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The National Fraternal Society of the Deaf (NFSD)

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Fifteenth Year

MAY, 1917

Number 9

ANOTHER WARNING.

The deaf must be extra careful about their movements while the war is on. The other day a man appeared at the main entrance of the local armory. He was questioned by the guard, but as he seemed to be unable to give prompt and satisfactory explanation of his presence there, he was escorted inside and into the presence of the officer in command. Here he was subjected to some further rapid fire questioning, and as his actions seemed to be a "little queer," he was sent to the armory hospital for an examination as to his sanity. His entry into that department attracted the attention of Mr. George Cloud, son of the Rev. Dr. Cloud, attached to the medical corps. Young Cloud noticed that the newcomer wore the Frat button, like the one worn by his father, and asked him in signs if he was deaf. "Sure," said the visitor, who by this time had caught on to the gravity of the situation and was becoming alarmed, with visions of an isolated detention camp minus home comforts. His release soon followed—thanks to his Frat button.

It is not every khaki clad minion of our Uncle Sam who is able to recognize the Frat button, or use the sign language; so be careful.—[St. Louis Letter in the Deaf-Mutes' Journal.]

DOING THEIR BIT.

Ninety-eight per cent of the employees of the Goodyear Tire and Rubber Co. at Akron have joined the Red Cross. This means the same percentage of the Frat employees must be included.

St. Louis Division is to invest \$200 of its local funds in Liberty Loan Bonds.

Chicago Division is to act on the matter of investing in Liberty Loan Bonds at its June meeting.

Flint Division has donated \$25 to the Red Cross.

Washington Division will put \$100 into Liberty Loan Bonds.

A joint picnic for the benefit of the Red Cross will be held in Chicago in July, all the local organizations of the deaf participating. Chicago Division will do its share.

The school papers are nothing if not patriotic. They are filled with expressions of loyalty to the good old U. S. A. There is every reason why the deaf should be loyal to the nation, for there is no country in the world that does so much for their education and welfare.—[The Companion.]

THE FRENCH DEAF.

How They Are Doing Their Bit and Proving Their Real Worth.

Paris, May 21.—The intensive production of munitions in France, with its enormous requirements in hand labor, has opened up a new future for the deaf and dumb, who, before the war, were excluded from factory work. Now hundreds of them are making shells and parts of automobiles and aeroplanes for the army. Some of them are earning the equivalent of \$4 a day.

Manufacturers refused deaf and dumb help previously because of the laws that made the employer responsible for all accidents to his employees and because the accident insurance companies would not insure deaf and dumb. There were also prejudices against them arising from the supposed difficulties of conveying orders and explanations.

In practice it has been found that deaf and dumb men meet with no more accidents than their comrades who can hear and talk. They learn even quicker

by sight than do many workmen by ear, and their attention never being divided by conversation, their output is of the best finish and equal in volume to that of the best mechanics. They are even more attentive to danger than men who have possession of all their faculties.

The minister of armament, recognizing their services rendered to the national defense, has issued a circular to directors of hand labor in munitions factories ordering them to prevent discrimination against deaf and dumb applicants for employment as mechanics, it being officially recognized that their infirmity is in no wise a hindrance, excepting in posts where they would be brought into contact with the public.—[Chicago Evening Post.]

TEXAS STATE ORGANIZER.

Tilden Smith, 620 Novelty St., Waco, Texas, has been appointed State Organizer for Texas. The appointment was made by Grand President Anderson and is effective at once.

Frats, Attention!

The deaf of the United States have just begun work to raise a fund of \$800.00 for the purchase of a Ford ambulance to be sent immediately to the battlefields of France. The driver of the car will be John K. Cloud, son of Rev. J. H. Cloud of St. Louis.

Our country is at war. Here is our chance to do something practical for the allied cause, even if we cannot go to the front ourselves.

An ambulance, given by the deaf of America, driven by the son of deaf parents—what more fitting and timely appreciation of our gratitude to France for the work and teachings of De l'Epee, Sicard and Clerc, who gave us the sign-language?

The time is short and the money must be raised quickly. Circulars are being mailed to the Division Secretaries, who are requested to act as collectors for the fund.

It is our hope that every frat will give as liberally as he can afford to the Ambulance Fund. Non-residents may send contributions to their Division Secretaries, who will see to the forwarding. Please send them in before June 3.

QUESTIONS AND ANSWERS.

This department will be made a regular part of The Frat if it is found to be warranted and if space limitations do not interfere. However, only such matters as are of general interest will be covered herein. We trust it will be liked and made use of.

Why does headquarters require letters, address changes, news for The Frat to be sent on separate sheets; and why should address changes give both old and new addresses and reach headquarters before the 15th of the month?

Headquarters has separate files for correspondence (letters), for address changes and for Frat news, so if they are all in the same communication it means something might be overlooked, necessitates copying, and means delays. Besides, different men handle these matters. Old and new addresses should be sent so they can be easily located on our mail list, and as the list is revised monthly should reach us before the 15th, on which date the revised list is sent to the publishers.

Where there are several non-resident members living in the same town could not the notary public requirement on sick and accident claims be waived and the members sign the claims as a special sick committee?

Yes, this arrangement can be made, by the appointment of at least two members in the same town with the member making claim as such special committee, but the committee members must have visited the disabled member and be fully posted as to what is set out in the claim—know from their own observation that the facts are as stated. If this cannot be done, the notary public provision cannot be waived.

Should the notarial acknowledgment on a non-resident claim be made by the member making the claim, or by the physician who fills out the claim blank?

It should be made by the physician, because the statement in the claim is made by him.

