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## The Frat Volume 25 Number 04 October 1927

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-fifth Year

OCTOBER, 1927

Number Four



**JOIN!**

Yesterday · Today · Always  
*The* **GREATEST MOTHER**

## The American National Red Cross

holds its eleventh annual Roll Call from Armistice Day thru Thanksgiving November 11-24 when all are cordially invited to become members of this great organization. Membership dues paid at that time maintain the work of the Red Cross—local, national and international—thru-out the coming year.





**SECRETARY-TREASURER'S  
DEPARTMENT**  
**Notes to Division Officials and  
Other Comment**

**Sick Committees and Standing Claims  
Committees**

Under the new rules, the regularly appointed sick committee or committees of a division may function as usual and approve claims for benefits, but the claims must then be submitted to the standing claims committee of the division, consisting of the president, secretary and treasurer, acting in lieu of the division, for final approval and dispatching to the home office. This means that when a claim has been signed by the members of a sick committee, the claim must also bear the signatures of the three above-named officers when sent to headquarters for payment.

**Paying Dues Direct to Home Office**

Members should never send their dues direct to the home office. Dues should always be paid to division treasurers, for inclusion in their monthly reports to headquarters. This saves correspondence with the member and his division treasurer, and bother in making adjustments on reports.

**Matter for The Frat**

News, notes, etc., for THE FRAT should always be sent on separate sheets of paper, and never included in the body of a letter. This is for convenience in preparing copy for the paper. Write only on one side of sheet.

**Loans and Good Standing**

The amendment to Section 176 covers the standing of members who are indebted to their divisions for money advanced from the local fund to pay their dues. Some inquiries have come in regarding this amendment and the application of the rule. The whole matter rests on the terms under which the loan may be made. The division may merely require the member to sign a paper testifying to the loan, with no specified date set for repayment; or it may require the member to sign a note for a stated term, at the end of which the loan becomes due and payable; or, again, it may advance the money without any note or definite promise of payment.

When a note is made with a specified date for repayment, and the member fails to pay, the new rule places him indefinitely in arrears, and ineligible to benefits, etc. The division may invoke the rule against the member, or, in deserving cases, it may extend the loan to a later date, thus keeping him in good standing.

When no note is made, and therefore no specified time set for payment of the money advanced for dues, the whole matter is indefinite and the new rule cannot be invoked.

In cases where notes and other argeements of indebtedness for such loans have been extended or allowed to run until the death of the member, the division may have recourse to Section 189.

The home office, of course, has no record of loans made by divisions to their members to help pay their dues. The amendment of Section 176 was passed to protect divisions and insure the repayment of loans where the borrower is able to pay. As long as the member's grand division dues are paid, the home office will not endeavor to determine whether the member is indebted to his division when he presents a claim for benefit. The matter is up to the division, and it may invoke the rule when a note has been given and has become due and payable, or it may extend the note indefinitely, or, in deserving cases, it may cancel the indebtedness altogether.

**Payment of Bills and Fees**

We wish to repeat what we said in the September FRAT: All bills for buttons, fees, etc., must be paid through the division treasurer to be included on his monthly report with division collections, and not sent us direct by other division officers and members. Compliance with this rule will help greatly in the collection and recording of such payments at headquarters, and at the same time be less trouble to other divisions and members. Hereafter all bills for buttons, fees, etc., will be sent to division treasurers for collection and forwarding on their reports.

**Care of Funds, Trustees, Etc.**

The attention of division presidents, treasurers, and trustees is called to Section 94, with regard to the care of funds, bank deposits, bank withdrawals, etc. The division's funds must be kept in a bank in the name of the division, not in the name of the division treasurer or any other individual. All checks drawn on the division's bank account must be signed by the division treasurer and countersigned by the senior trustee. If your funds are not now so kept, and if your bank checks are not so drawn, the law is not being complied with. It must be.

Also, at least two of the three division trustees must audit the division treasurer's accounts, and sign all sheets of his monthly reports to headquarters. Monthly reports without the

signatures of at least two trustees cannot be accepted at the home office.

**Limited Payment Certificates**

The impression seems to prevail in some quarters that our Twenty Year Payment Life certificate (Class D) and our Paid-up At Age 60 Years (Class E) should carry interest increments after becoming paid up. This is a wrong impression. Suppose we take the case of a member joining at the age of 20, in Class D, for \$1,000 insurance. His certificate becomes paid-up at the end of 20 years, or at age 40. The argument, as we understand it, is that the \$1,000 in paid-up insurance should have interest increments added until the member's death, when the amount becomes due and payable. The assumption seems to be based on the supposition that the full \$1,000 has been paid in by the member, and, therefore, interest on the amount should be paid. However, the member in question would in the twenty year period have paid only \$329.26 in mortuary dues, at the rate of \$1.63 monthly. The interest increments during the twenty year period would at the end of the period bring the reserve to his credit up to slightly less than \$400.00. Of course, interest increments continue during the life of the member, and the \$1,000 will be paid at his death. The society promises to pay the \$1,000, but during the twenty year payment period it has received in dues much less than the amount specified in the certificate, and the argument that interest should be paid on \$1,000 after expiration of the period is therefore fallacious.

Analogous exhibits might be made for different ages in Class D and Class E, but we believe the above will illustrate the point and make unnecessary a prolonged and tedious discussion.

**BOSTON SLOGANS**

Sol Lantz of Pratt, Kansas, submits "BOSTONE" for the 1931 Slogan; believes it a good combination of Boston and thirty-one.

A. S. Howard of Providence R. I., thinks "LET'S PUT BOSTON BAKED BEANS INTO OUR BEANS IN 1931" about right.

Mrs. J. G. Bishop of Atlanta, Ga., sends us "BOSTONWARD — 1931," and says she is going to try again.

Next?

**A MOTHERLY THOUGHT**

By Madame Schumann-Heink

LIFE insurance was first brought to my attention about twenty years ago. My children were young and I realized their future could best be safeguarded by adequate insurance on my life. I took out as large a policy as I could afford and from time to time I have added to my insurance holdings. I am a strong believer in life insurance for professional people whose incomes will cease at death.



