

6-1-1927

## The Frat Volume 25 Number 01 June 1927

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: [https://ida.gallaudet.edu/thefrat\\_1921-1930](https://ida.gallaudet.edu/thefrat_1921-1930)

---

### Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 25 Number 01 June 1927" (1927). *1921-1930*. 73.

[https://ida.gallaudet.edu/thefrat\\_1921-1930/73](https://ida.gallaudet.edu/thefrat_1921-1930/73)

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1921-1930 by an authorized administrator of IDA@Gallaudet. For more information, please contact [james.mccarthy@gallaudet.edu](mailto:james.mccarthy@gallaudet.edu).



*Published monthly by Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Editorial office, 130 N. Wells St., Chicago, Ill. Entered as second-class matter August 28, 1911, at the post office at Mount Morris, Illinois, under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized July 17, 1918.*

Twenty-fifth Year

JUNE, 1927

Number One

## OFFICIAL DENVER—1927 CONVENTION PROGRAM

### Monday, July 11

- 10:00 a. m.—Opening ceremonies at City Auditorium. Adjournment at noon.  
1:00 p. m.—Convention organizes and first business session is held at Cosmopolitan Hotel convention hall—at which hotel headquarters are located.  
2:00 p. m.—Auto trip for visitors about the city, starting from Cosmopolitan Hotel. The same trip will be arranged for the officers and delegates later in the afternoon.  
8:30 p. m.—Public reception at Colorado Hall, Cosmopolitan Hotel.

### Tuesday, July 12

- 9:00 a. m.—Business session.  
Visitors make trip to Museum at City Park.  
1:00 p. m.—Convention photo at Capitol.  
2:00 p. m.—Start trip to Toytown from the Capitol.  
8:30 p. m.—Banquet at the Cosmopolitan Hotel.

### Wednesday, July 13

- 9:00 a. m.—Business session.  
Visitors start on various special trips to Eldorado Springs, Boulder Canyon and the Glaciers. Other trips will be arranged.  
6:00 p. m.—Plantation Dinner at Lakeside Park. Evening open, for business and pleasure as may be decided.

### Thursday, July 14

Everybody joins in the all-day Picnic at Idaho Springs. From Idaho Springs those who wish to may visit Georgetown, Berthoud Pass, Silver Plume. Also hiking parties will be formed, all to return to Idaho Springs in time for the Buffalo Barbecue Dinner at 1:00 p. m.

Return from the Picnic will be via Lookout Mountain, providing a wonderful panoramic view of Denver and the Plains.

### Friday, July 15

- 9:00 a. m.—Business session.  
This day will be given over to special trips to various places in the Mountains for the visitors.  
8:00 p. m.—Smoker.  
The Denver Aux-Frats will entertain the Ladies during the evening, as will be announced in the special program.

### Saturday, July 16

Visit to Colorado Springs as announced in THE FRAT.

**LAST CALL****DENVER—1927****Bulletin No. 19**

This is the last Bulletin we shall get out, and it shows the program of the week as it now is. The delegates will have to look to Brother Gibson for details about the business meetings, and we know he will give them all the dope necessary for enlightenment on that phase of the proceedings—here at Denver.

There has always been a howl raised at other conventions because the delegates apparently were left out in the cold when it came to the good times. Our advice to the convention is to arrange things so the delegates can join in the various trips that have been arranged. Some of them require but a few hours or a half day, and that time away from the grind would give the toilers a chance to keep rested up and in shape to do better work. The Committee hopes that the delegates can join the trip to Toytown, the smallest, yet the most famous city in the world. The city in its magnificent mountain setting is well worth taking time to see.

On Monday afternoon the visitors will see Denver and get a panoramic glimpse of the Rockies, from Pikes Peak to the south and as far north as the eye can see. This is a stretch of 150 miles of scenic beauty unsurpassed by anything in the world.

Monday evening will be given over to the reception and later those who feel so inclined will have a chance to trip the light fantastic, while the sedate ones may gather here and there in the large hall to renew old acquaintances and to make new ones.

On Tuesday morning all who can get away from the convention grind will pay a visit to the Museum at City Park. In this Museum you will see all sorts of mounted animals in life-like poses. Also, there is an exhibit of gold that is open to the public only on certain days. One can get a very good idea of the mining activities of Colorado from this exhibit, and the specimens displayed in cases.

At one o'clock the convention will be photographed on the steps of the Capitol at a place that is exactly 5280 feet above sea level. Paste this in your hat, as there can be no waiting for stragglers.

From the Capitol the start of the trip to Toytown will be made and it is hoped the delegates can join the crowd.

Tuesday evening comes the Banquet. The banquet committee promises a humdinger of an evening when that banquet comes off, and we shall not put their plans into detail here.

Wednesday will be given over to making various special trips, such as a jaunt to Eldorado Springs, with its wonderful Radium Water Pool, or a ride through Boulder Canon and the

glaciers. Other trips will be arranged so that those who do not care to go to the above named places will be able to get out to other points.

In the evening there will be a Plantation Dinner at Lakeside Amusement Park, and after the visitors have partaken of their meal they will have a chance to explore this popular place and have some fun. Don't forget, the view of the mountains from the open air restaurant at Lakeside is superb, especially at sunset. Don't miss this meal at Lakeside. You have to eat anyway, and there is no more comfortable location in which to put yourself on the outside of a good meal.

For those who do not care to go on any of these special trips there will be ample means of passing the time in an interesting manner right here in Denver.

Thursday is the Day of Days. The Picnic comes on this day, and we have assurance that the delegates will forsake their business for the time being to join the picnic crowd. The picnic will be at Idaho Springs, than which there is no better location. The spot where we will frolic is surrounded by mountains, and has numerous attractions. From Idaho Springs side trips can be arranged to the Georgetown Loop, or to Silver Plume, or to Berthoud Pass, one of the highest mountain passes in the world through which automobiles may go.

The picnickers may scatter where they will as soon as they arrive at the place, but to get in on the barbecue they must be back at one p. m. We'd advise them to be back, too, for this picnic dinner will be the real goods. The Committee has had a buffalo being fattened up all summer, and this buffalo has run to steak. We'll butcher that buffalo at Idaho Springs and barbecue him for a Frat holiday. After dinner will come the rodeo, and some surprises for the crowd. Don't forget the tug-of-war—that we shall also have some mountain burros there to provide a little fun. As the sun sinks in the west behind massive peaks and rocky crags, the picnickers will start the Denverward trek. We shall pause awhile atop Mt. Lookout to take in the impressive pan-

orama of Denver nestling in the foothills two thousand feet below us. On Lookout is the grave of Buffalo Bill. At Idaho Springs the picnickers will be able to see snowy peaks all around. The committee is arranging to have a snow fight during the day and it will be a humdinger as things go. Think of it—plenty of snow from Old Mother Nature in July! Bring along your pet enemy so you can sock him behind the ear with a snowball.

Friday will have some more special trips, which will be announced in the souvenir program when it is printed. Friday evening will be given over to the Smoker. The Goat, which has been under the care of Brother Tuskey, is in fine condition and raring to go. Brother Tuskey informs us that he has several extras in training in order to make sure that all will get a ride.

During the Smoker the Aux-Frats will entertain the ladies, just what they have up their sleeves we are unable to say as they have not taken us into their confidence.

After the Smoker all who go to Colorado Springs will hie themselves to the Pullmans provided for the trip, and thus will come to a close another great Frat Convention.

It is likely that those who bring their own cars will go on trips that will keep them away from the city for a day or two, enabling them to camp out in the mountains. There are thousands of good camping places along the road. The Committee will be glad to extend any aid possible to those making these trips. Such trips can easily be arranged and are well worth while; there is plenty of good trout fishing in mountain streams—the non-resident fishing fee is \$3.

Troy Hill, in the Hawkeye, appears to be greatly worried about the finances of the convention committee. He reminds us of a certain party who was invited to feast and before accepting asked the host how much he intended to spend and what the feast would consist of. The Committee has ample funds to carry out its program, there will be free features for those who register—several free trips will be ready; the Barbecue is free to registered guests, all others will have to dig up for it. A registration fee of \$1 will be charged and all who register will get many times their \$1 worth in various ways.

This brings to a close our Bulletins and we hope to see you all in Denver July 11-16, 1927, and be able to grasp your paw in the clasp of brotherhood as well as friendship. Read the program now—and decide to come, or you will spend the rest of your life in regret.

All Colorado, from the Governor down to the most humble citizen, bids you welcome.

Au revoir until July 11.

HOMER E. GRACE.

**DENVER—1927**

**FOR THE PIKES PEAK TRIPPERS**

Dear Bro. Mr. Editor:—The trip around and through the Pikes Peak country that has been arranged by yourself and the Burlington for those leaving Denver at two o'clock Saturday morning, July 16 and leaving Colorado Springs the same day for Denver at 6:20 in the afternoon, is so complete in all its details that nothing can be added except perhaps a suggestion for dinner at Harvey's at the Santa Fe depot just before the train leaves. The Santa Fe carries no dining cars on its trains, meals being served at the Harvey Houses along the route.

Just by way of explanation all trains coming in FROM Denver to Colorado Springs, use the D. & R. G. depot on the west side. All trains leaving the Springs FOR Denver use the Santa Fe depot on the east side of town. Colorado Springs has no union depot.

But for Frats who are not included in this one-day party and who may come by autos of their own or by train I would offer the following suggestions as to what to see by all means:

The trip up Pikes Peak.—By Cog Road, time of round-trip three hours and forty minutes from the depot, the regular fare is \$5.00. By auto highway from Colorado Springs the round-trip is six hours. If five in the party the fare is \$3.50. Less than five passengers, fare \$5.00.

For the Manitou Scenic Incline starting at the Iron Spring and reached from Colorado Springs by trolley or auto, the round trip fare is \$1.00, trains starting every half hour.

Entry to the Cave of the Winds reached by auto from Colorado Springs through Williams Canon, is \$1.00.

Admission to the Cliff Dwellings is \$1.00. To the Seven Falls through South Cheyenne Canon, 50c.

The most wonderful drive of all is over the Corley Mountain Highway. This highway was built over the abandoned railroad to Cripple Creek. The round-trip is, if I remember correctly ninety miles. The fare to Summit, less than half way and nine thousand feet above sealevel is \$3.00; to Cripple Creek, \$6.00 going and returning in each case. The toll is \$1.00 each passenger. This trip should be made only by cars with brakes and motors in perfect condition. I made it a few weeks back and have not stopped marvelling yet. Each passenger should also have his or her nerves in good shape.

The newest trip of all is one over the Broadmoor-Cheyenne Mountain Highway, blasted out by Spencer Penrose at a cost of \$375,000 along the east slopes of Cheyenne Mountain. The fare is \$2.00 and toll \$1.00 in Pierce-Arrow cars belonging to the Company. Time of round-trip is two hours.

There is another trip for those who wish to do their sight seeing in a short time and includes a drive through the grounds of Colorado College, a visit to the Van Briggle Pottery, through the Garden of the Gods to Manitou, then to the Cave of the Winds, then to Seven Falls through South Cheyenne Canon and back to the start in Colorado Springs, passing through Broadmoor which it was hoped President Coolidge would select for his summer capital. The fare in parties of four or more is \$3.00 each, entry to the Cave of the Winds, \$1.00, Cliff Dwellings, \$1.00, Seven Falls, 50c. The round trip lasts about four hours, depending on the make and power of the car.

I would urge all parties desiring to make any of these trips before starting to always ask the price both of fares and tolls and admissions. There are scores and scores of high-powered livery cars in Colorado Springs and the drivers are anxious to please and satisfy their patrons so it is well to have a full understanding before any trip starts.

If I were informed in time that large numbers of Frats wished to make a particular trip together I could get a special rate, but as it is now it will be impossible to get this information, if obtainable at all, until we are together in Denver and plans have been decided upon.

I shall try to place illustrated circulars and other information of the various trips at the disposal of intending visitors while in Denver and shall be glad to give any information that I may possess.

Fraternally for a big—it is certain to be high—old time,

GEORGE WILLIAM VEDITZ.

**JUST LIKE A CLUB**

A fraternal society does not differ materially from a social club so far as the social features are concerned, and can be made just as interesting, and just as attractive, if the members will attend the meetings and give the same support that they do their social clubs. —[The Herald.

**TRANSPORTATION INFORMATION**

Have you applied for your reservations on the N. F. S. D. Special Train, Chicago to Denver?

Please do not wait until you arrive in Chicago to take care of your reservations. The Burlington Route is going to take the best of care of our party, but cannot guarantee choice reservations at the last minute. For that reason early reservations are imperative. Do it now. For the convenience of those who have not made their reservations, details of our special train are shown below:

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

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

The schedule below, will be followed:

**Going (Schedule A)**

Leave Chicago, C. B. & Q. R. R., 11:00 p. m., July 9.

Arrive Omaha, C. B. & Q. R. R., 1:00 p. m., July 10.

Leave Omaha, C. B. & Q. R. R., 1:30 p. m., July 10.

Arrive Denver, C. B. & Q. R. R., 6:30 a. m., July 11.

**Returning (Schedule B)**

Leave Denver, C. & S. Ry., 2:00 a. m., July 16.

Arrive Colorado Springs C. & S. Ry., 5:30 a. m., July 16.

(Sleepers parked for occupancy at Denver at 10:00 p. m., July 15 and may be occupied until 7:00 a. m., at Colorado Springs.)

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

Arrive Denver, C. & S. Ry., 8:50 p. m., July 16.

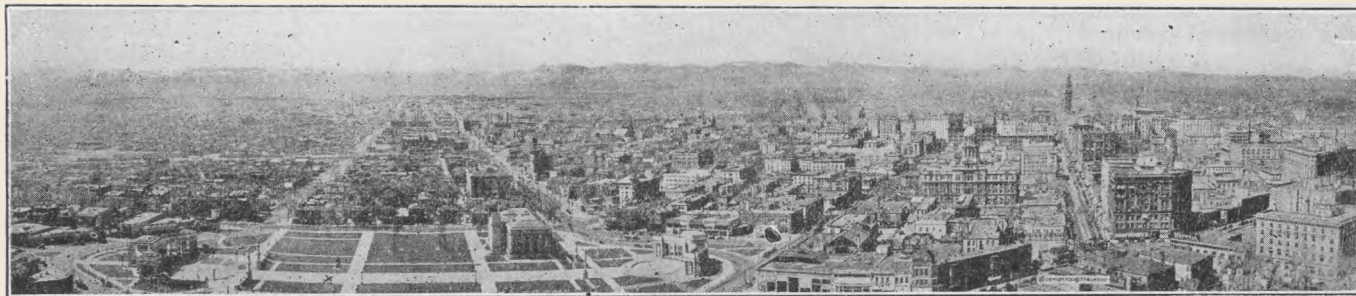
Leave Denver, C. B. & Q. R. R., 11:30 p. m., July 16.

