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The National Fraternal Society of the Deaf (NFSD)

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Sixteenth Year

SEPTEMBER, 1917

Number 1

## PRESIDENT'S ANNUAL REPORT

In submitting this, my fifth annual report, to the membership body, I do so with a feeling of satisfaction at the steady growth the Society has maintained since I issued my last report a year ago. The figures below show clearly the record of a prosperous and progressive organization, and is a source of pride to officers and members alike.

I know of no better way to preface my report than to refer to the showing made in the annual statement of the Society for the year 1916, as set out and published in the February issue of *The Frat*. It gives a splendid outline of what was accomplished within a calendar year. The figures therein are impressive, not only in showing general progress, but in measuring the degree of solvency attained by the Society, which the actuary's report but confirms.

An analysis of the 1916 record as compared to the previous year of 1915 is sufficient to show why the National Fraternal Society of the Deaf, for its size, is ranked high in the fraternal field.

At the end of 1915 we had \$86,209.85 in assets, and 2,075 members, with a valuation ratio of 132.7 per cent.

At the close of 1916, we had increased the assets to \$114,122.28, the membership to 2,520, while our valuation ratio stood at 138.4 per cent.

Those figures should speak for themselves—and strongly so—but the showing of the year 1917 is giving ample promise of exceeding that of 1916, as the last report of Treasurer Barrow shows. On August 31, our balance was \$138,340.73, divided into the following funds:

|                             |              |
|-----------------------------|--------------|
| Reserve Fund.....           | \$112,415.73 |
| Mortuary Fund.....          | 20,456.96    |
| Sick and Accident Fund..... | 1,860.34     |
| Expense Fund.....           | 3,607.70     |

The number of Certificates issued since January, and up to and including September, was 443, which almost equals the membership record for the entire year of 1916, making this year's average 49 for each month. This should bring our membership strength up to only a few figures short of the 3,000 mark, with the remaining months to make it a record year, especially under the "reduced fee drive." This year,

also, marks the addition of the States of Texas, Minnesota, and Wisconsin to the territory we are licensed in, with an increase of four Divisions—Worcester, Mass., St. Paul, Minn., Dallas and Fort Worth, Texas.

The Wisconsin license, coming as it did late in August, was especially gratifying, as that State, on account of its special requirements, has been a problem for the administration. That we were able to qualify speaks volumes for our status as a fraternal. In this connection, I might add, the books and records of the Society were subject to a special examination by the Wisconsin Insurance Department, and its approval of their condition given by the issuance of the license.

It is a far cry from my first annual report, rendered during the current year ending July 31, 1913, but it is interesting in showing that at that date our ledger balance was \$40,154.79, our membership around 1,500, and our Reserve at \$37,711.14. Compare the balance of that date with the present figures of \$138,340.73, and we show the gratifying gain of practically \$100,000.00 in four years, with double the membership, and the present splendid reserve strength of \$112,415.73.

The foregoing does not take into consideration the thousands paid out in sick and accident and death benefits, nor the necessary amounts expended for the Society's administration. Those items would total in large figures, so it can be seen to what extent this organization of the deaf has advanced along the line of thrift and cooperative effort.

In keeping our growing funds properly and safely invested, the trustees of the Society have done well, and deserve commendation in the manner an important and responsible duty is being discharged. On September 1st, our investments were secured as follows:

|                           |              |
|---------------------------|--------------|
| First Mortgage Loans..... | \$110,800.00 |
| First Mortgage Bonds..... | 20,500.00    |
| U. S. Liberty Bonds.....  | 5,100.00     |

The mortgage loans and bonds represent high grade farm and city properties—real estate securities of marked stability, paying interest at from 5% to 6%. There has never been a default of interest payments, indicating the

care with which the moral risk has been scrutinized.

The purchase of the Liberty Bonds has been but recent, and were taken more as a patriotic duty than as an investment of special earning capacity. They bring 3 1-2% interest, and are slightly below our 4% requirements, but are more than equalized by earnings in other securities.

There have been no Board meetings since the Omaha Convention, as both this and last year nothing in the conditions within the Society, nor administrative needs, called for the convening of the Board in annual or special session, and I did not deem it necessary to send out such a call. As a matter of both economy and practicability, stated or annual meetings can be dispensed with, except in case of emergency. I have made an annual trip to Headquarters and, with the Executive Committee, have had general discussions of things and policies with a majority of the Board residing in Chicago. The Grand Secretary makes periodical report to the Board as a whole, and more especially in the outlining of executive acts, and it can be said that the entire Board counsels with each other, and as the Vice-Presidents have supervision of conditions in their respective districts, the Board as a whole can be said to work as an unit, without however the formality of annual sessions. I might add that I have daily reports from the Home Office, and am thereby able to keep my fingers constantly on the pulse of the Society.

Shortly after the Omaha Convention, I appointed a committee to look after and study legislative and other matters to submit to the Philadelphia Convention in 1918. This Committee is known as the Rates and Plans Committee, and consists of James E. Reider of Philadelphia Division, Chairman, Phil Morin of Albany Division, and Edward M. Rowse of the Grand Division, with Ladimir Kolman of Milwaukee Division, added later. While the committee has never met in session, yet it has its work well advanced and preliminary reports from the members of the committee show an exhaustive study of several features of fraternal insurance of decided benefit to the



members which will be submitted in a formal report to the next convention. It is the intention of that committee to lay the several subjects before the membership for discussion in the Forum column of The Frat, preliminary to the final report to be submitted to the next convention, and I bespeak a careful study and discussion of the same in Division meetings, and through opinions in The Forum.

The Forum is a new feature of The Frat, and I am sure it is going to be a valuable medium for the exchange of ideas and views, and will give the membership a free hand expression on matters and policies that is bound to be beneficial to the Society. Besides, it will open the way for more deliberation by the next delegates, and they can go to the Convention with their mind trained to the subjects to go before the gathering.

There is going to be many vital matters—the admission of women, surrender values, paid-up insurance, extended insurance, etc.—up for deliberation at Philadelphia, which will require the careful thought of every delegate, and such a preliminary discussion as is offered in The Forum is bound to be a help.

This is a time of stress and a grave crisis in our country's entrance into the cataclysm of a world war, and our sister fraternal everywhere are pledging their patriotism and resources to the country's call, and are making sacrifices and liberal provisions for the protection of the members who have enlisted for service. This shows the real spirit of what fraternity and the brotherhood means. On account of the nature and class of our membership, our Society, because the deaf are barred from active military service, has not the same drawbacks of readjustment of the conditions that confront our sister fraternal but I do not doubt for a moment, that it would be the policy of the members and the officers of the National Fraternal Society of the Deaf to make like response if such an emergency should arise. As it is, Divisions and individual members of the Society are giving loyal and patriotic services in many ways. The whole-hearted and generous contributions to the Ambulance Fund being an instance; and should the government authorities suspend the restriction that bars the deaf from serving in the fighting forces of the country there can be no question of the response.

It is not my purpose in this report to outline any advanced measures for the betterment of the organization. This feature will be taken up and recommendations made by the Rates and Plans Committee in a Report to the Philadelphia Convention. Whatever views I may have on those matters will be a part of that Committee's report, as an ex-officio member.

Other matters and recommendations will be taken up and form a part of my address to the Convention, as the Convention is the only place where new

laws can be added and old laws amended.

It is less than a year until the Convention's opening, and in many ways the Philadelphia meet is going to be a notable and historic one, as was the Columbus Convention in 1912. It was at Columbus that we adopted measures that has resulted in far-reaching progress, and placed the Society where it is today—on a solid, compact and stable foundation.

The Divisions will soon be called upon to select their delegates for next year's representation at Philadelphia, and the Divisions will be given ample time and opportunity to study and discuss measures through the columns of our official organ, The Frat, so there can be no excuse of unpreparedness when the Convention opens. It is my trust and belief that everything will be met in a spirit of harmony and conservatism to the end that the Society can go forward to still greater things.

Respectfully submitted,

H. C. ANDERSON.

#### RESULT OF THE "DRIVE" VOTE.

The Grand Division's suggestion for a special fee "drive" for recruits, which was made to the Divisions on August 17, has been adopted by the following Divisions: Chicago, Detroit, Louisville, Nashua, Dayton, Cincinnati, Evansville, Nashville, Olathe, Flint, Toledo, Knoxville, Cleveland, Indianapolis, St. Louis, New Haven, Holyoke, Los Angeles, Atlanta, Philadelphia, Kansas City, Omaha, New Orleans, Kalamazoo, Boston, Pittsburgh, Memphis, Portland, Me., Buffalo, Newark, Providence, Seattle, Washington, Baltimore, Rochester, San Francisco, Akron, Springfield, Ill., Davenport, Worcester, St. Paul, Fort Worth, Dallas.

The following Divisions did not care to adopt the suggestion: Springfield, O., Milwaukee, Greater New York, Hartford, Syracuse, Cedar Rapids, Albany, Salt Lake City, Rockford.

These Divisions have not reported: Saginaw, Little Rock, Bay City, Columbus.

