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The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly by Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Editorial Office, 201 N. Wells St., Chicago, Ill. Entered as second-class matter August 22, 1927, at the post office at Mount Morris, Illinois, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized July 17, 1918. Subscription price: One dollar per year.

Thirty-Fourth Year

AUGUST, 1936

Number One

## Outdoors Calling

By CLARENCE MANSFIELD LINDSAY



**M**IGHTY lonesome here in town!  
Crowds just make it worse, you know!  
Sizzling sun a-beating down;—  
Weary folk wher'er I go!  
Mind and brain are growing numb;  
Work has lost its old appeal!  
And I'm gettin' cranky—glum!  
Sick of brick and stone and steel!

B'lieve I'll go back home once more,  
Where old friends are awaiting me!—  
Friends of woodland and of shore;  
Friends of river and of sea!  
Crooning oak and whisp'ring pine;  
Forest brook which murmurs low;  
Breeze-swept glade and tossing vine;  
Meadows where the cowslips grow!



Mighty lonesome here for one  
Who has heard the Outdoors call!  
Who has got a rod and gun;  
And who knows the woodland's thrall!  
Boys, I'm going home again!  
Home to river, wood and sea!  
Back to green-clothed hills and plain!—  
It's too lonesome here for me!

—American Mutual Magazine.



# The Spotlight

By J. FREDERICK MEAGHER

**T**WO honorary and 31 academic degrees awarded at 72d annual commencement of Gallaudet College—largest class in history. Big shot who made address was Ass't Sec. of Commerce, Hon. Ernest Gallaudet Draper—son of deaf. Painting of his late dad, Prof. Draper, was then dedicated for college's gallery of distinguished educators of silentdom. Followed NAD film showing Prof. Draper orating in signs—"Signing the Charter of Gallaudet College," a tribute to friendship of Abe Lincoln for deaf. First time films have enabled us to view great father and greater son on same program, decades apart.

Glacier National Park visitors at East entrance should see studio of John Clarke, educated deaf-mute Indian artist and sculptor. His handiwork on display, sells at prices up to \$1000. One of his magnificent trapped-grizzly wood-carvings headlined the American Indian exhibit at Chicago's late World's Fair.

**DIV. NOTES**—Gist for benefit of my three readers too busy to wade through small type. . . . Milwaukee's hat is in ring for 1943 Grand Convention. . . . Omaha's Bob Mullin—sideline photog for mags and papers—lost his expensive photo outfit when home basement was flooded. . . . Los Angeles denies their Joe Greenberg—leading our Membership Derby by eight noses—is Irish, as I maintained. Trying to gyp my dear old Ireland out of credit, cushla? Faith, I insist Palestine is really a suburb of Dublin, which makes Bro. O'Greenberg sort of Irish, does it not? Besides, he wears a Shamrock every March 17. . . . Atlanta social, Aug. 8, honors Gib's birthday (Aug. 6). Arise and sing:

I feared they'd forget you, oh, Gib, our Gib,  
As the eddy years would onward flow;  
I feared that sly parasites, gross and glib,  
Would reap from the sagacious seeds you'd sow.  
Oh, the days dragged listlessly, lean and long—  
The future loomed dark and the outlook blue;  
But your loyal throng has stood staunch and strong  
While we "Carried On" as you told us to.

We have not forgotten you, Gib, oh, Gib—  
We have not deserted your frigate, "Frat;"  
It's sailing top-gallant, with joyous jib—  
Still anchors aweigh to your concordat.  
With Roberts and Kemp and their gallant crew  
We shall stick to the compass-course you set;  
We shall stand true-blue. And we honor you  
For the labor of love we can't forget!

**PEN-PUSHING** let-down this summer. G. Allan Dunham had a newsy column in Buffalo Times, June 6—jolly little pen-pictures of folks in his hometown of Arcade. . . . Both DMJ and ADC could use some good stuff this season—so sharpen your pencil and send in copy. (Newspapermen never say "write news"—it is always "copy.") . . . "Old Man Babel," an unknown star dug up by "Silent Broadcaster," is making the welkin ring dissecting Tom Anderson's masterly clarion-call entitled "Steady, Deaf, Steady." Here's a sample of "Babel's" battle-cry:

"The phrase 'The Deaf Do Not Beg' was made famous by Jimmie Meagher during the war and the fat years following. Then we deaf enjoyed

some measure of alleged-equality. Factories needed laborers, and deaf could be hired for a few bucks less than hearing workers. And not because we were better. Unfortunately, the world does not stand still. Conditions may have been worse before; and we deaf overcame them. Competition wasn't as fierce then as now. 'What was good enough for grandfather, is good enough for us now' seems the motto of our industrial teachers. Once upon a time deaf schools ranked first in turning out expert craftsmen. Right now we don't come anywhere near the standards set by hearing industrial schools."

**FLASH**—Lieut. J. Guerry Bishop, Jr., of the U. S. Marines, is the son of Atlanta's delegate to KC, and of our columnist and contest-queen, Muriel. Graduated in class of 251 at Georgia Tech this summer. Each Technological college with ROTC, qualifies three boys to start as Marine officers, with base-pay of \$1500 per year and maintenance. It's an honor to be one of the three Devil Dogs, or leathernecks—and a son of the deaf corps.

**ORAL**—Why are there not more "pure-oral divisions"? Chi-oral-106 celebrated its 10th birthday with a swell loop banquet May 24; inquiries reveal it is the first and only "oral" branch of our powerful brotherhood. Shrewd inquiries elicit the following facts:

Oralists "get along with" us Combined System stalwarts very nicely; there is no bitterness nor ridicule on either side. No. 106 meetings are conducted orally, with accessory-accompaniment of picked-up, or natural, signs. Those oralists really seem to know what goes on on the platform; as a body, are fully up to par with any division. Socially they surprise me—"stole the show" locally from my own ancient Chi-first; are constantly improving. Secretary Fred Hinrichs writes:

"Organized by Peter Livshis; chartered April 24, 1926; inducted by Clerk Chas. Kemp, with Grand Secretary Francis P. Gibson as messenger. Gained members steadily ever since; esprit de corps excellent. Prior to then, only those familiar with the sign language derived any benefit as members. We could not understand what was said in your division. We felt like outcasts. With Time's changes, new blood, new methods, must be instilled into commercial and fraternal organizations for proper functioning. No. 106 has proven successful; I heartily endorse any program inducing other cities to promote Oral Divisions. The record speaks for itself."

**THINGUMABOBS**—Life-time passes to big league games issued to two fraters—Luther Taylor, for eight years pitcher on McGraw's Giants; and outfielder William Hoy, who played 18 years in major leagues. . . . Gov. Horner and many state legislators patronize our Rudy Redlich's "Silent Smoke Shop," close to Illinois' State Capitol. Redlich has owned it for 30 years; he never forgets your brand of cigar—a fact lawmakers proudly prove to visiting constituents. . . . "What's in a name?" One of Detroit's leaders is Art Finch. Wondered if that was their Art Hinch, who established "frat world-record" by endorsing some 80 fraters in six months—just before the depression. Not so. . . . The talented "Marfa" Smith closes letters: "So long—also so short." Say, lady, you ain't—by any chance—taking a dig at my size, are you?

Spain's deaf schools are dwindling, or closing, from lack of government support. Rumor is one of our largest

and most famous U. S. schools may not reopen this fall—no funds. (You'd never guess—but the rumor says it is Mt. Airy.) . . . Arkansas Optic had fine memorial issue honoring late Supt. Bessie Michaels Riggs—only Vassar graduate who ever became a Normal at Gallaudet. . . . Edwin Hazel makes large jig-saw frat emblems for \$10 per. These make understanding the oath and obligation, at initiation, 100% simpler; should be used at every "giant smoker." . . . Andy Mack's latest: "Frats to sponsor troops of deaf boy scouts in various cities; boys grow up and join frat; better than \$5 per block of five new members—that's gambling." (Bob's bunch is weeding out various plans—something good to be released inside next few months. Our Grands are Go-Getters—but they want to be sure, first!)

## Do You Know

By J. FREDERICK MEAGHER

**T**HE word "News" comes from the initials of the four compass-points—North, East, West, South?

Our latest "find," the talented "Maryland Marge" MacKellar, opines the letters "FRAT" mean "Fine Rally At Toronto"?

A deafened lady organized the first Girl Scouts? Mrs. Juliette Low, in 1912.

"Extension Girl Scout Troops" are now springing up in our various schools? The term "extension" is borrowed from the British Guides—and is used to avoid labeling a troop as blind, or crippled, or deaf.

We have not yet applied the term "Extension Frat Readers" to those cheap tin-horns who eagerly borrow your copy—but are too "Scotchy" to join the NFSD?

Chicago's Pas-a-Pas Club—oldest independent club for deaf in America, founded 1883—is located on the old "Dummy Road"? Now named Broadway, but for some undetermined reason was styled "Dummy Road" during Civil War times.

First school for deaf in America—Hartford, 1817—was located on "Asylum Street"? The street is still so named.