Arrive Chicago, C. B. & Q. R. R., 7:00 a. m., July 18.

**Automobile Trips at Colorado Springs**

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

At 7:15 a. m., July 16, the members who have included Colorado Springs in their itinerary, will motor from Colorado Springs to Manitou for



breakfast, after which we will leave for the diverse route trip—one way by Cog Road and one way by automobile—to the very summit of Pikes Peak, returning to Manitou for luncheon.

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

The entire expense of this day's outing, including breakfast and lunch, and automobile trips in comfortable new Pierce Arrow Touring cars, will be \$11.85 per person. This amount is additional to your railroad transportation between Denver and Colorado Springs, which will be included upon request, without any additional charge, when purchasing your railroad transportation. Ask for it.

Pullman fares applying on Going (Schedule A) shown above:

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

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

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

#### Returning (Schedule C)

Leave Denver, C. B. & Q. R. R., 11:30 p. m., July 16.

Arrive Chicago, C. B. & Q. R. R., 7:00 a. m., July 18.

Pullman fares applying on schedule shown above:

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

#### Railroad Fares

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

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

In purchasing your tickets to include the Colorado Springs trip, specify the following routing: C. B. & Q. R. R. Chicago to Denver; C. & S. Ry. to Colorado Springs; C. & S. Ry. to Denver; C. B. & Q. R. R. to Chicago. *Show this to your agent.*

If the Colorado Springs trip is not to be included in your trip, the following routing should be used: C. B. & Q. R. R. Chicago to Denver; C. B. & Q. R. R. Denver to Chicago.

If you plan to continue west of Denver or Colorado Springs, be sure that your ticket is routed Chicago to Denver via the C. B. & Q. R. R.—the official route of the N. F. S. D. Special. The route beyond Denver is left to your choice.

Write S. J. Owens, General Agent, Passenger Department, C. B. & Q. R. R., 179 W. Jackson St., Chicago, Ill., specifying reservations desired, whether one way or round trip including the Colorado Springs trips, enclosing your remittance in the amount to cover reservations requested. Tickets will be sent you immediately upon receipt of your check.

FRANCIS P. GIBSON.

#### SPECIAL NOTICE

##### To Those Going to Denver via Chicago

The "Chicago Special" to Denver leaves at 11 p. m., Saturday, July 9, over the Chicago, Burlington & Quincy R. R., which road uses the Union Station, with the Pennsylvania, C. & A. and C. M. & St. P. roads. Those coming in over these roads can check their baggage at the station parcel room until train time.

Your tickets, if you come in over other roads should have transfer coupons, good for transfer of yourself and baggage from the station you arrive at to the Union Station. Make use of such transfer and have your baggage cared for first—then you will be free to see something of Chicago.

See that your tickets read via the Burlington from Chicago to Denver. Make your reservations at once. Read the article concerning the Special in another column.

If you will advise Secretary Gibson of the road and time of your arrival he will have you met by one of the Chicago Frats.

If you arrive before the 9th, put up at the New Bismarck Hotel at Wells and Randolph Streets—directly across the street from the building where the home office is located. The rates are reasonable and the hotel a favorite, with meals that are famous the world over. Many of our members have enjoyed its hospitality.

Visitors in Chicago July 8 and 9 will be entertained as outlined in our Chicago Division notes. Of course there is the city itself to be seen—and you will not want to miss seeing the pride of Chicago's deaf—the Silent Athletic Club House.

#### THE DEAF AND THE DEAFENED

The American Federation of Associations of the Hard of Hearing meets at Chautauqua, N. Y., June 25th-30th.

The N. F. S. D. meets at Denver July 11th-16th.

There is little in common between the two societies, and less co-operation. A writer in the Louisville Courier-Journal recently defined the difference between the deaf and the deafened as

"The deaf have neither hearing nor speech while the deafened have had both but have lost or are losing their hearing."

The definition is not strictly correct since speech and hearing are possessed in such varying degrees by many people that it is hard to draw the line, but it does give the central idea of the line of demarcation.

The deafened are more sensitive, and probably less able to make their own way in life than the deaf, in spite of the advantage that the possession of hearing for years should have given them. The reason is that they have adjusted themselves to a world of sound, and when the sense of hearing fails it is difficult for them to make a new adjustment—they cling to an order of society where they no longer "fit in." The result, to themselves and their friends alike, is depressing.

The deaf are trained in our special schools to meet and overcome their handicap; the sensitiveness that prevents one from putting up an aggressive fight, and from getting a share of happiness, is largely absent. They "paddle their own canoe," for the training given at school makes the young people self-reliant and capable of taking their places in the industrial world side by side with the hearing.

The difference in the attitude toward life of the two classes will doubtless be apparent in the two gatherings the coming summer,—one of the leading questions at meetings of the deafened is usually how the public may be induced to build club houses for them. But at the Denver Convention the central idea will be how to make still more effective an organization of, by, and for the deaf that helps them to help themselves.

The deafened are inclined to deny kinship with the deaf; they draw their skirts aside and proclaim a difference—but so far as concrete value to society goes the deaf seem to be "all to the good."—[Kentucky Standard.

#### FIFTY-FIFTY

The more fraternal a lodge is in looking after and assisting its membership in sickness and in health, the easier it will be found to be to increase its membership and prevent lapses. Not infrequently there is too much business and not enough fraternalism in a lodge, important as the former unquestionably is. A proper proportion of both, well mixed, makes the ideal lodge.—[The Recorder.

Denver—Let's Go

## TREASURER'S REPORT

## Division Collections for May

Grand Division	\$ 25.81
Chicago No. 1	555.33
Detroit	302.79
Saginaw	37.78
Louisville	101.59
Little Rock	143.40
Dayton	88.11
Bay City	25.24
Cincinnati	163.62
Evansville	30.80
Nashville	32.35
Springfield, O.	.....
Olathe	137.16
Flint	180.82
Toledo	165.74
Milwaukee	187.79
Columbus	185.11
Knoxville	100.58
Cleveland	184.93
Indianapolis	229.08
Brooklyn	316.93
St. Louis	400.82
New Haven	55.10
Holyoke	58.80
Los Angeles	263.28
Atlanta	65.81
Philadelphia	238.33
Kansas City	162.94
Omaha	99.74
New Orleans	106.74
Kalamazoo	31.72
Boston	206.21
Pittsburgh	207.94
Hartford	55.30
Memphis	64.15
Portland, Me.	54.35
Buffalo	139.12
Portland, Ore.	194.99
Newark	146.23
Providence	51.23
Seattle	127.53
Utica	119.95
Washington	131.98
Baltimore	88.16
Syracuse	90.64
Cedar Rapids	104.90
Huntington	73.13
Albany	47.76
Rochester	121.27
San Francisco	151.85
Reading	92.49
Akron	277.84
Salt Lake City	20.14
Rockford	104.02
Springfield, Ill.	84.24
Davenport	72.25
Worcester	82.03
St. Paul-Minneapolis	190.67
Ft. Worth	90.59
Dallas	206.35
Denver	123.63
Waterbury	14.99
Springfield, Mass.	31.68
Waco	88.32
Pittsfield	37.83
Bangor	45.17
Kenosha	81.08
Birmingham	86.72
Sioux Falls	34.15
Wichita	80.03
Spokane	76.11
Des Moines	29.82
Lowell	53.93
Berkeley	54.64
Delavan	135.08
Houston	96.48

Scranton	52.23
Richmond	58.81
Johnstown	52.49
Manhattan	150.20
Jacksonville	26.06
Lewiston	67.18
Peoria	37.17
Jersey City	77.17
Bronx	89.27
Columbia	66.09
Charlotte	94.19
Durham	64.76
Dubuque	40.20
Grand Rapids	29.38
Toronto	292.70
Duluth	28.28
Canton	38.91
Faribault	49.70
South Bend	57.10
Council Bluffs	64.84
Ft. Wayne	59.02
Schenectady	22.50
Chicago No. 106	83.47
Miami	32.08
Total collections	\$10,779.01

TREASURER'S STATEMENT  
FOR MAY, 1927

## Balance and Income

Balance, April 30	\$894,819.63
Division collections	10,779.01
Interest, mortgage loans	4,090.00
Interest, bonds	900.00
Interest, banks	28.10
Sale of emblem jewelry	26.35
Recording fees	12.50
Subscriptions to Frat	9.30
Exchange on checks	1.60
Total balance and income	\$910,666.49

## Disbursements

Death benefits	\$ 3,500.00
Sick benefits	725.00
Accident benefits	200.00
Convention expenses	117.00
Refund of dues	1.04
Salaries	570.82
Services	420.00
Official publication	201.23
Postage	151.84
Rent	175.00
Furniture and fixtures	55.00
Office expenses	54.95
Printing and stationery	45.33
Total disbursements	\$ 6,217.21

## Recapitulation

Balance and income	\$910,666.49
Disbursements	6,217.21
Balance, May 31	\$904,449.28

## TRUSTEES' REPORT

## Ledger Assets, May 31, 1927

First mortgage loans	\$778,047.69
First mortgage bonds	75,000.00
U. S. Liberty bonds	15,000.00
Canadian bonds	995.70
Cash in banks:	
Central Trust Co.	28,123.23
Bank of Montreal	6,064.56
Secy's contingent fund	300.00
Treasurer's cash	918.10
Total ledger assets	\$904,449.28

## Balance in Funds

Reserve Funds	\$751,652.10
Mortuary Funds	42,304.18
Sick and Accident Fund	63,051.01
Unallocated interest	24,283.46
Convention Fund	11,953.87
Organizing Fund	2,378.24
General Expense Fund	8,826.42
Total in all funds	\$904,449.28

## Investments

In May, partial payments on Illinois mortgages amounting to \$6,000.00 were received.

Commitment has been made for the purchase of a first mortgage on improved city real estate for \$12,000.00 at 6%, to be taken over early in June.

The financing of the Denver convention will require some \$12,000. Therefore, it has been necessary to maintain a comparatively large bank balance in order to meet convention expenditures and the usual operating expenses in June and July.

## MAKING USE OF THE LODGE

Our lodge system is one of our greatest assets. It is difficult to enumerate the many advantages and privileges that come through being organized as a lodge. We are all quite likely to accept as a matter of course the privileges that come to us without having made a great effort. Ours is a work that represents both fraternalism and business. The local organization or the lodge is the only tangible evidence the public has of our association. If they are doing creditable work, are representative men and women, and their social and fraternal activities are frequent enough to call attention to the public, if all this is done, the opinion of the public will be favorable. Our members are reached through the lodge room. Enthusiasm is created, co-operation is secured, and a better understanding of the work we are doing, friendships are created in the lodge room that last throughout the remainder of their lives. One writer has well said "The lodge is the heart of our system. New business will come rapidly when interested members help by boosting."—[Degree of Honor Review.

Tramp: "Madam, I was not always disabled like this."

Housewife: "No; it was your other arm you had in a sling last week."—[Amaranth.

## ON TO DENVER!

## Tenth Triennial Convention

NATIONAL FRATERNAL  
SOCIETY OF THE DEAF

## DENVER, COLO.

July 11-16, 1927

## MAY DEATH CLAIMS

Paid to Mrs. W. R. Pixley, Joplin, Mo., for death benefit of William R. Pixley, certificate No. 368, deceased April 27, 1927, \$500.

Paid to Mrs. Anna C. Rolshouse, Wilksburg, Pa., for death benefit of John M. Rolshouse, certificate No. 1471, deceased April 13, 1927, \$1000.

Paid to Henry Plapinger, New York, N. Y., for death benefit of Morris Plapinger, certificate No. 1826, deceased April 19, 1927, \$500.

Paid to Mrs. Letitia Pickruhl, Newark, N. J., for death benefit of Charles R. Pickruhl, certificate No. 1452, deceased March 28, 1927, \$500.

Paid to Mrs. Nellie L. Risley, Pittsfield, Mass., for death benefit of Charles S. Risley, certificate No. 4290, deceased April 22, 1927, \$500.

Paid to Mrs. Mary L. Stotts, Saginaw, Mich., for death benefit of George A. Stotts, certificate No. 3142, deceased May 8, 1927, \$500.

## MAY DISABILITY CLAIMS

*C. J. Gilmore, Seattle.....	\$ 15.00
J. H. Burlew, Omaha.....	20.00
Guy Montgomery, Pittsburgh..	10.00
E. T. Stafford, Chicago.....	10.00
*M. Patheal, San Francisco.....	30.00
*W. Tyhurst, San Francisco....	10.00
*A. G. Lepley, Cleveland.....	20.00
*H. Arnold, Philadelphia.....	20.00
M. J. Kiley, Atlanta.....	10.00
R. H. Freeman, Atlanta.....	10.00
Earl French, Jacksonville.....	25.00
D. M. Hagerstrom, St. Paul....	10.00
E. L. Griser, St. Louis.....	40.00
H. B. Benowitz, Rochester.....	15.00
H. T. McCann, Cleveland.....	20.00
W. R. Albert, Dayton.....	10.00
C. E. Shane, Pittsburgh.....	20.00
J. C. Taylor, Pittsburgh.....	15.00
J. M. Mayer, Philadelphia.....	30.00
Robert Lane, Huntington.....	25.00
Ewald Emling, Milwaukee.....	15.00
*A. Hamel, Portland, Me.....	10.00
*L. Gorzenski, Bay City.....	20.00
*Joshua Levy, Brooklyn.....	50.00
*Julius Hanneman, Buffalo.....	25.00
C. A. Piper, South Bend.....	25.00
H. C. Stearns, Rockford.....	20.00
L. A. Kuelper, Rockford.....	25.00
M. A. Warnier, Rockford.....	30.00
J. W. Brown, Baltimore.....	20.00
W. E. Shaw, Brooklyn.....	50.00
D. A. Barker, Brooklyn.....	30.00
C. R. Pickruhl, Brooklyn.....	20.00
J. J. Knorr, Buffalo.....	15.00
J. C. Cherry, Akron.....	10.00
W. I. Roller, Akron.....	10.00
G. C. Smith, Akron.....	50.00
J. M. Koehler, Scranton.....	35.00
Ross Hutcheson, Knoxville.....	20.00
Comer Maulder, Dallas.....	10.00
Morris Paplinger, Brooklyn.....	10.00
Steve Brownrigg, Saginaw.....	30.00
C. W. Lee, Portland, Ore.....	10.00
A. R. Eden, Portland, Ore.....	20.00

Total for the month.....\$925.00

\*Denotes accident claims.