Action on the suggestion was postponed by these Divisions: Portland, Ore., Utica, Huntington, Reading.

#### TO DIVISION SECRETARIES.

Headquarters is preparing a new circular for use in recruiting new members and a supply will be sent to each of you as soon as they are ready.

Attention is called to the fact that a separate report on the regular report form should be sent to Headquarters for special meetings as well as regular ones.

Headquarters will appreciate it if you would endeavor to send in your reports within a few days after the holding of your meetings. These reports are of value in the compiling of news for The Frat, as well as for other reference, and the earlier they come in, the better. The same applies to address changes and news for The Frat, which of course should be on separate sheets for convenience in attention and filing.



*Why is it not allowable, where an applicant has no relatives he cares to or could name, to name "heirs," "estate" or "friend" as beneficiary?*

Our laws plainly specify who may be named as beneficiary and no exceptions can be made, but the main reason and the reason for the law being so is that it is a requirement of the state laws under which we are operating. Another reason is that fraternal insurance is protection for the home, for those dearest to its members and depending upon them.

*What is the lapse rate—how many members have left the Society since its reorganization?*

The Society was reorganized in December, 1907, so about ten years have elapsed since that date. In that time approximately 475 certificates have lapsed—been cancelled. Of this number 75 were through death. About 60 of those who lapsed have since rejoined the Society. This makes the approximate number of lapses of the "quitting" sort 340. Averaging up, the lapses per year were 34, and that is a very low rate indeed. We were also requested to answer as to why the lapses, but that would be a pretty complicated question to reply to. The man who lapses seldom gives the real reason, but we know that in nine out of ten cases it is because the lapsed had some sort of a grievance, either against his Division, some other member, or against himself. While the Society loses in membership in these cases, the quitter loses more, and his beneficiary loses out as well. We have cases on record where lapsed members have died shortly after they dropped out and left dear ones unprovided for, and other cases where but a few months' arrearages caused the same result. Lapsation is a problem with every fraternal order and insurance company—how to prevent it has taken up the thoughts of their officers for years—but as yet it is an unsolved one, and probably always will be such. It all depends on the member—he is either a stayer or a quitter. The N. F. S. D. has a lot of the stayers. Think of the old guard, the fellows who stuck when the sticking was often a hard proposition back in the early years of the Society's existence. Most of them are still with us and we believe that when they do "pass" it will be only at the Great Reaper's "call."

*How often are the books of the Grand Treasurer audited?*

Once a month, shortly after the close of the preceding month's business. The audit is made by the Grand Division Trustees and everything checked up and a regular monthly report made to the Grand President, similar to that



made by the Grand Treasurer in The Frat. Once a year, an examination has been made by the Illinois Insurance Department and the report printed in The Frat, together with the Society's annual statement to the same Department. It may be added that every expenditure from the Society's funds has a voucher receipt to show for it, and these vouchers are approved by the Grand President, as well as audited by the Trustees.

#### AUGUST DEATH CLAIMS.

Paid to Mrs. Annie French, Eureka, Kas., for death benefit of Thomas F. Tucker, Certificate No. 921, deceased July 11, 1917, \$250.00.

Paid to Mrs. Mary J. Johnson, East Holden, Me., for death benefit of Charles E. Johnson, Jr., Certificate No. 2841, deceased July 1, 1917, \$750.00.

#### AUGUST DISABILITY CLAIMS.

|                                          |          |
|------------------------------------------|----------|
| H. M. Matthews, St. Louis.....           | \$ 10.00 |
| Andrew Drake, Huntington.....            | 5.00     |
| J. H. Stroud, Elwood, Ind.....           | 10.00    |
| Carl Briick, Warren, Mich.....           | 15.00    |
| Joseph Grady, Waterbury, Conn.....       | 10.00    |
| *Elmer Lewis, Dayton.....                | 45.00    |
| *B. Q. Leavitt, Caney, Kas.....          | 5.00     |
| A. B. C. Quinn, Marietta, O.....         | 5.00     |
| *Wayne Thierman, Portland, Ore.....      | 20.00    |
| *W. H. Kitchen, Dayton.....              | 15.00    |
| W. O. Hill, Little Rock.....             | 5.00     |
| J. F. Zoeller, Cleveland.....            | 5.00     |
| Elias Dulman, Boston.....                | 5.00     |
| James Casteel, St. Louis.....            | 50.00    |
| C. B. Long, Coburg, Mont.....            | 5.00     |
| *Jos. Cameron, Salt Lake City.....       | 5.00     |
| *W. E. Stover, Cleveland.....            | 10.00    |
| *Anthony Rezzani, Springfield, Mass..... | 20.00    |
| John Lewis, Milwaukee.....               | 30.00    |
| J. B. Chandler, Lenoir City, Tenn.....   | 10.00    |
| *J. M. Edwards, Haverhill, Mass.....     | 10.00    |

Total for the month.....\$295.00

\*Denotes accident benefits.

#### NEW MEMBERS.

|                             |                      |
|-----------------------------|----------------------|
| 22. Laurence E. Osburn..... | Truman, Ark.         |
| 22. Stephen O. Miller.....  | Elwood, Ind.         |
| 14. Edward S. Foltz.....    | Belle Plaine, Kas.   |
| 11. James Sargent.....      | Tennyson, Ind.       |
| 1. Fred F. Paschen.....     | Chicago, Ill.        |
| 1. Paul J. Damen.....       | Chicago, Ill.        |
| 1. Peter Berletich.....     | Summit, Ill.         |
| 1. Charles J. Krauel.....   | Chicago, Ill.        |
| 1. Rall R. Rountree.....    | Chicago, Ill.        |
| 1. Henry G. Moore.....      | Conley, Ga.          |
| 1. John R. Gardner.....     | Atlanta, Ga.         |
| 36. Russell Mealy.....      | Kellettville, Pa.    |
| 61. David Hagerstrom.....   | Minneapolis, Minn.   |
| 61. Ernest Chenvert.....    | Minneapolis, Minn.   |
| 23. Keith W. Morris.....    | New York, N. Y.      |
| 23. Richard Long.....       | New York, N. Y.      |
| 23. Charles Sanford.....    | Brooklyn, N. Y.      |
| 51. Howard J. Bedell.....   | Troy, N. Y.          |
| 56. Joseph Wild.....        | American Fork, Utah. |
| 33. Perrin Bordelon.....    | New Orleans, La.     |
| 33. Adam Elender.....       | Vinton, La.          |
| 33. Edward Miller.....      | Florien, La.         |

|                             |                    |
|-----------------------------|--------------------|
| 49. George R. Bennett.....  | Hazelton, Ia.      |
| 49. Victor P. Herbold.....  | Newton, Ia.        |
| 58. Eldon R. Gedney.....    | Peoria, Ill.       |
| 58. Marshall Shackel.....   | Jacksonville, Ill. |
| 41. Jacob Garberson.....    | Portland, Ore.     |
| 41. Stonewall Harris.....   | Linnton, Ore.      |
| 41. Preston Masters.....    | Portland, Ore.     |
| 62. John M. Conaway.....    | Westbrook, Tex.    |
| 62. John F. Flinn.....      | Ft. Worth, Tex.    |
| 62. Robert L. Brown.....    | Ft. Worth, Tex.    |
| 62. Alfred C. Hafner.....   | Ft. Worth, Tex.    |
| 62. Elbert Beckhan.....     | Ft. Worth, Tex.    |
| 26. Walter H. Sears.....    | Dalton, Mass.      |
| 26. Raymond E. Fuller.....  | Adams, Mass.       |
| 24. Charles Wess.....       | Belleville, Ill.   |
| 7. Fred L. Varney.....      | Farmington, N. H.  |
| 7. Frank S. Parker.....     | Farmington, N. H.  |
| 47. Harvey W. Stem.....     | Hagerstown, Md.    |
| 46. Edward J. McIlvane..... | Washington, D. C.  |

#### SHOEMAKERS WANTED.

Wanted, an experienced shoemaker. Write at once to the following address: Wesley Steele, The Arcade Shoe Shop, Johnson City, Tenn.

An opportunity for a shoemaker in Waco, Texas. Must understand shoe-repair machines. Write to Tilden Smith, 620 Novelty St., Waco, Texas.

#### IT MEANS THE SAME.

It was a former policyholder. He had carried \$1,000, but let it lapse. The agent opened up this way: "Mr. Blank, I understand your wife has lost \$1,000. If I can hand it back to her, would you be willing to pay a reward of, say, \$30?" Mr. Blank, of course, insisted that his wife had not lost any money and inquired what the agent was driving at. He found out.



## Bigger Than His Dad

By EDGAR A. GUEST

*He has heard his country calling,  
and has fallen into line,  
And he's doing something bigger  
than his daddy ever did;  
He has caught a greater vision than  
the finest one of mine,  
And I know today I'm prouder of than  
sorry for the kid.*

*His speech is soft and vibrant with the  
messages of truth,  
And he says some things of duty  
that I cannot understand;  
It may be that I'm selfish, but this  
ending of his youth  
Is not the dream I cherished and it's  
not the thing I planned.*

(Courtesy Detroit Free Press, Copyright by E. A. Guest.)