Brother Meagher of the Silent Worker has asked headquarters as to what the Society's attitude would be regarding the payment of sick, accident and death benefits for members engaged in the service of the government—war service. Grand Secretary Gibson has replied as follows:

"The N. F. S. D. has no provision in its laws covering such a contingency, consequently I am unable to give an official opinion, but from what I personally know of the frats, how they have stood by time and again, I feel warranted in saying the Society would pay such claims, and if it had to go under by reason of a consequent heavy drain on its resources it would go under without repining and with colors flying. The N. F. S. D. is as patriotic as any of its fellow fraternal societies, which are showing in many ways that they will look after their members at such times, and it will to the best of its ability do its bit, I feel sure. The frats are Americans first. I will add, too, that the N. F. S. D. is as well fortified as it possibly could be and the going under contingency above referred to is remote and improbable. If its mem-

bers are to be accepted for military duty or any other war service the Society can be depended on to do its part."

If a member changes his occupation to other than that given in his application blank, should he at once advise his Division Secretary?

Yes, our laws require such notice and the Division Secretary should always notify the Grand Secretary if the change of occupation comes within the list of prohibited occupations. See Article XIX, Section 3, Constitution.

TREASURER'S REPORT.

Division Collections for April.

Chicago	\$ 539.10
Detroit	168.90
Saginaw	16.03
Louisville	98.91
Little Rock	51.24
Nashua	33.43
Dayton	48.59
Bay City	8.19
Cincinnati	100.08
Evansville	25.68
Nashville	13.95
Springfield (O.)	18.17
Olathe	34.79
Flint	80.21
Toledo	77.76
Milwaukee	91.68
Columbus	42.39
Knoxville	43.38
Cleveland	76.79
Indianapolis	202.84
Greater New York	170.12
St. Louis	120.38
New Haven	38.63
Holyoke	46.40
Los Angeles	75.55
Atlanta	31.07
Philadelphia	112.57
Kansas City	54.27
Omaha	78.89
New Orleans	64.68
Kalamazoo	16.92
Boston	57.71
Pittsburgh	78.90
Hartford	19.39
Memphis	49.67
Portland (Me.)	80.03
Buffalo	41.23
Portland (Ore.)	27.62
Newark	57.23
Providence	23.54
Seattle	26.09
Utica	50.22
Washington	45.91
Baltimore
Syracuse	28.94
Cedar Rapids	80.41
Huntington	27.92
Albany	33.62
Rochester	28.10
San Francisco	77.93
Reading	31.90
Akron	68.97
Salt Lake City	28.03
Rockford	34.08
Springfield (Ill.)	52.78
Davenport	29.97
Worcester	21.27
St. Paul	6.11

Total collections.....\$3,689.16

THE FORUM.

Herewith we start "The Forum." Its appearance is due to the request for a department wherein various matters of interest to the membership body, such as proposed changes in and additions to our laws, may have discussion. Every member is free to make use of it, but so that space limitations may be observed we must make the rule that all discussion shall be confined to one letter on each subject from any one member and that all letters shall be brief and to the point.

The first subject we present for discussion is one that, notwithstanding three conventions have ruled against it, will not down. The Editor considers it a live question and personally knows that sentiment is strongly favoring its being answered in the affirmative, in fact he feels that such answer would bring into the Society a goodly number of desirable members. He has his opinions but will reserve them for later outline; he wishes to hear from others first. The aux-frats are invited to give their opinions, too, and as they are directly interested, it is hoped they will take the floor with the rest of us.

Here's the subject, and the question:

Shall the N. F. S. D. open its doors to women—admit them to membership on equal terms with the men, to all classes; or admit them to active membership but confined to a benefit class of their own?

You have the floor. Let us hear from you. Remember the rules above outlined and that all replies must be in by the 15th of the month. And all letters must be signed.

APRIL DISABILITY CLAIMS.

Guthrie Allen, Evansville, Ind.	\$ 10.00
*J. E. Sizemore, St. Augustine, Fla.	15.00
Wm. L. Nizart, Reading, Pa.	30.00
Frank Strong, Houston, Pa.	5.00
Geo. V. Warren, Jamaica, N. Y.	10.00
John C. Robinson, Phila., Pa.	15.00
*Harry G. Augustus, Dayton, O.	5.00
Floyd Blake, Abilene, Tex.	15.00
Wm. A. Huebner, Marion, O.	15.00
Gustav H. Thies, Baltimore, Md.	15.00
B. B. Jacobson, Chicago, Ill.	15.00
*Emra F. Castle, Van Buren, Ark.	15.00
Jno. N. McLaughlin, Cleveland, N. C.	45.00
F. C. Reitman, Daytona Beach, Fla.	50.00
Chas. Suttka, Danville, Ky.	5.00
R. E. Kirkpatrick, Coleridge, Neb.	50.00
L. L. Williams, Cleveland, O.	5.00
*Carl R. Yoder, Carlock, Ill.	5.00
*Sigmond Horn, San Francisco, Cal.	50.00
*G. W. Campbell, Louisville, Ky.	20.00
*Chester Brown, St. John, N. B.	50.00
*Jamie H. Becton, Dyer, Tenn.	5.00
Wm. J. Japes, Detroit, Mich.	30.00
Felix Therriault, Nashua, N. H.	30.00
*Chas. Hagen, St. Louis, Mo.	10.00
*Paul E. Glasscock, Kansas City, Mo.	45.00

Total for the month.....\$565.00

*Accident Claims. Others are Sick Claims.

NEW MEMBERS.