## BIRTHS

March 24—Mr. and Mrs. Stephen Knapp, Cleveland, O., a boy.

April 12—Mr. and Mrs. J. J. Housman, St. Louis, Mo., a girl.

April 21—Mr. and Mrs. Archie Grier, Wichita, Kans., a boy.

May 7—Mr. and Mrs. William H. Miller, Grand Rapids, Mich., a boy.

May 12—Mr. and Mrs. Frank J. Tremonte, Hartford, Conn., a boy.

May 14—Mr. and Mrs. Earl R. Peter, Wichita, Kans., a boy.

May 26—Mr. and Mrs. L. J. Charlesworth, Allentown, Pa., a girl.

May 28—Mr. and Mrs. Walter Miller, Little Rock, Ark., a boy.

June 1—Mr. and Mrs. George Lord, Racine, Wis., a boy.

June 4—Mr. and Mrs. Abraham Manky, Cleveland, O., a girl.

## MARRIAGES

April 28—W. J. O'Connell, Waterbury, Conn., and Miss Sallie Hoy, South Carolina.

May 21—Joseph Rudnick and Miss Agnes Lewanda, both of Chicago, Ill.

May 25—L. N. Armor, Upper Darby, Pa., and Miss Evelyn Lever.

May 28—Paul E. Tillman, Highland Park, Ill., and Miss Mae Adcox, Taylorville, Ill.

May 28—Conrad Drukowski and Miss Lorraine Kinzinger, both of Milwaukee, Wis.

June 1—Wilbert P. Souder and Miss Emma C. Cooke, both of Washington, D. C.

June 5—Vasco V. Tobey and Miss Gladys Dooley, both of Dallas, Tex.

## DEATHS

April 26—John H. Fahien, father of William E. Fahien, St. Louis, Mo.

May 20—Oscar F. Nizart, father of W. H. Nizart, Reading, Pa.

May 24—George A. Peirce, father of Joseph C. Peirce, New Bedford, Mass.

June 5—Christine H. McCord, mother of Colin C. McCord, Lowell, Mass.

June 11—Anna M. Fuchs, sister of Henry Hein, Milwaukee, Wis.

## ENGAGEMENTS

Harry M. Duncan, Waukegan, Ill., and Miss Letha Valentine, St. Louis, Mo.



DENVER—1927

## NEW MEMBERS

23. G. Van Nostrand.....	Brooklyn
23. Benjamin Bacca .....	Brooklyn
28. G. H. Haslett.....	Atlanta
28. B. F. Jones.....	Atlanta
28. J. F. Ponder.....	Atlanta
30. G. A. Ehrle.....	Philadelphia
30. E. I. Evans.....	Philadelphia
30. S. W. Lesetski.....	Philadelphia
33. J. C. Frank.....	New Orleans
41. N. A. Rebilzke.....	Salem, Ore.
50. H. Anderson.....	Waverly, W. Va.
50. M. Davis.....	Waverly, W. Va.
50. H. Heishman.....	Wardensville, W. Va.
54. H. Berger .....	Allentown, Pa.
54. C. McCormick.....	Allentown, Pa.
59. I. E. Parker.....	Muscataine, Ia.
63. W. R. Smith.....	Amarillo, Tex.
77. R. Herbold.....	Ft. Des Moines, Ia.
77. F. Frederick.....	Winterset, Ia.
81. Carter Smith.....	Houston
87. Robert Cohen .....	New York
94. H. R. Hedrick.....	Charlotte
99. C. Erickson Two Harbors, Minn.	
107. Paul Blount.....	Miami
107. J. W. Stallings.....	Miami

## THE GET-ONE DEGREE

Brooklyn—Sol E. Pachter, Benjamin Friedwald.

Atlanta Division—J. R. Bankston (2), W. W. McLean.

Philadelphia—W. E. Dorworth, H. S. Ferguson, C. B. Pillert.

New Orleans—C. M. Holden.

Portland, Ore.—C. A. Lynch.

Huntington—C. B. Deem (3).

Reading—H. R. Snyder (2).

Davenport—O. T. Osterberg.

Dallas—T. E. Hill.

Des Moines—J. F. Sullivan, C. R. Koons.

Houston—R. C. Morriss.

Manhattan—Abraham Barr.

Charlotte—W. E. Benfield.

Duluth—John DeLance.

Miami—Cleveland Davis (2).

## SEE SECTION 130

Forget petty differences when you gather in the lodge room or at a function given under the auspices of the lodge! Unless you can do this and add your share to the business progress or fraternal sociability of the lodge, you are falling far short of the promise you made when you became a member. The next time the obligation is administered to a new member, carefully follow it and see for yourself how comprehensive and significant it is—and beautiful as well.—[The Recorder.

## TRY IT ON YOUR FINGERS

The German word for tank is "Schutzengrabenvernichtungsautomobil."—[Kentucky Standard.

## NEXT?

In the EAST—Cincinnati, 1907.

In the SOUTH—Louisville, 1909.

In the NORTH—Columbus, 1912.

In the WEST—Omaha, 1915.

In the EAST—Philadelphia, 1918.

In the SOUTH—Atlanta, 1921.

In the NORTH—St. Paul, 1924.

In the WEST—Denver, 1927.



### Alternates

From articles appearing in the April and May FRAT the point is raised that the makeup of the Budget Committee at St. Paul was illegal as several of its members were alternates. As I was chairman of that committee, I feel that I should point out what seems to have been overlooked.

The committee was appointed by the president long before the convention. His authority for so doing is clear. In Article XII, Section 46, which deals with the duties of the Grand President is the following: "As in his judgment occasion calls for, he may appoint other committees, drawn from the Board *or the membership at large*, as he sees fit." (Italics mine.)

The chief concern of the president then was to choose capable members, who would be present at the conven-

tion. Evidently a desire not to deprive a division of its representation at the business sessions of the convention prompted the selection of alternates. At Atlanta delegate members of the Budget Committee missed most of the business sessions of the convention.

If the convention finds it to its advantage to appoint a committee to facilitate convention business and votes accordingly, unless clearly stated otherwise, the membership of said committee should be made up of delegates and officers present.

As to the status of an alternate, he is a *substitute*, and eligible to take the floor, introduce motions and vote *only* when the regular delegate of his division is absent. Appointing an alternate is simply the means by which a division doubly guarantees its representation at the convention.

I am a believer in observance of rules of order but we should use common sense and not forget that "the great purpose of all rules and forms is to *subserve* the will of the assembly rather than to restrain it; to facilitate

and not to *obstruct* the expression of their deliberate sense."

After all, *what* we do is more important than *how* we do it.—[F. J. Neesam, Delavan, Wis.]

### Records

Why not start a new department in THE FRAT, calling it the "Record Holders' Column?"

To start off, you might insert a few items I picked up while attending the meeting of South Bend Division No. 102, June 11.

It claims to have (1) the youngest division president, Leo Douglas, 25; (2) the youngest division treasurer, Joe Miller, 21; (3) the heaviest son of his dad—Charles, the 21-year-old son of Trustee Henry Miller, who weighs 252 pounds.

Start off with these, and you will find nearly every division has a claim to fame in your new "Record" column. It will make interesting reading—and arouse friendly rivalry which will increase the membership.

Remember that banquet in January, 1925, when the "Four Fraternal Horsemen" met in the town made famous



### ILLINOIS SCHOOL FOR THE DEAF

Located at Jacksonville, Illinois. Founded in 1846. Buildings and grounds valued at \$335,000. Approximately 5,900 boys and girls have received their education at this school.



by the Four Horsemen of Notre Dame University? Well, the division which was established there a few months after that banquet has now 31 resident members in a little over two years after its installation.

Witnessing the solemn, stately ritual in No. 102, it struck me those small divisions have more time for observing the truly fraternal and ritualistic aspects of lodgdom than our big assemblages in Chicago and other large cities, with their long list of routine duties and reports.

And in the South Bend initiation, for the first time in my twelve years membership I saw the "distress sign" delivered and explained. It seems the larger divisions inadvertently omit this important point from their instructions.—[J. Frederick Meagher, Chicago.

#### Discrimination

Discussion of the above subject with readers of THE FRAT may seem like carrying coals to Newcastle but inasmuch as one of the principal reasons why the N. F. S. D. was organized was the discrimination against the deaf by insurance companies and fraternal societies, perhaps a few thoughts along this line may not be amiss.

In spite of the fact that the N. F. S. D. was organized as a result of discrimination it draws the line against the admission of deaf women. As a protest some Southern members of the Frat set out to organize the American Mutual Aid Association of the Deaf which would admit deaf women as well as men.

Some time ago discrimination against the deaf in the Civil Service was a live subject among the deaf and the N. A. D. committee did some excellent work in this line. As a member of the N. A. D. and as one always interested in breaking down discrimination against the deaf the writer addressed the candidates for president at that time as to their attitude in the event of election and published their replies. A letter sent to the Connecticut Civil Service Commission brought a satisfactory reply. And yet the discrimination persists against citizens who are perfectly competent to do work which does not require hearing and the need for an active, wide-awake committee continues.

There is a strong plea to employment agents in the May Silent Worker by Robert V. Jones of Michigan against discrimination against the deaf in the matter of employment. Recognition, justice and a square deal are all that is asked for. As employment superintendent of the State Employment office at Hartford, Conn., it was my privilege to help many deaf secure employment and wherever I have been the deaf have come to me for assistance in securing employment even though I was not able to help them much.

Discrimination against the deaf in the educational field is rampant, deaf

teachers suffering economically and in the way of consideration because of their deafness.

In the business world in spite of equal rights laws, discrimination flourishes openly. In real estate developments and at summer resorts, if you are of a certain nationality, religion or color, you are barred. Character is a secondary consideration. Intolerance and segregation are the watchwords.

The Frat literature points out that membership means uniting in friendliness and good-will with several thousand other members in a nation-wide organization that is working always for the common good of all the deaf. That should be a self-evident fact and appeals to me as a life member of the N. A. D.

"Do you believe in union and cooperation?" Most heartily. It was my privilege to speak at the first anniversary of the founding of the Schenectady Division and those present were urged to be loyal to the N. F. S. D., the N. A. D., their union and to the E. W. Gallaudet Fund. "Do you wish to have a part in this great and growing movement for the general welfare of the North American deaf?" Yes.

"Every new member makes the society stronger." The N. F. S. D. has had a splendid record since its founding in 1901. Within a short time it will have a million dollars assets. It is sound, conservative and enduring. And all done by deaf men. A worthy monument to the pioneers.

"You need insurance and we need you." The literature appeals and the constitution does not specify the degree of deafness an applicant must have to become a member. The doctor says my hearing is impaired in my right ear and a watch test shows that both ears are defective. The expert says a person with normal hearing should hear a watch tick forty to fifty inches from each ear. My test shows 14 to 19 inches. The health questions are O. K. I fill out an application blank and am accepted by the Albany Division and turned down by headquarters for both active and social membership as not deaf in the ordinary acceptance of the term. I am a victim of discrimination because I am "normal" at the hands of the group, discrimination against which I have fought and will continue to fight.

In August I will reach the dead line, 55. I wish to appeal the decision on my application to the Denver convention. I request that my application be read and that this communication be printed in the Forum of THE FRAT.—[Edward Perkins Clarke, 115 Eighth St., Troy, N. Y.

#### THE HANDICAPS OF OUR EXECUTIVE SYSTEM AND A PLAN OF REORGANIZATION

The writer realizes that in presenting these arguments and a plan for reorganization of our executive system, he very likely may be misunderstood and his motives questioned.

Nevertheless, whatever the construction some may place upon these utterances, he believes that he should endeavor to point out the limitations of the outgrown executive system under which the Home Office labors, and give expression to convictions born of intimate knowledge and practical experience under the handicaps imposed by the present system.

At the outset of the society's career, when it had only a handful of members, the president was a resident of Chicago and, therefore, in close touch with the Home Office. At that time, it was not necessary, as it is now, that the chief executive should be in close proximity to the Home Office, as the business then transacted was meager and did not often call for urgent attention and action. Later on, the presidents elected in convention were non-residents of Chicago, as is the president now, and official business between the Home Office and the president was and is conducted by correspondence.

It should be manifest to even the least informed that this present arrangement has many drawbacks and disadvantages. The affairs of the society have grown to large proportions, and it now has assets close to a million dollars. This calls for concentration of the entire executive management at the Home Office, to do away with delays in the transaction of official business and, further, to economically administer the affairs of the society.

It might be argued that, desiring to retain the present arrangement whereby the president's office is filled by a non-resident, the office could be stripped of most of its prerogatives and authority lodged entirely in the hands of the active officers at headquarters; this, in effect, making the president a figurehead and the office an honorary position. This could be done, of course, but it would be a rather useless procedure, and moreover it would be difficult to find any one qualified for the dignified office of president having any self-esteem and confidence in his own ability who would willingly become a figurehead.

With a non-resident president, under the laws as now constituted, the system is uneconomical in time, labor and money. In one respect, it is also hazardous. It consumes much time in preparing and sending copies of letters and other important documents to a non-resident official, making unnecessary work which could be spent more profitably on other matters demanding attention. It requires a good deal of money for postage and stationery,



This little emblem button  
Plainly shown upon your coat,  
Will prove to all a plenty  
You can tackle Denver's goat.

traveling expenses, and for the salary of an unattached official who does not give his full working time to the society, being otherwise employed in his regular occupation. It is hazardous, in that valuable documents placed on record at the Home Office must occasionally be sent to a non-resident officer with the possibility of loss or destruction in transit.

