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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Fifteenth Year

JULY, 1917

Number 11

THE FLAG GOES BY.

Hats off! Along the street there comes
A blare of bugles, a ruffle of drums,
A flash of color beneath the sky;
Hats off! The flag is passing by!

Blue and crimson and white it shines,
Over the steel-tipped ordered lines.
Hats off! The colors before us fly;
But more than the flag is passing by.

Sea fights, land fights, grim and great,
Fought to make and to save the state;
Weary marches and sinking ships;
Cheers of victory on dying lips;

Days of plenty and years of peace;
March of a strong land's swift increase;
Equal justice, right and law,
Stately honor and reverent awe;

Sign of a nation, great and strong
To ward her people from foreign wrong;
Pride and glory and honor—all
Live in the colors to stand or fall.

Hats off! Along the street there comes
A blare of bugles, a ruffle of drums;
And loyal hearts are beating high;
Hats off! The flag is passing by!

—[Henry Holcombe Bennett.

COMING DIVISION EVENTS.

August.

2. Excursion, Washington.
2. Excursion, Baltimore.
4. Picnic, Utica.
12. Picnic, Milwaukee.
12. Outing, Holyoke.
25. Picnic, Buffalo.
25. Picnic, Greater New York.
25. Picnic, Cleveland.
25. "Riverview" outing, Chicago.
25. Lawn fete, Dayton.

September.

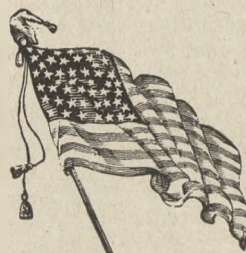
3. Picnic, Boston.
3. Picnic, Albany.
3. Picnic, Nashua.
3. Picnic, Toledo.
3. Picnic, Kalamazoo.
3. Picnic, Syracuse.
3. Picnic, Huntington.
3. "Home Fund" picnic, Chicago.

October.

30. Hallowe'en dance, Syracuse.
31. Hallowe'en ball, Louisville.
31. Hallowe'en party, Springfield, Ill.

NEW MEMBERS.

1. Robert Ford, Chicago, Ill.
1. Israel Zimmerman, Chicago, Ill.
1. Wm. B. Roberts, Chicago, Ill.
1. Hirsch Friedman, Hammond, Ind.
1. Isaac McCollum, Coffeyville, Kas.
1. Wm. J. Wiggers, Whiting, Ind.
1. John C. Smith, Williston, N. D.
1. Geo. R. Hyde, Capitan, N. M.
1. Frank Skelton, Cleveland, Ga.
1. Frank Strickland, Chipley, Ga.
1. James T. Brockman, Atlanta, Ga.
1. Robert H. Doster, Lumpkin, Ga.
1. Chas. E. Thompson, Atlanta, Ga.
1. Lawrie B. Trawick, Cedartown, Ga.
1. Thomas Spurlin, Arnoldsville, Ga.
1. Staten Taylor, Cave Springs, Ga.
1. Walter H. Christian, Decatur, Ga.
1. John H. Norris, Atlanta, Ga.
1. Marcus Morgan, Lithia Springs, Ga.
1. Amry L. Craft, Augusta, Ga.
1. Joseph M. Craft, Augusta, Ga.
1. Geo. J. Benton, Locust Grove, Ga.
63. Geo. W. Pritchard, Houston, Tex.
33. Clark Miller, Florien, La.
33. Carlos Sigur, Lake Charles, La.
30. James Moran, Wilkes Barre, Pa.
30. Daniel McCord, Lancaster, Pa.
36. Geo. H. Finley, Wilkinsburg, Pa.
36. Thos. J. Koontz, Johnstown, Pa.
36. David H. Goldberg, Pittsburgh, Pa.
62. Chas. F. Jamison, Whitesboro, Tex.
62. Clinton Holcomb, Ft. Worth, Tex.
49. Benton Thornberg, Underwood, Ia.
22. James Ferres, Indianapolis, Ind.
22. Clyde A. Drake, Terre Haute, Ind.
42. Frank Nutt, Trenton, N. J.
58. Morris Purviance, Springfield, Ill.
15. Mortimer R. Dodds, Flint, Mich.
61. August Brueske, St. Paul, Minn.
57. Raymond Tunison, Rockford, Ill.
57. Fredk. A. Hammer, Rockford, Ill.
41. Ozias Stevens, Portland, Ore.
53. Edmund Langdon, San Francisco, Cal.
53. Wm. J. Hoffman, Terra Bella, Cal.
23. Joseph Boyan, New York, N. Y.
23. Francis Walker, Grant City, N. Y.



*"I pledge allegiance to my flag, and
to the Republic for which it stands;
one nation, indivisible, with Liberty
and Justice for all."*



Is it allowable for new members who have not been initiated to attend the business session of the Division—sit in the meeting—prior to that part of the session at which they take the obligation?

Yes. Experience has shown that often there is a good deal of business to transact before the initiation is reached, and where there is no business transacted that does not directly affect the waiting ones and if their certificates are in the Division Secretary's hands they should be allowed such courtesy, retiring from the room when initiations are in order.

What are the Society's requirements as to its loans (investments), and are loans made to members?

All its investments are in first mortgage loans and on property that is in all cases worth double the amount loaned. Loans to members are not made, the Board of Trustees having made such ruling because if such loans were made we would have a great many requests and it would be hard to pass on the values of land in distant and widely separated parts of the country—we could not judge these at all unless we paid expenses of inspection and appraisal. Another thing is that we have no connections with banks or real estate firms that would enable us to handle such investments. In addition, it can be seen how it would result in misunderstanding and possible bad feeling if we made loans to some members and had to refuse them to others, even though the refusals were due to insufficient security. It might be charged that we favored our friends, etc. Moreover, this rule works no hardship on our members. If they have ample security for the loan desired, their local bank or broker will be glad to make it—if it is not good enough for them, it certainly would not be for us. Besides, local banks or brokers are in a position to put such things through with least trouble, knowing all property values and being in touch with necessary records. The Society is able to get all the first class loans it needs, so the idea that a member is doing the Society a favor in asking it to make him a loan, and so get the interest, is a mistaken one. We make no investments except through the two banks that we have had connections with for many years, and this rule has been found to be an excellent one.

What was the balance in the Society's funds five years ago?

At the Columbus Convention, in July, 1912, the Grand Treasurer reported a balance in all funds of \$21,735.54 (June 30, 1912). A glance at the Grand Treasurer's report in this issue of The Frat will show a balance of \$133,249.96, June 30, 1917. This shows that in five years the Society has added over a hundred thousand dollars to its treasury.

Who holds certificate No. 1?

Peter N. Hellers of Detroit, Mich.,

holds that certificate. He was the first Grand President (of the F. S. D.).

What is the average monthly membership growth of the Society?

For the first six months of this year it has added over 300 new members, averaging over 50 per month.

TREASURER'S REPORT.

Division Collections for June.

Chicago	\$ 368.56
Detroit	173.70
Saginaw	16.97
Louisville	70.92
Little Rock	81.99
Nashua	15.53
Dayton	45.18
Bay City	8.19
Cincinnati	77.33
Evansville	22.47
Nashville	14.87
Springfield, O.	30.50
Olathe	54.64
Flint	86.12
Toledo	73.73
Milwaukee	102.39
Columbus	47.88
Knoxville	31.32
Cleveland	86.86
Indianapolis	164.60
Greater New York	172.98
St. Louis	141.37
New Haven	57.50
Holyoke	50.13
Los Angeles	52.73
Atlanta	21.04
Philadelphia	122.20
Kansas City	57.26
Omaha	80.29
New Orleans	64.65
Kalamazoo	16.59
Boston	66.40
Pittsburgh	91.08
Hartford	17.60
Memphis	35.06
Portland, Me.	92.40
Buffalo	33.56
Portland, Ore.	21.62
Newark	41.66
Providence	23.40
Seattle	26.17
Utica	38.89
Washington	46.02
Baltimore (May-June)	63.58
Syracuse	31.37
Cedar Rapids	60.12
Huntington	21.53
Albany	37.95
Rochester	27.89
San Francisco	81.52
Reading	26.71
Akron	84.60
Salt Lake City	41.33
Rockford	38.25
Springfield, Ill.	33.34
Davenport	30.74
Worcester	16.82
St. Paul	14.76
Ft. Worth	22.94
Dallas	37.69

Total collections.....\$3,615.49

Philadelphia—1918.

August payments are due.

SEMI-ANNUAL STATEMENT.

Made by Grand Treasurer Barrow for the Months from January to June, Inclusive, 1917.

Receipts.

Balance, Dec. 31, 1916	\$14,122.28
Division bond premiums	68.50
Sale of furniture	10.00
Interest from mortgages	2,962.26
Interest from bonds	546.25
Interest from deposits	14.46
Button sales	214.70
Special Frat subscription	.60
Office expense credit	.10
Rent part of office	10.00
Grand Secretary's fees	23.75
Sundry supplies sales	76.96
Division collections	23,213.64

Total receipts.....\$141,263.50

Expenditures.

Death benefits	\$ 1,750.00
Sick benefits	1,650.00
Accident benefits	830.00
Surety bond premiums	70.40
Furniture and fixtures	176.21
Insurance Department fees	314.85
Accrued interest on loans	134.70
Buttons	203.97
Officers' expenses	29.78
Official publication	427.15
Office expenses	181.64
Organizing expenses	100.47
Postage account	145.69
Printing and stationery	73.45
Refunded payments	23.28
Rent and light	198.00
Clerical services	60.00
Sundry supplies	70.29
Salaries	1,573.66

Total expenditures.....\$ 8,013.54

Recapitulation.

Total receipts	\$141,263.50
Total expenditures	8,013.54

Balance, June 30, 1917.....\$133,249.96

DOING THEIR BIT.

