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## The Frat Volume 24 Number 09 February 1927

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

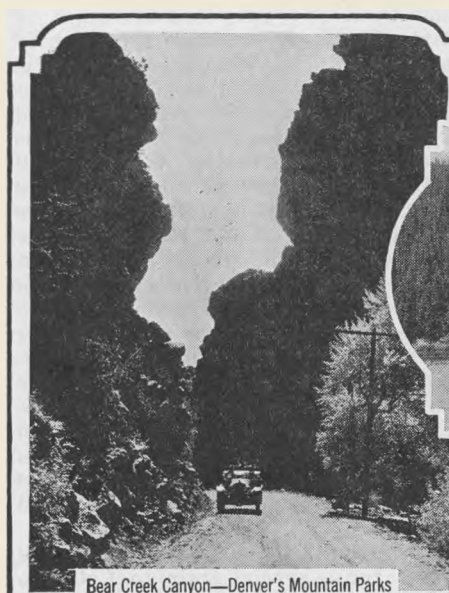
OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-fourth Year

FEBRUARY, 1927

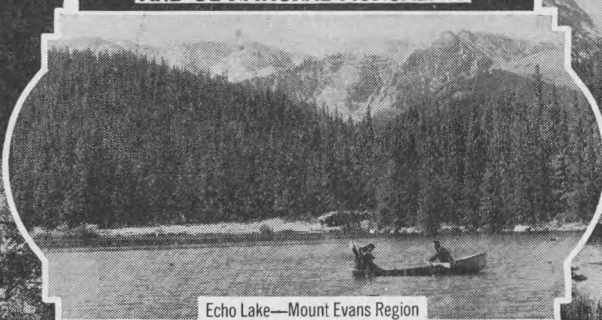
Number Nine



Bear Creek Canyon—Denver's Mountain Parks

## DENVER THE GATEWAY

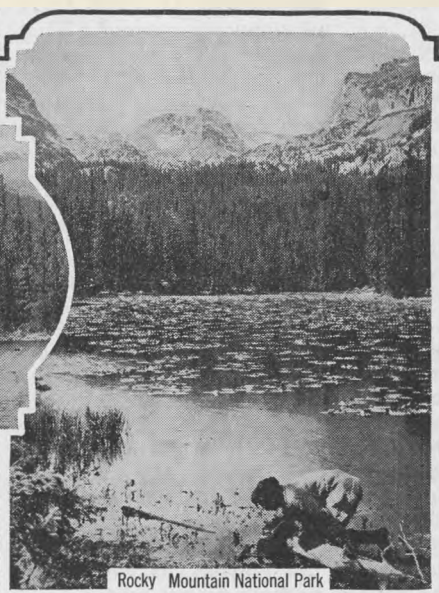
TO 12 NATIONAL PARKS  
AND 32 NATIONAL MONUMENTS



Echo Lake—Mount Evans Region

Courtesy Denver Tourist Bureau  
**MODERN HIGHWAYS TO HIGH  
ROCKIES REPLACE TRAILS**

By Warren E. Boyer  
Publicity Director, Denver Tourist  
Bureau



Rocky Mountain National Park

Scenic charm and historic romance combine a travel appeal distinctive of Colorado. Golden sunsets emblazoning the Rocky Mountains in a manner have replaced the hidden wealth of gleaming nuggets, the rush of prospectors in the overland schooner giving way to vacationists speeding over trails since fashioned into far-reaching arteries for transcontinental motoring.

The result is that America's melting pot no longer is confined to cosmopolitan cities of brick, concrete and steel. Its expanding counterpart today is found in the nation's tented cities of overland motorists.

And the endless caravan of cars, westward bound, motors humming, in some respects resembles the gold rush days to California or Colorado when the canvas tops of swaying covered wagons flashed their sinuous length in the sunlight of advancing civilization!

Approaching Colorado's snow-veiled peaks, balsam-scented vales and gold mines is an innovation. Easy grades of the lariat-flung trails of the Continental Divide beckon onward and upward, first across rolling prairies, then over passes that range in altitude all the way from 8,000 feet to nearly 12,000 feet above sea level. And along

the way, tented cities of the rubber-bound gas wagons and their transcontinental travelers, circling the camp fire's flickering glow, give reminder of the teepees of vanquished redskins.

Pikes Peak, 75 miles south of Denver, with its many attractions, enthralls the visitor with its wide vistas, leaping waterfalls and windy-caves. Here, as in other sections, are hundreds of miles of scenic drives reaching resort places of the Pike National Forest, where fishing, hiking, camping and motoring are inviting and enjoyable because of the exceptional facilities.

The San Isabel region has a number of the highest peaks in the state, marvelous sand dunes, deep lakes, unexplored caves and hundreds of miles of driveways and fishing streams. Squirrel Creek Canyon makes a delightful one-day trip for the camper.

Here, as elsewhere in Colorado, the curling smoke from camp fire rises to the blue. Campers include some who possibly ten days before pitched their tents in Overland Park, Denver's Municipal camp ground.

In retrospect, too, as the motor campers dream of wondrous scenic delights that have crowded their vision for days, come phantom shapes from the camp fire's flickering glow, of the cowboy with his woolly chaps, the In-

dian chanting his weird incantations to the sun, and the prospector of the covered wagon, all of whom have left the imprint of civilization's advance on the horizon of the west. But phantom shapes gradually give way to the throngs of modern vacationists, of which an appreciable proportion is credited to the motorists whose ranks they are swelling.

Down behind the crested peaks of the Colorado Rockies the wanderers watch the great red disk, as sinking, it flames into the color-running shadows of the horizon, after the day is spent, and pitching their tents anew, continue the elusive and unending adventure of riding into the heart of a golden sunset, the magic coin of America's scenic realm!

"Whatever the weather may be,"  
says he,

"Whatever the weather may  
be,

It's the songs you sing, an' the  
smiles ye wear.

That's a-making the sun shine  
everywhere."

—James Whitcomb Riley.



## DENVER—1927

Bulletin No. 15

The convention is only five short months away. The program in tentative form will be ready for announcement in the March issue of THE FRAT. But Brother Frats, do not wait for it to appear before you decide to come. The ones who stay away will have a life long regret to nurse, will have a grudge against themselves and the world in general.

The picnic scheduled for July 14 will forever be known as the "Picnic of a Thousand Laughs." Those who can get no laughs on that day will be examined by a reputable doctor and be classified accordingly. And please remember that on July 14, 1927, there will be a full moon all evening. What better inducement to tempt one to linger in the mountains after dark. What more romantic time than that for the Romeo from Omaha who has demanded and mayhap scared Brother Gibson into arranging the train as per his request in the last issue of THE FRAT. Now, Brother Editor, we would like to hear your opinion of such brassy nerve. [We would lose, either way. Excuse us.—Ed.]

Returning again to the subject of the picnic, the committee now has several plans for amusements. Games such as ball games, foot races, swimming races are old stuff. Everywhere they are indulged in at picnics. They are too easily arranged, the umpire is too often chased off the field with pop bottles and, gentle reader, it is a sad fact that too many ball games are thrown by the players, as we see by the papers, and we do not wish to add to the already heavy load of Prexy Anderson by asking him to investigate any such games. As to foot races, there is too much chance to accuse the



Courtesy Denver Tourist Bureau

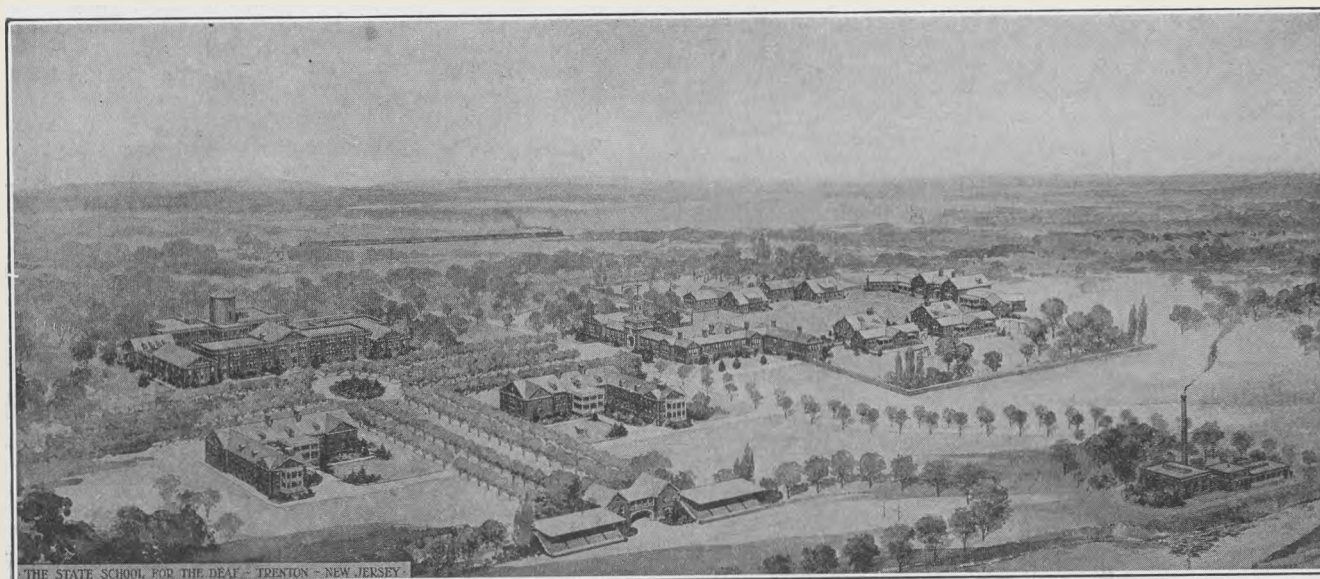
participants of professionalism. Swimming—also too few of us can swim as can Brother Roller of Akron. Anyway, the water in the mountain lakes is too cold and we do not care to foot the hospital bills of any of the swimmers. So after due consideration the Convention Committee has decided to look for something better and more typical of the West. One of the plans considered is to attempt to stage a small rodeo. Cowboys and wild horses! And for those who think they can ride there will be provided genuine Rocky Mountain Canaries, with a prize to the one who is able to stick on a definite length of time. Colorado boys are barred from participating as they are all professionals. Perhaps there will be a burro relay race, and a burro race, and other details will be added. There is nothing more thrilling than a western rodeo and nothing in the world is funnier than for a dignified gent to try to stick on a Rocky Mountain Canary. It is a scream. The burro relay race and a burro race will make your sides ache.

And while on the subject of picnics we advise all who come to bring along

their hiking or outing clothes. No need to buy a special outfit. Almost everyone has at home clothes he or she uses on outings and these will do. Also bring along a sweater to wear evenings in the mountains. We will have more to say about this picnic later on when details are settled.

In the last issue of THE FRAT Brother Dobson of Omaha tried to wiggle out of the corner he got himself into by announcing the Romeo that kissed the cow was from Denver. Now, Brother Frats, we know just why he did that. You will all remember how he related the sad end of that cow and asked all to have their handkerchiefs ready—while he sneaked out the back door. Now the reason for this involves a very delicate point of law. The R. R. was sued for death of said cow and has denied responsibility, claiming they could not be held responsible for such when it was caused by a nut of a Romeo trying to kiss his girl from a speeding train. Said Romeo disclaims responsibility because he couldn't help himself if the train was going so fast and also claims the cow had no business being in that exact spot. After much correspondence on the part of said R. R. and the Romeo they decided to arbitrate and Brother Hazel of Omaha was called in to decide the point of law. At this date Brother Hazel has not reported his decision but it is expected to come soon and will be announced in due time. Now you all see why the Romeo from Omaha has to deny he was from Omaha.

Brother Gibson has announced plans for a special train to Colorado Springs after the close of the convention. Announcement will be made as to the arrangements to handle the crowd there and a grand and glorious time is assured to all.—[H. E. Grace.]



## NEW JERSEY SCHOOL FOR THE DEAF

Located at Trenton, New Jersey. A birdseye view of the new plant opened last year. Founded in 1883. Buildings and grounds valued at \$1,662,000. Approximately 1,100 boys and girls have received their education at this school.



### N. F. S. D. SPECIAL TRAIN Chicago to Denver

Your Transportation Committee is pleased at this time to advise you of the complete arrangements made for the operation of the N. F. S. D. special train from Chicago to Denver, leaving Chicago at 11:00 p. m. (Central Standard Time) via the Burlington Route July 9th, and making such stops en route at Burlington main line points as are necessary to pick up our members.

We anticipate that our special train this year, will carry the largest delegation that we have ever had travel together, due first, to the unusual interest that is being shown in our meeting, and secondly, to the opportunity that is accorded our members to combine our convention with their vacations "Out Where the West Begins," and at a time when the mountains of Colorado are certainly at their best.

Arrangements have been made for a special train in both directions.

Returning, our Special will make a one-day side trip from Denver to Colorado Springs; and automobile trips which are more fully described herein, will be made while our train is at Colorado Springs.

The schedule below, will be followed:

Leave Chicago, C. B. & Q. RR., 11:00 p. m. July 9.  
Arrive Denver, C. B. & Q. RR., 6:30 a. m. July 11.

Leave Denver, C. & S. Ry., 2:00 a. m. July 16.  
Arrive Colorado Springs, C. & S. Ry., 5:30 a. m. July 16. (Sleepers may be occupied until 7:00 a. m.)

Leave Colorado Springs, C. & S. Ry., 6:20 p. m. July 16.  
Arrive Denver, C. & S. Ry., 8:50 p. m. July 16.

Leave Denver, C. B. & Q. RR., 11:30 p. m. July 16.  
Arrive Chicago, C. B. & Q. RR., 7:00 a. m. July 18.

#### Automobile trips at Colorado Springs:

(Note—Those who desire may include the Colorado Springs side trip with the privilege of remaining longer in Colorado Springs than the main party. Arrangements however, must be made in advance for this extended stop over.)

At 7:15 a. m., July 16, the members who have included Colorado Springs in their itinerary, will motor from Colorado Springs to Manitou for breakfast, after which, we will leave for the diverse route trip, one way by Cog Road and one way by automobile, to the very summit of Pikes Peak, returning to Manitou for luncheon.

In the afternoon, the forty mile automobile trip to Williams Canyon, over Temple Drive to the Cave of the Winds, then through Ute Pass to the Garden of the Gods, over the High Mesa to South Cheyenne Canyon, and Seven Falls, will be made.

The entire expense of this day's outing, including breakfast and lunch, and automobile trips in comfortable new Pierce Arrow Touring cars, will be

\$11.85 per person. This amount is exclusive of your railroad transportation between Denver and Colorado Springs, which will be included upon request when purchasing your railroad transportation.

Pullman fares applying on schedule shown above:

Chicago to Denver—Lower, \$10.88; Upper, \$8.70; Section, \$19.58; Compartment, \$30.75; Drawing Room, \$39.00.

Denver to Chicago, via Colorado Springs — Lower, \$13.38; Upper, \$10.70; Section, \$24.08; Compartment, \$37.75; Drawing Room, \$48.00.

Those who do not desire to include Colorado Springs, should avail themselves of the following service returning. Special sleepers for the exclusive use of our members will be on this train.

Leave Denver, C. B. & Q. R. R., 11:30 p. m., July 15.

Arrive Chicago, C. B. & Q. R. R., 7 a. m., July 17.

