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The FRAT

Official Publication of the National Fraternal Society of the Deaf

Forty-Third Year

JULY, 1946

Number Twelve



"TRAGEDY" by J. L. Benedix—courtesy of Popular Photography

THE SPOTLIGHT

By J. Frederick Meagher

ELSTAD

Hail, all hail, to our dear old college—
Eighty and two its stalwart years;
Source of our great deaf leaders' knowledge—
Driving on high from hub to gears.
Both ye who helped to bring it glory
And we who never saw it yet,
Proudly echo its mighty story—
Mother of Deafdom, Gallaudet!

Gallant and good the great who ran it;
Gifted and grim their mighty girth.
Abraham Lincoln first began it—
His was the pen that gave it birth.
E. M. Gallaudet ruled with candor,
Percival Hall next made it glad;
Hail we tonight the third commander—
Courageful, capable Elstad!

13,000 STUDES AT ILL. U.

Expect 23,000 enrollment by fall; while Gallaudet has only 145. Since government pays for college education of ambitious GI's, wonder if Gallaudet can get 100 husky "shell-deafened" servicemen—living in Quonset huts. Football material, mostly.

WHO founded Gallaudet?

ELSTAD, its 3rd president in 82 years' existence, addressed large crowd in Chicago club June 14. Saw club historian claim world's only deaf college was founded by an Illinois man, who got his big start two blocks from our club when the homely Illy-billy was nominated Republican presidential candidate, 1860. His name has been honored by a famous auto—Lincoln.

Historian claimed Congress bill to establish Gallaudet college was maybe the only one of some 50 bills Abe Lincoln did not veto one busy day in 1864—when Civil War had year to run, money scarce. Abe read; remembered back in 1839, when he was an Ill. state legislator. Sen. Browning introduced bill to establish a deaf school in what was once largest city in Ill.—Jacksonville. Abe there heard the astounding, unbelievable fact Browning had met a "Dummy" on Miss. river steamboat who could read, write, had nice manners, "educated somewhere in East." Historian said maybe Lincoln's best general—Grant—called that day in '64; if so, Lincoln likely asked Grant about "wasting money on a deaf school." Grant probably said "yes, do": "Why sir, three years ago deaf kids from the Ill. school you helped establish way back in 1839, used to run the quarter-mile from school, every day, to watch me—a ragged Captain—drill my raw rookies on the Jax Fair Grounds. Nice folks; give 'em a chance."

"So that's probably how Gallaudet began. Just dumb luck! Let's suggest Gallaudet college celebrate one day a year sacred to the "Forgotten Deafie," the forever unknown Easterner who made such a nice impression on state Senator Browning, way back in 1839. Sometimes it does pay to put on our best front, pal; think what would have become of our Ill. school, largest in world, and of Gallaudet college, if that "Forgotten Deafie" had been a lousy card-peddler?

"DIVISION of the Year."

TOPS for annual good-citizenship medals in our state schools is Indiana's "Anna Kreuger Schmidt" award. One of her sons attended our Ind. deaf school, long ago; another son enlisted to fight Spain in 1898, and has been in the Army ever since. He is now a full Four-Star General—just back from leading the famed 6th Army under MacArthur in the Pacific!

Yes; the great Gen. Schmidt had a deaf brother, Carl F. Was he a frat? If so, that makes his old division "the Div. of Year"—and should get a nice certificate, or citation, from headquarters, next Dec. Anybody know when Bro. Carl F. Schmidt of Ind. died? [He was an ex-member of Indianapolis Division No. 22, and died April 5, 1938 at age of 44.—ED.]

HEADQUARTERS and Holocausts.

Chicago's Deaf Dramatic club is still hoodooed! Spent months hunting a hall; finally found fine meeting place at LaSalle hotel. Then, right away, came Chicago's worst disaster since the steamer Eastland (which our NAD used for an evening excursion at Cleveland '13) capsized in '15, drowning over 800. June 5, 61 died in LaSalle hotel fire; all hearies. So dramatickers are hunting hall, again . . . LaSalle hotel was right across street from old NFSF rathole headquarters, where Gib, Rowse and Spotty watched

at window as greatest general in U.S. entered it in '19—"Black Jack" Pershing. One of Pershing's relatives is a deaf frater: . . . Chi-First div. held its 40th birthday banquet in the LaSalle hotel, 1941.

DUNDON was first deafie in Major league baseball!

Records of Hoy and Taylor as major league ball stars are well known. Some dozen other deaf played in majors a short span—best-known being Bro. Sipek. For long years deaf authorities have wrangled over claim Dundon played in a "major league" before Hoy. Here's final decision:

SEVEN official "major" baseball leagues in U.S. history. Nat. Ass'n League, 1871-'75. American Ass'n, '82-'91; remember these years. Union Ass'n, '84. Brotherhood of Players League, '90. Federal, '14-'15. Nat. and Am. which are still majors.

HOY writes Spotlight:

"Dundon in mid-season of '84, joined Columbus—then a member of original Am. Ass'n. Manager called Dundon from Ohio school bindery to bolster broken-down pitching staff, which he did efficiently until close of season. Next year he followed his mgr. to Atlanta, in Southern league; pitched there '85-6-7. Twirled for Syracuse (where Sipek is now) '88; for Peoria '89. That was his last professional berth. For records of deaf athletes, Ralph E. LinWeber, Rossford, Ohio, is the right person to write to. He is widely known as the only deaf man conducting a baseball research bureau."

GALLAUDET boys in majors?

HOY continues: "I feel you had better go a bit slow about there never having been a Gallaudet college chap in major league baseball, as you claim. I recall 3 or 4 stalwarts of the famous Independents" (does he mean Columbus majors?) "were sort of pushed into Gallaudet college the fall of '78 or '79. Whether Dundon was, I know not. But I am pretty sure the Sawhills (Ike and Collins) and Joe Leib, were; and if Columbus was then a major, you might have to eat crow." [Collins Sawhill and Joe Leib were; Dundon and Ike Sawhill were not.—ED.]

Any Old Timer know? Let's get this point settled. But Columbus was not a "major" in '78 or '79.

BASEBALL is 100 yrs. old.

NY nine licked Knickerbocker Club 23-1, June 19, 1846. First baseball game ever in the papers.

BASEBALL and deaf.

Wis. Times says Voiselle of Giants and Bingo Binks of Senators, are hard-of-hearing . . . Experts figure "life expectancy" of ballplayers (duration they remain in majors) is only 3 1/2 years. Bro. Sipek had only one year with Cincy. Now playing daily for Syracuse, he may improve as a hitter and be recalled to the Reds . . . Sipek was lucky to have been in the National league. If he had been in the American league, he would never have hit a single. Spalding ball. Huh—you wanna bet? OK, ok; pay me—mail me a cigar. The American league uses the Reach ball, not the Spalding . . . Name of Jorge Pasqual—Santa Claus of Mexican baseball—is pronounced "Horgay Paskail." Thank heavens you are no longer in oral classes . . . Chi team in National Girls' Professional Softball league paid \$2500 for star girl pitcher, fact.

Sports comment.

Remember heavyweight Bill Suttka (Silent Olson) who wrestled coast-to-coast around '21? His beautiful wife owns her own business in Cincy—"French Re-Weaving Co" . . . Two questions for that trash kid sports columnist in *Cave o' Leer*: What college was reputed American football champ 54 years ago? What jerk-water junkpile licked mighty Annapolis 58 years ago? No; you flunk again. Answer is Oberlin (Ohio) and Gallaudet . . . Pres. Elstad told the Chicago Club Gallaudet may return to the grid after nine years; started playing in 1882—64 years ago. D.C. is rottenest city in U.S. for college grid! won't even support mighty Georgetown—heavy deficit. Who foots the Gallaudet bill?

SCHOOL All-American cage.

Cavalier's War-pshaw-sky lists 1946 pick. First: Swafford, Ten; Ellis, Wis.; Slade, Ariz.; Fisher, Iowa; Ellerhorst, Mich. Second: Grizzle, Va.; Lorello, Knollwood; Gregory, Ill; Bunch, NC; Beatty, Ark. Save this list, and see how many of these stars shine in our National clubs tourney, 9 years from now. 4 out of the 5 top-kids we picked 9 years ago, were on 1st or 2d teams in National clubs, last March.

PROPP Pops-off.

Propp, Neb. coach: "Parochial school across street won state cage crown with lineup named McGill, Murphy, McMahon, McGill and McGinn. Pal, put an ad in Spotlight: 'Help Wanted! Six kids with Irish corpuscles galloping thru their arteries to enroll at Neb. School for Deaf—so we can knock the stuffing out of Lahn's Iowans, just once! Do." Gosh, hasn't Neb. any more of the terrible Sitting Bull's tribe, that once kicked the pants off Custer's men out your way? Indians sure starred in Chicago's National.

FRAT News Flashes.