15. Leo J. Williamson, Flint, Mich.
15. Vincent S. Strang, Flint, Mich.
15. George Gellatly, Flint, Mich.
57. Tom W. Herring, Rockford, Ill.
57. Robert W. Lank, Rockford, Ill.
18. Geo. G. Weber, Grove City, O.
30. Wm. E. Foster, Philadelphia, Pa.
30. W. H. Reid, Wilkes-Barre, Pa.
30. Thos. E. McManus, Philadelphia, Pa.
30. Hyman Sack, Philadelphia, Pa.
1. G. C. Farquhar, Sulphur, Okla.
1. John B. Payne, Sulphur, Okla.
1. Cooper C. Clements, Antlers, Okla.
1. Harry Davidson, Chicago, Ill.
10. L. H. Brammer, Proctorville, O.
35. John M. Jackson, Haverhill, Mass.
35. Jos. D. Malone, Somerville, Mass.
35. Fred W. Scribner, Amesbury, Mass.
22. H. M. Rogers, Greencastle, Ind.
22. Gabriel Mattox, Indianapolis, Ind.
55. Herman W. Scott, Akron, O.
55. Chas. R. Ewing, Akron, O.
55. Emil P. Clerc, Akron, O.
55. A. F. Crowden, Cuyahoga Falls, O.
49. Lawrence W. Ray, Des Moines, Ia.
49. William G. Wright, Des Moines, Ia.
49. Carroll E. Murvin, Des Moines, Ia.
49. Elmer W. Snell, Des Moines, Ia.
58. Wm. R. Bullock, New Berlin, Ill.
16. Nathan Fadden, Toledo, O.
2. John Chantler, Detroit, Mich.
2. Sylvester A. Moran, Detroit, Mich.
2. Fred A. Pence, Detroit, Mich.
23. John H. Breden, Jr., New York, N. Y.
23. Morris Weiner, New York, N. Y.
23. Geo. C. Walther, New York, N. Y.
48. Wm. J. Gray, Marcellus, N. Y.
62. Hosea W. Hooper, Denton, Tex.
56. Ezra B. Christensen, Spanish Fork, Utah.
56. John Alvey, Delta, Utah.

THE GET-ONE DEGREE.

Here is this month's honor roll—the list of endorsers of May applicants. These whole-hearted frats who are doing their part for the up-building and strengthening of the N. F. S. D.—may their tribe increase!

Chicago Division—Owen G. Carrell (3), Henry J. Kraft.

Detroit—Edward W. Luchow, Joseph Pastori, Benjamin J. Beaver.

Louisville—Lloyd E. Scott.

Flint—Howard C. Blodgett (2), Oren De Champlain.

Toledo—Nathan P. Henick.

Columbus—C. C. Neuner.

Indianapolis—James Vahey, Earl J. Hinton.

Greater New York—Erich M. Berg (2), Samuel Krienik.

Philadelphia—James E. Foster, James G. Williams, Martin Caviston (2).

Boston—Allen B. Meacham, Wm. H. Battersby, Frank D. Williams.

Syracuse—Fred Foster.

Cedar Rapids—Olaf L. Larsen (2), John F. Sullivan (2).

Huntington—James A. Pring.

Akron—Tom J. Blake (3).

Salt Lake City—M. J. Matheis (2).

Rockford—Ernest Swangren (2).

Springfield, Ill.—John G. Otto.

Fort Worth—Herman B. Stanley.

TREASURER'S STATEMENT.

For April, 1917.

Balance from March.....\$124,730.19

Receipts.

Division collections.....	\$ 3,689.16
Interest on bonds.....	96.25
Interest on mortgages.....	445.42
Secretary's fees.....	.25
Button sales.....	.40

Total, bal. and receipts.....\$128,961.67

Expenditures.

Sick benefits.....	\$ 345.00
Accident benefits.....	220.00
Salary, Dr. Furlong.....	15.00
Salary, E. M. Rowse.....	83.33
Salary, F. P. Gibson.....	116.66
Furniture and fixtures.....	59.00
Sundry supplies.....	7.16
Rent and light.....	27.00
Official publication.....	99.00
Office expenses.....	57.36
Printing and stationery.....	17.25
Insurance Dept. fees.....	41.00
Postage.....	82.68

\$ 1,170.44

Recapitulation.

Total bal. and receipts.....	\$128,961.67
Total expenditures.....	1,170.44

Balance, April 30.....\$127,791.23

BIRTHS.

To Mr. and Mrs. Henry Franek, Berkeley, Cal., a boy.

To Mr. and Mrs. Charles J. Sullivan, San Francisco, Cal., a girl.

To Mr. and Mrs. Wm. G. Hokemeyer, Baltimore, Md., a girl.

To Mr. and Mrs. Henry O. Nicol, Washington, D. C., a girl.

To Mr. and Mrs. Seigel E. Goldsberry, Marion, Iowa, on February 25, a girl.

To Mr. and Mrs. Nace L. Hutchison, Jr., Crystal Springs, Miss., on April 26, a girl.

To Mr. and Mrs. Grover C. Dickens, Evansville, Ind., on April 27, a girl.

To Mr. and Mrs. Scott W. Knapp, Jackson, Mich., on May 2, a girl.

To Mr. and Mrs. John A. Robinson, Silver City, Iowa, on May 9, a boy.

To Mr. and Mrs. G. E. Rhodes, Wall-halla, S. C., on May 15, twin boys.

To Mr. and Mrs. Isadore Newman, Chicago, Ill., on May 17, a boy.

MARRIAGES.

Edward M. Faass of Utica, N. Y., and Miss Nettie A. Miller of Little Falls, N. Y., on December 28.

Eugene H. McColl of River Rouge, Mich., and Miss Mary Demick. The wedding was a quiet one and took place at the home of the bride's parents in Wyandotte, Mich., on April 14.

Glenn R. Carmichael of Marion, Ind., and Miss Julia Catterlin of Frankfort, Ind., on April 15.

John C. Burgin of Drew, Miss., and Miss Inez Collins, of Elizabethton, Tenn.

Andrew J. Parker and Miss Maud Edington, both of Washington, D. C.

COMING DIVISION EVENTS.

June.

1. Drawing, Philadelphia.
2. Smoker, Providence.
2. Banquet, Cedar Rapids.
- Strawberry festival, Portland, Ore.
16. Picnic, St. Louis.
16. Banquet, Flint.
16. Strawberry festival, Greater New York.
16. Lecture, Buffalo.
16. Smoker, Huntington.
19. Ice cream festival, Reading.
23. Social, Philadelphia.
23. Banquet, Toledo.
23. Lawn fete, Columbus.
24. Picnic, Chicago.