Pullman fares applying on schedule shown above:

Denver to Chicago—Lower, \$10.88; upper \$8.70; Section, \$19.58; Compartment, \$30.75; Drawing Room, \$39.00.

#### Railroad Fares:

During our convention, there will be on sale, round trip Summer Tourist tickets to Denver and Colorado Springs. These tickets are considerably cheaper than tickets which we formerly purchased on the Certificate Plan. For example, round trip fare from Chicago will be \$43.05 to either Denver or Colorado Springs, or both. It is to your advantage to purchase your ticket from your local agent, as corresponding reductions will apply from your home station.

Those wishing to extend their trip beyond Denver, or Colorado Springs, may do so at a slight additional cost, as there will be rates to practically all western points, such as Yellowstone and Glacier National Parks, California and the Pacific Northwest. These will be covered in another article in the March issue of this paper.

The above described tickets are good returning until October 31st, and permit stopovers at all points either going or returning.

In purchasing your tickets to include the Colorado Springs trip, specify the following routing: C. B. & Q. R. R. Chicago to Denver; C. & S. Ry., to Colorado Springs; C. & S. Ry. to Denver, C. B. and Q. R. R. to Chicago. If the Colorado Springs trip is not to be included in your trip, the following routing should be used: C. B. & Q. R. R. Chicago to Denver; C. B. & Q. R. R. Denver to Chicago. If you plan to continue west of Denver or Colorado Springs, be sure that your ticket is routed Chicago to Denver via the C. B. & Q. R. R.—the official route of the N. F. S. D. Special. The route beyond Denver is left to your choice. See our next article as to suggestions.

To simplify the handling of reservations, the secretary of each division should handle applications for reservations and should keep J. R. Van Dyke, General Agent Passenger Department, C. B. & Q. R. R. Co., 179 West Jackson Blvd., Chicago, Ill., advised from time to time as to the number of reservations required by members and delegates of his division. Secretaries should also collect from each member or delegate, amount to cover Pullman accommodations desired, forwarding check to cover, to Mr. Van Dyke not later than June 20.

Secretaries should also ascertain from their members, as to their plans after the convention, whether they will include the Colorado Springs trip, or whether they will return home directly after the convention, giving Mr. Van Dyke this information as early as possible, so that adequate arrangements may be made for the party that will go to Colorado Springs after the close of the convention, and the party that will return direct.

Upon receipt of your check, Pullman tickets will be mailed you to cover accommodations requested.

Coupon books covering the automobile trips and meals at Colorado Springs, will be issued by Mr. Van Dyke and sent to the secretaries for distribution to members and delegates upon receipt of check to cover, at \$11.85 per capita.

Your early reservations are requested. Don't delay!

FRANCIS P. GIBSON.

### OUR MEED

By H. H. Folckemer

Swiftly the days have grown into years,  
Increasing our joys, subduing our fears,  
Leading us on to an end near sublime;  
Vivid, the picture increases with time,  
Etched on the scroll of history's page—  
Record of triumphs, of fraternity's grace.

Yearly endeavors of patience untold,  
Evolving a plan for fraternity's mold,  
Attesting our faith in brotherly deeds,  
Richer are we—rich in love's meeds.



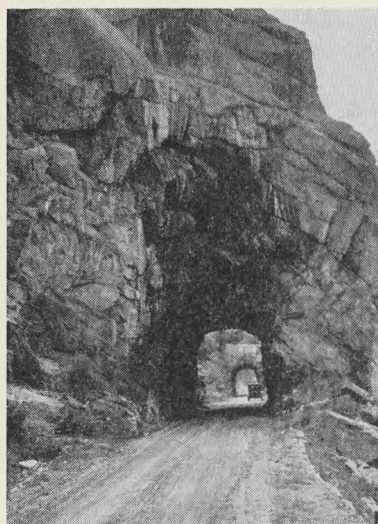
### A HOY! A MOI!

Attention, all ye Frats! Me and my old pal, Pikes Peak, invite you with our good right hands laid on our hearts and a profound bow from the hips down to come to Colorado Springs when the big pow-wow in Denver is over July 16 next.

This invitation is extended not only to you, oh, Frats, and your Fratines, but to your sisters and your cousins and your aunts and to the other fellow's sisters and his cousins and his aunts, and to your mothers, and your dads, and your grammas and uncles and grampops—everybody is welcome, and the more the merrier. Come one, come all, come everybody. The one passport, and one password to a joyous welcome is an interest in the deaf in general and in the N. F. S. D. in special.

Those of you who can come for one day, only, will be lucky. Those who can come for two, three, four or five days, will be luckier still, and those who can come for an indefinite vacation will be luckiest of all. For, if you do not already know it you should know right now, that Colorado Springs is right at the edge of the most wonderful six miles square of all the fifty-three millions that make up Mother Earth's terra firma.

If you have never caught a crick in your necks gazing skyward along stupendous cliffs and canon walls, then will be your chance; if you have never hiked a dozen miles in order to climb eight thousand feet higher than you were at the start, then will be your chance; if you have never meandered under ground in grottoes and caverns and natural tunnels, the Cave of the Winds will be there to give you the chance; if you want to climb up a flight of steps that skirts one of the loveliest waterfalls anywhere and that will make you stop half a dozen times to catch your breath, Seven Falls in South Cheyenne Canon is there to give



Courtesy Denver Tourist Bureau  
Corley Scenic Highway out of Colorado Springs

you the chance; if you have never drunk real, live, sparkling medicinal waters you can take your choice of soda, iron, sulphur, and magnesia, bubbling, effervescent right out of the earth and free for the trouble of taking and then will be your chance; if you want to see immense whales, steamboats, camels, bears, mushrooms all carved by Nature out of solid rock, your chance will be then in the Garden of the Gods.

All these things will cost money, to take in, naturally. It took Lieutenant Zebulon M. Pike a full two weeks to make the climb that you can now make in a few hours, and to make this possible money had to be spent to blast and dig out and level the trails and roads along the slopes of the mountain to the top. The Cave of the Winds had to be explored, charted and lighted and paths, walks, steps and guide posts put in to help the visitor along. I made my first trip through that cave forty years ago with a candle in one hand, my heart in my mouth, and desperately intent on keeping up with the feller ahead lest I get lost, sometimes afoot, sometimes bent double and sometimes on my hands and feet. The cog road up the Peak cost a wagon full of dollars and it is the same with every other natural marvel whose access has been made easy for the visitor. The visitor is charged so and so much not just to SEE what he sees, but for the conveniences that have been prepared for his comfort.

Me and Pikes Peak want you to see and experience everything. If I had as many dimes as John D. Rockefeller has dollars. I would invite you all though there were ten thousand of you to be my guests without a penny of expense. But unfortunately for myself and for you I haven't, and in the next number of THE FRAT, with Brother Editor's kind permission, I will give a list of just how much one must pay to see any of these things. I will also make arrangements with the hotels and rooming houses and there are camp sites, some free, and others 25 cents a day, where autos can stay in safety.

Some of our fraters have been here time and again and know the ins and outs of the region as they know the ins and outs of their own pockets. In addition to Brother Vernon Herzberger and brother-to-be Alex Wright, I shall ask Brother J. Schuyler Long, Brother Tom L. Anderson and Brother Elwood A. Stevenson, Friend William M. Davis, of Austin, Texas, in advance to help me and serve as pathfinders, pilots, scouts, guides, philosophers and friends to the uninitiated.

I do not know just what program has been mapped out for Denver. We will all know next month. The delegates and alternates will of course, have to be Johnnies on the job from the tap of the gong July 11 to the final knock-out July 15. That is what they are delegates and alternates for.

But there are a great many whose attendance is not arbitrarily necessary the whole five days. To these I would suggest that they allow the big convention in Denver and the baby convention in Colorado Springs to overlap, spending, say July 11 to 15 in Denver, and July 16, 17, 18, 19 to July 46th in Colorado Springs. It goes without saying that those who can afford the time and the price should take in the whole week allotted Denver, and the whole month needed for Colorado Springs. It will be a wonderful chapter in the lives of every one, and the longer the chapter the sweeter its memory. The three most glorious, unforgettable days of all my life were the three days in July, 1886, I first spent in this Titan-moulded, Titan-upheaved, Titan-made country. So there you are.

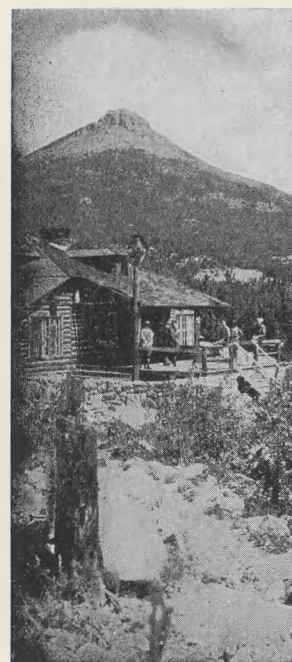
This invitation is official. I have been placed in sole charge by the Denver Local Committee of all arrangements for your reception, comfort and entertainment, and if you have any kicks coming, when it is all over, remember I am the goat.

As my helpers I designate the following Frats, non-Frats, Fratines and non-Fratines: Vernon Herzberger, Grant A. Petrie, Milford McCamey, Byron Benton Burnes, Alexander Wright, Mrs. George W. Veditz, Miss Sadie M. Young, Mrs. Alexander Wright, Miss Bonita Mawhiney, Mrs. Vernon Herzberger. How's that?

So long boys, with all good wishes and greetings,

GEORGE WILLIAM VEDITZ.

Colorado Springs, Feb. 11, 1927.



HEWES KIRKWOOD INN  
At the foot of Long's Peak



## TREASURER'S REPORT

## Division collections for January

Grand Division .....	\$ 25.81
Chicago, No. 1 .....	912.97
Detroit .....	276.49
Saginaw .....	32.14
Louisville .....	234.95
Little Rock .....	147.90
Dayton .....	149.14
Bay City .....	25.24
Cincinnati .....	423.70
Evansville .....	65.33
Nashville .....	66.90
Springfield, O. ....	46.26
Olathe .....	268.59
Flint .....	141.63
Toledo .....	197.00
Milwaukee .....	232.27
Columbus .....	293.34
Knoxville .....	92.83
Cleveland .....	275.05
Indianapolis .....	327.42
Brooklyn .....	566.88
St. Louis .....	470.98
New Haven .....	129.03
Holyoke .....	47.29
Los Angeles .....	242.51
Atlanta .....	82.89
Philadelphia .....	403.99
Kansas City .....	187.39
Omaha .....	269.41
New Orleans .....	179.68
Kalamazoo .....	36.35
Boston .....	219.06
Pittsburgh .....	384.90
Hartford .....	62.13
Memphis .....	125.02
Portland, Me. ....	58.42
Buffalo .....	158.16
Portland, Ore. ....	232.67
Newark .....	160.11
Providence .....	43.56
Seattle .....	170.51
Utica .....	148.15
Washington .....	136.86
Baltimore .....	154.84
Syracuse .....	100.55
Cedar Rapids .....	138.14
Huntington .....	289.78
Albany .....	51.20
Rochester .....	139.67
San Francisco .....	132.72
Reading .....	114.84
Akron .....	289.63
Salt Lake City .....	74.51
Rockford .....	127.55
Springfield, Ill. ....	117.07
Davenport .....	82.86
Worcester .....	48.47
St. Paul-Minneapolis ..	327.62
Ft. Worth .....	179.15
Dallas .....	276.61
Denver .....	141.89
Waterbury .....	24.72
Springfield, Mass. ....	29.64
Waco .....	102.53
Pittsfield .....	23.62
Bangor .....	48.69
Kenosha .....	93.92
Birmingham .....	86.90
Sioux Falls .....	93.89
Wichita .....	132.79
Spokane .....	121.69
Des Moines .....	75.29
Lowell .....	48.97
Berkeley .....	50.91
Delavan .....	206.54
Houston .....	221.58

Scranton .....	60.55
Richmond .....	87.58
Johnstown .....	71.57
Manhattan .....	275.59
Jacksonville .....	100.77
Lewiston .....	54.84
Peoria .....	58.71
Jersey City .....	96.76
Bronx .....	64.94
Columbia .....	63.18
Charlotte .....	131.91
Durham .....	94.40
Dubuque .....	94.94
Grand Rapids .....	38.60
Toronto .....	213.85
Duluth .....	74.59
Canton .....	39.78
Faribault .....	54.60
South Bend .....	61.17
Council Bluffs .....	134.09
Ft. Wayne .....	66.30
Schenectady .....	58.87
Chicago, No. 106 .....	301.68
Miami .....	44.16
Total collections .....	\$15,243.12

TREASURER'S STATEMENT  
FOR JANUARY, 1927

## Balance and Income

Balance, December 31 .....	\$846,109.17
Division collections .....	15,243.12
Interest, mortgage loans .....	2,737.50
Interest, bonds .....	250.00
Interest, banks .....	17.69
Sale of emblem jewelry .....	28.30
Recording fees .....	7.75
Subscriptions to Frat .....	2.45
Surety bond premiums .....	4.40
Sundry supplies .....	16.24
Exchange on checks .....	1.50

Total balance and income \$864,418.12

## Disbursements

Death benefits .....	\$ 3,267.66
Sick benefits .....	680.00
Accident benefits .....	315.00
Salaries .....	570.82
Services .....	420.00
Official publication .....	221.57
Lodge supplies .....	185.63
Rent .....	175.00
Office expenses .....	110.03
Surety bond premiums .....	45.00
Insurance Dept. fees .....	59.88
Furniture and fixtures .....	31.50
Postage .....	14.22
Sundry supplies .....	10.15
Printing and stationery .....	1.10

Total disbursements \$ 6,107.56

## Recapitulation

Balance and income .....	\$864,418.12
Disbursements .....	6,107.56
Balance, January 31 .....	\$858,310.56

## CAN YOU LOCATE THESE?

Arthur C. Johnson, secretary of Davenport Division, would like the addresses of Dietrich G. Schurkamp and Christian Jensen, who were formerly residents of Sioux City, Iowa.

## TRUSTEES' REPORT

## Ledger Assets, January 31, 1927

First mortgage loans .....	\$724,257.21
First mortgage bonds .....	74,998.73
U. S. Liberty bonds .....	43,341.51
Canadian bonds .....	995.70
Cash in banks:	
Central Trust Co. ....	7,894.09
Bank of Montreal .....	5,005.53
Secy's contingent fund .....	300.00
Treasurer's cash .....	1,517.79
Total ledger assets .....	\$858,310.56

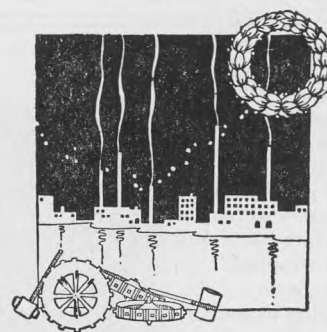
## Balance in Funds

Reserve Funds .....	\$751,652.10
Mortuary Funds .....	18,601.47
Sick and Accident Fund .....	61,748.23
Unallocated interest .....	3,005.19
Convention Fund .....	10,854.82
Organizing Fund .....	2,378.24
General Expense Fund .....	10,070.46
Total in all funds .....	\$858,310.56

## Concerning Investments

In January, first mortgage bonds amounting to \$10,000 and one Indiana mortgage for \$3,000 were paid at maturity, and partial payments amounting to \$2,000 on mortgages were received, a total maturity of \$15,000 for the month.

