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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

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Thirty-Fourth Year

DECEMBER, 1936

Number Five



The Christ Child

ELISE TRAUT relates the legend that on every Christmas eve the little Christ-child wanders all over the world bearing on its shoulders a bundle of evergreens. Through city streets and country lanes, up and down hill, to proudest castle and lowliest hovel, through cold and storm and sleet and ice, this holy child travels, to be welcomed or rejected at the doors at which he pleads for succor. Those who would invite him and long for his coming set a lighted candle in the window to guide him on his way hither. They also believe that he comes to them in the guise of any alms-craving, wandering person who knocks humbly at their doors for sustenance, thus testing their benevolence. In many places the aid rendered the beggar is looked upon as hospitality shown to Christ.

The Spotlight

By J. FREDERICK MEAGHER

SPALDING'S Official Basketball Guide—nation-wide circulation of 45,000—runs our All-America Deaf selections for the fourth straight year! See page 121 of the 1937 Guide, just out. Though many former features have been junked by this hard-to-make volume, Spalding's deems our 209 schools with 19,658 pupils merit a kindly boost, seasoned with interesting and unusual facts. This annual is likely our most widely-read piece of "public must know us" literature, and bears indirect benefits which compensate for the tremendous waste of time of our All-America Deaf Board of Basketball.

It all started right here in this Spotlight column, back in 1931. Next season sees the first change in the Board since its organization—old man Spotlight retiring in favor of a young hearing hustler, Johnnie Wilkerson of Fanwood—formerly Foltz's aide. In time our NFSD should take-over its own offshoot. It might, already—but Bobs rightly reckons his overworked headquarters staff cannot conveniently handle the enormous mass of correspondence and routine detail involved. Get young basketball stars to join your Division and play under your colors; where athletic-idols lead, their admirers follow. Even sleepy Chi-first is waking up; its six new members in November are more than the average year's intake by our historic First.

Whichever Central states Division mops-up this winter, planned to challenge the winner of Manhattan's eight-division tourney in March, for the First "National Fraternal Championship." But New York's cold-bucket brigade has soused Kruger's beautiful plan—and his merry Manhattan melee is off. Good things take time; keep pegging away, Abe; all Grand Old Frats admire guts and gumption!

DO YOU REMEMBER—Monthly tabulation of assets, heading editorials? . . . Admission-of-women plans? . . . Dirty, bent, broken dues-cards—forever mislaid? . . . Forgotten passwords—leading to "sass-words" at the portals? . . . Pach, Reider, Rev. Cloud—and all those greatest-of-great writers in old Silent Worker when we were kids?

AKRON—Took mein Frau Frieda to Akron's Halloween masque—our first visit since leaving right after the War. Largest hall in Akron cost \$125; 547 paid admissions, nearly 100 masking for the \$75 in prizes. Costumes extra-good; one Hopi snake-dancer—Adonago Chavez from New Mexico—was a half-Indian who has Firestoned for 11 years. Committee dressed as Dionne quints—even to diapers and giant safety-pins. Hand it to Akron for two improvements on Big City arrangements; the parade-area was roped to keep off nuts; and there was but one almost-fight (where Chicago's last soiree was disgraced with seven fist-flurries—and a heavy bill by the hotel for "damages"). Akron Division Journal going strong ending its second year. Fine bunch of frats and frax in Rubberville. I have spoken!

Backwards, turn backwards, oh Time, in your flight—
Mad, muted mem'ries of Akron tonight!
But I plumb clear forgot—oh, dear buddy, don't blubber—
There's nothing can smell quite so rancid as rubber!

FRATS—For years and years our Grand Conventions would pro-and-con investing a million bucks to build our own headquarters building in loop, "renting ground-floor for stores; sure road-to-riches." Finally dropped idea at Denver '27—which then seemed a crime. But luck was lucky! Today we have our own building, after all. . . . Headquarters bunch is a happy, harmonious huddle—all clicking as a smooth-working TEAM. . . . How often do you hear one frater praise a rival in his own division? Goldstein's boost for Peterson in last issue was a honey. . . . **OFFSIDE!** Proofreader last month credited Toronto's Peikoff with but 4 new members—where Toronto had names of 14 novitiates. Penalized 10 yds. for clipping? . . . Pekky is galloping way out in lead of Membership Derby. Dark-horse named Tarnaski-o'-War from Havre-de-Grace, Md., suddenly forged up on Greenberg's withers with a lump-lasso of 13 mavericks. . . . Rest of the field is strung out nicely, running neck-and-neck. . . . Total of 56 goat-fodder last month is a splendid showing. Art Shawl chuckles to think how many brand-new buddies he will have as goat-fodder at the monster-smoker of the two Chicago Divisions at next July's NAD convention.

OBIT—Tracy and Macy both died October 20! The Rev. H. Lorraine Tracy was a grand vice-president of our NFSD a decade ago—and the only man on the stage who didn't try to scare me out of a year's growth, with fearsome scowls, that time I got my pants panned for peevish pranks. Mrs. Annie Macy was the mentor of our Helen Kellar. She became blind several years ago.

It made one feel sober,
That day in October—
When two of our great ones went winging away!
Those huge-hearted samples
Were sterling examples
Of how we should all help to make the world gay;
As kindly as Tracy—
As helpful as Macy—
And smile in the face of misfortune away!

THINGUMABOBS—Our Howard L. Terry—listed in "Who's Who Among North American Authors"—gives poor eyesight as his reason for declining offer of an editorship of NY magazine "Poetry World." . . . (If that Kable Kub sets it to read "Poultry World," Terry will throw a fit.) . . . After several decades dilly-dallying, Indiana finally started its Home for Aged Deaf, near Brookston, with impressive cornerstone ceremony of the concrete-edifice. . . . Agricultural-extension service of the state college will be extended North Carolina's 1500 deaf farmers through Odie Underhill. He makes tours with specialists of the extension service, interpreting for lecturers and explaining new farm practices. . . . Another deaf man shot and killed. Seeking help, he had knocked on door of darkened farm-house. Murderer ac-

quitted—as usual. The "open-season" on game-birds is a month or two; on us deaf it is the hull twelve months, by gum!

This 'n' That

By MURIEL BISHOP

A MERRY CHRISTMAS and a Happy New Year to all!

(There! we remembered it that time! Here's TNT back again after a long vacation, but even Santa comes once a year, and we can't let the old boy get ahead of us.)

BUY SEALS. It is surprising how many cards and packages go their way without these little stickers of the Tuberculosis Association. If all the cards in the U.S. bore these seals, perhaps T.B. would be nearly stamped out today. Do your bit to STAMP IT OUT, buy a dime's worth—if you can't use a dollar sheet.

YES! LOOK AT IT! That New Ten-yard-roll of members listed in the November issue. The boys have been doing good work, and we hope this month's report is better yet. Now's the time to give them our favorite acrostic, here 'tis:

Go
Right
On
Working!

A New Year is coming! Take this for your slogan, boys, and keep up the good work.

Picked up here 'n' there. . . . An Atlanta matron overheard her maid and the garbage-man discussing politics on Election Day.

"You voted?" the maid asked. "We're electing a President today, you know."

"Shut up, gal, we's GOT a President, we's just renewin' him."

"Things grow more complex all the time. A Massachusetts court rules that a woman on roller skates is a vehicle, and in Indiana a man is going to law to find out if a trailer is an automotive accessory or a house."

Woman customer: "Do you return the money when an article isn't satisfactory?"

Merchant: "That depends on the article."

Woman customer: "This is a book."

Merchant: "What was wrong with it?"

Woman customer: "I didn't like the way it ended."

The absent-minded professor was busy in his study. "Have you seen this?" said his wife, entering. "There's a report in the paper of your death." "Is that so?" returned the professor without looking up. "We must remember to send a wreath."

There's No Telling when we will be along again, but we'll see you next year sometime.

OCTOBER COLLECTIONS

Grand Division	\$ 11.60
Chicago No. 1	256.46
Detroit	138.50
Saginaw	7.99
Louisville	57.86
Little Rock	100.96
Dayton	45.90
Cincinnati	147.30
Nashville	20.74
Olathe	64.92
Flint	95.41
Toledo	43.21
Milwaukee	126.31
Columbus	152.34
Knoxville	39.38
Cleveland	117.52
Indianapolis	110.06
Brooklyn	480.92
St. Louis	201.44
New Haven	66.80
Holyoke	40.79
Los Angeles	257.88
Atlanta	92.80
Philadelphia	333.63
Kansas City	120.15
Omaha	74.77
New Orleans	58.74
Kalamazoo	21.22
Boston	193.51
Pittsburgh	100.90
Hartford	74.51
Memphis	44.88
Portland, Me.	35.23
Buffalo	47.12
Portland, Ore.	112.45
Newark	132.60
Providence	104.56
Seattle	93.58
Utica	78.14
Washington	137.81
Baltimore	101.81
Syracuse	71.09
Cedar Rapids	31.16
Albany	56.54
Rochester	75.06
San Francisco	78.91
Reading	99.38
Akron	234.97
Salt Lake City	94.27
Rockford	29.23
Springfield, Ill.	19.89
Davenport	24.72
Worcester	28.47
St. Paul-Minneapolis	151.96
Fort Worth	60.49
Dallas	68.41
Denver	60.51
Waterbury	31.84
Springfield, Mass.	61.55
Waco	16.72
Bangor	33.32
Kenosha	12.45
Birmingham	30.28
Sioux Falls	28.93
Wichita	40.01
Spokane	44.46
Des Moines	63.38
Lowell	49.21
Berkeley	48.15
Delavan	82.82
Houston	39.39
Scranton	59.35
Richmond	70.32
Johnstown	54.10
Manhattan	246.74
Jacksonville	152.38
Lewiston	26.01
Peoria	28.70
Jersey City	120.70
Bronx	94.20
Columbia	55.49
Charlotte	80.45
Durham	95.81
Dubuque	5.96
Grand Rapids	13.78
Toronto	301.78
Duluth	27.12
Canton	12.67
Fairbault	48.46
South Bend	48.36
Council Bluffs	63.77
Fort Wayne	13.49
Schenectady	28.75
Chicago No. 106	99.03
Miami	18.56
Binghamton	88.23
Wilkesburg	76.34
San Diego	8.22
Eau Claire	28.60
Sulphur	102.66
Vancouver	16.06
Westchester	44.50
Queens	61.42
Montreal No. 117	15.34
Montreal No. 118	23.84
Total collections	8,541.46