Seattle div. has a wonder guy named Guy Wonder . . . Rumor all three Monaghan brothers now plunk lino on *Salt Lake Tribune*—Frank, Bilbo and Brooks . . . Oscar Sanford, on KC '35 convention com. owns own shop; has \$2,000,000 backlog of orders . . . Only six fraters listed in May obits—all over age 64 . . . Only six fraters made Derby rating with 5 or more new members by June . . . Winnipeg says they play "carpet bowling"; whazzat? . . . Some patient soul in headquarters had to cull 10,000 roll-call; found we have 25 Lees and only two Grants. Then the hearie lawyer named Grant—the legal brains behind Bobs—hit the ceiling with a bang!

But 16 of the 25 Lees are Northerners! All the Grants are "damYanks." The only Lee in our National cage tilt was a warlike Akron redhead.

DEAF CLUBS Chatter.

Tony Terranova, charter-member of SanFran div, is again "swinging on the Golden Gate" after two-month search for a painter-job in NYC; he says: "Union League is sweetest deaf club in U.S." . . . Strike of only 3000 tugboat men, Feb. 11, made a Deserted Village of NYC—no papers, movies, or even deaf clubs in town of 8,000,000 pop . . . Chicago club used candles for monthly biz meet during "dimout"—electricity forbidden . . . Is Seattle our only club having a lady Sergeant? Elizabeth Montgomery—sounds like a powerful Irish She-man . . . Pinochle—which originated in France—is now all the rage in most deaf clubs. Most popular card-games among hearies are bridge, pinochle, poker, gin-rummy, in order. Funny; our smart Grants are horrible bridge players—only Cherry can lick me, and I probably finish at the foot of the bridge tournaments! Poets never have brains.

TRUTH in the Press!

Jack Tucker in Rochester *Democrat and Chronicle*, May 15: "Miss Charlotte Lamberton, 23, earns \$225 weekly, dream-dancing at night clubs. Wolves cannot understand her language. Mistake her for an Aussie or a French war-bride; for an Icelander; for a master of triple-talk. All wrong. Simple fact is she was born deaf and dumb. It is pathetic to listen to her while she strives painstakingly to uphold a conversation. The sounds that emerge from her pretty lips are strange and perplexing; yet she resolutely keeps trying to learn how to speak understandably, with the aid of her mother. Expert at reading lips—yet cannot walk 'into a store and ask for the simplest item; cannot make herself understood by a traffic cop. Graphic example of courage." Etc, etc.

Bobs, ol' pal; why not start right now giving annual award to best hearie-paper treatment of deafness-in-the-raw. Sort of Pulitzer Prize of Deafdom. Los Angeles delegates will back you up on such a praiseworthy innovation. More so since such as Courageous Charlotte are at direct variance with lazy loafers who peddle phish and destroy our good name as a clan. Rugged Americanism! Dead-game sportsmen who keep punching to the bitter end.

"DEAF School Ambassador."

Son of Josephus Daniels had story in the *SatEvePost*, March 30: " . . . career ambassadors out of Groton and a Texas school for the deaf." Cavalier staff inquired; find he meant Fletcher Warren, Ambassador to Nicaragua, who was a supervisor in our Austin school, 1921.

Joint Statement

OF PRINCIPLES OF COOPERATION WITH RESPECT TO THE VOCATIONAL REHABILITATION OF THE DEAF BY THE NATIONAL FRATERNAL SOCIETY OF THE DEAF AND THE OFFICE OF VOCATIONAL REHABILITATION, FEDERAL SECURITY AGENCY

THE National Fraternal Society of the Deaf and the Office of Vocational Rehabilitation have agreed upon the following basic principles of cooperation requisite to a united approach to the development of maximum rehabilitation opportunities for the deaf.

I. Rehabilitation Services

Under the provisions of Public Law 113, the following services were made available for the purpose of rendering disabled persons fit for remunerative employment or more advantageously employable.

1. Medical diagnosis and prognosis coupled with a vocational diagnosis as the basis for determining an appropriate plan for the individual.

2. Vocational counseling to select suitable fields of work by relating occupational capacities to job requirements and community occupational opportunities.

3. Medical, surgical, and psychiatric treatment, including hearing aids and other prosthetic appliances to afford physical restoration and medical advice in the type of service to be given.

4. Physical and occupational therapy as a part of treatment when needed.

5. Pre-vocational and vocational training to furnish new skills where physical impairments incapacitate for normal occupations, or where skills become obsolete due to changing industrial needs.

6. Lip reading, speech correction, and voice improvement training.

7. Financial assistance to provide maintenance and transportation during rehabilitation; training supplies and occupational licenses, occupational tools and equipment.

8. Placement in employment to afford the best use of abilities and skills in accordance with the individual conditions and temperament, with due regard to safeguarding further injuries.

9. Follow-up on performance in employment to afford adjustments that may be necessary.

II. State Relations

A. The National Fraternal Society of the Deaf

1. The National Fraternal Society of the Deaf will encourage its subordinate Divisions to establish working relationships with their State Rehabilitation Agencies.

2. The National Fraternal Society of the Deaf will encourage its subordinate Divisions to acquaint their memberships and all deaf people of whom the members know with the vocational rehabilitation services made available by State Rehabilitation Agencies and with procedures for making full and proper use of them.

3. The National Fraternal Society of the Deaf will encourage its subordinate Divisions to extend the services of interpreters to their State Rehabilitation Agencies.

4. The National Fraternal Society of the Deaf will print in its publication, THE FRAT, such vocational rehabilitation information, or condensation of same, which is released by the Office of Vocational Rehabilitation, and which it considers to be of interest and benefit to its readers.

B. The Office of Vocational Rehabilitation

1. The Office of Vocational Rehabilitation will encourage the State Rehabilitation Agencies to establish working relations with such subordinate Divisions of the National Fraternal Society of the Deaf as may exist within their borders.

2. The Office of Vocational Rehabilitation will encourage the State Rehabilitation Agencies to make full and proper use of the services of interpreters made available by such subordinate Divisions of the National Fraternal Society of the Deaf as may exist within their borders.

3. The Office of Vocational Rehabilitation will urge the State Rehabilitation Agencies to acquaint all members (including auxiliaries) of subordinate Divisions of the National Fraternal Society of the Deaf with the status and development of vocational rehabilitation services. It will also urge them to encourage these members to make full and proper use of same.

III. Research and Informational Services

A. The National Fraternal Society of the Deaf and the Office of Vocational Rehabilitation will undertake, from time to time, such studies and projects as might contribute to the vocational rehabilitation of the deaf.

B. The Office of Vocational Rehabilitation and the National Fraternal Society of the Deaf will to the extent possible undertake jointly the preparation and distribution of litera-

ture and information on the rehabilitation of the deaf.

IV. Consultant Services

The National Fraternal Society of the Deaf through its President agrees to serve in an advisory and consultant capacity to the Office of Vocational Rehabilitation on problems, projects, and activities undertaken for the vocational rehabilitation of the deaf.



It is a common practice in Sweden to shake hands after eating a meal.

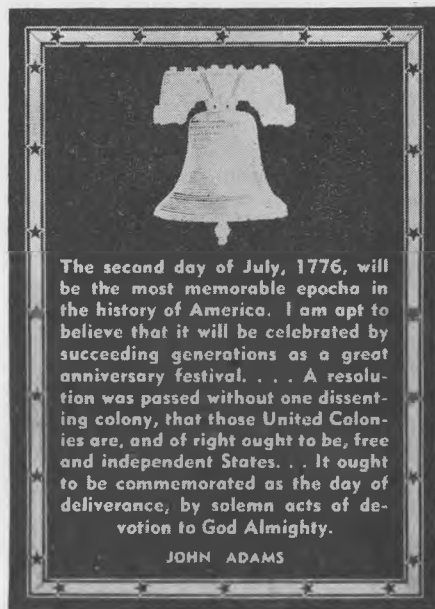
Only one tadpole in a hundred attains maturity as a frog.

Jupiter, largest of the planets, has a diameter eleven times that of the earth.

Of some five million cripples in the United States, it is estimated that 75% are employables. A recent survey of the Ford Motor Company's Detroit plant revealed that 10% of the employees were handicapped—4,390 were blind or deaf, and 7,262 were otherwise disabled.

There are only two large cities in Burma—Rangoon with 500,800 people and Mandalay with 163,000.

The highest proportion of Bible readers lives in the South, lowest proportion in New England and the Middle Atlantic states.





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FRANCIS P. GIBSON'S LAST MESSAGE:
"CARRY ON"

JULY, 1946

You and OUR

IN order that all our members and other deaf and hard of hearing persons in their localities may become fully aware of the rights and benefits due them under Public Law 113, the National Fraternal Society of the Deaf has entered into a co-operative agreement with the Office of Vocational Rehabilitation, of which Mr. Michael J. Shortley is the Director, operating under the Federal Security Agency at Washington, D. C.

A detailed outline of this agreement will be found on page 3 of this issue of THE FRAT.

The great majority of our members are wage earners. As such, they are subject to frequent changes in employment conditions, both in selection of workers and in methods of operation.