During the month, \$20,000 was paid on a \$30,000 first mortgage commitment, the balance of \$10,000 to be paid and the take-over effected in February.



## Get Out of the Rut

THERE is many a man at work with a wrench  
Who, if he had but a little ambition,  
Would bid farewell to his tools and the bench,  
And rise to a better position.

And many there are, engaged night and day,  
And little they get for their labor;  
Who's talents if used in a different way,  
Would make them the peer of their neighbor.

It is lack of ambition that keeps a man down,  
And makes him a servant forever.  
While others can smile, he only can frown,  
That some of his fellows are clever.



## ANNUAL STATEMENT

For the Year Ending December 31, 1926, As Made to the Department of Trade and Commerce, State of Illinois

	Mortuary Fund	Reserve Fund	Sick and Accident Fund	Conven- tion Fund	Organ- izing Fund	General Expense Fund	Totals
Balance from previous year	\$ 11,182.48	\$645,561.79	\$52,098.17	\$ 6,886.20	\$2,575.49	\$ 8,866.08	\$727,170.21
<b>INCOME</b>							
Membership fees	\$	\$	\$	\$	\$	\$ 1,494.00	\$ 1,494.00
Mortuary assessments	91,322.43						91,322.43
Per capita taxes			17,763.70	3,559.96		18,935.57	40,259.23
Recording and registry fees						198.50	198.50
Total received from members	\$ 91,322.43	\$	\$17,763.70	\$ 3,559.96	\$	\$20,628.07	\$133,274.16
Deduct payments refunded	24.14		5.10	1.20		12.00	42.44
New amount received from members	\$ 91,298.29	\$	\$17,758.60	\$ 3,558.76		\$20,616.07	\$133,231.72
Net interest on mortgage loans		35,181.34	3,159.96			509.24	38,850.54
Net interest on bonds		5,160.99					5,160.99
Gross interest on bank deposits		304.75					304.75
Sale of lodge supplies						494.85	494.85
Surety bond premiums						218.68	218.68
Sundry supplies						74.95	74.95
Exchange on checks						17.45	17.45
Tax refund, North Carolina						29.79	29.79
Subscriptions to official organ						14.70	14.70
Increase in book value of mortgages		258.79					258.79
Increase in book value of bonds		329.94					329.94
Total income for year	\$ 91,298.29	\$ 41,235.81	\$20,918.56	\$ 3,558.76	\$	\$21,975.73	\$178,987.15
Sum of balance and income	\$102,480.77	\$686,797.60	\$73,016.73	\$10,444.96	\$2,575.49	\$30,841.81	\$906,157.36

<b>DISBURSEMENTS</b>							
Death claims	\$ 26,207.80	\$	\$	\$	\$	\$	\$ 26,207.80
Sick and Accident claims			12,320.00				12,320.00
Total benefits paid	\$ 26,207.80	\$	\$12,320.00	\$	\$	\$	\$ 38,527.80
Salaries of officers and trustees						6,850.00	6,850.00
Services office employes						4,672.18	4,672.18
Services medical director						360.00	360.00
Expenses officers, committees, etc						87.55	87.55
Insurance Department fees						804.19	804.19
Rent of office						2,100.00	2,100.00
Printing and stationery						307.14	307.14
Postage						374.12	374.12
Lodge supplies						190.84	190.84
Official publication						2,891.11	2,891.11
Furniture and fixtures						1,216.83	1,216.83
Surety bond premiums						228.68	228.68
Sundry supplies						103.01	103.01
Office expenses						991.99	991.99
Organizing expenses					197.25		197.25
Decrease in book value of mortgage		145.50					145.50
Total disbursements	\$ 26,207.80	\$ 145.50	\$12,320.00		\$ 197.25	\$21,177.64	\$ 60,048.19
Balance before transfers	76,272.97	686,652.10	60,696.73	10,444.96	2,378.24	9,664.17	846,109.17
Increase by transfers		65,000.00					65,000.00
Balance	\$ 76,272.97	\$751,652.10	\$60,696.73	\$10,444.96	\$2,378.24	\$ 9,664.17	\$911,109.17
Decrease by transfers	65,000.00						65,000.00
<b>BALANCE, after transfers</b>	<b>\$ 11,272.97</b>	<b>\$751,652.10</b>	<b>\$60,696.73</b>	<b>\$10,444.96</b>	<b>\$2,378.24</b>	<b>\$ 9,664.17</b>	<b>\$846,109.17</b>

<b>ASSETS</b>	
<b>Ledger Assets</b>	
Mortgage loans on real estate, all first liens	\$709,257.21
Government, provincial, and first mortgage bonds	129,335.94
Cash in society's office	354.67
Cash in banks	6,861.35
Grand Secretary's contingent fund	300.00
Total ledger assets as per balance	\$846,109.17
<b>Non-Ledger Assets</b>	
Interest accrued on mortgages	11,731.18
Interest accrued on bonds	1,834.44
Market value of bonds over book value	2,288.06
Total admitted assets	\$861,962.85

<b>LIABILITIES</b>	
Death claims reported but not yet adjusted	\$ 4,250.00
Sick and accident claims not reported until 1927	980.00
<b>Assessments and taxes paid in advance:</b>	
Mortuary	\$704.51
Sick and accident	131.95
General expense	132.91
Convention	26.39
Total advance assessments	995.76
Total liabilities	\$ 6,225.76



## EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE

	No.	Amount
Certificates in force December 31, 1925.....	5,815	\$ 4,782,897
New certificates written in 1926.....	493	411,750
Certificates renewed during the year.....	17	4,361
Increase of insurance on old members.....		41,000
<b>Gross totals.....</b>	<b>6,325</b>	<b>\$ 5,240,008</b>
Deduct deaths, lapses, decreases.....	128	142,546
<b>Certificates in force December 31, 1926.....</b>	<b>6,197</b>	<b>\$ 5,097,462</b>
<b>Certificates terminated by death.....</b>	<b>37</b>	<b>28,831</b>
<b>Certificates terminated by lapse.....</b>	<b>91</b>	<b>71,750</b>
<b>Decrease of insurance on old members.....</b>		<b>41,965</b>
<b>Total terminations and decreases.....</b>	<b>128</b>	<b>\$ 142,546</b>

## EXHIBIT OF CLAIMS

Death Claims		No.	Amount
Claims unpaid December 31, 1925.....		4	\$ 3,500.00
Claims reported during the year.....		37	28,831.00
<b>Total.....</b>		<b>41</b>	<b>\$ 32,331.00</b>
Claims paid during the year.....		36	26,207.80
<b>Balance.....</b>		<b>5</b>	<b>\$ 6,123.20</b>
Saved by partial forfeitures.....			1,873.20
Claims rejected during the year.....		None	Nothing
Claims unpaid December 31, 1926.....		5	4,250.00
Sick and Accident Claims		No.	Amount
Disability claims unpaid December 31, 1925.....		None	Nothing
Increase in such estimated liability during 1926.....		92	\$ 2,265.00
Claims reported during the year.....		452	10,150.00
<b>Total.....</b>		<b>544</b>	<b>\$ 12,415.00</b>
Claims paid during the year.....		538	12,320.00
Claims rejected during the year.....		6	95.00
Claims unpaid December 31, 1926.....		None	Nothing

## JANUARY DEATH CLAIMS

Paid to Mrs. Lillian B. Knoch, Chicago, Ill., for death benefit of Charles C. Codman, certificate No. 2996, deceased December 16, 1926, \$250.

Paid to Mrs. Pearl Ferrell, De Ridder, La., for death benefit of Waldo A. Huber, certificate No. 7869, deceased December 6, 1926, \$500.

Paid to Mrs. May M. Lyon, Patricksburg, Ind., for death benefit of Luther F. Lyon, certificate No. 6947, deceased December 26, 1926, \$17.66.

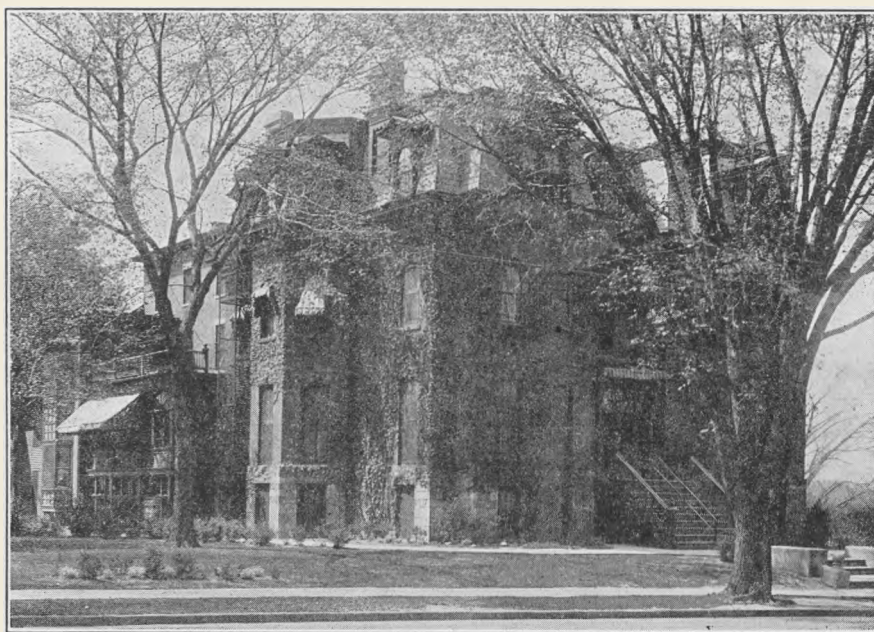
Paid to Mrs. Lamora L. Miller, Goshen, Ind., for death benefit of Fred Miller, certificate No. 7550, deceased December 26, 1926, \$2,000.

Paid to Mrs. Lily Criswell, New York, N. Y., for death benefit of Hyman Criswell, certificate No. 6639, deceased December 20, 1926, \$500.

## JANUARY DISABILITY CLAIMS

*L. M. Ralston, Indianapolis.....	\$ 35.00	*F. J. Wondrack, Cincinnati.....	10.00
*Edward Sohmer, Manhattan.....	20.00	*G. B. Park, Cincinnati.....	20.00
*Wm. A. Huebner, Dayton.....	10.00	R. E. Martin, Los Angeles.....	20.00
*J. A. Schenneman, Scranton.....	10.00	Lawrence Newton, Peoria.....	15.00
G. C. Hoagland, Chicago.....	40.00	G. L. Buccheri, Baltimore.....	15.00
J. K. Lee, Kansas City.....	35.00	L. C. Schindler, Brooklyn.....	50.00
C. C. Codman, Chicago.....	10.00	E. M. Pons, Brooklyn.....	15.00
*T. P. O'Connell, Hartford.....	15.00	Adolph Duerr, Brooklyn.....	50.00
*J. E. Marcella, Waterbury.....	20.00	Wm. Aalbue, Brooklyn.....	10.00
*A. J. Priest, Philadelphia.....	25.00	O. H. Flanders, Toledo.....	15.00
*August Corrado, Pittsburgh.....	15.00	Joseph Jansen, Cincinnati.....	10.00
*L. O. Christenson, Seattle.....	35.00	A. F. Kantz, Portland, Ore.....	50.00
*P. E. Krueger, Milwaukee.....	35.00	J. A. Brubaker, Houston.....	25.00
H. C. Stearns, Rockford.....	30.00	Michael Wolfe, Milwaukee.....	50.00
L. R. Brownell, Worcester.....	25.00	*M. Weidman, Philadelphia.....	10.00
A. J. Krohn, Sioux Falls.....	10.00	E. S. Parsons, Kalamazoo.....	50.00
W. L. Youree, Nashville.....	20.00	L. D. Norton, Omaha.....	10.00
Sam Schneider, Seattle.....	50.00	S. B. Hester, Canton.....	10.00
Hyman Criswell, Albany.....	15.00	M. B. Dalton, Richmond.....	50.00
*Edward Schurr, Buffalo.....	10.00	<b>Total for the month.....</b>	<b>\$995.00</b>
J. H. Buckner, Durham.....	20.00		
*J. T. Carver, Akron.....	25.00		

\*Denotes accident claims.



## ROCHESTER SCHOOL FOR THE DEAF

Located at Rochester, New York. Founded in 1876. The main building is pictured here. Buildings and grounds valued at \$250,000. Approximately 1,100 boys and girls have received their education at this school.



## THE GET-ONE DEGREE

Chicago Division No. 1—A. L. Roberts, L. M. Hickok.

Detroit—S. A. Goth.

Olathe—A. L. Kent.

Toledo—D. A. Gerner.

Milwaukee—C. P. Hansen.

Cleveland—R. V. Mohr.

Indianapolis—J. M. Lynch.

Brooklyn—Edw. Baum.

New Haven—M. Lapides.

Kansas City—P. Goldansky.

Boston—J. E. Scanlon.

Pittsburgh—C. A. Painter, G. W. Phillips.

Buffalo—W. M. Smith, A. H. Stautbitz.

Portland, Ore.—F. Drapela, H. P. Nelson, C. A. Lynch.

Utica—J. H. Thomas.

Baltimore—G. H. Faupel, W. O. Dilworth.

Rochester—J. I. Devitt.

San Francisco—A. W. Patterson, I. Selig.

Akron—L. T. Irvin (3), L. D. Frater.

Ft. Worth—P. D. Hudson.

Dallas—T. E. Hill.

Denver—T. Y. Northern, D. H. Wolpert.

Jersey City—John Garland.

Bronx—E. P. Bonvillain.

Grand Rapids—Loren Mars.

Duluth—C. E. Sharp.

Chicago No. 106—W. J. Hodgson (2), F. W. Hinrichs, Peter Livshis (2).

Miami—Cleveland Davis.

"Lest you forget.  
We say it yet,"  
Your one best bet—  
More members get.

## Notice of Remission of Assessments

The laws of the states in which the NATIONAL FRATERNAL SOCIETY OF THE DEAF is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members in Classes C, D, E, and F, whenever such surplus exceeds five per cent (5%) of the net reserve liability on certificates of the members in these classes.

As the surplus accumulation is far in excess of the required minimum of 5%, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, E, and F who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1927.

H. C. ANDERSON, Grand President,

F. P. GIBSON, Grand Secretary,

A. L. ROBERTS, Grand Treasurer,

G. F. FLICK, Chairman of Trustees,

Executive Committee, Board of Directors.

Chicago, Ill., February 16, 1927.