TREASURER'S STATEMENT FOR OCTOBER, 1936

Balance and Income	
Balance, Sept. 30, 1931	\$1,973,287.49
Division collections	8,541.46
Interest, mortgage loans	3,228.50
Interest, bonds	500.00
Interest, banks	38.87
Mortgage fees	70.00
Property insurance premiums	218.30
Refund of investment expenses	17.66
Rents	3,006.85
Lodge supplies	2.25
Exchange on checks	2.20
Subscriptions to The Frat	2.20
Recording and registry fees	7.00
Total balance and income	\$1,988,922.28

Disbursements	
Death benefits	\$ 2,101.00
Sick benefits	650.00
Accident benefits	70.00
Old-age income payments	73.89
Clerical services	200.00
Investment expenses	8,083.64
Legal services	350.00
Office expenses	206.11
Officers' and Trustees' salaries	787.48
Official publication	204.12
Postage	43.23
Printing and stationery	11.59
Property insurance premiums	291.20
Surety bond premiums	22.50
Total disbursements	\$ 13,094.76

Recapitulation	
Balance and income	\$1,988,922.28
Disbursements	13,094.76
Balance, Oct. 31, 1936	\$1,975,827.52

TRUSTEES' REPORT

Ledger Assets, Oct. 31, 1936

Real estate	\$ 497,315.87
First mortgage loans	622,497.14
First mortgage bonds	222,945.73
U. S. Government bonds	105,591.43
State bonds	209,258.06
Municipal bonds	155,293.03
Canadian bonds	21,062.06
Bank deposits	186,877.10
Cash in Society's office	4,987.10
Total ledger assets	\$1,975,827.52

Balances in Funds	
Reserve fund	\$1,701,583.39
Mortuary fund	111,520.85
Sick and accident fund	90,877.38
Accumulated interest	44,570.42
Convention fund	13,613.42
Indemnity fund	2,368.81
General expense fund	11,293.25
Total in all funds	\$1,975,827.52

OBITUARY

HOBART L. TRACY, 69, of Washington Div. No. 46, died Oct. 20, 1936. He joined the Society Feb. 1, 1910, and held certificate No. 863-C.

FRED PETERSON, 49, of St. Paul-Minneapolis Div. No. 61, died Oct. 27, 1936. He joined the Society April 1, 1920, and held certificate No. 5097-D.

HENRY M. O'NEIL, 68, of St. Paul-Minneapolis Div. No. 61, died Oct. 28, 1936. He joined the Society Aug. 2, 1920, and held certificate No. 5344-D.

JAMES VAHEY, 65, of Indianapolis Div. No. 22, died Oct. 30, 1936. He joined the Society Feb. 1, 1909, and held certificate No. 622-C.

DAVID H. WOLPERT, 69, of Denver Div. No. 64, died Nov. 2, 1936. He joined the Society Jan. 2, 1918, and held certificate No. 3738-C.

RICHARD LINDBOHN, 51, of Chicago Div. No. 1, died Nov. 8, 1936. He joined the Society July 1, 1926, and held certificate No. 7855-E.

JAMES HENDERSON, 72, of Detroit Div. No. 2, died Nov. 8, 1936. He joined the Society Feb. 1, 1913, and held certificate No. 1588-C.

CARL A. POPE, 56, of Durham Div. No. 95, died Nov. 12, 1936. He joined the Society Oct. 1, 1910, and held certificate No. 1039-C.

ENGAGEMENTS

Archie V. Chase, Yankton, S. D., and Helen Bathke, Los Angeles, Cal.
 Lewis P. Garbett, Jr., Binghamton, N. Y., and Blanch Dauphin, Malone, N. Y.
 Asa Gatlin Springfield, Mass., and Mary Timko, Roebing, N. J.
 Wm. F. Newell, Jr., New Britain, Conn., and Eunice Dimock, Rocky Hill, Conn.
 Normand Lanoue, Meriden, Conn., and Alvena Wallis, Bridgeport, Conn.

NEW MEMBERS

Chicago No. 1—Lucius O. May, Woodrow W. Morris, William G. Sendelbaugh, Jr., Joseph Kessler, Henry Ciszczon, Anthony M. O. Bianco.
 Milwaukee No. 17—Alvin Mattson.
 Los Angeles No. 27—Albert Miller.
 Philadelphia—Charles Rembecki.
 Boston No. 35—Charles R. J. Di Gou, Charles S. Ladd.
 Hartford No. 37—Charles E. Wood.
 Jersey City—Charles Pavlick, Jr.
 Bronx No. 92—Robert J. Mephram.
 Columbia No. 93—Hamp O. Johnson, Charlie Bailey, William G. Benton, Palmer R. Johnson, James A. Bowers, William Fore, Pierce T. Mason, Laverne O. Tanner.
 Toronto No. 98—Donald K. Crump, Robert H. Robertson, George Riley.
 Miami No. 107—Jonathan D. Aldridge, Lott E. Jennings.
 Sulphur—Lucian Gray.

THE GET-ONE DEGREE

Chicago No. 1—Chas. J. Falk, Louis B. Massinkoff, Emanuel Mayer, Elmer Olson (3).
 Milwaukee—Paul E. G. Krueger.
 Los Angeles—Joe Greenberg.
 Philadelphia—Adolph Carlson.
 Boston—Sam Gouner, Daniel Shea.
 Hartford—Wm. F. Newell, Jr.
 Jersey City—Joseph Bruno.
 Bronx—Charles Spitaleri.
 Columbia—Herbert R. Smoak (3), H. R. Glover (5).
 Toronto—David Peikoff (3).
 Miami—Cleveland Davis (2).
 Sulphur—Georg Davies.

COME BACKS

Louisville—Julius Senn.
 Toledo—Perry Riehm.
 Brooklyn—Joseph Milazzo.
 St. Louis—Hilliard J. Summers.
 Portland, Ore.—Orson Fay.
 Seattle—Harry Huffman.
 Utica—George Montana.
 Columbia—Roscoe F. Cartin, Willie E. Lee.
 South Bend—Benj. Jurczik.

MEMBERSHIP DERBY

At the finish line. They got off to a slow start. But how they burnt up the cinders in the home stretch. Fine, boys. Now watch for 1937 announcement. No slow start this time.

David Peikoff, Toronto	35
Joe Greenberg, Los Angeles	15
Stanley Taranski, Baltimore	13
Jacob Goldstein, Los Angeles	5
Henry Glover, Columbia	5
James Smith, Little Rock	5
Elmer Olson, Chicago No. 1	5
Alfred Keeley, Salt Lake City	4
Julian Gardner, Los Angeles	4
Gus Straus, Cincinnati	4
Warren Holmes, Jr., Philadelphia	3
Gordon Allen, Houston	3
Francis Nicholas, Jersey City	3
Robert Conley, Syracuse	3
Victor Hottle, Wichita	3
Herbert Smoak, Columbia	3

OCTOBER DISABILITY CLAIMS

F. W. Schoneman, Jacksonville	\$105.00
E. J. Humphreys, Des Moines	75.00
Marion Anderson, Olathe	15.00
Ludovic Verner, Worcester	150.00
P. A. Senkbeil, St. Paul	35.00
Mortimer McKenzie, Akron	30.00
E. E. Renaker, Cincinnati	30.00
J. H. Becton, Memphis	20.00
John Thomson, Waco	45.00
*James Conway, Los Angeles	20.00
*Martin Eber, Pittsburgh	40.00
*J. J. Racioppi, Pittsburgh	10.00
E. W. Heber, Jacksonville	15.00
Lawrence Donovan, Lowell	50.00
F. S. Millan, Omaha	30.00
S. P. Harris, Cincinnati	50.00

Total for the month \$720.00

*Denotes accident claims.

OCTOBER DEATH CLAIMS

Paid to D. R. Carnahan, Saltsburg, Pa. for death benefit of David G. Carnahan, certificate No. 6313-D, deceased Aug. 2, 1936, \$500.
 Paid to Irene Y. Loeb, Independence, Mo., for death benefit of Hardin W. Loeb, certificate No. 1224-C, deceased Sept. 7, 1936, \$601.
 Paid to Julia E. Estabrook Lowell, Mass., for death benefit of Endor E. Estabrook, certificate No. 1917-C, deceased Sept. 27, 1936, \$500.
 Paid to Frances L. Dilke, Berkeley, Calif., for death benefit of John Dilke, certificate No. 5554-E, deceased Aug. 5, 1936, \$500.



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

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3, 1917, authorized July 17, 1918.

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



DECEMBER, 1936



Here We Are

BELIEVING that our members liv-
ing at a distance from Chicago
would like to see pictures of our new
Home Office building, we are printing
elsewhere in this issue of THE FRAT six
views of the structure and its interior.