The present arrangement results in delays in the transaction of business. Such delays often mean loss in money and in opportunities. The payment of claims is delayed because, after being examined and approved at the Home Office, they must go to the non-resident president for his signature. The closing of business deals involving investments and other matters cannot be effected immediately but must wait until checks signed by the treasurer and dispatched to the non-resident president for his countersignature are returned. This cumbersome executive machinery has operated in some instances to prevent the acquisition of choice investments, and it does not give us very good standing with investment houses and banks when they come to understand that delays must result following agreements before the actual money may be paid over.

To remove the present handicaps under which the Home Office labors, the president of the society should be located at headquarters and give full time to the duties of his position.

This is not a criticism of any individual. It is not a political scheme. It is a conviction arrived at after a study covering the last few years, that the society's enlarged activities, the responsibility entailed in the conservation of its assets, the wise, efficient, and economical direction of its affairs all demand concentration of the entire executive machinery at headquarters.

Turning to a consideration of the method whereby the president could be made a resident officer:

Let us consider first the funds available for operating expenses. Each member pays \$3.00 a year into the general expense fund, out of which the cost of operation is met. This fund also receives \$3.00 from each entry fee, but the amount from this source is small, considering the limited number of new members we may expect each year. In 1926, the net cost of operation per member for the year was \$3.41. This was 41 cents more than each member contributed to the fund. It in effect created a deficit in the fund, but this was offset by the waiving of one mortuary assessment on the entire membership and calling it in as a special assessment for expenses. It seems safe enough to conclude, in view of our present high surplus, that such waiver and special assessment arrangement can be effected at least once every three years and thereby meet necessary expenses without diminishing to any appreciable extent our ratio of assets to liabilities,

## CHANT OF THE STAY-AT-HOME

By Lilly Gwin Andrewjeski, Akron, Ohio

Mine eyes have seen the glory in the  
coming of the throng  
To Denver—and it seems to me to be  
ten thousand strong;  
From north and south and east and  
west they come with jest and song,  
While I stay right at home.

Denver, Denver, Twenty-Seven,  
Denver, Denver, Twenty-Seven,  
Denver, Denver, Twenty-Seven,  
While I stay right at home.

I have seen them in their conclaves in a  
hundred circling camps,  
They have wrestled with their problems  
—rights of women, minus vamps,  
I can see their final sentence—what's the  
use of wasting stamps,  
Since I remain at home?

Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
While I stay right at home.

They have sounded forth the gavel that  
means business for them all,  
They will argue, jest and wrangle in a  
distant Denver hall,  
Smielau, Brady, "Hank" and Neesam—  
see they heed the clarion call,  
But I sit right at home.

Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
While I stay right at home.

In the beauty of the mountains they will  
rest when labor's o'er,  
And give thanks to Him whose love and  
power hath oft been felt before,  
They will linger midst such grandeur,  
loth to part from ancient lore,  
While I wait here at home.

Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
While I stay right at home.

We who stay behind, unlucky, keep the  
home fires burning fair,  
Waiting, watching for the delegate to  
return with stories rare;  
Fellow Fraters, friends in conclave, in  
your glory over there  
Think once of us at home.

Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
Denver, Denver, Twenty-Seven  
While I stay right at home.

and making it unnecessary to raise the per capita tax for expense requirements.

But even with the above arrangement, the expense fund would have to be conserved. The amounts accruing to the fund from the several sources would not permit the addition of another full-time official to the Home Office staff, thus making three in all, and at the same time pay them salaries commensurate with the duties and responsibilities involved.

It appears, therefore, that a practicable arrangement whereby the president could be located at the Home Office, without unduly increasing expenses, would be by combining offices at headquarters; say, by combining the offices of president and general organizer, and the offices of secretary and treasurer. If this were done, the \$1,000 annual salary now received by the non-resident president would be transferred to the salary account at the Home Office, and an extra clerk added to the force.

Such an arrangement would concentrate entire executive management at headquarters, with very little additional expense, which would amply be taken care of by the triennial waiver-special assessment plan. The greater part of the extra clerk's salary would be met by the \$1,000 saved in doing away with the non-resident president's salary. It would be more economical to add an extra clerk than to add an extra high-salaried official, who would largely be doing clerical work on an officer's pay.

Another aspect of such a plan, that of concentrating executive control at the Home Office, would be in heightened morale and the promise to efficient workers of future advancement. No one can deny that the absence of

any hope of advancement has a deadening and detrimental effect on any working force.

Furthermore, no one can deny, in the light of our present growth, the complexity of our affairs, and the responsibility entailed in wisely maintaining and investing our funds, that it would be impossible to go out into the highways and byways of our deaf population, among our membership, and pick out executives ready made who could successfully meet all requirements of the situation and give the service demanded without previous training in this business.

We must train our own future executives, and the only way to train them is to put them in subordinate positions, let them learn the business from the ground up, and advance them when they show ability and integrity. Our present executives will not live forever, they will not remain in office indefinitely; plans for the future must be made if the society is to continue its growth and service to the deaf. We cannot conceive of a situation arising wherein our members would be willing to gamble with a million dollars and a great organization, by indulging in politics and placing in office untrained men who have not yet demonstrated their ability to cope with large affairs.

This is no reflection on our splendid and loyal membership, on the rank and file. It is a common sense view that all reasonable men must hold.

Our members should give this matter serious consideration. It is something demanding wise determination, something that cannot be evaded or put off. Our executive system must be altered to comply with our present requirements in a business way.

A. L. ROBERTS.



Publication Office Mount Morris, Ill  
404 N. Wesley Ave.

Published Monthly under the Auspices of the Society, by Kable Brothers Company.

Address all correspondence to  
**FRANCIS P. GIBSON** Editor  
130 North Wells St., Chicago, Illinois.

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

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

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

Entered as second-class matter, August 28, 1911, at the postoffice at Mount Morris, Illinois, under the Act of July 16, 1894.

Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.



JUNE, 1927

\$904,449.28.

July payments are due.

Last call—Denver, July 11-16.

After three years of preparing there can be no doubt but what Denver has several aces up its sleeve aside from the fine hands you have seen in these columns month by month. The editor believes the Convention Committee will make good on all its promises—and more. He has been there—and more than once—and knows just what is waiting for the visitors. For anyone to hesitate is foolish indeed. The only valid drawback is time and money. As Shakespeare says—should you go, and live a thousand years you never will forget it.

Remember, there will be no July issue of this paper. The August issue will combine the two and be out the last of August.

When you pack for Denver be sure that your division hat is in your grip, your due card in your pocket, your button in your coat lapel—and the password in your noggin. You will need all four to approach the throne of the Mile High. And do not forget the due card must show payment for June at least.

Dallas and Milwaukee have entered the race for the next-convention city. With the Boston, Los Angeles and Rochester entries this makes quite a field. There is a rumor to the effect that Toronto is to enter at Denver. They may be saying nothing and sawing wood up that way. It is possible there will be other dark horses in the running when the barrier is sprung. Anyhow, all the entries will be favorites with us. May the best one win.

**If you don't think cooperation is necessary in any business, take one wheel off a wagon and see what happens!**

As our Columbus news notes tell, Earl Crossen and Elmer McVicker members of that division, have started to walk to the Pacific Coast. We understand they carry proper credentials and expect to present them at Denver enroute.

What is the motto of the N. F. S. D.? is often asked us. There really is none of official adoption—though our slogan is and always should be "Of, For and By the Deaf." Chicago Division has "We Will" as its motto—a slight change in the "I Will" of Chicago itself. Anyhow, that "We Will" has always been in mind at the home office (along with our own "Keep Smiling") and—well we have, have we not?

It is said that men are like rivers. The deeper they are the less noise they make. Will the fellows who first dubbed us "silents" and "mutes" arise and tell us just how deep we are?

#### CAN'T BE MEASURED

Fraternalism can neither be measured nor recorded. The blessings of fraternalism can not be measured by human wisdom or recorded by human hands. The suffering relieved, the sorrowing hearts cheered, the help given, are only fully recorded in the great book of remembrance. Fraternalism is the enemy of poverty and human misery. It has extended the tender ministrations of love, and help, and charity, from the narrow confines of a settlement, or a neighborhood, to the uttermost parts of the earth, until today men living thousands of miles apart call each other neighbor and brother, and minister to each other's wants. The greatest thing in all the world is love, and fraternalism is a most potent factor in disseminating

love. The greatest man or woman is the one who goes out into the world and with loving kindness tenderly touches the greatest number of human hearts. It has been said that sorrow for the dead is the only sorrow from which we refuse to be divorced. Fraternalism ministers to this sorrow, alleviating it.—[Yeoman Shield.

#### AS OTHERS SEE US

The N. F. S. D. Convention at Denver July 11, 1927, promises to be one of the greatest gatherings of the deaf that has ever taken place in the country. There is important business to be transacted, and the accredited delegates from the more than one hundred divisions of the society will attend to this, but hundreds of other leading deaf people will also be on hand, attracted by the delightful social features that are a part of such conventions, and the opportunity for a summer outing in the wonderful Colorado country.—[Kentucky Standard.

#### OBITUARY

Brother Theodore A. Booker, 56, died at Dayton, Ohio, June 8. He joined the society in April 1907, through Dayton Division.

#### DO IT NOW

Remember, additional insurance on your life will cost you more next year than it will this year, so if you are under-insured, take steps at once to correct it, and be sure and get to the limit all the insurance you can stand. It's the best savings bank of all.—[Fraternal Brotherhood News.





# Division Notes

Edited by Charles B. Kemp

## Coming Division Events

### July

- |                        |                    |
|------------------------|--------------------|
| 2. Strawberry festival | Worcester          |
| 2. Smoker              | Boston             |
| 3. Picnic              | Rochester          |
| 3. Excursion           | Boston             |
| 3. Picnic              | Springfield (Ill.) |
| 3. Picnic              | Dubuque            |
| 4. Picnic              | Louisville         |
| 4. Picnic              | Indianapolis       |
| 4. Picnic              | Little Rock        |
| 4. Outing              | Boston             |
| 4. Picnic              | Evansville         |
| 4. Picnic              | Memphis            |
| 4. Social              | Dubuque            |
| 4. Field Day           | Schenectady        |
| 4. Picnic              | Buffalo            |
| 4. Picnic              | Jacksonville       |
| 4. Picnic              | Columbia           |
| 4. Picnic              | Kansas City        |
| 9. Reception           | Chicago            |
| 10. Picnic             | Syracuse           |
| 11. Convention         | Denver             |
| 17. Lawn fete          | New Haven          |
| 23. Picnic             | Bronx              |
| 23. Outing             | Utica              |
| 24. Picnic             | Duluth             |
| 28. Social             | Dallas             |
| 30. Picnic             | Knoxville          |
| 30-31. Midway picnic   | Portland-Seattle   |

### August

- |                |                   |
|----------------|-------------------|
| 6. Picnic      | Chicago           |
| 6. Excursion   | Washington        |
| 14. Track meet | Buffalo-Rochester |
| 21. Picnic     | Milwaukee         |
| 24. Picnic     | Brooklyn          |

### September

- |                   |          |
|-------------------|----------|
| 4. Picnic         | Peoria   |
| 5. Picnic         | Toledo   |
| 11. Corn festival | Lewiston |

### Chicago

Recent visitors at headquarters were Mrs. Ethel Holliday, Kansas City, Mo., Mrs. Christle Tunget, Mt. Washington, Mo., John D. Jones, Biloxi, Miss., Vivian A. Lytle, Washington, Ia., John P. Manley, Jacksonville, Ill., William Gibney, Flint, Mich., Nathan Zimble, Philadelphia, Pa., Mary Klaitz, Philadelphia, Pa., Katy Kimbro, Monticello, Ark., Francis Davis, Kenosha, Wis., Eugene McConnell, Council Bluffs, Ia., Mr. and Mrs. Leslie Elmer, Knoxville, Tenn., John A. Benolkin, Minneapolis, Minn., John Cordano, St. Joseph, Mich., John A. Roach, Philadelphia, Pa., F. J. Neesam, Mrs. Neesam and Mrs. O. V. Robinson, Delavan, Wis., Fred L. Patrick and L. W. Richardson, Los Angeles, Cal., Anna Koch, Washington, D. C., Frank Spears, Jr., and Alma Spears, Racine, Wis., Otto F.

Reins, Fruitland, Idaho, Emil Henriksen, Omaha, Neb., Chester Dobson, Council Bluffs, Ia., Mary Stein, Madison, Wis., Arthur H. Norris, Indianapolis, Ind., Mr. and Mrs. Frank B. Pleasant, Delavan, Wis., Marsh C. Patterson, Muncie, Ind., Lorna B. Kevison, Oak Park, Ill.

Plans for the entertainment of convention-bound visitors stopping over in Chicago are going on apace, and everything that can be done to make it pleasant for them will be done. Division No. 1 has its regular monthly meeting on Tuesday evening, July 5, and those early birds who may be in town that evening are cordially invited to come to the meeting, see how No. 1 does things, and if they feel oratorically inclined, speak their little piece. We shall be glad to listen. The following Friday evening, July 8 is the regular meeting date for No. 106, and visitors will not only be made welcome, but are cordially urged to come and see how the only "oral division" in the society conducts its proceedings. It will prove both interesting and instructive, and may relieve your minds of some misapprehensions regarding the establishment of "oral divisions." For those who do not care to attend this meeting, and for non-Frats, the S. A. C. will provide good entertainment that evening. The following afternoon and evening the two local divisions combine in keeping open house at the S. A. C., to which everyone, Frat and non-Frat alike, are welcome. Other entertainment, not yet worked out, will complete the program, which we hope will send the visitors off with pretty good opinion of the Chicago brand of hospitality.

Plans for the 26th annual picnic of Chicago Division No. 1 are well under way. It will be held at Polonia Grove, 4600 Archer Ave., on Saturday, August 6. It had originally been the intention of No. 1 to go it alone, but at the June meeting a request from No. 106 was received, asking to be allowed to join with No. 1 in a joint picnic, and as the proposition looked good to the members of No. 1, it was decided to grant the request. Each division will have its own committee, but they will work together as one, and as the oral bunch have the reputation of putting over anything they undertake, the combination is sure to be a winner. There are plenty of youngsters in both divisions, and a program of sports calling for

contests between members of the two divisions should prove a big attraction. There will be fine music for dancing for those who feel like tripping the light fantastic toe, and there will probably be something for those whom age has taken out of the more energetic sports class. Admission only 50 cents, and everybody welcome. To get there, take any car connecting with Archer Ave. cars, get off at the 4600 block—St. Louis Ave. The grove is close by. There is no July issue of THE FRAT, so this is the only advance notice you will have.