## NEW MEMBERS

1. T. B. Winandy.....	Chicago	52. R. Urbanik.....	Rochester
1. J. Cieszkinski.....	Chicago	53. M. Crockford.....	Berkeley
2. R. G. Smith.....	Detroit	53. *W. Schilling.....	San Francisco
14. K. Longnickel.....	Kansas City, Kan.	55. I. C. Ferris.....	Akron
16. N. L. Speers.....	Norwalk, O.	55. B. D. Hume.....	Akron
17. O. Luebke.....	Two Rivers, Wis.	55. F. S. Bower.....	Akron
21. J. S. Cottrell.....	Cleveland	55. J. H. Dranginis.....	Akron
22. I. P. Lynch.....	Indianapolis	62. M. Thurman.....	Gainesville, Tex.
23. J. Gleicher.....	New York	63. L. L. Lewis.....	Mexia, Tex.
25. J. Darby.....	S. Norwalk, Ct.	64. F. A. Lessley.....	Denver
31. H. Kristal.....	Kansas City	64. *F. Mount.....	Denver
35. H. Westcott.....	Waverly, Mass.	91. N. Domenici.....	New York
36. E. Greenfield.....	Erie, Pa.	92. J. Whitley.....	New York
36. C. H. Ott.....	Pittsburgh	97. W. Miller.....	Grand Rapids
40. W. A. Stewart.....	Buffalo	99. M. T. Lydon.....	Duluth
40. G. A. Landford.....	Buffalo	106. C. Rabelhofer.....	Chicago
41. Elmer Jones.....	Bend, Ore.	106. R. Anderson.....	Chicago
41. F. Emerick.....	Aberdeen, Wash.	106. R. R. Weber.....	Chicago
41. *E. Peterson.....	Salem, Ore.	106. W. O. Mack.....	Chicago
45. *R. McGrath.....	Rome, N. Y.	106. H. V. Haavrig.....	Chicago
47. T. A. Moore.....	Baltimore	107. T. L. Restivo.....	Miami
47. V. Swope.....	Williamsport, Md.		

\* Denotes social member.

## SHOWING GAINS BY STATES IN INSURANCE AND MEMBERSHIP DURING 1926

STATE	Divi- sions	December 31, 1925		Gain in 1926		Gain by Transfer		Losses by			Insurance Written		December 31, 1926	
		Members	Insurance in Force	New Members	Insurance in Force	Members	Insurance	Deaths	Lapses	Transfers	Off	Members	Insurance in Force	
Alabama.....	1	48	\$ 40,250		\$.....		\$.....				\$.....	48	\$ 40,250	
Arkansas.....	1	80	76,592	8	7,000	1	500	1	2	2	7,752	84	76,340	
California.....	3	255	200,691	11	10,000	10	9,250	1	7	3	13,028	265	206,913	
Colorado.....	1	52	45,430	1	250	1	1,000	1	2	1	4,008	50	42,672	
Connecticut.....	3	96	58,334	14	10,000	1	1,000		4		3,500	107	65,834	
District of Columbia.....	1	74	46,511	1	250	1	1,500			2	750	74	47,511	
Florida.....	1					17	23,250					17	23,250	
Georgia.....	1	58	43,137	1	1,000	1	500		1	4	5,380	55	39,257	
Illinois.....	6	439	387,650	56	57,156	5	4,000	3	1	14	22,696	482	426,110	
Indiana.....	4	230	186,842	12	12,750	1	500	3	8	1	11,750	231	188,342	
Iowa.....	5	147	142,574	17	*15,178	5	3,000	1	2	5	9,971	161	150,781	
Kansas.....	2	88	82,786	3	4,250	3	2,500		2	2	3,500	90	86,036	
Kentucky.....	1	82	70,750	2	2,000	2	1,000	1	3	1	7,541	81	66,209	
Louisiana.....	1	64	54,679	10	11,500	2	1,500	1		1	750	74	66,929	
Maine.....	3	79	66,794	6	5,000							85	71,794	
Maryland.....	1	70	44,500	5	1,750				1	2	2,000	72	44,250	
Massachusetts.....	6	259	192,097	25	17,816	1	1,500	2	6	7	13,515	270	197,898	
Michigan.....	6	310	291,695	25	23,500	5	4,000	2	4	2	11,039	332	308,156	
Minnesota.....	3	127	125,174	13	8,900	1	1,000		1	1	4,270	139	130,804	
Missouri.....	2	270	232,885	13	13,592			3	1	6	7,002	273	239,475	
Nebraska.....	1	69	67,323	9	6,750				3	4	6,903	71	67,170	
New Jersey.....	2	119	80,750	14	10,500	5	3,250		3	1	3,750	134	90,750	
New York.....	9	679	452,938	64	52,438	4	2,500	4	9	7	17,956	727	489,920	
North Carolina.....	2	81	82,250	8	9,000	1	1,000	1	3	2	8,000	84	84,250	
Ohio.....	8	645	517,850	45	38,750	6	6,500	4	9	13	20,419	670	542,681	
Oregon.....	1	53	43,879	27	19,750	6	7,500		1		1,000	85	70,129	
Pennsylvania.....	5	432	300,125	21	20,773	3	1,750	2	5	3	9,685	446	312,783	
Rhode Island.....	1	41	26,679	1	1,000				3		1,750	39	25,929	
South Carolina.....	1	34	32,859	1	500				1	1	2,000	33	31,359	
South Dakota.....	1	23	28,908	2	1,250				1	1	3,000	23	27,158	
Tennessee.....	3	100	83,958	12	15,000	3	3,000	2		2	4,785	111	97,173	
Texas.....	4	200	218,501	30	33,500	5	4,500	1	1	4	7,750	229	248,751	
Utah.....	1	21	21,000					1	2	2	4,500	16	16,500	
Virginia.....	1	49	35,893	3	1,385				1		3,658	51	33,620	
Washington.....	2	91	82,545	4	1,959	2	2,000					97	86,504	
West Virginia.....	1	56	48,331	4	5,164			1	2		2,355	57	51,140	
Wisconsin.....	3	211	195,737	18	18,250	1	1,000	1		1	3,903	223	211,084	
Canada.....	1	83	74,000	24	19,250	4	5,000	1	2	2	6,500	106	91,750	
Totals.....	99	5,815	\$4,782,897	510	\$457,111	97	\$94,000	37	91	97	\$236,546	6,197	\$5,097,462	



## BIRTHS

August 9—Mr. and Mrs. A. M. Rains, Rensselaer, Ind., a boy.

October 8—Mr. and Mrs. George L. Pace, St. Louis, Mo., a boy.

October 28—Mr. and Mrs. Frank Faulhaber, Cleveland, O., a girl.

November 14—Mr. and Mrs. John Jezewski, Milwaukee, Wis., a girl.

November 26—Mr. and Mrs. Andrew Stinar, East Grand Forks, Minn., a girl.

December 4—Mr. and Mrs. John Klein, Faribault, Minn., twin girls.

December 4—Mr. and Mrs. Leonard Perry, Kemp, Tex., a girl.

December 5—Mr. and Mrs. Joseph Stippich, St. Louis, Mo., a boy.

December 6—Mr. and Mrs. Erik Engh, Minneapolis, Minn., a boy.

December 9—Mr. and Mrs. C. C. Rollinson, Clifton Heights, Pa., a girl.

December 21—Mr. and Mrs. Joseph Rubin, Philadelphia, Pa., a boy.

December 24—Mr. and Mrs. Francis X. Davis, Kenosha, Wis., a girl.

December 28—Mr. and Mrs. James Wilson, Inglewood, Calif., a girl.

December 28—Mr. and Mrs. Houston J. Myers, Akron, O., a boy.

December 30—Mr. and Mrs. W. D. Pittman, Akron, O., a boy.

January 5—Mr. and Mrs. Winfield I. Roller, Akron, O., a girl.

January 8—Mr. and Mrs. Wm. J. Fricke, Hartford, Conn., a girl.

January 20—Mr. and Mrs. Boni Maffioli, Rockford, Ill., a girl.

January 20—Mr. and Mrs. Elmer Seth, Fullerton, Calif., a boy.

January 22—Mr. and Mrs. George C. Harms, Jackson, Miss., a boy.

January 22—Mr. and Mrs. Robert St. John, Waterbury, Conn., a girl.

January 24—Mr. and Mrs. Neal Allen, Dallas, Texas, a boy.

January 27—Mr. and Mrs. James H. Abbot, Revere, Mass., a boy.

January 31—Mr. and Mrs. John J. Clark, Binghamton, N. Y., a girl.

January 31—Mr. and Mrs. Adolph Ulrich, La Salle, N. Y., a boy.

February 2—Mr. and Mrs. Francis Martineau, Hartford, Conn., a boy.

February 2—Mr. and Mrs. Monte L. Turner, Youngsville, Pa., a boy.

February 4—Mr. and Mrs. George Barron, Akron, O., a boy.

February 15—Mr. and Mrs. Louis Wallack, Chicago, Ill., a girl.

## ENGAGEMENTS

H. H. Christenson and Miss Anna Partow, both of Detroit, Mich.

Bernard Slipakoff, New Orleans, La., and Miss Mildred L. Mayer, Baton Rouge, La.

Harry Chabowski and Miss Gretchen Hentschell, both of Chicago, Ill.

Charles P. Jerrell, Cape May, N. J., and Miss Mabelle Smith, Orange, N. J.

August Lerner and Miss Tillie Riley, both of Buffalo, N. Y.

Albert Vermeulen, Moline, Ill., and Miss Alice Eaton, Rock Island, Ill.

Alan Bowler, East St. Louis, Ill., and Miss Celia Leon.

## OBITUARY

## Preston L. Stevenson

Brother Preston L. Stevenson, 66, died at Findlay, Ohio, January 18. He joined the society in November, 1903, through Chicago Division, transferring to Toledo Division when it was organized.

## John W. Jeynes

Brother John W. Jeynes, 60, died at Jersey City, N. J., January 29. He joined the society in March, 1909, through Chicago Division, transferring to Brooklyn Division when it was organized. In 1926 he transferred to Jersey City Division.

## DEATHS

October 15—Clara Fitzgerald Albrecht, wife of Ernest M. Albrecht, Woodbine, Kans.

November 18 — John Slattery, brother of Patrick J. Slattery, Buffalo, N. Y.

November 22—J. D. Wirt, father of Frederick B. Wirt, Chicago, Ill.

December 1 and 5—Father and mother of George R. Hebard, Kenosha, Wis.

December 7—Mary Volp, mother of Herbert Volp, Columbus, O.

December 21—Mrs. R. A. Bishop, mother of James G. Bishop, Atlanta, Ga.

December 27—Jennie Johnston, mother of Robert B. Johnston, Washington, D. C.

January 2—Samuel J. Willman, father of Kenneth Willman, Los Angeles, Calif.

January 11—Evelyn Morrell, wife of Ernest W. Morrell, Lewiston, Me.

January 12—Infant child of James E. McGinley, Philadelphia, Pa.

January 12—Francis J. Stevens, father of O. Clyde Stevens, Flint, Mich.

January 17—William T. Kleinhans, brother of Jacob J. Kleinhans, Niles, Mich.

January 17—Nellie Lyon, sister of Matt D. Lyon, Evansville, Ind.

January 20—Lawrence Duggan, father of Lawrence G. Duggan, Berlin, N. H.

January 23 — John Poellman, brother of Frank Poellman, Milwaukee, Wis.

January 24—Cynthia A. Baird, mother of Austin Baird, Beloit, Wis.

February 4—Elmer E. Disz, Jr., son of Elmer E. Disz, Chicago, Ill.

## PAY IN ADVANCE

The reason so many members lapse is because they pay monthly, thus increasing the chances of doing so twelve times over those who pay annually, and six times over those who pay semi-annually. Why take the chance, or compel your beneficiaries to do so?—[Recorder.]

## MARRIAGES

November 10—Joseph Tosti and Miss Mary Mills, both of Philadelphia, Pa.

November 20—John Filko and Miss Wilhelmina Masterson, both of St. Louis, Mo.

December 12—Fred H. Doherty, Boston, Mass., and Miss Helen L. Donovan, Somerville, Mass.

December 18—Abraham Marcus, Newark, N. J., and Miss Freda Safran.

December 22—John R. Davis and Miss Isolene Whittey, both of Richmond, Va.

December 29—Sylvester Hoshauer, Shillington, Pa., and Miss Agnes S. Robbins.

January 19—Joseph L. Daigle, New Orleans, La., and Miss Irene Dubret, Algiers, La.

## FUTURE WILL BE GREAT

The institution of sound fraternal insurance will endure because it is sound. It will grow because it is attractive. It satisfies that desire of red-blooded Americans for home and family protection that will keep their dependents from becoming public charges, or recipients of doles, and denied the advantages they would give them if alive. It belongs to the people; it takes no profit; it shares savings; it promotes common interest in human welfare; it provides benevolence; it is the true form of cooperative home and family protection. Its future is bound to be great.—[Fraternal Age.]

There is a greater distance between some men and others, than between some men and the beasts.—Montaigne.

## HIS LAST POEM

This poem, says the California News, written in pencil on the back of a menu, was found among the effects of George Sterling, San Francisco poet, who took his life November 16, 1926:

## MY SWAN SONG

By George Sterling

Has man the right  
To die and disappear,  
When he has lost the fight?  
To sever without fear  
The irksome bonds of life,  
When he is tired of strife?  
May he not seek, if it seems best,  
Relief from grief? May he not rest  
From labors vain, from hopeless task?  
—I do not know; I merely ask.

Or must he carry on  
The struggle, till it's done?  
Will he be damned, if he  
World-weary, tired and ill,  
Deprived of strength and will,  
Decides he must be free?  
Is punishment awaiting those  
Who quit, before the whistle blows,  
Who leave behind unfinished task?  
—I do not know; I merely ask.





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**FRANCIS P. GIBSON** . . . . . Editor  
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the editor by the 10th of the month.

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

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

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## FEBRUARY, 1927

\$858,310.56.

Denver, July 11-16.

March payments are due.

Another division membership prize contest is on. Give yours your active support, help it win.

There is a little bit of the history of the society which tells how it is really an offshoot of a school organization known as the Coming Men of America. Most appropriate and correct, that name.

Our congratulations go to the divisions' choice in the delegate elections. We are sure each one appreciates the confidence so shown in him. To those who failed of election there is the consolation they made a good fight, and they should be good losers and give their active support to the winners—for after all it is a mutual cause.

That our society is a regular family affair is often brought home to us. For instance, we have three real brothers active in Buffalo Division's welfare—and they have just been chosen that division's delegate and alternates—James, Dan and Leo Coughlin. Washington Division has a father and son at its head—Hunter Edington is president, Wallace Edington, vice-president. Two brothers, Walter and Royal Durian, are the presidents of Hartford and Canton Divisions, respectively. John Janicke is director of Saginaw Division, his son George is a trustee. Then there are the four Friday brothers in Detroit Division and their father and his brother in Chicago Division; the Berg brothers in Brooklyn Division; the three Greenberg brothers in Evansville Division and the Osterberg brothers

up in Iowa; James Goff and his sons, Percy and Marvin in Delavan Division; the three Provost brothers in Flint Division, the four Malley boys in Faribault Division. Nowhere is there a society with a better reason for existing than ours—none has more of that "fellow feeling that makes one wondrous kind." Are we going to replace fraternity with business? No—but we must mix the two.

## OFFICIAL NOTICES

It has been decided to have another prize membership contest for the best division record during 1927. The conditions will be the same as last year's and cover applications acted on during the months of January to December (1927) inclusive. Quite a few of the divisions are already off to a flying start with their January and February admissions, but there are ten months left to catch up with them. Go to it, all of you.

At the request of Scranton Division, Harry B. Young succeeds Orley J. Schooley as deputy of that division.

The Grand Division Law Committee will be obliged to close its work by April 1, and print its brief in the April issue of THE FRAT. If there are any changes not yet submitted to the committee they should be sent in during March, after having the necessary division action as outlined in Section 118 of the society's laws.