For this reason we feel a closer relationship with the Office of Vocational Rehabilitation and the various State units operating in connection with it will prove of benefit to our members.

Certainly the society's management is deeply concerned with the opportunities of its members for remunerative employment.

Only by this are they able to maintain themselves and their families on a par with other people, to establish themselves as responsible citizens, and to protect their dependents with adequate insurance against the contingencies of life.

Lacking these opportunities, any body of people must become dependent upon and a burden to the public.

We are proud to say the deaf as a whole have never in modern times been dependent upon or a burden to the public.

Especially is this true of the deaf here in America, due to our advanced system of education.

This is not saying our system of education is perfect.

Not in this changing world can anything be perfect for long.

The old must give place to the new. We must meet the advances as they come.

To this end, we should cooperate to keep our deaf people up with the procession.

Like many others, we do not think the word "rehabilitate" is the best that could be used in this undertaking.

So far, nobody has come forward with a better one.

To us "rehabilitate" smacks too much of rags and tatters, of the down and out, who must be renovated.

The vast majority of our deaf people are strangers to rags and few of them have ever been without the means to enjoy the pleasures of life.

Our efforts now should be to see that the deaf maintain the position in the economic scale which they have won the hard way through the years, and to improve it wherever possible.

Success Story

BROTHER Otto J. Johnne of Colton, Washington, is a sports fan of great ardor and persistence, to such an extent that he got his name in the paper just for being a fan.

And if you don't believe that is something, just try it yourself. Otto's system for success in his line is a good one and should bring results.

Herb Ashlock, Sports Editor of the *Spokane Chronicle* had this to say about Otto in his column, "From the Bench:"

Football Coach Phil Sorboe came to Washington State college and surrounded himself with friends—first because he has that kind of a personality, and second because his gridders came within a whisper of the Rose Bowl.

Among the many well-wishers who beat the drums for this young, thorough student of the game is Otto Johnne, 45-year-old Colton sportsman—who in past months has built one of the most active, one-man "Sorboe Fan clubs" without ever saying a word.

You see, Otto is one of those unfortunates who has been without the use of his ears and voice since an early age. He can neither speak nor hear, and relies on sign language.

Friendship Grew

Sorboe's Cougars thumped Idaho, 43-12; dumped Oregon State, 33-0 to open the season. Otto Johnne sat down and wrote Phil a letter, then another and another. He has kept up a steady correspondence with the W. S. C. mentor for more than a year now—relating incidents from time to time to prove he had been following the coach's sports career since the early 30's, when Sorboe was running wild in Coast conference grid circles. There isn't a thing he doesn't know about the new head man.

Sorboe first met Johnne in person at the first Washington game in Seattle last season. The Colton fan marched into the Cougar dressing room, and with pencil and note pad wished W. S. C. the best of luck.

"I'll remember that scene as long as I live," said Sorboe. Now Johnne is mapping out a campaign to teach Sorboe sign language. That way the two can "talk" when they meet again. Also he asked the coach to give a lecture in the near

future—one of the oddest Phil will ever deliver. It will be to the Washington School for-Deaf Mutes.

Hesitant at First

At first Sorboe was reluctant to accept the invitation.

"I was worried about how I would make the students understand my lingo," he said. "However, Johnne made up my mind for me by offering to secure an interpreter. The way my plans stand now, I'm going to deliver my talk and the interpreter will pass it on to the audience by sign language."

Phil admits he has given many football talks in past years—but the coming one tops them all.

Anyway, it's fairly evident the Vancouver institution for the deaf is one of the largest "Sorboe Fans Clubs" in the northwest—and W. S. C.'s new head grid coach isn't going to let the boys down.

What Action?

THE end of the war years has brought a flood of conventions, meetings, conferences and what not in connection with the deaf.

Our friend, Frank Philpott, compiled in our last issue a list of no less than twenty-seven such gatherings this summer in widely scattered parts of the nation.

We hope these meetings will result in good for the deaf and not simply be gladhanding affairs where the conventioners pass resolutions of well meaning intent, then go home and forget about them.

Conventions this summer should take steps to deal with the peddling beggars who swarm over the country, despite the fact that industry is able to absorb more workers now than during the war years. Peacetime needs are enormous and the demands must be met.

Able bodied panhandlers have no reason for existence and we should not tolerate them. We hope all the conventions will take decisive steps to drive them out of their territories and put a stop to practices which give all the deaf a bad name.

We shall be glad to have reports as to what action, if any, the conventions take toward this end.

We are with you to see this thing through.



Life is divided into three terms—that which was, which is, and which will be. Let us learn from the past to profit by the present, and from the present to live better for the future.

Rate at 3.07%

THE net rate of investment earnings of the life insurance companies of the U. S. last year dropped to a new low at 3.07%, the Institute of Life Insurance reports. This compares with an earning rate of 3.19% in 1944 and 3.61% in pre-war 1940 and is one-fourth less than the average earning rates in the 30's.

"The continuing decline in the earning rate on life insurance funds has a direct effect on the cost of life insurance," the Institute says. "If the previous year's earning rate had still applied, the return on American policyholder funds would have been \$50,000,000 greater in 1945, a sum which is equivalent to more than 10% of the total dividends paid to policyholders.

"The effect of the earning rate decline in the past 15 years has not been fully apparent in actual policy costs, as there have been several offsetting factors; the death-rate among policyholders has been, for a number of years, considerably below that of twenty years ago; the expenses of operation have been reduced in relation to income; and there have been other sources of gain, largely of a non-recurring nature, such as profit from sale of real estate and securities. Nevertheless in this period some increase in life insurance costs has been necessary. On the other hand, if the earning rate had been sustained at the higher level of pre-war and pre-depression days, policy costs today would be lower."

To meet the situation resulting from the long-continued decline in the rate of interest available on invested funds, many life insurance companies have reduced the guaranteed interest basis of their new policies to a rate as low as 2¾% or 2½% on some cases, the Institute pointed out.—*Fraternal Monitor*.



CAN and WILL

Can and Will are cousins
Who are never out of luck.
Will is the son of Energy
And Can is the son of Pluck.

Can't and Won't are cousins, too,
Always out of work.
Won't is the son of Never Try,
And Can't is the son of Shirk.

Infatuation

THE present easy money situation precludes any likelihood that interest rates will rise substantially above existing low levels, Donald B. Woodward, research assistant to the president of Mutual Life, told members of the Mortgage Bankers Association, meeting here.

Disagreeing with the theory that "the United States is economically approaching senility and tending to suffocate itself in a too great volume of savings for the available investment demand," Mr. Woodward contended public authority can with present mechanisms and resources bring about any interest rate which it desires. "The means and the mechanics exist in this country," he said, "for interest rate control in the most literal and complete sense."

While these forces of public control are operating, he added, the natural forces for the present are such that we would have rates low in historical terms even without the exercise of much public power. "Granted that some of these natural forces were artificial in origin," he pointed out, "the supply of money and savings at present is enormous in relation to the demand for loans from the mortgage market, corporations, consumer credit and all other sources."

With the public's infatuation with easy money and the natural forces operating for the moment in the same direction, Mr. Woodward outlined several possibilities for the future.

If the theory is correct that this country is economically senile, gravely deficient in investment possibilities, and therefore chronically tending to suffocate itself in savings, we shall for a long time in the future have low interest rates and possibly even lower than those we see at present. This would be coupled in time with a diminishing standard of living, heavy deficit financing and increasing restrictions on freedom. In that event the natural forces and those of public control will be collaborating to the same end of low rates.

If the country is economically vigorous and if that vigor is not impaired by misconceived public action, we may for some time have artificially low interest rates, and they could be even lower than at present. This could occur as the result of public action which forced the market rate below the natural rate by the use of banking mechanism. The result of low interest rates thus obtained would be monetary expansion and steady force toward inflation, which as some time in the future might produce rising rates.

We may have low interest rates from natural forces themselves in a vigorous healthful and progressive economy as a result of a high and rapidly rising productivity of capital and labor. Our scientific genius, coupled with wise public policy and propitious wealth conditions, could bring about such productivity that, while the use of capital would be large and growing and the standard of living very high and rising, the loan value of capital would be low.

Or we may have rising interest rates as a result of the same virile economy with a demand for capital steadily tending to outrun supply. Then borrowers would be bidding against the pleasures of consumption to try to induce the saving of a higher proportion of consumer income. Borrowers under that condition might have to bid ultimately rates substantially higher than the present.

Or, finally, the spread between the riskless rate of interest, as measured by long-term government securities, and the mortgage rate, might change. This spread is, of course, accounted for by risk and the lenders' costs of operation. In this event the mortgage rate might move closer to or farther from the rate on long term governments—which rate would, of course, be determined by some one of the sets of conditions mentioned in the preceding four points.—*National Underwriter*.

New Paper

THE Board of Directors of the Gallaudet College Alumni Association have started a new publication called the *Gallaudet Alumni Bulletin*. The first issue appeared in May. It is hoped to issue the little paper from two to four times a year hereafter.