July.

1. Picnic, New Orleans.
4. Picnic, Cincinnati.
4. Basket picnic, Evansville.
4. Basket picnic, Kansas City.
4. Picnic, Pittsburgh.
4. Picnic, Detroit.
4. Picnic, Cedar Rapids.
4. Picnic, Portland, Ore.
4. Picnic, Flint.
4. Picnic, Huntington.
4. Picnic, Akron.
4. Picnic, Springfield, Ill.
7. Convention smoker, Hartford.
14. Social, Albany.
15. Picnic, Rockford.
21. Excursion, Philadelphia.

August.

3. Excursion, Baltimore.
4. Picnic, Utica.
4. Picnic, Syracuse.
12. Picnic, Milwaukee.
25. Picnic, Greater New York.

September.

3. Labor Day outing and picnic, Boston.

TRUSTEES' REPORT.

Ledger Assets, April 30, 1917.

First mortgage loans.....	\$103,900.00
First mortgage bonds.....	19,500.00
Certificates of deposit.....	282.50
In bank, subject to check.....	3,700.45
Grand Secretary's fund.....	300.00
Treasurer's cash balance.....	108.28

Total ledger assets.....\$127,791.23

Balances in Funds.

Reserve Fund.....	\$110,678.61
Mortuary Fund.....	12,202.72
Sick and Accident Fund.....	1,862.44
Expense Fund.....	3,047.46

Total in all Funds.....\$127,791.23

DEATHS.

At Salt Lake City, June Cameron, two-year-old daughter of Mr. and Mrs. Joseph Cameron, Jr.

At a sanitarium in Little Rock, Ark., Nettie May Insko, wife of Wallace J. Insko of Bentonville, Ark. Mrs. Insko was a Texas girl and leaves two brothers and four sisters, besides her husband and two children.

A LITTLE JOURNEY SOUTH.

At the request of the charter members of the new Texas Divisions, Fort Worth and Dallas, Grand Secretary Gibson arranged for a trip down that way, primarily for the purpose of installing the two Divisions but with the added intention of making calls at various other points in the state in the interest of the Society.

Wednesday, April 25, he took a night train for Kansas City, arriving there the next morning, and after lunching at the fine Union Station that city boasts of, boarded an interurban car for Olathe, where he paid a visit to the Kansas school, met several of the fraters there, and had a talk with Grand Vice-President Roberts, as well as doing justice to a nice supper prepared by Mrs. Roberts. Coming direct from the belated spring coldness of Chicago breezes, he was surprised to find Brother Roberts' garden in full bloom and "garden sass" galore gracing his table. Returning to Kansas City, he was greeted at the Union Station, during a two-hours' wait for his train South, by Brothers Jenkins, Haner and Ahern of No. 31 and the time passed pleasantly in discussing general frat topics. He also had the pleasure of meeting that old friend of the deaf, S. T. Walker, who as superintendent of several of our state schools made a record in educational work for the class. Mr. Walker is keeping an eye on the Society's progress and had a lot to say about his pleasure over the way so many of his old boys are making good in its ranks.

Fort Worth was reached the morning of the 27th and the visitor met by Brothers Harvey Ford, Walter Greene and Tom Williams. After dinner, Brother Greene piloted the tenderfoot around town, treating him to trolley rides galore until supper time. Coming from the cold, rainy weather of Kansas City and Chicago to the balmy summer Texas day, finding straw hats, low shoes and B. V. D.'s abloom, gave the Fort Worth boys the laugh on the visitor, with his overcoat and "medium-weights." But wait. Brother Gibson was made the guest of Brothers Ford and Geer at the hospitable home of the latter and after supper the church which the Fort Worth deaf have erected and use for most of their social and literary gatherings as well as divine services and which is located on the edge of the city limits was made the objective point, the visitor being scheduled to there meet the local deaf and give a talk on matters fraternal. And then it rained, and some rain. After the program was complete, the question was how to get home, dry. One umbrella to the party and no signs of the rain stopping. A break was made for the car line and it was reached, but no longer dry. From that time on the traveler experienced rain and real Northern weather at every stop on his route—and was blamed for bringing it along with him! The next evening, after an auto ride around the city and parks the guest of Brother Geer, several frats came over from Dallas, among them Brothers Talbot, Griggs, Tong, and others from nearby towns. Brother Andy Anderson of Little Rock Division but now living at Mineral Wells, Texas, Brother Stanley of Denton and

several others whose names escape him were on hand, too. Then the installation of Fort Worth Division, No. 62, took place at the W. O. W. Hall. (The list of officers and members of the new Division will be given elsewhere in this issue.) Business over, a "Dutch lunch" was thoroughly enjoyed and opportunity had to meet the ladies of the Division. Mesdames Hale, T. Davis, Silk, and several others had things in charge and the remainder of the evening was most pleasantly spent. Miss Beulah Christal, a Chicago aux-frat, was present also, being in Texas visiting relatives.

The following day, Sunday, the 29th, the interurban to Dallas was taken and that city reached about noon. Quite a party went along. After dinner, Brother Talbot's auto was at the service of the visitor and a tour of the city was made. Later in the afternoon the visitors joined the local deaf and attended the Sunday school of the Presbyterian church at which the Dallas deaf have a regular weekly service along institutional church lines. Miss Edna Washington, who has a day school class of the deaf in the Dallas public schools and who is well versed in signs, being a niece of Dr. J. N. Tate of the Minnesota school and formerly connected with the Missouri school, is the teacher in charge of the Sunday school, and Brother Talbot president of the organization. It has quite a membership and its sessions are an excellent part of the city's welfare movement for our people. That evening Brother Gibson gave a reading of "The Miracle Man" at the church before an audience of about fifty. Monday evening the 30th, Dallas Division, No. 63, was installed at a hall in the Labor Temple. Several Fort Worth members attended and aided in the work. After the business part of the evening, the ladies served another "Dutch lunch," and social chat until time for home was the close of the program. As a souvenir of his visit, the Grand Secretary was presented with a typical Texas product—an armadillo basket, a basket made from the hide of an armadillo—with the best wishes of Dallas Division.