The complete list of division delegates and alternates for the Denver convention will be printed in March issue of THE FRAT. It was hoped that all the divisions would be prompt with their reports as requested in the last issue, but they were not, so the list will have to go over—disappointing the many because of the delay of the few. Credential cards will be issued by the home office and sent to the division secretaries about April 1.

## WHOSE ORDER IS IT?

The way some members knock the Order, you would naturally think it was somebody else's Order. But it isn't. It is their Order all the time. They would lead you to think that the Order is to blame for about everything that has gone wrong in their little world and circle. But is the Order to blame? Is it not simply a case of individual responsibility with the individual member and with the individual commandery, if they advance or if they retreat? What the Order needs most of all is to be able to fix responsibility for its success or failure in its several units, and when this is done it will resolve to individual responsibility. It is not consistent to ask what in the name of common sense the Order is doing for you, until you ask and answer what in the name of good horse sense, you are doing for the Order. It is a poor obligation that runs only one way.—[Malta Bulletin.

## DENVER—1927

## AN EXPLANATION AND AN APOLOGY

Dear Brother Mr. Editor—Hup-yup-yup-hup-yup! Shucks, my typewriter is stuttering with embarrassment at the implication in the January FRAT that I had forgotten a promise I made many moons ago in connection with martial lyrics to be called Denver Frat Marches and which I had invited our score or more sweet singers to write in competition for certain prizes.

The time limit set was February first, 1927, now past by nearly two weeks. One of the conditions was that all compositions should be sent to me. Like Tennyson's Lady of Shallot I looked and looked and looked, and watched and watched and watched, and waited, waited, waited, for the flood of patriotic songs that I hoped and hoped would come. I intended to wait until I had a bookful and then to publish them as a whole broadside, yourself, Brother Editor, being willing.

But only one came in, from Mrs. Edith Peel Chandler of Knoxville, Tenn.

Mrs. Chandler wins the first prize by default, and I am glad she gets it. Her song is as full of fire as the Battle Hymn of the Republic—Mrs. Julia Ward Howe's—which gave the inspiration.

Meanwhile I shall extend the time limit to June 1st, not because there still are two more prizes, but because I have a notion that the N. F. S. D. and its convention in Denver, July 11 to 16 next, should furnish plenty of lyric inspiration.

I shall ask Mrs. Veditz to hand the Van Briggles vase to Mrs. Chandler in Denver on some suitable occasion, and at the same time I trust the program committee will request Mrs. Chandler to render her song in the sign-language, so that we all may see, if not hear, its rhythm.

GEORGE WILLIAM VEDITZ.  
Colorado Springs, Feb. 11, 1927.

## ANOTHER 100-PERCENTER

Our Hartford secretary, Brother Jarvis, says to add Old Hartford to the list of schools at which the male deaf teachers and employes are Frats. He asks what school is next. We are watching—speak up.

The Deaf Oklahoman says: Our 100 per cent Frat membership claim has caused several schools to let it be known that they, too, are there with the bells (and buttons) on. We are glad. It would be nice if our claim would result in a 100 per cent 100 per cent schools.

## ARE YOU A FRAT?

This paper is a Frat; most of its readers are likewise. Some are not. If you are one of the latter, and can qualify, join. We need you and you need us.





# Division Notes

Edited by Charles B. Kemp

## Coming Division Events

### March

- 5. Whist Party.....Lowell
- 5. Festival.....Fort Worth
- 5. Social.....Albany
- 12. Bunco Party.....Rockford
- 12. Apron Party.....New Haven
- 19. Social.....Toledo
- 19. Hard time party.....Buffalo
- 19. Social.....Cedar Rapids
- 19. Social.....Denver
- 19. Party.....Wichita
- 19-20. Anniversary social.....Dayton
- 26. "500" and box social.....Pittsburgh
- 26. Card party.....South Bend
- 26. Literary night.....Portland, Ore.

### April

- 2. Banquet.....Boston
- 9. Smoker.....Washington
- 16. Social.....Toledo
- 16. Banquet.....Durham
- 18. Anniversary carnival.....Worcester
- 23. Annual party.....Portland, Me.
- 30. Bazaar.....Jersey City
- 30. Social and whist.....Holyoke
- 30. Box social.....South Bend

### May

- 14. Basket party.....Worcester
- 21. Social.....Toledo
- 28. Fishing party.....Holyoke
- 28. Annual party.....Bangor

### Chicago

Recent visitors at headquarters were James M. Goff, Delavan, Wis., Arthur W. Meck, Detroit, Mich., J. Albert Siess, Pontiac, Mich., Mr. and Mrs. Edwin M. Hazel, Omaha, Neb., Oscar E. Taylor, T. E. Hawley, Little Rock, Ark., Jacob J. Kleinhans, Niles, Mich., Guy M. Anderson, Argyle, Wis., Matt. D. Lyon, Evansville, Ind., Austin Baird, Beloit, Wis.

The vote on delegate at the February meeting returned Ernest W. Craig an easy winner. For alternate the main contest was between Charles B. Kemp and Morton H. Henry, the former winning by a fair margin. Brother Henry was then elected second alternate. There were 15 candidates in the field, and it was a question at first as to who would win out. But the result was as above, and appeared to be satisfactory to all. Brothers Craig and Kemp may not be "business men," according to Brother Root, of Seattle, but we believe they have enough hoss sense to be able to put over anything they may undertake. They certainly have the confidence of No. 1.

During the past year our entertainment committee has given its main attention to celebrating the silver jubilee of the division and of the society. This year it will concentrate on more plebian affairs. The annual ball on February 19 will be the first of these, and will, of course, be the largest and most important—as it always has been. Lester Hagemeyer has this in charge. Next will come Isadore Newman with a hand-picked committee of his own, who will endeavor to put over some kind of entertainment, the proceeds to be the division's contribution to the Illinois Home for Aged Deaf. The date will be announced later, and should be borne in mind. Brother Newman is a hustler and will be sure to offer something good. Then in July we may put on something for the entertainment of those delegates to Denver who may be routed through Chicago, the same as we did three years ago for the St. Paul bound delegates. Plans for the annual picnic are still in abeyance.

For several months past more important matters have crowded out Forum discussions, but at the March meeting Chairman Disz expects to put up a comprehensive list of subjects for discussion between now and convention time. From these it is expected that the delegate and alternates will be able to get a good natural idea of the division's views on many topics that are liable to come up in convention, and be able to vote in accordance therewith. There will probably be some pretty warm arguments, but the more the merrier.

Frat catechism for 1927, No. 2: What is the most important thing for a 100 per cent Frat to observe and then avoid? Get out your book of laws of the Grand Division, turn to Section 200, read and ponder mightily.

No. 3 next month.

### Detroit

Promptly on schedule, Grand President Harry C. Anderson arrived in Detroit December 12, as the guest of the Detroit Fraternal Club of the Deaf. He came direct from the Frat banquet at Kalamazoo, and was duly introduced to some 115 silent Detroiters who had gathered to meet him. After President Peter Hellers had called the meeting to order, and Mrs. Nellie Kenney had recited "The Frat's Welcome," an original poem written by R. V. Jones on the occasion of the visit of Brother Kemp of Chicago, Grand President Anderson was called

upon, but stating his preference to wait and see what the others on the program had to say, the other numbers on the program were run off, in accordance with his desire. Albert C. Buxton read a lengthy paper on Fraternalism and Progressive Advancement, R. V. Jones made a few short comments on Frat Notes, and Otto Buby regaled us with some humorous stories, after which Brother Kenney outlined and explained the objects of the Fraternal Club. Grand President Anderson was then called on for his address, and took the platform stating that he did not come to us as Grand President of the N. F. S. D., but as plain Harry Anderson, man to man, and whatever he had to say should not be taken as an official statement, but merely his own personal views. Understanding that the prevailing idea was to get his opinion as to whether the Fraternal Club had a right to exist, or not, as long as it was not connected with, or under the control of Detroit Division (although it was primarily organized to boost and assist that division), he, like Brother Kemp, went back into the past, and related his own experiences with clubs and various other organizations, picturing the "ups and downs" and "ins and outs" of things, including his long connection with the N. F. S. D., and winding up with the declaration that there was room for two clubs in the city, and that to his mind, both would win out in the long run. He held the attention of his audience to the finish, and was roundly applauded. Refreshments were then served at the lunch counter, and all departed for home, hoping that his prediction would come true.

The next and most important event on our local calendar was the division's Silver Jubilee banquet, which was held on January 22 at the King Wa Lo Cafe on Michigan Ave., and attended by 182 enthusiastic participants. A vote of sincere thanks is due Chairman Ivan Heymanson and his corps of able assistants for the splendor of arrangements, the bountiful repast and the excellent program. The pioneers, "The First Five," were present in full force, and were introduced as the proud possession of Detroit Division No. 2. Visiting Frats came from near and far, Chicago, Toronto, Toledo and other divisions being represented. Want of space prohibits our listing them all, but they have our fraternal gratitude, and will be remembered. Otto W. Buby was toastmaster, and he kept the diners in excellent humor with his jolly sallies and humorous introductions. President Thomas J. Kenney extended greetings and welcome to all, Mrs. Grace Davis was introduced as our Field Worker for the deaf of the city, and Mrs. E. B. Dirreen rendered in a beautiful manner an inspiring poem by R. V. Jones entitled "Our Silver Jubilee." Grand Secretary Gibson of Chicago then followed with an address on "Old Timers," and also brought the birthday greetings of Chi-

DENVER—1927



cago Division No. 1 in the shape of carnations for all of the ladies present. He was followed by John T. Shilton of Toronto, who started with the remark that Toronto Division now has 110 members. He showed great fraternal spirit throughout his address, and wound up with the assertion that the word "World" would eventually be substituted for the word "National," thus making our name read "World's Fraternal Society of the Deaf." Past Grand President Jacob Kleinhans was down on the program for an address, but he was unable to be present on account of the death of his brother at Chicago. Past Grand President E. Morris Bristol of Flint entertained us with "The Common Sense of It," and John G. T. Berry, No. 4 of "The Five," followed with "Timely Topics," after which Mrs. Nellie Kenney impressively rendered the beautiful old song "Auld Lang Syne," and Horace B. Waters recited his famous "Yankee Doodle." The program closed with impromptu addresses by visitors and members, one of the most pleasing of which was that of Alexander Gibson of Saginaw, who presented us with greetings from Scotland.

One of the interesting things in Division Secretary Goth's mail lately was a glazed faced blotter, with a group picture of Toledo Division, for which they have our thanks. That is the way to advertise.

Talking of anniversary celebrations, John Deatsman and wife beat us to it by three months. They celebrated the 25th anniversary of their wedding on October 22. Many friends were present, and showered them with silver tokens of esteem.

John D. Ulrich and Thomas J. Kenney will represent us at Denver.

#### San Francisco

Our recent meeting would have reminded a visitor of the proverbial can of sardines, from the way the members were packed in. All but one of our resident members were present, besides most of the non-resident ones. Berkeley sent over a delegation from No. 79, and in the terms of America's national pastime, we had a full house.

Now that the delegate race has been decided, No. 53 intends to turn its face toward a social season that will cause New York's "400" to emit gasps of jealousy. To start it, our deputy organizer (who is the only organizer in captivity who writes his own Frat playlets) decided to give a mask ball on February 19 at Native Sons' Hall. Getting in touch with P. T. Barnum through the good offices of Sir Donan Coyle, the eminent spiritualist, he was advised that there is a new one born every minute that would come to a masquerade in an entirely new and "different" costume. Encouraged by this, he went ahead. His greatest good fortune was in obtaining the services of Baby Peggy Ginno, the only half-portion dancer and dialoguist who has come to America since the marines won

the war. Baby Peggy has danced on all the crowned teeth in Europe and was presented with a rubber-tired velocipede by King Gustavus 23rd of the Island of Harmonicus. She has appeared before kings, queens and jokers, and No. 53 is justly proud of the fact that our organizer was so fortunate as to acquire her services, for it is well known that she is 99 and 44-100 per cent fun, and less than one-half of 1 per cent Bolshevik. Many other lesser features were on the bill, and plenty of prizes. And all for a measly 50 cents admission. No wonder that our division is proud of a committee that could put over such a fine show.

A gigantic picnic is to be held in June. The writer has just been allowed to be in on the secret. When? Where? Gosh, if I told you, it would not be a secret. Anyhow, Isadore Selig is managing it. So that's that.

Treasurer Patterson is wearing a smile these days that is so large it makes him look as if he had the toothache. Cause and why? Well, after an absence of several months Mrs. Patterson has returned home, and Brother Patterson is to be our delegate to the Denver convention. No wonder he is feeling good. Isadore Selig is alternate.

#### St. Louis

The 18th annual masquerade ball given by No. 24 at Tower Grove Hall on February 5 was a big success, in fact, one of the most successful in years. A good sized crowd was present, and thoroughly enjoyed the dancing and the excellent refreshments served. The delicious sandwiches and fine coffee drew lots of customers. Several cash prizes were awarded for costumes, the total amounting to \$50. Henry Stumpe as a snow man was awarded \$10, and Oscar Bloch and George Roeder each won \$7 for their costumes. A photograph of the gathering was taken by a St. Louis photographer, and appeared in the next issue of that paper.

William H. Schaub, chairman of the smoker committee, was evidently a man of long experience in such affairs. In addition, he knew all of the tyros by name, and though he has a big heart, he was stern enough to see to it that every new member was properly initiated.

Number 24 respectfully hints to No. 64 that it should be well prepared to entertain visitors next July. About 25 of us, all typical Missourians, will drive up to Denver, and want and expect a good time. William H. Schaub and Arthur O. Steidemann are delegate and alternate for Denver—1927.

#### Columbus

Now that the matter of delegates has been well threshed out and the wheat separated from the chaff, let us hope that the divisions have chosen

their delegates and alternates wisely and well, and that they will have no cause for regretting their choice. For good old Columbus Division No. 18 we have chosen William H. Zorn of the teaching force of the Ohio school, as delegate, and Division Treasurer August Beckert, also an attache of the school, as alternate. Both are good men, and we all feel that we can sleep peacefully with them representing us at the Denver convention.

The way they replied in The Forum to the articles anent the convention fund, etc., showed that our members are not asleep when a live issue comes up. As for paying for time off for delegates and alternates who do not receive straight salaries, it is only fair, in my opinion, to do so. Most of the deaf belong to the working class, and can ill afford to lose even a week's pay, especially if they have families to support. Play fair. Pay them for their time.

One of Hazel's Handy Parliamentary Charts has been received here, and after being given the once-over, was presented to Division President Huffman, who accepted it gracefully and with hearty thanks. Secretary Arnold was the purchaser.

One by one the older generation of Ohio members is passing. In December the writer was called upon to mourn the passing of an old school mate, Hiram N. Gilkison, who passed away at Seattle, Wash. Later in the same month saw the passing of our own Robert P. MacGregor, and in January we lost Preston L. Stevenson of Findlay. The latter was one of the earliest of the Ohio Frats, joining Chicago Division November 2, 1903, before any of the Ohio divisions had been established—in fact, there were but three divisions at that time, Chicago, Detroit and Saginaw. Brother Stevenson was for years Deputy Recorder in Hancock county court house, under all political parties. Peace to them who have gone on.