*WOULD you have friends? Then smile and be pleasant. It costs nothing, encourages and develops good dispositions. Good dispositions pay large dividends—dividends such as all desire, and which can not be bought with gold.*



JUNE COLLECTIONS

Grand Division	\$ 79.02
Chicago No. 1	309.70
Detroit	191.59
Saginaw	26.89
Louisville	90.64
Little Rock	164.68
Dayton	97.41
Cincinnati	193.11
Nashville	41.41
Olathe	143.17
Flint	166.66
Toledo	116.77
Milwaukee	127.93
Columbus	267.39
Knoxville	45.23
Cleveland	101.30
Indianapolis	186.37
Brooklyn	439.02
St. Louis	294.81
New Haven	55.43
Holyoke	56.72
Los Angeles	295.13
Atlanta	168.11
Philadelphia	274.23
Kansas City	125.49
Omaha	53.58
New Orleans	68.40
Kalamazoo	46.03
Boston	260.15
Pittsburgh	154.37
Hartford	77.42
Memphis	103.39
Portland, Me.	69.20
Buffalo	75.14
Portland, Ore.	66.89
Newark	96.11
Providence	70.85
Seattle	126.25
Utica	95.48
Washington	196.78
Baltimore	144.28
Syracuse	42.67
Cedar Rapids	33.90
Albany	52.64
Rochester	181.07
San Francisco	96.43
Reading	92.84
Akron	254.85
Salt Lake City	55.98
Rockford	59.41
Springfield, Ill.	49.09
Davenport	25.20
Worcester	75.89
St. Paul-Minneapolis	144.98
Fort Worth	57.00
Dallas	69.65
Denver	77.42
Waterbury	36.84
Springfield, Mass.	49.78
Waco	19.02
Bangor	24.07
Kenosha	32.61
Birmingham	63.18
Sioux Falls	74.15
Wichita	57.30
Spokane	66.24
Des Moines	69.79
Lowell	62.86
Berkeley	42.74
Delavan	184.39
Houston	82.97
Seranton	40.91
Richmond	35.88
Johnstown	53.53
Manhattan	186.72
Jacksonville	73.97
Lewiston	39.39
Peoria	36.41
Jersey City	97.32
Bronx	86.41
Columbia	45.05
Charlotte	43.11
Durham	
Dubuque	16.96
Grand Rapids	29.19
Toronto	210.00
Duluth	45.99
Canton	35.53
Faribault	44.95
South Bend	61.84
Council Bluffs	46.45
Fort Wayne	32.47
Schenectady	44.11
Chicago No. 106	78.96
Miami	37.62
Binghamton	45.49
Wilkinsburg	48.45
San Diego	20.70
Eau Claire	77.43
Sulphur	56.11
Vancouver	22.22
Westchester	31.20
Queens	87.69
St. Augustine	9.09
Montreal No. 117	
Montreal No. 118	37.38
Total collections	\$9,855.92

TREASURER'S STATEMENT FOR JUNE, 1936

Balance and Income	
Balance, May 31, 1936	\$1,938,544.37
Division collections	9,855.92
Interest, mortgage loans	2,137.00
Interest, bonds	850.00
Mortgage fees	420.00
Property insurance premiums	92.50
Refund of investment expenses	9.00
Rents	2,832.50
Lodge supplies	3.75
Subscriptions to THE FRAT	.60
Recording and registry fees	6.25
Exchange on checks	2.40
Total Balance and Income	\$1,954,754.29
Disbursements	
Death benefits	\$ 3,419.00
Sick benefits	1,005.00
Accident benefits	445.00
Old-age income payments	86.52
Refund of dues	2.32
Clerical services	190.00
Insurance Department fees	350.00
Investment expenses	1,687.84
Legal services	150.00
Office expenses	83.94
Officers' and Trustees' salaries	787.48
Official publication	189.45
Postage	33.25
Printing and stationery	5.13
Property insurance premiums	183.92
Taxes on real estate	356.30
Rents	162.50
Total disbursements	\$ 9,137.65
Recapitulation	
Balance and income	\$1,954,754.29
Disbursements	9,137.65
Balance, June 30, 1936	\$1,945,616.64

TRUSTEES' REPORT

Ledger Assets, June 30, 1936	
Real estate	\$ 416,108.74
First mortgage loans	692,325.97
First mortgage bonds	222,945.73
U. S. Government bonds	105,691.43
State bonds	209,258.06
Municipal bonds	155,293.03
Canadian bonds	21,062.06
Bank deposits	122,535.52
Cash in Society's office	496.10
Total ledger assets	\$1,945,616.64
Balance in Funds	
Reserve fund	\$1,701,583.39
Mortuary fund	98,995.44
Sick and accident fund	89,696.65
Accumulated interest	25,608.38
Convent on fund	12,334.21
Indemnity fund	2,366.50
General expense fund	15,131.47
Total in all funds	\$1,945,616.64

BIRTHS

March 28—Mr. and Mrs. Howard Voorhees, Washington, D.C., a boy.  
 May 10—Mr. and Mrs. Trice Hurt, Nashville, Tenn., a girl.  
 May 16—Mr. and Mrs. Ralph Green, Nashville, Tenn., a girl.  
 May 21—Mr. and Mrs. Richard Pokorny, Astoria, N.Y., a girl.  
 June 10—Mr. and Mrs. Charles Collins, Springfield, O., a girl.  
 June 10—Mr. and Mrs. Howard McElroy, Wilkinsburg, Pa., a boy.  
 June 14—Mr. and Mrs. John Ringle, Cherryvale, Kans., a girl.  
 June 18—Mr. and Mrs. Gagie P'dcock, Latonia, Ky., a girl.  
 June 25—Mr. and Mrs. John Buchan, Toronto, Can., a boy.

MARRIAGES

May 29—James Sangrey and Dorothy Eyer, both of Columbia, Pa.  
 June 2—George Drake and Mary Simmons, both of Romney, W. Va.  
 June 25—Curtis Larkin and Rose Gould, both of Rome, N.Y.  
 June 25—Richard Friend, Volant, Pa., and Frances Johnson, Edgewood, Pa.  
 June 27—William Foster and Dorothy Fallon, both of Philadelphia, Pa.  
 June 27—Homer Beekman, Springfield, O., and Ruth Ellerhorst, Dayton, O.  
 July 3—Robert Kirkland, Florence, N.Y., and Pearl McWilliams, Mexico, N.Y.

ENGAGEMENTS

Alex. Ewan and Gladys Havens, both of Washington, D.C.  
 Max Green, Toledo, O., and Sarah Marshall, Detroit, Mich.

JUNE DISABILITY CLAIMS

W. H. Williams, Little Rock	\$ 30.00
G. D. Martin, Little Rock	50.00
J. D. Moran, Hartford	10.00
J. C. Dowell, Washington	50.00
E. D. Fogg, Chicago No. 1	10.00
J. A. Irian, Fort Wayne	30.00
C. W. Moore, Des Moines	20.00
R. N. Marshall, Wilkinsburg	135.00
A. S. McGhee, Philadelphia	15.00
*J. A. Welter, Chicago No. 1	15.00
*Andrew Stinar, Omaha	90.00
H. W. Sewell, Atlanta	20.00
*W. B. Hill, Chicago No. 1	50.00
*R. W. Bunting, Grand Rapids	45.00
*P. F. Reddington, Brooklyn	20.00
*George Yoerger, Brooklyn	50.00
*Louis Baker, Brooklyn	45.00
*W. J. Collins, Rochester	45.00
B. J. Taran, Chicago No. 1	20.00
H. C. Stearns, Rockford	50.00
W. A. Willson, Flint	10.00
J. M. Stewart, Flint	10.00
M. J. Marks, Queens	50.00
Samuel Glassner, Brooklyn	45.00
William Gray, Syracuse	30.00
J. R. Tate, Jr., Toronto	50.00
G. H. Schwede, Denver	15.00
C. A. Sparks, Denver	10.00
Abraham Grossman, Waterbury	30.00
A. J. Aubuchon, South Bend	50.00
Jacob J. Schmelzer, Indianapolis	15.00
L. C. Saracione, Bronx	150.00
F. E. Hibbs, Columbus	50.00
E. H. Crossen, Columbus	50.00
*E. A. Briel, Buffalo	60.00
*Adelbert Watters, Cincinnati	10.00
*Wm. J. O'Neil, Kenosha	15.00
Total for the month	\$1,450.00

\*Denotes accident claims.

JUNE DEATH CLAIMS

Paid to Zippuhr Jacobs, Chicago, Ill., for death benefit of Meyer Jacobs, certificate No. 1941-C, deceased May 20, 1936, \$425.  
 Paid to Nettie Grissom, Columbia, Ky., for death benefit of James O. Grissom, certificate No. 341-C, deceased May 9, 1936, \$500.  
 Paid to Blanche Lavenduski, Hazelton, Pa., for death benefit of Joseph F. Lavenduski, certificate No. 7548-D, deceased May 28, 1936, \$1,000.  
 Paid to Rose Homer, New York, N.Y., for death benefit of Herman Woods, certificate No. 6393-D, deceased April 17, 1936, \$398.  
 Paid to Allie M. Grubbs, Indianapolis, Ind., for death benefit of George A. Grubbs, certificate No. 844-C, deceased May 30, 1936, \$348.  
 Paid to Josephine F. Tubrick, Omaha, Neb., for death benefit of John E. Tubrick, certificate No. 7949-D, deceased April 12, 1936, \$103.  
 Paid to Agnes K. Aal, Hollis, N.Y., for death benefit of John F. O'Brien, certificate No. 2064-C, deceased May 6, 1936, \$250.  
 Paid to Elizabeth Mooney, Lowell, Mass., for death benefit of John A. Mooney, certificate No. 10325-D, deceased June 13, 1936, \$250.  
 Paid to Alpha Rison, Garrett, Ky., for death benefit of Robert Rison, certificate No. 8733-C, deceased June 6, 1936, \$145.