From additional reports to headquarters we gather that Knoxville and San Francisco Divisions each purchased a Liberty Bond. The following contributions to the Ambulance Fund have also been reported: Dallas, \$5.25; Philadelphia, \$12.75; Pittsburgh, \$18.00; Louisville, \$2.50; Springfield, O., \$9.00; Milwaukee (Hartford, Wis., members), \$2.75; Cincinnati, \$20.25; Rockford, \$5.00; Providence, \$9.00; Nashua and friends, \$7.15; Hartford, \$10.00. Estimated figures given out at the Hartford convention of the N. A. D. stated the total contributions to the Ambulance Fund were over \$2,500.00.

His Lip-Reading Slipped?

Friend—"I suppose deafness is a source of annoyance to you."

Deaf Man—"Occasionally. Last night, for instance, I danced with a most charming young lady, and I would give a good deal to know whether she compared my dancing to a 'zephyr' or a 'heifer.'"—Chicago Herald.

THE GET-ONE DEGREE.

Here are the names of those members who went out and "got one" for the roll of July entrants:

Chicago Division No. 1—Joseph N. Berstein, Harry V. Jackson, Arthur M. Hinch, Frederick A. Moore, F. P. Gibson, Charles A. Stewart, Henry Kraft, Edwin M. Hazel.

Flint Division No. 15—Henry A. Germ-er.

Indianapolis Division No. 22—William B. Watkins, Roy P. Iliatt.

Greater New York Division No. 23—John D. Shea, Wolf Schulman.

Atlanta Division No. 28—Herbert H. Williams (6), Warren A. Willingham (6), Guerry Bishop, Percy W. Ligon.

Philadelphia Division No. 30—James G. Williams, Chas. E. Sommer.

New Orleans Division No. 33—H. L. Tracy, Henry J. Soland.

Pittsburgh Division No. 36—C. A. Painter, R. M. Barker, John M. Rols-house.

Portland (Ore.) Division No. 41—Chas. R. Lawrence.

Newark Division No. 42—R. E. Conley.

Cedar Rapids Division No. 49—Hugh S. Courter.

San Francisco Division No. 53—Stuart Evans, Isadore Selig.

Rockford Division No. 57—Ernest Swangren (2).

Springfield (Ill.) Division No. 58—George H. Leavitt.

St. Paul Division No. 61—Archie Benol-kin.

Ft. Worth Division No. 62—Herman B. Stanley, Roy W. Geer.

Dallas Division No. 63—Tilden Smith.

THE LAPSER.

Every insurance company, as well as every fraternal organization, is quite familiar with the laper, the man who takes out a policy or a certificate of membership, keeps it in force for a brief period, and then quits. Pretty soon he may join a different society, only to drop out once more in a few months.

Such a man never gets anywhere. He is like the toad in the old problem in which it was asked how many days it would take his toadship to get out of a deep well if he hopped towards the top three feet a day and slid back during the night the same number of feet or more.

It doesn't pay to lapse. It is a waste of one's substance to be joining a new society every few months, dropping the old one. Constancy to one thing always pays. —[Unity Camp News.

Had Tried 'Em.

Judge Ben B. Lindsey of Denver was lunching one day—it was a very hot day—when a politician paused beside his table. "Judge," said he, "I see you're drinking coffee. That's a heating drink. In this weather you want to drink iced drinks, Judge—sharp iced drinks. Did you ever try gin and ginger ale?"

"No," said the Judge, smiling, "but I have tried several fellows who have." —[Yeoman Shield.

THOMAS F. TUCKER.

Brother Thomas F. Tucker passed away at Wellington, Kansas, July 11. From the Mulvane News we clip the following:

"Tom F. Tucker is dead. They sent him to the hospital at Wellington last Saturday, after he had weathered through several days of illness here. He had been working for Will Wagner in the harvest field, and became too warm, and his illness took the form of sleeping fever. He seemed better yesterday morning, ate a hearty breakfast, and then fell over dead.

"Tom was a mute, a jolly good fellow, a willing worker and always had money. He had a half sister living in Eureka, and some distant relatives in California, but had made this his home for many years, and was a town character who will be missed.

"He was a native Kansan, born January 31, 1856, at Yates Center, Kan., and had many thrilling experiences with the Indians in the pioneer days.

"He was buried in the cemetery at Wellington this morning. Good bye, Tom!"

Brother Tucker joined the Society in April, 1910, and was a member of Olathe Division.

CHARLES E. JOHNSON, JR.

The Frat has been advised of the death by drowning on July 1st of Brother Charles E. Johnson, Jr., of Dedham, Maine, a member of Portland (Me.) Division. Particulars of the accident have as yet not been received.

Brother Johnson joined the Society in November last and was a young man of twenty years. He made his home with his parents at Dedham.

TRUSTEES' REPORT.

Ledger Assets, June 30, 1917.

First mortgage loans.....	\$110,900.00
First mortgage bonds.....	18,500.00
Liberty Loan Bonds.....	1,000.00
Certificates of deposit.....	257.50
In bank subject to check.....	2,192.46
Grand Secretary's Fund.....	300.00
Treasurer's cash balance.....	100.00

Total ledger assets.....\$133,249.96

Balances in Funds.

Reserve Fund.....	\$111,528.58
Mortuary Fund.....	16,557.75
Expense Fund.....	3,446.94
Sick and Accident Fund.....	1,716.69

Total in all funds.....\$133,249.96

Concerning Investments.

During June, a first mortgage farm loan was made for \$2,500.00 at 5 per cent interest, and the payment of \$1,000.00 was made on the Society's subscription for \$5,000.00 worth of Liberty Bonds. This part payment was made, instead of full payment, because there were not sufficient uninvested funds on hand to cover the entire amount subscribed. The balance will be taken care of this month—July.

TREASURER'S STATEMENT.

For June, 1917.

Balance from May.....\$130,596.86

Receipts.

Division collections.....	3,615.49
Rent, Chicago Division.....	5.00
Interest from loans.....	212.50
Button sales.....	20.70
Grand Secretary's fees.....	3.00
Secretary's outfit sale.....	1.25
Division seal sale.....	2.25
Engraving.....	2.80
Fob sales.....	1.00
Interest from deposits.....	4.55

Total balance and receipts.....\$134,465.40

Expenditures.

Sick benefits.....	\$ 410.00
Accident benefits.....	225.00
Salary, Dr. Furlong.....	15.00
Salary, E. M. Rowse.....	83.33
Salary, F. P. Gibson.....	116.66
Services, F. A. Moore.....	60.00
Rent.....	45.00
Official publication.....	93.75
Sundry supplies.....	5.32
Office expenses.....	30.56
Insurance Department fees.....	57.00
Postage account.....	11.55
Office tables.....	13.25
Refunded payments.....	23.28
Accrued interest on loan.....	25.74

Total expenditures.....\$ 1,215.44

Recapitulation.

Total balances and receipts.....\$134,465.40

Total expenditures..... 1,215.44

Balance, June 30.....\$133,249.96

JUNE DISABILITY CLAIMS.

H. H. Porch, Webb City, Mo.....	\$ 10.00
J. A. Dexter, Windham, N. H.....	5.00
S. Dingman, Syracuse, N. Y.....	30.00
*D. J. Moncrieff, Ypsilanti, Mich....	50.00
J. R. Davis, Sulphur, Okla.....	5.00
Patrick O'Brien, Philadelphia, Pa.....	45.00
Wm. Ward, Los Angeles, Cal.....	20.00
J. F. Fleharty, LaCygne, Kas.....	25.00
*W. K. Barnett, Atchison, Kas.....	15.00
*J. T. Leepard, Akron, O.....	15.00
R. H. Hogle, Marion, Ind.....	30.00
W. H. Garwood, Wanatah, Ind.....	50.00
Carl Duttell, Brazil, Ind.....	20.00
H. J. Goldberg, Bridgeport, Conn.....	50.00
*R. C. Stephenson, Trenton, N. J....	25.00
George Errard, Fond du Lac, Wis.....	30.00
Robt. Bennett, Paterson, N. J.....	5.00
*L. H. Kutner, Brooklyn, N. Y.....	50.00
H. A. Germer, Flint, Mich.....	10.00
J. A. Welter, Marshalltown, Ia.....	50.00
H. H. Stottler, Cleveland, O.....	15.00
*H. F. Ware, Akron, O.....	5.00
*A. L. Klopfer, Holyoke, Mass.....	5.00
*J. A. Smolk, Cleveland, O.....	10.00
*L. M. Hunt, Koshkonong, Mo.....	35.00
*C. M. Chabowski, Chicago, Ill.....	15.00
Arno Dietzsch, Chicago, Ill.....	10.00

Total for the month.....\$635.00

*Denotes accident claims.



The two opinions below as to admitting women to the N. F. S. D. were received. With them we will close the discussion, leaving it to the membership body to decide which way the question is to be answered when it comes up at the Philadelphia Convention next summer. However, later on we will have more to say at the time the Law Committee takes the matter up, and also comment editorially. Think it over, brothers.

"In my opinion women should be admitted to active membership but confined to a benefit class of their own. It would be good for the N. F. S. D."—Daniel Shea, Nashua, N. H.

"In glancing over this department last month I note various opinions expressed that are with one exception favorable to the admission of women to the N. F. S. D. Personally, I believe it a good thing. Mrs. Meagher has expressed a point well worth consideration and our personal knowledge of the lady leads me to say that a dozen of her kind would prove a wonder working leaven in any organization, and there are hundreds of them knocking at our door. Brother Ben Berg's sentiments are well chosen and should be taken to heart by every one of us. We need the refining influence of women everywhere. Some mention of rates is made but that is a small matter, easily adjusted. The mortuary records of other orders are open to us at any time and we have an actuary well able to advise us. I wish to suggest, however, that a revival of the \$100.00 class for the benefit of the married women whose husbands would find it rather hard to pay the dues (assessments) for himself and wife, both in a higher class. Life insurance for the husband is vastly more important than for the wife. If the husband dies the wife is more or less helpless, but if the wife dies the husband's means of livelihood are undisturbed and he can go right on earning his bread and butter in the same old way. Now, here is a point I want you all to think about. The N. F. S. D. is sadly deficient in that brand of fellowship that comes from the proper use of ritualistic work. I have met men from many Division but have yet to meet the man who fully appreciates and understands the uses and beauties of a good ritual properly used. Women as a class are more readily adaptable than men and the experience of other orders has taught that they will take to ritualistic forms and usage like ducks to water. Let them come in and then watch us grow, in numbers, in spirit, in morals, and above all else in that broad tolerant fellowship that can be found only in a live lodge."—A. H. Norris, Muncie, Ind.