We are considerably interested in knowing whom the various divisions have chosen as delegates and alternates, and are waiting anxiously for the full report to appear.

#### St. Paul-Minneapolis

Going to Denver next July? We are. Whom did we elect to represent us as delegate and alternate? John J. McNeil and Fred Brant, to be sure. And we congratulate them both, and are glad to note that their paleness during the voting has been succeeded by broad smiles of relief and joy. Brother Brant expects to make the trip in his big Oakland sedan. How Brother McNeil will go, I do not know. But why worry when the train can take him there at our expense, and without any inconvenience to him. Good luck to them both.

Brothers Hoag, Easthouse and Schroeder have been appointed as entertainment committee of the division, and they are to give a grand enter-



tainment once each season for the benefit of the general fund. Some job with all the business depression so general all over the country. But wait and see what they can do.

Several new members have recently been added to our division and we now have nearly 100 members. Hurry up, boys, and get some more.

#### Lowell

On January 29 the division held its first mid-winter picnic at Allardvale farm, Dracut, a beautiful resort for summer vacationists a few miles north of Lowell. The weather was mild, and about 35 enjoyed the trip. The afternoon was spent in coasting and in hiking about the farm and Long Pond. An interesting feature was the snowshoe race. Miss Helena Mitchell and Richard Welch were the winners, and were awarded cash prizes. In the evening dancing was indulged in in a bungalow, which helped to dispel the fears engendered in the breasts of the timid by the intense darkness outside caused by the low-hanging mist, to say nothing of the ghostly pine trees standing like sentinels outside. Philip Beausoleil had brought out a good supply of beans, frankforts, tea rolls and coffee, which furnished a fine supper for all. Various games and the Virginia reel held the boards for a time, then came the half-mile walk through the darkness to the trolley, and so on home, voting a winter picnic was grand. A good profit for the convention fund was realized from the supper, which was in charge of Brothers McCord and McMahon.

In order to aid the convention fund the division will hold a whist party at the home of Samuel Wardman, 7 Hampshire St., Lowell. Admission will be 35 cents for gentlemen, and 25 cents for ladies. Swell prizes will be awarded the winners.

On February 12 the division held its regular business meeting and elected Frank D. Williams as its delegate to Denver, with J. Bennett McMahon as alternate. We are sure they will fittingly represent Lowell division at the convention.

#### Waterbury

Who can deny that we are brothers, and filled with the fraternal spirit? Recently our division, needing a large chest, selected a committee to look into the cost of obtaining one. Their report showed the cost to be rather too dear. Then up pops Philip Cossette with an offer to make one. And he did—a fine, big one. And Saverio Minnicucci, not to be outdone, stenciled the chest. They presented it to the division at the February meeting. Fraternity? Well, I guess.

We were pleased to have the Rev. Brother Stanley J. Light at our last meeting. He brought us greetings from Boston Division. At the same meeting Robert St. John passed around a box of cigars, wearing, the while, a broad smile. It's a girl, born January 12. Congratulations.

Our members were much interested in the articles in The Forum in the last issue of THE FRAT, and are busy discussing the various opinions advanced.

Edward Hine, delegate, S. A. Minnicucci, alternate, is the result of our election for Denver representatives.

#### Hartford

We have been notified that the place where we hold our meetings has been sold, and at the expiration of this year's lease we will have to look for a new hall.

The division recently lost two members via the transfer route. Adolph Fisher transfers to Portland No. 39, while Arnold Williams goes to Reading No. 54. We are sorry to lose them, but as they are employed there, it is best for them to transfer.

All eyes are on Denver, the Mecca of the Frats. Not everyone can be so lucky as to go, but try your best to be there. Round trip fare from Hartford, \$97.83. Start saving now.

It is early yet, but keep an eye out for particulars of our annual October affair. This year it will be in charge of experts, with David Cole as chairman. His assistants will be Brothers Zeitz, Harrison, Rockwell and Rock. Keep posted.

Walter G. Durian and James A. Sullivan were elected delegate and alternate at our February meeting.

#### Boston

Our two-day affair of December 31 and January 1 was a big success, and the record for attendance and financial receipts will stand for some time to come. And now we are busy with our preparations for the proper celebration of the Fourth of July. Robert McCarthy will have this in charge.

Preparations for our banquet on April 2 are all completed. It will be held at Chauncey Hall, 585 Boylston St., at 6:30 p. m. Make your reservations before March 22, or you may be disappointed. Address A. A. Sinclair, 1 Bishop Road, Malden, Mass.

William H. Battersby as delegate, and Arthur A. Sinclair as alternate will represent our division at Denver. They are going to give some good write-ups on "Boston, 1930." Don't fail to read them. They are also polishing up in readiness to present forceful and convincing arguments to the convention itself. No mistake about it, they will make the majority of the delegates want to come to Boston.

Boston, 1930!

#### Springfield, Ohio

The social held for the benefit of the division on Saturday evening, January 29 was a success. This date being McKinley's birthday, an address on McKinley was in order, and President Swords prevailed upon John E. Pershing to make one, which took the form of a long talk on McKinley's life and achievements.

If the N. F. S. D. or any other national organization of the deaf ever establishes a national home for their members, Springfield is the place for it. It has a population of about 80,000 and is still growing. It is noted for the number and excellence of its fraternal homes. Among them are the Ohio Masonic Home, Knights of Pythias Home for Children, the Pythian Home for the Aged, the Odd Fellows' Home and the Lutheran Orphan Home. Also it has Wittenberg College, and a large, fine Masonic Temple, just completed. Some city to live in, all right.

Rufus B. Jeffries has traded his property here for a 12-acre place near Donnellsville, this county, and will move there about March 1. But we have no fear that it will cause him to lose any interest in local affairs. He has been a Frat since 1905, longer than any other member of the division.

Harry H. Folckemer and Frank M. Redington are our delegate and alternate.

#### Wichita

Quite a few from here will be out in Denver next July, and the majority of them will motor out, as most of our members have cars. And they will have their caps there, too. But they are not bragging about it, as we hear Omaha has been doing! Possibly they saw some of Wichita's caps at the St. Paul convention and liked them so well they followed our lead. All right, we will be glad to see not only Omaha, but every division present wearing caps.

Are the deaf steady workers? Our B. R. Keach has held down the same job as wood turner for 33 years, and looks good for many more.

And are they good insurance risks? Look at our own Ross Davison. Hit by a speeding taxi, he suffered a broken leg, a broken rib, broken collar bone, side of head busted and skinned, internally injured, unconscious three and one-half weeks, and out of his mind as many more. And he still lives to sue the taxi company. Good risk? I should say so. (No wonder the mortality record of the N. F. S. D. compares more than favorably with those of like societies for the hearing.—Ed.)

All of the deaf of Wichita who are able to work have all the work they can do. May it continue to be so.

Wichita Division's delegate and alternate are Joseph Kaufman and Archie Greer.

#### New Haven

New Haven Division No. 25 held its second meeting of the year on the evening of February 12th—at its usual place with President Lapides in the chair; this meeting was by far the most spirited and productive of any held in a long time. The most important transaction being the election of our delegate and his alternate to the Denver convention. The delegate being, as might be surmised, none other than our president, Michael Lapides. This man will bear watching as he is



an aggressive leader of most worth while projects in these parts and there are many here who would not at all be surprised to see him be elected to some post on the Grand Division at some future convention.

Bertram Leeper was chosen as our alternate delegate should some accident, illness or other cause prevent our regular man going. Both these men are of high calibre and well worthy of the honor bestowed on them. Brother Leeper is chairman of our local Board of Trustees and we vow no more watchful or careful member of the tribe lives. Should he go to Denver, we can rest assured nothing will escape him.

We regretfully were obliged to accept the resignation of Moise Chagnon from running our socials. Brother Chagnon has numerous other business projects which require much of his time and he felt he could not attend to our fun-fests with full justice to his position. Brother Quinn was chosen to fill the vacancy. Brother Quinn has had a lot of experience in this line, managing and assisting at numerous affairs in the past.

It is but seldom that we in New Haven receive a new application for membership as every eligible deaf man in these parts realizes the benefits that are derived from the N. F. S. D., and is already a member. However, our aggressive go-getter President Lapides has ferreted out a fellow living down in South Norwalk—one Joseph Thomas Darby—and persuaded him it would be to our mutual advantage for him to belong. He saw the light and his application was passed on at our meeting on February 12th.

On the afternoon and evening of January 30th there was a party at Stephen Syrotiak's apartments in West Haven. Brother Syrotiak was aided by his charming wife. Over 26 people were present and all reported a most pleasant time. Several kinds of games were indulged in—a small charge being made for the refreshments and the proceeds were turned over to our local delegate fund. This fund, by the way, takes a few upward strides every time some brother holds a party at his house and with the aid of these efforts we hope it will respond and grow to presentable proportions pretty soon. When we first started, said fund had a pretty anemic look but with proper nourishment such as we have administered, it appears to be taking on a healthier glow.

All is in readiness for our Apron party on March 12th and we expect it to be a big affair. Line forms on the right, gentlemen. Don't push or crowd, there'll be room for all—so let all come who want a really enjoyable evening with plenty of fun.

#### Here and There

Saginaw Division No. 3 was organized only three days after No. 2 was put on the map, so when No. 2 announced its 25th anniversary banquet

on January 22, some five Saginawians decided to join in the celebration. So an army of five in an unarmored car, invaded Detroit on that date, roamed around unmolested until time for the banquet, when they appeared at the hotel, battered open the doors with their hands, and joined in the revels. Near the conclusion of the banquet Alexander Gibson arose and delivered greetings from the Ayrshire Deaf and Dumb Mission, through J. B. Kirer, Kilmarnock, Scotland, from which place Brother Gibson himself originally came.

Holyoke Division's fish pond party scheduled for January 15 ran up against a snag in the shape of a heavy snow storm, which prevented members from attending. So the party was postponed to a later date, possibly May 28.

Springfield, Mass., Division is to move to new quarters. The Odd Fellows' Building, where they have been meeting, has been sold, and will be torn down. The division has secured a new hall at 347 Worthington St., just off of Main St., where they are also able to get plenty of rooms for social purposes. Their first meeting in the new hall will be on March 5. Members will please note.

The friends of Peter D. Heinz, formerly of Chicago, Indianapolis, and Richmond, Ind., will be pleased to know that he is doing well in Bradenton, Fla., where he went last May. He has a responsible position with the Bradenton Main Automatic Dept., and is kept busy. Both he and his family are well.

Bangor Division had the misfortune to be burned out on February 13, losing everything they had in the fire that destroyed Royal Arcanum Hall in that city. They are now looking for another hall. If one is not found before the March meeting date, the meeting will be held at the home of one of the members, possibly that of Secretary-Treasurer Flynn.

The February issue of the Typographical Journal, mailed to some 75,000 union printers all over America, says: "Fred Baars, a resident of the Union Printers Home—long ago a Chicago boy—was remembered at Christmas time with a check contributed by his fellow-deafmutes, who are members of the Chicago division of the National Fraternal Society of the Deaf. This organization, founded and managed by deaf folks solely, has over 6,000 members all over the country and nearly a million dollars in assets. The grand treasurer, Arthur L. Roberts, held a union card in Chicago printing offices twenty years ago. Most of the contributors were union typos, but the non-union deaf printers also chipped in liberally, incidentally getting an impressive lesson of the benefits of the International Typographical Union which should result in applications for membership anon."

"Frat Night" in connection with the West Virginia convention at Romney is now an assured fact. Huntington Division No. 50 at its regular meeting on Saturday, February 5th voted for the dispensation and is entirely in the hands of the division and should not be confused with the convention proper. The night of June 4th was decided on as the time for holding the conclave. The committee-in-charge are Chas. D. Seaton, Chairman, J. A. Pring and C. B. Deem. Plans for an initiation and smoker will be worked out. A good speaker of national reputation in fratdom will be secured. Frats, please take notice.—[The Tablet.

Ft. Worth Division No. 62, of the N. F. S. D., will hold an annual fraternal in the lodge room of the division at the Labor Temple, Ft. Worth, Texas, on Saturday night, March 5, 1927. All are cordially invited to be present and to remain over and attend the Fat Stock Show. The Fat Stock Show is a Ft. Worth institution, and one well worth attending. The members of Ft. Worth Division promise that all of you will have plenty of fun at their fraternal and that there will be plenty to entertain you at the stock show.—[The Lone Star.



### Lighten the Load

By Mary C. Farnsworth

DO you know of a friend who  
by some foul fling  
Of unseemly fortune has been  
brought low?  
Then do what you can to comfort  
bring,  
Don't wait for another to aid  
him but go—  
Help lighten the load.

Is there one to whom life seems a  
prospect drear  
Where shadows seem almost to  
shut out the sun?  
Go bring him a message of faith  
and good cheer.  
Give him courage and hope till  
the victory's won.  
Help lighten the load.

There are those all about us by  
trouble distressed  
Who through long, weary days  
discouraged have grown.  
In doubt and perplexity, all un-  
guessed—  
Make their pathway seem bright-  
er, their burden your own  
Help lighten the load.

—Selected.





The Forum was very much alive in the January issue with comments from various members regarding delegates. It goes without saying that whether the present law is changed or not, we will always have the same brand of delegates. As a delegate to the last convention I agree with Brother Farquhar's remarks.

With all due respect to those who may not agree, I wish to say that in my humble opinion our Grand Division conventions meet too often. Each convention really costs our members something like or near \$15,000, taking all expenses of the delegates into consideration. Part of the delegates' expense is borne by their respective divisions.

Are these conventions really worth what they cost? I think not. Our laws, as they are now, with a few changes, are good and comply with State Insurance laws. Very few changes were made at the last convention which would seem to justify changing our meetings to once every five years. [State laws require conventions to be held as often as once in four years.—Ed.] Should occasion at any time demand it, the Board of Directors could call a special convention. I also think we are over-ratioed. I see no reason why a body of 25 good delegates could not as effectively work as 150, and in less time and at much less expense. It would not be a very difficult matter to divide the divisions into districts of 200 or more members. Each district could have a delegate.

Another change that would not seem to be a bad one is that our conventions should be held in Chicago where the home office is located. Being centrally located, as Chicago is, the railroad fare of delegates would be reduced to a minimum. Our conventions are supposed to be for business purposes, and if so why not make changes that will make such conventions what they are intended to be?—[Harvey L. Ford, Waco, Texas.]

In his endeavor to organize the "American Mutual Aid Association of the Deaf," Brother Hill had the sole aim to help ALL the deaf whom he could approach to have at least a death benefit certificate at lowest possible cost. He had no intention of competing with the N. F. S. D. He aimed to help those whom the N. F. S. D. will not. The January editorial said that the N. F. S. D. has always been able to take care of the deaf of America. That is half true. The N. F. S. D. does not take in women. [We stand corrected.—Ed.] The husbands, now

members of N. F. S. D. would have to dig up their savings accounts to meet the funeral expenses of their wives in case of death. Many would have to pay the undertakers' bills on instalments.

The delegates at St. Paul convention flatly turned down women. Many delegates voted against the motion not because it was their judgement, but it was on the demand of their divisions to do so. As a rule either half or a majority of the members of each division are bachelors and do not want women to be in the same room at meetings. On the other hand the delegates that were "on the fence" hesitated to vote because they did not understand that had they voted in favor of admitting women, there would have been more discussions as to HOW they would be admitted; i. e.: to join as full members, or to join for insurance only and what not. No one expects that as soon as women would be voted admittance to this society would they become members. It takes time to consider the matter thoroughly.