Graduates and former students of Gallaudet College may have a copy of the *Gallaudet Alumni Bulletin* by sending their names, addresses, and class year to

Publications Committee
School for the Deaf
Columbus 15, Ohio.

Conventions

LOS ANGELES—1947

THE Local Committee on Arrangements for the Quadrennial convention of this society to be held in Los Angeles, California, in July, 1947, was appointed in the fall of 1939 and is composed as follows:

LEWIS I. PETERSON, Chairman; EINER ROSENKJAR, Secretary; KENNETH WILLMAN, Treasurer; and THOMAS W. ELLIOTT, ODEAN RASMUSSEN, SIMON HIMMELSCHNEIN, MILTON PINK, ARTHUR L. ROBERTS, ex-officio.

CHICAGO—1951

THE Local Committee on Arrangements for the Quadrennial and Golden Jubilee convention celebrating the fiftieth anniversary of the Order, to be held in Chicago, Illinois, in July, 1951, was appointed in the fall of 1943, following a resolution of the convention of that year directing that the 1951 convention be held in Chicago, and is composed as follows:

JOSEPH MILLER, Chairman; JOHN B. DAVIS, Secretary; FRED HINRICHS, Treasurer; and WILLIAM MAIWORM, FRANCIS FITZGERALD, LEROY DAVIS, LOUIS MASSINHOFF, JOHN KELLY, SOLOMON DEITCH, EARL NELSON, JACK SEIPP, ARTHUR L. ROBERTS, ex-officio.



The spirit of conciliation and desire to understand national and international problems is the essence of civilization. It is the basis on which rests the philosophy and accomplishment of the International Chamber of Commerce which believes world peace will come through world trade . . . We have an opportunity before us to work as individuals and as groups within our own countries to convert our people to the realization that all nations are interdependent. By so doing we can play a vital part in the development of a world program that can be agreed upon as being in the best interests of our individual countries and of the entire world.

THOS. J. WATSON

News from the



Divisions

JULY

13. Social	Grand Rapids
13. Social	Cedar Rapids
13. Social	Portland, Me.
13. Social	Des Moines
13. Movies	Schenectady
13. Party	Davenport
13. Smoker	Milwaukee
14. Picnic	Milwaukee
14. Picnic	Hollywood
14. Picnic	Peoria
14. Outing	Flint
14. Aux Club picnic	Portland, Ore.
20. Annual picnic	Chicago No. 1
20. Party	Danville
21. Picnic	Danville
21. Outing	Waterbury
21. Picnic	Dayton
21. Picnic	Denver
21. Joint picnic	Cleveland-Akron
21. Joint outing	Hartford-Holyoke
26. Smoker	Toronto
28. Outing	Scranton
28. Picnic	Syracuse
28. Picnic	Portland, Ore.
28. Outing	Westchester
28. Outing	New Haven
28. Annual picnic	Ft. Wayne
28. Picnic	Pittsburgh
28. Picnic	St. Paul-Minneapolis

AUGUST

3. Annual party	Bangor
4. Picnic	Bangor
4. Picnic	Toledo
10. Social	Grand Rapids
11. Picnic	Columbus
11. Annual picnic	Duluth
14. Annual picnic	Seattle
14. Annual picnic	Spokane
17. Boat ride	Baltimore
24. Field Day	Utica
31. Annual picnic	Toronto
31. Smoker	Birmingham

SEPTEMBER

1. Outing	Albany
2. Picnic	Davenport
2. Picnic	Knoxville
7. Smoker	Albany
7. Fall opening	Portland, Ore.
8. Outing	Holyoke
14. Monster whist	San Francisco
21. Ball	Jersey City
21. Open House	Chicago No. 1
21. Smoker	Seattle
24. Annual play	Baltimore
27. Annual ball	New Haven
28. Annual ball	Albany
28. Entertainment and ball	Manhattan-Westchester

OCTOBER

5. Dance	Trenton
19. Annual dance	Waterbury
19. Banquet and floor show	Nashville
26. Annual fall dance	Hartford

CHICAGO No. 1 (By S. R. Burns)—Everything is in readiness for the division's annual picnic on Saturday, July 20. The place is Grandview Garden Park, 6401 W. Grand Ave., cor. Narragansett Ave. It will be held, rain or shine. No. 1 never forgoes its annual outing. Chairman Reicheneker promises a grand time, with plenty of games, prizes, eats and drinks.

President Fitzgerald is still trying to find a suitable hall for our Open House Sept. 21. He

aims to make this a really worthwhile affair that will attract both members and prospective members. But he can't do it all; roll up your sleeves and get back of him. There is still time to make your quota before the 1946 contest closes.

In the absence of Secretary John B. Davis, S. Robey Burns was acting secretary at the last meeting. Secretary Davis is in the West Suburban Hospital, Oak Park, where he underwent a major operation. At this writing he is reported as doing nicely.

CHICAGO No. 106 (By Jule Guthman)—At the last meeting it was decided to cancel our annual dance and picnic for this year, due to the shortage of foodstuffs and beverages. We hope for better conditions next year.

Due to remodeling at the Skyline Athletic Club we have lost our lease, and will hereafter hold our regular meetings in the Morrison Hotel until such time as we can find quarters more to our liking.

A photo club has been formed in the division, with Brother Friedman in charge. Members interested in photography should see him about it.

PROVIDENCE (By Edward Vigeant)—Our banquet and ball on May 25 was a big success, though attendance from out of town was somewhat affected by the railroad strike. There were over 300 present, however. They thoroughly enjoyed the chicken dinner at the Biltmore Hotel, and the exhibition given by a magician from Fay's Theatre. We have been asked to repeat it next year, and probably we will.

We will have an outing in August. The committee is now hard at work, with a committee from the Auxiliary, in preparing plans for the event.

BIRMINGHAM (By Herman Harper)—At the June meeting the division, in view of the unsettled food situation, decided not to hold the usual annual Labor Day banquet this year. But the smoker will be held as usual, the Saturday night previous, which will be Aug. 31. Non-resident members are urged to come and join us in the fun. Plans are already under way, and a big time is assured.

The division also decided to give the outstanding boy and girl of the Senior Class at the Alabama school a prize of \$5.00 each, annually.

At this writing the division is sponsoring its own bowling team, which is making a creditable showing in one of the city leagues.

JERSEY CITY (By L. A. Alfonso)—During the "sweating" months of July and August there will be a "cooling off" period in regard to our social activities. Also, meetings for these months have been shifted from the first to the second Saturday. That will make the meeting dates July 13 and Aug. 10.

Plans for our ball to be held on Sept. 21 are well under way, and reports from the chairman and his able assistants indicate another over-the-top affair. It will be held in the Elks ballroom in Jersey City.

SAN FRANCISCO (By D. E. Glidden)—The division's 31st annual banquet on May 11 was a pronounced success, with about 80 people present. President Miller was toastmaster. We were indebted to our Auxiliary for the banquet table's finest ornament, a handsomely decorated birthday cake. We surely appreciated their kind thoughtfulness. Chairman Earl Norton and his committee deserve much praise for their efficient handling of the affair.

On Aug. 4 we will join with the Berkeley-Oakland boys in a picnic, with a softball game between the two division teams as the great attraction.

Members will please take notice that the division's July meeting will be held on the 13th instead of the 5th. The 5th is too near the Fourth, if you get what I mean!

MANHATTAN (Max Friedman)—Hurry! Hurry! Friends and Fraters, get your all-hots while they last—if they have lasted this far. So if you find yourself seated at our September 28th entertainment and ball as far back as a sawbuck would get you at Mike Jacobs' June 19 opus, don't say we didn't warn you. At our

Doubleheader 3rd ANNUAL PICNIC and BOWLING TOURNAMENT

By Chicago 1951
Convention Committee

PICNIC

Saturday, Aug. 31, 1946

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of the Deaf Convention in Los Angeles,
July, 1947.

Admission, Incl. Tax, 75c

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Highest League Average and 200.
Roll 6 games across 12 alleys. All
Entry Fees go to Prizes only. Start-
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SEND \$8.00 FOR ENTRY FEE

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For further information and
Application Blanks write to

L. B. MASSINHOFF
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Chicago 22, Ill.

June 7 meeting Chairman Konrady reported over 200 reserved seats tickets already sold, but some were left. Immediately he was mobbed by members snapping up tickets in blocks of ten and more. If you want to be among the lucky ones who can be fashionable and arrive just before curtain time and still be assured of good seats, see Bros. Konrady or Meyer Miller of our local, or Bros. Lynch or Frezza of Westchester. No one need worry about getting his money's worth in the way of entertainment. Bro. Lynch, Westchester's Big Man (in more ways than one) has a reputation for success as long as a boardinghouse reach, and he intends to make it even longer.