These views will give a fair general
idea of the building and its layout. But
to get a real impression of the struc-
ture and its appointments, it is neces-
sary to pay us a visit and let us show
you around. This we shall always be
glad to do. We hope that in time all
our members will be able to visit the
new building and see for themselves the
solid and substantial office structure
now owned in their society's name. We
believe it is one of which they may well
be proud.

Since moving into our new building
on October 1, we have become more and
more impressed with the wisdom of the
change. We have much better surround-
ings, a clean and healthful environment,
a convenient and efficient layout to
carry on the work of the society, plenty
of space for our expanding files, and a
location from which it is easy to reach
by automobile our real estate which
must be looked after, and properties on
which we carry mortgages.

We still maintain banking connec-
tions in Chicago's Loop, or central busi-
ness district, and also have banking
facilities in Oak Park. The roar and
hubbub of the metropolitan center is
at a distance. No longer do we have to
shout to make ourselves heard above
the din of transportation and the clamor
of the marts of trade. No longer does
the persistent agent of this and that
bedevil us with his solicitations, except
on rare occasions, and the omnipresent
beggar is no more. Hence time is saved
for more important duties.

Come and see us. All are welcome
at any time.

Never Licked

AT THE December meetings, Di-
visions will ballot on new officers
for 1937.

Remember, Division service is a duty
that all must recognize, a responsibil-
ity that must be borne.

All loyal members will gladly bear
their share of responsibility in keeping
their Divisions functioning at top speed.
If your Division is lagging, get in and
do your part.

**LET'S HAVE TEAM WORK ALL
ALONG THE LINE.**

The member who unselfishly and
efficiently serves his Division in the
ordinary everyday tasks that must be
done will find himself a marked man
when the need arises for greater tasks
and greater rewards.

Some who have worked for their
Divisions may feel, at times, that they
have been passed over and slighted in
the giving of greater rewards and
honors, but if they keep right on doing
the duties assigned them, their time
will come.

NEVER A DOUBT OF THAT.

The trouble is, some members quit
too soon and resign themselves to pes-
simism. That state of mind destroys
a man's usefulness quicker than any-
thing else.

**HE IS THROUGH, AND IT'S NO-
BODY'S FAULT BUT HIS OWN.**

Be optimistic. Put in your besticks
for your Division, and do it everlast-
ingly.

**A REAL WINNER NEVER KNOWS
WHEN HE IS LICKED—AND HE
NEVER IS.**

Old Timers

ON November 14, Chicago Division
gave a banquet commemorating
its thirty-fifth anniversary, and at the
same time honoring the pioneer mem-

bers of the Division who bore the heat
and burden of the day when the Society
and the Division were in swaddling
clothes.

To our mind, nothing can be more
appropriate than giving proper recog-
nition to those earnest souls among our
membership who in their younger and
more vigorous days fought the battles
of the society for recognition in the
deaf world, who would not give up in
the face of adversity, ridicule, and mis-
representation. The younger genera-
tion is often forgetful of the magnifi-
cent spirit shown by these old timers,
forgetful that had it not been for their
persistence in upholding a great and
helpful movement for their kind, we
would not today be looking back on
thirty-five years of fruitful labor, and
looking forward to many times that
number of years of still more fruitful
labor in behalf of our kind.

Our old timers everywhere, strong
and steadfast in your loyalty, we salute
you. May the present generation learn
from your example the value of persist-
ence, the pride of accomplishment, the
satisfaction of having done something
well worth while.

Derby Winners, 1936

THE winners in the 1936 Derby
Drive will be announced in the
January FRAT, out around the end of
December.

However, all winners of \$5.00 and
more will receive their money from
the Home Office in ample time to buy
themselves a nice Christmas present, a
reward for their valiant efforts to
BRING 'EM IN.

They brought 'em in with increasing
tempo toward the end of the year.
They didn't get started early enough.
But we are going to remedy that in
1937.

Next Year's Derby

IN 1937, we shall continue the Derby
Drive. Watch for announcement
in the January FRAT.

So, boys, don't let up in this drive
for new members. Keep right on go-
ing into the New Year. With the mo-
mentum gained in 1936, you should
go scooting through 1937, reaping a
wide swath of recruits in your local-
ity.

Those of you who are not yet started
should put on your spiked shoes and
start now. Don't wait for the crack
of the gun.

BEAT THE GUN. You won't be
penalized, but rewarded.

Longevity

By L. S. CHERRY

PRESS dispatches announce that
since the turn of the century eleven
years have been added to the average
life of man. Thanks to medical science,
which, besides teaching us proper liv-
ing for health's sake, is relentlessly

seeking to eliminate maladies that impair health and shorten life, we—taken collectively—stand a better chance of reaching a ripe old age than did our fathers.

However, here is the rub. In spite of these improved chances for a longer life, we individually never can be certain when we are to be called. The Grim Reaper still plays no favorites. One thing certain is that we all must go sooner or later. While it is, of course, foolish to be dolefully mindful of this all the time, the wise one remains just sufficiently aware to appreciate the need of protecting his dependents against the eventual loss. He takes out a life insurance policy and clings to it at all cost.

Often on becoming temporarily hard up a member is tempted to sacrifice the full value of his certificate for a paid-up equity, in order to spare for other things the little money that goes for payment of dues. And often, when such a member gives in, he considers it no harm since he intends to restore the insurance to its former level as soon as his circumstances are somewhat eased, banking on his good health to be able to survive the intervening time. The truth is that he is taking a big risk, for fate is apt to strike when one least expects it.

Experience of this Society in paying out death claims reveals the strange workings of cruel fate. Of the 83 benefits paid so far this year, 34 were on paid-up members, who only a comparatively short time previous to their demise had surrendered their original certificates or allowed them to lapse. Our Home Office statistics show that the death toll among paid-up members is relatively high. Though we may regard this condition as a mere chance incident, still it is not without some significance.

As stated at the beginning, wonderful progress towards lengthening human life is being achieved, giving us pleasing prospects which we may reasonably accept and enjoy. But knowing the prankish ways of fate we must always be prepared for the worst. For the sake of his dependents and for his own peace of mind, no member should ever think of relinquishing, even for a short time, the full value of his certificate. If he lives far beyond his allotted time, he should worry! Either way, his dependents will be safe from want.



Though we travel the world over to find the beautiful, we must carry it with us or we find it not.

—Emerson.

DIVISION NOTES

December

- | | | |
|-----|------------------------------|----------------------|
| 5. | Social | Dayton |
| 5. | Christmas social | Scranton |
| 5. | Gallaudet social | Faribault |
| 5. | Card party | Queens |
| 5. | Smoker | Detroit |
| 5. | Social | Denver |
| 5. | Party | Des Moines |
| 10. | Christmas party | Council Bluffs |
| 12. | Movie social | Detroit |
| 12. | Gallaudet social | Louisville |
| 12. | Anagram social | Schenectady |
| 11. | Dance party | Toronto |
| 18. | Christmas party | Houston |
| 19. | Christmas party | Dayton |
| 19. | Christmas social | Kalamazoo |
| 19. | Christmas party | Dubuque |
| 19. | Christmas festival | Brooklyn |
| 19. | Santa Claus party | Toledo |
| 19. | Annual Christmas party | Springfield, Mass. |
| 19. | Christmas party | Des Moines |
| 23. | Christmas party | Faribault |
| 28. | Card party | Bronx |
| 31. | Watch party-smoker | Houston |
| 31. | Watch party | Washington |
| 31. | Watch party | Kansas City |
| 31. | New Year party | Seattle |
| 31. | New Year party | St. Louis |
| 31. | New Year dance | St. Paul-Minneapolis |
| 31. | Watch party | Wichita |
| 31. | New Year party | Spokane |
| 31. | Masquerade-Watch party | Memphis |
| 31. | New Year party | Portland, Ore. |
| 31. | Watch party | Albany |
| 31. | Watch night | Dallas |
| 31. | Watch party | Des Moines |
| 31. | Watch party | Toronto |

January

- | | | |
|-----|--------------------------------|-----------------|
| 2. | Annual New Year ball | Boston |
| 2. | New Year party | Utica |
| 14. | Entertainment | Chicago No. 106 |
| 16. | 27th anniversary banquet | Los Angeles |
| 16. | Smoker | Worcester |
| 16. | Booster night | South Bend |
| 30. | Mask ball | St. Louis |

February

- | | | |
|-----|---------------------------|---------------|
| 6. | Frat frolic | Philadelphia |
| 13. | Valentine social | Kalamazoo |
| 13. | Valentine social | Fort Wayne |
| 20. | Annual mask ball | Chicago No. 1 |
| 21. | Anniversary banquet | Cincinnati |

DETROIT (By Asa Stutsman)—James Henderson, 73, and a long-time Frat, passed away on Sunday, November 8, at the home of his brother-in-law. Heart disease was the cause of his death, though he had been in poor health for some time, and only recently was taken to a hospital for care and returned home just before his death. His wife passed away two years ago in a similar way. Detroit Division extends its sympathy to the family in their bereavement.

Bro. William Cleveland and wife, of Albion, N.Y., have arrived in Detroit once more, and are making their home with their son here for another six months. They live the other half of the year with their other child in Albion.

Ivan Heymanson, chairman of the Division's 35th anniversary banquet, announces that the date is January 9; the place, the Tea Garden Cafe, 1516 Woodward Ave.; and the price, \$1.25 a plate. Send your money to him for reservations in plenty of time.