Here, I suggest that the women be permitted to take life insurance only and that there should be another department at headquarters which would take care of that sort of business, positively subject to the supervision of the grand officers of the N. F. S. D.; that women would not be permitted to attend any business or monthly meetings of the N. F. S. D.

It would be very difficult for the deaf women to establish an insurance business of their own as there are too few of them who have business experience to handle such task. Why cannot the men of the N. F. S. D. be broad-minded enough, open-hearted enough, and be reasonable enough to help them as well as themselves. Many fear that if women should be admitted even for insurance only, they would later demand full privileges the men enjoy. The women themselves know that should they have regular meetings, half of them would be absent from the meetings on account of children; with the children in the same room, there could not be any business

done without interference. Those with the "suffragette spirit" would only demand all the privileges the men enjoy. Upon allowing women the privileges of insurance only, we could draw up provisions in the by-laws depriving them of the full privilege and benefits the men enjoy.

The convention, after voting women the privilege of life insurance only, should request the grand president to select three or five members to draw up laws regarding the privileges the women should and should not enjoy. There is no doubt we could rely on the judgment of any committee on laws in drawing up a set of laws regarding the women's insurance department; providing, that we instruct them to draw up provisions preventing women's attendance at the business or monthly meetings. After the committee completes a set of laws, they shall send a copy of them to each division for their approval.

Three years ago there were many good reasons offered to allow women limited membership privileges so I will not discuss them here. Now is the time to discuss as to HOW they are to be allowed limited membership privileges and the business of the women's department conducted.—[W. K. Gibson, Dallas, Texas.]

Anent the convention fund discussion as brought out in the December and January issue of THE FRAT, we have two plans either of which we believe would solve the problem.

First: To abolish all national conventions and elect a Board of Directors of say five or seven members, all residents of different states other than the state in which headquarters is located. Those directors to meet triennially with the home officials, like our conventions are now held. There are plenty of good men scattered over the good old U. S. A. who would make splendid directors. The expenses of these directors to and from the meetings to be borne by headquarters as in the past when the present Board meets.

Second: That each state where there is more than one division hold

## JOIN THE FRATS!

By Paul R. Wys

Has it ever occurred to you  
That in this life of ours,  
One day may be sunshine for you,  
The next agloom with showers?

The health and wealth that you possess  
And loving family ties,  
Are all for naught unless you guess  
Wherein the secret lies.

Your wealth, however crushed it be,  
Perhaps you could regain;  
But health goes—like a ship to sea—  
It may never show again!



a state convention just prior to the national convention, cuss and discuss whatever is before it and elect a delegate and an alternate to represent the whole state at the national convention. The expense of these delegates to be borne by the respective state divisions with a per capita tax to be assessed against each division. The larger divisions to be assessed more than the smaller ones, of course. Such a plan would relieve headquarters of that extra work, they always have more than they can do anyway, and besides that, save the barrels of money which now go into the coffers of others.—[C. C. Neuner, Columbus, Ohio.]

Just a few words more. I wish to say I sure enjoyed reading the editorial and Forum comments in the last two issues of THE FRAT. A fine exchange of ideas which cannot but help the membership. The discussion has also helped to bring out some of our really big men—men who are willing to pull off their coats and work for the N. F. S. D. without thought of pay. It has also shown up some who object to work for the society unless compensated for the same.

Let's have some more Forum talks on various subjects of worth.—[W. S. Root, Seattle, Wash.]

I sent an item to THE FRAT . . .  
Each John, and James, and Izzy  
Responded with a write-up that  
Knocked me both dumb and dizzy.

Dear Brother Editor:

I am jubilant. My cup of happiness runneth o'er. I wanted to awaken interest in the problems confronting our glorious organization—and, incidentally, in the convention my Denver pals are working so tirelessly to arrange. Praises be, I succeeded far beyond my wildest dreams. I had no idea there were so many good points to argue, as appears from the nine answers in the January FRAT and the one article in the February Silent Worker. Every one of them was so meaty with sound horse-sense and well-phrased wisdom that pride in my fellow-deaf was increased two fold. Frankly, I was not satisfied that my suggestion was the best solution of the problem, but I submitted it as a basis for starting negotiations. And those articles convince me my proposition is inadvisable, so I shall drop it and leave smarter men to solve the problem—as they doubtless will.

And I want to thank Brother Ritchie for his kindly pat: "How many of us will admit and call to notice a past mistake? Most of us prefer to bury them in a strictly private way." It is so long since anybody has had a nice thing to say of me, that I slept with the article under my pillow. You know how it is, Brother Editor—generally the men who really try to help a club or society are branded as malcontents, while the fellow who "yesses" everything and leads in nothing, is styled "a loyal, dependable member." Prob-

ably the brothers whose articles were printed have been panned for them by men who never started a worth-while thing in their lives. But they won't be panned by me—for we are all working for a common end and aim: The greater glory of the American Deaf.

Since you request "something else for the February issue" I hasten to oblige. It is suggested by C. P. Henry's article in the February Silent Worker. Where does that lad live, anyway? [We do not know, he is not a member.—Ed.] He says: "The convention fund . . . has made it possible for the little fellows to get together with the big fellows once every three years and learn how things are done. They go back home filled with practical ideas, put these ideas into effect, and soon their respective divisions expand and prosper."

That is theory: In practice it cost me \$5 to find out the futility of the theory. I offered a \$5 prize in your magazine for the best idea submitted before the St. Paul convention, and some twenty good ideas were submitted. I expected the convention would arrange some time and place for submitting those ideas to an open conference—but nothing at all was done. As far as practical results are concerned the \$5 awarded to Philadelphia's Brady was \$5 wasted. Almost the entire time of the convention was taken up with tiresome and lengthy reports and routine business. Remember the two "informal Frat forums" held during our Silver Jubilee in Chicago last May, Brother Editor? Ah, there was Fraternalism in its essence. Brief, helpful schemes for overcoming various problems and handicaps in fraternal work were rapidly sketched by leaders from six or seven states. I venture none in attendance will deny my assertion that we learned more really helpful Frat facts in those two three-hour forums, than we did dur-

ing the entire week at St. Paul! [The Editor has attended every convention of the society and believes they were all as good "forums" as anyone could ask for. If the delegates failed to do their parts it was not the fault of the conventions, but of individuals.—Ed.] Which is NOT as it should be. I thought I knew about all there is to know in fraternal circles, Brother Editor; but lads from tanktowns like Canton, Akron, Flint, Delavan and Omaha certainly taught us something new in that "forum" last May. The only kick any of us had was that it was impossible to find enough time in the program, as laid out, to hold more "forums." I sincerely trust the Denver convention will provide for such.—[J. Frederick Meagher, Chicago, Ill.]

For some time the writer has been led to believe that in a state where there are more than two divisions of the N. F. S. D. there always was a sort of strange feeling between the divisions. The strange feeling was mostly that in each division the members did not know all the other members well enough to keep up the good work and to make it a sort of big family circle in the state itself.

In Ohio, for instance, we have eight divisions. For example, every time Columbus Division pulls off a nice program in the fall, very many attend but it never did bring a true representative from each division of Ohio. It came to me as a good idea for the divisions to have a representative appointed and sent to such affair to represent his division. And to send these representatives and pay their expenses if necessary to warrant an official representative of their division at such gathering. In this way, the division pulling off the center of attraction in the state at a certain time would have official guests from the other seven divisions and that would tend to draw every Frat in their district to meet these representatives. In this way the Frats are bound to learn to know each other very well and that would improve the fraternalism of all.

Accordingly, this idea was discussed by Akron Division some time ago, and it was changed to a motion to ask the other divisions their sentiment on the idea of having a gathering whereby all Ohio divisions would send a representative. The replies from the majority of the Ohio divisions were favorable to the idea. Then Akron decided to pull the lid off and start by having an all Ohio affair and to nickname it a sort of state convention, informal to be sure, and appointed a local committee to go ahead on this plan.

At the present writing, the tentative program is like this:

May 28th, Saturday noon: Registration and reception of visiting frats at Goodyear Hall; 2 to 5 p. m., auto rides around the city and lakes by Akron Frats; 5 to 6 p. m., light supper near Goodyear Hall; 6:30 to 8 p. m., recep-



**ABRAHAM LINCOLN** said: "When the conduct of men is designed to be influenced persuasion should never be adopted. If you would win a man to your cause, first convince him you are his sincere friend. Assume to dictate to his judgment . . . and he will retreat into himself and close all avenues to his head and his heart, and though your cause be naked truth itself and though you throw it with more than herculean force and precision, you shall be no more able to pierce him than to penetrate the hard shell of a tortoise with a rye straw."



tion to visiting Frats and their wives by Akron Division; 8 to 12, Frats to go upstairs for their degree staff work, initiations, speeches, eats, etc.; 8 to 12, Aux-Frats, downstairs, card games, etc., eats too.

May 29, Sunday: 10:00 a. m., services by some suitable deaf preacher; 2:00 p. m. National Balloon Races for International Races; 8 p. m., informal meeting of state division representatives at Goodyear Hall. This is to be a sort of exchange meeting to discuss the problems pertaining to their divisions and to help each other with ideas. Comparison of results on subordinate governments as to forced attendance and how best obtained without excessive fining. How divisions can best serve their members. How divisions can interest many who simply would not join on the ground that such meetings are dry stuff, etc. All problems like this would be very helpful to weaker divisions and may bring improvements for stronger divisions.

May 30, Monday morning: Organization of state meeting. To be presided over by Akron officers as a matter of courtesy. Address of welcome by prominent men of Akron. Response by some Akron Frat with emphasis to explain the scope and object of this state meeting. The representatives from each division to elect a sort of chairman of the state meeting, and make plans for annual meetings to be held in other division cities. After this organization, the representatives and others can talk on good of the order.

Then adjourn until the next state meeting. This can be in the form of an annual picnic or meeting, or a combination of both. It is up to each division to outdo the others so as to have competition for the best roster of membership.

Akron Division suggests for the meeting this year each division send their Denver delegates or alternates so that we would get double usefulness from their attendance. First, to discuss the local division problems, and then discuss their local division ideas for a national convention, so that we would have their ideas debated here and many saved from coming up on the floor at the national convention, and make things move faster at Denver.

We are hoping that this idea will materialize into something of real usefulness and the results of the meeting can be explained at Denver whenever anyone wanted to know. We are frankly of the opinion that the time has come for the Denver convention to consider the national convention being composed of delegates by states, not by divisions, so as to keep down the expense of having every division send a delegate. It would be better to have several divisions send their delegates to a state convention and this state convention elect a national delegate, or two of them, to represent all of the divisions in their respective states. The

plan has its disadvantages and advantages. We are open to any reasonable argument, but we believe a trial of an actual state meeting with the members in the state as a jury is the best argument we can make. The results of this "convention" in Ohio will lead us all to the merits of the question of state delegations to the national convention.

Paste this in your hat—May 28-29-30—and see what sort of a state meeting the Akron Division is going to pull off. We are here to enlarge our scope and we are going to do it too. Come on all of you good Frats and see us grow.—[Kreigh B. Ayers, Akron, Ohio.

What do you expect of your delegate to the convention of the grand division?

Many think theirs is but a law maker and elector.

Perhaps every member has a different idea about this—as to just where the duty of each delegate starts and ends. The January FRAT brought out some very unusual and valuable thoughts in that regard.

In my opinion the functions of delegates should not be confined to either making the society's laws, electing its officers, or to imparting technical or scientific business knowledge for the greater advantage of the N. F. S. D. They should also embrace the moulding of its members into clean-cut, cultured, honorable, loyal, energetic and self-reliant gentlemen and citizens.

The future of the society depends on the training given the members of today and the significance of this training must be apparent to everyone.—[Carl B. Smith, St. Louis, Mo.



### *The Father of His Country*

**A**MERICANS will never cease to revere the greatness of Washington. To him Lord Erskine wrote, "I have a large acquaintance with the most valued and exalted class of men, but you are the only human being for whom I have ever felt an awful reverence." It is said of Washington, that Providence gave him no children that his countrymen might call him "Father," and for all time he will be enshrined as the Father of the American nation. On the 22nd day of February Americans may well recount Washington's greatness and honor his memory.

—C. A. Herrick.

### THE FRATERNAL KICKER

There was a mule who thought one day he could kick a mountain out of his way; so he humped his back and he switched his tail; he raised his voice in a mournful wail; he saw in his mind the mountain fly in splintered fragments towards the sky. This amused him so he called a friend to come and witness the mountain's end. He backed up close to the solid rock, and halted to think of the fearful shock the solid mountain would now receive—he felt so sorry it made him grieve, for the good old mountain had sheltered him long, and had echoed back his wailing song without protest or a change of note, and now he was about to "get its goat." But, duty is duty, as taught by schools, and he must protect the other mules, for the mountain with steep and narrow pass was making it harder for mule and ass; so he braced himself and made one kick, then felt at once most awful sick, for the mountain, instead of tumbling down, stood solid as ever and not a frown, not even surprise on its smiling face as it stolidly stood in the same old place. The mule could scarcely believe his eyes, and saw the result with great surprise; he had shattered a hoof and broken a shoe and he felt that more had happened too, for there he lay in a crumpled pile, on the face of his friend was a cynical smile. The mule looked up at the mountain grim, and it looked calmly down upon him; he rose to his feet with a painful moan, and sobbed in a sort of mulish groan; "I thought I could do it, but now, alas, I find I'm only a silly ass."

There was a member who thought one day, his kick would the march of progress stay. His order had spent a dollar or two that could have been saved, he verily knew—and he felt like fighting and got in a stew. He hollered awhile, and blundered and fussed, then scolded and bristled and fumed and cussed. But the order stood and he found, alas, that he was only another ass.—[Yeoman Shield.



**W**HEN men are rightly occupied, their amusement grows out of their work, as the color petals out of a fruitful flower; when they are faithfully helpful and compassionate, all their emotions are steady, deep, perpetual, and vivifying to the soul as is the natural pulse to the body.—RUSKIN.



# National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Ill.

## GRAND DIVISION DIRECTORY

Board of Directors.