After going fully into the pros and cons, we have decided to go ahead with our plans for our 25th anniversary banquet on January 25. A silver anniversary is not to be passed up lightly, and we hope that by next January the critical food shortages will have eased up enough to allow us to hold our small celebration. At any rate we all expect to eat three meals on January 25, and it won't matter too much whether we eat at home or out. In a month or two we expect Bro. Worzel will be able to give us full details of his plans.

Manhattan will be one of the several Metropolitan Divisions who are making a contribution towards a cup to be awarded one of the winning basketball teams at the Amateur Athletic Union of the Deaf tournament sponsored by the Union League next March. We hear that other divisions have taken a like step, and we hereby suggest that representatives get together and take some action in concert. The Grand Division and Chicago No. 1 set the fashion last winter, and the action of the various Metropolitan Divisions can be taken as an endorsement of this policy of cooperation.

BROOKLYN (A. Hurwitz)—The July meeting was not held due to not having the necessary quorum.

The summer boatride is still unsettled due to some unforeseen difficulties. Bro. Piazza will give final announcement at July meeting.

Charles B. Terry, chairman of our 37th Anniversary Ball, has his report ready. It will show \$541.35 net profit, the second best in the history of No. 23, over 1,300 paid patrons.

TORONTO (By J. F. Gotthelf)—In the absence of President Morrison and of Vice-President McGovern, Brother Rosnick was elected president pro-tem, with Brothers Doyle, Robinson and Noble appointed temporarily vice-president, director and sergeant-at-arms, in the order of rank. The agenda was light, but it was highlighted by an unexpected application for membership. Indeed, June 6, 1946, should be a memorable date in the life of Donald James Kidd. He not only received his master's degree in applied science at the University of Toronto, but also on the same date filled out his application for membership in our society and turned it in at our meet-

ing the same night. Mr. Kidd is a research chemist for a Toronto firm. Age: 24 years. Stature: 6 feet and three inches. Status: Single. A rare triad of specifications for some nice girl. No kidding about this Kidd Wonder.

July 26—Smoker; August 31—Picnic at Lakeview Park. Memorize these dates for an enjoyable time.

OMAHA (By George Propp)—Division officers have been looking resplendent in their new officers' jewelry. The official finery arrived about three months ago. We hope that it helps toward putting more pep into next year's election.

Plans are going forward for the division's annual summer picnic. The date is July 7; the place is the Nebraska School for the Deaf campus. The event is being chaired by Charles Langr.

Two new members joined the ranks at the last meeting. This makes a total of four for the year. Some members are already anticipating a rousing initiation this fall.

AKRON (By Robert Lankenau)—The last social before the summer season was held in May, with Brother Kress acting as chairman. A new game called "Bug" was introduced, but it appeared to be too fast for many, and did not receive a very cordial reception.

Our annual picnic will be held at Geauga Lake Park on Sunday, July 21. This year we will again share the burden of management with Cleveland Division. The program will start with a ball game at 10:00 a.m., and continue until late in the evening. According to latest reports the park has been put in fine shape since the war, and many new attractions added.

A movement is under way looking to the establishment of a division auxiliary. With their help there should be a decided improvement in the quality of our socials. The boys are all right, but they lack "that feminine touch!"

ALBANY (By E. R. Schuyler)—Believing that early preparation spells success, the division is already planning its fall social season. September may well be the banner month, with three socials planned.

The first date will be Sept. 1, when we will hold our annual outing, an all-day affair at Mid-City Park. Pete Corrigan will head the committee in charge, and will provide good refreshments and games for all, including softball. There is also a fine swimming pool for those aquatically inclined.

The second date will be Sept. 7, when we plan to hold a smoker and initiation, with some 10 candidates for the goat. Come and see who has the most fun, the goat, the neophytes, or the spectators! Carmen's Hall, 562 Clinton Ave.

On Sept. 28 we will hold our annual ball at Jack's Oyster House. Alfred Diot will be in charge, and will do all that is possible to assure all of a good time.

HARTFORD (By Stanley Main)—The division has plans for an outing to be held at Camp Jahn, Holyoke, Mass., on July 21. Come all, and enjoy the fun—there'll be plenty.

Oct. 26 is the date of our annual fall dance. It will be held at the usual place, Hotel Bond. Don't miss it.

Plans for something new hereabouts are also in the making. That is a barn dance. Watch for details, later.

WORCESTER (By Bart. Burns)—Our June meeting was held on the 1st instead of the regular 8th because of reunions at West Hartford and Randolph. Sec. Burns and Treasurer Blanchard attended the Hartford reunion.

About 22 from Worcester and vicinity attended the dance of Springfield Division at Hotel Kimball, in that town, on May 25.

WINNIPEG FRAT CLUB (By L. M. Locke)—A number of our members will run to catch trains with grips swinging in the air, possibly losing an odd sock or shirt, for the W.C.A.D. convention which is to be held at the west coast, and the O.A.D. convention which is to be held in the east. It was for this reason we

decided to hold our regular meeting a week earlier than usual on June 25.

Those who aim to attend the frat smoker on July 26 in Toronto, where the O.A.D. will celebrate its Diamond Jubilee anniversary, are Pres. G. Finney and Bros. C. Bidwell, H. McMillan and H. Phillips. They promised to take our greetings to the frat smoker there.

At the May meeting the election of officers was held, as follows: President, G. Finney; vice-president, D. Haines; secretary, J. Reeves, and treasurer, C. Bidwell.

Our picnic and corn roast will be one of the big days for this coming fall. Members will take a chartered bus to Lockport, 21 miles north of our home city, on Labor Day, Sept. 2. Bro. Pettypiece will roll up his sleeves to see that the picnic is a success. That night a corn roast will be held at Bro. Gusnoski's place.

BOSTON (By H. N. Colby)—The date has been selected for our coming Smoker, which will be Nov. 2, 1946. Remember this date and attend the meetings for further details.

Pres. Conley is making special arrangements for our Annual Ball on Dec. 28, 1946. He has already selected a well-balanced committee.

Bro. Allegaert is still planning on a special social party to raise a fund for our home for the aged deaf in Danvers. There are some old fraters there.

PITTSBURGH (By John Maurer)—Suppose some of you guys, who have their noses in this paper, are looking for a good place to go on Sunday, July 28. Well, well, you need not look any further, just read on and come on.

The Pittsburgh Division 36 is going to have West View Park for its annual picnic. Prizes and games. Bring your children and the lunch basket. Say, don't forget the wife. And you'll have a time you have prayed for.

At West View Park, you will see new improvements and will want to try all. Try all, that is, if you have a strong heart. Remember the date, July 28, at West View Park.

A challenge is hung at all outside Brothers to play softball against Division No. 36. Afraid of us, eh? Should you have the

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Hartford, Conn.

For further information write to

ALGOT E. W. ANDERSON
Chairman Local Committee
P. O. Box 474
Meriden, Conn.

courage to face the great No. 36, the game starts at 2:30 p.m.

Tickets (amusement) will be sold at a saving to all by the picnic committee.

★
UTICA (By A. R. Giansanti)—Utica Division No. 45 will move to a new place in a clubroom at Hotel Hamilton on Bleecker St. The July 13th meeting will be held at the new place. Our usher will be in the lobby of Hotel Hamilton to lead you to the clubroom. The monthly rate is less than we have been paying. We will save \$60.00 a year in rental fee.

The lecture program held in Hotel Utica on June 1 under the management of ye scribe was exceedingly successful, with a handsome profit. Three out-of-town speakers were here to lecture. They were Mr. Jack Ebin of N.Y.C., president of the Empire State Association of the Deaf, on the subject of "Civics as Applied to the Deaf," Lt. Col. Fred L. Sparks, just appointed as vice principal of the Central New York School for the Deaf, on the subject, "Information and Facts about the Deaf," that had been broadcast by himself. (He talked very well in sign language.) And Mr. Thomas Hinchey of Syracuse, secy.-treasurer of the Great Lakes Bowling Association of the Deaf, on the subject of "Famous Personalities during the Civil War." Mr. Huffstater submitted a report about condition of the Gallaudet Home. Rev. and Mrs. Wm. Lange and Mr. and Mrs. Conley, both of Syracuse, were among our visitors. The moving pictures in color made by Mr. Harold C. Larson of Great Falls, Montana, Gallaudet College graduate, about beautiful and interesting places that were seen in the West, followed the lecture. The film was lent by Lt. Col. Sparks. The program was very interesting and one of the best we have ever had.

• Two brief cases were purchased for the use of the secretary and treasurer at a cost of \$48.00, and found very convenient by them.

★
HOUSTON (By Webster Wheeler)—Well, about the only incident on Houston Division No. 81's agenda worth mentioning was the Stage Show on Saturday, May 25. The play, in 4 acts, came off before quite a record turnout which brought \$75.00 in round figures into the local till. L. O. May brought down the house with his version of a "drunk in court." He pulled a lighted cigar out from under his derby and started puffing contentedly away during the course of his "trial" for excessive imbibement in "giggle liquid," disturbing the peace, etc.

Fred Gunn's portrayal of a Negro chicken thief also brought forth howls of laughter from the audience. About the only "prop" Bro. Gunn lacked was a real live chicken to be presented in "court" as evidence of his heinous crime!