OBITUARY

JOHN P. MANCINO, 33, of Syracuse Div. No. 43, died June 11, 1936. He joined the Society Aug. 1, 1930, and held certificate No. 9429-D.  
 JOHN A. MOONEY, 39, of Lowell Div. No. 78, died June 13, 1936. He joined the Society June 1, 1935, and held certificate No. 10325-D.  
 JOHN B. CHANDLER, 51, of Knoxville Div. No. 20, died June 28, 1936. He joined the Society April 1, 1909, and held certificate No. 680-D.  
 OREN DeCHAMPLAIN, 56, of Flint Div. No. 15, died June 30, 1936. He joined the Society Nov. 1, 1910, and held certificate No. 784-C.  
 ERNEST HUBER, 65, of Louisville Div. No. 4, died July 11, 1936. He joined the Society Oct. 1, 1907, and held certificate No. 489-C.  
 JAMES A. McGOVERN, 62, of Utica Div. No. 45, died July 8, 1936. He joined the Society Aug. 1, 1913, and held certificate No. 1733-E.  
 MAX MILLER, 67, of Manhattan Div. No. 87, died July 9, 1936. He joined the Society Sept. 1, 1922, and held certificate No. 6274-C.  
 ALFRED E. ROSS, 45, of Little Rock Div. No. 5, died July 15, 1936. He joined the Society Dec. 1, 1921, and held certificate No. 6018-C.  
 JOHN T. CULL, 73, of Louisville Div. No. 4, died July 15, 1936. He joined the Society Nov. 1, 1903, and held certificate No. 86-C.  
 ELMER G. PETERSON, 47, of Des Moines Div. No. 77, died July 17, 1936. He joined the Society Nov. 2, 1914, and held certificate No. 2212-C.  
 WALTER A. WARK, 64, of Columbus Div. No. 18, died June 19, 1936. He joined the Society July 1, 1909, and held certificate No. 458-E.  
 JAMES A. LORD, 63, of Peoria Div. No. 90, died July 5, 1936. He joined the Society June 1, 1922, and held certificate No. 6193-C.





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**ARTHUR L. ROBERTS**.....Editor  
201 North Wells St., Chicago, Illinois

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

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

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**ADVERTISING RATES:**

For six insertions or more, each insertion full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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

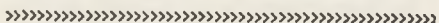


**AUGUST, 1936**



**A** MAN'S reaction to blame, to his own blunders and the other fellow's censure—there's the deepest test of any human, including yourself. No matter how brilliant you may be, how charming or versatile, industrious or loyal, generous or honest, you're a flop and you're doomed to failure if you can't admit that you are in the wrong, take the blame and then forget it.

—E. Robinson.



THIS is written with the mercury shooting skyward.

The Good Old Summertime, they say, is good for one's health.

It opens the pores and turns on a Niagara of honest perspiration.

One shall earn one's bread by the sweat of one's brow, so the sages tell us.

This Summer, if our income were in proportion to the perspiration, we should be a multi-millionaire.

Out in California, we doubt that Joe Greenberg perspires much.

That is, if he keeps on the shady side of the street at noon time.

But Joe wouldn't pay any attention to one hundred degree heat if California had it.

He would still be running the recruits ragged, until they gave up. There is no denying Joe, once he gets on their trail.

A glance at the Derby list in another column shows Joe is still leading the bunch. He intends to stay in the lead. We'll see.

Another glance at the Derby list discloses a newcomer up in Toronto.

Dave Peikoff is a late starter, but what a starter!

The mercury hit one hundred and two up in Toronto the other day.

Just about the time Davie got started.

Well, if one hundred and two degree weather can start a fellow getting new members that fast, we hope it goes to one hundred and twenty all over the country right away.

Then the Home Office staff would perspire a lot more tabulating the returns in new members.

We shouldn't mind it a bit.

**GO TO IT, BOYS.**

By boys, we mean every member in the ranks.

**GO AFTER YOUR FRIENDS AND ACQUAINTANCES. LET THEM KNOW WE WANT THEM IN THE SOCIETY.**

**Whose Dollar?**

**T**HE entry fee for new members entering the society is three dollars. Of this, two dollars comes to the Home Office and one dollar is retained by the Division to promote organizing work; that is, the obtaining of new members.

In most Divisions, the one dollar retained is paid to the member who obtained the new entrant, induced him to join. In some Divisions, the one dollar is turned into the Division treasury, and presumably used for running expenses of the Division.

This we consider contrary to the spirit and intent of the law governing splitting of the entry fee between the Home Office and the Division. The law says the one dollar retained by the Division is to be used to obtain more recruits to the ranks. How better could it be used than by paying it to the member who gets the new entrant?

This encourages members to work for a larger membership. Most members do not feel inclined to spend their own money for car fares, and possibly other expenses in going after recruits. The one dollar would go a long way toward meeting these expenses. We believe that all Divisions should turn the one dollar fee over to the members who have spent their time and money in rounding up new entrants.

This procedure agrees with the purpose of the law providing for the splitting of the entry fee. We hope all Divisions will adopt this procedure hereafter. Every new member added to the Division roll means increased income to the Division treasury, through local dues. Why be niggardly with the one dollar fee that properly belongs to the member who has brought in the new entrant?

**Play Safe**

**O**UR members are advised to beware of fly-by-night insurance concerns now advertising and soliciting insurance in large amounts at low cost, with no medical examination, and carrying sick, accident, and other features with high limits.

Such concerns make it easy for one to take out the insurance and pay the low premiums, but when the time comes to collect the insurance, that is a different matter.

Some of these concerns are not even licensed to do business in the states where they are operating, and could not get a license.

No reputable insurance company will write life insurance in large amounts without requiring a medical examination and taking other precautions as regards the risk involved.

Our advice is to carefully investigate any insurance concern that solicits your business, when the company is not nationally known, and ascertain whether it is licensed in the state where it is operating.

It is better to be safe than sorry.



**I**F YOU don't like the way Bill is doing the job, don't tell others and parade his supposed shortcomings. Tell it to Bill. Perhaps he will adopt your method, or convince you that his way is best. Adopt the pleasant way. It's just as easy, makes you feel more comfortable and does not injure or wound the other fellow.

—Longi Courier.

# The Forgotten Woman

By C. B. KEMP

MUCH has been said about the forgotten man and the problem he presents. That the problem is real, there is no gainsaying, and the solution has yet to be found.

But this problem is not the only one that comes home to us where we feel it most. What about the Forgotten Woman? For every forgotten man there is usually a corresponding Forgotten Woman. Her problem is as great, and often greater. But what is that to us? We do not admit women to membership.

Quite true, we have no women members. Yet there are women whose problems are of as much concern to us as are the problems of our men members. It is probable that eight out of every ten beneficiaries named in our more than 10,000 certificates are women—the mothers, sisters, wives and daughters of our members. Their welfare, protection and care was the motive behind the organization of our Society thirty-five years ago. It is today. It always will be. The life insurance we take out does us no good, personally, but this insurance, paid to our beneficiaries after we have passed on, often stands between them and privation and want. This, then, is our concern: to keep our dues paid up and our insurance in force, so that there may be no uncertainty about the immediate future of these mothers, wives, sisters and daughters who are our beneficiaries. If we do not do so, they become in truth Forgotten Women.

What do we not owe to our mothers? They brought us into the world, then toiled and slaved that we might have comfort and plenty, and arrive at maturity equipped to battle the world. Should we forget all this, and stop paying dues on HER insurance just because keeping them paid deprives us of some little selfish pleasure? Do you want to leave her in her old age with nothing to fall back on? No? Then if she is your beneficiary, keep up your dues at whatever cost.

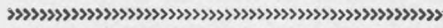
What about that little woman, who, years ago, you promised to protect and cherish? She has stood by you through fair weather and foul. Do you want to go and leave her, perhaps with several small children to care for, without making some provision for taking care of herself and them until such time as she can readjust herself to changed conditions? Emphatically not, you say. Right, you do not. Then keep your dues paid up.

Maybe your wife has passed on before you. Did she leave curly-headed youngsters dependent on you? Do you want to risk leaving them, perhaps suddenly, with nothing to stand between them and the orphanage? Or would you rather go knowing that your insurance is paid up to date, providing help until they are able to help themselves? The latter, I believe, if you are a right-thinking man. Then keep your dues paid up.

Forgotten Women! And our own fault, more often than not. A great many men allow their insurance to lapse because they are out of work, and cannot possibly keep up their dues. We do not blame them; it is their misfortune, not their fault. But a great many more let their insurance lapse when there is no necessity for so doing, simply and solely because keeping it up would deprive them of some little personal pleasures, which they could easily get along without. Their beneficiaries, their mothers, wives, sisters and daughters, are the real Forgotten Women. Remember them! Forgo some little pleasure, and keep your dues paid up.

When you are ill, or disabled by an accident, who takes care of you? Your wife, mother or daughter, most likely. Who supplies the money for expenses while you are laid up? They do, in many instances. Is this fair? Would it not be better if you had a nice sum in disability benefits coming, to help them out? There will be none if you are in arrears with your dues. And you do not know when you will be disabled. In this age of speed it may be tomorrow, or even today. Be prepared. Keep your dues paid up.

Our Society offers death benefits and disability benefits, two things greatly to be desired in time of trouble. But they are not available, when most needed, if you have not kept up your dues payments. Keep these up at all cost. Let us not have any Forgotten Women in our Society. Time and time again these women have deprived themselves of something, for our benefit. Let us reciprocate by depriving ourselves, if necessary, of some scarce-missed trifle, that they may be assured of the care and protection they deserve so well. Then we can respect ourselves as men.



## DO NOT DELAY

**R**EINSTATE; do not delay it; Think of those for whom you pay.

If you owe a payment, pay it. As life may close for you today.

Not a day but what some household Is called to mourn departed life; Bitter struggle oft' the portion Of those who linger in the strife.

So if you owe a payment, pay it. Pay it promptly—do not delay, For we cannot scan the future— Life may end for you today.



# Inspiring Attendance

By L. S. CHERRY

**I**N SUMMERTIME, when the hot evenings make the outdoors well-nigh irresistible, Division monthly meetings as a rule suffer a drop in attendance. But at no other time should the attendance fall below par. If things persist to the contrary, local leaders must delve into the problem and effect a remedy.

Success or failure of a meeting to attract a large gathering fundamentally depends on the general character and the manner of function of the meeting itself. If the procedure is inadvertently allowed to be slow and long drawn out, those present are rendered seat-weary and uninterested. As the time drags on some of them might essay to break the monotony with a side chat among themselves, but the Sergeant is ever on the alert to give them an uncompromising poke with his staff (all in the spirit of duty) and they must keep still. Naturally, when the next meeting comes around, the temptation to play hooky is strong.