The long-looked-forward-to, well-advertised event, sponsored by Detroit Division for Nov. 14, is now history, and it will hereafter be recorded in the Division's books as one of the "best-ever." It was a play in the nature of a mock trial entitled "The League of Nations Appeals to the N.F.S.D. For Aid," given by the members of Toronto Division No. 98. It was well played from start to end, and it was gratifying that 400 deaf people were present. Every man in the cast, from the judge down to the body-guard, did his part, which brought hearty applause from the audience. John Shilton (one of the grand vice presidents of the N.F.S.D.), playing the role of a judge, was a perfect picture, with a wig on his head and sitting on an elevated platform, handling the several comical cases, with James Tate as district attorney seated on one side. Charles Wilson, as Signor Mussolini, Charles McLaughlin, as Adolph Hitler, and Charles Davey, as Haile Selassie, were each so perfect in their characters that one couldn't help imagining that those European leaders were really present in person.

The well-known mannerisms of Mussolini, Hitler, and Selassie could not be improved on. John Angus was remarkably good in his act as a body-guard of Selassie, and was again good in his later act as an adherent of Mussolini and Hitler. Joseph Rosnick played very well as Stanley Baldwin of the English parliamentary body, and so did Silas Baskerville as a Russian agitator. David Peikoff was easily the star of the cast. It was he as a red-coat motorcyclist who arrested and brought the characters before the judge. He kept bringing the criminals up in such quick succession that it almost broke the judge's health down. As a whole, the play was not only successful as comedy but also educationally; and it ended convergently upon the N.F.S.D. as the only insurance company for the deaf of the world. The play was originated, written, and put into action by David Peikoff himself, and therefore the credit for the success of the play should, in a large measure, go to him. Mrs. Alex Lobsinger recited Max Lubin's well-known "Carry On" which won the admiration of all. Among the audience were noted visitors from Kalamazoo, Bay City, Flint, Pontiac, Royal Oak, Ann Arbor, Ypsilanti, and other nearby suburbs.

LOS ANGELES (By J. A. Goldstein)—Congratulations to the Home Officials on their keenness and foresightedness in establishing a Home Office which WE may call our own. What better proof than this of the caliber of the men who hold the destiny of the Society in their hands? All together fellows, let us cooperate to the limit.

The 26th Annual Bal Masque of the Division held on Oct. 24th drew the usual big crowd of merry makers. Proceeds therefrom were most satisfactory. Chairman Greenberg and his able pards, Bros. Peterson, A. Newman, Guy Walker, Zenk and Goldstein deserve plenty of applause for the way they put through the event.

Bros. Brooks and Rhamy have both recovered from their illness and are now up and about as good as new.

After an absence of several months, traveling hither, hence and yon, Bro. Gilmore has at last returned. Seems to have done him good, for he carries more weight and better still, a bigger smile. Welcome back!

Elections of new officers will take place at the December meeting. Every member should be present. It is a duty you owe to yourself and the division.

PORTLAND, OREGON (By C. H. Linde)—The 15th anniversary of the SFL auxiliary was observed Oct. 10 with a banquet at which the members' husbands and escorts were guests. The diners, having had their fill, devoted themselves to expressions of good-will and praise for good turns done by the auxiliary in the past. Part of the program was a touching tribute to the memory of the late Mrs. Bessie Bond Nelson, co-founder and first president.

More costumes and masks were in evidence at our Halloween party held Oct. 31, than at our previous ones. The long and the short hombres—Mayhew Norton, 6'4", and Clown Lee, 5'1½", busily trooped around and around inseparably in the direction of the activities. Meanwhile, Miles Sanders stood guard at the door, dividing his time between collecting admissions and smiling at the buxom proprietress of a downstairs beer parlor. As fitting finis to the Halloween frolic, cider and donuts were served.

ST. LOUIS (By C. H. Fry)—A Watch Party will be staged by our Division on the 31st of December, at Triangle Hall, 4106 South Broadway. Admission will be twenty-five cents a person. To reach the place, take a South Broadway car to 4100 south. Come and have a good time.

The Annual Mask Ball, scheduled for January 30, will also be held at Triangle Hall. Forty cents admission will be charged. A good time is assured all who come.

Brother Corley spent an enjoyable three weeks' vacation in Texas.

Brother Stahr of Chicago Division No. 1 showed up at the November meeting. He gave evidence of enjoying himself.

(Continued on page 8)

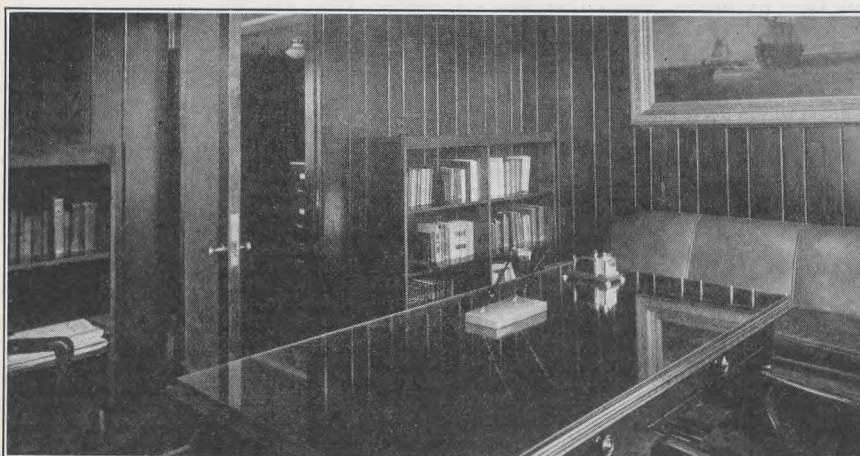
Our New Home Office Building



1. Original residence as it appeared before remodelling into office building. (Photo by Copelin.)



2. The remodelled building. Dimensions 25 x 60 feet. (Photo by Crocker.)



3. Private office and library on first floor, 12 x 16 feet. (Photo by Crocker.)

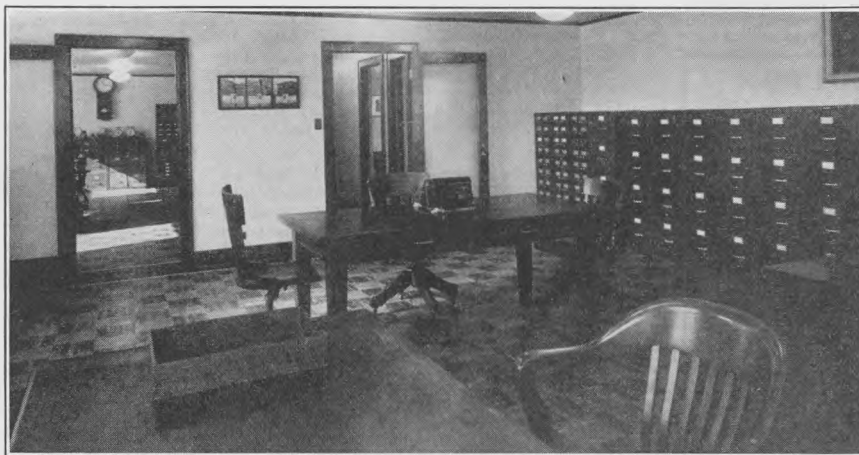
Our New Home Office Building



4. Main office on first floor, looking West, 23 x 40 feet. (Photo by Crocker.)



5. Main office on first floor, looking East. Seated from right to left: Asst. Sec.-Treas. Cherry, Sec.-Treas. Kemp, Pres. Roberts, Miss Grant, typist and general clerk, Mrs. Rosenberg, stenographer and secretary. (Photo by Crocker.)



6. File room and office, second floor, 23x23 feet. Stock and file room at rear left, 11x29 feet. Service rooms and hall at rear right. (Photo by Crocker.)

DIVISION NOTES

(Continued from page 5)

JERSEY CITY (By Anthony Grundy)—Jersey City Division is planning a stupendous masquerade ball on Saturday, Feb. 20, 1937, at Lawyer's Building (formerly known as Odd Fellows' Hall), 880 Bergen Ave., Jersey City, N.J. Chairman Kaman is at the helm, ably assisted by his committee. Preparations are now well under way and no stone is being left unturned to give those who intend to make Jersey City a stop-over a wonderful, if not a silvery, time. Numerous cash prizes await winners in the best-dressed fancy costume contest. No matter what plans you have, drop them all and be among our merry-makers, a big gala night for all! Incidentally, it is our first masquerade ball in many years.

Well, there you are. It's going to be a gala night, all right. Chairman Kaman promised it. Come on, you bachelors, you may find a beauty there.

A bingo party is to be held Jan. 9, 1937, with good prizes, under the chairmanship of Brother Harth.

Members, please take notice that our election of officers will take place in December. Those who do not intend to show their spirit by coming and voting will have no grounds for complaints if the affairs of the division are not conducted properly, according to their views.

The officers of Jersey City Division wish to extend greetings of the Yuletide season to the members and their families.

CINCINNATI (By F. L. Simpson)—Our big Smoker held immediately after the November meeting was attended by eighty members. Included in this number were some Frats from Dayton Division, Bros. Alby and Arthur Peterson, Hall, Harmeyer, Hirth, and Miller. Nine novices were initiated, the largest in many years. Refreshments were served and a great time was had by all.

Brother Samuel Taylor, chairman of the banquet to be held Feb. 21, has been busy with the preparations. Hotel Metropole, well known to the deaf as the scene of several conventions in the past, will be the place of the gala event. The charge will be \$1.75 per person or \$3.00 per couple. No limit to the number of persons that can be comfortably accommodated. More details later.

Both resident and non-resident members are requested to be present at our regular meeting on Dec. 12, on account of the election of officers.

All will please note that starting with the month of January our regular meetings will be held on the second Wednesday of the month.