*I only know he's bigger in his uniform  
today  
Than I, who stand and watch him  
as he drills, have ever been;  
That he sees a greater vision of life's  
purpose far away,  
And a finer goal to die for than my  
eyes have ever seen.*

*I wish I felt as he does, wish I had his  
sense of right;  
With the vision he possesses I should  
be supremely glad;  
But I sometimes start to choking  
when I think of him at night—  
The boy that has grown bigger, yes,  
and better than his dad.*

#### BIGGER THAN US—THESE BOYS OF OURS

Alfred Harden, St. Louis, Aviation Service.  
John K. Cloud, American Ambulance Corps, St. Louis.  
George H. Cloud, St. Louis, Medical Corps.  
H. Lorraine Tracy, Baton Rouge, U. S. Reserve Corps.  
George B. Grimm, Akron, Second Ohio Artillery.  
Howard D. Pach, New York, U. S. Ship Rhode Island.  
J. Morris Pach, New York, U. S. Marine Corps.  
Dale Kaufman, Flint, Second Michigan Artillery.  
Lyman Gibney, Flint, Thirty-third Michigan Infantry.  
Harry R. Bristol, Flint, Second Ohio Infantry.  
Donald P. Gibson, Chicago, First Illinois Infantry.  
William Llewellyn, Los Angeles, Coast Artillery.  
Clarence Leitner, Baltimore, Aviation Service.  
George I. Lounsbury, New York, Seventy-first New York.  
Howard Schory, Columbus, Ohio Ambulance Corps.  
Henry P. Plunkett, Milwaukee, Wisconsin Signal Corps.  
Benjamin H. Hayes, Michigan City, Twenty-sixth Infantry.  
Augustus H. Johnston, Louisville, U. S. Ship Flusser.  
William A. Harris, Louisville, Kentucky Medical Corps.  
Walter B. George, Portland, Ore., U. S. Navy.







No special communications came in discussion of the sick and accident benefits topic taken up in the last issue, aside from a few comments by Division Secretaries and the letters we are producing below. The Secretaries' comment was mostly brief statements that certain Divisions wanted the benefits continued as they are now, others wanted them changed to the former arrangement—without deduction of first week's benefit. None gave any reasons therefor, except that it was the sentiment of the members, and none offered any solution of the problem of the payments to be made. We wish to point out again, just as we did last month, that a return to the former arrangement—paying for the first week and at the same time having no deficit in the fund—means an increase in the monthly payments, or the calling of special assessments. For our members to merely say they want this or that arrangement is not all they must do—they will have to provide the means for whatever change is wanted.

Brother W. F. Schneider of Portland (Ore.) Division writes: "What you said in the August Frat about the sick and accident fund should stimulate discussion by some who are better informed on things fraternal than I am. But why should we have a reserve balance in that fund? If the fund has so far taken care of all claims on it, it should be sufficient. The members of our Division are averse to seeing another increase in rates for that fund; they prefer special assessments to meet deficiencies. But I suppose an appearance of solvency is the main requisite and which will stamp our Order as being on a solid foundation. In that case any member should be willing to bear his share of the added cost. It cannot be gainsaid that the rank and file of the Order is proud of this, the only strong beneficial organization the deaf of America have ever had, and if it can be shown beyond the shadow of a doubt that the strength and prestige of the N. F. S. D. requires a reserve in the sick and accident fund, besides the mortuary fund, the additional cost will be assumed without a murmur."

We showed last month that a reserve balance should be had for permanency and for the coming years when increased age means added disability among our older members. Special assessments were objected to and voted down at the Omaha convention. The first week's benefit was at the same time cut off; if it had not been there would be a deficit in the fund right now. A good balance in any fund does give an appearance—and a guarantee—of sol-

veny. If the first week is to be restored an increase in monthly payments, or special assessment calls will be necessary. Our members must remember the N. F. S. D. is charging them but 15 cents monthly for benefits that other organizations charge from 25 to 50 cents monthly for, either in regular monthly payments or by special assessments. We know very well that the best is not the cheapest in this instance. That Brother Schneider confesses he is not very well informed on the subject is all to his credit—in the past many have discussed the question who were not informed at all.

Brother Ben B. Berg of Indianapolis Division writes: "Our Society is named the National Fraternal Society of the Deaf. It has been one in deeds as well as in name so far, practicing what it has preached. It has been the monthly pay-roll for many of us in need of a friend, and brother, and not one of us failed to rejoice over the check received. It is just such little things as these that make big things, and if I may be so bold, I say they have made the N. F. S. D. what it is today, the grandest, greatest and best organization of the deaf on earth. These little benefits have been the magic, the leaven that has worked inside and outside the Society, proving that our fraternity is real and worth something and not mere words. Weighed in the balance these sick and accident benefits of ours have often been the closing argument that clinched the deal that brought a new member in. Fraternity in a society like ours, without sick and accident benefits would be like a man and woman trying to live on love alone, and I wager had our Society started its career without them it would have soon sank into oblivion with hardly a ripple or bubble to show where it went down. The disability rates should not be less than 30 cents per month. This would insure it from remaining the gamble it now is, and enable the Society to do business not in a happy-go-lucky (or hand-to-mouth) way, but in a way that will show we appreciate not only true fraternity, that we want it to exist in the N. F. S. D. always, and also with an eye to business-like principles."

Brother Berg speaks from experience. He has been a member ten years; twice he has received the Society's check for \$50.00—an average of \$10.00 per year—while it has cost him but \$1.80 per year and would take him some 45 years to even things up, and there are many

others with like cases, he adds in another letter.

Brother Robert Irick of Louisville Division writes: "A feature of our September meeting was the discussion that developed under the head of 'Good of the Order.' The proposition affecting the sick benefits brought out strong opposition to any change at the Philadelphia convention. The members do not want the present law changed. They do not want benefit granted for the first seven days' sickness; they do not want the dues increased, nor do they want the benefits done away with. They feel that the present arrangement is working satisfactorily, with a good balance on hand; and that to take the figures for only two or three months of the summer as an illustration of the working of the sick fund is an unfair comparison; if figures for whole years are taken, a better showing of receipts and disbursements is made, proving that the fund can take care of itself—especially, taking into consideration the increase in membership, which is nearly 1,000 more than at the time of the Omaha convention. They point out that no insurance organization will pay for the first seven days without requiring 50 per cent added premium, and that in past years, while the society was paying benefits for the first week, there was deficit after deficit. They consider that if the sick benefits were done away with, our society would become nothing but a plain insurance organization, with all that is 'fraternal' lost to it. No, sir!—nothing doing in that kind of a change for us.

"The 'Class B' proposition is beyond our comprehension, when we all know that the Society had to do away with it some years back, when a license was sought to do business in the state of Massachusetts. We would have the Grand officers explain the matter."

We are glad to present figures concerning our sick and accident benefit fund for whole years, as suggested by Brother Irick, and for the period from January 1, 1910, to December 31, 1916. It will be remembered the Society went on the National Fraternal Congress rates for mortuary benefits and a separate tax for sick and accident benefits in 1910 and as all the present discussion is based on such graded rates we start our exhibit with that year. It also will be noted that aside from the monthly tax for the sick and accident fund, three special assessments were also called for its benefit:

| Years       | Income from<br>monthly tax | Special<br>assessments | Total<br>income | Outgo for<br>benefits |
|-------------|----------------------------|------------------------|-----------------|-----------------------|
| 1910.....   | \$ 1,579.11                |                        | \$ 1,579.11     | \$ 2,305.00           |
| 1911.....   | 1,834.34                   | \$ 471.00              | 2,305.34        | 1,785.00              |
| 1912.....   | 2,115.28                   | 604.50                 | 2,719.78        | 2,425.00              |
| 1913.....   | 2,644.40                   |                        | 2,644.40        | 2,935.00              |
| 1914.....   | 3,217.66                   | 875.50                 | 4,093.16        | 3,540.00              |
| 1915.....   | 3,579.93                   |                        | 3,579.93        | 2,905.00              |
| 1916.....   | 4,069.50                   |                        | 4,069.50        | 3,795.00              |
| Totals..... | \$19,040.22                | \$1,951.00             | \$20,991.22     | \$19,690.00           |



On January 1, 1910, there was a balance in the sick and accident fund amounting to \$358.17. Adding this to the \$1,301.22, the difference between the above total income and the outgo for benefits, leaves the \$1,659.39 balance that was in the fund on December 31, 1916. Taking this \$1,659.39 and comparing it with the \$1,951.00 from special assessments, it will be seen that had it not been for the special assessments there would have been a deficit of \$291.61 on the seven years showing. It should be remembered, too, that were not the first week's benefit omitted the deficit would be greater. Taking the year 1916 alone, there is but a margin of \$274.50 to the good. Brother Irick's taking into consideration of the increase in membership cannot apply to this discussion, for the more members we have, the more claims there are—the law of averages covers small or large membership. In his book, "Standards of Health Insurance," I. M. Rubinow, President Casualty and Statistical Society of America, says: "A working reserve sufficient to offer a sense of security against the possible effect of a catastrophe or epidemic is all that is required. Such a reserve may be slowly built up by requiring a certain percentage of the annual income to be set aside until an amount commensurate with the size of the fund is accumulated. A reserve equal to the total expenditures of the preceding year would appear sufficient." In the minds of the officers at headquarters, who have given the matter close study, there is no question as to the desirability of a reserve; and if the members wish the first week's benefit restored there must be more funds provided therefor, on which point it will be noted Brother Irick concedes other organizations are agreed as well.