The next subject for discussion in this department is one that means much to the Society. Its adoption, after the thor-

ough discussion it is intended it shall have—through these columns and in the Divisions' own "forums"—will make for a much better N. F. S. D. It is the revival of the spirit of the "Class B" that the Omaha Convention had to order discontinued, but with changes and improvements brought forth by close study on the part of a special committee appointed by Grand President Anderson to go into it and report at Philadelphia. However, it is thought best to bring the matter up in this department now and give it necessary explanation and the members a chance to debate it prior to the committee's report. The opportunity to do this now has come up in an inquiry addressed to headquarters by Brother Neuner of Columbus, which we at first intended to incorporate in the "Questions and Answers" department but believe would be better material for this—"The Forum." Here it is:

Shall the N. F. S. D., in addition to its present whole-life (Class A) certificates, issue certificates granting paid-up, extended insurance and surrender values, also adopt some form of a limited payment (15 or 20 years) certificate?

Brother Neuner inquired as to the probability of the Society reviving "Class B," which it will be remembered was intended to grant to members attaining the age of 70 years the return to them of the amount of their certificates in yearly installments of a tenth of the amount, or at death pay to beneficiaries the amount left to the certificate's credit less the amount paid to the member, or the full amount if death occurred before attaining age 70. Headquarters' reply to Brother Neuner follows:

"If the Philadelphia Convention adopts some such plan as we now have in mind to recommend, members who for any reason choose or are obliged to stop paying monthly dues will receive some form of surrender allowance of the full value they are entitled to.

'Suppose the Convention decided to grant an option of paid-up or extended insurance. Then, if a member surrendering (obliged or choosing to) chose 'paid-up insurance,' his certificate would be continued in force as long as he lived without his being required to pay any more dues (mortuary dues)—but it would be for a reduced amount. If he chose 'extended insurance,' his certificate would be continued for the full amount for a certain number of years. In either case, the reduced amount of the certificate or the term for which insurance in the full amount would be extended is mathematically determined, and with his past protection would give the member full value for all the money he had paid in.

"Supposing a case: A joined in July, 1907, at the age of 49, for \$1,000.00. If this plan were in operation now, and if for any reason he chose or was obliged to discontinue payment of dues after July, 1918, he would then be entitled to chose whether he would (1) have his certificate continued in force for life at the reduced amount of \$420.00, or (2) have his certificate continued in force at the full amount of \$1,000.00 for the term of 9 years, 102 days. Eventually we might be

able to grant a cash surrender value, which in A's case, under the circumstances stated above, would be about \$240.00.

"This will be enough to show that we are giving earnest consideration to these matters (the 'limited payment' plan is not touched upon here but will be later on in 'The Forum'). There are difficulties to overcome—chief of which are conflicting state laws for the regulation of fraternal societies. And there are many things to think about, so many details to be worked out, that we shall have to go very slowly and cautiously; but we are on the way. We hope that with this assurance that we are doing our best to build up along right lines which will insure to all members as just and equitable a return for their money as old-line companies are compelled by law to grant to their policyholders, you will feel conscientiously able to urge anybody to join. For, it must be remembered that in joining our Society one gets something more than life insurance alone. The fraternal side of the question should not be left out of the consideration. Notwithstanding some defects of plan and methods, our Society is the only organization which offers to the deaf along with life insurance anything like the fellowship and unitedness that one sees in such lodges as the Elks, Masons, etc. Give us time to evolve and grow. 'Rome was not built in a day.'"

In added explanation, it must also be remembered that the adoption of these features to our certificates will be optional with the members—those preferring to remain in the present Class A (whole-life plan) may do so, or may transfer to whatever new classes are inaugurated; later on complete information covering each feature, with rates, will be printed. What is wanted at this time is the use of this department in discussion of the popularity and need of them. It would not be a bad idea for each Division to discuss it at its August meeting and have the Division Secretary report results in his monthly report to headquarters. Individual comment is also invited, of course.

You have the floor, brothers.

PRETENDED DEAFMUTISM.

A French medical journal, *Le Caducée*, reports a strange case, the simulation of deafmutism by a young soldier, following the explosion of a great shell. The case is given by M. Berruyer. In consultation the man seemed to be an absolute deafmute. Before the explosion his speech and hearing were normal. He had at once been told that he would recover, information that did not appear to afford him any special pleasure. Close watching did not disclose any evidence of simulation. He was then placed in a state of semi-consciousness with chloroform, and in this condition conversed without difficulty. A dressing was applied to his throat for the psychic effect. Afterward he admitted recovery, but exhibited no delight over his good fortune. It was supposed that the original shock was genuine and that after this came the thought of deliberate malingering in order to keep out of the fighting line. He had played the part of a mute for six weeks.

HIS GRIEVANCE.

"How rare is our lot with many dear friends
To tell us our duty and show
The world how to take us, we being deaf,
Are hardly expected to know."

(Please forgive my friend, Bill, if at times
he betrays

A tendency prone to complain.
His deafness no doubt is the cause of it all
When he talks in this dolorous strain.)

"One says we're suspicious; another declares
We are simply and easily led.

One says we are lacking in spiritual gifts
And of gratitude haven't a shred.

"Another has met by some chance a deaf man
Who carries a wart on his nose.

And so he decides it's a mark of all deaf
And that's about all that he knows.

"And so it goes through a long list of faults
And each on his own view relies,
Like the blind men who felt of the elephant
once

And then told how it looked to the eyes!

"Oh would that our friends had discernment to see
We are human like them and possess
The natural feeling peculiar to man.

And differ, like them, more or less."

—[J. Schuyler Long.

THE WAY OF THE TRANSGRESSOR.

Last month we had occasion to warn our members to look out for a couple of scamps who have been traveling about the country making use of the names of well-known frats to impose upon the unsuspecting, and plying a general swindling game. The way of the transgressor is hard, once his measure is taken, as will be evidenced by the following account of the coming to grief of Edward Sullivan.

After he was lost sight of at Louisville, he turned up at Lexington, Ky., and there tried to borrow money of an estimable deaf woman, but failed to get it. Later on, he was reported at Cincinnati, and left town leaving a dirty trail behind him. About this time the June Frat came out, and the "Look Out For These" article got in its work. Sullivan showed up in Omaha, representing himself once more as "John D. Sullivan, Illinois State Organizer, a 'great friend of Grand Secretary Gibson,' " etc., etc. (Papers found on him at the time of his arrest showed he had also been representing himself as a minister of the gospel, as the manager of a prize fighter, as a member of the Louisville Typographical Union, etc.) Playing his game to the limit, he succeeded in getting a young girl of Omaha to marry him, and at the same time relieved her of her savings. Taking train for the West, after the Omaha police had refused to "interfere between husband and wife," and after Brother Seely of Omaha had got on his trail and tried to jail him, he and his wife were obliged to leave the train at Plattsmouth, Neb., where Mrs. Sullivan succeeded in enlisting the help of Brother

James Jelinek—she having had her eyes opened by that time to the serious fix she was in. Brother Jelinek promptly had Sullivan arrested and wired Chicago for additional particulars. Meanwhile, Brother Seely, accompanied by Brother Cuscaden, took train for Plattsmouth. The three of them got the authorities to agree to hold Sullivan until sufficient evidence was prepared for formal charges, they having learned that Sullivan is alleged to have a wife living in New Orleans.

After keeping the wires and the mail between Chicago, Louisville and Cincinnati busy, the charges against him were narrowed down to the act of bigamy committed in Nebraska, which should be substantiated should it be proven he had another wife in New Orleans. The United States also took a hand, Sullivan being taken to Omaha on the charge of having failed to register on June 5. At this writing he is in jail at Omaha awaiting trial. Too much credit cannot be given Brothers Seely and Jelinek for their work in putting a stop to the career of this scamp, and we are sure the many victims he has left behind him at all points of the country, both frat and non-frat, will join in the "good work, boys" that this office has already sent their way. They surely got into our "Make-Good Degree," even though by an unusual route.

Additional advices of Sullivan's doings continue to come in. Among them are his attempt to swindle a frat at Mobile, and about the worst of it all, aside from his offense against the Omaha girl, is the charge that he represented himself as a minister of the gospel while in Iowa and took up a liberal collection for "his work."

We have our boys looking out for the other slick chap—Harry Ayers. While we have no actual "wanted" listed, aside from the pleasure it would give one of our Chicago members to have him jailed, we repeat that our members should "look out for him" and if he is caught with the goods, see that he also learns about the way of the transgressor.

SERVICE TO COUNTRY OFFERED BY DEAF.

To the Editor of The Indianapolis Star:

The declaration of war in April has brought forth a fine patriotic fervor among the deaf citizens of our country. Individuals and organizations among us, knowing we are barred by the fixed rules of the War Department, have sought by agitation and plea to secure a modification of the rule that bars them as a class from active service. All is vain. They can not either volunteer or come within the provisions of the draft.

With one outlet of service to their country in this crisis closed to them, they are, nevertheless, doing their bit in the many ways open to them—through the purchase of Liberty bonds; in Red Cross activity; on farms and in factories; through movements and projects of their own, one of which is the raising of a fund for the purchase of an ambulance for service at the front in France. The fund has been started. The driver has been selected in the person of John K. Cloud,

son of deaf parents, with authority and credentials from the American Volunteer Motor Ambulance Corps. The ambulance will be the gift of "the deaf of the United States."