## TREASURER'S REPORT

Division Collections for September	
Grand Division .....	\$ 32.90
Chicago No. 1 .....	564.04
Detroit .....	310.37
Saginaw .....	35.41
Louisville .....	143.18
Little Rock .....	147.93
Dayton .....	65.03
Bay City .....	25.24
Cincinnati .....	176.22
Evansville .....	29.99
Nashville .....	27.68
Springfield, O. ....	39.04
Olathe .....	114.58
Flint .....	142.95
Toledo .....	160.78
Milwaukee .....	217.79
Columbus .....	166.68
Knoxville .....	115.70
Cleveland .....	170.00
Indianapolis .....	206.48
Brooklyn .....	386.94
St. Louis .....	345.11
New Haven .....	67.19
Holyoke .....	64.59
Los Angeles .....	336.27
Atlanta .....	90.27
Philadelphia .....	275.06
Kansas City .....	134.05
Omaha .....	126.05
New Orleans .....	150.39
Kalamazoo .....	54.72
Boston .....	217.43
Pittsburgh .....	289.09
Hartford .....	42.57
Memphis .....	72.74
Portland, Me. ....	54.89
Buffalo .....	115.45
Portland, Ore. ....	197.94
Newark .....	398.56
Providence .....	73.37
Seattle .....	134.63
Utica .....	144.98
Washington .....	88.03
Baltimore .....	116.48
Syracuse .....	88.34
Cedar Rapids .....	134.30
Huntington .....	97.75
Albany .....	52.85
Rochester .....	101.99
San Francisco .....	137.97
Reading .....	100.56
Akron .....	294.14
Salt Lake City .....	16.21
Rockford .....	79.88
Springfield, Ill. ....	76.39
Davenport .....	61.22
Worcester .....	57.88
St. Paul-Minneapolis ..	238.18
Ft. Worth .....	64.96
Dallas .....	231.61
Denver .....	76.68
Waterbury .....	18.52
Springfield, Mass. ....	24.52
Waco .....	82.83
Pittsfield .....	27.90
Bangor .....	45.66
Kenosha .....	94.72
Birmingham .....	140.01
Sioux Falls .....	86.91
Wichita .....	58.17
Spokane .....	62.23
Des Moines .....	79.09
Lowell .....	36.14
Berkeley .....	65.73
Delavan .....	167.20
Houston .....	147.51

Scranton .....	59.87
Richmond .....	114.73
Johnstown .....	51.16
Manhattan .....	254.91
Jacksonville .....	37.71
Lewiston .....	64.87
Peoria .....	48.90
Jersey City .....	81.92
Bronx .....	77.79
Columbia .....	.....
Charlotte .....	89.60
Durham .....	62.93
Dubuque .....	41.28
Grand Rapids .....	48.07
Toronto .....	309.89
Duluth .....	42.03
Canton .....	49.36
Faribault .....	49.40
South Bend .....	72.07
Council Bluffs .....	32.02
Ft. Wayne .....	53.68
Schenectady .....	53.68
Chicago No. 106 .....	152.37
Miami .....	62.98
Total collections .....	\$11,828.06

## SEPTEMBER DISABILITY CLAIMS

Joseph A. Hank, Chicago .....	\$ 25.00
*R. M. Hutchings, Little Rock ..	50.00
*F. K. Fraley, Baltimore .....	5.00
*Wesley Huebner, Columbus .....	10.00
J. E. Purdum, Little Rock .....	50.00
Cleveland Davis, Miami .....	20.00
Samuel Smythe, Detroit .....	50.00
J. I. Jenkins, Kansas City .....	50.00
J. G. Williams, Philadelphia .....	50.00
*J. W. Brown, Chicago .....	20.00
*Albert Myers, Syracuse .....	15.00
*C. A. Dunham, Buffalo .....	15.00
*Fred Fahl, Milwaukee .....	25.00
Jesse Butler, New Haven .....	20.00
F. H. Doherty, Boston .....	50.00
H. G. Dickhoener, St. Louis .....	50.00
G. S. Porter, Newark .....	10.00
J. R. Carter, Akron .....	10.00
*J. W. Brown, Chicago .....	30.00
*W. L. James, Indianapolis .....	30.00
*E. J. Hinton, Indianapolis .....	15.00
*C. B. Bissey, Indianapolis .....	10.00
*Frederick Donnelly, Albany .....	15.00
*Daniel Lynch, Brooklyn .....	30.00
*D. G. White, Portland, Ore. ....	50.00
*C. F. La Fave, Portland, Ore. ....	5.00
*Albert Brockenbusch, Waco .....	15.00
A. T. Dziak, Jersey City .....	10.00
Calman Davis, Manhattan .....	25.00
J. J. Gregorowicz, Brooklyn .....	10.00
W. L. Youree, Nashville .....	30.00
Total for the month .....	\$800.00

\*Denotes accident claims.

## SEPTEMBER DEATH CLAIMS

Paid to Mrs. Alice B. Allen, Pater-son, N. J., for death benefit of Ralph T. Allen, certificate No. 3851, deceased August 19, 1927, \$1,000.

Paid to Mrs. Margaret A. Ufheil, Springfield, O., for death benefit of Fred P. Ufheil, certificate No. 2639, deceased August 16, 1927, \$1,000.

The Palmetto Leaf asks: "Is reel love real love?" Ask Dad, Miss Walker; he knows.

TREASURER'S STATEMENT  
FOR SEPTEMBER, 1927

## Balance and Income

Balance, August 31 .....	\$922,929.54
Division collections .....	11,828.06
Interest, mortgage loans ..	7,145.90
Interest, bonds .....	30.00
Interest, banks .....	16.00
Sale of emblem jewelry .....	28.60
Recording fees .....	15.50
Sundry supplies .....	1.00
Subscriptions to FRAT .....	1.80
Exchange on checks .....	2.40
Refund of N. C. taxes .....	6.28

Total balance and income ..\$942,005.08

## Disbursements

Death Benefits .....	\$ 2,000.00
Sick benefits .....	460.00
Accident benefits .....	340.00
Old Age Income payment ..	4.06
Accrued interest bonds and mortgages .....	706.34
Salaries .....	637.49
Services .....	440.00
Official publication .....	412.75
Printing and stationery .....	264.79
Rent .....	175.00
Office expenses .....	94.94
Postage .....	29.55
Sundry supplies .....	27.00

Total disbursements ..... \$ 5,591.92 |

## Recapitulation

Balance and income .....	\$942,005.08
Disbursements .....	5,591.92

Balance, September 30 ..\$936,413.16

## TRUSTEES' REPORT

## Ledger Assets, September 30, 1927

First mortgage loans .....	\$802,000.00
First mortgage bonds .....	94,000.00
U. S. Liberty bonds .....	15,000.00
Canadian bonds .....	995.70
Cash in banks:	
Central Trust Co. ....	15,382.03
Bank of Montreal .....	6,962.82
President's cont. fund .....	300.00
Secretary-Treasurer's cash ..	872.61

Total ledger assets ..... \$936,413.16 |

## Balance in Funds

Reserve Funds .....	\$751,652.10
Mortuary Funds .....	67,993.62
Sick and Accident Fund .....	65,151.41
Unallocated interest .....	39,224.60
Convention Fund .....	1,393.42
Organizing Fund .....	2,360.84
General Expense Fund .....	8,637.17

Total in all funds ..... \$936,413.16 |

## Investments

In September, two mortgages for \$10,000 and \$30,000 matured, and a partial payment of \$500 was received on a third, making a total maturity of \$40,500 for September.