Regarding "Class B," which Brother Irick also touches upon: We gladly give the explanation requested. The Massachusetts Insurance Department did not take exception to the Class B plan in itself—it was perfectly allowable to write certificates on that plan, providing for a benefit payable at death or in installments after age 70. The objection was to the rates, the Department ruling that the rates charged were inadequate at the higher ages. The Society could have revised the rates in accordance with this ruling, and continued to write business on this plan; it would, of course, have been also necessary to collect from all members holding Class B certificates the deficiency of their past payments—the amount by which their past payments at old rates fell short of the sum they would have paid in, if the new, higher rates had been in force from the beginning. But it did not seem feasible or expedient to do that.

There were other considerations, too. It had been found that the work of our annual valuation had been made much more difficult and complicated by the existence of these Class B certificates. There were not many of them—only

104 in all—but the trouble they made was out of all proportion to their number. They had to be valued separately and on an entirely different basis.

Besides, we had been led to feel some doubt concerning the usefulness and value of this particular form of insurance. In very few cases would this kind of a contract work out for the members' real benefit or advantage, and even in these few instances the same or greater advantage could be better obtained under other forms of insurance.

For all these reasons, the convention decided that it was for the best interests of all concerned to cancel the Class B features, and convert these certificates into straight whole life contracts on the Class A plan. This of course, involved the refunding to each of the 104 holders of Class B certificates the amount that they had paid in excess of Class A rates—with interest at 4%; these refunds were duly made.

Now, the plans for betterment, which will be laid before the Philadelphia convention, do not contemplate a revival of the old Class B. They do include the writing of certificates on which surrender allowances will be granted to a member who is no longer able to continue his monthly payments, or who for any other reason wants to drop out. Also, the issuing of "20-year limited payment certificates"; under this plan a member would have to pay dues for only twenty years, and his insurance would then be all paid for, and would continue in force as long as he lived. (Full and detailed explanation of these and other features of the plans that will be submitted at Philadelphia will be published sometime before long.)

These plans were referred to in the Forum columns of the July issue as being "a revival of the spirit of Class B." And the discussion which followed that passage was elicited by an inquiry of Brother Neuner's about "the probability of Class B being restored." Apparently, from these references some have gained the impression that it was intended to resurrect the old discarded plan of Class B. But that is not so—and it is very unlikely that such a recommendation will be made.

#### BIRTHS AND MARRIAGES.

##### Born.

To Mr. and Mrs. Jason E. Seaman of Springville, Iowa, on July 24, a girl.

To Mr. and Mrs. Frank E. Lander, Worcester, Mass., on August 16, a girl.

To Mr. and Mrs. William O. Wilson, Racine, Wis., on August 24, a boy.

To Mr. and Mrs. Daniel C. Stange, Milwaukee, Wis., on August 26, a boy.

##### Married.

On August 1, Alvin Heinz of Elmira, N. Y., and Miss Clara Lena Hopp of Rochester, N. Y.

On August 21, Godfrey Lauby of Chicago, Ill., and Miss Clara Martinson of Minneapolis, Minn.

On August 25, at Crown Point, Ind., George Roy Brashar of Davenport,

Iowa, and Mrs. Mamie O. Martin, of Webster City, Iowa.

On August 25, Grover C. Dickens of Evansville, Ind., and Miss Dollie Cline of Marion, Ky.

On September 1, Paul E. Belling and Miss Nellie Sullivan, both of Chicago, Ill.

On September 4, August J. Valentine of Sioux City, Iowa, and Miss Effie L. Johnson of Dakota City, Neb.

On September 12, John S. Bufka and Miss Nellie Frawley, both of Chicago.

On September 19, Anthony J. Novotny and Miss Helen Fremont, both of Chicago, Ill.

On September 26, Henry A. Stumpe of St. Louis and Miss Ada Sheehan of East St. Louis, Ill.

#### THE GET-ONE DEGREE.

The fellows named below showed their appreciation of what the Society means to them and got others to come in—they got theirs. Ask them if they do not feel all the better for thus having done their bit towards a Greater N. F. S. D.?

Chicago Division—E. H. Shaffer, Peter Springer, W. J. Heywood, Louis Wallack, J. E. Purdum, W. A. Willingham (2).

Nashua Division—Daniel Shea (2).  
Evansville Division—G. D. Allen.

Olathe Division—Shelby W. Harris.  
Indianapolis Division—J. W. Seitz, W. C. Jerrell.

Greater New York Division—A. L. Pach, H. J. Powell, John D. Shea.

St. Louis Division—August J. Rodenberger.

Holyoke Division—Joseph Belouin, George Willett.

New Orleans Division—H. J. Soland, H. L. Tracy (2).

Pittsburgh Division—C. A. Painter.  
Portland (Ore.) Division—C. R. Lawrence (2), Bud Hastings.

Washington Division—W. P. Souder.  
Baltimore Division—O. K. Price.

Cedar Rapids Division—Lawrence James, Carl Osterberg.

Albany Division—Arthur T. Bailey.  
Salt Lake City Division—M. J. Math-eis.

Springfield (Ill.) Division—F. W. Schoneman, John G. Otto.

St. Paul Division—John A. Benolkin (2).

Ft. Worth Division—Roy W. Geer (2), Thos. P. Rosser, Bell H. Eason, Joseph W. Hale.

#### WASHINGTON STATE ORGANIZER.

Hugo A. Holcombe has resigned as Washington State Organizer and Grand President Anderson has appointed to fill the vacancy, Albert W. Wright, of Seattle, Wash. The appointment is effective at once.

#### FAITH IS STRENGTH.

They are the weakest, however strong, who have no faith in themselves or in their powers.—Bovee.





Publication Office - - - - - Mount Morris, Ill.  
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by Kable Brothers Company.

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.

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the Act of July 16, 1894.

SEPTEMBER, 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.

\$138,340.73.

Philadelphia—1918.

And it is only ten months to Phila-  
delphia.

Are you reading The Forum? If  
not, you should. It is just what its  
name implies and the discussions are  
worth a lot to all.

Baltimore and Portland, Ore., Di-  
visions' contributions to the Ambulance  
Fund were overlooked. They sent in  
\$5.50 and \$10.00, respectively. That  
fund continues to grow, and the Deaf-  
Mutes' Journal is printing the full  
list of contributors. If you have not  
done your bit towards it, now is the  
time.

We have often remarked on what's  
in a name. You will remember our  
bona fide frater, Brother Frater of Co-  
lumbus Division, and what an especial-  
ly good presiding officer Brother Make-  
peace of Kansas City made. And  
now look who's here. Here's Brother  
Beaver of Detroit—doesn't he work  
just like one, rarely missing from our  
Get One list. Wish there were more  
like him.

The Wisconsin Insurance Depart-  
ment has granted us a license, we  
have the Wisconsin State Association's  
endorsement. It took us a long time  
to get these, but we got them and in  
the getting once more have demon-  
strated our Society's ability to make  
good. At this time there is not a state  
whose laws the Society cannot comply  
with. Those who know what this  
really means will appreciate that it is  
saying a lot.

In the recent passing of Enoch Henry  
Currier, Superintendent of the New  
York Institution for the Deaf, who

passed away at his summer home at  
Essex, N. Y., August 19, the deaf of  
the country have sustained a loss that  
is great indeed. The Frat desires to  
join with the many who have been  
made the better by his friendship and  
instruction in expressing its deep sym-  
pathy to Mrs. Currier, and to the deaf  
of Greater New York in being deprived  
of one who had always shown he had  
their interests foremost in mind: and  
Fanwood will miss him, we know.

We are continuing in this issue the  
list of sons of our members who are  
with the colors. We feel the list is  
far from complete and want to get  
the names of them all. If you know  
of any, please send in the names.

Most of our Divisions are offering  
special inducement for new members  
now, in the shape of a reduced initia-  
tion fee up to December 1st. In mak-  
ing the reduction it is the Divisions  
that will lose, if it can be called a loss,  
as they are sacrificing their part of the  
regular initiation fee. However, they  
know it is in a good cause—for a Great-  
er N. F. S. D.—and have entered  
upon the "drive" with a will. Because  
of the deaf being so scattered, our  
Society has more than an ordinary  
handicap in getting new members.  
It takes a lot of thinking up plans, and a  
lot of hard work and some sacrifice to  
get results. The Grand Division ap-  
preciates all its Organizers and Get-  
Ones do along these lines, and Head-  
quarters is trying to make this year a  
record one in the get-one campaign—  
and will if every member will do his  
bit.