In line with such activities, Indianapolis Division No. 22, a branch of the National Fraternal Society of the Deaf, at its meeting Wednesday unanimously agreed to purchase a Liberty bond for \$100; to contribute \$25 to the ambulance fund, and to donate a sum to the Red Cross through and for the women among the deaf who are now actively organizing for such work. In addition to the division above, other organizations and individuals in the city and state stand ready to respond to any call for sacrifice that is needed.

The deaf are relatively a small number, scarcely noticed in the many large and patriotic responses, but are just as anxious to do their part and let the world know of their loyalty, and we ask your paper to publish this item as their due as American citizens.

HARRY C. ANDERSON.

Indianapolis.

ACTIVITIES OF WOMEN.

Women can now be enlisted in the United States naval service.

More than 30,000 English women have volunteered to form an auxiliary army corps for service in France.

The Western Union Telegraph Company office in Wilmington, Del., is to try the use of girls as messengers instead of boys.

Miss Sarah Symonds of Salem, Mass., has amassed a small fortune from her unique business of plaque making out of plaster of paris.

Eighty per cent of the Canadian operatives employed in the execution of new and continuation contracts for shells of all sizes are women.

Miss Loretta Walsh, recently sworn in as chief yeoman at Philadelphia, is the first woman in the world to enlist in any armed naval service.

Miss H. F. Reid, secretary and assistant to the president of the Bush Terminal Company of New York, oversees the work of the company's several thousand employees.

Women will form a Red Cross chain across the country, to be known as the associated cities of the United States of America auction chain fund for the benefit of the American Red Cross, for sufferers from infantile paralysis. It is expected through the chain of cities playing auction bridge to make \$200,000 for the help of little children suffering from the dread disease.

Cleveland has three women real estate dealers.

Columbia university will train women for war work.

West Virginia trolley cars are to be operated by women.

Women letter carriers have made their appearance in Paris. They wear trim dark blue uniforms and glazed straw hats with the French tricolor ribbon.—[The Lady Maccabee.



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

Articles for publication must reach the editor by
the 15th of the month.

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

Members changing their addresses should at once
notify the editor.

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JULY, 1917

SPECIAL NOTICE.

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

EDITORIAL.

\$133,249.96.

Philadelphia—1918.

A hundred thousand dollars added to
our treasury in five years is some record
to make.

Divisions: Do not forget that prize
gavel offered by Brother Thurston. It is
going to be well worth winning. Only ten
more months left for figuring in its race.

Not long ago we went through our
Division Secretary's reports to see just
how rich our Divisions were as to local
funds. The result was in the neighborhood
of \$6,500.00. A good part of this has gone
into Liberty Bonds.

The Ambulance Fund has exceeded all
expectations. Thrice the amount asked
for has been subscribed. It is probable—
at the suggestion of the four French dele-
gates who attended the Hartford conven-
tion—that if three ambulances are fur-
nished they will bear the names of Sicard,
de l'Epee and Clerc. The American deaf
went "over the top" in good shape in this
subscription.

Even though we will be limited to doing
our bit in "giving" and to service in in-
dustries, departmental work, etc., many
of our sons are in the ranks of the army or
navy, and so representing us as well as
themselves. We want to know who they
are, want to print their names on our own
special honor roll, so we ask the fathers to
send us their names, the name of their
regiment, ship or special branch of the
service. We are proud of those boys of
ours, you bet. Send us their names.

Grand President Anderson is spending a
two-weeks' vacation up in Canada. En-
route, he paid Detroit Division a call,
July 18, and figures on meeting Toledo
Division the 28th. He is due back on the
job the 30th.

Clam fishing seems a dangerous sport.
Not long ago, Brother Price, out in Okla-
homa, stepped on a broken bottle and
received a badly cut foot. Now comes
Brother Gilmore of California, getting
on the disability list while at the same
sport, stepping on the tail of a stingaree—
or the stingaree stepped on him.

The Pelican speaks of Louis R. Gaien-
nie's success as a raiser of canteloupes and
says he has so far generously given away
over a hundred fine melons. How we wish
our sanetum was in Baton Rouge these
days. We would expect a revival of "ye
editor's prerogatives" of a sort most
pleasing.

It is time to again call attention to the
importance of each member remembering
to always carry his membership and due
card. With scamps going around the
country representing themselves as being
frats, and in some instances appropriating
the names of respectable, and well-known
members, it behooves all Division officers
to look askance at strangers without proper
credentials. Instances of bona fide mem-
bers being denied admission to meetings
they wish to visit are often reported. Such
refused admission is but following the
ruling of the Board of Directors and must
be enforced. If you go away and wish to
enjoy such courtesies in cities you visit,
you must carry your credentials—your
card.

Commenting on the growth of the
N. F. S. D., Editor Tracy of the Pelican
has this to say (we borrowing an editorial
this time): "The National Fraternal
Society of the Deaf's funds are steadily
growing, amounting to \$130,596.80 on
May 31 last. The total receipts for that
month from the sixty-three Divisions
amounted to the sum of \$3,653.93, coming
from deaf men alone, proving conclusively
that the Society is 'doing its bit' in the
uplift of the deaf. For May, New Orleans
Division sent the sum of \$74.44. There is
now a good deal being said about admitting
women to the benefits of the Society
hence we are glad to see 'The Forum,' a
new department of the official journal of
the Society, being filled with discussions
anent the matter. Away back at the
Columbus Convention the writer, as the
delegate from No. 33, argued for and voted
in favor of their admittance. The subject
refuses to stay down hence we opine the
day is not far off when the gentle sex must
be allowed to come in."

DEATH CAN'T BE ESCAPED.

Culled from a farm weekly:
"A farmhouse that has been insured
constantly for thirty years has never
burned, but during that time seven people
have died in that house."—[The Insur-
ance Field.

BIRTHS, MARRIAGES AND DEATHS.

Born.

To Mr. and Mrs. Clemance H. Meyers,
Selma, Cal., in March, a boy.

To Mr. and Mrs. Robert E. Kett, Los
Angeles, Cal., on June 2, a boy.

To Mr. and Mrs. Philip M. Beausoleil,
Springfield, Mass., on June 8, a boy.

To Mr. and Mrs. James B. Wells,
Guild, Tenn., on June 22, a boy.

To Mr. and Mrs. Fred S. Gagnier,
North Adams, Mass., on June 27, a boy.

To Mr. and Mrs. Allen C. Brook, De-
troit, Mich., on July 9, a boy.

To Mr. and Mrs. Riley E. Anthony,
Omaha, Neb., on July 15, a boy.

Married.

On April 2, Elmer H. Sholty of Shirley,
Ill., and Miss Elizabeth Hemny of St.
Louis, Mo.

On May 9, John Weber of Liebenthal,
Kas., and Miss Kate Dome.

On May 27, Leo V. Elder of Indian-
apolis, Ind., and Mrs. Pearl Layden.

On June 5, Sylvester A. Moran and Nel-
lie Wasnick, both of Detroit, Mich.

On June 19, Hafford D. Hetzler of
Indianapolis, Ind., and Mrs. Agnes J.
Schaffer.

On June 21, Simon A. Goth and Florence
I. Reiker, both of De roit, Mich.

On June 21, Harry M. Hinkle, formerly
of Detroit but now of Cleveland, and Miss
Ruth Gibson of Cleveland, O.

On June 22, George Thiele of Rochester,
Pa., and Anna Hall of Beaver Falls, Pa.

On June 23, Ira B. Marshall and Miss
Ruth Gibson, both of St. Louis, Mo.

On June 23, John R. Orvis of Kalamazoo,
Mich., and Miss Ethel Adams of Grand
Rapids, Mich.

On June 28, Walter C. Crouse of Day-
ton, O., and Maude Iva Hyre.

On June 28, William Hinkley of Indian-
apolis, Ind., and May Spencer.

On June 29, Adolor Bohan of Waukesha,
Wis., and Emma Rupinski of Milwaukee.

John R. Ferninger of Evansville, Ind.,
and Rebecca Esther Dunn of Terre
Haute, Ind.

Died.

At Boehne Camp, near Evansville,
Ind., on June 30, Mrs. Grover C. Dickens.

A SHIBBOLETH SHATTERED.

The ancient shibboleth "Woman's place
is in the home" is being sadly shattered.

The secretary of the navy asks for wom-
en naval recruits.

The secretary of agriculture asks for
women reapers and sowers and plow-
women and such.

The secretary of the treasury asks for
women to seek buyers of liberty bonds.

Now the secretary of war sends out this:
"My Dear Dr. Shaw:

"The Council of National Defense has
already asked the State Councils of De-
fense to aid in making registration day a
great and memorable occasion in our
country's history. It is asking the State
Councils to include women in all prepara-
tions. Through your committee, I appeal
to the women of the country everywhere
to join in the celebration of this historic
day."—[The Lady Maccabee.

DEAF YOUTHS ARE PATRIOTS.

Brother Meagher's Boys Tried and Lip Reading Almost Got Them Past a Watchful Recruiting Officer.

Fourteen of the young men students in the state school for the deaf at Vancouver almost succeeded in concealing their lack of the sense of hearing from the recruiting office in Portland, according to W. H. Cochran, member of the state board of control.

"The boys chose three of their number, Oscar Sanders, Dewey Deer and Peter Coie, all of whom are good lip readers, to make the first attempt," related Mr. Cochran.

"Peter Coie, 18 years old, of Aberdeen, answered all the questions in a clear, loud voice. When the sergeant was almost ready to administer the oath he happened to shoot a query with his mouth veiled in the shadow.

"Huh?" queried Coie.

"The sergeant straightened with a jerk. 'Hard of hearing, sonny?' he growled.

"A little—I mean no."

"And you?" grunted the sergeant, turning to the 18-year-old Dewey Deer of Shelton, the 195-pound fullback of the institution's football team, who has run 100 yards in 10 4-5 seconds.

"Ye-a-as. sir, I wanta enliszt," replied Deer, who has more of the peculiar nasal drawl of the deaf.

"Are you deaf also?" he thundered at Sanders, 21 years old, commander of the school cadet corps, who will enter Galaudet College next fall.