Additional first mortgage bonds to the amount of \$17,900 at 6½ % were acquired in September, and three first mortgages for \$7,500, \$8,000, and \$7,500, all at 6 % were purchased, a total investment of \$40,900 for the month.



## MARRIAGES

June 19—J. J. Epstein and Lillie Brumlik, both of Chicago, Ill.

July 30—W. J. Ross, Toronto, Ont., and Margaret Kennedy, Brantford, Ont.

August 2—Charles Morris, Albany, N. Y., and Lillian Criswell, New York, N. Y.

August 2—R. S. Johnson and Beulah Moore, both of Washington, D. C.

August 5—A. R. Eden and Wilmette De Lashmutter, both of Portland, Ore.

August 17—Martin Klein, St. Paul, Minn., and Edna Warren, Onamia, Minn.

August 28—J. W. Kurry, Milwaukee, Wis., and Annie Biese, West De Pere, Wis.

September 2—L. S. Cherry and Edith McCarthy, both of Chicago, Ill.

September 5—August Hanke, Buffalo, N. Y., and Ruth French, Rochester, N. Y.

September 5—A. O. Van Emon, Portland, Ore., and Mamie Stalker, Middletown, Ore.

September 17—Wilfred Vick and Elizabeth Smith, both of Flint, Mich.

September 26—H. M. Duncan, Waukegan, Ill., and Letha Valentine, St. Louis, Mo.

October 8—E. S. Gallimore, Charlotte, N. C., and Effie Rogers, Salisbury, N. C.

## BIRTHS

July 10—Mr. and Mrs. Carl Wagner, Peoria, Ill., a girl.

July 16—Mr. and Mrs. Virgil Oatman, De Soto, Mo., a girl.

July 19—Mr. and Mrs. W. G. Goggin, St. Charles, Mo., a boy.

August 7—Mr. and Mrs. R. P. Staves, Plattsburg, N. Y., a boy.

August 14—Mr. and Mrs. H. A. Stumpe, St. Louis, Mo., a boy.

August 15—Mr. and Mrs. I. D. O'Neil, Long Branch, Ont., a girl.

August 24—Mr. and Mrs. Bert Conn, Little Rock, Ark., a girl.

August 29—Mr. and Mrs. I. J. Lynch, St. Louis, Mo., a girl.

September 6—Mr. and Mrs. E. L. Bell, Little Rock, Ark., a boy.

September 28—Mr. and Mrs. Arthur Osking, Minneapolis, Minn., a boy.

September 29—Mr. and Mrs. Lisgar Ball, Baltimore, Ont., a girl.

October 4—Mr. and Mrs. Otto Lorenz, Chicago, Ill., a boy.

October 4—Mr. and Mrs. J. J. Rudolph, Brooklyn, N. Y., a boy.

October 5—Mr. and Mrs. Harry Keesal, Chicago, Ill., a boy.

October 5—Mr. and Mrs. E. J. Nadeau, Minneapolis, Minn., a boy.

October 6—Mr. and Mrs. J. F. Johnson, Little Rock, Ark., a boy.

## THE LODGE MEETING

The complaint that lodge meetings are not as well attended as in days gone by applies only to those lodges which do not have something worth a man's (or woman's) time. The popularity of the various noon clubs which have sprung into existence in the last few years is not simply because they have ideals of service, but because effort is made to make the meetings of value. The programs are varied in character, sufficiently so to practically insure the attendance that the hour and a half usually spent will bring either entertainment or instruction. Finally every member is given something to do in the way of actual service. When a lodge ceases to complain that members do not evidence their loyalty by dutifully going to the meetings and will spend some energy and thought to making the meetings worth going to, the attendance will begin to increase.—[The Modern Woodman.]

## THE NEED OF INSURANCE

"Every year," says Dr. Herman N. Bundesen, commissioner of health, in the weekly bulletin issued recently, "5,000,000 women are left to shift for themselves and their children, many left in absolute poverty because their husbands had failed to provide for their future by means of insurance or savings. Records of the Chicago department of health show that ill health of the husband is followed by needy widowhood and that fatherless children and a high child mortality go hand in hand.

## NEW MEMBERS

1. J. A. Wehmeyer.....Chicago
10. C. B. French.....Cincinnati
10. F. Huddleston.....Cincinnati
18. L. Sampson.....Newcomerstown, O.
35. B. J. Marra.....Boston
37. J. Imhoff.....Jewitt City, Conn.
41. L. Hudson.....Elkton, Ore.
54. C. Mazaluski.....Mahoney City, Pa.
63. John Hays.....Marietta, Okla.
82. A. Lesick.....Binghamton, N. Y.
85. Alex. Heider.....Johnstown
98. David Basalygo.....Verdun, Que.
98. M. C. Harris.....Hamilton, Ont.
103. N. Scarvie.....Council Bluffs
103. R. Paschall.....Council Bluffs
106. L. Cosentino.....Chicago
106. Mennen Kumis.....Chicago
106. Harry Luft.....Chicago
106. Hugo Pulver.....Chicago

## THE GET-ONE DEGREE

Chicago Division, No. 1—E. H. March.

Cincinnati—Wylie Ross (2).

Columbus—E. M. Wood.

Boston—Arthur Sinclair.

Hartford—J. H. Sullivan.

Portland, Ore.—C. J. Lynch.

Reading—P. D. Letwaitis.

Dallas—Troy E. Hill.

Scranton—S. J. Shanosky.

Johnstown—John Keating.

Toronto—Julius Stern, N. L. Gleadow.

Council Bluffs—T. L. Anderson, G. N. Osborne.

Chicago, No. 106—W. J. Hodgson (3), R. O. Blair.



SOUTH BEND DIVISION No. 102, N. F. S. D.

Front row, left to right—Charles Cloud, Ronald Rhoads, Noah H. Uran, Jackson Minar, Albert Mercer, Jacob Wright.

Middle row—William Funkhouser, Cecil Piper, Benjamin Berg, Leo Douglas, Arthur Rink, Joseph Miller, Harry Clampitt, Frank Gearhart.

Back row—Harry Draves, Herman Stanley, William Canode, Charles Neff, Leon Bonham, Harry Tiffie, William Garwood, John Miller.



Boston Brought It Home





Now that the Denver convention is over, the barometer of interest in Frat activity has doubtless taken a sharp tumble. It may have been observed that a division's most active members at pre-convention time usually take a vacation afterward until the approach of the next convention, and the division follows suit. Thus we have what might be called the "cycle of hibernation," when interest is at its lowest ebb.