### Ft. Wayne

This coming summer Ft. Wayne Division will put on a good old-fashioned picnic that is expected to surpass last year's event. A picked committee has been selected to whip plans into shape for this gorgeous occasion. Neither time or expense will be spared to make this a gay time that you will long remember. The picnic will be held at Huntington, Ind., on August 7. Through the courtesy of the management of the Koontz farm, the entire premises were placed at the disposal of our committee. This is an ideal place for holding such a picnic as we intend holding, far from the noise and bustle of the city. The farm lies two miles from the Huntington court house. Go straight down South Jefferson St. to the Harding Highway, which leads direct to the farm. Just follow the arrow signs.

At the picnic there will be games in plenty, with four good prizes for men and four for the ladies. Among the games we might mention a rooster chase, winner to have the bird, stone rolling, corn shelling match, potato digging contest, shoe race, and many others that will keep you laughing. No admission will be charged at the grounds, and a fair and reasonable price will be asked for eats and drinks at the refreshment stands. Luncheons, lemonade and soft drinks will be on sale throughout the day. At noon a good square dinner will be served cafeteria style, at trifling cost. This will be in charge of ladies of experience, who know every inch of the cooking game.

All Frats attending this picnic are requested to bring their regalia caps and join with us in a parade to be formed on the grounds to start the ball rolling for the day's events. The committee assures you of something doing every minute of the day. We are determined the picnic shall eclipse all former efforts, and urge all and sundry to remember the date, August 7, and come, with their friends, to the biggest, gayest and most enjoyable affair that can be imagined or put over. Come early, stay late.

The chairman of the picnic is Arthur Ketner, Box 152, Andrews, Ind. Write him if you wish more information. Or communicate with Division Secretary Smead, whose address can be found in THE FRAT.

### Rochester

The "Phun Nite" social on May 21 was probably the best affair of its kind the Rochester deaf have enjoyed for a long time. Because of rain and general bad weather, there was not as big a crowd as we would have liked, but there were enough for a real good time. Many new games were sprung, all of them good and productive of much enjoyment. Probably the best was the blind-folded race, in which one man acted as horse, blindfolded, and another, mounted on his back, endeavored to guide him with improvised reins. The three-legged race also provided much fun, the spectacle of a man hopping along on one leg with his other leg held up by a woman companion, both striving to make the best speed possible, provoked much merriment.

There were several out of town visitors at the social, some being from Toronto, and one, John J. Clark, from Binghamton. All present had a big time, and were unanimous in giving a vote of thanks to the chairman, Lawrence Samuelson, who did so much to make the affair a success.

### Milwaukee

The Milwaukee Association of Commerce invites our society to hold its next convention in this city. We are offered the free use of the Auditorium during the whole week, and are promised that delegates and visitors will be treated as royally as possible in the line of lodging, transportation and recreation. Milwaukee, because it has these three qualifications, is known as an ideal city for national conventions. It is situated between the East and the West. Milwaukee is less than a two hour ride from Chicago, and thus it shares that city's advantages while escaping its congestion. It is located in the center of a famous highway system which makes the "Land o' Lakes" easily reached by motorists. Luxurious motor busses penetrate far into the still unmolested natural beauty spots of the near distance. The Auditorium is just on the outskirts of the downtown district, and is within a few minutes walk of all the major hotels, theaters and other advantages a large city would have to offer. The city has many charming parks. One of the largest and finest zoos in the country is located here. Mitchell Park is renowned for its beautiful flowers and magnificent plants. From the bluffs of the lake parks one may gain a fascinating view of Lake Michigan and the enchanting Milwaukee Bay. We offer you recreation, boatrides in Washington Park, excursions by bus, and bathing on the splendid beaches of Lake Michigan. Milwaukee is known as the gateway to vacation land. Within an hour's ride there are thirty fresh-water lakes. You will find without seeking gaiety at the amusement parks or peace amid the beauties of untouched nature. We, of Milwaukee, bid you come and share our advantages and to feel assured of a hearty welcome.

Remember our coming picnic which is to be held at Fernwood Grove August 21. This park is well wooded and therefore shady. Cash prizes will go to holders of lucky numbered tickets if claimed at once. Dame Fortune may smile, so do not fail to come to our picnic.

We agree with Brother Livshis of No. 106 regarding his idea that the conventions take place every four years hereafter, as our constitution and by-laws may need but very few changes after the convention at Denver; besides time is fleeting. Much money will be saved if the conventions take place every four years instead of three years.

### Columbus

One more new member was admitted to No. 18 at our last meeting. This time it was John T. Merchaut of Marion, and we hope his joining will be the forerunner of more from his neck of the woods.

As our June meeting was postponed from the 4th to the 11th, we were obliged to take a different hall from our regular one, which inconvenienced us somewhat. But just the same we had our meeting, though the usual full quota of members was not present.

Our lawn fete held on the school lawn was well attended, and I understand they cleared over \$50 above expenses. A good many out-of-towners were present, but I failed to get a list of them.

Our old trusted treasurer, August J. Beckert, being called to Pisa by the death of his mother, Deputy Fryfogle took charge of dues collecting at the June meeting, and made a good job of it.

There seems to be a friendly rivalry among the Columbus Frats as to who shall own the finest car. They are exchanging cars so fast one can hardly keep track of what make of car any particular member owns. Israel Crossen is the latest to make a swap, exchanging his Ford Tudor for a Star coupe. Next!

I stated sometime ago that our famous pedestrian, Earl Crossen, contemplated a hike to the Pacific coast. It is no longer a matter of contemplation. In company with Elmer McVicker, he has already started, with Los Angeles as the destination. Wonder how long it will take them to make the trip; or will they get sore feet and come back home?

The state convention of the Ohio divisions of the N. F. S. D. at Akron on May 28-30 is now history. Though probably the first state convention ever held in the order, it was a grand success. A good many attended from Columbus, and they all report having had a splendid time. Officers elected to serve until the next convention

were: President, Kreigh B. Ayers, Akron; Vice President, Louis J. Bacheberle, Cincinnati; Secretary-Treasurer, Iva M. Robinson, Akron; Directors, Pretlow Munger, Cleveland, Ross V. Mohr, Cleveland, Albert M. Price, Canton, and William H. Zorn, Columbus. The delegates present not having been instructed by their divisions as to how to vote for the next convention, that matter was not settled, which was the right thing to do. But we will probably know soon just where we are to hang our hats next year. Don't all bid at once; give the older divisions first chance.

Now ho, for Denver! Go west, young man! Ere this is in print the convention will be just around the corner. How I wish I could be there, but as it is impossible, I will have to be content with being with you in spirit, and bespeak for you a grand and successful meeting.—[C. C. Neuner.

### Omaha

All a bo-o-ard! Toot! Toot! Ding-dong! Ding-dong! Puff, puff, puff! Open wide the gate! Denver, here we come! Oil up that far-famed gigantic hypo-something needle of yours and give us all double portions each. We aim to have the time of our lives, and we will get it too, and how.

By the way, not all of us are coming on the special. The call of the dusty trail has several of us locoed, hence the autos. And of those going via the latter method, two of the sterner sex, Brothers Peterson and Rosenblatt, intend to make the trip in the former's puddle-jumper, in the approved Boy Scout style, i. e.—camp out the whole trip plus the stay in Denver in some tourists' camp ground. We sincerely wish them good luck, meanwhile sadly shaking our heads, as the combined sum-total of skill along culinary lines possessed by these two boys is reputed to rate in the neighborhood of about 8 below zero.

In reply to a private inquiry, the Burlington high priest, or somebody, stated in a disconcerting, emphatic tone that positively only persons of the genus homo will be allowed aboard the Frat Special for passage to Denver. This rather harsh edict blasts the cherished hope fostered by a few loyal, true-blooded Fraters here of taking along Almost, alias Buttie, our official tenderfoot-usher to Denver, too, for the especial benefit of the mavericks that will be rounded up and branded there. Grief over this unexpected ban seems to be mutually shared by poor Almost, who droops his horns, and sleeps not nor does he eat.

Despite the hard-times and tight-money prevailing hereabout, which condition hits the local deaf folks just as hard as it does anybody, one or two manage somehow to put up a prosperous appearance—as witness Fred Anthony, who is sporting a shiny new Hupp-Six Coupe. Rumor has it that Walter Zabel also is the proud pos-

essor of a rakish Chevrolet Sedan. Give your nose the Duco finish, girls, and look your best. Brother Zabel isn't married yet

Ye scribe hereby relinquishes his pen to ye village-warbler who wishes to chirp a trifle in T flat: (Silence, please.)

Bring the good ol' Special, Gib, we'll hop a-merrily on,  
Bring it with a speed that'll skeer Prex Anderson,  
Bring it to a stop here, then—quick—zoom to Denver yon,  
While we are 'rah-ing for DENVER.

Chorus  
Hurrah! Hurrah! The Dear N. F. S. D.!  
Hurrah! Hurrah! The Dear N. F. S. D.!

Eek!! Here, take this pen, you, Mr. Editor, Willie, or somebody, and finish this. A 'skeeter bit yer pseudo poet-laureate on the thumb, and he can't go on. (Sniff!) Brother Veditz, (a-hem) how about the prize?

#### St. Paul-Minneapolis

Present prospects are that a Pullman car will be chartered by the local Frats for the trip to Denver, leaving St. Paul on July 9. We have already booked nearly enough to fill an entire car. However, we will not have the pleasure of the company of our alternate, Fred Brant, as he and his wife leave July 2 in their big Oakland car. After the convention they will return via Chicago, taking about a month for the trip. We shall wait anxiously for the reports of our representatives. Having had a convention of our own, we are naturally curious to know how things will go at Denver.

Our entertainment committee has not yet issued any definite announcements in regard to our annual picnic, but expects to shortly. The picnic will probably be held the latter part of July or early in August.

We are pleased that Gordon L. Allen, ex-treasurer of our division, was recently elected president of the Minnesota Association of the Deaf, and extend our congratulations.

With no July FRAT, we will now take a vacation until August, when we hope there will be plenty of news to send in.

#### Grand Rapids

The division members enjoyed a "home made" supper on May 21, with a good crowd in attendance. Sidney Swee had the affair in charge, and his efficient efforts not only gave everyone a good time, but also put a neat sum in our treasury.

Thomas Markey has been obliged to resign as director of our division as he now lives in Pontiac, where he has secured a better job than he had here. We regret his going, but wish him success in his new place.

Two more auto owners in our division. Ralph Bunting has just got a new Chevrolet coach, and William H. Miller bought a new Star coach on the same day his wife presented him with a baby boy.

The Grand Rapids Silent Club is planning a big picnic at Comstock Park on June 26. This park is not

far from the Michigan Home for Soldiers. The picnic is expected to outshine that of last year.

Loren Mars will represent our division at Denver, and is busy with his preparations for the trip. He expects to learn many things at this gathering of the wise.

Charles Holland of Saginaw, William Riordan of Iowa, and Peter Bengard and Clarence Hanson of Wisconsin seem to be having steady work here. The latter hopes to move his family here in July.

#### New Haven

New Haven Division No. 25 wishes to announce that a change has been made in regard to the date of the lawn fete originally and extensively advertised to be held on July 10. The date has been changed and now it is to be held on Sunday, July 17th, which is one week later. After we had made most of the arrangements for it, it was discovered that we were interfering with another affair already planned and arranged for by the Rev. Light at Morris Cove. This is his annual church outing there and we, of course, wouldn't intentionally intrude on his plans, so we are glad to make this correction. The fete is now planned for July 17, at Brother Quinn's cottage at Prospect Beach, West Haven, Conn. This beach is considered the best bathing beach along the shore in this vicinity and all who care to do so can go in for a swim from Brother Quinn's cottage on that day. As advertised in the last issue of THE FRAT, a small charge of 50 cents will be made. All who intend going will, it is hoped, bring their own bathing suits and towels and also their own lunches. Come one, come all and enjoy the fun. To get to Brother Quinn's cottage, take Woodmont or Bridgeport trolley at the Green in New Haven and get off at the door, practically. It's one fare. Tell the conductor when he comes to collect second fare that you're getting off at Grove Place, which is the street where Brother Quinn's cottage is located. Remember, please to bring your own bathing suits, towels and lunches.

On Saturday afternoon, May 21st, James Bly gave a card party at his home to a select bunch of over thirty Frats and their friends. Brother Bly's mother served a delicious supper and was amply repaid for her efforts when she observed how all present did justice to her excellent menu. A small sum was raised from the card party and turned over to our treasurer to be added to our local fund.

Our annual social on the evening of May 28th came off as per schedule, with the program a bit altered due to the illness of President Lapedes. Brother Sullivan of the Hartford Division and a former New Haven boy officiated in his place, and the evening passed pleasantly and profitably as

## DENVER—1927

well. A sum in excess of \$100 was collected from this affair. Over seventy-five people were present, including Culmer Barnes of Manhattan Division and Mrs. Barnes, as well as numerous others from all over the state.

In conclusion, don't forget the date of the lawn fete—July 17—and don't fail to be present with your bathing suits and towels (if you plan to go in the water), and also don't neglect to bring your own lunches if you intend to eat at all during the day.

#### Waterbury

Hello, Denver No. 64! We wish you a most successful convention.

The division's social at Joseph Grady's on May 14 was very enjoyable. The attendance was good, and the proceeds went to benefit the division's local fund. Visitors were noted from New Haven, Hartford and New York. Harry Kelly was in charge of the affair, and he received many congratulations on his work.

Our division will be represented at Denver by Edward Hine. He has his orders to back up Boston's bid for the 1930 convention. Give the New England Fraters a chance to attend a convention without spending a million dollars for railway fare.

