henderson.....	1710 18th St.
ALBANY, No. 51.....	Albany, N. Y.
734 Broadway—First Saturday	
Henry A. Mineker.....	187 Madison St.
ROCHESTER, No. 52.....	Rochester, N. Y.
Patriarchal Hall—First Saturday	
Harry V. Barnett.....	Apt. 17, 105 Edinburgh St.
SAN FRANCISCO, No. 53.....	San Francisco, Calif.
Native Son's Hall—First Saturday	
Luther E. Conaway.....	1608 San Pablo Ave., Oakland, Calif.
READING, No. 54.....	Reading, Pa.
612 Court St.—Second Saturday	
Edwin C. Ritchie.....	26 E. Lancaster Ave., Shillington, Pa.
AKRON, No. 55.....	Akron, Ohio
Wilmot Hall, 932 E. Market St.—First Saturday	
Thomas W. Osborne.....	Box 203, Firestone Park Station
SALT LAKE CITY, No. 56.....	Salt Lake City, Utah
First Wednesday	
Alfred G. Keeley.....	817 E. 7th South St.
ROCKFORD, No. 57.....	Rockford, Ill.
1028 S. Main St.—Second Saturday	
Benjamin F. Jackson.....	106 Lincoln Park Blvd.
SPRINGFIELD, No. 58.....	Springfield, Ill.
N. E. Cor. 5th and Monroe Sts.—First Saturday	
Eldon R. Gedney.....	309 E. Monroe St.
DAVENPORT, No. 59.....	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Arthur C. Johnson.....	3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60.....	Worcester, Mass.
308 Main St.—First Saturday	
A. G. Clark.....	2 Crescent St., Whitinsville, Mass.
ST. PAUL-MINNEAPOLIS, No. 61.....	St. Paul, Minn.
Fairview and Marshall Aves., St. Paul—First Friday	
Anton Schroeder.....	2172 Carroll Ave., St. Paul
FT. WORTH, No. 62.....	Fort Worth, Texas
Third and Calhoun Sts.—Second Saturday	
Charles M. Wilson.....	Route 7, Box 773
DALLAS, No. 63.....	Dallas, Texas
Y. M. C. A. Building—First Saturday	
Edward B. Kolp.....	2803 W. Brooklyn Ave.
DENVER, No. 64.....	Denver, Colo.
Heidbrak Hall, 74 Broadway—First Saturday	
Homer E. Grace.....	929 S. Gilpin St.
WATERBURY, No. 65.....	Waterbury, Conn.
Garden Hall—First Saturday	
Edward H. Hine.....	74 Star View Ave.
SPRINGFIELD, No. 67.....	Springfield, Mass.
48 Pynchon St.—First Saturday	
Philip Beausoleil.....	147 Wilbraham Ave.
WACO, No. 68.....	Waco, Texas
Chamber of Commerce—First Saturday	
Tilden Smith.....	1808 Columbus Ave.

PITTSFIELD, No. 70.....	Pittsfield, Mass.
Odd Fellows' Hall, 107 South St.—Second Saturday	
Edward J. Gilmartin.....	18 Lincoln Terrace
BANGOR, No. 71.....	Bangor, Maine
57 Main St., Royal Arcanum Hall—First Saturday	
J. Fred Flynn.....	5134 35rd Ave.
KENOSHA, No. 72.....	Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday	
Ambrose Castona.....	5134 35rd Ave.
BIRMINGHAM, No. 73.....	Birmingham, Ala.
Fairview Masonic Temple—First Tuesday	
G. Herman Harper.....	4141 Poplar St.
SIOUX FALLS, No. 74.....	Sioux Falls, S. Dak.
Y. M. C. A.—First Saturday	
Edward P. Olson.....	1105 South Main St.
WICHITA, No. 75.....	Wichita, Kan.
Y. M. C. A.—First Saturday	
Ross Davison.....	1232 S. Santa Fe Ave.
SPOKANE, No. 76.....	Spokane, Wash.
E. 2028 Marietta Ave.—First Friday	
James H. O'Leary.....	E. 2028 Marietta Ave.
DES MOINES, No. 77.....	Des Moines, Ia.
Moose Hall, 920 Locust St.—First Saturday	
Charles R. Koons.....	1217 Pine St.
LOWELL, No. 78.....	Lowell, Mass.
84 Middlesex St.—Second Saturday	
Myles S. McGeever.....	39 Elliott St.