SPRINGFIELD, MASS. (By F. L. Ascher).—"The Season's Greetings and Cordial Fraternal Wishes for the New Year" to the Grand Division and every division in the United States and Canada from the Springfield Division No. 67. . . The National Fraternal Society of Deaf has our heartiest congratulations for

its new "home." To the Grand Officers: You can be well assured of our continued loyalty and our aim to "CARRY ON". . . Our division had the distinction of being the first to contribute ten dollars to the Community Chest of Springfield, Mass., when the drive was opened on Nov. 9. The Community Chest Directors were very much pleased with our voluntary contribution and congratulated us for setting a good example to the community.

. . . The El Patio Ball of Oct. 10 was pronounced both socially and financially successful. Brothers Thompson and Haggerty, together with other aides, deserve our commendations for their efforts. . . Christmas party of Dec. 19 under the leadership of Brother Brown will be held in Hotel Clinton. A big crowd will be there to greet Santa Claus. Plans for the formation of a new bowling team of the Springfield Fraters are under way. It is hoped that it will compete with other divisions during the coming winter. Brother Alexander Brown of 218 Island Pond Road, Springfield, Mass., will be glad to arrange dates with managers of other division teams. . . Some time in the winter we will stage a smoker and initiation ceremonies for our new members. Our Billy Goat is being trained to meet Brothers Macaulay, S. Giffre, Rogers, Gatlin, and Zisman. . . Last fall Brother Whitehouse secured a good position in Dennison's Manufacturing Company of Framingham, Mass. We are missing his tireless efforts in managing our social affairs. We are wondering what to do without his services in case he transfers to Boston Division No. 35. Nevertheless, if he does transfer, the fraternal relations between Boston and Springfield Divisions will be securely bound. . . The year of 1936 is almost out of the way and there will be a few changes in our slate of officers for the new year. Now is the time for all the good and loyal members to come together for the good cause to continue the fraternal spirit of the division. Every resident and non-resident member is urged to attend the regular meeting of Dec. 5. Many vital matters will be discussed at the meeting. . .

A WORD TO THE WISE: The New England Gallaudet Association of the Deaf needs new members. Problems affecting the deaf as to employment and compensation insurance are getting serious, and money is needed to wage publicity in order to let the hearing world know that we shall not be left BEHIND. Dues are only \$1.00 for two years. Brothers of Massachusetts Divisions and Deaf Friends of Mass., let's do our part by showing 100% quota of the total membership. Treasurer Harry Jarvis of 18 Orange St., Hartford, Conn., will be glad to receive their dues or contributions. "UNITED WE STAND IN STRENGTH FOR THE COMMON CAUSE" is our slogan. . . The writer now declares in his last article that it is his valedictory. In other words, he wishes to thank the members of his division for their earnest cooperation during his five years of presidency. **GOOD LUCK!**

MONTREAL No. 118 (By T. Lonergan, Jr.)—It is with regret we learn that Brother Tatarsky is confined to a hospital, having contracted pneumonia. The probable stay will be three weeks. We all wish him a speedy recovery.

Brother Levine, our Treasurer, is laid up with a heavy cold, at home. We missed him at our last meeting, which was his first in which he did not show up since our Division was installed. We hope he is fully recovered by now.

On Oct. 24, our Division staged an initiation, at which eleven novitiates, including one from Toronto Division, rode the goat. It was a well-arranged affair, and the initiation committee under the chairmanship of Brother Herman deserves all the praise. Veteran Brothers McLaughlin and Rosnick came all the way from Toronto to assist in making the affair a success, and our Division voted to express thanks to the Toronto Division for sending them as representatives.

Brother Paterson, accompanied by his wife and a friend, Miss Marquite Reutter, went to Toronto to attend the Halloween party staged for the benefit of Toronto's Convention Fund. He expressed the opinion that the Toronto Convention will be the greatest in the Society's history.

SEATTLE (By N. C. Garrison)—Bro. Thoms has had more than his share of misfortune the past month—suffering three painful accidents, one of which put him in the hospital for several days.

Bro. Lonctot was confined to a local hospital for a week with a badly infected foot. He is much improved at this writing, but is still under doctor's care.

The Silents Bowling Team, composed of local Frats, took two out of three games from the strong Optimist Club last week, but they had to break the league record for high total to do it. Their high 10 games was 951, with no handicap.

Bro. Scanlon writes from far-away Alaska that he is doing nicely and that while the girls up that way do not compare with our lassies, the little "eskimo maidens" are not so bad at dancing, etc.

Bro. Spencer, late of Kansas City and Montana, has secured work at his trade as a barber in one of the best known barber shops in the city. He is a likeable sort of a chap and is entering into the doings" with the proper Frat spirit.

BROOKLYN (By Hy Dramis)—Our Halloween social on Oct. 24 drew an attendance of about 200, although there were four other affairs on that evening right here in New York. That shows it pays to have a good chairman, like our Bro. Fogel. We feel sure that Bro. Morrell will do as well with his Thanksgiving frolic.

Our Christmas festival in charge of Bro. Chenney will be held on Dec. 19 instead of 26. Doors will open at 7 p.m. to give the kiddies time to go home to bed early. Santa Claus will show up and distribute presents to all children. There will be a movie show in which Mickey Mouse will keep their spirits high. As most of our members have children, we expect a full house. This is the first time that Brooklyn Division plays Santa Claus, and if successful it is hoped to make it an annual event.

Both our Deputy Organizers are slated as officers for 1937 so that new ones will have to be selected, unless the home office will let them hold both offices.

Our Bro. Wiemuth is still missing somewhere in Europe. Last heard from he was in Sweden.

One of our non-resident members, Bro. Herman A. Stecker of Schenectady, N.Y., happened to be in town and dropped in at the meeting. After seeing the business-like way our meetings are conducted, he spoke of how proud he feels to be a member of our Division.

Talking about non-resident members, we read in Bro. Kruger's Manhattan column about their one member in Panama, and Chicago No. 1 boasting one in Scotland. We can also boast about our Bro. Rosenhall, who lives in Leeds, England.

Brooklyn Division is still the largest Division in the N.F.S.D. But look out boys, by the way some Divisions are increasing their membership, we might lose our distinguished place at the top. So get busy and enroll all the eligibles among your friends.

Don't forget that our meetings fall on the first Saturday of each month, same as usual. The date of our Christmas festival has been changed to Dec. 19.

PITTSBURGH (By L. Zielinski)—Beginning with December, 1936, our meeting place will be on the third floor, No. 200 Federal Street, North Side. The entrance is around the corner at No. 10 East General Robinson St. Annual Election of Officers will be held at 8:15 p.m., Friday, Dec. 4. Come and do your duty. Vote for the men you consider best for each position.

The secretary is grateful to all those who have shown tender concern during his dual bereavement. He lost his beloved mother Sept. 15, and on Nov. 2, his fiancée, Miss Margaret Mith.

SAN FRANCISCO (By H. O. Schwarzlose)—The Halloween masked ball given by this Division was the hit of the entire season. A crowd numbering over 150 was present. The costumes were many and varied. The judges were hard pressed to choose the winners but finally declared in favor of Lester Naftaly and Earl Norton, for first prize. They represented

THE MAD DOCTOR

A new film (2 reels, 16mm) in the sign language, featuring Baltimore fraters. You'll like this picture. Clean, lively, thrilling, satisfactory in every way. Highly recommended for any audience. You should not miss it. Rental \$5.00 plus return postage.

Special Combination Reels of 3 or 4 (each 400 ft.) at \$1.00 a reel additional afford a diversified program to accompany the Mad Doctor:

1. Killing the Killer; Runaway Dog. 2. Out of Inkwell cartoon, "Trapped." 3. Lindy's Flight to Paris, also to Mexico. 4. NAD at Washington, D.C., 1926 (2 reels). 5. Rev. D. E. Moylan's Song in sign language; Maryland Annual Picnic, 1926. 6. Frat Outing in Baltimore, 1927. 7. Timonium Fair, 1928. 8. Fair of the Iron Horse, B & O RR, 1928. 9. Rev. O. J. Whidden's Talk on Churches for the Deaf; Penn. Ass'n of Deaf; Frat Outing Fairview Beach, 1931. 10. Reunion Md. School for Deaf, 1934; Football game Gallaudet vs. U. of Delaware, 1930. 11. NFSD Convention, Kansas City, 1935 (2 reels, \$4.00).

For reservations, write to
RAY M. KAUFFMAN
4614 Roland Ave.,
Baltimore, Md.

a large sized box from Smith Bros. cough drops, with their faces made up to represent the famous Smith Bros. The "box" was complete in every detail. Nick Kanihan took second prize with his Robot and the children's prize was awarded to the young son of Mr. and Mrs. W. Wearne. (A hint: These prize-winners are all non-Frats. Get busy, brothers, and sign them up.) Quite a large profit was added to our fund and Chairman W. F. Hannan and his committee were given a vote of thanks for their splendid work. Bro. G. Bucking donated two 2½-lb. cans of Caswell coffee, the sale of which added greatly to the profit.

Once more, old Father Time has rolled around! Another year, another election! We are going to make 1937 a banner year. Get those paid up members back in the fold. Get those non-Frats signed up. Don't let Toronto and Los Angeles do all the work. Wake up! Vote for officers who are doers and when they are elected, help them do things. Remember, Dec. 5 at 44 Page St., S.F.

We anticipate a record crowd of Frats to visit San Francisco during the next 2 months to view our bridges, the largest in the world. All visitors will be welcomed at 530 Valencia St., near 16th and at Druids' Hall, 44 Page St. (Business meeting only). If you are to be present, notify H. O. Schwarzlose, Secretary, 1537 Octavia St., S.F.