#### Lowell

Frank D. Williams was right when he announced in the April FRAT that our projected truck ride to Silver Lake, Newton Junction, N. H. would be a great occasion. It was. It came off on Sunday, May 22, and a goodly number from here made the trip, stopping at Lawrence to pick up a bunch from that place. The trip through the country was thoroughly enjoyable, the more so as it was at the time when fruit trees were in bloom, adding greatly to the beauty of the scenery. Quite a few were present from Boston and New Hampshire points, coming by auto, and were a welcome addition to the crowd. Games, dancing and rowing on the lake were the chief attractions. Plenty of prizes and plenty of eats, of course. Our thanks are due to Chairman Williams and his hustling committee, and especially to Mr. Coombs for the use of the grounds. The start home was made at about sunset, and all will surely remember the occasion.

Boston, 1930? Sure. Why not? Boston will celebrate the 300th anniversary of its founding in 1930, and will have plenty of interesting things to show visitors. To this add the attraction of our own convention, and who can beat it? Boston, 1930.

The mother of Colin McCord died on June 5. A large number of the deaf of Lowell, Lawrence and Boston will mourn her passing. She was deeply interested in the welfare of the deaf, and was always ready with donations of cakes or prizes for our socials. She will be missed. The sympathy of the division goes to President McCord in his sorrow.

## San Francisco

Our division meetings are becoming more and more popular every month. There are always some out of town or non resident visitors present to observe the doings of the division and watch the wheels go round. At our June meeting Charles Whipple paid us a visit. His home is in Fresno, and he reports work as being about at a standstill, though he, himself is steadily employed.

At last reports about ten of the local members intend making the trip to Denver. Delegate Patterson, who has just moved back into his cosy bungalow in Berkeley, will take in the coming state convention in Los Angeles on July 1 to 4, and then, leaving Mrs. Patterson in that city with relatives, he will hie himself to Denver for the convention as our representative. As Brother Patterson is also our efficient treasurer, our July meeting will be held a day earlier to allow him to discharge his duties at this meeting before departing for Los Angeles.

Our annual picnic will be held at the famous Hinkel Park in Berkeley on June 12. Isadore Selig is chairman, and has a corps of I. W. W.'s (No, that don't stand for "I Won't Work," but for "Initiated Willing Workers"—get me?) behind him whose sole aim will be to see that everything goes over the top in great shape. Come one, come all! Eats, games and prizes for young and old.

And say, Frats! Forget the baked beans and codfish promised by our Boston brothers. They might not agree with your constitution. Also forget the seven beautiful parks of Rochester, for the whole city of Los Angeles is one big, beautiful park in itself. And you can get anything you want to eat there as well as in Boston or Rochester. Just see what the Los Angeles reporter says—"Sunshine, comfort, climate, view; every day there's something new." It is nature's playground, and if you come to Los Angeles in 1930, you will find that in the "City Loved 'Round the World" you can lie on your back on great green hillsides, under large California oaks, bask in the famous California sunshine and watch the ocean liners, battleships, freighters, tugboats and trawlers passing through the Golden Gate. (What's wrong with your geography?—Ed.)

## Dallas

Though the Boston nag has the inside wire and the Longhorn steer from Dallas is late in getting in the race, and must be content to take the outside post, we intend to ride that maverick to a prize winning finish. So this is a warning to others in the race to give us plenty of room, for our Longhorn's horns are sharp, and he's ready to gore to the bitter end. All aboard for the 1930 Derby, and may the best nag win.

Dallas Division has for the past two years carried out a plan of having monthly socials, and in order to stop the practice of letting all the work fall



**"The eyes of Texas are upon you"**

By TROY E. HILL

Did you ever sit and ponder  
About grand scenes 'way out yonder,  
Look at the map, figure and dream,  
Long to fish in this or that stream  
And want to chuck your task and go?  
Sure, you have! Now, come along Bo,

To Denver, 1927.

Meet the Longhorn Maverick at Denver  
And listen carefully to his thunder;  
Note Dallas Division is in the race  
For the 1930 convention place,

At Denver, 1927.

You've seen the North, the South, the East, the West,  
Now, see the Southwest—see Texas—'tis best,

After Denver, 1927.



upon the shoulders of a few willing souls who didn't mind work, a system of "alphabetical socials" was arranged. This has proven a great success, and only one or two out of our 93 members have failed to carry on with the idea, and as a result the division's convention fund is fat, and no extra entertainments will be necessary to raise the money for the expenses of our delegate and alternates to Denver.

Another new member was added to the division at the June meeting. There are still many more who are not in the fold, but while the work of getting them in goes forward but slowly, it is going steadily, and we are getting the cream of the deaf manhood of Texas. (We hope after Denver to say deaf womanhood, too.)

The motor caravan from Dallas and other Texas points to Denver bids fair to develop into a sure nuff wagon train.

**DENVER—1927**

At present there are three cars sure to start from Dallas, and we understand three will leave from Houston, and probably meet us here. Perry Markus of Lufkin also will be here in his Hudson, and several from Ft. Worth and other points may join up with us. The more the merrier.

W. K. Gibson, F. B. Griggs and T. E. Hill of Dallas Division and G. B. Allen of Houston Division paid a visit to Sulphur, Okla., recently, and had the pleasure of meeting the men teachers at the Oklahoma school for the deaf, all of whom are Frats.

George A. Brooks, a teacher in the Texas school for the deaf and the same George A. who some years back ruined our perfectly good Billygoat when he straddled him with his 250 pounds, was a guest at our June meeting. While at the meeting he enjoyed the distinction of acting as both president and vice president of the division, for a few moments, on the same evening. It hap-

pened that President Vasco V. Tobey, married to Miss Gladys Dooley of this city on June 5, was away on his wedding trip, so Vice President Ries took the chair, appointing Brother Brooks as acting vice president. Later, consideration of Brother Ries' sick claim coming up for discussion, he felt constrained to vacate the chair temporarily, so swapped places with Brother Brooks while a vote was taken. It was apparent that Brother Brooks could easily hold down either office and we only wish he were a resident member so we could conscript him for service.

#### Hartford

The 14th annual affair of Hartford Division is now only three months off, and from the plans made you can bet your life it is going to be something big, and those who attend will leave for home smiling all over, and feeling real good 'way down inside, and will have pleasant memories for months to come. The date is October 22, and the place Unity Hall, Pratt St. \$50 in gold will be given away in prizes. You may be the one to win the main prize—who knows? The program starts at eight o'clock, and will consist of (1) "Paddle Your Own Canoe," a one-act play; (2) "Surprise"; (3) "Dane's Dress Suit Case," a one-act play; (4) "Dancing Girls"; (5) "Magic." And the important thing of all is that all the parts in the vaudeville will be taken by deaf people who are good actors, guaranteeing a fine show. The committee in charge consists of David R. Cole, chairman, Walter Rockwell, Felix Bonvouloir, Arthur Rock and Alfred Le Bell, all of whom promise that the affair is going to be the best ever put over by Hartford Division. In the next issue of THE FRAT we hope to have further details of the affair. Watch for them.

#### Flint

Flint Division celebrated its 20th birthday with a banquet at the Masonic Temple, June 11. It was around the 26th anniversary of the birth of the society, too.

An excellent menu was partaken of, then the odd hundred guests present were treated to the following program, with O. C. Stevens in the toastmaster's chair. Recitation, Mrs. A. H. Dasse; "The N. F. S. D., Its Past, Present and Future," Peter N. Hellers; "Twenty Years," J. M. Stewart, "Yankee Doodle," H. B. Waters; "Opportunities of the Day," E. M. Bristol; "Cooperation and Service," W. W. Blackney.

Guests from the other Michigan divisions were present and several gave impromptu talks.

Brothers Lawrason, Schreiber, Vick, Pifer and Bristol made up the committee in charge of the affair—and it was another of No. 15's successes.

DENVER—1927



### ON PARLIAMENTARY LAW

By Edwin M. Hazel

Q. If an amendment to a motion is carried, must a vote be then taken on the motion itself?

A. Yes. The motion as amended must be put to vote. But if the member who introduced the main motion wishes to accept the amendment offered, he may rise and say, "Mr. President, I accept the amendment." If no one objects, the vote will be taken only on the main motion as amended. But if there is a single objection, then there must be a vote first on the amendment, then on the main motion as amended.

Q. Is it proper to move that a main motion be withdrawn or rejected against the mover's wish?

A. No. The only course is to move "Objection to the consideration of the motion," provided the objection is made before debate starts, or before any subsidiary motion is offered. It does not require a second, but a two-thirds vote is necessary.

Q. Does a tabled motion belong to Unfinished Business and must it go over to the next meeting?

A. No, it may be taken from the table any time at the same or next meeting, when there is no question pending.

Q. Is it proper to move that a motion be laid on the table till the next meeting?

A. No. Do not say "Lay on the table till the next meeting," but say, "Postpone till the next meeting."

Q. Is it correct to move to lay on the table a motion introduced with intention to kill it?

A. No. Move to "postpone indefinitely," which is equivalent to killing the motion. A motion to lay on the table indicates you have more important or urgent business on hand. After you move that a motion be laid on the table, it is understood that it can be taken up any time, either at the same or at the next meeting. The common understanding that to lay on the table is equivalent to killing a motion is, according to Robert's Rules of Order, *wrong*.

Q. Must the *same* member who moved to lay on the table move to take it from the table?

A. No. Any member can do this.

Q. If the members should forget to take a motion from the table, what happens?

A. The tabled motion will live till the close of the next regular meeting when it is no longer before the division; or it can be renewed at any future meeting.

Q. Must all Unfinished Business be taken up before New Business?

A. Yes. It is out of order to move that an Unfinished question be taken up as New Business.

Q. Has a member a right to change his vote after having voted?

A. Yes, provided the Chair has not announced the result. After the result has been announced, he can do so only by the assembly's consent.

Q. Can a member who did not vote, claim to be on the prevailing side when offering a motion to reconsider?

A. No. He must show that he voted on prevailing side. Silent votes must never be considered.

Q. Must the Chair wait for someone to call for the previous question after debate has ceased?

A. No. The Chair has power to put a motion to vote when no one cares to debate it further, or to offer any amendments.

Q. What does "previous question" mean?

A. The sign we use for it is "move-to-vote." It means to close all debate. It requires a two-thirds vote. After adopted, it cuts off all debate and amendments, and the main motion is to be disposed of immediately.

Q. At the time of election of officers, has a member the right to nominate more than one candidate for same office?

A. No, not till every member has had a chance to nominate one.

Q. Does it require a second to nominate a candidate.

A. No.

Q. Has the Chair the right to vote when the voting is by ballot in case of a tie vote?

A. No. He should vote before the teller collects the votes.

Q. (a) Can a candidate vote for himself for an office? (b) Can a teller vote?

A. (a) Yes. (b) Yes.

Q. Should the secretary mention on the minutes the names of those who second the motions?

A. No, the chair simply says "It is moved and seconded that—." Some other parliamentary law books say yes, but not Robert's Rules of Order.

Q. Who is to be credited for a motion made by a member after a suggestion was made by a brother-member?

A. The one who made the motion. The suggestion should never be recorded on the minutes.

Q. Is it correct to move to adjourn when the fixed time for adjournment comes?

A. No. Just call the Chair's attention to it. It is then his duty to declare the meeting adjourned without a motion.

Q. Can a tabled motion be taken from the table at a special meeting?

A. Yes, if so specified in the notice calling the meeting.

There is an old saying that a member gets only as much good out of the Order as he puts into it.



# Get a Policy—and Hold On To It!

*Life insurance is the stability of the business world, raises its moral tone, and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body.—  
Theodore Roosevelt.*

## Life Insurance Essential to Building an Estate

OUR working life is largely devoted to the creation of a personal estate out of current surplus, the saving effort being necessarily spread over a long period of time. A decent competency should be the ambition of every working life, but the accumulation of such a competency requires time, and presumes the continuance of the working life throughout that period of time. That presumption no man has a right to rely upon. It is absolutely necessary that the saving period being insured against premature termination by death. Reliance upon saving, without Life Insurance, is a gamble when dependents are involved. Under no other form of saving, outside of Life Insurance, is there more in the personal estate than has actually been saved up to the time that death forces discontinuance of the savings account. The potential estate is the all-important thing for the 97 per cent of our family heads. It must be placed before any other type of saving and investment. Life Insurance alone can guarantee that potential personal estate.—Ex.

## The Careful Thinking Man

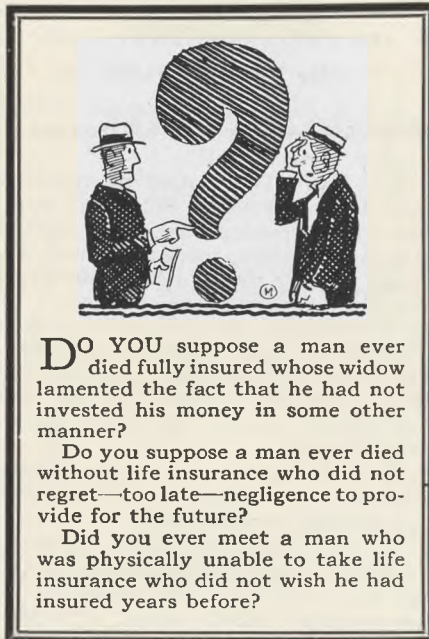
LIFE insurance in this country has reached a stage where it has become actually indispensable, both for those who must provide for dependents and also for the business interest of the nation. It is not merely something to be taken at the importunity of the solicitor, but no sane, careful, provident man can afford to be without it—and he realizes it. It is past that stage where the life insurance agent and solicitor has to “hammer” the man—that is, the careful, thinking man—more particularly when he assumes the burden of a family upon his hands.—The Hon. J. C. Luning.

## One Way to Get a Raise

THE mental value of a bank balance, of a few good bonds in the box, or of life insurance, is one of the most substantial material values on earth.

The young man who begins life with a budget, and lays by systematically from his earnings, can make his finances secure from start to finish, by taking out life insurance that is paid up in the first half of his working years.

The man who pays out \$200 a year in premiums is likely by that very fact to be able to earn \$200 more annually, and so make his insurance pay for itself.—Editorial in the Portland (Oregon), “Telegram.”



DO YOU suppose a man ever died fully insured whose widow lamented the fact that he had not invested his money in some other manner?