Grand President Anderson's annual  
report appears in this issue. It needs  
no comment, but we hope every frat  
will read it carefully and then stop  
and think just what it all means, just  
how much cause for self-congratula-  
tion he has over the fact he is a part of  
such a fine movement.

Now, let's all get busy. The drive  
is on. Get one more, then get another.  
Then the fellow you got should get  
his—and so on. That's what team  
work will do.

We have been favored with a copy  
of the "Annual Three Days' Outing,"  
a nicely gotten-up illustrated souvenir  
program and "booster" issued by Albany  
Division on the occasion of its annual  
outing September 1-3. The publica-  
tion speaks a lot for No. 51. We hope  
a copy was sent to each Division, so  
they follow suit some day. A part  
of its contents was letters of greetings  
from Grand President Anderson, State  
Organizer Shea, Division President  
Bailey, Division Secretary Lloyd, an  
excellent article on the social side of  
the Division by one of the aux-frats,  
a fine article on the deaf in war times  
by Brother Morin, and a get-one  
appeal by Brother Pach.

Another borrowed editorial: "There  
never was a movement among the  
deaf of such vast import to us and our  
dependents and loved ones, as the  
N. F. S. D., and the question is not  
'Can I afford to be a frat?' but really  
is 'Can I afford not to be one?' Simple  
proposition, isn't it? Get busy—get  
one."—A. L. Pach.

### TREASURER'S REPORT.

#### Division Collections for August.

|                         |           |
|-------------------------|-----------|
| Chicago.....            | \$ 486.68 |
| Detroit.....            | 179.26    |
| Saginaw.....            | 9.03      |
| Louisville.....         | 58.42     |
| Little Rock.....        | 38.94     |
| Nashua.....             | 18.81     |
| Dayton.....             | 116.61    |
| Bay City.....           | 8.19      |
| Cincinnati.....         | 66.79     |
| Evansville.....         | 16.76     |
| Nashville.....          | 27.22     |
| Springfield (O.).....   | 23.08     |
| Olathe.....             | 58.05     |
| Flint.....              | 81.23     |
| Toledo.....             | 74.00     |
| Milwaukee.....          | 101.71    |
| Columbus.....           | 42.12     |
| Knoxville.....          | 31.83     |
| Cleveland.....          | 76.39     |
| Indianapolis.....       | 159.98    |
| Greater New York.....   | 144.15    |
| St. Louis.....          | 114.25    |
| New Haven.....          | 77.29     |
| Holyoke.....            | 50.86     |
| Los Angeles.....        | 64.31     |
| Atlanta.....            | 73.64     |
| Philadelphia.....       | 125.70    |
| Kansas City.....        | 63.65     |
| Omaha.....              | 59.92     |
| New Orleans.....        | 63.77     |
| Kalamazoo.....          | 13.12     |
| Boston.....             | 88.46     |
| Pittsburgh.....         | 89.92     |
| Hartford.....           | 13.42     |
| Memphis.....            | 34.57     |
| Portland (Me.).....     | 94.97     |
| Buffalo.....            | 43.45     |
| Portland (Ore.).....    | 29.17     |
| Newark.....             | 72.59     |
| Providence.....         | 22.55     |
| Seattle.....            | 19.38     |
| Utica.....              | 41.75     |
| Washington.....         | 34.53     |
| Baltimore.....          | 38.89     |
| Syracuse.....           | 28.90     |
| Cedar Rapids.....       | 63.84     |
| Huntington.....         | 21.40     |
| Albany.....             | 35.81     |
| Rochester.....          | 24.00     |
| San Francisco.....      | 96.16     |
| Reading.....            | 33.29     |
| Akron.....              | 62.23     |
| Salt Lake City.....     | 26.56     |
| Rockford.....           | 52.65     |
| Springfield (Ill.)..... | 41.05     |
| Davenport.....          | 31.74     |
| Worcester.....          | 29.46     |
| St. Paul.....           | 19.24     |
| Ft. Worth.....          | 23.04     |
| Dallas.....             | 50.28     |

Total collections.....\$3,781.06

Of course you are a Philatene.



## TREASURER'S STATEMENT.

August, 1917.

Balance from July.....\$136,104.77

## Receipts.

|                              |          |
|------------------------------|----------|
| Division collections.....    | 3,781.06 |
| Rent, Chicago Division.....  | 5.00     |
| Button Sales.....            | 38.80    |
| Fob Sales.....               | 1.25     |
| Grand Secretary's fees.....  | 2.00     |
| Interest from bonds.....     | 120.00   |
| Interest from mortgages..... | 320.00   |
| Interest from bank.....      | .49      |

Total, balance and receipts.....\$140,373.37

## Expenditures.

|                                |             |
|--------------------------------|-------------|
| Death benefits (2).....        | \$ 1,000.00 |
| Sick benefits.....             | 160.00      |
| Accident benefits.....         | 135.00      |
| Salary Dr. Furlong.....        | 15.00       |
| Salary E. M. Rowse.....        | 83.33       |
| Salary F. P. Gibson.....       | 116.66      |
| Quarterly salaries.....        | 141.89      |
| Services, F. A. Moore.....     | 60.00       |
| Office rent.....               | 45.00       |
| Official publication.....      | 93.75       |
| Officers' expenses.....        | 8.94        |
| New typewriter.....            | 45.00       |
| Office expenses; sunds.....    | 35.53       |
| Sundry supplies, fobs.....     | 24.00       |
| Insurance Department fees..... | 32.00       |
| Accrued interest, bonds.....   | 24.75       |
| Postage account.....           | 9.61        |
| Refund overpayment.....        | 2.18        |
|                                | \$ 2,032.64 |

## Recapitulation.

Total balance and receipts.....\$140,373.37

Total expenditures.....2,032.64

Balance, August 31.....\$138,340.73

## TRUSTEES' REPORT.

## Ledger Assets, August 31, 1917.

|                               |              |
|-------------------------------|--------------|
| First Mortgage Loans.....     | \$110,800.00 |
| First Mortgage Bonds.....     | 20,500.00    |
| U. S. Liberty Bonds.....      | 5,100.00     |
| Farmers Trust Co.....         | 522.50       |
| Central Trust Co.....         | 1,018.23     |
| Secretary's Fund.....         | 300.00       |
| Treasurer's cash balance..... | 100.00       |

Total ledger assets.....\$138,340.73

## Balances in Funds.

|                             |              |
|-----------------------------|--------------|
| Reserve Fund.....           | \$112,415.73 |
| Mortuary Fund.....          | 20,456.96    |
| Sick and Accident Fund..... | 1,860.34     |
| Expense Fund.....           | 3,607.70     |

Total in all Funds.....\$138,340.73

## Concerning Investments.

First Mortgage Bonds to the amount of \$2,000.00 matured and were paid. This \$2,000.00 was reinvested in new apartment building bonds bearing interest at 5 1-2%. From current month's surplus funds \$2,000.00 more was invested in apartment bonds of another issue, at 5 1-2%. A part payment of \$100.00 on principal of a farm mortgage was reinvested in a \$100.00 Liberty Bond.

Philadelphia—1918.



## COMING DIVISION EVENTS.

## October.

- |      |                              |                   |
|------|------------------------------|-------------------|
| 1-6. | Anniversary celebration..... | Salt Lake City.   |
| 13.  | Masked party.....            | Portland, Me.     |
| 19.  | Lecture.....                 | Reading.          |
| 27.  | Halloween party.....         | Rockford          |
| 27.  | Masked party.....            | Detroit           |
| 27.  | Social.....                  | Cincinnati        |
| 27.  | Social.....                  | Cleveland         |
| 27.  | Halloween party.....         | Worcester         |
| 27.  | Halloween dance.....         | Providence        |
| 27.  | Masked party.....            | Huntington        |
| 27.  | Social.....                  | Holyoke           |
| 27.  | Halloween picnic.....        | Kalamazoo         |
| 27.  | Whist and dance.....         | Hartford          |
| 27.  | Halloween party.....         | Cedar Rapids      |
| 27.  | Halloween party.....         | Davenport         |
| 30.  | Halloween social.....        | Baltimore         |
| 30.  | Halloween party.....         | Baltimore         |
| 30.  | Halloween party.....         | Pittsburgh        |
| 31.  | Halloween ball.....          | Louisville        |
| 31.  | Halloween party.....         | Springfield, Ill. |
| 31.  | Halloween party.....         | Flint             |
| 31.  | Halloween party.....         | Atlanta           |
| 31.  | Halloween party.....         | New Orleans       |
| 31.  | Halloween party.....         | Memphis           |

## November.

- |     |                                  |          |
|-----|----------------------------------|----------|
| 2.  | Dance.....                       | Syracuse |
| 17. | Anniversary banquet.....         | Rockford |
| 24. | Entertainment.....               | Albany   |
| 29. | Thanksgiving party, Cedar Rapids |          |

## December.

- |     |             |             |
|-----|-------------|-------------|
| 15. | Bazaar..... | Los Angeles |
| 29. | Social..... | Holyoke     |

## Chicago.

No. 1's regular business meeting for September was called to order an hour earlier than usual and the usual routine affairs were put through with all speed and dispatch to allow of early adjournment. After the close of the regular meeting a "smoker" was held—a free and easy session, with initiation of a class of seventeen novices.