Under such unfavorable circumstances, efforts to inspire attendance will only produce a headache. Pointing the finger of shame at the frequent absentees may make a few of them come, but for a time and with ill grace. The sterner method, the threat of fines, will do more harm than good. In other words, as the saying goes, the nag must be thirsty if you would have it drink from the trough.

Business at the meetings consists mainly of routine matters which can and should be disposed of in short, snappy order. Except when there is some really important issue up for consideration, the business session ought not to last more than an hour. The rest of the evening should be devoted to activities of the recreational variety. The scheme is to make the members look forward to a meeting as something to be enjoyed, not merely endured.

Unquestionably it would be a good stroke of policy for all the Divisions, whether or not they have attendance troubles, to adopt the plan—and stick to it. In recent years, Chicago Division No. 1 tried it and found it working with telling effect—so long as it was diligently followed. Its meetings were well attended, and there was always a crowd of friends waiting outside for the after-meeting socials to commence.

## Deputies

PORTLAND No. 39: Harold E. Libby succeeds George A. Mathieu.

BROOKLYN No. 23: William A. Renner is added to the deputy organizer staff of this Division, and with N. J. McDermott, the present deputy, will proceed on an intensive campaign to bring in more members.



## DIVISION NOTES

### August

1. Social .....	Kansas City
1. Party .....	Des Moines
1. Smoker .....	Columbia
2. Picnic .....	Toledo
2. Picnic .....	Spokane
2. Picnic .....	Fort Wayne
3. Annual picnic.....	Toronto
8. Wiener picnic.....	Cedar Rapids
8. Gibson day .....	Atlanta
9. Annual picnic .....	Kalamazoo
9. Picnic .....	Faribault
9. Picnic .....	Wilkinsburg
9. Basket picnic .....	Rochester
9. Picnic .....	Scranton
15. Outing .....	Salt Lake City
16. Picnic .....	Rockford
16. Picnic .....	Dubuque
16. Picnic .....	New Orleans
16. Picnic .....	Excursion
16. Outing .....	Holyoke
21. Card party .....	Houston
22. Field day .....	Utica
23. Picnic .....	Johnstown
29. Barn dance .....	San Francisco

### September

4. Bank nite .....	Chicago No. 1
5. Movies .....	Scranton
5. Centennial dance .....	Dallas
5-6-7. Labor day outing.....	Wichita
6. Picnic .....	Dubuque
6. Picnic .....	Delavan
6. Picnic .....	Peoria
6. Free picnic and outing.....	Chicago No. 1
7. Banquet .....	Houston
7. Lawn fete .....	Columbus
7. Picnic .....	Omaha
7. Picnic .....	Cedar Rapids
12. Bingo party .....	Jersey City
12. Social .....	Schenectady
13. Picnic .....	Jacksonville
18. Frolic .....	Houston
19. Card party .....	Queens
26. Beer party .....	Bronx

### October

3. Social .....	Scranton
17. Ball and card social.....	Washington
24. Annual affair .....	Hartford
31. Halloween frolic .....	Schenectady

**LOWELL (By M. S. McGeever)**—On May 23 the division held a successful beano and whist party at Lincoln Hall, Lawrence. Mrs. Frank D. Williams and Mrs. John M. Jackson of Lawrence were the directing force behind the social, and to them belongs much of the credit for its success.

The division announces that it will hold its annual banquet sometime in the fall. Further details will be made known in later issues of THE FRAT.

The division mourns the loss of a member in the drowning of Allan Mooney on June 13. With four companions he was fishing in Mud Pond, Tyngsboro, Mass., when the boat capsized. The division extends its sympathy to the bereaved family.

**WILKINSBURG (By J. H. Stanton)**—The division has decided to cancel the picnic scheduled for August 9. Too many competing events on the same date is the reason. Last year we had a big picnic at Cascade Park, New Castle, and hope to hold another there next year.

Edwin Hazel is still out of town. We last heard of him as being in his old stamping grounds, Chicago. We wish him good luck in his search for work at his trade, Monotype operator and caster.

Our members extend their congratulations to Richard Friend on the occasion of his marriage to Frances Johnson June 25, and to Howard McElroy on the advent of an eight pound son on June 10. The boy is named Wesley Lawrence McElroy.

**SPRINGFIELD, ILL. (By J. G. Otto)**—Our Fourth of July picnic at the State Fair grounds was a huge success. Nearly 200 were present, including a score from St. Louis and a dozen from Chicago. Taking of moving pictures, races and other contests, and the usual picnic amusements occupied the day. In the evening

there was a short movie show, a mock trial and tricks of legerdemain in the auditorium, whose air-conditioning was on a vacation. Brother Gerbing was chairman, with an efficient corps of helpers.

On Sunday, June 28, Mr. and Mrs. Carl Yoder engineered a silver wedding anniversary in honor of Mr. and Mrs. Charles Cunningham of Peoria. It was held at the home of Brother Cunningham's mother at Mt. Pulaski, where a large lawn, with plenty of shade offered an ideal spot for the affair. About 50 were present, half of them coming from Peoria by chartered bus, a dozen from this place, and the rest from various other places.

There will be a picnic at Peoria on Sunday, Sept. 6. Let's go.

**PITTSBURGH (By L. Zielinski)**—The next two meetings of our Division will be held the first Friday of the month instead of the first Saturday—Friday, August 7, and Friday, September 4.

President Holliday, of our Division, was saddened by the death of his brother Thursday, July 8. Dr. George Alfred Holliday was a prominent Pittsburgh physician and an active member of several medical associations, also tendering his services to some of the city hospitals. We sympathize with our president in his bereavement.

The Strawberry Social of June 20 was a greatly enjoyed occasion. We noted a few out-of-town visitors. Mr. Bohner of Altoona, who has traveled extensively, told us several amusing incidents that he observed during his journeyings through foreign countries. Brother Phillips, who had charge of the social came in his bright, new pea-green de luxe Plymouth Sedan. The Chevrolet coupe which he had used for so many years was traded in.

Many members in arrears are striving to become active members again, and we hope to see them take part in our affairs before long. Brother En Dean had caught up with his dues at our July meeting and the news was cheered by the assembled members.

**SAN FRANCISCO (H. O. Schwarzlose)**—Division 53 held a Good Time Social on July 11 that was a sure-fire hit with all who attended. Dull care, old-age and worry were cast aside like last year's overcoat that has grown too small. The crowd turned young for once and enjoyed the kiddie games. Dancing and whist have been indulged in too often in the past, and a change was about due. This being vacation season, quite a few were absent, but several new faces took their places and made up for their absence. The committee worked hard for the success of the event, and are to be congratulated. Prizes were won by Ed Hartman, who couldn't be caught at the "Flying Game" and Mrs. Lucille Fine, who grabbed the last chair after all had been eliminated, and Mrs. G. Schilling who certainly knows how to cook! Mrs. Peter Barthe, Los Angeles and Miss Jane Palmer, Shreveport, Louisiana, were visitors at the Social. All had a "Swell" time. Refreshments were served later in the evening by the Aux-frats.

A Barn Dance has been arranged for August 29 at the San Francisco Club for the Deaf, 530 Valencia Street, under auspices of Division 53. C. Martucci heads the committee in charge, and a good time is assured all who attend. Details announced later.

Bro. and Mrs. O. Johnson were given a house warming on July 11 by a group of 15 friends. They were presented with a beautiful waffle iron, and a fine time was passed playing games. Refreshments were served by the hostess, and all was enjoyed greatly.

Bro. and Mrs. D. E. Glidden took a vacation motor trip to Monterey, Carmel, etc. Don says that he likes motoring almost as well as gardening.

The Annual Banquet was an undeniable success. As we sat down a messenger boy brought a telegram containing congratulations from Los Angeles Division. Bro. Ruggero, of Los Angeles, who was on his vacation trip North, attended the event, and was called upon for a speech. He was heartily applauded. Other speeches were made and stories told so that it was late when we were ready to go. C. J. Sullivan reported that he had sat next to Bro. Bucking in the hope that Bucking could not eat his half-chicken on account of having all his teeth pulled recently. "Sully" was out of luck, however.

What has happened to our Membership Committee that consists of the whole division? Have we forgotten that San Francisco Knows How? NO. Watch us these next 2-3 months and see.

Bro. Kleinfeldt, rumor has it, has ended the well known depression by purchasing a new car. He is getting ready to attend the Convention in Toronto, and is learning to drive in advance.

**BIRMINGHAM (By Bob Leonard)**—Plans for the Annual Labor Day Picnic are rapidly materializing under the able leadership of Chairman Harper, with the assistance of Bros. Bell, Bradshaw and Logan. At the July meeting Bob Leonard was appointed to handle the publicity plans, which is right down my alley. (How'm I Doin'?) After eliminating one place after the other, the committee finally decided that East Lake Park was precisely the place to hold the picnic. Convenience was the deciding factor, as East Lake can be reached by all means of locomotion from trolley down to ankle-express. We are especially desirous of having a big crowd from neighboring cities present. A nominal fee will be charged, and bodily nutriment will be plentiful, so gourmets take heed! We are all pulling together to make this the greatest, or in my stock phrases, the most STUPENDOUS, COLOSSAL, EPIC AFFAIR ever before attempted in the Magic City. Atlanta, Memphis, New Orleans, Nashville, Chattanooga, are you listening? Come down and help us put this over, and we'll return the favor with compound interest.

At the July meeting, the office of Secretary was declared vacant and G. H. Harper was chosen to act as Secretary pro tem. Please address all communications to him at 1607 43rd Street, Belview Heights, Birmingham.

If there wasn't a Labor Day Picnic, we would most certainly suspect the committee of imbuing something more powerful than water or cow-juice. They sho' are burning the midnight oil arranging for the good times to be had on Sept. 7, hence that wilted look that is so noticeable, even in Bro. Bradshaw's eternal cigar, which is usually an outstanding example of unmauled panetella.