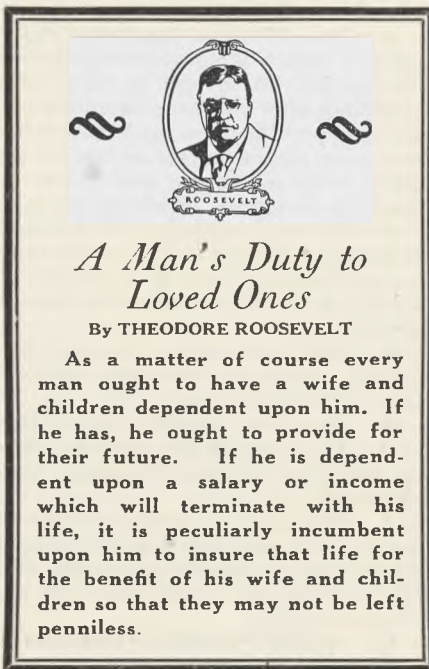
Do you suppose a man ever died without life insurance who did not regret—too late—negligence to provide for the future?

Did you ever meet a man who was physically unable to take life insurance who did not wish he had insured years before?

## Lapsed

I'M THE ally of Sin and Sorrow, the faithless, the hopeless, the lost; I'm a “has been,” a faker, a cheater—a liar, a boaster, a frost. I have nothing to give but reminders, the husk of a wonderful dream; the shell of a generous intention—legacy of an unfinished scheme. I am merely a fold of gilt paper; I am guilty of all you've just read; I am a lapsed insurance policy; I mock and I jest from the dead.—C. F. Ross.

*One person in every nine meets with some form of accidental injury each year.*



## A Man's Duty to Loved Ones

BY THEODORE ROOSEVELT

As a matter of course every man ought to have a wife and children dependent upon him. If he has, he ought to provide for their future. If he is dependent upon a salary or income which will terminate with his life, it is peculiarly incumbent upon him to insure that life for the benefit of his wife and children so that they may not be left penniless.

## Three Objects in Life Insurance

THERE are three fundamental economic principles in life insurance which appeal to the wisdom of men who are planning for success both for themselves and for their families.

The first and greatest is the protection of your loved ones from want and to lay aside an estate which will supply their needs in event of death while the family is in the process of development.

The second is for yourself, to protect you in old age against that distressing spectacle of an old man whose savings have not been sufficient to maintain him in reasonable comfort in the last years.

The third, and of equal importance, is the benefit to the community at large, by providing a competence which will prevent your family, in event of your death, or yourself when age stops earnings, from becoming a charge of the state subjected to existence upon a meager pittance.—The Beaver.

## The Difference

THE difference between savings and insurance is simply this: If you put \$25.00 in the bank at the first of the month, and die one month later, your widow, the next day, would receive exactly \$25.07.

If you put \$25.00 in life insurance at the first of the month, and die one month later, your widow would receive \$1,000.00—Dotted Line.

## The Altruism of Life Insurance

LIFE Insurance is essentially the product of civilization. It has no place among a wholly illiterate race. It is meant for those who think intelligently and live wisely looking on life from its noblest and fullest aspect. With the passing of the ages, man has advanced from a mere savage into a superior being. The instincts of the savage are still his, but civilization has veneered them so that they are hardly recognizable. Man has learnt the meaning of Altruism. All of us are more or less selfish, but there is not one of us who does not have his altruistic moments—moments when the happiness of others, particularly of those who are dear to us, is our chief thought. Life Insurance helps to keep a man on that higher plane of Altruism and incidentally raises the moral and social level of the countries where it thrives.

*We are all Channel swimmers—swimming the Channel of Life.*

# NATIONAL FRATERNAL SOCIETY OF THE DEAF

*Founded 1901—Incorporated Under the Laws of Illinois 1907*

130 North Wells Street, Chicago, Illinois

HARRY C. ANDERSON, President    FRANCIS P. GIBSON, Secretary    ARTHUR L. ROBERTS, Treasurer

## Comparative Statement Since Incorporation

(Liabilities Include Reserves on Death Benefit Business from 1912, and also on Sick and Accident Business from 1922. Net Surplus Covers all Funds)

Year Ended	Assets	Liabilities	Net Surplus	Members	Insurance
Dec. 31, 1907	\$ 3,066.50	\$ None	\$ 3,066.50	520	\$ 260,000
Dec. 31, 1908	4,805.58	None	4,805.58	597	298,500
Dec. 31, 1909	6,692.73	500.00	6,192.73	774	387,000
Dec. 31, 1910	10,816.51	1,250.00	9,566.51	989	488,250
Dec. 31, 1911	18,749.84	None	18,749.84	1,099	705,950
Dec. 31, 1912	28,452.84	27,897.81	555.03	1,319	876,050
Dec. 31, 1913	46,774.45	37,974.37	8,800.08	1,586	1,079,950
Dec. 31, 1914	67,303.25	51,235.95	16,067.30	1,917	1,294,450
Dec. 31, 1915	87,654.61	65,906.28	21,748.33	2,097	1,417,200
Dec. 31, 1916	116,138.07	82,651.88	33,486.19	2,520	1,779,750
Dec. 31, 1917	154,806.64	107,416.11	47,390.53	3,137	2,297,750
Dec. 31, 1918	181,961.68	137,352.44	44,609.24	3,640	2,719,750
Dec. 31, 1919	224,815.46	165,076.33	59,739.13	4,113	3,191,500
Dec. 31, 1920	285,101.19	207,918.21	77,182.98	4,807	3,855,750
Dec. 31, 1921	360,509.12	260,327.58	100,181.54	4,951	4,029,750
Dec. 31, 1922	438,593.18	315,829.99	122,763.19	5,082	4,127,091
Dec. 31, 1923	531,955.34	365,725.54	166,229.80	5,296	4,355,719
Dec. 31, 1924	630,866.60	426,745.52	204,121.08	5,549	4,579,367
Dec. 31, 1925	740,661.70	497,510.28	243,151.42	5,815	4,782,897
Dec. 31, 1926	861,962.85	574,739.78	287,223.07	6,197	5,097,462

### ASSETS, APRIL 30, 1927

First Mortgage Loans on Real Estate.....	\$784,047.69
First Mortgage Bonds on Real Estate.....	75,000.00
United States Liberty Bonds.....	15,000.00
Canadian Bonds.....	995.70
Cash in Banks and in Office.....	19,776.24
<b>Total Assets, April 30, 1927.....</b>	<b>\$894,819.63</b>
Total Death Benefits Paid Since Date of Organization.....	\$224,299.09
Total Sick and Accident Benefits Paid Since Date of Organization.....	117,320.00
Waivers or Dividends to Members Since 1921.....	39,448.90

*Transacts Business in Thirty-eight States and the Dominion of Canada*

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

GRAND DIVISION DIRECTORY

Board of Directors. HARRY C. ANDERSON, President. 150 E. Market St., Indianapolis, Indiana. FREDERICK J. NEESAM, First Vice-President. Elm St., Delavan, Wisconsin. ALEX L. PACH, Second Vice-President. 150 Broadway, New York, New York. JOHN H. MUELLER, Third Vice-President. 908 Lydia St., Louisville, Kentucky. FRANCIS P. GIBSON, Secretary. Suite 907, 130 North Wells St., Chicago, Illinois. ARTHUR L. ROBERTS, Treasurer. Suite 907, 130 North Wells St., Chicago, Illinois. GEORGE F. FLICK, Chairman of Trustees. Suite 907, 130 North Wells St., Chicago, Illinois. Board of Trustees. GEORGE F. FLICK, Chairman. Chicago, Illinois. HARRISON M. LEITNER, Chicago, Illinois. WASHINGTON BARROW, Chicago, Illinois.

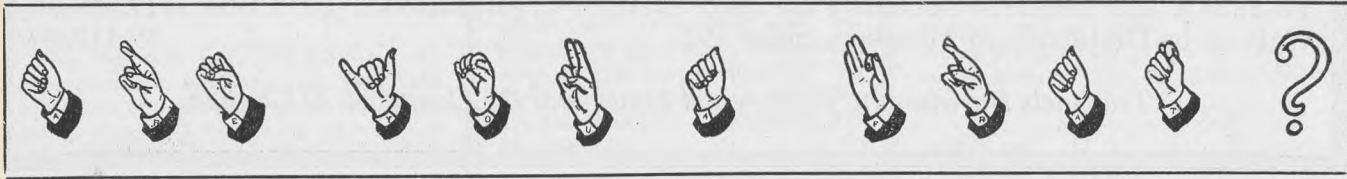
DIVISION DIRECTORY.

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

CHICAGO No. 1, Chicago, Illinois. Corinthian Hall, Capitol Building—First Tuesday. Elmer E. Disz, 12034 Eggleston Ave. DETROIT No. 2, Detroit, Michigan. G. A. R., Grand River and Cass Aves.—First Saturday. Simon A. Goth, 2245 Harding Ave. SAGINAW No. 3, Saginaw, Michigan. 108 South Hamilton St.—First Thursday. Alexander Gibson, 406 Cornelia St. LOUISVILLE No. 4, Louisville, Kentucky. Robinson Hall—First Saturday. William C. Fugate, 230 St. Joseph St. LITTLE ROCK No. 5, Little Rock, Arkansas. Moose Hall Bldg.—First Friday. John P. Elrod, 512 W. 31st St. DAYTON No. 8, Dayton, Ohio. Pruden Bldg., E. Fifth St.—First Saturday. Stephen O. Miller, 18 W. Woodburn Ave. BAY CITY No. 9, Bay City, Michigan. First Monday. Charles F. W. Lawrence, 806 N. Henry St. CINCINNATI No. 10, Cincinnati, Ohio. I. O. O. F., 7th and Elm Sts.—Second Saturday. Emil Schneider, 1859 Kinney Ave. EVANSVILLE No. 11, Evansville, Indiana. Y. M. C. A.—First Friday. Adolph Brizius, 1718 Canal St. NASHVILLE No. 12, Nashville, Tennessee. I. O. O. F. Hall, 49th and Charlotte—First Saturday. Charlie H. Early, 1116 11th Ave., North. SPRINGFIELD No. 13, Springfield, Ohio. E. High and Linden Ave.—Second Saturday. John E. Pershing, 421 S. Belmont Ave. OLATHE No. 14, Olathe, Kansas. First Tuesday. Charles L. Scott, 355 S. Keeler St. FLINT No. 15, Flint, Michigan. 109 W. Second Ave.—First Tuesday. E. Morris Bristol, 125 West Witherbee St. TOLEDO No. 16, Toledo, Ohio. Kapp Hall—First Saturday. Richard J. King, 1766 Hamilton St. MILWAUKEE No. 17, Milwaukee, Wisconsin. Silent Club, 221 W. Water St.—First Tuesday. Samuel Sutter, 1403 20th St. COLUMBUS No. 18, Columbus, Ohio. I. O. O. F. Hall—First Saturday. Joe B. Arnold, School for the Deaf. KNOXVILLE No. 20, Knoxville, Tennessee. Gillespie Building—Second Friday. John B. Chandler, 413 Chamberlain St. CLEVELAND No. 21, Cleveland, Ohio. Moose Bldg., 1000 Walnut St.—First Saturday. Herman Koelle, Jr., 1262 Beach Ave. INDIANAPOLIS No. 22, Indianapolis, Indiana. I. O. O. F. Hall—Second Wednesday. Richard H. Phillips, 2945 Kenwood Ave. BROOKLYN No. 23, Brooklyn, New York. 380 Fulton St., Brooklyn—First Saturday. Benjamin Friedwald, 43 Parkville Ave. ST. LOUIS No. 24, St. Louis, Missouri. Joffa Hall, Lafayette and Jefferson Aves.—First Friday. Carl B. Smith, 4244 Olive St. NEW HAVEN No. 25, New Haven, Connecticut. 99 Temple St.—Second Saturday. Clarence Baldwin, 166 Dwight St. HOLYOKE No. 26, Holyoke, Massachusetts. Bridge Street Tura Hall—First Saturday. Frank Kusiak, 32 Jennings St., Chicopee Falls, Mass. LOS ANGELES No. 27, Los Angeles, California. 730 S. Grand Ave.—First Saturday. Lewis I. Peterson, Box 644, Pico, Calif. ATLANTA No. 28, Atlanta, Georgia. Red Men's Wigwam—First Friday. James R. Bankston, 476 Glenwood Ave., S. E. PHILADELPHIA No. 30, Philadelphia, Pennsylvania. 1628 Arch St.—First Friday. James F. Brady, 202 Walnut St., Audubon, N. J. KANSAS CITY No. 31, Kansas City, Missouri. 912 Grand Ave.—First Saturday. Ernest E. Hyatt, 425 W. 15th St.