Tuesday morning, the first of May, accompanied by Brother Tong (Samuel Tong of Corsicana, Texas, an old Ohio boy and a brother of the late Clyde Tong of Los Angeles), the journey was resumed and with Waco, and its nice little bunch of frats, the destination, after a couple of hours' ride the visitor was being greeted by Brothers Tilden Smith, J. B. Davis, Joseph Bradley, James Lowrey and others—and made to feel at home. Brothers Davis and Bradley came quite a ways, the former from West and the latter from Hillsboro; later in the day still others came in from other points. An auto ride about the city, walks through the business district and a trip to the roof of a 22-story building—Waco's only skyscraper and the tallest in that part of the state, a monument that stands up and apart from everything else in the landscape—from which a splendid view of the country for miles around was had, took up the afternoon. This view from the roof of that building was indeed unusual

and worthy of remark; in Chicago in a like spot one would be looking down on a sea of roofs, at like buildings and out across the lake—here it was as if one was atop some peak and looking over a country landscape, with a small city clustered at the base of the peak, there not being another roof nearer than a third of the way up and no break in the beauty of the scenery on all sides. As if, for example, Chicago's big Masonic Temple were located in the center of, say, Rockford, Ill., or any city of like size. Waco is mighty proud of that sky-scraper, and has reason to be. In the evening, the home of Brother Smith was the scene of a social gathering of the city's deaf people and several from nearby towns. The visitor gave a short talk on the N. F. S. D. and that part of his journey already completed, after which refreshments were served and an enjoyable social evening passed. Waco has the makings of another Division, but being in doubt as to the permanent residence of some of the frats there, will not apply for a division charter just yet. The Grand Secretary was much pleased to make the acquaintance of Brother Tilden Smith, who is the senior of all the Texas frats in point of membership and upon whom Fort Worth and Dallas Divisions united in petitioning that he be appointed Texas State Organizer, and which appointment has been confirmed by Grand President Anderson. (Brother Harvey L. Ford of Fort Worth, who has been acting as Deputy Organizer for the state heretofore, expressed his wish to be relieved because of unsettled plans as to his residence.) In thus meeting Brother Smith the opportunity was offered for the General Organizer (the Grand Secretary) to go over organizing work with the Texas State Organizer. The latter's field is a great one and it is confidently expected that Texas is to prove as big a frat territory as it is a state—and it is some state, all right. It only needs a trip through it to find that out—and that it is "big" in many more ways than area at that.

Leaving Waco, a night's ride brought the Grand Secretary into Austin the morning of May 2. After getting his bearings, breakfast and a clean-up, a visit was made to the state capitol and a call made on Insurance Commissioner Austin. Then a car was taken out to the state school for the deaf. Arriving there, the visitor was soon greeting several old acquaintances and making new ones among the teachers. Luncheon at the home of Mr. and Mrs. Brooks, a trolley trip through town and out to the big dam that is one of the city's sights with Mr. Brooks, then back to the school and visits to several of the class rooms, the industrial departments, the "gym" and other places on the grounds took up most of the afternoon. Superintendent Urbantke was met later and he insisted the visitor should consider himself the guest of the school. After supper, at which Mrs. Urbantke and the Misses Urbantke were met and at which topics in general concerning the deaf were pleasantly discussed, the guest was taken to another supper, this time still another "Dutch lunch," a spread given by the school's firemen—its fire department, rather. The

school has a regular corps of fire fighters, made up of the men on the clerical and teaching staff. The deaf portion of the corps was elated over having beaten the hearing part in the drill time, etc., and certainly enjoyed that lunch with additional gusto. After that, the school chapel was the gathering place of the adult deaf of the city and the older boys and girls of the school and the opportunity was had to address them on the N. F. S. D. and other organizations which are working for their welfare. The following morning, accompanied by Major Walter Kadel, the school's military and physical instructor, a Fanwood graduate who is a credit to his alma mater indeed, and by Messrs. Rives and Beecherl, two of the school's staff, the visitor was taken to the school's athletic field and there given the pleasant privilege of reviewing and inspecting the school's corps of cadets. He has seen Fanwood's cadets and some of the other schools' and expresses himself as believing the Texas boys are as good as any of them. In Major Kadel the boys have an instructor who has his heart in his work—and Fanwood will have to look to her laurels. Later in the morning a tour around the school grounds, gardens and the new primary department buildings was made, after which W. H. Davis and his touring car took the Major and the Grand Secretary for a spin around the city. After lunch at the home of Mr. and Mrs. W. H. Davis, good-byes were said and the afternoon train for San Antonio taken. The Texas school assuredly is doing its bit for the Nation as well as for the State. It was also noted that the staff of deaf instructors are being drilled, all the lady teachers and officers and some of the men have joined the Red Cross, the ladies are taking first-aid lectures and the men have enrolled in Austin's Home Guards—and the older girls among the pupils are being drilled and given instruction looking forward to possible Red Cross work. Texas' school, like its state, is big, all right, and it has a big man at its head, too.

San Antonio was reached the evening of Thursday, May 3, and the traveler was welcomed by Brother Adolph Matthies and taken to his home, where he became a guest during his stay. That evening several of the local deaf people were met and things discussed towards frat membership. There are but few deaf in that city, though. The next day, accompanied by a prospective frat, Mr. Brown, a tour of the city by trolley and auto was made and its many historic and interesting attractions thoroughly enjoyed. The Alamo, the Missions, Fort Sam Houston, Camp Wilson, all were visited. Here at San Antonio, rich in memories of another war, is brought home to the visitor in the activities at Fort and Camp the fact this country of ours is really at war. All through Texas patriotism and war spirit is much in evidence.