If we are to keep on with the same ratio of growth as heretofore, we will have to resort to something more than sporadic efforts in recruiting. Editorial thunder and prods by the home office seem to be losing the effectiveness they once had. Three years of semi-lethargy was bad enough, but four years of it may mean a decrease in membership to confront the Boston convention—and perhaps fewer delegates to tackle the problem. It is with this in mind that I am offering a suggestion that I hope others, better qualified to do so, will thresh out in these columns.

In almost every division city there are any number of "hold outs" who have a notion that they are better off outside of the Frat. Perhaps there are even more stay-at-homes, or persons who rarely attend Frat socials or gatherings. Often as not the reason for the failure to convert these stubborn ones is because there are few, if any, who can or will make good sales talks or arguments on the benefits of being a Frat. And few will dispute the fact that the ordinary Frat social or party is becoming shopworn. Now if each division, or as many of them as can raise the necessary 40 or 50 dollars, should provide itself with a projector for miniature films, or "personal movies," as they are called, and films of leading Frats making Frat sales talks as boosters in recruiting work, distributed by the home office, it should go a long way in keeping alive interest in recruiting, and perhaps solve the problem of a traveling recruiting expert. The idea carried further, and films of pantomimes, dialogues, etc., by leading deaf artists, and even serious lectures by leaders in Deafdom, produced by private enterprise for rental, should afford the wherewithal for a "Movie Night" or for added attractions to Frat socials, and be an effective means of drawing in the stay-at-homes. The success of the plan should bring Fratdom as well as all Deafdom closer together.

But to get back to earth, is the idea practical? If so, will a sufficient number of divisions subscribe to the buying of projectors to make it worth while to produce the films? I think it is a safe bet that if there are about 25

## Poems We Should Know

[Written by the Deaf]

### EPHPATHA

EDITH PEEL CHANDLER

Along the shores of Decapolis,  
Near Galilee's beautiful sea,  
There walked a man by the sounding waves,  
But never a sound heard he.

Among the people of Decapolis,  
Near Galilee's beautiful sea,  
There walked a man mid the busy throngs,  
But never a word spoke he.

Never a word he spoke to them,  
And never a thing he heard,  
For his ears were closed to every sound  
And his tongue could speak no word.

Down to the shores of Decapolis,  
Near Galilee's beautiful sea,  
There came a stranger from Nazareth,  
A Man of Miracles, He.

The people flocked from far and wide,  
The master Christ to greet,  
And among the crowds came the silent one  
And knelt at the Master's feet.

And from his lips there fell no sound,  
But his eyes looked forth a prayer,  
And over the face of the Nazarene came  
A look of pity rare.

The Man of Sorrows lifted his eyes  
Towards the heavens clear;  
"Ephpatha—Be opened," He said,  
And the deaf was made to hear.

to start with, there will be plenty of candidates as "movie magnates" and "stars."

But let us hear from others on whether or not the idea is an impractical dream, to be put in the obituary column. Anyhow, let us not relax in Frat activity until next convention time.—[G. Dewey Coats, Portland, Ore.]

### DEATHS

September 15—Infant daughter of John Filko, St. Louis, Mo.

September 16—Infant child of William Parkinson, Fairport, N. Y.

September 24—Mary Rau, wife of Albert E. Rau, Turners Falls, Mass.

September 28—Mrs. Louis Divine, daughter of George D. Martin, Vancouver, Wash.

### OBITUARY

Brother Oscar H. C. Angelroth, 65, died at Milwaukee, Wis., October 2. He joined the society in May 1907 through Chicago Division and was a charter member of Milwaukee Division when it organized the following month. He served as delegate at Cincinnati and Louisville conventions.

## We See By the Papers



Trotsky's expulsion from the communist international board at Moscow reminds us that the much advertised Brotherhood of Man started with Cain and Abel, and that a man who knows his groceries is not necessarily the most popular member of the fraternity.—[Chicago Evening Post.]

The Engineers' Service company has designed and placed for distribution a loud speaker unit for use by the deaf. For several years the deaf institutions have been conducting experiments on the transmission of sound to the deaf through the mouth by means of a vibration set up on the teeth of the patient. The new Ensco unit is arranged with a "pipe stem" attachment which the deaf person holds firmly between his teeth and can readily hear the broadcast with a volume approximating that of the headphones for the average person.—[Chicago Daily News.]





### FRATERNAL ORGANIZATIONS PROVED BIG FACTOR IN FLOOD RELIEF, ASSISTING RED CROSS.

Running through the story of how the nation met the challenge of the Mississippi flood the past season, by throwing its resources behind the Red Cross as its relief agency in this disaster, was the display of a fine spirit of helpfulness on the part of the country's fraternal organizations.

While the Red Cross called on virtually all national fraternal bodies to assist in the campaign to raise relief funds for the disaster, the service of these organizations came spontaneously, in many cases before they had heard of the formal summons to duty. In Vicksburg, Miss., and in various other centers close to the scene of the emergency, Red Cross workers received offers of assistance from individual members and even the local bodies, of various fraternal societies at the beginning of the relief task; and as organizations, these groups responded generously to the appeal for relief funds.

The Red Cross always turns to these societies on such occasions, reaching them through a general appeal for their cooperation which always has been forthcoming wholeheartedly. The National Fraternal Congress has recognized the possibilities for Red Cross service by appointment of a regular committee which works with the National Red Cross in all matters calling for such collaboration.

This cooperation is especially effective during the annual membership roll call, the eleventh of which will be held this year from November 11-24, to enroll members for the coming year in the American Red Cross.

### THE GREATEST FATHER.

It has been said that the Red Cross is the greatest mother in the world, but that life insurance is the greatest father. If the word father is taken to mean nothing more than the name of that which produces money to provide necessities and comforts for the family, perhaps life insurance could justly be called the greatest father in the world. While it is perhaps the first duty of a father to provide the means for life and comfort, this is far from constituting the sum total of the duties and responsibilities of fatherhood. Money alone, even in tremendous sums, will not keep a family together and enable the mother to bring up

children, educate them, and fit them to their environment as the father can and does. Money left to a stricken family in a lump sum has many times proved to be a greater trial and burden than poverty itself. Money left in the form of an income paid to the mother monthly comes nearer to the mark, but still falls short of making life insurance a father.—National Economist.

### DO YOU TAKE CHANCES?

Here is a case:

The local collector of a fraternal insurance society suspends a member—that is, reports to the head office that the member has dropped out.

Within a few days or weeks or months death overtakes the suspended member.

Right away the erstwhile beneficiary rushes around to the local collector to "pay up," or see if "something can't be done." Did you ever know it to fail?"

It seems so easy to "do something."

The local collector, according to the laws of nearly all States, is the society's agent. Could he not make a statement that the member had been suspended through an error, that he had really paid his assessments and should not have been suspended, that the fault was with the collector, who "forgot to send it in"? Could not that be done?

Sure, it could be done.

Many collectors have done it.