ST. PAUL-MINNEAPOLIS (By J. J. McNeill)—Chairman Langford of the Entertainment Committee wants all members to hustle and bring a big crowd for our annual New Year Eve dance, and guarantees it will be the best one ever staged. There may be a floor show added to the program. Out-of-town deaf are very welcome. Tickets only 35c, and it is cheap for a big time. Come one, come all.

Among our visitors here last summer was Frank O. Chance, of Bryan, Texas. He stopped here on his way to Vancouver, B.C., for a vacation trip and we happened to have a picnic on the same day. He was taken there and met many members. He is a cotton grower in Texas and has 5,500 acres. His brother is his partner in the business. The other visitor was Edwin Isaacson from Washington, D.C., where he has a steady job in the Government printing office. His wife and daughter accompanied him. They drove all the way in a brand new Pontiac car. He graduated from the Minnesota School for the Deaf.

Bro. Fred Brant is sporting a new Chevrolet coupe. So prosperity must be here now. He is a stone man at the Daily Star office and has been at the trade for about 40 years.

A big crowd went to Faribault to witness the Minnesota school team play the Iowa team and also the alumni game. The score was a tie for the Minn-Iowa game and the alumni team got licked, as usual, 14 to 0. The crowd was about 400 and all declared a great time there.

BALTIMORE (By A. A. Hajna)—Plans for the first annual New Year's Eve party, under the auspices of the Baltimore Division, to be held at Century Hall, West Baltimore Street near Fremont Street, are at last completed. On the program will be refreshments, confetti, floor show, magic, music, dancing, and impromptu speeches (short, to be sure!). The largest crowd to ever attend any party is anticipated by the tremendous enthusiasm shown by not only the deaf but also by the hearing people. This "affaire" is the drawing card of the year. Come one! Come all of you to partake in the merriment galore! Admission, 75 cents per, including federal and state taxes. Time, 8 to closing (presumably about 2 a.m.). Do not forget the day of days!

The Baltimore Division regrets very much to hear of the cancellation of plans for an Eastern Division basketball tournament for reasons best known only to the New York-New Jersey divisions. Just because the proposed tournament is abandoned is no reason

why the Baltimore Division could not go on independently. At the recent meeting (the biggest in several years), the Division went unanimously on record favoring the continuance of our basketball schedule. The basketball manager will shortly announce the schedule and also the location of practice ball and the personnel of the team at the December meeting, and subsequently will report in THE FRAT.

We, the members of the Baltimore Division, have great hopes and aspirations for leadership in the National Order. It is with great hope that we, the "Baltofrats," will pave the way for others to follow, to some cooperation among members. Needless to say that the subject of "Co-operation" is one of the most overworked words in the English language. Yet, no amount of effort on the part of your leaders to persuade our members to cooperate will be of avail. May I pass on to you readers the words of an eminent philanthropist, Milbank of the Milbank Foundation (New York) on "Co-operation"?

Milbank, writing in a medical journal, said: "Let me end your suspense as to whether I am bereft of terminal facilities by concluding with a few words on the subject of 'Co-operation.' It is one of the most overworked words in the English language. It connotes a lovely idea that is generally lost sight of when put to the test. Too often it means 'Co-operate with me on MY terms'—the sort of co-operation that occurred when the tiger returned from the ride with the lady inside and the smile on the face of the tiger."

SHALL WE LET THE TIGER SMILE?

The Baltimore Division wishes a Very Merry Christmas and a very Prosperous New Year to all the divisions of the N.F.S.D.! And more of these wishes from Ye Columnist!

MEMPHIS (By Morris Campbell)—Our division received a pleasant surprise when its Halloween party proved a mirthful success. So successful was it that plans are already under way to repeat with a masquerade-New Year Watch party on Dec. 31. The lack of a regular hall for holding parties hinders us somewhat in attracting crowds but we are sure of obtaining a very fine place for that gala night. Come on, and see what a Memphis surprise is like. You will be very pleased.

Mrs. Charles Willis proved so "ghostly" that it was not so very hard to award her first prize (women's division) over that cute country wench (Mrs. Margaret Casa). Mr. James Casa won first prize (men's division) by keeping us guessing whether he was deaf and dumb or hearing or an idiot. He kept us laughing most of the night.

Brothers, let's ask Bro. David Peikoff to write us a book on securing new members. Bro. David is quite capable of doing that too. Congratulations, Bro. David.

BINGHAMTON (By J. M. Lewis)—A shower party for the benefit of the newly married couple, Mr. and Mrs. Clifford Leach was held on Saturday the 7th of November. They were the recipients of many beautiful and useful gifts which should help them toward their first attempt at housekeeping. Among the gifts they received were the quintuplets dolls (colored) which provoked much merriment. Mrs. Leach, nee Helen Larkin, was for many years a waitress at the School for Deaf at Rome, N.Y., and the groom is employed by the city of Binghamton. Both are enthusiastic bowlers, and among their friends who wish them well are the bowlers in various leagues.

Brother Amelio Fusco has returned home after prolonged vacation spent in Philadelphia, Atlantic City and New York City. Atlantic City seemed to have the best attraction for he came home darkly tanned and the picture of healthy complexion. His father recently returned from Italy where he visited his mother, and while there he was made an honorary member of the Fascist Party by the Attorney General of the Province of Avellino on Aug. 25th when he heard Primo Mussolini address 600,000 Fascist soldiers.

Brother John Scheunemann had the misfortune to suffer a strained back while employed at the 1900 Washer Co. and has been laid up since four weeks. At this writing he has shown slight improvement.

Among the proud hunters who have successfully brought down pheasants or grouse was Brother Francis Brown of Walton, N.Y., who shot a pheasant on the first day of the open

season and this is also his first bird. More and better luck next year, "Brownie," and the writer hopes to be with you as he has yet to bring down any of the birds.

Brother Richard LeVan, "the deaf painter," is now employed on the construction of a new school building after having been unemployed for some time as the painting trade has been on the decline for some time.

Chairman Albert Garbett wishes to announce through this column that the Division will have a Christmas party. Usually during the month of December, because of the election of officers, no social is held but this time the division voted to hold one this year and it will be held immediately following the Division meeting which will be on the 12th of December. Details are lacking but it will be forthcoming in the next issue of THE FRAT so watch for it.

The writer is now taking up the chairmanship for the January social which will be in the form of a covered dish supper and immediately after the dishes are cleared off, installation of officers will be held and the public is invited to witness this installation. After the installation the new officers after being sworn in will then take charge of the meeting which will be for members in good standing only. More details in the next issue.

WASHINGTON (By G. J. Ferguson)—T-E-A-M-W-O-R-K? Yes, it is still tops here among the Things That Count; hence the smashing success of our first annual dance and card social at the renowned Admiral Club Oct. 17. The cash register tuned up to 200 paid admissions and a goodly net profit.

Bro. Quinley, who has been one of the most faithful attendants at our meetings, resigned from Government Printing Office after fourteen years' service, due to failing health. Florida will be his next place of abode. Our best wishes for his complete recovery.

Bro. Antila resigned as the boys' supervisor at Kendall School in order to accept a position as a linotype operator in Strasbury, Va., only 90 miles from D.C. He still makes week-end visits to us.

Bro. Ewan, whose father accomplished the dizzy task of remodeling and washing the Washington monument two years ago, will be united in marriage to Miss Gladys Haven, formerly of Pittsburgh, Pa., on Nov. 28, 1936. The Division wishes them best luck.

Bro. Hughes' first effort as a football promoter was crowned with success on Nov. 7, when West Virginia beat Fanwood at Kendall Green by a close thrilling score of 9 to 6 before a good sized crowd.

The Grim Reaper removed two members from our ranks, Bro. Tracy on Oct. 20 and Bro. Keyser on Nov. 6. The Division extends their sympathy to the bereaved families of Tracy and Keyser.

HARTFORD (By E. J. Szopa)—Our Golden Harvest Ball which was held at Hotel Bond on October 24th came out as a bang-out success in every way, socially and financially. The result

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of this affair seems to emphasize our Golden Harvest literally, for the Ballroom was packed like a can of sardines. Imagine, about 500 people attended—mostly from distant places, within reasonable means of transportation to the center of attraction. What a thrilling experience the Hartford Division has had! The biggest attendance—breaking the record in the history of our division—as well as the financial result there were the two most gratifying Crops in our Harvest.

At the Ball, most of the people preferred to stand enjoying their hand and facial exercises; thereby possessing for themselves about $\frac{3}{4}$ of the space for their own comfort while the couples dancing, as if they were mobbed all round, suffered in the smaller space, by giving their agile feet uncomfortable swings. The floor show was exceptionally good; alas, only in the front could the people witness the exhibition, and those back of them who were unable to stretch their necks over the heads sat down chatting.

The Committee, Bro. Cole, chairman, Bros. Kosinski, LaCroix, Zietz and Szopa appear to feel their chests puffing up from the effect of too many pats on the back for their excellent work. But they may spare some bit of credit, for it was largely due to the general public which patronized our dance and gave their co-operative help in making our Ball the real Hit of Hits, and, also, to Bro. Rockwell for his generous endeavor in arranging the football contest—Fanwood vs. ASD—the other baiting attraction. That's not enough—one more. Bro. Silverman deserves his share of our gratitude for making this event an assuredly possible success.

Quite a good many people whose homes are scattered farther and who were weary from too much gaiety, put up for the night. For the Sunday program they flocked to the School where they were entertained. It looked as though it was a Homecoming Day there. In the evening the Auditorium was well filled; the movies were their last treat. Proceeds of that day's entertainment went to the Curtain Fund that the School has been starting for the purpose of purchasing the new drapery for the Auditorium.