"I am twintie-wunn," answered Sanders.

"You guys git!" blazed the sergeant.

"It is an outrage," declared Sanders later. "Your country needs you" stares at us from every billboard, and, dammit, if my country needs me why don't she take me?"—[From the Spokane Spokesman Review.

Good Retort.

A lady was continually accusing her servant of extravagance without any real cause. The servant always bore this accusation patiently.

One day the servant informed her mistress that the coal had all been consumed. This was followed by the usual remark on the part of the mistress, who finished up by saying, "You evidently eat it!"

The next day the candles were all gone. "Candles gone!" said the mistress. "Why, I bought half a pound only a fortnight ago."

"Oh, well," rejoined the now disgusted servant, "I can tell you where the candles have gone, I ate them to grease my throat, so that I could swallow the coal more easily!"

Appropriate.

"Why did you call your baby Bill?"
"Ho came on the first of the month."



Chicago.

Out-of-town callers at the Home Office since we last went to press have been: Russell Moore, teacher at the Tennessee school for the deaf, and a brother of Frederick A. Moore of our own office staff; W. H. Bishop, of Winamac, Ind.; Ernest Swangren of Rockford, Ill.; Elmer G. Peterson, of Akron, O.; A. N. Struck, of Louisville, Ky.; William M. Strong, of Dexter, Mo.; James J. Kearns, of Milwaukee, Wis.; John C. Smith, of Williston, N. D.; Mr. and Mrs. L. A. Maldonado, of San Francisco; James W. Howson, San Francisco; our Third Vice-President, A. L. Roberts of Olathe, Kas.; W. Lacy Waters, of Santa Barbara, Cal.; Marcus E. Osmunson, of Detroit, Mich.; John Cordano, of St. Joseph, Mich.; John G. Otto, Springfield, Ill.

Two of our recently admitted Oklahoma members, John B. Payne and Cooper C. Clements, are here in Chicago and working "on the case" at Rand, McNally & Co.'s. With tennis, swimming parties at the South Side beaches, and social gatherings, they find plenty of recreation and are enjoying themselves.

No. 1's annual picnic, held at Atlas Park, on June 24, was as well-attended and successful an affair as we have had for some time. E. H. Knobloch was chairman of the committee in charge, and with his hardworking helpers deserves great credit for the excellent showing made. A very good sum was realized for the benefit of the Division's funds.

The frats participated in a joint picnic under the auspices of the "Allied Chicago Societies of the Deaf" for the benefit of the Red Cross, which was held at Bergman's Grove on Saturday, June 30. Our own John D. Sullivan was chairman of the committee on arrangements—and it was "Sully" who got up the whole affair and put it through. Other organizations taking part and helping to make the picnic a success were the Pas-a-Pas Club, the Silent Athletic Club, and the local church organizations—Catholics, Methodists, Episcopalians and Lutherans. In spite of the short time given for advertising and rather cloudy, threatening weather early in the day, the attendance was large and representative. The sum of \$167.25 net was cleared, and a check for that amount was turned over to the Chicago chapter of the Red Cross.

Samuel Norris, while at work in his stonecutter's shop a few weeks ago, sustained a broken collar-bone when a block of stone that he was handling either slipped, fell or turned over in such a way that an iron bar struck him squarely and heavily on the shoulder.

Saturday, August 25, will be Frat's Day at Riverview Park. Tickets with coupons

entitling the holders to ride the roller coasters, shoot the chutes, and so on, at reduced rates, can be obtained from any of the members of the Division, or from Edwin Hazel, chairman, whose address is 5317 W. Twenty-fourth Street, Cicero, Ill. The Riverview management allows a liberal commission on the sale of these tickets, and the amount so realized goes to the Division's local fund.

Frank M. Brown, who has been staying in town ever since he came on here from Detroit about two months ago, has gone on to his home in Mt. Vernon, Ill., for a visit with the home folks and a good rest. He may return to Detroit in the fall.

Hartford.

The frats were very much in evidence at the Hartford convention—far more so than at any previous national gathering of the kind, which goes to show how the Society is growing. Some two hundred wearers of the frat button were in attendance, and frat spirit ran high all throughout the week. Although many were obliged to leave before the smoker came off on Saturday night, July 7, nearly a hundred and fifty of the fraters were on hand for the affair, which was preceded by a parade from the school grounds to the hall. The initiation of five new members was the chief entertainment of the evening; the "goating" was run through in fine style by Holyoke Division's "degree team," ably assisted by Brother A. L. Pach of New York. Then followed some stirring speeches by Rev. Brother George F. Flick, chairman of the Grand Division Board of Trustees, Alex L. Pach, John D. Shea, Phil Morin, and Irby H. Marchman. What Rev. Brother Flick had to say of the Society's splendid growth and financial condition called forth great applause, as did also Brother Pach's fine, spirited address. Cigars were passed around, and sandwiches and soda were served. The interest of the evening's proceedings was enhanced by the presence as honorary guests of the four French visitors sent by their government to represent the deaf of France at this centenary of the founding of the Hartford school. The Frenchmen, Messieurs Henri Gailard, Jean Olivier, Edmond Pilet, and Eugene Graff, appeared much interested in the proceedings and to enjoy the hospitality of the frats. It was, of course, a great pleasure to have them with us.

The local committee of frats wishes to thank all the Divisions for sending on pennants for use in decorating the hall where the smoker was held. Several are being returned to those Divisions which requested it. They made a nice display, and added the right touch to the appear-

ance of the hall. Again, our thanks for attending to the request to send them on.

Louisville.

Without any prearrangements, there came together here on the Fourth of July one of the best and largest gatherings of the deaf and their families seen around these parts in a good many years. Most of the folks spent the day in Shawnee Park, which lies on the bank of the Ohio, west of the city; they brought along their baskets, and enjoyed two good spreads for dinner and supper, picnic style. Near the close of the afternoon nearly all the people went over to Louisville's famous amusement park, Fontaine Ferry. To their surprise, they found there Walter Marsh of Muncie, Ind., a member of Indianapolis Division, and Gordon Kannappel of Washington Division, who is home on vacation from Gallaudet College. Fred Roudenbush, one of our own non-resident members, was also among the crowd. "Counting noses" showed more than sixty-five persons in this gathering. It was a delightful day, pleasantly and sociably spent.

We were a bit premature in making announcement in last month's Frat of a Division picnic to be held on Labor Day. At our July meeting, when the proposition was put before the Division for final action, it was decided to cancel the arrangements.

Our July meeting was a corker. Two members were initiated—William V. Hovious, a non-resident, and James A. Darkis, a new member. As visitors we had William O. Burke of Nashville, and Jackson Morrison, a non-resident member of our own Division. Brother Burke told us that he had obtained employment in a local cigar factory. There were some good talks by the visitors and several of the local members.

The sick committee brought bad news of Ike Schetzer, who was lying at his home suffering from an attack of pulmonary apoplexy, which occurred the day before the meeting. His condition was described as serious.

President W. C. Fugate, state organizer, made a speech telling the members about his recent visit at his old home in the mountains down in southeastern Kentucky, next door to "Bloody Breathitt" county. He said that the country down there is a "hot bed" of prospective new members and hopes to land a few applications before long.

The employment bureau started off with a whoop. Several applications for jobs at the tire factory have been received and referred to the factory management. Before sending in an application or inquiry, please read over again carefully our announcement in the June Frat. Postage for answer must be sent, otherwise you will not get a reply. We want to help you if we can, but expect you to do your part to make the bureau of little or no expense to the Division.

One feature of the picnic gathering at Shawnee Park must not be allowed to pass unnoticed. You would have been surprised to see the fine lot of "1917 babies" there with their proud parents.

Some of them we saw then for the first time, and can say for the credit of deaf parenthood that among the families of No. 4's fraters you can find as fine little chunks of humanity as were ever born.

Mr. and Mrs. William Humphrey of Lancaster, Ky., had as their guest during the week of July 4th Miss Lulu Moack of this city. She is Mrs. Humphrey's sister.

The illness of our treasurer, A. S. Johnston, was not so serious as was feared. After a week of it, he returned to his post in the mailing room of the Home and Farm, where he has been employed for some thirty-three years.

That much good for the welfare of the deaf in general can be accomplished by an organization like our Society when we pull together for the common good, better citizenship, and above all for the protection of young deaf girls, is evidenced in the case of that young rascal, Edward D. Sullivan, who styles himself "Kid Dummy Sullivan, lightweight prize-fighter." This fellow found Louisville too wise to his kind to allow of accomplishing much in his line, so he went to Cincinnati, then jumped to Omaha. The June issue of The Frat, in which our members were warned to be on the lookout for him, had not been out five days before the news reached us that he was under arrest in Nebraska. We have no use for Sullivan's kind, and whenever one of that brand comes to your town you should lose no time in doing all you can to protect respectable girls and young women from his designs. Nearly every year, the two racetracks in Louisville attract some undesirables to our city, but these gentry are fast learning that Louisville is too hot a place for them. We are watching for the next one, and our police department is on the lookout for them too. Vagrancy charges and a term in the workhouse on the rock pile will cure this evil. Sullivan's kind will find it wisest to stay away. Sullivan himself must be realizing now that he met one man too many in Louisville.

The lease of a hall for our Hallowe'en ball to be held at Jeffersonville, Ind., on the night of October 31, was approved at our July meeting and signed by William Bader, chairman of the committee on arrangements. Now to get together and make the ball a success!

Cincinnati.

Abraham Goldberg spent his vacation in Dayton, O.

Max Blachschleger is a grass widower for the time being. His wife and baby are spending part of the summer in St. Louis, Mrs. Blachschleger's former home.

The engagement of Irvan Burton and Miss Agnes Kinsol has been announced. The wedding is to take place this fall. On Saturday evening, July 14, a "miscellaneous shower" was given for Brother Burton and his bride-to-be, who is visiting friends here. About thirty of the younger set were there, and the young engaged couple received many useful and beautiful presents.