Well pip, pip everybody, see you at the picnic on the 7th, and in the meanwhile if you are so fortunate as to own a hat, clip this and paste it inside:

The Place: East Lake Park, The Time: Sept. 7. Golly, but we love your money!

**FARIBAULT (By V. R. Spence)**—The July 4th picnic, held on the grounds of the school for the deaf, was well attended. At noon there were about seventy in line when lunch was furnished cafeteria style. The chief sport in the afternoon was croquet. The invincible team composed of John Schwirtz, captain, and P. N. Peterson, challenged all comers. Grant Worlein and V. R. Spence accepted. Schwirtz's team won the first game, but the losers came back strong in the second, and the champions suffered an ignominious defeat a la Joe Louis. Worlein will tell you that his team actually won the series as the first game did not count for he was eliminated by reason of a foul after he had arrived at the "home arch."

One of the visitors at the picnic was an old timer, Gunnerius Grendahl. When he was a pupil at the school, his specialty was snapping binder twine in two with his bare hands. Can you do this?

The picnic was gotten up by the entertainment committee of the Frats, but the credit goes to the ladies of the Aux Frats who served the delicious refreshments.

Fred Von Rueden has reason to be proud of the recent success of his son, Frederic. He recently graduated from the Great Lakes Naval Training station, and has been assigned to the cruiser Richmond.

Louis Roth has been visiting with his son Stanley, at Romney, West Virginia. He took in the recent reunion at Gallaudet College.

### Hazel's Parliamentary Chart

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**EDWIN M. HAZEL**  
401 Manufacturers Bldg.,  
Pittsburgh, Pa.

Stanley is a teacher and assistant principal at the West Virginia School for the Deaf.

Do not forget the date of our next picnic, August 9, which will be held at LeMieux's place, Cedar Lake. You will have no trouble in finding the location. A large crowd is expected, and under the chairmanship of Robert Oelschlager, a good time is assured for all. There will be no admission charge.

J. J. Doheny has been growing broom corn on a small scale. His straws are of excellent quality, and he ties them up in neat bundles. The local factory gives him an extra price for his products, and he realizes enough with which to pay taxes on his homestead.

**BALTIMORE (By A. A. Hajna)**—The current heat wave has gotten the best of Ye Columnist. So he is writing news that he can think of while sitting down and sweat rolling down his back. At any rate, here goes!

The urge to drive a car at an appalling rate of speed is inherent in many a man but not so in Bro. Leitner. A governor was placed in Bro. Leitner's 1936 semi-deluxe Ford Tudor at his own request; to regulate his driving speed at rate of "35 miles per hour" to spite human desires to break traffic laws. My! what a will-power he has!

To keep up his ever-growing big business in fruit and vegetable produce hauling, Bro. Demarco resorted to buying a bigger and better Chevrolet truck with all its features of "up goes power and down comes cost."

L. Omansky's card party was put over big financially. A plucky worker is he!

Bro. Flick, of Chicago, a refugee from church work, spent his time with his ever-ready to smile wife in Baltimore, a haven of peace and quietude. Bro. Kauffman gave a reception at his home in honor of Bro. Flick and the missus.

Bro. Bushwood and his other half were given a surprise party at their home June 27. Brother, how does it feel to be married twenty-five years? Here's hoping we will live long enough to honor you on your Golden anniversary.

As of yore, the Maryland Association of the Deaf will hold a mammoth picnic at Druid Hill Park August 1. Election, races and belly-aches are in store for us. The next day, a boat excursion to Tolchester Beach. Bear in mind, no Frat meeting on August 1. But be prepared for oratorical bombardments on August 8 at the usual hour, 8:00 p.m.

Bros. Whildin, Wallace, Herdtfelder, Rebal, Brown and Hajna, with their wives, enjoyed themselves meeting old friends at the recent Gallaudet College Reunion.

Rev. Bro. Moylan is celebrating this year his 35 years of ministerial service to the deaf of all creeds and races. Keep up your noble work, Brother!

Bro. Silberman announces that a boat excursion down the Chesapeake Bay to Seaside Park has been planned for us weary Fraters. The salt tang of the sea will do us a world of good, so come to the Light Street Pier earlier than 9:00 a.m. Sunday, August 16.

**DALLAS (By W. K. Gibson)**—The Centennial Dance on July 4 was a tremendous success, beyond expectations. The attendance was well over 400. Could it be done in Texas? Yeah! There were picnics all over the state on that date, yet the Centennial Exposition was the Mecca of the deaf who could get away from their homes. The ladies, young and elderly, wore beautiful gowns; summer suits by gentlemen added to the beauty of the scene in the dance hall. The Roof Garden was well cooled by the Gulf breezes—so cool that the seat huggers shut the windows to the dismay of the active dancers.

Miss Moore, the hearing daughter of Mr. and Mrs. Joe Moore, of East Texas, gave artistic dances between the dances. Miss Moore is conducting a private dancing school of her own.

Due to popular demand for another Centennial Dance, there will be another to be held at Jefferson Hotel Saturday, September 5. Remember the Saturday before Labor Day. There will also be another one on Thanksgiving.

Those planning to come during Labor Day and Saturday before should write to Troy E. Hill, County Clerk's Office, for room reservation, or he may be forced to sleep in public places. Rooms in private homes can be had for reasonable prices. During week days, rooms in hotels are easily available. Do not believe in exaggerated tales about unfavorable circum-

stances around Dallas. A visit in Dallas will be pleasingly enjoyable.

The Committee that put the dance over with success will handle every important event during the year. It is composed of W. K. Gibson, Chairman, Clifton L. Talbot (easily located with unlighted cigar), C. D. Pickett, (active grandpa), Hardy Tippie, E. B. (Chevy) Kolp, Miss Geneva Florence, and Mrs. C. L. Talbot.

Robert Smith of Amarillo, Texas, was the lucky one who won \$1,200 at a Theater Bank Nite. Gosh how would you feel if you were in his place.

**SEATTLE (By N. C. Garrison)**—Bro. Wright and his better half made a week-end trip to Vancouver, B.C. July 11.

Bro. Pederson of Port Orchard, brought the wife to Seattle for the Fourth, and incidentally to celebrate his first wedding anniversary with friends.

Among the local silents who attended the Risko-Steele championship fight July 10 were Bros. Deer, Martin, Kirschbaum and Garrison.

Bro. Sneve of Sylvania invited his friends over for a picnic on July 5. Fifty-four friends from Seattle, Tacoma and way points spent the entire day in games and contests, and partook of a bountiful picnic lunch at noon, served family style.

Bro. Goetz of Tacoma is an ambitious young man; he is now completing a course in Higher Accountancy and operation of the Comptometer.

Several good prospects are expected to be safely in the Frat folds in the next month or two.

Bros. Ferris and Lonctott drove a jolly party of young people to Spokane to attend our East Side friends' big picnic, July 4.

Bro. Hunter and family of Vancouver spent a few days at the Garrison home late in June. They were royally entertained by many of their old friends during their all too brief stay.

**LOS ANGELES (By J. A. Goldstein)**—Our business meeting for July was postponed to the 10th, on account of the Holiday. Since at this writing the meeting is still a few days away, the dooin's thereof will have to wait until the next issue.

We read with interest the editorial message to the president's of the family of Divisions. It is gratifying to acknowledge that our Division was one jump ahead of this message, for every statement expressed therein, almost exactly word for word was first outlined before our division at our March meeting, after a membership committee had been appointed at the February meeting with Bro. Greenberg chairman. The results so far speak for themselves.

Bro. Singleton is reported on the sick list again, this time with a busted leg. Was told that said leg ran over a truck, but that the truck came out unscathed, not even scratched. As for Singleton, he is now hobbling about on crutches, but expects to chuck 'em in about six weeks. Expects to soak the owner of the truck plenty. We'll all be glad to see him on his feet again.

So our buddy, Hugh Cusack of the Quaker Division, No. 30 has deigned to notice us at last! And so has Fergy of the DMJ . . . we feel honored; absolutely, no kiddin'. But Hugh, me poly, dat vas a doity dig you sure gave us. You gotta the wrong idea. "Getem" Greenberg is a new comer, only been with us a little over a year, and he has what many of us old timers lack . . . ENTHUSIASM. Another thing he also has is time and to spare. However at this time he is not so hot . . . he's taken up a new trade . . . selling cars. Maybe the other boys will have a chance now . . . wait and see.

Wish all the officers at H. Q. a very pleasant summer vacation, and the same goes for all the brethren of our organization far and near—and we don't mean maybe!

**UTICA (R. J. Siver)**—The Annual Field Day of the Utica Division is Aug. 22 at the same old place, the Ilion Fish and Game Club Farm, which is known to many Central New Yorkers. The Chairman is planning the best Field Day we ever had, so let's go and make it a gala affair. You will be assured of a very good time. Those of you who have been up there know what to expect.

This Club is well known all over New York State as one of the finest clubhouses built and one of the best places for clambakes, picnics, Field Days and other sporting events. If you

like lots of scenery, this is the place. Don't miss it. It will be worth your trouble to come.

James A. McGovern died at St. Joseph's Hospital in Syracuse, July 8, having been admitted 3 weeks ago. He was active in organizing the Utica Division in 1913. He has been very active in Frat work for over 20 years.

**BROOKLYN (By Hy Dramis)**—As stated in the June issue, Brooklyn Division is not going to have any picnic this year. Instead we will have a grand reunion at Luna Park, Coney Island, on Saturday, August 29. No tickets are being sold. Just come to the Park and pay your way in. Those who prefer to go swimming can use the large pool inside at a very moderate rate. Children under six years are admitted free.

The more the merrier. Dancing is free also the circus and outdoor shows. If a good crowd shows up, we will repeat next year on a grander scale. Our Bro. Bellin is the chief artistic painter of the Park and has been instrumental for the change, feeling sure a more attractive afternoon and evening will be had there than we could possibly have in a Picnic Grove.