Saturday morning, the 5th, Houston was reached, but only time enough for breakfast and getting one's bearings was spent there and then the interurban was taken for Galveston. At Galveston, Brother Irvin was met at noon, also Brother Wilson, and after lunch the docks

and other parts of the city were looked at, then a visit paid to the beaches. To the Northerner, just from the cold of the Windy City, it was a novelty to see people enjoying the surf bathing and having a general good time in the immense salt water pool in the pavilion and he felt like giving the "high-two sign" and joining in the fun, but "cold feet" and possible colds enroute home forbade, it really being rather cool and an overcoat desirable. (All along the line, the visitor was told the weather was unusual for that time of year, and while it felt familiar to him he was assured he was not getting the real Texas brand.) That evening, at the home of Mr. and Mrs. Jackson there was a gathering of the local deaf people, at which the visitor put over his usual talk, and prospects are good for the rounding up of some "mavericks" for the frat brand ere long. The next morning, accompanied by Mr. Eubanks, the return was made to Houston.

Sunday, the 6th, was spent in Houston. Through a misunderstanding the visitor failed to connect with Julius Burchardt, who was looking for him, and missed a fine Sunday dinner that Mrs. Burchardt had prepared for him. (Tough luck!) However, the connections were made later and, accompanied by Mr. Eubanks, Mr. Pritchard and the two Burchardt boys, Julius and Sol, the Sunday School which the Houston deaf have was attended. Here, about fifteen of them were met and the visitor asked to tell them about the N. F. S. D. and other activities of the fraters up North. It was then raining again, and a cold downpour that smacked a lot of Chicago, so many were unable to be present. Without "counting chickens," it is believed Houston is going to show up in the frat circle one of these days. Good-byes had to be said, not only to old and new friends, but also to Southern Texas, with its summer dress and winter weather, but beautiful withal, and with "Home, Sweet Home" running through his already well-stocked "noggin," the traveler boarded his sleeper for the night's journey back to Fort Worth, and towards home.

Monday, the 7th, was spent at Fort Worth, telling the frats there about the week down South, and that evening a small gathering at the home of Brother and Mrs. Hale capped the pleasant times Texas had shown its guest. Just before breaking up and leaving for home a flashlight was taken of the party—and the Grand Secretary was presented, with the compliments of Fort Worth Division, a fine silver mounted Texas horn handled umbrella, which he remarked would assuredly remind him very often of the pleasant visit he had there, to say nothing of the ducking the lack of an umbrella gave him the week before.

The next day, Tuesday, the return journey was resumed, Miss Christal accompanying the visitor as far as Denton, where she is to remain and visit relatives. At Denison, where a change of cars had to be made, a couple of hours' wait was utilized in getting dinner and looking up Oscar Harrison, running right across him at the door of the hotel dining room, which hotel his parents own. Then the train for Sulphur, Okla., was taken, and Sulphur

reached in the late afternoon. [Without wishing to unduly criticize Oklahoma railroads, the Grand Secretary remarks that he would not care to make the same trip (between Scullin and Sulphur) over again unless the car ahead (or behind, for that matter) contains other than "dynamite." The necessity of "mixed trains" (mixed passenger and freight cars) is recognized on such small branch roads, but it's an auto for him next time.] Superintendent Blattner, Brother and Mrs. Carrell and Brother Payne greeted the visitor as he alighted from the train, and Mr. Blattner's car whirled them out to the Springs and through Platt National Park for a little sightseeing. Previous ideas as to the topography of Sulphur which the visitor had held were all wrong. It is as pretty a spot of hills and dales as anyone could wish for and bids fair to make a name for itself as a resort one of these days. Supper a la stag and all-frat, was had at one of the hotels, nine frats being at the table and there to do the honors to the guest. After supper, a reception was tendered the visitor at the Palace Hotel, at which all the adult deaf of the city were present, and a most pleasant evening spent. Four new applicants for membership were rounded up by Brother Carrell to add to the festivities. Early the next morning, Brother Price drove the visitor out to the state school, where he first gave a chapel talk to the pupils, then a tour of the buildings and grounds was made, including classroom visits. Superintendent Blattner has a fine school to look after, and from all that was seen it is well looked after, but it is to be hoped the powers-that-be in the legislature will see their way clear to make larger appropriations for its needs. Such an excellent paper as the Deaf Oklahoman assuredly deserves other than a hand power jobber for its getting out—for one thing. (It is but natural the visitor should have been most interested in that department, he adds.) The school has the staff and the material to make its output rank with any of its size and the state's lawmakers should appreciate it, and loosen up. It was an interesting visit, to be sure, and the opportunity to make it was duly appreciated and enjoyed. The next morning, an Oklahoma taxi—one of those our Detroit boys have a lot to do with the making of—took the visitor back to Scullin to catch his train for the return trip to Denison. The chauffeur knew his business all right and made the ten-mile trip in half an hour; but oh, you Michigan Avenue! That road was something fierce, and to get away from it in parts barbed wire gates were let down and short cuts taken across pastures, with the rightful possessors thereof looking askance at the intruding "Lizzie," and memory harked back to a certain California auto ride taken last fall. Both had their thrills.

A few hours' wait at Denison for the "Texas Special," during which a call was made on Oscar Harrison and Miss Marguerite King, and the King car brought into service for a ride through town, then the journey North was resumed and the next morning saw the returning traveler enjoying a two hours' chat with Brothers

(Continued on page 7.)



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

Articles for publication must reach the editor by
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Correspondence is solicited from all members
and others interested in the Society.

Members changing their addresses should at once
notify the editor.

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MAY, 1917

SPECIAL NOTICE.

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

EDITORIAL.

\$127,791.23.

Philadelphia—1918.

Are you doing your bit?