Eddie Sullivan, the rascal mentioned in last month's issue was in Cincinnati recently and, before we were aware of his

character, proposed to one of our young ladies. Soon afterwards he disappeared and the lady never heard of him again. Later it was reported by John B. Taylor that Sullivan had been in Middletown and had gained entrance to the shops where frats worked by representing himself as secretary of the N. F. S. D. and wishing to see them on business. We then heard of him at Dayton, and later in Pittsburg. Now we learn he has been arrested in Nebraska.

Our Fourth of July picnic was the most successful one we have ever had. There were about a hundred and fifty in attendance. One of the feature events was a tug-of-war between teams captained by Arthur G. Wenner and L. J. Bacheberle. Looie's team won. Another interesting event was a ball game in which the married frats took on the single men. The final score was 10 to 8 in favor of the bachelors. The unmarried players had Brothers Burton, Fry, Ervin, Bacheberle, Jansen, Wenner, Ross, G. Barroweliff, and Hagedorn. The Benedicts' team was composed of Brothers Wortman, Bingaman, Blachschleger, Reed, H. Schutte, Emil Schneider, Mueller, Eikens, and Blust.

Evansville.

The Fourth was celebrated quietly here. We held our basket picnic at two different places. One group went to Cypress Beach, where they spent a quiet and restful day. There was a reading by Adolph Brizius, and later they went fishing—but with no especial luck to brag of. The other and larger group spent the day at Brother Mathias Wagner's farm helping him harvest his wheat. After the day in the field and several exciting encounters with hornets, they enjoyed an excellent chicken dinner.

The brothers of Evansville Division join in extending sincere sympathy to Brother Grover C. Dickens, whose wife died on June 30 at Boehne Camp where she had been ill for several months with tuberculosis. Only a few days before her death, she gave birth to a baby girl. The baby has been adopted by Dr. Myrtle Brill, the camp physician. Besides the little one, two other children are left motherless.

John R. Ferninger, who was recently married, is now living at 219 State Street, and extends to all the fraters an invitation to call.

Guthrie D. Allen has enlisted in the service of Uncle Sam by going to work on a farm. He may perhaps lease some land and move out to live on it, as he believes farming is better for the deaf than any trade.

Nashville.

Thomas S. Marr has been summering at Beersheba Springs, up in the Cumberland Mountains. It is reported that he has occupied himself in building a rustic playhouse. Carpenter expert! What next will he build?

Robert H. Sneed and his little family are spending a two weeks' vacation at the home of his wife's parents in Bristol, Tenn.

William O. Burke was thrown out of employment again recently, but slipped away

last week to Louisville, Ky., where he has already caught on. His fellow-frats here sincerely wish him success and good luck up there.

Springfield (O.).

The number "13" has no hoodoo terror for the members of Springfield Division, No. 13. They call attention to the thirteen stripes of the American flag, and can't figure where any jinx comes in.

Ray M. Black, our printer member, of Piqua, has gotten up a new letterhead for the use of the Division. It makes a very nice appearance, and does Ray credit.

Gilbert Pitzer and R. B. Jeffries have rented vacant lots and planted them with potatoes.

J. E. Pershing has bought the property at 421 S. Belmont Avenue, Springfield, and is much pleased with his new home and its nice surroundings.

A new shield was presented to our Division by Brother Folekemer last winter. It is beautiful in design, and the members of No. 13 do not believe any other Division has so handsome a shield. It represents the national flag and bears a large emblem in its center.

The silent folk of the Baptist church at Piqua, where Brother Pershing leads a class every Sunday morning, presented him recently with a fine Bible—the International Sunday School Teachers' edition.

Milwaukee.

Edwin Teweles wishes to announce through The Frat that some changes in arrangements for our coming picnic have been decided upon, with a view to making it a more enjoyable affair. It will be held at Fernwood Grove on August 12. To reach the grove, take an interurban car—Cudahy, South Milwaukee, or Racine and Kenosha—to the city limits, get off and walk just one block south. The fare is only five cents, with a transfer. Do not make any other engagement for that date, or you will miss something. Address any inquiries to Edwin Teweles, 2819 State St., Milwaukee; he is chairman of the committee on arrangements.

Roscoe West has secured a job as heel builder at the Weinbrenner Shoe Company's factory. He formerly worked in Beloit. By the way, Brother West, you omitted to give the Division secretary your new address; please advise him. If you wish to receive your copy of The Frat regularly, inform the Home Office at Chicago of your change of address.

On July 4 John Kurry, Ladimir Kolman, John Holub, and George Karges enjoyed a pleasant outing at Lake Denoon, which is about eighteen miles southwest of Milwaukee. Fishing and swimming were the main diversions of the day. One of the fishermen landed an old shoe instead of the big fish he thought he had hooked.

Henry Hein recently visited relatives and friends at Lake Monona, Roxbury, Waunakee, Dane and Madison. Among those whom he stopped to see were Mr. and Mrs. Curtis Kidd, the newly-weds of Madison—whom he had to walk four miles

to find. He also visited the Mendota hospital for the insane.

James J. Kearns has gone to Stevens Point on some "important business," which has kept him away for two weeks. It is suspected that Cupid had something to do with it.

The Division secretary wishes the members to understand that he will not be held responsible for failure to have their new addresses on his list. It is true that the Division treasurer often has them but he is frequently too busy to make note of them for the secretary. Look up Section 4 of Article XIII, By-Laws (p. 44). Another thing: those who have been intending to change their beneficiaries but have not yet done so are hereby reminded of the matter.

Adolor Bohan and Miss Emma Rupinski were married on June 29. Judge Braun, who married them, used a typewriter in performing the ceremony. Brother Bohan is a native of Canada. He came to this country at the age of four, and attended the Delavan school. His bride is a Milwaukee girl. They will make their home in Waukesha, where the groom is employed by the Wilbur Lumber Co.

Toledo.

Toledo Division's banquet to celebrate its tenth anniversary was held at the Boody House on the evening of June 23. John E. Curry was toastmaster. The principal speaker of the evening was James M. Stewart, principal of the Flint school for the deaf, whose subject was "The Frat as a Citizen." Other speakers were Mathias Steinwand, president of the Division, John A. Opicka, Division secretary, Edward Hetzel, George Parlour, Jack Bertram, Harry G. Augustus, and Clarence Lee. Mrs. Effie Green gave a beautiful rendering of "America" in signs, and again at the close of the speechmaking she responded with "The Star-Spangled Banner."

Jack Bertram, formerly of Tacoma, Wash., likes his new job here with the Medbury-Ward Co. so well that he has decided to stay. Mrs. Bertram has come on from the West to join him.

Columbus.

The Columbus frats and their friends spent the Fourth at the outing given under the auspices of the Advance Society for the benefit of the Home. The day was indeed an ideal one for such an occasion, and all who were fortunate enough to have been there had a most enjoyable time. The dinner at 35 cents per was just fine, and would have cost double as much in the city, if not more. The features of the day were a mock trial, a tug-of-war between married and single men, and another for the married and single ladies. The bachelors won theirs, but the ladies showed us that married women are stronger than the unmarried. There were also other games—for instance, a "knock down" game in which contestants hopped to the combat on one leg, a rabbit race, and a genuine live hog race which was won by Mr. Walker of Akron. The mock trial caused much amusement, and realized quite a sum for the Home. The judge's stand was on a haywagon. "Judge" R.

P. McGregor presided, as did Joe Neutzling, and they showed the "criminals" no mercy. C. C. Neuner was the meanest policeman, as he arrested even those of the gentler sex and haled them up on the haywagon to the gaze of all. But it was left to J. B. Showalter, as the detective, to spot them and tip off the police, who went right after them and were no respecters of persons. All in all, everything went off in clockwork style, thanks to the committee.

Indianapolis.

The sixth annual Fourth of July picnic of Indianapolis Division was held at the usual place. All the arrangements and preparations were in the hands of the Aux-frats, headed by Mrs. Mary Queren-gasser as chairman. Many from out of town were there. The affair was most successful in every way.

A. H. Norris has returned to his old position in Muncie after a few months' stay in Ohio.

While Mr. and Mrs. Alexander C. Pierce were visiting in Anderson, Ind., Mrs. Pierce became ill with grippe. Her case developed into a serious one, she rapidly grew worse, and on June 13, she died.

Carl Dutell, who used to live at Aledo, Ill., has returned to his old home at Brazil, Ind. Walter Finley got up a surprise party for him some time ago.

Roy O. Chambers, who has been sick for some time, has gone home to his folks at Lewis, Ind., to rest and get well. At last reports he was doing finely.

Will Hinkley has returned to work after a honeymoon trip to his home. He has a steady position with the United States Tire Co.

Mrs. Samuel Ottenbacher has gone to Columbus, O., to visit her parents.

Mrs. Walter F. Stoltz has left the city for her husband's old home on the farm, to be gone nearly all summer.

Hafford D. Hetzler has secured a good position here in Indianapolis as a stone-cutter.

Earl D. Gowker of Goshen spent Sunday, July 15, here visiting his wife, who is in a hospital.

A surprise party was held for Mrs. Lee Dazey on her birthday, July 15. She received many presents.

George S. Beyer, of Seymour, Ind., was in Indianapolis recently to receive instruction how to run his new Mertz. He has sold his Studebaker.

Elmer Stevieck is running about in his new car—also a Mertz.

To non-residents: Send the secretary some good, interesting news for The Frat.

St. Louis.

Rev. Dr. J. H. Cloud, Oscar Bloch, P. T. Hughes, and W. M. Strong were among those who attended the Hartford convention. Brother Cloud, as the new president of the N. A. D., will find little or no idle time on his hands.

James W. Howson of San Francisco Division, No. 53, arrived in St. Louis in time to take in our business meeting. He remained but a short time, being on the return trip of his journey. His stay was

too short to allow of meeting all the deaf here.

Collections from St. Louis frats and their friends for the Ambulance Fund amounted to the respectable total of \$113.00. Several handed their subscription papers around the shops where they worked and all contributed liberally.