OMAHA No. 32, Omaha, Nebraska. Seymour Hall, 16th and Capitol Ave.—Second Saturday. Robert E. Dobson, 4519 Benford Ave. NEW ORLEANS No. 33, New Orleans, Louisiana. B. K. A. Bldg., 627 North St.—First Saturday. William C. Goss, 1401 Delery St. KALAMAZOO No. 34, Kalamazoo, Michigan. Moose Temple, Portage St.—First Friday. Daniel Teller (Acting), 1130 West North St. BOSTON No. 35, Boston, Massachusetts. Friendship Hall, 515 Tremont St.—First Saturday. Arthur A. Sinclair, 1 Bishop Road, Malden, Mass. PITTSBURGH No. 36, Pittsburgh, Pennsylvania. McGeagh Hall—First Saturday. Cyril A. Painter, 829 Ardmore Boul., Wilkingsburg, Pa. HARTFORD No. 37, Hartford, Connecticut. 425 Ann St.—First Saturday. Harry T. Fancher, 59 Dwight St., New Britain, Conn. MEMPHIS No. 38, Memphis, Tennessee. Chamber of Commerce Bldg.—First Tuesday. J. Amos Todd, 400 Walker Ave. PORTLAND No. 39, Portland, Maine. 514 Congress St.—Second Saturday. Charles L. Tarbox, Box 380, Kennebunk, Me. BUFFALO No. 40, Buffalo, New York. 262-264 E. Utica St.—First Saturday. Walter F. Carl, 527 E. Delavan St. PORTLAND (ORE.) No. 41, Portland, Oregon. Red Mens' Hall, East 9th & Hawthorne—First Saturday. Bird L. Craven, 1675 Clarendon St. NEWARK No. 42, Newark, New Jersey. 248 Market St.—First Saturday. Edward Bradley, 375 Washington St. PROVIDENCE No. 43, Providence, Rhode Island. 850 Westminster St.—First Saturday. Fritz J. Rusksdesh, 46 Carolina Ave. SEATTLE No. 44, Seattle, Washington. Eagles' Hall, 7th and Union—First Saturday. Albert W. Wright, 6840 15th Ave., N. E. UTICA No. 45, Utica, New York. 33 Franklin Square—First Saturday. John H. Thomas, 315 First Ave., Frankfort, N. Y. WASHINGTON No. 46, Washington, District of Columbia. N. E. Masonic Temple—First Wednesday. Henry O. Nicol, 1716 Newton St., N. E. BALTIMORE No. 47, Baltimore, Maryland. 1104 W. Baltimore St.—First Saturday. Michael Weinstein, 1527 N. Pulaski St. SYRACUSE No. 48, Syracuse, New York. Jr. O. U. A. M. Hall—Second Saturday. J. Fred Keller, 126 Didama St. CEDAR RAPIDS No. 49, Cedar Rapids, Iowa. Federation of Labor Hall—First Wednesday. Carl W. Osterberg, 1320 First Ave., West. HUNTINGTON No. 50, Huntington, West Virginia. Jr. O. U. A. M. Hall—First Saturday. Clarence Henderson, 1710 18th St. ALBANY No. 51, Albany, New York. Terminal Hall—First Friday. Henry A. Mineker, 187 Madison St. ROCHESTER No. 52, Rochester, New York. Highland Hall—First Saturday. Harry V. Barnett, 599 W. Main St. SAN FRANCISCO No. 53, San Francisco, California. Native Sons' Hall—First Saturday. Harry O. Schwarzlose, 543 Clay St. READING No. 54, Reading, Pennsylvania. 812 Court St.—Second Saturday. Edwin C. Ritchie, 26 E. Lancaster Ave., Shillington, Pa. AKRON No. 55, Akron, Ohio. Wilmot Hall, 982 E. Market St.—First Saturday. William Pfunder, 1407 Goodyear Ave. SALT LAKE CITY No. 56, Salt Lake City, Utah. First Tuesday. Grant R. Morgan, 543 S. Fourth East St. ROCKFORD No. 57, Rockford, Illinois. 1028 S. Main St.—Second Saturday. Fred Shatwell, 618 Oakley Ave. SPRINGFIELD No. 58, Springfield, Illinois. N. E. Cor. 5th and Monroe Sts.—First Saturday. Daniel B. King, 2167 S. 16th St. DAVENPORT No. 59, Davenport, Iowa. I. O. O. F. Hall, 510 Brady St.—First Saturday. Arthur C. Johnson, 3123 18th Ave., Rock Island, Ill. WORCESTER No. 60, Worcester, Massachusetts. 306 Main St.—First Saturday. A. G. Clark, 2 Crescent St., Whitinsville, Mass. ST. PAUL-MINNEAPOLIS No. 61, St. Paul, Minnesota. Fairview and Marshall Aves., St. Paul—First Friday. Anton Schroeder, 2172 Carroll Ave., St. Paul, Minn. FORT WORTH No. 62, Fort Worth, Texas. Third and Calhoun Sts.—Second Saturday. Perry D. Hudson, 1803 Lincoln Ave. DALLAS No. 63, Dallas, Texas. Y. M. C. A. Building—First Saturday. Wallace K. Gibson, Route 8, Box 356. DENVER No. 64, Denver, Colorado. Howe Hall, 1548 California St.—First Saturday. Homer E. Grace, 929 S. Gilpin St. WATERBURY No. 65, Waterbury, Connecticut. Garden Hall—First Saturday. William J. O'Connell, 190 Hill St. SPRINGFIELD No. 67, Springfield, Massachusetts. 347 Worthington St.—First Saturday. Philip Beausoleil, 147 Wilbraham Ave. WACO No. 68, Waco, Texas. Chamber of Commerce—First Saturday. Harvey L. Ford, Route 4, Box 229

PITTSFIELD No. 70, Pittsfield, Massachusetts. 12 Pine St.—Second Saturday. Edward J. Gilmartin, 18 Lincoln Terrace. BANGOR No. 71, Bangor, Maine. Royal Arcanum Hall, 173 Exchange St.—First Saturday. J. Fred Flynn, 145 Pine St. KENOSHA No. 72, Kenosha, Wisconsin. Regner Building, Main and South Sts.—Second Saturday. Ambrose Gaston, 5134 53rd Avenue. BIRMINGHAM No. 73, Birmingham, Alabama. Fairview Masonic Temple—First Tuesday. G. Herman Harper, 4141 Court St. SIOUX FALLS No. 74, Sioux Falls, South Dakota. Chamber of Commerce—First Monday. Charles H. Loucks, School for the Deaf. WICHITA No. 75, Wichita, Kansas. Y. M. C. A.—First Saturday. Ross Davison, 1232 S. Santa Fe Ave. SPOKANE No. 76, Spokane, Washington. E. 2028 Marietta Ave.—Second Sunday. James H. O'Leary, E. 2028 Marietta Ave. DES MOINES No. 77, Des Moines, Iowa. Moose Hall, 920 Locust St.—First Saturday. Charles R. Koons, 1217 Pine St. LOWELL No. 78, Lowell, Massachusetts. 84 Middlesex St.—Second Saturday. Myles S. McGeever, 39 Elliott St. BERKELEY No. 79, Berkeley, California. Ashby Hall—First Friday. Doney H. Goodrich, 1803 Dwight Way. DELAVAN No. 80, Delavan, Wisconsin. I. O. O. F. Hall—First Saturday. Kenneth M. Steinke, 208 S. Main St. HOUSTON No. 81, Houston, Texas. Eagles' Hall, 910 Preston Ave.—Second Tuesday. Richard C. Morriss, 400 Quitman St. SCRANTON No. 82, Scranton, Pennsylvania. 232 Wyoming Ave.—First Friday. James B. Milligan, 626 New York St. RICHMOND No. 83, Richmond, Virginia. Labor Temple, Hall 2—Second Saturday. Guy R. Liggan, Route 7. JOHNSTOWN No. 85, Johnstown, Pennsylvania. Moose Temple—Second Saturday. Roland M. Barker, 61 Church St. MANHATTAN No. 87, New York, New York. 143 W. 125th St.—First Monday. Max M. Lubin, 22 Post Ave. JACKSONVILLE No. 88, Jacksonville, Illinois. Gallaudet Club Hall—First Thursday. Ernest Tilton, 414 Koeluskos St. LEWISTON No. 89, Lewiston, Maine. G. A. R. Hall, Pine St.—First Saturday. Armand J. Leriche, Care Y. M. C. A., Auburn, Me. PEORIA No. 90, Peoria, Illinois. Proctor Recreation Center—Second Saturday. Charles J. Cunningham, 1713 N. Madison St. JERSEY CITY No. 91, Jersey City, New Jersey. Odd Fellows' Hall Bergen Square—Second Saturday. Richard J. Birmingham, 438 W. 124th St., New York, N. Y. BRONX No. 92, New York, New York. Castle Hall, Walton and 149th St.—First Monday. Albert Lazar, Apt. 8-E, 044 Riverside Drive. COLUMBIA No. 93, Columbia, South Carolina. Y. M. C. A.—First Saturday. William L. Smith, 2505 Park St. CHARLOTTE No. 94, Charlotte, North Carolina. K. of P. Hall, 408 Piedmont Bldg.—Second Saturday. William E. Benfield, 81 W. Academy St., Concord, N. C. DURHAM No. 95, Durham, North Carolina. I. O. O. F. Hall—First Saturday. J. M. Vestal, P. O. Box 397, Burlington, N. C. DUBUQUE No. 96, Dubuque, Iowa. Dubuque Silent Club, 7th and Main—First Friday. Frank Hemmelder, 2520 Stafford Ave. GRAND RAPIDS No. 97, Grand Rapids, Michigan. Y. M. C. A.—First Friday. Harry F. Ford, 2315 Francis Ave., S. E. TORONTO No. 98, Toronto, Canada. I. O. O. F. Temple—First Thursday. Harry E. Grooms, 19 Barrie Ave. DULUTH No. 99, Duluth, Minnesota. 216 W. Superior St.—First Saturday. John A. DeLance, 216 W. Superior St. CANTON No. 100, Canton, Ohio. Army and Navy Hall, N. Court St.—First Saturday. Albert M. Price, 1301 Twin Place, N. E. FARIBAULT No. 101, Faribault, Minnesota. Eagles Hall—First Saturday. Henry E. Bruns, 418 Shumway Ave., N. E. SOUTH BEND No. 102, South Bend, Indiana. Moose Hall—Second Saturday. Benjamin B. Berg, 1102 N. Olive St. COUNCIL BLUFFS No. 103, Council Bluffs, Iowa. School for the Deaf—Second Saturday. John J. Marty, 300 North Ave. FORT WAYNE No. 104, Fort Wayne, Indiana. Y. M. C. A.—First Saturday. John J. Smead, 514 Fairmount Place. SCHENECTADY No. 105, Schenectady, New York. I. O. O. F. Hall—Second Saturday. John F. Koepfer, 95 Linden St. CHICAGO No. 106, Chicago, Illinois. Room 308, 81 W. Van Buren St.—Second Friday. Louis Ruskin, 6847 South Park Ave. MIAMI No. 107, Miami, Florida. Y. M. C. A.—First Friday. Raymond H. Rou, Station A, Box 4314



# INSURANCE PLANS AND RATES

## CERTIFICATE CLASSES

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF writes insurance on the same sound and correct principles as the regular old-line insurance companies, and issues the following certificates:

**Class A—Whole Life**, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured.

**Class C—Whole Life**, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured.

**Class D—Twenty-Year Payment Life**, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death within the twenty-year period, or at any time thereafter. Dues payments cease after twenty years.

**Class E—Paid-Up at Age Sixty Life**, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death prior to age 60, or at any time thereafter. Dues payments cease at age 60.

**Class F—Old Age Monthly Income for Life**, on the American Experience—4% basis, and McClintock's Annuity Table, Males, for Income after 100 Months Certain, guaranteeing the payment of the certificate amount at death prior to age 70, or, should the certificate holder live to age 70, the payment of TEN DOLLARS per month for each ONE THOUSAND DOLLARS of certificate amount for the ONE HUNDRED MONTHS CERTAIN, and should the member live beyond the ONE HUNDRED MONTHS, the monthly payments will be continued during the lifetime of the insured. Dues payments cease at age 70.

## WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

## REQUIRED MONTHLY PAYMENTS

After joining, a member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) A per capita tax for the General Expense, Sick and Accident, and Convention funds, amounting to fifty-five cents in Class A and sixty-six cents in Classes C, D, E, and F; (3) A small monthly tax for local dues, varying with the different divisions. These payments begin on the first day of the month of certificate issue, and continue to be payable on the first day of each month thereafter, in accordance with the terms of the various certificate classes and the laws of the society.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.									
Minimum, \$250; Maximum, \$3,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55									
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE									
AGE	CLASS A	AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$0.93	18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	.93	19	1.11	19	1.60	19	1.16	19	1.20
20	.93	20	1.11	20	1.63	20	1.19	20	1.20
21	.93	21	1.13	21	1.66	21	1.22	21	1.23
22	.96	22	1.16	22	1.69	22	1.25	22	1.27
23	.98	23	1.18	23	1.72	23	1.29	23	1.30
24	1.01	24	1.21	24	1.75	24	1.32	24	1.33
25	1.04	25	1.24	25	1.78	25	1.36	25	1.37
26	1.07	26	1.27	26	1.81	26	1.41	26	1.41
27	1.11	27	1.31	27	1.85	27	1.45	27	1.46
28	1.14	28	1.34	28	1.89	28	1.50	28	1.50
29	1.18	29	1.38	29	1.93	29	1.55	29	1.55
30	1.22	30	1.42	30	1.97	30	1.61	30	1.60
31	1.26	31	1.46	31	2.01	31	1.67	31	1.66
32	1.31	32	1.50	32	2.05	32	1.73	32	1.72
33	1.35	33	1.55	33	2.10	33	1.80	33	1.78
34	1.40	34	1.60	34	2.15	34	1.88	34	1.85
35	1.45	35	1.65	35	2.20	35	1.96	35	1.92
36	1.51	36	1.70	36	2.25	36	2.05	36	2.00
37	1.57	37	1.76	37	2.31	37	2.15	37	2.08
38	1.63	38	1.82	38	2.37	38	2.25	38	2.17
39	1.69	39	1.89	39	2.43	39	2.37	39	2.26
40	1.76	40	1.96	40	2.50	40	2.50	40	2.36
41	1.83	41	2.03	41	2.57	41	2.64	41	2.47
42	1.91	42	2.11	42	2.64	42	2.80	42	2.59
43	1.99	43	2.20	43	2.72	43	2.98	43	2.71
44	2.07	44	2.29	44	2.80	44	3.18	44	2.85
45	2.16	45	2.38	45	2.89	45	3.40	45	3.00
46	2.25	46	2.49	46	2.98	46	3.65	46	3.16
47	2.35	47	2.60	47	3.08	47	3.95	47	3.34
48	2.45	48	2.71	48	3.18	48	4.29	48	3.54
49	2.58	49	2.84	49	3.29	49	4.69	49	3.75
50	2.71	50	2.97	50	3.41	50	5.18	50	3.99
51	2.83	51	3.11	51	3.54	51	5.76	51	4.25
52	2.97	52	3.27	52	3.67	52	6.49	52	4.53
53	3.12	53	3.43	53	3.82	53	7.41	53	4.85
54	3.28	54	3.60	54	3.97	54	8.64	54	5.21
55	3.44	55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized*

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

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

## *Objects*

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

## *Benefit Certificates—Amounts; Age Limits*

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

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

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

## *Social Membership*

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

## *Death, Sick and Accident Benefits*

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

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

## *Payments Required of Members*

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

## *Social Features*

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

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

## *Safeguards*

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

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

## *Why You Should Join*

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

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

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

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

## *Cost of Joining*

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

## *How to Join*

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

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

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

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

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

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