If you are able to, buy a Liberty Loan
Bond.

Note Hartford's Frat Night article.

Fort Worth and Dallas Divisions are
welcome to the circle.

Join the Red Cross.

The Editor had the pleasure of a call
at the offices of the Knights and Ladies
of Security in Fort Worth during his re-
cent visit there. Mrs. Agnes Geer, moth-
er of Brother Geer of that city, is in charge
of the above office and it was indeed pleas-
urable to make her acquaintance and to
experience the fraternal hospitality she ex-
tended to us. Many of the Texas deaf are
affiliated with the order.

Those of our members who are be-
tween 21 and 31 years of age must reg-
ister under the conscription law on June 5,
just the same as hearing men do. Their
deafness makes no difference in the re-
quirement to register, but when the draft
begins it will, of course, under the present
order of things, bar them from selection.
However, we believe should the war last
all of us who are physically able will see
service of one sort or another—if not in
the first lines, then elsewhere as the coun-
try's needs point out. And right here we
wish to say to our farmer boys, stay on the
farm and do your best there, for that part
of "service" is to play a most important
part in events to come.

St. Louis Division's hat is in the ring.
At its May meeting it decided to bid for
the 1921 convention. Next!

At no time more than the present is the
real brotherly spirit being shown by the
fraternal societies of the country. Many
of them have already announced their
intention to look after the payments of
those of their members who have to go to
war, many have announced that there will
be no additional assessment charged by
reason of such service, others are arrang-
ing for looking after the families of mem-
bers enlisting, and most of them are taking
an active interest in Red Cross work as
well as subscribing to the Liberty Loan.
The N. F. S. D. will do its bit, we feel
sure, to what extent remains to be de-
cided as events shape themselves. Our
Society is unlike its fellows and so situated
that it will have to make its own special
arrangements as circumstances arise.

Brother Harvey L. Ford of Texas has
retired as Deputy Organizer for that
state, for reasons outlined elsewhere in
this issue. The Frat bids him goodspeed
and wishes him success in whatever new
fields he undertakes; to his earnest efforts
is due a good measure of the Society's
standing in his state. We also wish to ex-
press our appreciation of the good work
in recruiting that Brother Walter Greene
of Memphis Division accomplished dur-
ing his Texas residence. He has returned
to his Tennessee home, but we are sure
he will be heard from again. The same
may be said of Brother Ford. The new
Texas divisions are in good hands, their
Executive officers all have made good in
the preliminary organization work. Keep
your eye on Texas.

We trust you will like the new depart-
ments we start this month ("The Forum"
and "Questions and Answers") and we
hope each member will read them with at-
tention, and all feel free to make use of
both. Headquarters will continue to re-
ply to queries by correspondence, but in
cases where the queries and answers would
be of general interest they will be printed
in The Frat. We will have to make such
a rule because of limitations of space.
The Frat is becoming more and more like
a monthly letter from home, and the more
interesting we make it the more is it ap-
preciated. We must once again remind
the Division reporters to condense their
news and send in only what will be of in-
terest to the entire membership; purely
local matters should be left out.

There was considerable Division News
left out of the last issue. It was all set up
but there was no room for it. We are us-
ing what we can this month. Most of the
Division News sent to us has to be entirely
rewritten because of its coming to us in
all sorts of shapes as to paper and make-
up, some of it is written on both sides of
the paper—something no printer likes to
handle—and a lot of it has to be gathered
from letters to headquarters. We repeat
that such news must come to us separate
from other matter, that it must be sent

in by the 15th of the month. The getting
out of The Frat has to be systematized as
much as any other department of the So-
ciety's work, so we have to ask our cor-
respondents to be systematic themselves.
Just a little extra care on their parts help
us a lot.

HARTFORD FRAT NIGHT.

Hartford Division advises us that it has
arranged for a "Frat Night" during the
convention of the National Association at
Hartford, and Saturday evening, July 7,
has been chosen as the date for the event.
The Division will have the cooperation of
neighboring Divisions and there is bound
to be a fine program, including a smoker
and degree work, and a large attendance.
It will be open to all visiting frats and a
complimentary affair.

Hartford Division requests the loan by
each Division of its pennant. If no spe-
cial pennant is possessed by some of the
Divisions, then a pennant bearing the name
of the Division city will be all right. In
size they should be at least three feet long
and should be sent to Secretary E. C.
Luther, 1208 Park Ave., West Hartford,
Conn., so as to reach him by July 4th at the
latest. In cases where Divisions are to
have members attending the N. A. D.
meeting, such members could bring their
pennants with them. It is hoped that
every Division will send its pennant and
in this way be present in spirit, if not rep-
resented by "delegates."

The frats owe just as much homage to
"Old Hartford" as the members of any
other organization for the deaf and it is
hoped there will be a big attendance of our
members at the convention. There is
sure to be something of interest going on
all through the convention days, to say
nothing of the pleasure and profit a visit
to "the cradle of the education of the deaf"
will bring. Many of our prominent mem-
bers will be there, and will undoubtedly
have a part in the entertainment No. 37
is to provide.

FORT WORTH DIVISION, No. 62.

Fort Worth Division, No. 62, was in-
stalled at Fort Worth, Texas, Saturday
evening, April 28, Grand Secretary Gib-
son in charge of the ceremonies.

The following are the charter members:
Harvey L. Ford, Walter F. Greene, Roy
W. Geer, William B. Utley, Henry O. Silk,
Thomas W. Davis, Grover C. Rushing,
Charles M. Wilson, Joseph W. Hale,
Daniel Faulkner, Thomas A. Williams,
Edwin E. McDonald, Samuel Davis, Bell
Eason, William C. Coleman, Herman B.
Stanley.

The officers elected for the 1917 term
are: Roy W. Geer, President; Joseph W.
Hale, Vice-President; Thomas A. Williams,
Secretary; Henry O. Silk, Treasurer; Dan-
iel Faulkner, Director; Bell Eason, Ser-
geant; William B. Utley, Roy W. Geer,
Joseph W. Hale, Trustees.