BERKELEY, No. 79.....	Berkeley, Cal.
263 12th St., Oakland—First Friday	
Doney H. Goodrich.....	1803 Dwight Way
DELAWARE, No. 80.....	Delaware, Wis.
I. O. O. F. Hall—First Saturday	
Duncan A. Cameron.....	112 S. 7th St.
HOUSTON, No. 81.....	Houston, Texas
Eagles' Hall, 910 Preston Ave.—Second Tuesday	
Richard C. Morris.....	409 Quilman St.
SCRANTON, No. 82.....	Scranton, Pa.
232 Wyoming Ave.—First Friday	
Charles L. Clark.....	719 Madison Ave.
RICHMOND, No. 83.....	Richmond, Va.
Labor Temple, Hall 2—Second Saturday	
Edward F. Freeman.....	1 N. Colonial Ave.
JOHNSTOWN, No. 85.....	Johnstown, Pa.
Moose Temple—First Saturday	
Roland M. Barker.....	61 Church St.
MANHATTAN, No. 87.....	New York, N. Y.
143 W. 125th St.—First Monday	
Max M. Lubin.....	22 Post Ave., New York
JACKSONVILLE, No. 88.....	Jacksonville, Ill.
Gallaudet Club Hall—First Thursday	
Ernest Tilton.....	414 Kosciuszko St.
LEWISTON, No. 89.....	Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday	
Armand J. Leriche.....	60 Second St., Auburn, Me.
PEORIA, No. 90.....	Peoria, Ill.
Proctor Recreation Center—Second Saturday	
Charles J. Cunningham.....	1713 N. Madison St.
JERSEY CITY, No. 91.....	Jersey City, N. J.
Odd Fellows' Hall, Bergen Square—Second Saturday	
Charles T. Hammer.....	301 Highwood St., Teaneck, N. J.
BRONX, No. 92.....	New York, N. Y.
Castle Hall, Walton and 149th St.—First Monday	
Louis C. Saracene.....	684 E. 136th St.
COLUMBIA, No. 93.....	Columbia, S. C.
Y. M. C. A.—First Saturday	
Henry R. Glover.....	2415 Park St.
CHARLOTTE, No. 94.....	Charlotte, N. C.
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
William R. Hackney.....	8 W. Fifth St.
DURHAM, No. 95.....	Durham, N. C.
I. O. O. F. Hall—First Saturday	
J. M. Vestal.....	P. O. Box 397, Burlington, N. C.
DUBUQUE, No. 96.....	Dubuque, Iowa
Dubuque Silent Club—First Friday	
Frank Hemmelder.....	2520 Stafford Ave.
GRAND RAPIDS, No. 97.....	Grand Rapids, Mich.
Y. M. C. A.—First Friday	
Loren Mars.....	1961½ S. Division Ave.
TORONTO, No. 98.....	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Asa Forrester.....	20 McGregor Ave.
DULUTH, No. 99.....	Duluth, Minn.
216 W. Superior St.—First Saturday	
John A. DeLance.....	216 W. Superior St.
CANTON, No. 100.....	Canton, Ohio
Army and Navy Hall, N. Court St.—First Saturday	
Albert M. Price.....	1301 Twin Place, N. E.
FAIRBAULT, No. 101.....	Fairbault, Minn.
Eagles Hall—First Saturday	
Wesley Lauritsen.....	Care School for the Deaf
SOUTH BEND, No. 102.....	South Bend, Ind.
Moose Hall—Second Friday	
Leo M. Douglas.....	809 E. Miner St.
COUNCIL BLUFFS, No. 103.....	Council Bluffs, Iowa
School for the Deaf—Second Saturday	
John J. Marty.....	309 North Ave.
FORT WAYNE, No. 104.....	Fort Wayne, Ind.
Y. M. C. A.—First Saturday	
John J. Smead.....	514 Fairmount Place
SCHENECTADY, No. 105.....	Schenectady, N. Y.
I. O. O. F. Hall—Second Saturday	
Harry A. Barnes.....	547 Summit Ave.
CHICAGO, No. 106.....	Chicago, Ill.
5536 Indiana Ave.—Second Friday	
Franklin R. Nihlean.....	749 W. 81st St.
MIAMI, No. 107.....	Miami, Fla.
First Friday	
Raymond H. Rou.....	Station A, Box 4314



NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death, Sick and Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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