Ed. Miller recently met with a painful accident at his place of employment when he ran the back of his hand into a sanding machine instead of the box he was working on. He was laid up for three weeks.

William Stafford and Hubert M. Mathews, who were on the sick list, have now entirely recovered and are again attending our meetings.

William H. Schaub spent his two weeks vacation fishing at Alexandria, Minn. We have not yet heard what he has to say about the big ones that got away.

Holyoke.

Holyoke Division, No. 26, will have an outing at Riverside, an amusement park, on August 12. A large attendance is hoped for. Come one and all, you fraters who live within easy reaching distance. We will be glad to meet you and will entertain you all right.

Nearly all the members of No. 26 went down to Hartford to attend the centennial celebration of the founding of the first American school for the deaf. All report having had a good time, especially at the frat smoker. One of the features was the pageant, in which two hundred actors took part; it was an "acted history" in scenes and pantomime of the education and advancement of the deaf.

A team from Holyoke Division was selected to give the "degree work" at the frat smoker held toward the close of the Hartford convention. They were assisted by Brother A. L. Pach of New York, and others.

Hiram Marr has been joked with a good deal over his resemblance to John L. Sullivan, ex-champion pugilist. He takes it good-naturedly, and rather enjoys the joke. The fact is he does carry a good punch in either hand.

John Haggerty contemplates going to Boston Beach for a few days' stay this month or next, when he can arrange to get away.

Joseph F. Donahue has purchased a nice bungalow in Chicopee, and is now living there happily with his newly-wed bride, who was formerly Bertha Cossette. Brother Donahue is by trade a golf club maker.

Edward Guyott, one of No. 26's social members, arriving in Springfield with Henry Proulx on the midnight train from Hartford, had to foot it all the way to Holyoke via Chicopee. He claims now to be in Edward Payson Weston's class as a long distance walker, and is ready to challenge the aged pedestrian at any time.

Kalamazoo.

John R. Orvis of Kalamazoo and Miss Ethel Adams of Grand Rapids were married on June 23 at the home of the bride's parents. Rev. L. R. Vercoe performed the ceremony. The bride was attended by her sister, Miss Ida Adams. Norbert J. Quinn was best man. Brother Orvis at-

tended the Michigan school for the deaf at Flint, while his bride was educated at the Rochester, N. Y., school.

Syracuse.

Coming social events on the card for Syracuse Division, No. 48, are a watermelon fete, July 28; picnic, September 3; Hallowe'en dance, October 30.

Huntington.

Two frats from Akron, Herschel O. Taylor and William D. Woodward were here in Huntington recently for a brief visit. After a few days Brother Taylor returned to his work at the Rubber City. Brother Woodward kept on and made visits in several other localities, among them his old home in Grafton, W. Va.

A month or two ago Grover C. Burcham had a narrow escape from losing a forearm, when a big granite block came very near mashing it. As it was, he got off with only a bruised arm, and was laid up from work only a couple of days.

Chris Whitehead bought a new auto in Flint, Mich., last month. He had William Wilds along with him, and on their return home they stopped in Detroit and tried to find Chris' brother Dan. But they had only a little time to stop and failed to locate him, so had to leave without seeing him.

Lester H. Brammer spent his vacation in the northern part of Ohio.

Our picnic on the Fourth was a fair success. Among those who attended were James Breedlove and Butler Fierbaugh of Charleston.

Jimmie Pring is going to visit Louisville and expects to attend its meeting if he gets there in time.

Notice to non-resident members and friends outside of the society: We will have a picnic at Charleston on Labor Day. As always our word is "Welcome."

Portland (Ore.)

J. Frederick Meagher is now employed in a local print shop at Vancouver, Wash.

The coeprage plant here is becoming a mecca for the deaf seeking a good paying job.

Wayne Thierman sustained a severe cut on his right arm a few weeks ago. He was transferred to a new machine with which he wasn't familiar, and so the accident resulted. Luckily it was only a flesh wound which by now has almost healed.

Our July 4th picnic was held by permission on the military reservation at Vancouver. The presence of thousands of volunteer troops didn't interfere with our thorough enjoyment of the day—largely because the inimitable Jimmie Meagher kept diverting us with game after game—novel and mirth-provoking. A good crowd was in attendance.

Charles R. Lawrence's name goes on this month's list for the "Get-One Degree." He brought in Ozias C. Stevens, and has another one in tow for the August meeting.

David G. White, although now able to be around, is still incapacitated from returning to the regular employment he craves for.

Wilhelm F. Schneider has a large garden, which takes up two vacant lots back of his home besides part of his own

back yard. The planting and cultivating has kept him pretty busy, but he will feel well repaid when the coming fall and winter sees his basement shelves well stocked with canned stuff, to say nothing of the sacks of spuds, onions and dry beans he counts on storing away to keep down the high cost of living. Nearly all the rest of the deaf in his neighborhood are doing the same thing too.

Akron.

Owing to his removal from the city, Leo D. Frater has resigned as president of No. 55. He is succeeded by J. C. Dowell, whose place as vice-president has been filled by the election of George Homrighausen.

The total contribution of the Akron deaf, frats included, to the Ambulance Fund was \$105.75.

Springfield (Ill.)

The local Division No. 58 held its first annual picnic at the fair grounds here on July 4th. About a hundred of the deaf were present, and it is said to have been the largest attendance known for years at an affair of this kind around here. Refreshments were served and prizes awarded to the winners at various games. All present enjoyed a general good time.

John G. Otto will leave this week for Chicago where he will spend a month or so taking an extra course on the linotype—and incidentally meet some of his old friends. His sister will spend her vacation there too.

Ralph Coberly, William Ensley and Everett Snyder of Decatur are getting to be regular attendants at our meetings. We are glad to have non-residents with us and to feel that they take interest in Division affairs.

We notice the reply of the Deaf Mute Journal's Michigan correspondent to our inquiry as to what we were going to do about the scarcity of girls here. Her joking advice is, "Get married." An easy thing to say, but it doesn't help much to relieve the situation. We are up against a stern reality just as hard as before.

THE LODGE SECRETARY.

On account of its duties and responsibilities the office of secretary is practically the most important in the local lodge. The position requires a person capable of conducting the correspondence, keeping the records and roll of members, and collecting the dues and assessments. Loyalty to the society is one of the chief requisites. Coming into contact with every member at some time during the month, the secretary hears the complaints of the dissatisfied and reasons with them. Those who want information are supplied. The lapses are reminded of his duty to his dependents and is given every opportunity to reinstate. The secretary who reports no lapsations month after month is an item of strength in the assets of the society. On this account the supreme officers are dependent on the lodge secretary for assistance in keeping the membership in a compact, working organization.—[The Fraternal Monitor.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

Home Office: 21 North LaSalle St., Chicago, Ill.

GRAND DIVISION.

Board of Directors.

HARRY C. ANDERSON	President
150 E. Market St., Indianapolis, Ind.	
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21 North La Salle St., Chicago, Ill.	
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21 North La Salle St., Chicago, Ill.	

Board of Trustees.

GEORGE F. FLICK, Chairman	Chicago, Ill.
HORACE W. BUELL, Jr.	Chicago, Ill.
HARRISON M. LEITER	Chicago, Ill.

STATE ORGANIZERS.

CHARLES P. COKER	Arkansas
c-o School for Deaf, Little Rock.	
LEON A. FISK	Southern California
1507 Maple Ave., Los Angeles, Cal.	
JAMES W. HOWSON	Northern California
2915 Regent St., Berkeley, Cal.	
JOHN D. MORAN, Jr.	Connecticut
85 Hartford Ave., New Britain, Conn.	
WILLIAM PFUNDER	District of Columbia
611 Morris St., N. E., Washington, D. C.	
ROSS A. JOHNSON	Georgia
159 Atlanta Ave., Atlanta, Ga.	
JOHN D. SULLIVAN	Illinois
6241 N. Wayne Ave., Chicago, Ill.	
HARRY V. JACKSON	Indiana
811 N. Jefferson Ave., Indianapolis.	
LAWRENCE F. JAMES	Iowa
344 W. First St., Kenwood Park, Iowa.	
EDWARD H. McILVAIN	Kansas
Lock Box 212, Olathe, Kansas	
WILLIAM C. FUGATE	Kentucky
318 Stein Court, Louisville, Ky.	
H. LORRAINE TRACY	Louisiana
917 Asia St., Baton Rouge, La.	
ALBERT L. CARLISLE	Maine
27 Forest Ave., Bangor, Maine.	
GEORGE C. BROWN	Maryland
2744 The Alameda, Baltimore, Md.	
D. McGREGOR CAMERON	Massachusetts
3 Maywood Terrace, Roxbury, Mass.	
E. MORRIS BRISTOL	Michigan
623 E. Third St., Flint, Mich.	
JOHN A. BENOLKIN	Minnesota
912 N. E. University Ave., Minneapolis, Minn.	
ARTHUR O. STEIDEMANN	Eastern Missouri
1411 Newhouse Ave., St. Louis, Mo.	
MATTHEW L. AHERN	Western Missouri
217 W. 34th St., Kansas City, Mo.	
WALDO H. ROTHERT	Nebraska
4105 Lafayette Ave., Omaha, Neb.	
DANIEL SHEA	New Hampshire
Derry, N. H.	
JOHN M. BLACK	New Jersey
25 Quitman St., Newark, N. J.	
JOHN D. SHEA	Eastern New York
73 W. 89th St., New York, N. Y.	
LOUIS J. BACHEBERLE	Southern Ohio
2421 Moerlein Ave., Cincinnati, Ohio.	
KREIGH B. AYERS	Northern Ohio
1422 Lakewood Ave., Lakewood, Ohio.	
ORSON H. FAY	Oregon
575 Webster Ave., Portland, Ore.	
WILLIAM L. DAVIS	Eastern Pennsylvania
5830 Race St., Philadelphia, Pa.	
JOHN M. ROLSHOUSE	Western Pennsylvania
124 Second St., Aspinwall, Pa.	
ARTHUR J. MYERS	Rhode Island
411 Webster Ave., Cranston, R. I.	
JESSE T. WARREN	Tennessee
200 Third Ave., N., Nashville, Tenn.	
TILDEN SMITH	Texas
620 Novelty St., Waco, Texas.	
MELVILLE J. MATHEIS	Utah
231 Atlas Block, Salt Lake City, Utah.	
HUGO A. HOLCOMBE	Washington
Box 163, Bremerton, Wash.	
JAMES A. PRING	West Virginia
1941 Fourth Ave., Huntington, W. Va.	
HENRY B. PLUNKETT	Wisconsin
782 Cass St., Milwaukee, Wis.	