The Division will meet on the first
Monday of the month. It has an excellent
start and, together with its "twin," Dallas
Division, is bound to make things frater-
nal take their proper place in the af-
fairs of the Texas deaf.

DALLAS DIVISION, No. 63.

Dallas Division, No. 63, was installed at Dallas, Texas, Monday evening, April 30, with Grand Secretary Gibson acting as installing officer.

The following are charter members: Leonard E. King, Clifton L. Talbot, Ben F. Griggs, William E. Young, Edward B. Kolp, J. J. Scully, H. B. Mays, E. S. Cochran, Carl C. Boedeker, O. M. Freeman, Samuel E. Tong, Roy E. Orr, Owen F. Coston.

The officers elected for the 1917 term are: Clifton L. Talbot, President; Samuel E. Tong, Vice-President; Ben F. Griggs, Secretary; Leonard E. King, Treasurer; Edward B. Kolp, Director; Edward S. Cochran, Sergeant; William E. Young, John J. Scully, Roy E. Orr, Trustees.

The Division will meet on the first Saturday of the month. Immediately after its organizing, the following members (non-residents) were transferred to it from Chicago Division: Tilden Smith, Cleon E. Rogers, Roland A. Macon, Lee N. Crosby, James D. Lowrey of Waco; J. Batt Davis, William J. Christian of West. Like its "twin," Fort Worth Division, it has a good start and can be depended on to hold up its end.

A LITTLE JOURNEY SOUTH.

(Continued from page 5.)

Ahern and Hartman at the Kansas City union station. An Alton train was taken at ten o'clock and the same afternoon Fulton, Mo., was reached, with Brother Hughes on hand to greet the visitor. After getting settled at the Hughes home, a short chat with Mrs. Hughes was had and possible news from home inquired for. Then Brother Hughes took his guest over to the state school, a couple of squares away, and a trip through the grounds, a look at a baseball match, peeps at some of the departments and a call on Superintendent and Mrs. Morrison took up the time until supper. At seven o'clock the visitor talked to the older boys and girls in the school chapel. At eight he was the guest of honor at a reception at Brother and Mrs. Hughes' home, at which he had the pleasure of meeting most of the resident deaf and many of the teachers. The next morning another visit was made to the school. It is as beautiful a place as anyone could wish to spend the best days of his life in—his or her schooldays. It was the twenty-fifth school for the deaf the visitor had had the pleasure of visiting—and it is by no means that far from first in his estimation as to buildings and grounds. To a day school product, as is he, these visits are doubly interesting in more ways than one. Good-byes had to be said again, and at eleven o'clock he was on his way back to the junction point, enroute to St. Louis. At this junction point, Mexico, Mo., he ran across Albert Powell, an old Ohio boy who is traveling for a publishing house, and the three hours' wait for his train passed very pleasantly in chat.

That evening, Friday, the 11th, St. Louis was reached and the hall of St. Louis Division made for. It was the Division's meeting night and thus the

opportunity was had to meet most of the fraters of No. 24. A short talk on his trip, some of the experiences met with, and a general chat with the boys, then it was his train time again. The midnight train for Chicago—and home—pulled him in to dear old Chi at breakfast time the next morning. A phone message to dear ones at home, breakfast, then to headquarters and on the job once more. Glad to be home, glad to be back at work, glad that he had made the trip and had the opportunity to meet so many fine people, experience such genuine hospitality, and do one more bit of missionary work for his order, thanking all who had a hand in making his journey so pleasant, and, he hopes, mutually profitable, the Grand Secretary once more affirms there is not a doubt that the frats are the best people on earth (apologies to the Elks)—and the Southern part of them—well, they are all right.

INDIANA STATE ORGANIZER.

J. William Seitz has resigned as State Organizer for Indiana. He is succeeded by Harry V. Jackson, 811 N. Jefferson Ave., Indianapolis, Ind., effective at once. Grand President Anderson made the appointment. The resignation of Brother Seitz is to be regretted as he had made a good record in the office. However, he has the best wishes of headquarters in his retirement, which we understand was wholly due to personal reasons.

Philadelphia—1918.

T. R.'s. Early Speeches.

Roosevelt was not always the fluent orator and ready extemporaneous speaker that he is today. His old playmates still relate how "Ted" brought down the house by his method of rendering that old standby, "Marco Bozzaris":

"At midnight, in his guarded tent,
The Turk lay dreaming of the hour
When Greece, her knee in suppliance bent,
Should tremble at his power."

He rose with confidence and began:

"At midnight, in his guarded tent,
The Turk lay dreaming of the hour
When Greece, her knee—"

Then his memory failed him and he replied:

"Greece, her knee—",

Once more he shouted desperately:

"Greece, her knee—",

The old professor looked over his spectacles and encouragingly remarked: "Grease her knee once more, Theodore; perhaps she'll go then."—*The Good Fellow*.

Broad-Minded.

"There's always more than one way of looking at a thing," remarked the small boy as he climbed over the fence of the ball park.—*Widow*.



NASHUA DIVISION, No. 7, N. F. S. D.

Left to right; standing: J. M. Edwards; E. L. Weymouth of Portland Division; F. D. Williams of Boston Division; A. L. Carlisle of Portland Division; F. G. Packard; J. A. Dexter; A. F. Sanford; J. T. Pierce; L. H. Wood.

Sitting: W. A. Deering, Daniel Shea, W. J. Sullivan, Richard Luce, F. P. Blodgett. Sitting, holding pennant: E. G. Smith, John Shea.

NATIONAL FRATERNAL SOCIETY OF THE DEAF



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

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

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

HOW FIGURED.

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

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

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

For the Address of
State Organizers,
Grand Officers and a
Directory of Divi-
sions, See Page 7.