The rest of the cast carried their roles very well. A. L. Gossett was the director of the play and is to be commended for his excellent portrayal of the "prosecuting attorney."

Houston's Fraters are rapidly turning into rabid chess players, which game was first introduced in the local club for the deaf by your correspondent. Quite a few of the hitherto "denouncers" of the "stale, time-consuming pastime" are being won over and are showing keen interest in the game. 'Tis truly said, chess is a marvelous stimulant of the wits and I believe I am correct in saying that no 2 games will ever end alike!

That's about all for this time. Don't forget to start dropping dimes and quarters into your piggy banks for the trek to Los Angeles in '47! It'll be a humdinger if gossip anent same is any criterion.



1946 Membership Campaign

Luther Shibley.....	Little Rock	7
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Armand Courrage.....	New Orleans	6
Lloyd Hudson	Portland, Ore.	5
John Stanton.....	Wilkinsburg	5
David Berch.....	Brooklyn	5
LeRoy Bradbury.....	Seattle	5

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45th ANNUAL

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DIVISION	1946 Quota	New Members
Chicago No. 1	50	9
Detroit	30	5
Saginaw	10	1
Louisville	10	
Little Rock	10	7
Dayton	10	
Cincinnati	20	
Nashville	10	2
Olathe	10	1
Flint	20	
Toledo	20	1
Milwaukee	20	
Columbus	30	2
Knoxville	10	
Cleveland	20	2
Indianapolis	30	
Brooklyn	50	6
St. Louis	30	
New Haven	10	
Holyoke	10	
Los Angeles	30	5
Atlanta	10	
Philadelphia	30	8
Kansas City	20	3
Omaha	10	4
New Orleans	10	8
Kalamazoo	10	
Boston	30	8
Pittsburgh	20	2
Hartford	10	1
Memphis	10	2
Portland, Me.	10	2
Buffalo	10	1
Portland, Ore.	10	5
Newark	10	1
Providence	10	1
Seattle	10	5
Utica	10	2
Washington	20	2
Baltimore	20	2
Syracuse	10	
Cedar Rapids	10	
Albany	10	2
Rochester	10	1
San Francisco	10	1
Reading	20	5
Akron	30	4
Salt Lake City	10	2
Rockford	10	
Springfield, Ill.	10	
Davenport	10	
Worcester	10	1
St. Paul - Minneapolis	20	4
Fort Worth	20	3
Dallas	20	
Denver	10	3
Waterbury	10	2
Springfield, Mass.	10	
Hangor	10	
Birmingham	10	4
Sioux Falls	10	1
Wichita	10	
Spokane	10	1
Des Moines	10	2
Lowell	10	
Berkeley-Oakland	10	1
Delavan	10	3
Houston	10	1
Scranton	10	
Richmond	10	1
Johnstown	10	5
Manhattan	30	4
Jacksonville	10	1
Peoria	10	1
Jersey City	10	2
Bronx	10	4
Columbia	10	2
Charlotte	10	1
Durham	10	1
Grand Rapids	10	
Toronto	20	2
Duluth	10	
Canton	10	1
Faribault	10	1
Council Bluffs	10	
Fort Wayne	10	2
Schenectady	10	
Chicago No. 106	10	
Binghamton	10	2
Wilkesburg	10	5
San Diego	10	
Eau Claire	10	1
Vancouver	10	1
Westchester	10	1
Queens	10	1
Hollywood	10	2
Kitchener	10	1
Trenton	10	2
Danville	10	3
Colorado Springs	10	4
Ogden	10	8

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1946**

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Ten Dollars for Each Block of Five

new members obtained, be-
ginning with applicants in
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Division quotas will remain
the same, as shown in an-
other column. We hope all
Divisions will be able to
equal or exceed their quotas
in 1946.

A contestant who obtains five
new members will receive
not only

Ten Dollars

from the Home Office, but
also will be awarded the
\$1.00 endorser's fee by his
Division for each new mem-
ber, giving him

Fifteen Dollars for Each Block of Five

In 1945 we distributed \$200
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*We obtained 411 dues-pay-
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 BUFFALO No. 40—S. Nabozny.
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 WASHINGTON No. 46—H. I. Antila.
 BALTIMORE No. 47—Geo. Leitner.
 SYRACUSE No. 48—T. A. Hinchey.
 CEDAR RAPIDS No. 49—L. T. Herbold.
 ALBANY No. 51—Walter Kadel.
 ROCHESTER No. 52—Glenn Samuelson.
 SAN FRANCISCO No. 53—F. J. Roberts.
 READING No. 54—R. S. Yiengst.
 AKRON No. 55—J. L. Nine.
 SALT LAKE CITY No. 56—E. R. Thurston.
 ROCKFORD No. 57—Richard Nelson.
 SPRINGFIELD (Ill.) No. 58—J. Rayhill.
 DAVENPORT No. 59—B. E. Jennisch.
 WORCESTER No. 60—F. Jarvais.
 ST. PAUL—MINNEAPOLIS No. 61—G. L. Allen.
 FT. WORTH No. 62—Dick Hudson.
 DALLAS No. 63—L. B. Orrill.
 DENVER No. 64—D. Warnick, T. Tucker.
 WATERBURY No. 65—Saverio Minicucci.
 SPRINGFIELD (Mass.) No. 67—D. Cameron.
 BANGOR No. 71—Alphonse Garceau.
 BIRMINGHAM No. 73—Herman Harper.
 SIOUX FALLS No. 74—Brandt Otten.
 WICHITA No. 75—Otis Koehn.
 SPOKANE No. 76—D. Tonti.
 DES MOINES No. 77—C. Osterberg.
 LOWELL No. 78—A. Ouelette.
 BERKELEY-OAKLAND No. 79—Edward Matson.
 DELAVAN No. 80—Marvin Goff.
 HOUSTON No. 81—W. H. Isaacks.
 SCRANTON No. 82—S. J. Shanoske.
 RICHMOND No. 83—E. F. Freeman.
 JOHNSTOWN No. 85—H. E. Probert.
 MANHATTAN No. 87—Joseph Worzel.
 JACKSONVILLE (Ill.) No. 88—Hiram Huff.
 PEORIA No. 90—C. L. Ohlman.
 JERSEY CITY No. 91—Joseph Bruno.
 BRONX No. 92—Hyman Rubin.
 COLUMBIA No. 93—C. R. Pollock.
 CHARLOTTE No. 94—W. R. Hackney.
 DURHAM No. 95—G. P. Morrison.
 GRAND RAPIDS No. 97—D. Barstis.
 TORONTO No. 98—J. N. Rosnick.
 DULUTH No. 99—C. P. Magnuson.
 CANTON No. 100—Clifford Drake.
 FARIBAULT No. 101—Hubert Sellner.
 COUNCIL BLUFFS No. 103—Joseph Holmes.
 FORT WAYNE No. 104—G. P. Walker.
 SCHENECTADY No. 105—P. T. Sack.
 CHICAGO No. 106—J. Guthman.
 BINGHAMTON No. 108—Albert Garbett.
 WILKINSBURG No. 109—Bernard Teitelbaum, F. A. Leitner.
 SAN DIEGO No. 110—C. L. Berg.
 EAU CLAIRE No. 111—Lyle Bulmer.
 VANCOUVER No. 113—C. Lawrence.
 WESTCHESTER No. 114—R. Bowdren.
 QUEENS No. 115—Albert Seibold.
 HOLLYWOOD No. 119—George Eccles.
 KITCHENER No. 121—T. S. Williams.
 TRENTON No. 124—Sol Garson.
 DANVILLE (Ky.) No. 125—Joseph Balasa.
 COLORADO SPRINGS No. 126—V. Herzberger.
 OGDEN No. 127—Guy Despain.

THE GET-ONE DEGREE

LITTLE ROCK No. 5—Luther Shibley.
 LOS ANGELES No. 27—Toivo Lindholm (3).
 ATLANTA No. 28—Ernest Herron, Robert Polk.
 NEW ORLEANS No. 33—Armand Courrege.
 SEATTLE No. 44—LeRoy Bradbury (2).
 READING No. 54—Robert Yiengst.
 SALT LAKE CITY—Rodney Walker.
 ST. PAUL—MINNEAPOLIS No. 61—Fred Griefenhagen, Hubert Sellner.
 BIRMINGHAM No. 73—Harry Baynes.
 TORONTO No. 98—Joseph Rosnick.
 BINGHAMTON No. 108—James Lewis.
 EAU CLAIRE No. 111—Fred Brant.
 WESTCHESTER No. 114—Daniel Lynch.
 QUEENS No. 115—John Breden.