DIVISION DIRECTORY.

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

CHICAGO, No. 1	Chicago, Ill.
412 Masonic Temple—Second Thursday.	
Edward F. Toomey	4161 S. Halsted St.
DETROIT, No. 2	Detroit, Mich.
8 Avery Ave.—Second Saturday.	
Daniel I. Whitehead	25 Hyde St.
SAGINAW, No. 3	Saginaw, Mich.
Second Thursday.	
Gottlieb Bieri	Route 3, W. S., Saginaw
LOUISVILLE, No. 4	Louisville, Ky.
Robinson Hall—Second Saturday.	
Robert Irick	458 N. 25th St.
LITTLE ROCK, No. 5	Little Rock, Ark.
First Wednesday.	
Sidney W. King	School for the Deaf
NASHUA, No. 7	Nashua, N. H.
Lafayette Hall—First Saturday.	
Daniel Shea	Derry, N. H.
DAYTON, No. 8	Dayton, Ohio
A. I. U. Hall—First Saturday.	
Jackson Bates	43 Calm St.
BAY CITY, No. 9	Bay City, Mich.
White Eagle Hall—First Monday.	
C. F. W. Lawrence	3312 N. Water St.
CINCINNATI, No. 10	Cincinnati, Ohio
Court & Central Ave.—First Saturday.	
James M. Sheperd	1870 Huron Ave.
EVANSVILLE, No. 11	Evansville, Ind.
Y. M. C. A.—First Monday.	
Adolph Brizius	1718 Canal St.
NASHVILLE, No. 12	Nashville, Tenn.
Y. M. C. A.—First Saturday.	
Jesse T. Warren	200 Third Ave., North
SPRINGFIELD, No. 13	Springfield, Ohio
Zimmerman Bldg.—Second Saturday.	
J. Ernest Pershing	421 S. Belmont Ave.
OLATHE, No. 14	Olathe, Kan.
First Tuesday.	
E. H. McIlvain	Lock Box 212
FLINT, No. 15	Flint, Mich.
Moose Temple—Second Tuesday.	
E. Morris Bristol	623 E. Third St.
TOLEDO, No. 16	Toledo, Ohio
Mitchell Hall—First Saturday.	
John A. Opicka	901 Berry St.
MILWAUKEE, No. 17	Milwaukee, Wis.
1029 Chestnut St.—First Saturday.	
Samuel Sutter	1403 20th St.
COLUMBUS, No. 18	Columbus, Ohio
I. O. O. F. Hall—Second Saturday.	
Jacob B. Showalter	School for the Deaf
KNOXVILLE, No. 20	Knoxville, Tenn.
Masonic Temple—Second Tuesday.	
L. A. Palmer	P. O. Box 590, Knoxville, Tenn.
CLEVELAND, No. 21	Cleveland, Ohio
West Side Turn Hall—Second Saturday.	
Herman Koelle, Jr.	1262 Beach Ave.
INDIANAPOLIS, No. 22	Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.	
Richard Phillips	128 W. 12th St.
GREATER NEW YORK, No. 23	New York, N. Y.
360 Fulton St., Brooklyn—First Saturday.	
J. F. Constantin	1706 Palmetto St., Brooklyn.
ST. LOUIS, No. 24	St. Louis, Mo.
1210 Locust St.—Second Friday.	
A. O. Steidemann	1444 Shawmut Place.
NEW HAVEN, No. 25	New Haven, Conn.
201 Meadow St.—First Saturday.	
Moise Changnon	94½ Oliva St., Derby, Conn.
HOLYOKE, No. 26	Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.	
John E. Hagerty	273 Maple St.
LOS ANGELES, No. 27	Los Angeles, Cal.
730 S. Grand Ave.—First Saturday.	
Tagge E. Samuelson	2222 Inez St.
ATLANTA, No. 28	Atlanta, Ga.
Y. M. C. A.—First Monday.	
Ross A. Johnson	159 Atlanta Ave.
PHILADELPHIA, No. 30	Philadelphia, Pa.
1626 Arch St.—First Friday.	
John A. Roach	3737 N. Franklin St.
KANSAS CITY, No. 31	Kansas City, Mo.
1109 Grand Ave.—First Saturday.	
Matthew L. Ahern	217 W. 34th St.
OMAHA, No. 32	Omaha, Neb.
Labor Temple—Second Saturday.	
Perry E. Seely	4436 Decatur St.

NEW ORLEANS, No. 33	New Orleans, La.
1127 Gaiennie St.—First Thursday.	
Henry J. Soland, Jr.	1314 Feliciana St.
KALAMAZOO, No. 34	Kalamazoo, Mich.
Second Wednesday.	
Fred H. Wheeler	Lock Box 614
BOSTON, No. 35	Boston, Mass.
214 Dudley St., Roxbury—First Saturday.	
D. McG. Cameron	3 Maywood Terrace, Roxbury
PITTSBURGH, No. 36	Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.	
Samuel Nichols	Fair Haven, Pa.
HARTFORD, No. 37	Hartford, Conn.
School for the Deaf—First Thursday.	
Edgar C. Luther	102 S. Quaker Lane
MEMPHIS, No. 38	Memphis, Tenn.
Y. M. C. A.—Second Saturday.	
J. Amos Todd	15 N. Auburndale St.
PORTLAND (Me.), No. 39	Portland, Maine
514 Congress St.—Second Saturday.	
Fred G. Skillin	2 Lancaster Place
BUFFALO, No. 40	Buffalo, N. Y.
Kingston Hall, 1530 Main St.—First Saturday.	
Aug. H. Staubitz	26 Albert Ave.
PORTLAND (Ore.), No. 41	Portland, Ore.
Y. M. C. A. Bldg.—First Saturday.	
W. F. Schneider	2055 Holladay Ave.
NEWARK, No. 42	Newark, N. J.
210 Market St.—First Saturday.	
Charles Casella	57 Highland Ave.
PROVIDENCE, No. 43	Providence, R. I.
753 Westminster St.—First Saturday.	
Fritz Ruckdeshel	17 Roland Ave., Cranston, R. I.
SEATTLE, No. 44	Seattle, Wash.
Liberty Building—First Saturday.	
Albert W. Wright	1728 E. 62nd St.
UTICA, No. 45	Utica, N. Y.
Maccabee's Hall—Second Saturday.	
John H. Thomas	Box 397, Frankfort, N. Y.
WASHINGTON, No. 46	Washington, D. C.
Eagles' Hall, 6th and E Sts.—Second Tuesday.	
W. P. Souder	120 Sixth St., S. E.
BALTIMORE, No. 47	Baltimore, Md.
614 N. Fremont St.—First Saturday.	
Orlando K. Price, Sr.	3107 Baker St.
SYRACUSE, No. 48	Syracuse, N. Y.
Griffin Square—Second Saturday.	
Styles R. Woodworth	121 Meadow Ave.
CEDAR RAPIDS, No. 49	Cedar Rapids, Ia.
Second Wednesday.	
Carl W. Osterberg	1412 Third Ave., W.
HUNTINGTON, No. 50	Huntington, W. Va.
First Saturday.	
Grover C. Burcham	533 18th St.
ALBANY, No. 51	Albany, N. Y.
50 State St.—Second Saturday.	
Fred Lloyd	59 North St., Saratoga Springs, N. Y.
ROCHESTER, No. 52	Rochester, N. Y.
Engineers' Hall—Second Saturday.	
W. J. Hughes	108 Brooks Ave., Lincoln Park, N. Y.
SAN FRANCISCO, No. 53	San Francisco, Cal.
44 Page St.—Second Saturday.	
Isadore Selig	518 Market St.
READING, No. 54	Reading, Pa.
8th & Penn Sts.—First Saturday.	
James M. Williams	924 Washington St.
AKRON, No. 55	Akron, Ohio
112 S. Main St.—First Saturday.	
Harry C. Ware	346 Madison Ave.
SALT LAKE CITY, No. 56	Salt Lake City, Utah
First Saturday.	
Melville J. Matheis	231 Atlas Block
ROCKFORD, No. 57	Rockford, Ill.
111 S. Main St.—Second Saturday.	
B. Franklin Jackson	Lincoln Park Boul., Route 7
SPRINGFIELD, No. 58	Springfield, Ill.
State Arsenal—Second Saturday.	
George H. Leavitt	1030 W. Governor St.
DAVENPORT, No. 59	Davenport, Iowa
Owls' Hall—Second Saturday.	
William T. Brashar	920 E. Sixth St.
WORCESTER, No. 60	Worcester, Mass.
Second Saturday.	
Frank E. Lander	23 Cheever St.
ST. PAUL, No. 61	St. Paul, Minn.
Thompson Memorial Hall—Second Saturday.	
John A. Benolkin	912 N. E. University Ave.
	Minneapolis, Minn.
FORT WORTH, No. 62	Fort Worth, Texas.
First Monday.	
Thomas A. Williams	2707 W. 27th St.
DALLAS, No. 63	Dallas, Texas
Labor Temple—First Saturday.	
Ben F. Griggs	308 Waverly Drive

NATIONAL FRATERNAL SOCIETY OF THE DEAF



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

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

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

HOW FIGURED.

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

One's age is figured at the nearest age—age at nearest birthday.

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

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

**For the Address of
State Organizers,
Grand Officers and a
Directory of Divi-
sions, See Page 11.**