The attendance of frats, friends and out-of-town visitors at Riverview Park on Saturday, August 25, was not so very large—owing, doubtless, to the fact that there have been so many picnics and other affairs of the kind this summer that little especial interest was taken in this one. Nevertheless, a very fair sum was realized for the benefit of the local fund, without any particular labor and pains on our part; the proceeds of ticket sales were so much clear "velvet." Thanks are due to Edwin Hazel and Joe Stach for handling our end of the arrangement that netted this "easy money" for No. 1.

Theodore Bonkowski is back from Akron. Another returned wanderer is Elmer Priester. John F. Miller too is home again from Toledo, and is work-

ing in Hammond. When you come right down to it, old "Chi" is a pretty good sort of a place after all.

Robert H. Powers was in town for a day on his way to Monmouth, Ill., to see his wife and baby. For the past few months he has been in Youngstown, O., where he struck a good job as a nickel-plater soon after his arrival there from Akron.

Chicago's own Powers—Robert A.—got home from his eastern jaunt in time to be at the Home Fund picnic on Labor Day. He tells of an enjoyable visit with his brother in New York and a pleasant time at No. 23's picnic.

Quite a few of No. 1's younger members have been married recently. Our felicitations to these newly-weds: Paul Belling, who was married to Miss Nellie Sullivan on September 1; John S. Bufka and Miss Nellie Frawley; Godfrey Lauby and Miss Clara Martinson of Minneapolis; Anthony J. Novotny and Miss Helen Fremont.

Out-of-town callers at the home office this month were: Mr. and Mrs. A. S. Rasmussen of Akron, O.; Mr. and Mrs. George R. Brashar, Mr. and Mrs. Will T. Brashar, Mr. and Mrs. George Schneider, and Miss Minnie Dawartz of Davenport, Iowa; Ira C. Ricketts and Fred Gruwell of Rock Island; Moses J. Graff of Kalamazoo, Mich.; C. D. Seaton, of Romney, W. Va.; Austin Baird of Hartford, Wis.; Albert Siess of Owosso, Mich.; Walter G. Chase of Kansas City, Mo.; Harry J. Unruh of St. Joseph, Mo.; Robert H. Powers of Youngstown, O.

H. Stewart Smith of Colorado Springs, a nonresident member of Chicago Division, is in poor health from the effects of chronic lead poisoning contracted in working at his trade of printer. He has laid down his apron and composing stick, traded his stone and menagerie for a piece of land and intends to live an open-air life until he has recovered his health. To aid in getting the lead poison out of his system, he goes to take a course of baths at Hot Springs, Ark.

## Louisville.

Our September meeting was a good one. We decided to take hold in the "drive" for new members, and until the December meeting our friends in Kentucky will have the opportunity to get in with a \$3.00 initiation fee. The state organizer, W. C. Fugate, will have a committee to assist him composed of William Bader, Patrick Dolan, Robert Irick, and George Hartman, and we expect to make things hum a bit. This committee will start to work as soon as the necessary literature is received.

Isaac Schetzer is reported much im-



proved. He is now at the Waverly Hills Tuberculosis Sanatorium, a county institution about twelve miles south of the city. If he continues to improve during the next few weeks, his wife intends to take him to her people's farm near Brumfield, Ky., to stay until he has fully recovered. Ike's chances are good and in his favor.

William B. Humphrey of Lancaster, Ky., was a visitor at our September meeting. He joined in March but had never seen our goat, so we got the animal out and gave Brother Bill a nice little ride. Mrs. Humphrey came along to Louisville with him to visit her mother. They brought on little Miss Gadbury, too, to attend public school here. The little girl had been spending the summer on the farm with her mother, Mrs. Humphrey.

Charles J. Reiss, our hustling social chairman announced the make-up of his social committee at the recent meeting. He will have as his assistants Brothers Dunham, Senn, Bader and Robert Hartman. Some Committee! He was distributing tickets to be sold by the members for the Halloween mask ball at Jeffersonville. This ball promises to be a howling success. Brother Reiss hands us the tip that he sold eleven tickets while on the way to Brother Bader's home to turn over his allotment of the tickets. The committee has engaged the Knights of Pythias armory in Jeffersonville, and that is the biggest and best hall in the town. Professor Elliott's Greater Louisville Military Band and orchestra has been engaged to furnish the dance music.

In answer to the Philadelphia convention committee's expressed desire to know about how many of the members of this Division intend to make the trip to Quakertown next year, we can only say at this time that John J. Frederick contemplates revisiting his old home, and we will send at least one delegate. If anybody else is going, they did not say so at our meeting.

John Werner was laid up for three weeks during August with an attack of lumbago. He is back at work again now.

Fred Harris, our near-millionaire, got a surprise a few days ago when his son came home toting a load of army duds under his arm. Young Willie Harris had enlisted in the medical corps. A. S. Johnston's older son has been in the navy for some years, and is now on a torpedo-boat destroyer somewhere in the Atlantic chasing German submarines. A son of the late Ambrose Gadbury, whose widow is now Mrs. William B. Humphrey, enlisted in the First Kentucky Regiment of infantry—now the 159th Regiment, U. S. A.

Reports have it that the Danville school will reopen on October 3. This will bring back to Kentucky Brother and Mrs. Max N. Marcossan, who have been spending the summer with his parents in Cleveland, O. Brother Marcossan is very popular among our members, and we are hoping he will visit

our city on his way back to the school.

Elmer E. Disz writes asking for a transfer to that new Division down in Dallas, Texas. He recently moved there from Shreveport, La., and holds a fine job with a large furniture house as an upholsterer. He states that he made the change on account of Mrs. Disz's health. She has had a bad case of malaria, and we are glad to report that the change has benefited her considerably. Dallas Division will be the gainer by this transfer; Elmer was a good member when he lived close to Louisville.

Brother and Mrs. Robert F. Hartman were greatly honored by their children at a little family reunion during the first week in September. Their older son, Ernest, brought his wife and three children down from Ohio in a big Maxwell touring car. And, after a three days' visit, took Mrs. Hartman down to visit her father near Bowling Green. Their daughter, Mrs. John Speagle, her husband and little John, Jr., with their other son Sidney and his wife completed the party. Brother Bob's a granddad near half a dozen times, which is going some for a young man of fifty-three summers. Brother Irick took a group photograph of the family gathering.

Labor Day saw several of our members in the parade of union men. Robert Hartman, J. Willie Ferg, and Secretary Irick were in the printers' section. Brother Irick sat in the front seat of the first automobile in the third division holding a large 4 by 6 American flag, and was kept busy answering the salutes of hundreds of soldiers along the line of march. Brothers Hartman and Ferg also rode in autos. The cigar-makers, of whom Brother Frederick is a member, did not take a place in the parade—much to our regret, for we know that Brother Frederick's smiling face would have been an ornament to the procession, had he been in it. The parade was the biggest and best seen in Louisville for a number of years.

Things are warming up for the Philadelphia convention. It is being whispered about that George Hartman is being put up as a candidate for delegate. There will be others in the race, too. Among those mentioned are Brothers Johnston, Fugate, Frederick, Robert Hartman, Ferg, and one or two others, although none has made as yet an official announcement.

#### Evansville.

Our Division has hit on something new in the way of social affairs. Whenever the occasion for a birthday party rolls around we get up an outing in the country; if the season and weather are favorable, the day is spent outdoors; if it happens in the winter-time or the weather is inclement the hospitable shelter of a farmhouse is enjoyed. On the eve of Labor Day we had one of these outings in honor of Henry West at Mathias Wagner's farm. A fine dinner was spread, with plenty of sweet cider and apple butter.—[Yum, yum! Our mouth waters.—Ed.]

Recently one of our country cousins, who has been working in Hammond, Ind., joined Chicago Division. He got a vacation and spent it with his parents to escape a goat-ride. [Never fear! The goat will get him yet.—Ed.]

M. D. Lyon and Adolph Brizius spent their Labor Day with Guthrie Allen, who lately moved out on a farm. There is a spring of chalybeate water on the place, and they drank lots of it, also taking home a jugful. From drinking of this health-giving water, they feel like new men with years added to their lives. A prospective new member, whose application is endorsed by Brother Allen, entertained them with an auto ride, and took them all around his place of 1,800 acres.

Charles B. Morris has quit his trade of barber and has moved from Kansas, Ill., to Marion, Ind., where he has a good job with a motor company. He likes living in Marion, and is glad of the change—says it feels pretty good to be free on Saturday afternoons. George Breysacher, his brother-in-law and now his neighbor, spread a fat feed not long ago in honor of Mr. and Mrs. Morris' return.

After the death of his wife, Grover C. Dickens had a hard time in getting some one to care for his motherless children. They are small and needed a woman's care. He was not willing to put them in an orphan's home. These difficulties, however, were happily solved when on August 25 he married Miss Dollie Cline, of Marion, Ky.