NEW MEMBERS

LITTLE ROCK No. 5—Richard Williams.
 LOS ANGELES No. 27—Hyman Aheroni, Robert Clark, Clifton Hicks.
 ATLANTA No. 28—Elroy Green, Jr., Maurice Samples.
 NEW ORLEANS No. 33—Bernard Hankel, Jr.
 SEATTLE No. 44—John Anderson, Rex Oliver.
 READING No. 54—Robert Somers.
 SALT LAKE CITY—Harry Nielson.
 ST. PAUL—MINNEAPOLIS No. 61—Joseph Feely, John Lauth.
 BIRMINGHAM No. 73—George France.
 TORONTO No. 98—Donald Kidd.
 BINGHAMTON No. 108—David Edwards.
 EAU CLAIRE No. 111—Robert Christianson.
 WESTCHESTER No. 114—Michael Sacchetti.
 QUEENS No. 115—Richard Downs.

MARRIAGES

Feb. 14—Hugh Cooley, Vancouver, Wash., and Mamie Matthews, Arcata, Cal.
 Apr. 14—Alexander Fleischman, Milwaukee, Wis., and Georgette Spears, Racine, Wis.
 Apr. 20—Alexander Luchko, Philadelphia, Pa., and Louise Kester, Treichlor, Pa.
 Apr. 27—Michael Korytko, Rochester, N.Y., and Luba Krayachuk, Pittsburgh, Pa.
 May 11—Alexander Shierman and Eileen Bright, both of Spokane, Wash.
 May 11—Joseph Kofman, Utica, N.Y., and Anna Markum, Lyons Falls, N.Y.
 May 12—William Baier, Overland Park, Kans., and Mary Marshall, Kansas City, Mo.
 June 1—John Yako and Marie Walker, both of Saginaw, Mich.
 June 1—Myron Krull and Rose Fransway, both of Milwaukee, Wis.
 June 1—Douglas Haimes and Marjorie Rosenberg, both of Winnipeg, Man.
 June 8—Bruno Madalenski and Nellie Wielebnicki, both of Chicago, Ill.
 June 15—Henry Graleski, Jersey City, N.J., and Nellie Krasiejko, Bridgeport, Conn.
 June 23—Eugene Carlberg and Marie Papa, both of Chicago, Ill.
 June 23—Leonard Warshawsky, Chicago, Ill., and Celia Burg, Newark, N.J.



Where can a man buy a cap for his knee?
 Or a key to the lock of his hair?
 Can his eyes be called an academy
 Because there are pupils there?
 In the crown of his head
 What gems are found?
 Who travels the bridge of his nose?
 Can he use when shingling the roof of his house
 The nails on the ends of his toes?
 Can the crook of his elbow be sent to jail?
 If so, what did he do?
 How does he sharpen his shoulder blades?
 I'll be hanged if I know, do you?
 Can he sit in the shade of the palm of his hand?
 Or beat on the drum of his ear?
 Does the calf of his leg eat the corn on his toes?
 If so, why not grow corn on the ear?

"Have you seen Lohengrin?"
 "No, but I've heard Minnehaha."

Private: "The enemy is approaching thick as peas, sir."
 Officer: "Okay, shell 'em."

"Now play something hard."
 "All right. I'll play 'Rock of Ages'."

"What time is it?"
 "I haven't the faintest idea."
 "Yes; I know. But what time is it?"

Old Lady (at ball game): "Why do they call that a fowl? I don't see any feathers."

Fan: "No, ma'am. It's a picked nine."

Biology Teacher: "Tell me, Sammy, why do women live longer than men?"

Sammy: "I don't know, teacher, unless it's because paint is a great preservative!"

The most absentminded professor was the one who kissed the door good-bye and slammed his wife as he went out.

The best place to hold the world's fair is around the waist.

Frosh: "Transfer, please."

Conductor: "Where to?"

Frosh: "Can't tell you. It's a surprise party."

A company of Marines, during some particularly tough training went to an officer with a complaint.

"It's the new cook, sir," they lamented. "He's trying to make us soft."

"How so?" asked the major.

"Well, sir," they said, "everytime we have boiled barbed wire he puts sugar on it."



What counts in knowledge is that which you learn after you reach the point where you know it all.

JULY COLLECTIONS

Grand Division.....	\$ 50.19
Chicago No. 1.....	685.52
Detroit.....	209.42
Saginaw.....	49.51
Louisville.....	128.18
Little Rock.....	141.26
Dayton.....	115.99
Cincinnati.....	133.60
Nashville.....	122.68
Olathe.....	103.41
Flint.....	158.36
Toledo.....	132.64
Milwaukee.....	145.17
Columbus.....	114.67
Knoxville.....	101.98
Cleveland.....	333.37
Indianapolis.....	181.80
Brooklyn.....	501.70
St. Louis.....	178.60
New Haven.....	90.60
Holyoke.....	65.67
Los Angeles.....	338.47
Atlanta.....	138.45
Philadelphia.....	466.19
Kansas City.....	205.70
Omaha.....	139.35
New Orleans.....	255.92
Kalamazoo.....	19.92
Boston.....	257.68
Pittsburgh.....	112.29
Hartford.....	52.84
Memphis.....	89.80
Portland, Me.....	84.44
Buffalo.....	88.72
Portland, Ore.....	157.73
Newark.....	93.54
Providence.....	84.52
Seattle.....	188.97
Utica.....	96.44
Washington.....	202.29
Baltimore.....	135.35
Syracuse.....	116.38
Cedar Rapids.....	96.16
Albany.....	93.25
Rochester.....	326.91
San Francisco.....	131.60
Reading.....	155.39
Akron.....	438.11
Salt Lake City.....	120.29
Rockford.....	85.08
Springfield, Ill.....	59.45
Davenport.....	28.34
Worcester.....	89.91
St. Paul-Minneapolis.....	310.70
Fort Worth.....	76.73
Dallas.....	228.63
Denver.....	118.18
Waterbury.....	43.06
Springfield, Mass.....	73.00
Bangor.....	30.27
Birmingham.....	195.75
Sioux Falls.....	64.80
Wichita.....	64.54
Spokane.....	68.75
Des Moines.....	103.40
Lowell.....	101.01
Berkeley-Oakland.....	144.49
Delavan.....	97.40
Houston.....	271.31
Scranton.....	30.23
Richmond.....	87.58
Johnstown.....	92.22
Manhattan.....	216.66
Jacksonville.....	62.53
Peoria.....	57.06
Jersey City.....	122.71
Bronx.....	141.13
Columbia.....	104.25
Charlotte.....	142.44
Durham.....	47.94
Grand Rapids.....	31.85
Toronto.....	432.09
Duluth.....	36.73
Canton.....	29.78
Faribault.....	43.20
Council Bluffs.....	81.54
Fort Wayne.....	66.39
Schenectady.....	32.10
Chicago No. 106.....	72.03
Binghamton.....	63.59
Wilkesburg.....	115.54
San Diego.....	56.15
Eau Claire.....	80.03
Vancouver.....	26.78
Westchester.....	115.26
Queens.....	74.97
Montreal.....	137.47
Hollywood.....	36.18
Kitchener.....	44.41
Trenton.....	89.20
Danville, Ky.....	129.22
Colorado Springs.....	89.25
Ogden.....	32.54
Total collections.....	\$13,706.67

TREASURER'S STATEMENT FOR
MAY, 1946

Balance and Income	
Balance, April 30, 1946.....	\$2,828,487.55
Division collections.....	13,706.67
Interest and dividends.....	4,239.90
Rents.....	605.00
Escrow deposits.....	2,875.71
Refund, old-age income payment.....	10.36
Mortgage fees.....	310.00
Property insurance premiums.....	195.80
Refund, real estate operating exp.....	1.00
Withheld income tax.....	190.80
Withheld social security tax.....	15.07
Lodge supplies.....	1.00
Recording fees.....	17.50
Advertising in The Frat.....	91.00
Surety bond premiums.....	7.50

Total balance and income.....\$2,850,754.86

Disbursements	
Death benefits.....	\$ 3,159.00
Sick benefits.....	2,420.00
Accident benefits.....	565.00
Old-age income payments.....	583.29
Class F income payments.....	12.50
Escrow refund.....	1,839.41
Accrued interest and dividends.....	586.82
Clerical services.....	580.00
Employees' income tax.....	187.50
Insurance Department fees.....	45.00
Investment expenses.....	156.25
Lodge supplies.....	147.48
Mortgage expenses.....	100.00
Office expenses.....	155.16
Officers' and Trustees' salaries.....	929.16
Official publication.....	577.60
Postage.....	2.25
Printing and stationery.....	31.50
Property insurance premiums.....	918.72
Real estate operating expenses.....	496.13

Total disbursements.....\$ 13,492.77

Recapitulation	
Balance and income.....	\$2,850,754.86
Disbursements.....	13,492.77

Balance, May 31, 1946.....\$2,837,262.09

TRUSTEES' REPORT

Ledger Assets, May 31, 1946

First mortgage loans.....	\$1,247,190.84
Bonds and stocks.....	1,163,784.83
Bank deposits.....	231,716.65
Real estate.....	181,628.17
Cash in society's office.....	7,994.21
Home Office equipment.....	4,947.39

Total ledger assets.....\$2,837,262.09

Balances in Funds

Mortuary funds.....	\$2,509,715.78
Sick and accident funds.....	187,585.77
General expense fund.....	81,516.99
Accumulated interest.....	30,855.13
Convention fund.....	22,211.46
Indemnity fund.....	5,376.96

Total in all funds.....\$2,837,262.09

MAY DEATH CLAIMS

Joseph A. Paxton, Brooklyn.....	\$ 500.00
John W. Grady, Delavan.....	1,000.00
Thomas N. Hopper, Newark.....	751.00
*Jackie S. Lumpkin, Richmond.....	297.00
*Orrin F. Rutledge, Springfield, Ill.....	111.00
Michael Bratek, Trenton.....	500.00

Total for the month.....\$3,159.00

* Denotes paid-up benefits.