And some of them are in the penitentiary!

It is just as much of a crime to beat a fraternal insurance society out of money as it is to wrap a piece of lead pipe around a man's neck in a dark alley and take his roll.—Kablegram.

### Unemployed.

Captain: "Smith, what's that mud doing on your collar?"

Private (after carefully examining his collar): "It's not doing anything right now, sir."



**VIRGINIA SCHOOL FOR THE DEAF—MAIN ENTRANCE**

Located at Staunton, Virginia. Founded in 1839. Buildings and grounds valued at \$500,000. Approximately 1,500 boys and girls have received instruction at this school.



# Life Insurance Is A Necessity

*It provides peace of mind, happiness and contentment—education for the children—a life income for your wife, and is a guarantee of financial security.*

## Role of "Hero"

ANY average person probably thinks of life insurance as merely a contract under which some big corporation agrees to pay a certain sum at a certain time or at the death of the assured. There are, however, other ways of visualizing insurance. Life insurance may mean a mother's time given to the care and training of her children, instead of being given to some poorly paid job at which she attempts to earn enough for necessities.

Insurance is still the hero of the old fashioned "meller drammer," that steps in and pays off the mortgage on the home when father is dead and there is no income to meet impending interest payments. Again, it is the "rich uncle" that puts children through high school and college and assures them of a fair start in life.

Then, too, life insurance is one security that can be relied upon when all other investments fail. A dependable income can be realized when advancing age advises that youth shoulder its burdens.

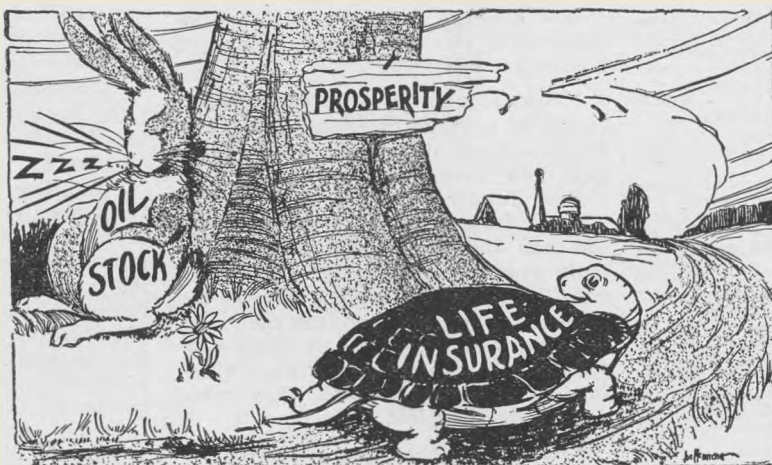
Insurance is really a bulwark standing behind business organization assuring all interested that their interest will not suffer. As an investment it can be relied upon to increase in value from year to year. Upon maturity, or death, it is paid in full, irrespective of business conditions or market fluctuations.

Most important of all, life insurance means welfare and comfort for the family when death or total permanent disability have taken away all other sources of income.

## Charles Dickens Wrote:

NO matter, what may be the object of your solicitude—be insured—whether you are thinking of the maintenance of your general health or of comfort and competence in your old age, or of the interests of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage and the wedding portion of your little daughter, one day to be, you hope, a blushing bride, now a tiny prattling fairy of two or three years—never mind the subject matter—be insured.

*Life Insurance is a business method of making the world a better place to live in.*



AN OLD STORY MODERNIZED

## *I am the Greatest Thing in the World*

I AM the sole support of millions of widows and young children.

I put cash into a business when a valuable life goes out and new problems spring up.

I am the only sinking fund that will provide a certain sum at an uncertain time.

I prolong the dead breadwinner's income.

I educate the sons and daughters.

I pay the mortgage on the home.

I start the sons in business.

I do more for the world than anything else in it.

I am the strongest financial institution on earth.

I am the greatest thing in the world.

I am Insurance.

## Somebody Pays

DID it ever occur to you that it does not make any difference whether a man carries life insurance or not, the loss is paid just the same?

Death means loss, and losses must be paid. It is an exact commercial and economical principle that a value must always replace a value if there is a loss.

Because it is only one case, the attention of the world is not called to it, but that the loss is paid whether the man has life insurance or not.

In one case the insurance company pays, in the other case his family pays by his children going without education; by their joining the great army of wage earners; in some coin or other the loss of that activity is paid for.—Exchange.

## A Total Loss

DEATH loves to touch a man on the shoulder without warning and say, "Come on." But while the man goes on, his insurance policy stays behind and sticketh closer than a brother or a hundred admiring friends. Many a man has left a hundred relatives in the lugubrious vale and has gone on sad and worried because he fears his widow will not be able to command high wages over the wash tub. But the man who leaves an insurance

certificate of considerable amount has nothing to worry about but his own future. The certificate will get up early in the morning after the funeral and take care of the family with striking success.

Paying premiums on insurance is about the lowest form of entertainment next to having teeth filled. Many a strong young man has declined to pay out the equivalent of two thousand good cigars each year for a fortune which he would have to die to collect; but later on in life, when he is spavined, and rickety, and the insurance agents pass hastily by on the other side of the street, he becomes pensive and worried; and still later, when every bone has an ache of its own and the grim reaper is honing up his scythe on the other side of the door he wonders with some bitterness how long his savings of \$72.45 will support the sorrowing widow in affluence.

One of the easiest ways to secure sorrow at one's demise, is to become a total loss with no salvage.—The Yeoman Shield.

## When Insurance is Needed

IN an article which appeared recently in The Farm Journal it undertakes to tell its readers when life insurance will no longer be necessary. These are the high spots—

When widows never need to toil for bread;

When fortunes are never lost;

When no one dies poor;

When old age never brings dependence;

When death obeys instead of commands;

When orphans never lack the necessities;

When success becomes the universal rule;

When administrators never need ready money.





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**OCTOBER, 1927.**

Safety first!

\$936,413.16.

Boston—1931.

November payments are due.

At the home office of all sad words  
of tongue or pen the saddest are "He's  
lapsed again."

Boston is going to advertise, all  
right. Regular correspondence from  
that city now appears in the Journal.

And the Lord spake unto all the  
people saying: "Verily, if a man car-  
eth not for his own he is worse than  
an infidel."

A story in the Saturday Evening  
Post, tells how deafness coming to one  
of Albert Payson Terhune's famous  
colliers caused the dog to lose caste with  
his fellows, and they with him. A  
good many of us can draw parallels  
here. The reaction would have been  
different if there were other dogs  
around the place who were also thus  
handicapped.