As usual we will have our fall affairs at Odd Fellows Hall on Oct. 24, Nov. 21 and Dec. 26. Bros. Fogel, Morrell and Chenney are the respective chairmen. More about these affairs later.

Bro. Sherwood, the 1937 Ball Chairman, has engaged the Ballroom of the Hotel Penn for Feb. 13. He always does things on a grand scale, so watch him, boys, and also help him and the Division to make our Ball a huge success.

Bro. Wiemuth is sailing on the S.S. New York on July 22 to attend the Berlin Olympiads. He proposes to tour around the old Continent afterwards and stay as long as his money holds out. He has already bought his seat near the finish line in the big stadium, as when he attended the Los Angeles games four years ago, he needed a telescope to see anything.

The much boosted basketball tournament to be managed by the Metropolitan and nearby Divisions, seems at last to be on its way to reality. We don't expect to make any dough out of it, but still it will be a great accomplishment and a good advertisement for the N.F.S.D. We want Queens Division to get in line with all the others.

On account of the July 4 Holiday, we had to hold our meeting on Thursday, July 2. Only 75 members showed up.

It was with surprise that we received cards advertising an Empire State Association Convention in Binghamton on Aug. 21-22-23. This Association is nearly unknown in New York City. Why not get a press agent for the largest city of the State?

Harry Goldberg is on the way to recovery after a minor operation.

**TORONTO (By C. M. McLean)**—Our new deputy organizer, David Peikoff has been a real active man in these hot days. At the convention of the Ontario Association of the Deaf in Hamilton, the Toronto Division No. 98 put over a splendid mock trial "The League of Nations Appeals to the N.F.S.D. for Aid" as a part of the convention reception entertainment. Bro. Peikoff was the prime mover in this play and acted as Royal Canadian Mounted Police. Grand Vice President Shilton made a good Judge, and C. Wilson as Mussolini, President C. McLaughlin as Hitler, C. Davey as Haile Selassie, J. Rosnick as Stanley Baldwin, S. Baskerville as Agitator and J. Tate as Crown Attorney were efficient in their striking roles. The idea of this play was to stress the value of fraternity and also of joining our great society as members. Our deputy organizer made a nice little bag of seven new members this month and appears to be setting a hot pace to the other divisions. We sincerely hope this will cause them all to begin touching their heads together in making plans for getting in new members in 1936. Bro. Peikoff promises not to be idle along this line this year at least. Let us see what the great Greenberg of Los Angeles Division will say to this.

The nine new members admitted to our division at our July meeting were a fine and promising bunch. Bro. Shilton did his bit with the two of them. We are hopeful of a goodly number of additional recruits to our division at our next meeting.

As the result of the election of new officers in the next convention of the Ontario Association of the Deaf, Bro. Shilton was elected as



President, Bro. Peikoff as Secretary and Bro. Lloyd as Treasurer, and the other offices as directors were filled by frat members.

We have been busy preparing for our coming Annual Picnic at Streetsville for the benefit of the fund of our Local Committee on arrangements for the N.F.S.D. convention in 1939. A big crowd is anticipated, and a lively and enjoyable time is assured in the form of new games and sports to all. Tell your friends, one and all, to come. Chairman Reeves and his Committee have been faithful in their efforts in raising money for that convention fund, and certainly deserve the support and co-operation of all at that picnic.

**COLUMBUS (By C. C. Neuner)**—At our July Division meeting, President Kennedy being away on his vacation, Brother Reynolds, our Vice President was in the chair and presided in a creditable manner, coached by Secretary Uren and Treasurer Anderson. The attendance was reasonably large for this heated term. The death of Brother Walter A. Wark cast a gloom in the meeting for he was a gentleman and a good faithful member. The widow, Mrs. Clara Wark, has the sincere sympathy of the whole membership and a large circle of friends. Brother Wark was a charter member of our Division. Pall bearers were selected from members of our Division, viz: Brothers Elsey, Clum, Murphy, Jacobson, Schwartz and Neuner. May the slumbers of the deceased Brother be peaceful.

Our newest member from Springfield, Charles Collins, again comes to the spot-light. This time his breast is too far out in front, the news being that he is the dad of a baby girl, 8¼ lbs., born June 10th. Name: Mary Rose. Charles is still our youngest member to join, latest member to get married, and latest member becoming dad.

Smallest attendance at the July session. Business of no importance, but many new rules awaiting approval of the rules committee this fall for final reading next November or earlier.

July 4 saw many frat brothers hard at work all day, under the auspices of the Ohio Deaf Motorists' Association. Delighted to meet so many of our non-resident members. Close to 700 in attendance.

Our division is going to find a way to induce our inactive paid-up and lapsed members to re-join and be brothers once more, as well as enlarging our activities for the good of all.

The Lawn Fete on Labor Day is anticipated with a greater success with Bro. Holdren in charge, with a good staff of helpers. Just the place for the hungry and just the place for a great time, long to be remembered.

**CHICAGO No. 1—(By H. Keesal)**—Our last meeting was spirited, with most of those present full of pep and vigor. See what it offered: Bro. Ruskin moved to have a free picnic and outing at the Forest Preserves on Sept. 6; passed a resolution about registering for Roll Call; Bro. Disz, lover of stage plays, offered to direct a mock convention, non-political, which will give points about the deaf's welfare, etc. No wonder the meeting lasted until nearly midnight. It was surely fine, and No. 1 wants every coming meeting like that one, happy, although pretty hot in the discussions.

At this writing, the Free Outing and Picnic will be held, Sunday, September 6, at Caldwell Woods, District No. 2, which lies just east of the end of Milwaukee Ave. car line. A day at the woods will do you a lot of good. Very near there is a swimming pool. Bring your own lunch, or better still—form your lunch clubs. The admission is free to all. Come early in order to reserve your tables.

Bro. Disz, director of the proposed mock convention, is seeking for two good "keynoters" to give talks in October, after the regular meeting. I think it will be worth your trouble to come.

In response to the item in the last issue "To the Division Presidents, Greetings," Pres. Erickson appointed a committee including Bros. Keesal, Elmer Olson, Wilhelm and himself to formulate ways to draw in more new members.

Please send in names and addresses of your non-member friends to Deputy Keesal at the next meeting, for he may have something in mind about getting them into No. 1. Write as many as you can. Many thanks.

**DUBUQUE (By Barney Data)**—Please take notice that the Sept. 6 picnic has been cancelled.

However, we are hoping for a good turnout for the Aug. 16 picnic at Eagle Point Park, where it will be possible to view the progress on the Dam and locks on the Mississippi River, also the new swimming pool.

The great task of transforming the park into a private "City within a City" park is also progressing nicely. The new shelters and rock gardens are nearing completion, and are to be viewed by the public now. The beautiful Indian drawings, etc., are something to be admired, although they have not yet been formally opened nor in use. It is estimated another year or two will be necessary to complete the job.

Bro. John E. Standacher will give a lecture in the afternoon also.

The west entrance to the park is closed, but the north entrance is open. Visitors will please drive to near the Log Cabin as in former years. The closing of the west entrance is due to new grading and paving and a change of road routes through the park.

**WASHINGTON (By G. J. Ferguson)**—Tenshun, Please! First Annual Grand Ball and Card Social (500 and bridge) at the Admiral, 17th and Rhode Island Ave., N. W. on Oct. 17, 1936, Saturday from eight p.m. to one a.m. Only seventy-five cents admission for ten times worth of gayety and fun. Bro. Davis, Chairman, believes that it pays to advertise well in advance, so he will give more details from time to time. First, he says that a good orchestra won't be amiss at reasonable charge for the enjoyment of our hearing folks and friends.

Wm. Lowell and his wife enjoyed an extensive motor trip in the middle west last month, especially to see their son, John W., who graduated, cum laude, in Civil Engineering from Notre Dame University on June 7, 1936. The latter landed a good executive position in Indianapolis, Ind., the next day.

Bros. Cameron and Williams of Delavan, Wis., were among those present at our July meeting, and gave very interesting talks.

Now that Bro. Edington can heave a sigh of relief about the success of our joint outing with Baltimore No. 47 on July 4, it seems like fate's hard and fast rule that Washington has been winning in soft baseball, the latest score being 21 to 2, as regularly as Baltimore keeps the upper hand in bowling in their annual tournaments.

Bro. Scott was more than satisfied with our response in support of the Marshall Hall excursion on June 20, so that he chose another date, Aug. 22, Saturday, for the same excursion, worthy of an encore and still more liberal support.

Bro. Cosgrove has gone to his native state, California, probably for good, if he can land a permanent job.

Some prospects are still holding out about joining N.F.S.D., pending the outcome of November elections, as they work in W.P.A., P.W.A. and other alphabetical agencies. Here is our earnest hoping that they'll join up regardless of such results.

**SCRANTON (By H. B. Young)**—Scranton's big day is steadily drawing nearer and when it arrives, deafdom hereabouts will be found at Rocky Glen. Bro. Armfield certainly is keeping mum as to his plans, preferring to surprise everybody, and thus provide more enjoyment to the day. So don't forget August 9, folks, make your plans now. Here's hoping Jupiter Pluvius will not mar the day.

Anent our movie social for Sept. 5, we know that Sept. 4 to 7 are the dates of the P.S.A.D. convention in Reading. It is not our desire to conflict with any other gathering of the deaf, but the fact remains that our lease calls for rental of our Hall the 1st Saturday of each month, and it has not been possible to make any other arrangements. Besides, we know that a good many of our folks cannot afford to make any trips whatever, so we are going ahead with our plans for our grand show. C. D. Kirby of Philadelphia, our side kick on the western trip last summer, will be here to see that the pictures are shown correctly, and to assist in giving inside information of the trip, so if you want to see "Old Faithful" in action at Yellowstone Park, Deep Sea Divers at Catalina Island in the Pacific Ocean, and to drive through the BIG Trees in Yosemite, etc., etc., be at Washington Hall, Saturday evening, Sept. 5. Enuff said.