HARRY C. ANDERSON	President	150 E. Market St., Indianapolis, Indiana
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ARTHUR L. ROBERTS	Treasurer	Suite 907, 130 North Wells St., Chicago, Illinois
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GEORGE F. FLICK	Chairman	Chicago, Illinois
HARRISON M. LEITER		Chicago, Illinois
WASHINGTON BARROW		Chicago, Illinois

## DIVISION DIRECTORY.

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

CHICAGO No. 1	Chicago, Illinois	Corinthian Hall, Capitol Building—First Tuesday
Elmer E. Ditz	12034 Eggleston Ave.	
DETROIT No. 2	Detroit, Michigan	G. A. R., Grand River and Cass Aves.—First Saturday
Simon A. Goth	2245 Harding Ave.	
SAGINAW No. 3	Saginaw, Michigan	108 South Hamilton St.—First Thursday
Alexander Gibson	406 Cornelia St.	
LOUISVILLE No. 4	Louisville, Kentucky	Robinson Hall—First Saturday
William C. Fugate	230 St. Joseph St.	
LITTLE ROCK No. 5	Little Rock, Arkansas	Moose Hall Bldg.—First Friday
John P. Elrod	512 W. 31st St.	
DAYTON No. 8	Dayton, Ohio	Pruden Bldg., E. Fifth St.—First Saturday
Stephen O. Miller	18 W. Woodburn Ave.	
BAY CITY No. 9	Bay City, Michigan	First Monday
Charles F. W. Lawrence	806 N. Henry St.	
CINCINNATI No. 10	Cincinnati, Ohio	I. O. O. F., 7th and Elm Sts.—Second Saturday
Emil Schneider	1859 Kinney Ave.	
EVANSVILLE No. 11	Evansville, Indiana	Y. M. C. A.—First Friday
Adolph Brizius	1718 Canal St.	
NASHVILLE No. 12	Nashville, Tennessee	I. O. O. F. Hall, 49th and Charlotte—First Saturday
Charlie H. Early	1408 11th Ave., North	
SPRINGFIELD No. 13	Springfield, Ohio	E. High and Linden Aves.—Second Saturday
John E. Pershing	421 S. Belmont Ave.	
OLATHE No. 14	Olathe, Kansas	First Tuesday
Charles L. Scott	355 S. Keeler St.	
FLINT No. 15	Flint, Michigan	109 W. Second Ave.—First Tuesday
E. Morris Bristol	125 Witherbee St.	
TOLEDO No. 16	Toledo, Ohio	Kapp Hall—First Saturday
Richard J. King	1766 Hamilton St.	
MILWAUKEE No. 17	Milwaukee, Wisconsin	Silent Club, 221 W. Water St.—First Tuesday
Samuel Sutter	1403 20th St.	
COLUMBUS No. 18	Columbus, Ohio	I. O. O. F. Hall—First Saturday
Joe B. Arnold	School for the Deaf	
KNOXVILLE No. 20	Knoxville, Tennessee	329 1/2 N. Gay St.—Second Wednesday
John B. Chandler	413 Chamberlain St.	
CLEVELAND No. 21	Cleveland, Ohio	Moose Bldg., 1000 Walnut St.—First Wednesday
Herman Koella, Jr.	1262 Beach Ave.	
INDIANAPOLIS No. 22	Indianapolis, Indiana	I. O. O. F. Hall—Second Wednesday
Richard H. Phillips	2945 Kenwood Ave.	
BROOKLYN No. 23	Brooklyn, New York	360 Fulton St., Brooklyn—First Saturday
Benjamin Friedwald	43 Parkville Ave.	
ST. LOUIS No. 24	St. Louis, Missouri	Jeffa Hall, Lafayette and Jefferson Aves.—First Friday
Carl B. Smith	4244 Olive St.	
NEW HAVEN No. 25	New Haven, Connecticut	99 Temple St.—Second Saturday
Clarence Baldwin	166 Dwight St.	
HOLYOKE No. 26	Holyoke, Massachusetts	Bridge Street Turn Hall—First Saturday
Frank Kuslak	80 Jennings St., Chicopee Falls, Mass.	
LOS ANGELES No. 27	Los Angeles, California	730 S. Grand Ave.—First Saturday
Lewis I. Peterson	Box 644, Pico, Calif.	
ATLANTA No. 28	Atlanta, Georgia	Red Men's Wigwag—First Friday
James R. Bankston	476 Glenwood Ave., S. E.	
PHILADELPHIA No. 30	Philadelphia, Pennsylvania	1628 Arch St.—First Friday
James F. Brady	202 Walnut St., Audubon, N. J.	
KANSAS CITY No. 31	Kansas City, Missouri	912 Grand Ave.—First Saturday
Ernest E. Hyatt	425 W. 15th St.	

OMAHA No. 32	Omaha, Nebraska	Seymour Hall, 16th and Capitol Aves.—Second Saturday
Robert E. Dobson	4519 Bedford Ave.	
NEW ORLEANS No. 33	New Orleans, Louisiana	B. K. A. Bldg., 627 North St.—First Saturday
William C. Goss	1401 Delery St.	
KALAMAZOO No. 34	Kalamazoo, Michigan	Moose Temple, Portage St.—First Saturday
Daniel Teller (Acting)	1130 West North St.	
BOSTON No. 35	Boston, Massachusetts	Friendship Hall, 515 Tremont St.—First Saturday
Arthur A. Sinclair	1 Bishop Road, Malden, Mass.	
PITTSBURGH No. 36	Pittsburgh, Pennsylvania	McGeagh Hall—First Saturday
Cyril A. Painter	829 Ardmore Boul., Wilkensburg, Pa.	
HARTFORD No. 37	Hartford, Connecticut	26 Chapel St.—First Saturday
Harry V. Jarvis	18 Orange St.	
MEMPHIS No. 38	Memphis, Tennessee	Chamber of Commerce Bldg.—First Tuesday
J. Amos Todd	400 Walker Ave.	
PORTLAND No. 39	Portland, Maine	514 Congress St.—Second Saturday
Charles L. Tarbox	Box 380, Kennebunk, Me.	
BUFFALO No. 40	Buffalo, New York	262-264 E. Utica St.—First Saturday
Walter F. Carl	527 E. Delavan St.	
PORTLAND (ORE.) No. 41	Portland, Oregon	Red Mens' Hall, East 9th & Hawthorne—First Saturday
Bird L. Craven	1675 Clarendon St.	
NEWARK No. 42	Newark, New Jersey	248 Market St.—First Saturday
Edward Bradley	375 Washington St.	
PROVIDENCE No. 43	Providence, Rhode Island	850 Westminster St.—First Saturday
Fritz J. Ruckdeschel	17 Roland Ave., Cranston, R. I.	
SEATTLE No. 44	Seattle, Washington	Eagles' Hall, 7th and Union—First Saturday
Albert W. Wright	6840 15th Ave., N. E.	
UTICA No. 45	Utica, New York	53 Franklin Square—First Saturday
John H. Thomas	315 First Ave., Frankfort, N. Y.	
WASHINGTON No. 46	Washington, District of Columbia	N. E. Masonic Temple—First Wednesday
Henry O. Nicol	1716 Newton St., N. E.	
BALTIMORE No. 47	Baltimore, Maryland	1104 W. Baltimore St.—First Saturday
Michael Weinstein	1527 N. Pulaski St.	
SYRACUSE No. 48	Syracuse, New York	Jr. O. U. A. M. Hall—Second Saturday
J. Fred Keller	126 Didama St.	
CEDAR RAPIDS No. 49	Cedar Rapids, Iowa	Federation of Labor Hall—First Wednesday
Carl W. Osterberg	1320 First Ave., West	
HUNTINGTON No. 50	Huntington, West Virginia	Jr. O. U. A. M. Hall—First Saturday
Clarence Henderson	1710 18th St.	
ALBANY No. 51	Albany, New York	734 Broadway—First Saturday
Henry A. Mineker	187 Madison St.	
ROCHESTER No. 52	Rochester, New York	Highland Hall—First Saturday
Harry V. Barnett	Apt. 17, 105 Edinburgh St.	
SAN FRANCISCO No. 53	San Francisco, California	Native Sons' Hall—First Saturday
Harry O. Schwarzs	543 Clay St.	
READING No. 54	Reading, Pennsylvania	612 Court St.—Second Saturday
Edwin C. Ritchie	20 E. Lancaster Ave., Shillington, Pa.	
AKRON No. 55	Akron, Ohio	Wilmet Hall, 982 E. Market St.—First Saturday
William Pfunder	1407 Goodyear Ave.	
SALT LAKE CITY No. 56	Salt Lake City, Utah	First Tuesday
Grant R. Morgan	755 Jefferson St.	
ROCKFORD No. 57	Rockford, Illinois	1028 S. Main St.—Second Saturday
Fred Shatwell	618 Oakley Ave.	
SPRINGFIELD No. 58	Springfield, Illinois	N. E. Cor. 5th and Monroe Sts.—First Saturday
Daniel R. King	2167 S. 16th St.	
DAVENPORT No. 59	Davenport, Iowa	I. O. O. F. Hall, 510 Brady St.—First Saturday
Arthur C. Johnson	3123 18th Ave., Rock Island, Ill.	
WORCESTER No. 60	Worcester, Massachusetts	306 Main St.—First Saturday
A. G. Clark	2 Crescent St., Whitinsville, Mass.	
ST. PAUL-MINNEAPOLIS No. 61	St. Paul, Minnesota	Fairview and Marshall Aves., St. Paul—First Friday
Anton Schroeder	2172 Carroll Ave., St. Paul, Minn.	
FORT WORTH No. 62	Fort Worth, Texas	Third and Calhoun Sts.—Second Saturday
Perry D. Hudson	1803 Lincoln Ave.	
DALLAS No. 63	Dallas, Texas	Y. M. C. A. Building—First Saturday
Wallace K. Gibson	Route 8, Box 356	
DENVER No. 64	Denver, Colorado	Howe Hall, 1548 California St.—First Saturday
Homer E. Grace	929 S. Gilpin St.	
WATERBURY No. 65	Waterbury, Connecticut	Garden Hall—First Saturday
William J. O'Connell	31 Central Ave.	
SPRINGFIELD No. 67	Springfield, Massachusetts	347 Worthington St.—First Saturday
Philip Beausnell	147 Wilbraham Ave.	
WACO No. 68	Waco, Texas	Chamber of Commerce—First Saturday
Harvey L. Ford	Route 4, Box 229	

PITTSFIELD No. 70	Pittsfield, Massachusetts	12 Pine St.—Second Saturday
Edward J. Gilmartin	18 Lincoln Terrace	
BANGOR No. 71	Bangor, Maine	Royal Arcanum Hall, 57 Main St.—First Saturday
J. Fred Flynn	145 Pine St.	
KENOSHA No. 72	Kenosha, Wisconsin	Regner Building, Main and South Sts.—Second Saturday
Ambrose Castana	5134 33rd Avenue	
BIRMINGHAM No. 73	Birmingham, Alabama	Fairview Masonic Temple—First Tuesday
G. Herman Harper	4141 Poplar St.	
SIOUX FALLS No. 74	Sioux Falls, South Dakota	Chamber of Commerce—First Monday
Charles H. Loucks	School for the Deaf	
WICHITA No. 75	Wichita, Kansas	Y. M. C. A.—First Saturday
Ross Davison	1232 S. Santa Fe Ave.	
SPOKANE No. 76	Spokane, Washington	E. 2023 Marietta Ave.—Second Sunday
James H. O'Leary	E. 2028 Marietta Ave.	
DES MOINES No. 77	Des Moines, Iowa	Moose Hall, 920 Locust St.—First Saturday
Charles R. Koons	1217 Pine St.	
LOWELL No. 78	Lowell, Massachusetts	84 Middlesex St.—Second Saturday
Myles S. McGeever	39 Elliott St.	
BERKELEY No. 79	Berkeley, California	263 12th St., Oakland—First Friday
Doney H. Goodrich	1803 Dwight Way	
DELAVER No. 80	Delavan, Wisconsin	I. O. O. F. Hall—First Saturday
Kenneth M. Steinke	Van Zelzer Flats	
HOUSTON No. 81	Houston, Texas	Eagles' Hall, 810 Preston Ave.—Second Tuesday
Richard C. Morris	400 Quitman St.	
SCRANTON No. 82	Scranton, Pennsylvania	232 Wyoming Ave.—First Friday
James B. Milligan	655 Kressler Court	
RICHMOND No. 83	Richmond, Virginia	Labor Temple, Hall 2—Second Saturday
Guy R. Liggan	Route 7	
JOHNSTOWN No. 85	Johnstown, Pennsylvania	Moose Temple—Second Saturday
Roland M. Barker	61 Church St.	
MANHATTAN No. 87	New York, New York	143 W. 125th St.—First Monday
Max M. Lubin	22 Post Ave.	
JACKSONVILLE No. 88	Jacksonville, Illinois	Gallaudet Club Hall—First Thursday
Ernest Tilton	414 Koselusko St.	
LEWISTON No. 89	Lewiston, Maine	G. A. R. Hall, Pine St.—First Saturday
Armand J. Leriche	60 Second St., Auburn, Me.	
PEORIA No. 90	Peoria, Illinois	Proctor Recreation Center—Second Saturday
Charles J. Cunningham	1713 N. Madison St.	
JERSEY CITY No. 91	Jersey City, New Jersey	Odd Fellows' Hall Bergen Square—Second Saturday
Richard J. Birmingham	438 W. 14th St., New York, N. Y.	
BRONX No. 92	New York, New York	Castle Hall, Walton and 149th St.—First Monday
Albert Lazar	Apt. 8-E, 644 Riverside Drive	
COLUMBIA No. 93	Columbia, South Carolina	Y. M. C. A.—First Saturday
William L. Smith	2505 Park St.	
CHARLOTTE No. 94	Charlotte, North Carolina	K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
William E. Benfield	81 W. Academy St., Concord, N. C.	
DURHAM No. 95	Durham, North Carolina	I. O. O. F. Hall—First Saturday
J. M. Vestal	P. O. Box 397, Burlington, N. C.	
DUBUQUE No. 96	Dubuque, Iowa	Dubuque Silent Club, 7th and Main—First Friday
Frank Hemmelder	2520 Stafford Ave.	
GRAND RAPIDS No. 97	Grand Rapids, Michigan	Y. M. C. A.—First Friday
Harry F. Ford	2315 Francis Ave., S. E.	
TORONTO No. 98	Toronto, Canada	I. O. O. F. Temple—First Thursday
Harry E. Grooms	19 Barrie Ave.	
DULUTH No. 99	Duluth, Minnesota	216 W. Superior St.—First Saturday
John A. DeLance	216 W. Superior St.	
CANTON No. 100	Canton, Ohio	Army and Navy Hall, N. Court St.—First Saturday
Albert M. Price	1301 Twin Place, N. E.	
FARIBAULT No. 101	Faribault, Minnesota	Eagles Hall—First Saturday
Henry E. Bruns	418 Shumway Ave., N. E.	
SOUTH BEND No. 102	South Bend, Indiana	Moose Hall—Second Saturday
Benjamin B. Berg	1102 N. Olive St.	
COUNCIL BLUFFS No. 103	Council Bluffs, Iowa	School for the Deaf—Second Saturday
John J. Marty	300 North Ave.	
FORT WAYNE No. 104	Fort Wayne, Indiana	Y. M. C. A.—First Saturday
John J. Smead	514 Fairmount Place	
SCHENECTADY No. 105	Schenectady, New York	I. O. O. F. Hall—Second Saturday
John F. Koepfer	95 Linden St.	
CHICAGO No. 106	Chicago, Illinois	Room 308, 81 W. Van Buren St.—Second Friday
Louis Ruskin	6847 South Park Ave.	
MIAMI No. 107	Miami, Florida	Y. M. C. A.—First Friday
Raymond H. Rou	Station A, Box 4314	









# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized*

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

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

## *Objects*

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

## *Benefit Certificates—Amounts; Age Limits*

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

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

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

## *Social Membership*

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

## *Death, Sick and Accident Benefits*

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

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

## *Payments Required of Members*

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

## *Social Features*

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

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

## *Safeguards*

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

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

## *Why You Should Join*

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

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

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

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

## *Cost of Joining*

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

## *How to Join*

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

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

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

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

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

**For addresses of Grand Officers, and a Directory of the Divisions, see Page 18.**