At the recent convention of the  
North Carolina Association of the  
Deaf it was decided to launch a South-  
ern Association of the Deaf. The Pal-  
metto Leaf says it is to be called the  
"Dixie Association of the Deaf; that  
the D. A. D. is a reality, that it is  
for you and you should be for it, etc."  
We offer our best wishes for the suc-  
cess of the project. Quite appropriate  
those initials. When our friends in  
Dixie have the association going full  
speed ahead its members will find  
D. A. D. a good fellow to cotton to.  
"Ask DAD; he knows"—you know.

## DO NOT GET CAUGHT

The position we took in the last is-  
sue that every careless driver is a  
menace to the rights of his friends—  
as well as to the safety of himself and  
his passengers and to others on the  
road—is borne out by the following  
editorial in the Ohio State Journal of  
September 27:

"News stories from Toledo told re-  
cently of a grade crossing accident in  
which a man, his wife and their child  
lost their lives. In that accident an  
entire family was destroyed. The  
strange feature of the story was that  
the man and woman were deaf. The  
train engineer had sounded the loud  
whistle, sounded it repeatedly as the  
auto continued to draw near the cross-  
ing, but affliction made it impossible  
for the driver to hear the urgent warn-  
ing. They failed to look, they could  
not listen, they lost their lives.

"Repeatedly the State has heard dis-  
cussion of an auto driver's license law,  
designed to prevent just such acci-  
dents as that near Toledo. The deaf  
man would have been rejected had he  
sought license, for the reason that he  
could not contribute his share of cau-  
tion and care in driving a car on the  
highway. To refuse a license would  
have been kindness to him, he never  
should have tried to drive a car. The  
loss of three lives makes plain the  
danger when he did drive."

The protests of our friends in Col-  
umbus, outlined in the Ohio Chronicle  
of October 8, that the Hill tragedy  
should not be an argument against  
the driving of cars by the deaf we all  
know to be a correct and just one, but  
unfortunately it is not always that  
kind of arguments that win the case.  
Nowadays, the cardinal sin or offense  
is in getting caught. We repeat what  
we have said more than once—if the  
deaf are to retain their right to  
drive cars they must be very careful  
and not get caught in serious acci-  
dents. And those who really appre-  
ciate what would be taken from them  
should their licenses be revoked must  
see that those who are inclined to take  
chances cease doing so at once.

## BLAME DRIVERS IN RAIL-AUTO CRASHES

Pleas for the elimination of grade  
crossings, heard on every hand at the  
National Safety Council congress were  
met with statistics to show that 65  
per cent of all grade crossing acci-  
dents in the United States last year  
were directly caused by carelessness  
on the part of drivers.

In showing the railroads' point of  
view on the grade crossing problem,  
Charles E. Hill, general safety agent  
of the New York Central lines, said  
that the elimination of all grade  
crossings in America was economically  
impossible and that only sane driv-  
ing could minimize the danger of col-  
lisions between trains and automobiles.  
He also spoke favorably of safety sig-  
nals, regulations, and other means of  
protecting those grade crossings which  
cannot be easily eliminated.

"The part played by railways in  
crossing fatalities," Mr. Hill asserted,  
"may be seen in the fact that last  
year 22 per cent of all fatal grade  
crossing accidents resulted from driv-  
ers running into the sides of trains in  
daylight. And in 43 per cent of all  
crossing accidents motorists had driv-  
en through lowered gates. In the last  
year seven crossing watchmen have  
been killed by motorists who ran them  
down as they endeavored to warn  
against the approach of trains.

"In the last ten years there have  
been 20,021 persons killed and 55,771  
injured in grade crossing accidents.  
We cannot evade the seriousness of the  
situation. The railways have joined  
to take measures to reduce or elimi-  
nate such terrific losses."—[Chicago  
Daily News.

## THANK YOU

The North Carolina Association of  
the Deaf at its convention at Winston-  
Salem last August adopted this:

Resolved, That we endorse the Na-  
tional Fraternal Society of the Deaf,  
believing it to be financially sound  
and as well managed as any other sim-  
ilar society; and that it is worthy of  
our encouragement and support.

## SECTIONS YOU OUGHT TO KNOW

**SECTION 224.** *All funds and property of the society are trust funds and property, which are collected, held and disbursed for the sole benefit of the members of the society, collectively, and their beneficiaries, and not for profit, and any portion thereof which is held or invested as a surplus, reserve or contingent fund is so held and invested for the use and benefit of the membership collectively, and neither the members or their beneficiaries, families, heirs or dependents have any divisible right therein nor any right to demand any credit, surrender, return or apportionment thereof, except as provided in the constitution and laws of the society.*





Drawn by J. M. Stauffer

Courtesy the Silent Worker

*You Who Believe In Signs—Heed These*





### Coming Division Events

#### November

- |                            |                    |
|----------------------------|--------------------|
| 5. Smoker .....            | Toronto            |
| 5. Dance .....             | Waterbury          |
| 5. Smoker .....            | Rockford           |
| 5. Smoker .....            | Faribault          |
| 12. Smoker .....           | Fort Worth         |
| 12. A play .....           | Indianapolis       |
| 12. Social .....           | Kalamazoo          |
| 12. Supper social .....    | Washington         |
| 12. Banquet .....          | Bronx              |
| 12. Hallowe'en party ..... | Reading            |
| 12. Whist .....            | Holyoke            |
| 18. Bazaar .....           | Cedar Rapids       |
| 19. Social .....           | San Francisco      |
| 19. Mask party .....       | Toledo             |
| 19. Magic show .....       | Fort Wayne         |
| 19. Social .....           | Davenport          |
| 19. Dance .....            | Waterbury          |
| 19. Reception .....        | Utica              |
| 19. Box social .....       | Portland, Ore.     |
| 19. Social .....           | Springfield, Mass. |
| 19. Social .....           | Wichita            |
| 19. Turkey supper .....    | Richmond           |
| 20. Feather party .....    | Saginaw            |
| 26. Social .....           | Omaha              |

#### December

- |                            |                |
|----------------------------|----------------|
| 3. Hallowe'en party .....  | Toronto        |
| 3. Banquet .....           | Toledo         |
| 3. Mock party .....        | Providence     |
| 5. Social .....            | Dubuque        |
| 10. Smoker .....           | Davenport      |
| 10. Lecture .....          | Reading        |
| 10. Banquet .....          | Pittsfield     |
| 12. Smoker .....           | Richmond       |
| 17. Christmas party .....  | Toledo         |
| 18. Smoker .....           | Baltimore      |
| 31. Annual ball .....      | Boston         |
| 31. Watch party .....      | Toledo         |
| 31. Sylvester dance .....  | Milwaukee      |
| 31. Watch night .....      | Portland, Ore. |
| 31. New Year's party ..... | Seattle        |
| 31. New Year's party ..... | San Francisco  |

#### Chicago

Recent visitors at headquarters were James H. Quinn, Denver, Colo., Louis M. Byouk, Crested Butte, Colo., Thomas Peterson, Lincoln, Nebr., Louis A. Dyer, Denver, Colo., John G. O'Brien, Delmar, Ia., C. C. Dobson, Council Bluffs, Ia., Daniel Tellier, Kalamazoo, Mich., C. R. Hemstreet, LaGrange, Ill., Fred and Frank Wondrack, Cincinnati, O., Elmer McVicker, Columbus, O., Emil Rosenfield, Milwaukee, Wis.,

Adolph N. Struck, San Francisco, Cal., Michael Lydon, Duluth, Minn., S. M. Henoch, La Porte, Ind.