**PORTLAND OREGON (By C. H. Linde)**—Our 23rd anniversary free-to-all event, held June 6, was anything but dull. The program, in substance, stressed the importance of fraternal membership, and featured the presentation of our delegates to past conventions, seated in the order of the convention years. The first delegate from our division (to Omaha) was Charles Lawrence. The two missing from the delegate row were J. F. Meagher, now of Chicago No. 1, and B. L. Craven. The others present were Brothers Reichle, Hastings, Linde and Lee. A round of games followed, in which there was much fun and laughter, thanks to the game-minded genius of Chairman Lynch.

What could be more appreciated? The SFL auxiliary has done still another "good turn" when it presented us with a check for \$15.

**DULUTH (By Curtis Ericson)**—Our 12th annual outing, which was held at Chambers Park, Fond du Lac, the western extremity of Duluth, on the glorious Fourth of July, went over big. Quite a large number showed up from the Twin Cities and Range towns. Bro. and Mrs. Edwin Johnson of Sulphur, Okla., and Frank Millan of Lincoln, Nebr., were among those present. The main feature of the day was a rollicking kitten-ball game between the Twin Cities and Duluth teams. The Zenith City lads hit mercilessly hard to win, 15-7. Thanks to Clarence Sharp and his able aides (we ought not to overlook the weatherman) for making the affair a gala day of the season. Strange to say, the weatherman has favored us for 12 straight years.

Brother and Mrs. Edwin Johnson of Sulphur, Okla., June newlyweds, spent a few days visiting in Duluth enroute to Spring Lake, Minn., where they expect to cool off for the rest of the summer.

Frank Millan of Lincoln, Nebr., visited in Duluth and Two Harbors for a few days when he was on a two weeks vacation. This was his first trip in 7 years to good old dear Minnesota. He drove up in his new Plymouth coupe. He has a steady job as a printer in Lincoln.

Clarence Sharp, accompanied by Larry Hyde of Cloquet, motored to Fargo, North Dak., where they attended a picnic on July 12. We have a sky high hope that the former will bring in a few prospects as a result of this trip.

**PEORIA (C. J. Cunningham)**—It is with deep regret that we announce the death of Brother James A. Lord, who passed away Sunday, July 6, after a lingering illness of over two years.

Bro. Lord joined the division as a charter member in 1922, and was always active in all division affairs. He served as President and Trustee on several occasions and filled these offices with credit.

With his passing he will be sadly missed by the members. The division extends its deepest sympathy to his widow, Mrs. Grace E. Lord and one son, Robert Lord. The interment took

## NOTICE

To Members Alumni Association  
Western Pennsylvania School  
for the Deaf:

### Do Not Be Misled

By reports that Reunion and 60th Anniversary Celebration will be held at the School in Edgewood Park, Sept. 4, 5, 6, 7.

## Official Reunion

Of the Alumni Association will be held  
at the

**FORT PITT HOTEL**  
**Pittsburgh, Pa.**

**SEPTEMBER 5, 6, 7.**

Be loyal to your Association. Support it. United we stand, divided we fall.

**PUBLICITY COMMITTEE**  
**A.A.W.P.S.D.**



place on Tuesday, July 7, at Springdale Cemetery, the pall bearers being from the local Frats.

Peoria is now getting back into its stride. We have already secured two new members and two "come-backs"—that makes our meetings more interesting. Our work is not yet done, as we expect to secure at least ten new members before the year rolls by.

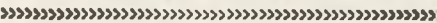
Sunday, Sept. 6, is the date, and Watermarks Park is the place for our annual picnic, and we expect it to be the biggest yet after a let-down during the depression era. Of course we will have beer and everything that goes with it. The division was fortunate in securing the transfer of a license for the day only. Come one and all and don't miss the biggest picnic of the year!

Sunday, June 28, the local Frats chartered a bus and went down to Mt. Pulaski, Ill., to help Bro. and Mrs. Cunningham celebrate their 25th wedding anniversary. Frats also came from Springfield, Decatur, Bloomington, Clinton and Jacksonville. The event was surely a happy one for all, and will long be remembered. Approximately 100 were present.

MANHATTAN (By A. Kruger)—Ye scribe has Mr. Abe Goodstein's application for membership in our Division. He was endorsed by Herbert Cohen. The bouquet should be given to him, for he was the first No. 87er to respond to the Home Office's call for more members. Congrats, Bert. There are still more prospects lurking right under our noses. We hope you will all be the next to TELL 'EM, SHOW 'EM, and BRING 'EM IN. Nowhere in the country is there a better group of brothers than in No. 87. We must make our Division the largest and strongest organization. How? Get more members!

The proposed committee for the proposed basketball tournament of the Eastern Cities Divisions of N.F.S.D. met at my home one Sunday afternoon in June. The representatives voted in favor of the plan, said that it is workable and are willing to take a chance to carry it through. Steve Brodie took a chance, didn't he? The minutes of the meeting have already been forwarded to the Allied Frats of the Metropolis for final approval. Remember that Rome was not built in a day. Through your cooperation and help we will be able to tread along the path of success inch by inch. Ye scribe has received many letters from brethren in various parts of the United States. They said that they are in favor of the tourney, and feel sure it can succeed. Keep your eyes open for particulars later.

LOCAL TICKER: It was our Bro. Sedlow who started the ball a rollin' for the plan of the Convention of the Empire State Association of the Deaf, which will be held at Binghamton, August 21-23. . . . At the recent reunion of the Gallaudet College Alumni Association, Bro. Nies was elected 2nd Vice-President. Congrats, Doc. . . . Bro. K. Greenberg makes a hobby of giving a series of jokes to his friends. . . . At Jones Beach, on July 4th, Bro. Joselow hopped into the ocean for the first time in years. . . . Bro. Mendelsohn is still endeavoring to form a U. S. deaf soccer team to compete against an European deaf team. Since his boyhood days he has distinguished himself on the soccer field. He was born in Hungary, educated in France, came here as a French delegate to the memorable Buffalo NAD Convention, and is now a U. S. citizen. . . . Coney Island is still Bro. Goldblatt's summer home.



● The man who trusts men will make fewer mistakes than he who distrusts them.

—Cavour.



DEATHS

June 12—Sadie Teich, wife of Samuel Teich, Brooklyn, N.Y.

NEW MEMBERS

Little Rock—Dewey Boone, Everette Boone, Albert Thompson, Buford Ditzler. Knoxville—Manuel Robinson. Holyoke—Paul Ducharme. Los Angeles—Russell Tarver, Robert Kelley. Philadelphia—Benjamin Adelman, Benjamin Thal. New Orleans—Desmond Weems. Salt Lake City—William Watson. Spokane—\*Franklin Adams. Peoria—Chester Ohlman. Toronto—James Daniels, John Morrison, Harold Kendall, John Meyette, Dennis Armes, Zelig Schiff, Gordon Webb.

\*Social member.

THE GET-ONE DEGREE

Little Rock—James Smith (4). Knoxville—Lynden Carr. Holyoke—Salvatore Gbiffre. Los Angeles—Joe Greenberg, Andrew Genner. Philadelphia—Howard Ferguson (2). New Orleans—Joseph Lacour. Salt Lake City—Alfred Keeley. Spokane—John Frisby. Peoria—Chas. Cunningham. Toronto—David Peikoff (5), John Shilton (2).

MEMBERSHIP DERBY

Good boys who have obtained the following number of new members: Joe Greenberg, Los Angeles..... 8 David Peikoff, Toronto..... 5 Alfred Keeley, Salt Lake City..... 4 James Smith, Little Rock..... 4 Gus Straus, Cincinnati..... 3

COME BACKS

Nashville—Guy Orndorff. Milwaukee—George Rubin. Richmond—Howard Miller. Toronto—Edward Fishbein.

The Texas Centennial

By W. K. GIBSON

IT CAN'T be done—some one tried it—it was done, and how!

Within six months after the dirt was dug, the gates of the Texas Centennial Central Exposition were opened on June 6th, 1936, one hundred years after the establishment of the independent Republic of Texas. After an impressive and history-making parade, the Main gate was formally opened by F.D.R.'s Cabinet Officer, Secretary Roper with a \$50,000 gem, pearl and diamond studded key. An unbelievable estimate of 500,000 spectators witnessed the parade.

The Centennial Exposition is a means of acquainting the nation with the history of the State under six flags, also the unlimited natural resources of the State. The history depicts a drama of undaunted courage, romance, bravery, dangers of colonization. Once there was a battle between 60 Texas Rangers and hundreds of Indians on ground a few miles east of Fort Worth, in which the Rangers wiped out the Indians with their six shooters in both hands. The Texas Rangers, in other words, State plain-clothes police wearing the Tenggallon hats, have been famous for their ability to shoot straight with pistols in both hands. They always handle arrested persons or places raided with ease due to their reputation to shoot down any one with suspicious movements.

THE CALVACADE OF TEXAS—a large out-door stage with drama of action showing the history of Texas from the life of Indians, discovery by the Spaniards, French. Scenes are changed by moving big objects on rails, even a real sea-going ship is seen moving and La Salle, the French explorer, landing. Actual horses galloping over hills—battles—romance—all sorts of action to give real life of the pioneers who had forged a country of danger into one of peace and happiness. A son of William Young, hearing boy of deaf parents, is one of the actors of the Cavalcade. Change of scenes covered by a screen of rainbow colored water sprays, a beautiful spectacle.

The attendance of the Cavalcade is always crowded at the first evening shows. There is contemplation of midnight shows. Failure to see the Cavalcade is missing half of the Centennial.

STREETS OF ALL NATIONS—SS-ss-hhh—Mlle. Corinne the apple dancer—her chorus girls—an eyeful. Chicago Exposition of 1893? What do you remember there? Yes, Miss Egypt. The Century of Progress Exposition—certainly, Sally Rand, attraction exquisite. The Centennial—Mlle. Corinne—and others. The State of Texas is known as the preacher-controlled State, but—eye-full after another. Gosh, do not explain otherwise; yes, she danced with the apple over her head, but think of beauty of a statue. Beautiful hue of purplish-blue light. Think of the beauty of art! Beautiful creature of nature dancing rhythmically—a pleasant surprise. California Nude Village—Slave Mart, how feminine bipeds are posed for the market, enuff-sed.