MILWAUKEE (By Samuel Sutter)—Chairman Leisman of the local law committee has been and still is busy revising the rules, unchanged since 1914. Many of the rules have since become obsolete, and revision has been sorely needed for a long time.

Our last regular meeting drew an attendance of 50. Many of those attending had come in anticipation of card games which were to start immediately after the meeting was over. However, during the meeting, while Brother Javore was arguing in support of a motion he had made, the lights suddenly went out and the meeting hall was in complete darkness. Some of the members lighted matches but it did no good and the business had to be suspended for fully 50 minutes until the lights were on again. All this so delayed the adjournment that the card games had to be abandoned.

All members are urged to be present at the December meeting, on Dec. 4, and help elect the right men to the various offices of the Division. Because New Year's Day falls on first Friday of January, the regular date of our January meeting, it was voted to postpone the meeting to Tuesday, Jan. 5th.

HOLYOKE (By Arno Klopfer)—Members and non members please take notice that Secretary Klopfer just moved to 41 Belvidere Ave.

The division will not hold socials during January and February owing to cold weather and because many have a hard time trying to run the cars through snow and on icy roads. But watch March and April socials.

Many of the members reported to enjoy the socials at Springfield and Hartford Divisions Oct. 10 and 24 respectively.

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FARIBAULT (By V. R. Spence)—A Galaudet Social will be held at the Eagles Hall Dec. 5. The regular meeting of the Division will be called to order at 7:30 p.m. instead of 8:00 p.m. A twenty minute program which everyone is welcome to enjoy will start at 9 o'clock. After that the usual games will be played, and refreshments served.

Last month Oscar Johnson was called to Los Angeles on account of the illness of his mother. It was generally believed that he had gone for good, as his relatives said they would look around for a new home for him. Mrs. Johnson was left behind with instructions to sell the house and personal property in Faribault. But for some reason, the Golden State did not strike his fancy, so he returned to his former home, happy and contented.

Tom Malley is back at his old job wielding the tin snips and soldering iron which he loves so well. He was laid off about five years ago when work became slack, but was promised to be called back as soon as business should pick up. In the meantime he was employed at the fair grounds, doing repair work, remodeling, and painting. He was selected to drive the county truck, and the question of his deafness was never raised.

The Faribault Division has decided to have a Christmas party Dec. 23 similar to that of last year, at the Eagles Hall. The doors will be thrown open at 8:00 p.m. Everybody is invited to attend. Santa Claus will be there in person to distribute gifts of nuts, candy, and fruit.

The Halloween party staged on Oct. 31, was a grand success. The old witch was there with her omnipresent cauldron and broom stick. When each guest presented her with a slip of paper, she made his fortune miraculously appear in black script, by merely going over the paper with a brush moistened in a solution compounded in the lower regions. She threatened to make soup meat of any one who failed to follow her instructions. There were various games and contests in which all took part. At the conclusion refreshments, appropriate for the occasion were served.

Mr. and Mrs. John Schwirtz have left for the southern clime where they may leisurely bask in the sun while we in the north are wading through snow drifts when the mercury is down to 30 below zero. It is reported that their plans for the future do not include a return trip to Minnesota. We hope the report is not true, but if it is, we wish them good luck and bid them a fond farewell.

BOSTON (By D. McG. Cameron)—As stated in this column in the November issue, our annual ball will be held in the Crystal Ballroom of the Hotel Bradford, Tremont and Stuart Sts. on Jan. 2, 1937. For the information of those who did not attend this affair in this place, the Hotel Bradford, one of the newer and modern hotels, is the most conveniently located in the city, being in the heart of the theatrical and play district, and around the corner from the busiest shopping district in New England, also very handy to the rail and bus terminals. As its rates are as moderate and reasonable as can be found and its service excellent, those coming from a distance will find all advantages in putting up there. Among its many features is the famous cocktail bar located near the ballroom. Remember there will be dancing and acts by professional talent that will please young and old for the entertainment of those intending to stay over the week end, public installation of the newly elected officers of the Division and open house will be held the next afternoon, Jan. 3rd and an entertainment and show, free to all attending the ball, will be given the same evening. So we will be seeing you all then.

The Halloween Dance and Social on Oct. 31st had one of the largest attendances for an affair of its kind. It was a pronounced success and every one enjoyed it. Bro. Convey did himself proud.

Fred Belliveau and the Mrs. have moved to Framingham, Mass., with their prize dog, where they intend to start a dog training farm.

William P. Hill and Melvin McIntyre were doing the glad hand act at the recent meeting, a son and heir having come into the homes of each of them.

Collin McCord from Lowell attended the Oct. 31st dance and invited the crowd to Lowell's Banquet on Nov. 14th. As a result it is said over 100 from Boston will attend it.

On account of the Ball falling on Jan. 2nd the date of the Division's regular meeting it

was decided to hold this meeting on Jan. 9th. Bear this in mind.

AKRON (By F. X. Zitnik)—Our social member Bro. J. W. L. Unsworth passed away Oct. 27th aged 74 years; and the Division lost one of its most active members. He was always willing to help in the committee work and scarcely missed a meeting. He always had something interesting to say in the good of the order speeches, until his failing health compelled him to stay at home. He is survived by 3 sons and 11 grandchildren who have the Division's sincerest sympathy.

The Halloween Mask frolic was one to be long remembered. Its success was beyond all expectations; paid attendance was 466 adults and 89 children. The hard working committee deserves all the credit for handling the affair to the satisfaction of everybody and without mishap. Bro. Powers and a party including Mrs. Meagher from Chicago and Mr. Horwitz from Indianapolis, came the longest distance to attend the event. Of course, there were others who can claim the same honors, but how in the heck, can ye scribe keep his eyes focused on such a large crowd? Let's hope for the same success in 1937 when we will expect the entire Grand Division to be able to attend and witness the great spectacle.

The Division local rules have been printed and done in a neat booklet and are ready for distribution amongst our members. If any brother failed to get his copy he should advise the Division Secretary who will be glad to mail him one.

Wonder how Bros. Peikoff of Toronto and Taranski of Baltimore have done the trick of corralling so many new members? Akron's lone new member shows that there is something wrong with its brain trust, if we cannot pull together and get the desired result we will have to acknowledge that our organization machinery needs overhauling. Hey, Bros. Peikoff and Taranski, send us the secret as to how you do it, and we in return will instruct you how to manage great and successful mask socials.

CLEVELAND (By E. E. Rosenmund)—After several weeks of careful preparation, the Frat Rally was a big success in every respect. Brother George Barron gave a very interesting and inspiring talk on Fraternity. Then a two-act play, under the title of "Unforeseen Tragedy" was very well done. Orville Johnson and Helen Hoaglund acted cleverly as a young couple and Elmer Rosenmund as a deputy organizer. The play strongly impressed the non-Frats as to why every one should join the Society. Several speakers including P. D. Munger, Harry McCann, Herman Cahen, and several charter members, concluded the program. Over 150 attended. During the rally about eight applicants were signed with many more in prospect in near future. Chairman E. Rosenmund wishes to thank the committee and the ladies for their splendid co-operation.

Every member is urged to attend the December meeting as the election of new officers will take place. The meeting will start at 7 o'clock. At this meeting there will be a proposal of a Frat bowling team. Every Frat bowler should be present and help form a team for the tourney which will be held in Detroit next year.

Brother Joseph Valley underwent a major internal operation a short time before the October meeting. After being laid up in Fairview Hospital for several weeks, he passed away quietly.

The Mask Ball, with Abraham Mansky at its helm was held successfully on Oct. 24th. A beautiful night brought out a large crowd.

MANHATTAN (By Art Kruger)—Don't forget, brethren, you all have a date on Wednesday evening, Dec. 2nd, at D.M.U.L. headquarters for the "Nomination and Election Nite." Purpose: To elect good men who, you know, can and will serve you, the division and the N.F.S. Deafdom. Be there, ALL of you.

Local Ticker: 'N' so they were married. Bro. Schulman and Miss Fishgrund "heard" wedding bells on Oct. 18 . . . Wm. H. Booth, formerly of Alabama, is now a full-fledged "brudder." Be at home with us, Bill. . . There is a handsome portrait of our Bro. Braddock on p. 27 of Nov. 7th issue of the Literary Digest . . . Included in this issue also are interesting columns about his life and his work as minister of Protestant deaf . . . After having been in

and out since he left Gallaudet College, Bro. A. Olsen has finally landed a job at the Fanwood School . . . No. 87 this month will honor the deceased man who urged all fraters to "carry on" . . . And by the way, do you know that the poem "Carry On" by our Bro. Lubin is well-known all over the U.S. . . . Bro. S. Liebman is spending oh so much time with a mysterious lass . . . For everyone I have talked with is convinced that Bro. Sussman will be re-elected President of our Division . . . Bro. Frey is back home safe and sound after having spent with his other half a delightful two weeks vacation at Syracuse, Buffalo, Niagara Falls and Canada. He regretted very much his inability to locate the Frat divisions there, which fact recalls to mind that the Frat directory appears in either January or February issue of the FRAT . . . Joyeux Noel (which the French folk will be saying to one another during Christmastide) to all of you and to the Grand Fraters.

HOUSTON (By G. B. Allen)—On Oct. 9 the Tejas Club celebrated its first anniversary of existence with a party attracting a crowd of forty-five. The Tejas Club was organized last year with the prime purpose of boosting the local Frat and encouraging its members to attend the 1939 Convention at Toronto. Each member upon joining agrees to turn over to the Club Treasurer so much each week or month until July 1, 1939 at which time the amount deposited will be returned with interest to the member. The club has grown from 14 to 49 members.