The chief topic of interest at the October meeting of No. 1 was a proposal to grant extra privileges to members of the division who have passed their 70th year. The division takes the ground that as these aged members have for years borne the brunt of the work in the division, it is up to us to show our appreciation of it by making membership as easy as possible for them, now that they are old and their earning power lessened. To that end it is proposed to exempt all members of the division who are 70 years old or over from the payment of all local dues whatsoever, from ticket sale requirements and from paying admission to division entertainments of all kinds, with the exception of banquets. Furthermore, while these members are prohibited from drawing Grand Division sick and accident benefits, they are to be allowed to continue participation in local sick and accident benefits, free of cost, subject only to the usual rules in regard to the amount and number of weeks allowable in any 12 months. In this way we hope to repay, somewhat, the debt we owe these old timers for their labors in the division all these years. The original proposition received several amendments, and was finally tabled for revision, and at the November meeting will come up for final disposition. General sentiment is in its favor, and it will probably be made a part of our local rules.

Members of both the Chicago divisions are looking forward with interest to the joint smoker to be held at the S. A. C. on October 22. Committees from both divisions are working together, and it is a sure thing that it will be worth attending. Over 30 candidates are expected to interview the goat—kept in fine fettle out on the farm of one of our suburban members. The Chicago Divisions are among the

few that can obtain and afford a thoroughbred "butter" goat, and he sure makes things lively for the neophytes.

The annual ball and carnival of Division No. 106 at the West End Women's Club on October 8, drew a crowd of about 200, which was fair, considering the small amount of advertising given it. The opportunity of viewing the many famous paintings owned by the Women's Club was alone worth the price of admission. Harry Chabowski and his able committee certainly did well, and put on a fine entertainment.

President Livshis of No. 106, who has long held the title of chief go-getter in the division, had better look to his laurels. Treasurer Hodgson is bringing in new members in bunches. He presented three applications at the October meeting, making nine to his credit so far this year. And he says he has more in prospect. We are getting nearer and nearer to that 100-member goal, and hope soon to reach it.

Edwin Devereux and Francis Holland were sworn in as members at the October meeting of No. 106. At the same meeting two out-of-town Frats were interested observers of the proceedings. They were Adolph Struck of San Francisco, and Michael Lydon of Duluth. We were glad to have them with us.

In the Silent Worker for October, John H. Mueller of Louisville, Ky., has some nice things to say of the Chicago Frats and the way they treated Denver-bound delegates last July. In another column of the same issue of the Worker Marcus L. Kenner of New York City, pats us on the back for the same thing. Both writers were recipients of our hospitality at that time, so speak from experience, and it is gratifying to us to know that our effort to make the stay of the delegates pleasant was appreciated. It may be, as Brother Mueller remarks, that it was good advertising, but that was not the motive that caused us to open our hearts and loosen our purse strings. When such brothers come to town we feel it is our duty to help them have a good time, and so act accordingly. If that is advertising, we are very glad to advertise—in that way. We thank Brothers Mueller and Kenner for their kind words and, if it is advertising, for the publicity given us.



## Giddap!

Every man has his

## Hobby

All Frats should

## Get one

Or more and call them

## New members



### Detroit

The Detroit Fraternal Club is now one year old, and is growing into quite a healthy youngster. The club celebrated its birthday on October 8, with a crowd of between 175 and 200 present. Everybody had a good time, of course, and the club's treasury profited by it to the tune of \$155. Pretty good. In the award of prizes, Louis Blum, of Toledo, won the traveling bag. A ladies' hand bag was awarded to a hearing lady whose name we did not catch. Refreshments were served by the ladies of the club, and were fine.

Bay City Division's local fund was so depleted by the expense of sending its delegate to Denver that outside friends stepped in to help swell it again. On October 1 some 40 Frats from Flint, 20 from Detroit, and about every member of Saginaw Division, swooped down on their Bay City brethren, and at once proceeded to empty their pockets of the "needed," of which they had purposely brought along a good supply. The occasion was the big Fish Fry given by Bay City Division, and held at "Jolly Cholly" Lawrence's cabin on the Kawkawlin river, the next day. Some 25 autos were used in transporting the crowd, and everybody had a grand old time. Brothers Kenney, Underhill and Lawrence refused all invitations to downy beds elsewhere, and elected to get a taste of log cabin life.

John Polk, Frat No. 5, is again at work in the Fordson plant of the Ford industries. He seems to be getting well along toward complete recovery from his recent illness.

Seth Spence, of Ypsilanti, was initiated as a social member at our October meeting.

### Milwaukee

Our members are looking forward to an expected visit from Grand President Gibson, who has been invited to give us an address at the Milwaukee Silent Club hall in the near future.

Our next Sylvester dance will take place on December 31, with John W. Kurry in charge. Watch THE FRAT for further particulars.

Our members are mourning the passing of Brother Oscar Angelroth, who died October 2, after a lingering illness. He had been a member of our division since 1907, was our first president, and had also served as secretary and deputy organizer. His wife and daughter survive him.

Ernest R. Maertz has been succeeded as treasurer by Henry F. Hein, whose address is 962 15th St., Milwaukee. Non-residents, in particular, will take notice of the change, and send their dues to Brother Hein hereafter.

### Portland, Ore.

Through a slip of the pen or a typographical error Brother Wright was erroneously credited with being the

recipient of the waffle iron presented by the division for the best individual showing in recruiting. Our hustling Go-Getter, Charles J. Lynch, was the modest hero of the occasion, and incidentally, he still devours waffles and applications. Our apologies to him, whether the blame was ours or the printer's. [We followed copy.—Ed.]

The tragedy of the death of Brother Dana Smith here on August 12, as the result of an industrial accident, shocked and saddened his many friends. The division was well represented at the funeral. The pallbearers were all Frats, and the division sent a large floral offering.

Portland anticipated having a number of after-convention visitors, but if any came, they failed to apprise us of the fact. Michael Lapides, of the New Haven division, seems to have been the only such visitor to date. It is a pleasure indeed to have one among us who belies the accepted idea of the "effete east." Several weeks of western hospitality and scenery has not caused him to pack his bags and rush back home. The hope will not down that we yet may write "New Haven's loss is Portland's gain." [See New Haven notes.—Ed.]