Mr. and Mrs. Mike Greenberg are through with their honeymoon and are now settled at 406 Upper Fourth Street, next door to his father's furniture store. At this writing Mike is away in New York on business.

Winter is close at hand, and most of us Evansvillians are moving back into winter quarters, and getting our coal bins filled before the price goes up any higher or becomes unobtainable by reason of a car shortage or something.

#### Cincinnati.

Irven A. Burton spent Labor Day visiting friends in Toledo.

Arthur Wenner spent his vacation of two weeks visiting friends in northern Ohio. On his return he looked as if he had met the fatted calf.

Abraham Goldberg, William Blust, and the Barrowcliff boys attended the western Ohio union picnic at West Milton on August 5th.

The Executive Committee's plan of a fall "drive" for new members has been accepted by No. 10, and we hope to reach the 100 mark in membership by the time of the December meeting.

Charles Fry was the first deaf man in Cincinnati to be examined for the draft army. Of course he was "rejected."

On August 25 about forty of the frats, their wives and friends, gave a surprise lawn party for Herman Eikens in honor of his birthday. The ladies brought refreshments and the men presented Brother Eikens with a handsome Morris chair.



**Cleveland.**

Mr. and Mrs. August J. Faulhaber with their baby Harold have been visiting for a week at Fred Ruhm's farm near White House, O. Brother Faulhaber attended a meeting of Toledo Division and enjoyed seeing old friends.

Carl Godenschwager and Frank Faulhaber were in Toledo on Labor Day and attended No. 16's picnic.

Melvin S. Weil of Atlanta, Ga., is now a Cleveland resident and is working for the J. B. Savage Printing Co. He is enjoying his stay here and expects to get a transfer soon to Cleveland Division.

Mr. and Mrs. John Boettner have bought a home in Lakewood on Marlowe Avenue, and get great enjoyment out of their new surroundings.

Rev. Brother Allabough is back home again after spending his vacation on a fruit farm in Michigan.

**Toledo.**

Nate Henick, Paul Smith, and Joe Schoenfeld spent a week's vacation at Toledo Beach while the Overland plant was shut down for taking of inventory. Ye scribe met them there, dressed pretty near to nature and exhibiting the effects of Old Sol—particularly Nathan, whose proboscis had attained a color and size that anyone would be justified in setting down as due to over-indulgence in John Barleycorn.

The annual picnic was held on Labor Day, despite the threatening attempts of Jupiter Pluvius to mar the occasion. A good-sized crowd turned out, and quite a number of Detroit, Flint, and Cleveland frats and non-frats attended; so that judging therefrom the event was a decided success. Hats off to the Burford brothers, Frankie Cook, and their able assistants who helped to make the occasion the success it was.

The "Silent Nine" is the name of a season-end baseball team organized by John Schelusta, which has been noticed and commented upon by the local newspapers. Here's hoping they will wallop all opponents during the remainder of the season and be in the field again early next year.

The general influx of deaf workers looking for jobs at the Overland plant has dwindled down to nothing and become an exodus, as the boys have been leaving to take employment elsewhere or to go back on the farm and do their bit.

Of the local deaf, John A. Opieka, Henry Proshek and Clarence Skinner were called by the selective draft. The two former were exempted, but Skinner, being able to hear a little and having no claim for exemption, passed the examination and was ordered to camp on the 19th. Hurrah! At least one of the Toledo deaf will soon be in Uncle Sam's army.

One Sunday a fortnight or so ago, while spending the day at Arthur I. Whitacre's place at Cygnet, O., Brother Opieka and family had a narrow escape. They were riding in Warren Whitacre's Oakland Six, when in attempting to

turn in from a side road Warren drove the car over the brink of an open culvert bridge. Fortunately, only one front wheel dropped over the edge; the front axle caught, and the car came to a stop before it overbalanced. So, by a narrow margin was a turn-over averted, and the car saved from tumbling with its occupants into the deep culvert. The car was pried up with fence rails and backed up under its own power out of its precarious position. No damage had been done to the car, and the auto party proceeded on its way.

Among the season's coming events are the Halloween masquerade social, to be held on October 27, with Nate Henick and Jacob Schwartz in charge of the arrangements. It will be a whoop and a howl. There will also be a parcel post social, under the management of the ladies, on November 17th.

**Milwaukee.**

Walter Lindman and wife were at Green Lake recently for a week's visit with their son Henry, then motored on to Ripon. They returned to Milwaukee a little before Labor Day, and reported a grand time. Walter works as a laster for the Weinbrenner Shoe Company.

James J. Kearns writes from Akron that deaf men who have only a small chance of passing a physical examination when applying for employment at the Goodyear tire works will save their fare by staying at home.

At the Racine reunion the W. A. D. kindly accorded Labor Day to the frats to celebrate as their special day. The frats of Racine, some of whom are non-resident members of Chicago Division, deserve our praise for their efforts to make the picnic a really enjoyable affair. The wives of the frats, and also several of the non-frats and their wives who gave their help, should not be overlooked for their share of praise. A picture of all the frats present was taken; there were sixty-six persons in this group. All of those present were glad indeed to hear from an announcement by Grand Secretary Gibson that the Society had at last obtained its license to do business in Wisconsin, and that Milwaukee Division was now free to get busy after new members. "Gib" was thereafter kept so busy answering constant questions that he had no chance to get a shave. (Oh, we were more interested in your talk than in your looks—and you look all right in the picture, anyway.)

The banquet at the reunion was a successful and enjoyable event, with a fine list of toasts and speakers—to say nothing of the excellent menu. Brother Johnson of Kenosha responded to the N. F. S. D. toast, and to the surprise of a good many of the old frats present he showed he had been delving into history as well as statistics, handling his subject like a past master. Brother Flick of Chicago had the N. A. D. toast and in his response gave the gathering several reminiscences of the recent Hartford gathering that were much enjoyed.

Milwaukee Division has the application of Edwin J. Drinkwine up for action the coming month, and the first to start the new era with. Edwin is a son of Brother Joseph Drinkwine of Racine, one of the old time members, and he evidently "asked Dad" and "Dad" put him up as soon as his 18th birthday was in sight.

**Philadelphia.**

Our Division has lost its medical examiner through death. Dr. G. R. Hulsizer passed away August 31. The Division and the Society have both lost a good friend. He had taken a keen interest in Philadelphia Division since its inception, having been its medical examiner from the start, so practically was personally acquainted with all its members and was the physician of many of them.

The local committee for the 1918 convention wishes to again call attention to its request in the August Frat and will appreciate early responses from all the Divisions. Bulletins will soon be issued regularly in these columns.

**St. Louis.**

Like the man who searched the world over for happiness and on his return found it waiting at his own door, J. H. Burgherr, after a six months' search for a new home, a hunt which took him over all parts of the town, finally found a house to his exact liking—next door to his old residence. He moved into it a short time ago. Brother Burgherr is also the possessor of a new Ford, and will doubtless find that the old h. c. of l. has taken an extra jump with him.

Brother and Mrs. Eudorus Harden's son Alfred, who joined the army aviation corps and was sent to Florida several months ago, has mysteriously disappeared while bathing. His clothes were found on the beach, and it is thought he was drowned, as he was not an expert swimmer. However, hope has not yet been abandoned, and the government is still searching for him or for traces of his body.

George W. Arnot is now working at the Chevrolet auto plant with two other local deaf men. This may be the entering wedge here for the employment of many more deaf men in the automobile manufacturing industry at which so many are making good elsewhere. The company seems well pleased with their work, and is likely to take on more who apply.

Ira B. Marshall and his bride of a couple of months ago recently went back for a short visit at the home of his parents in Tennessee, to introduce his wife to the home folks. They stayed for but a little while then returned to St. Louis.

James H. Casteel, who has been ill in the city hospital since November last, is slowly improving and hopes soon to leave for his home in Valley Park, Mo.

A watermelon party was held by the Division on September 8 at the home of Rev. Dr. and Mrs. Cloud, and the hundred-odd who attended all had an en-



joyable time. Due to the season being so advanced, the darkey's delight vied in flavor with ice cream and sandwiches with coffee. A good-sized sum was put down on the credit side of the local fund ledger as a result of the affair.

Charles A. Hartman of Kansas City has secured a position here and bids fair to stay with us. Should he ever feel homesick, he can stroll down to the levee and watch the "Big Muddy" roll past, just as it does in Kansas City.

#### Kansas City.

P. W. Haner was run down by an automobile, suffering a lacerated left shoulder and a severe gash on the right leg. Though painful, his injuries were not dangerous and he is about well of them at this writing. The accident occurred some three or four weeks ago.

#### Portland (Me.).

A mask party under the auspices of Portland Division, No. 39, will be held at the Sons of Veterans' Hall, 514 Congress Street, on Saturday evening, October 13. Doors open at 7:00 p. m. sharp and will remain open until 11:45. Admission, 35 cents; one plate of ice cream free. There will be games for suitable prizes, and prizes will also be given for the best costumes and masque get-ups. Charles H. Fritz is chairman of the committee in charge of the arrangements, with Adolph Fisher, Thomas J. Prinn, Keith Leighton and Fred Skillin as his helpers. All who attend are assured of a treat. Come everybody, and bring your friends. Don't miss this. Make note of the date.