Brothers J. H. Wilson formerly of Galveston and D. T. Green of Bay City, Texas, have moved to Houston to stay and we welcome them as resident members now.

On October 10 a beautiful baby girl was born to Bro. and Mrs. Fred Duncan but it lived only eleven hours. They were heartbroken. They have two fine boys now and Fred has been having his troubles this year.

Bro. LeRoy Colombo of Galveston has been busy saving lives as a life guard at the beach. He has been acting as life guard at the beach off and on for over ten years and during that time has saved a total of 98 lives and recovered many bodies. He has won many cups and medals as a swimmer.

The members of the Houston Division were greatly grieved to learn of the death of Rev. H. L. Tracy who organized our division in 1920. Out of respect for Rev. Bro. Tracy the division opened its November meeting with silent prayer. Houston Division joins his many friends in lending condolence to the bereaved.

Houston extends hearty congratulations to the Home Office now in its new home and hopes that the work of the Grand Staff has been made easier and the Grand Prexy will have more time to fish or whatever he does in his spare time.

Our monthly parties for the past year have been well attended and we expect a sell-out crowd at our big Christmas party Dec. 20.

Listen, folks. The local Frats with the combined assistance of the Tejas Club and the Blythe Club will give a gigantic watch party and dance and, of course, a smoker for Frats only on New Year's Eve, Dec. 31. Two halls have already been reserved in the heart of Houston where the most fun is when the New Year starts to make its appearance. We cordially invite everybody to come. This includes the Boss—I mean the Ed., too. If you miss it you'll be sorry. We plan to prove that Houston is able to give you a good time well worth the trouble. The Committee handling the affair is: G. B. Allen, Chairman, W. H. Isaacks, Carey C. Shaw, John E. Empson and James M. Henderson. Coming? Yea. Good!

CHICAGO No. 1 (By H. Keesal)—Viking Hall has been engaged for our 1937 mask ball on Feb. 20, by the shrewd, hard bargain driving Bro. Gray. That hall is the one used by Bro. Latremouille who set a record attendance of 660 paid admissions. Remember the place and date. Bring all your sad-faced friends to our laugh factory. The more costumed, the merrier.

The November meeting saw the result of our determined membership drive. Sec'y. Keesal was nearly buried in applications. Bro. Ed. Olson, a recent member, proved to be the Farley of the occasion with three applications. He grinningly said, "More coming." Bro. Massinkoff rounded up one application, with

good prospects of securing 4 more soon. Bro. Mayer of No. 106 graciously donated one. We are on the GO. All of us should talk and work more to advance the interest of our great Society; the only one of its kind in the world. Why not? It's yours and mine.

At this writing, the reporter heard that Bro. Lindbohm, 69, passed away on Nov. 8th at 3 a.m. He was seen at our last meeting. He was with No. 1 since 1929. He was a retired nail maker from Buffalo. Although he was so quiet around us he was well liked. No. 1 offers its sympathy to his relatives. It is understood that Bro. Fahr and his charming wife have left us for California. No. 1 deputy seems worried for fear that Los Angeles No. 27 may kidnap him. Remember No. 1 is poor; don't ask a ransom.

CHICAGO No. 106 (By F. W. Hinrichs)—Our entertainment committee, in charge of Brother Rice, has announced that we will have socials on the second Friday of every month after our regular meetings, during 1937. Plans for January 8th entertainment are in progress and will be announced soon.

After the entertainment is over each month, Chairman Hinrichs and his chief aides, Brothers Filliger and Nelson, will be in charge of a special event that should arouse much interest among our members, as well as members of Division No. 1, and the Grand Division. Come and see for yourselves. We guarantee you a big surprise. (Note to members of Divisions Nos. 1 and 106: Ask your Division secretaries for information right away.) This special event will continue every month throughout the year 1937. If you miss it, you will regret it a long time.

Beg your pardon: The address of Brother Rensman, our treasurer, is 4036 North Bell Avenue, instead of 4016 as noted in the October FRAT.

Boys, we want your attendance at our December meeting for the election of new officers for 1937. Don't let it go, as it is important.

SCRANTON (By H. B. Young)—Well! Well! Wonder what the doubting Thomases have to say of our N.F.S.D. now. We Fraters sure have a good and sufficient reason to get a first-class case of what is called "Swelled Head," and why not? Boy!!! Our own Home Office Building, over a million and a half, nay almost 2 million in assets, with a still brighter future predicted according to the membership list in the November FRAT—and above all a "Perfectly Swell" Home Office staff. Yes! By Gum, hooray for the N.F.S.D. Long may it serve the "deafies" of Canada and the U.S.A.

Sorry indeed that Scranton has not made a showing in the membership derby. However the general outlook in the anthracite field seems to be brighter and with the newly organized branch of the P.S.A.D. getting into stride and calling attention of our business men to our people and their gallant fight against heavy odds, it may not be long before our unemployed are happily at work again. Then watch No. 82's dust. We sure will bring them in. Meanwhile preach N.F.S.D. to all prospects and keep it up until they are able to sign on the dotted line and become full fledged Fraters. Go to it, brothers.

Every member of the Division is earnestly requested to be at the meeting next month. Reason? Election of officers. It is to be hoped that we will have a "full house" for that all important business. So don't forget where to park your hat the evening of the first Thursday in December.

TORONTO (By C. M. McLean)—The Halloween and box social held on Oct. 30 was enjoyed by all who partook of it. A goodly number of us showed various masquerade costumes and cash prizes were awarded to the best dressed ladies and gents. Refreshments were served with tasty and palatable sandwiches and cakes made up by the ladies in the box social which earned a neat profit for the convention fund.

Our next entertainment will be in the form of a dance party being held in the Roof Garden, Royal York Hotel on Dec. 11. It will have an orchestra to give life to the dancers. Bring your hearing friends to make it enjoyable.

The Odd Fellows Hall will be the place in

which we'll hold our watch party to welcome the New Year. Therefore, we see the 1939 convention is not far away now. Come and meet us there and turn a new leaf in helping build our society with a better spirit.

QUEENS (By Edward P. Bonvillian)—Our Division congratulates the Grand Division on its new home office building and wishes the Grand Officers success.

Members, please take notice that the Division will hold its next meeting on Dec. 5 at 8 p.m. sharp instead of 9 p.m. The reason for this is that there will be a "500" card and bunco party immediately following the adjournment of the meeting. Bring your wife or friends to the party. The affair deserves your support and show your fraternal spirit.

Bro. Charles Sanford, chairman, announced a dinner and card party in honor of the fifth anniversary of the Division, to be held at the Diplomat, 161st and Jamaica Ave., Jamaica, N.Y., on Saturday evening, Mar. 20, 1937. The card party will take place immediately following the dinner.

Don't miss this opportunity as there will be swell food, dance, card party. The tickets will be \$1.50 per person and can be obtained through the members or send postal money order to Bro. E. F. Wolgamot, treasurer, 33-11 82nd Street, Jackson Heights, L.I.

Bro. Albert Seibold bought a beautiful home in Flushing, L.I. A surprise housewarming party was tendered to Bro. A. Seibold on Oct. 31 and about 50 guests attended and enjoyed the evening.

NEWARK (By Tom J. Blake)—The regular meeting of Newark Div. No. 42 will be held in G.A.R. Hall Dec. 5, first Saturday in December. Members are requested not to forget the date and to be on hand and do their duty. At this meeting officers for 1937 will be elected. It behooves every member in good standing to be on hand. The officers generally make and sell the division. So it's to be hoped good capable men for each office will be elected.

The president should be a leader with ideas. He should not be one who has to be told how to do everything. He should be familiar with the laws of the N.F.S.D. and local rules and above all he should have courage enough to enforce them. A good capable president produces harmony and team work.

Most of the work and details of division routine seem to fall upon the secretary. Needless to say he should be a man of ability and have an understandable command of English for carrying on the business of the division. The secretary is the one who comes mostly in contact with the outside world. The impression he leaves can do untold good or harm. To carry on his duties the secretary must know the laws of the Society.

The treasurer must be a man of honesty without a mark against his record. He must know where to put his decimals and otherwise be a tactful, friendly soul as he comes in direct contact with every member.

The trustees should also be capable, courageous men who know how to handle decimals. The division depends on them to guard the funds.

If every member takes his voting seriously and thinks of the division's and his own welfare a good bunch of officers may be elected. Members should not allow themselves to be influenced by what some call politicians. They should have the courage of their convictions and not let some one else tell them how to vote.

Chairman D. M. Libby has at last got over the new local rules. All but a section or two were passed at our last meeting. A reduction in salaries of secretary and treasurer was engineered although the depression has departed. Every one seems satisfied (?) and pleased so that's as it should be.

The next business before the division should be arrangements for our annual ball and also a suitable hall for meetings and socials combined.

Newark and environs seems to have gone club minded. The Essex County Club for the Deaf has been opened in Newark at 206-08 Market St. The Orange Silent Club has started up in Orange. Both clubs have Frat members and both probably fill a long felt want. It is hoped they succeed and work together for the good of all the deaf.

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres., Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., John T. Shilton, 202 Dalhousie St., Toronto, Can.; 3rd Vice Pres., Edward S. Foltz, 426 E. Santa Fe Ave., Olathe, Kans.; 4th Vice Pres., James N. Orman, 1050 W. College Ave., Jacksonville, Ill.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: Chairman, George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.

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

Objects

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

Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$15.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

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

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

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

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

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

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

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

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

Certificate Classes

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

Withdrawal Equities and Income Options

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

Required Monthly Payments

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

MONTHLY NET RATES PER \$1000

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

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

Rate for age at nearest birthday to be taken