OBITUARY

FERDINAND WEIDEMAN, 65. Entry Dec. 1, 1907. Died June 8, 1946. Certificate No. 360-C. Detroit Div. No. 2.	
CARL C. BOEDEKER, 78. Entry Dec. 1, 1916. Died May 27, 1946. Certificate No. 2877-C. Dallas Div. No. 63.	
JOSEPH A. NOLTE, 75. Entry Nov. 1, 1920. Died June 8, 1946. Certificate No. 5539-C. Schenectady Div. No. 105.	
CHARLES V. CRUSIUS, 66. Entry March 1, 1921. Died May 23, 1946. Certificate No. 5746-C. St. Louis Div. No. 24.	
JOHN I. DUNHAM, 49. Entry April 1, 1921. Died May 27, 1946. Certificate No. 5777-D. Cincinnati Div. No. 10.	
DENNIS A. COSTELLO, 72. Entry Nov. 1, 1926. Died May 6, 1946. Certificate No. 8001-E. Utica Div. No. 45.	
JOHN R. MUDGER, 43. Entry Oct. 1, 1941. Died May 7, 1946. Certificate No. 12093-E. Canton Div. No. 100.	
PETER VOLSANOVICH, 32. Entry Nov. 2, 1936. Died May 17, 1946. Certificate No. 10567-D. Cleveland Div. No. 21.	

MAY DISABILITY CLAIMS

L. O. Tanner, Philadelphia.....	\$ 45.00
J. H. Carpenter, Richmond.....	50.00
*L. W. Richter, Rochester.....	100.00
G. C. Leno, Springfield, Mass.....	50.00
C. W. Boake, Cincinnati.....	30.00
P. F. Allegaert, Boston.....	60.00
A. M. Miller, Manhattan.....	120.00
Charles Klein, Manhattan.....	50.00
Samuel Goldberg, Manhattan.....	90.00
Max Mandel, Manhattan.....	45.00
B. F. de Castro, Manhattan.....	90.00
R. J. Brown, Rochester.....	10.00
W. G. Wingate, Toledo.....	40.00
D. I. Angell, Jr., Toledo.....	60.00
Patrick Gleason, Utica.....	120.00
*Reuben Pois, Los Angeles.....	75.00
*W. C. Brooks, Los Angeles.....	45.00
P. A. Kerins, Trenton.....	60.00
M. A. Higgins, Jersey City.....	120.00
S. G. Hoag, Brooklyn.....	30.00
*Wilbert Laird, Johnstown.....	20.00
F. L. Miner, Baltimore.....	90.00
R. W. Breece, Detroit.....	30.00
F. A. Sholes, Jr., Providence.....	150.00
E. P. Bonvillian, Washington.....	75.00
L. E. Johnson, St. Paul-Minneapolis.....	30.00
Benj. Feigenbaum, Westchester.....	45.00
J. P. Kirby, Queens.....	30.00
Arthur Kibler, Canton.....	50.00
H. R. Smoak, Columbia.....	10.00
H. W. Lange, Dallas.....	15.00
*R. F. Hays, Dallas.....	30.00
G. B. Bedford, Westchester.....	75.00
B. Peruzzi, Queens.....	75.00
J. R. Perry, Toronto.....	20.00
H. M. Dundas, Saginaw.....	50.00
Donald Stauffer, Faribault.....	90.00
N. Santanastasio, Bronx.....	30.00
*B. Santanastasio, Bronx.....	45.00
B. E. Maxfield, Jr., Memphis.....	75.00
A. S. Day, Portland, Me.....	10.00
W. J. Jones, Portland, Me.....	20.00
Samuel Gompers, Brooklyn.....	40.00
Angelino Coppola, Syracuse.....	30.00
David Speece, Philadelphia.....	25.00
R. E. Phillips, Cleveland.....	45.00
R. N. Marshall, Wilkesburg.....	105.00
G. E. Burns, Pittsburgh.....	25.00
*C. F. Oelberg, Cedar Rapids.....	60.00
*E. D. Gleason, Portland, Me.....	40.00
*O. J. John, Spokane.....	90.00
C. L. Garrison, Colorado Springs.....	15.00
*H. S. Drapiewski, Cleveland.....	60.00
Michael Bratek, Trenton.....	35.00
V. D. Marechal, Toronto.....	60.00

Total for the month.....\$2,985.00

* Denotes accident claims.

BIRTHS

Jan. 5—Mr. and Mrs. Mabry Lynch, Frankford, Del., a girl.	
Feb. 2—Mr. and Mrs. George Flanders, Jr., Worcester, Mass., a girl.	
Mar. 27—Mr. and Mrs. Ralph Hiltz, Niagara Falls, N.Y., a boy.	
Apr. 12—Mr. and Mrs. Robert Mahon, Philadelphia, Pa., a boy.	
Apr. 21—Mr. and Mrs. Joseph Holmes, Council Bluffs, Ia., a girl.	
Apr. 26—Mr. and Mrs. Louis Di Chiacchio, Philadelphia, Pa., a girl.	
May 6—Mr. and Mrs. Ralph Hunter, Jr., Wollaston, Mass., a girl.	
May 7—Mr. and Mrs. Willis van Roekel, Portland, Ore., a boy.	
May 11—Mr. and Mrs. Willard Foreman, Baton Rouge, La., a girl.	
May 26—Mr. and Mrs. Guy White, Denver, Colo., a boy.	
May 30—Mr. and Mrs. Lawrence Brode, Baltimore, Md., a boy.	
May 30—Mr. and Mrs. Richard Farlow, Reading, Pa., a boy.	
June 1—Mr. and Mrs. Charles Korezniowski, Randolph, Mass., a girl.	
June 3—Mr. and Mrs. Raymond Mayo, Indian Orchard, Mass., a girl.	
June 8—Mr. and Mrs. Matthew Calvaruso, Buffalo, N.Y., a girl.	
June 9—Mr. and Mrs. Joseph Bruno, West New York, N.J., a boy.	
June 13—Mr. and Mrs. Jack Falcon, Akron, N.Y., a boy.	

DEATHS

Apr. 29—Louise, wife of William Abbott, Sr., and mother of William Abbott, Jr., Springfield, Mass.	
June 2—Anna, wife of Arthur Brockman, St. Louis, Mo.	
June 7—Infant daughter of Joseph Miller, Woodside, N.Y.	

ENGAGEMENTS

Nairne Wilcox, Dartmouth, N.S., and Georgiana Laurence, Falmouth, N.S.	
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National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., David Peikoff, 529 Spadina Road, Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.

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 over a hundred principal cities of the United States and Canada.

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.

Death, Sick and Accident Benefits

The society guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

The society is chartered under the laws of the state of Illinois and is licensed by the insurance departments of thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has 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.

SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$.30	\$.60	\$.90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

MONTHLY NET RATES FOR DEATH BENEFITS

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65
18	\$1.25	\$2.09	\$1.69
19	1.27	2.12	1.74
20	1.30	2.15	1.79
21	1.33	2.18	1.85
22	1.36	2.21	1.90
23	1.39	2.25	1.96
24	1.42	2.29	2.03
25	1.46	2.32	2.10
26	1.50	2.36	2.17
27	1.53	2.40	2.24
28	1.57	2.44	2.33
29	1.62	2.49	2.41
30	1.66	2.53	2.50
31	1.71	2.58	2.63
32	1.76	2.63	2.74
33	1.81	2.68	2.85
34	1.86	2.73	2.96
35	1.92	2.78	3.09
36	1.98	2.84	3.22
37	2.05	2.90	3.36
38	2.12	2.96	3.52
39	2.19	3.02	3.69
40	2.26	3.09	3.87
41	2.35	3.16	4.07
42	2.43	3.24	4.29
43	2.52	3.32	4.54
44	2.62	3.40	4.80
45	2.73	3.49	5.09
46	2.84	3.58	5.42
47	2.96	3.68	5.78
48	3.08	3.79	6.19
49	3.21	3.90	6.65
50	3.36	4.02	7.17
51	3.51	4.14	7.74
52	3.67	4.28	8.43
53	3.84	4.42	9.23
54	4.03	4.57	10.18
55	4.22	4.74	11.31

Rate for age at nearest birthday to be taken.