STREETS OF PARIS—Something different, an outside scene of the famous Steamship Normandie. Inside—the writer hasn't gotten a chance to get inside, still unfinished sight-seeing. What did they say, better than the Streets of Nations as a whole. You and I, come along, let's get in next time. There's a lot inside to give pleasing sights to your eyes—yes, OUR eyes.

ESPLANADE—Rectangular basin with the Hall of State of Texas, Night scene very beautiful blended colors of neon lights with the beams of searchlight rays in rainbow colors shining from behind the middle tower of the State Hall building looking like a crown on the head in combine with the sprays of the explanade; cooling effect in warm weather. Why explain more? What words can I find in the dictionary? Fireworks every night.

WEATHER?—Speaking of Texas would cause trickling of perspiration to roll down your spine, the temples of your head—real hot, eh? No! Its your imagination! Let's see—the following table compiled by the U.S. Weather Bureau:

Dodge City, Kan., 108; Fort Smith, Ark., 98; Huron, S.D., 98; Kansas City, Mo., 104; Oklahoma City, Okla., 98; Phoenix, Ariz., 110; Salt Lake City, Utah, 98; Sheridan, Wyo, 96; DALLAS, 94.



# No Better Protection—

*Life insurance will not cure all life's ills or meet and solve all human problems, and it's foolish to make any statements to that effect, but it will enable the man of moderate income to protect his family adequately in a money way and at the same time build up a retirement income for himself with ease and certainty—which is something nothing else known to finance can do.*

—Points.

## Endowed with Magic

WHEN death comes, life insurance dollars are endowed with magic. Not so the dollars invested in other plans. They are simply dollars and the best the plans can do is to send back to the family the number of dollars that have been saved. But life insurance dollars are magic dollars and, taking a mighty leap into the future, they gather together all that a man would have saved had he lived and deposited it upon the threshold of the widow's home. Life insurance dollars are dollars of magic, which appear at a time when they are needed most.—News Letter.

## Sound Life Insurance

SOUND life insurance accumulates reserve funds to be held ready and available to pay benefits when needed and due.

Sound life insurance is backed by the best investments well diversified.

Sound life insurance promises benefits several generations in the future, and for the reason that unforeseen war, epidemic or economic depression may upset its calculations, it must be above receivership due to temporary conditions, and therefore the flexible open contract must be part of its foundation.

Sound life insurance is mutuality in practice, and therefore the principles of mutuality of lives, mutuality of accumulations, mutuality in management, and mutuality in ownership should control.

Fraternal life insurance meets all of these requirements and is successfully serving the public in these troubled times.—Fraternal Age.

The cost of insurance cannot be avoided. If you do not pay it in premiums, your loved one will pay it in bills for which you failed to leave funds.

## Life Insurance—a Social Force

THE thing most vital to every normal man is his ability to work and provide for his dependents. If he owns life insurance, that part of him which has provided, week by week, lives on.

There are two kinds of wills a man can leave when he dies. A man's property will distribute that which he has accumulated. His life insurance will distribute, in small part, that which he might have accumulated had he lived. It keeps him living until his obligations to those who loved him are fulfilled.

Life insurance is a social force. Human life-values—that is, the character and ability and earning power of individual citizens—constitute a real asset to this nation which must be given careful consideration and constant protection. The perpetuation of family relationships—that is, the love and affection of human beings—must become a chief national concern. The pegging of the price of wheat and of cotton is no more important than the safeguarding of life insurance reserves. Life insurance is different from property in its usual sense—expendable, consumable, speculative and every other kind. Money put into life insurance is different from that with which we take fliers in real estate or in stocks.

## Bulwark of the Home

LIFE insurance is the most important factor in maintaining the integrity of the American home. It develops a sense of self-reliance and family responsibility. The home is the bulwark of the nation and life insurance is the bulwark of the home. Life insurance mitigates the misery involved in the broken homes, in the premature entrance of children into occupations, their inadequate education, and the employment of widows in poor jobs at low pay.

The essential element in the continuing service of the average family is the maintenance of a continuous flow of income, and there is no method, other than life insurance, available to the average man whereby this flow of income can be assured, even after his earning power has been cut off.

A commercial dollar is essentially a profit dollar. It is a cold, unfeeling instrument of commerce and is as prone to wound as to heal. The life insurance dollar contains no sordid motives of profit. It emanates from the heart throbs of filial anxiety for economic security and from a conscious feeling of responsibility toward others. It is the living fruit of self-discipline and self-denial.

*In the Spirit of Levity....*



### Granted

No matter how proud a man may be of his talents he is never quite in the class with a horse at eating corn off the cob.

\* \* \*



Tut, Tut!

"Excuse me," said the dear old lady, "do those tattoo marks wash off?"  
"Can't say, lady," replied the old salt. "I've never tried."

\* \* \*

### For Art's Sake

Film Director: "Now, you rush to the bridge, climb the parapet, and plunge into the icy water below."

Actor: "But I can't swim."

Director: "That doesn't matter—it won't show."

\* \* \*

### Baritone

Do you know the Road to Mandalay?  
Yes; shall I sing it?

No; take it.

\* \* \*

### Literal

The blacksmith was instructing a novice in the way to treat a horseshoe.

"I'll bring you the shoe from the fire and lay it on the anvil. When I nod my head you hit it with this hammer."

The apprentice did exactly as he was told, but he'll never hit a blacksmith again!

\* \* \*



# MEMBERSHIP DRIVE

BEGINNING in January and ending in December of this year, the Home Office offers

## CASH PRIZES

for New Members secured. This offer is open to every member of the Society. The cash prizes will be as follows:

For Five New Members.....	\$ 5.00
For Ten New Members.....	10.00
For Fifteen New Members.....	15.00
For Twenty New Members.....	20.00
For Twenty-five New Members.....	25.00

BUT you do not have to stop with Twenty-five New Members. The Home Office will pay \$5.00 for every block of Five New Members secured. Every member may secure as many blocks of five as he is able, and he will be paid accordingly.

NO CASH PRIZE will be given for less than a full block of Five New Members.

THUS if a member obtains between Five and Ten New Members, but not two full blocks of ten, he will receive \$5.00; if between Ten and Fifteen New Members, but less than three full blocks of fifteen, he will receive \$10.00; and so on.

MEMBERSHIP applications received in January and in each succeeding month up to and including December, 1936 will be counted.

A STANDING LIST of those members securing Five New Members or more, with the number of members secured, will be published in THE FRAT from month to month throughout the present year. Payment of prizes will be made in December, 1936.

THESE PRIZES, in addition to the usual endorser's fee paid by Divisions will, we believe, make it worth while for every member to go out and bring in his friends and acquaintances who are not yet affiliated with the Society.

LET'S GO. EVERY MEMBER UP ON HIS TOES. LET'S MAKE THE YEAR 1936 ONE LONG TO BE REMEMBERED. TIMES ARE GETTING BETTER. BRING THEM IN.



# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 201 N. Wells St., Chicago, Ill.; 1st Vice Pres., Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., John T. Shilton, 202 Dalhousie St., Toronto, Can.; 3rd Vice Pres., Edward S. Foltz, 426 E. Santa Fe Ave., Olathe, Kans.; 4th Vice Pres., James N. Orman, 1050 W. College Ave., Jacksonville, Ill.; Secretary-Treasurer, Charles B. Kemp, 201 N. Wells St., Chicago, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 201 N. Wells St., Chicago, Ill.; Trustees: Chairman, George F. Flick, Harrison M. Leiter, Washington Barrow, 201 N. Wells St., Chicago, 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 \$15.00 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 general treasurer and treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds.

## 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.

## Certificate Classes

The Society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

## Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

## Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to 75c, according to amount of weekly benefit chosen; (3) Per capita tax of 35c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

## MONTHLY NET RATES PER \$1000

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

Entry Age	CLASSES			
	C	D	E	F
18	\$1.11	\$1.58	\$1.13	\$1.20
19	1.11	1.60	1.16	1.20
20	1.11	1.63	1.19	1.20
21	1.13	1.66	1.22	1.23
22	1.16	1.69	1.25	1.27
23	1.18	1.72	1.29	1.30
24	1.21	1.75	1.32	1.33
25	1.24	1.78	1.36	1.37
26	1.27	1.81	1.41	1.41
27	1.31	1.85	1.45	1.46
28	1.34	1.89	1.50	1.50
29	1.38	1.93	1.55	1.55
30	1.42	1.97	1.61	1.60
31	1.46	2.01	1.67	1.66
32	1.50	2.05	1.73	1.72
33	1.55	2.10	1.80	1.78
34	1.60	2.15	1.88	1.85
35	1.65	2.20	1.96	1.92
36	1.70	2.25	2.05	2.00
37	1.76	2.31	2.15	2.08
38	1.82	2.37	2.25	2.17
39	1.89	2.43	2.37	2.26
40	1.96	2.50	2.50	2.36
41	2.03	2.57	2.64	2.47
42	2.11	2.64	2.80	2.59
43	2.20	2.72	2.98	2.71
44	2.29	2.80	3.18	2.85
45	2.38	2.89	3.40	3.00
46	2.49	2.98	3.65	3.16
47	2.60	3.08	3.95	3.34
48	2.71	3.18	4.29	3.54
49	2.84	3.29	4.69	3.75
50	2.97	3.41	5.18	3.99
51	3.11	3.54	5.76	4.25
52	3.27	3.67	6.49	4.53
53	3.43	3.82	7.41	4.85
54	3.60	3.97	8.64	5.21
55	3.79	4.14	10.35	5.62

Rate for age at nearest birthday to be taken