Members of this Division were shocked and saddened to learn of the death of William Swallow's little girl. She was a cute little thing, and we frats feel very sorry for the bereaved father and mother.

Lewis Collins, who was working here in Boland's billiard hall, one of the largest in the New England states, has left Portland for Bristol, Conn., where he has a better position. We miss him.

Keith Leighton has resigned his position with the McDonald Manufacturing Company, and is now working for the Smith & Rumery Co., which operates the largest mill in Portland. He is learning the trade of cabinetmaker, and is a union boy.

Charles H. Fritz, Harold Libby and Keith Leighton motored to West Falmouth last week—an all-day trip.

#### Portland (Ore.).

Wayne Thierman's father, who had been sick for some time following a stroke of apoplexy, passed away during the first week of August. Wayne was in frequent attendance at his bedside until the end.

Mrs. Frieda Bauman Meagher has been reappointed as a teacher in the literary department at the Washington School for the Deaf.

The wife of Ozias Stevens died recently at Salem, Ore., where she had been staying with her mother.

Our October meeting will be held at

the home of President Fay. We will have the goat there for our rookies to ride.

Charles R. Lawrence, who has been active in bringing in new members, has a fine job as shoe cutter with the Niehoff Company. He has joined the union and gets a bonus for skill in cutting to save leather.

Present indications are that more prospects will come into the fold soon. There ought to be a rush, because business is good nowadays, and all the local deaf are at steady work.

#### Providence.

On August 18 our Division gave its second annual picnic on the grounds adjoining the home of Paul Bertrand. The number in attendance was almost double that of the year before and in every respect the picnic was a most satisfactory affair.

In the draft for the great national army the registration numbers of William Mudrak, James Flynn, and Maurice O'Neil were drawn. All three have been excused on the ground of physical disability.

On Labor Day a round score of frats and their friends from here attended Boston Division's very enjoyable picnic at Oak Island, Mass. The chief topic of conversation was Bristol, Conn., where so many of the New England frats have gone to work.

Charles Newberg is well known for his constantly smiling face. One day last month the smile was more expansive than usual, and upon inquiry it developed that he had received a bonus of \$100.00 from the Phillips Insulated Wire Co., by whom he is employed as a rubber mixer. Pretty soft, Charlie!

A fancy dress social is on our program for October 27th.

#### Worcester.

At our last meeting we decided to celebrate the first anniversary of the Division's organization with a banquet on January 12, 1918—the first banquet we have ever held. It promises to be a big affair.

Thomas L. Kane and James Mullaney spent three days at Northampton attending the reunion held to celebrate the school's 50th anniversary. They renewed old acquaintances and made many new ones.

Clarence Chevers has been making frequent trips to Providence and has attended many of No. 43's meetings.

Delbert J. Trask and Frank E. Lander went down to the Hub and were present at Boston Division's recent meeting. No. 60's secretary got a big welcome when he made a speech under "good of the order."

Bros. McIntyre, Lyons, Clarkson, Parslow, Trask, and Kane spent a few days at Old Hartford's centennial celebration, and enjoyed a great time, especially on Frat Night.

Daniel Shea of Nashua called on the writer en route to Hartford and they talked over some frat business.

About eighteen of the deaf people here made up a party, led by Thomas Kane and Miss Helen Heald, for a junketing

trip over to Evan Scott's farm in Groton. They went down by auto truck and had a great time. Bro. Evan Scott is well known to Chicago frats, since he used to live there.

Edwin Chute is making good as treasurer and handles our money matters in tip-top style. He is an old pupil of the Ontario school at Belleville.

On October 27 we will have a Halloween party at Delbert Trask's farm, Auburn, Mass., about three miles from Worcester. We hope everybody will come and enjoy a good time with us. Bro. Trask is our latest new member. We are glad he is now a real frat and feel sure he will help Worcester Division a whole lot.

Ernest Graham had a finger nearly crushed in a press machine that he was operating, and had to lay off from work for ten days, but is all right now.

Quite a number of the local frats went down to Revere Beach to attend Boston Division's picnic on Labor Day. It was said that about three hundred were there.

Arthur W. Anderson is some cartoonist. He has made a big hit with his cartoons for the Heald Herald, published every month by the Heald Machine Co. Wonder if he couldn't do some cartoons for The Frat? [Try.—Ed.]

Frank E. Lander is a very happy man. The reason, he is father of a baby girl born on August 16.

#### Holyoke.

It has been decided to call off the chicken dinner set for October 7 on account of the advance in prices and the high rent asked. But there will be a Halloween party on October 27.

Prospects are good for landing several new members before long.

#### Davenport.

Davenport Division, No. 59, will have a Halloween party on October 27, followed by a big initiation night on October 28. It is expected that two or three of Cedar Rapids' non-resident members will take their billy-goat ride along with our own novices. The committee is busily preparing for the party, and we feel almost sure of an attendance. Everybody is welcome.

Edgar Webb of Monmouth, Ill., met with a bad accident not long ago, and really had a narrow escape from getting killed. While he was in charge of four men at a pottery kiln, a heavy air hoist fell down, crushing his left foot. Although no bones were broken, he sustained nine cuts in all, showing what a painful and disabling injury it was. He is recovering slowly. On Sunday, August 19, some seventeen friends from Davenport, Rock Island, Galesburg and Abingdon came to visit him and see how he was getting along.

Seven of the frats and their wives spent Labor Day in Chicago—a regular delegation from Davenport, No. 59. They were Mr. and Mrs. Will Brashar, Mr. and Mrs. George Brashar, Mr. and Mrs. George Schneider, Fred Gruwell, Ira Ricketts, Bert Jennisch and Tom A. Durocher.



## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

## GRAND DIVISION.

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| LAWRENCE F. JAMES                             | Iowa                 |
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| EDWARD H. McILVAIN                            | Kansas               |
| Lock Box 212, Olathe, Kansas                  |                      |
| WILLIAM C. FUGATE                             | Kentucky             |
| 318 Stein Court, Louisville, Ky.              |                      |
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| 917 Asia St., Baton Rouge, La.                |                      |
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| 27 Forest Ave., Bangor, Maine.                |                      |
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| 1411 Newhouse Ave., St. Louis, Mo.            |                      |
| MATTHEW L. AHERN                              | Western Missouri     |
| 217 W. 34th St., Kansas City, Mo.             |                      |
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| 4105 Lafayette Ave., Omaha, Neb.              |                      |
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| Derry, N. H.                                  |                      |
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| 73 W. 89th St., New York, N. Y.               |                      |
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| 231 Atlas Block, Salt Lake City, Utah.        |                      |
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| 1728 E. 62nd St., Seattle, 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. Shepherd                        | 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.                    |
| Columbian Circle Hall—Second Wednesday.  |                                 |
| E. Morris Bristol                        | 623 E. Third St.                |
| TOLEDO, No. 16                           | Toledo, Ohio                    |
| Kapp Hall—First Saturday.                |                                 |
| John A. Opieka                           | 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.        |                                 |
| Tage E. Samuelson                        | 2222 Inez St.                   |
| ATLANTA, No. 28                          | Atlanta, Ga.                    |
| Y. M. C. A.—First Monday.                |                                 |
| Ross A. Johnson                          | 99 Ormond St.                   |
| 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                           | 1114 N. 42nd St.                |

|                                              |                                       |
|----------------------------------------------|---------------------------------------|
| NEW ORLEANS, No. 33                          | New Orleans, La.                      |
| 1127 Gaienne 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                               | 2701 Home Ave., 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                                 | Care of Y. M. C. A.                   |
| 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. |                                       |
| Henry C. Zink                                | 1325 Clinton St.                      |
| 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 Ruckdeschel                            | 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 Ave.—First Saturday.          |                                       |
| Orlando K. Price, Sr.                        | 3107 Baker St.                        |
| SYRACUSE, No. 48                             | Syracuse, N. Y.                       |
| Griffin Square—Second Saturday.              |                                       |
| Stiles R. Woodworth                          | 122 Cannon St.                        |
| 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                            | 1736 Fifth Ave.                       |
| 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                  |
| 231 Atlas Block—First Saturday.              |                                       |
| Melville J. Matheis                          | 231 Atlas Block                       |
| ROCKFORD, No. 57                             | Rockford, Ill.                        |
| Mead Bldg., S. Main St.—First Tuesday.       |                                       |
| 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. Brashear                          | 920 E. Sixth St.                      |
| WORCESTER, No. 60                            | Worcester, Mass.                      |
| 306 Main St.—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.                    |
| W. O. W. Hall, Rosen Heights—First Monday.   |                                       |
| Thomas A. Williams                           | 2707 W. 27th St.                      |
| DALLAS, No. 63                               | Dallas, Texas                         |
| Labor Temple—First Saturday.                 |                                       |
| Ben F. Griggs                                | 408 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 being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

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

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

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

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

## HOW FIGURED.

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

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

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## THE SOCIETY'S RECORD.

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

## SPECIAL FEATURES.

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

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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