The division's past social program included a picnic at Aurora on August 17, which drew a fair-sized crowd from Portland and Salem. The "Home-Coming Party" at the W. O. W. hall on September 17 was not so successful, perhaps because the name of the party was taken literally. For coming events, Chairman Nelson of the recreation committee announces that the next event will be a box social on November 19, at W. O. W. hall. Cash prizes will be given for the prettiest, for the largest, and for the plainest box. Remember the date, ladies, and make it your cake-baking and chicken-frying day, so that the men can remember the date as that of a "gorgeous gorging" time, as a junior Webster puts it.

And remember the grand ball to be held on December 31. Details will be made known later. Watch for them.

### Rockford

Well, it does seem "something like" to have our Grand President permanently established at headquarters. Then, too, the present incumbent of that office having been a fixture at headquarters for 10, these many years, headquarters without Brother Gibson would not seem like headquarters at all to many of us. The Denver convention surely did the right thing in its unanimous selection. The same can be said of our Grand Secretary-Treasurer, Brother Roberts. Congratulations all around from No. 57. [They thank you.—Ed.]

Because of a steady down-pour of rain, accompanied by a constant and vivid electrical display, the pie social at the home of Robert Lank on September 17 was not as largely attended as we had hoped and expected. Still, the home-made pies and the ice cream did taste good, and those present had a double portion, thanks to those who were afraid of getting wet, and so stayed at home. And in spite of the smaller attendance, the committee in charge came out financially with the balance on the right side of the ledger. An interesting side light of the social was the freak accident to George A. Freak. (No pun intended.) He had just started from his home in his car when a bolt of lightning put his battery out of commission, shattered his windshield, and brought the car to a stop within a yard of where a big tree fell across the street. It was a close call, but he was unhurt, except for the shock, from which he soon recovered. What's in a name?

Next on our social program is a Hallowe'en party on October 29. Brother Freak will have it in charge, and we hope the Freak stunts served up will be good. [Pun intended?—Ed.] After this, we will wind up the year with our great annual event—the smoker—on November 5. Don't miss either event.

A large number of the members of the division are counting on attending the Illinois-Wisconsin football game at Delavan on the 22nd, to root for the best team. What is that? [Tied.—Ed.]

The many friends of Marcel A. Warnier of our division, will be pleased to learn that his health has been so much improved by his stay at the Union Printers' Home in Colorado Springs that he was able to leave, and is now located at Winnipeg, Manitoba, where he has a job on the Free Press, Western Canada's leading newspaper. Mrs. Warnier and the children are with him.

Add John Neilson to the list of successful deaf men. He has had his palatial residence converted into a modern, three-apartment building, and will soon be numbered among the landlords on Easy Street.

Austin Baird, No. 56, our Beloit old timer, has secured a job at the Mattison Machine Shops, where Brothers Neilson, Hagerman and Ehrhart are employed, and expects soon to move his family here from Beloit.

**ADLETS—THEY'LL GROW**  
CHRISTMAS GREETINGS CARDS.  
Complete, with envelopes and your name; 25 for \$1.25. W. J. Maiworm, 3041 N. Albany Ave., Chicago.

**DENVER CONVENTION PHOTOS.**  
Delegates' and general groups, \$1; Troutdale, \$1.50. Mile High Photo Co., Denver.

**DIVISION PENNANTS AND HATS.**  
Write for prices. L. J. Bacheberle, 2421 Moerlein Ave., Cincinnati.

**EMBLEM CARDS, EMBOSSED IN COLORS.** With your name and address, 100 for \$1.25. W. J. Maiworm, 3041 N. Albany Ave., Chicago.

**EMBLEM JEWELRY.** Gift rings and special orders. E. W. Mayer, 1136 Stewart Building, Chicago.

**PARLIAMENTARY LAWS.** Hazel's Handy Pocket Parliamentary Charts; price \$1. E. M. Hazel, 3015 California St., Omaha.

**WHEN IN CHICAGO** stop at the New Bismarck Hotel, Randolph and Wells Streets, opposite Frat Headquarters.



### New Haven

At our regular meeting on October 8 we were regretfully obliged to accept the resignation of Michael Lapidès as president of the division. Brother Lapidès has secured a position in Portland, Ore., and will remain in that city indefinitely. While regretting his loss, we, of course, rejoice in his good fortune, and wish him all the luck and prosperity that can be his. Bertram J. Leeper will fill out Brother Lapidès' unexpired term of two months. He is a careful and cautious man, and the control of the division can safely be left to him.

Almost a hundred people attended the social given by our Bridgeport members in Bridgeport on October 1. The proceeds went to swell our local fund. Games and conversation made the evening pass pleasantly, and every one seemed to have a good time.

The division is just now without a meeting place. The lease of the society from whom we sub-let the room at 99 Temple St. has expired, and they do not intend to renew it, so we are out of luck, unless we can lease direct from the owner, which we hope we can. If not, we will have to look elsewhere. Either way, we may have to change our meeting date to some other evening of the week to suit the terms of the new lease. We are in hopes that the matter may be satisfactorily settled by November.

### St. Paul-Minneapolis

Gordon L. Allen, chairman of the smoker committee, announces that he will try and make Friday evening, November 4, a memorable one in division annals, when he puts through a class of new members and teaches them what it means to be a Frat. All members are urged to be present and help make it a success.

On November 12 we will hold our grand carnival for the benefit of the Frat Fund. It will be held at Thompson Hall, and a real good time is assured all who come.

And lest you forget, be reminded that our annual election of officers will occur on December 2, at our regular business meeting in Thompson Hall. Every member should make it a point to attend this meeting. It is a duty every one owes the lodge. It should be a pleasure, also.

We will close the year with a grand ball on December 31. It will be held in Thompson Hall, and will be the last word in good times. You can't afford to miss it.

We regret to chronicle the loss of a member, but are obliged to announce that Arthur O. Peterson has been transferred to Dayton Division No. 8, Dayton, Ohio, where Brother Peterson has secured a steady job. We are sorry to lose him, but wish him luck in his new field.

Fred Brant has decided to leave the printing trade and go into business for himself as a truckman. He has bought a 2-ton Chevrolet truck for the business, and we hope he will find enough business to make the venture

profitable. Arthur Osling is already in the same business, with a Ford truck.

And another to go up a notch in the industrial world is Walter Falmoe, who is now a foreman in the Brooks Sash & Door Co. of St. Paul. Congratulations.

### Faribault

Max Cohen of Manhattan Division and John Boatwright, Columbia Division were visitors at our October meeting. The former felt quite at home, having been a resident here not so very long ago. Both are new additions to the faculty of the Minnesota school, and expect to take out transfer cards to the local division. We are delighted to have them with us.

A smoker is planned for November 5, when several new members will be initiated into the mysteries of the order. A committee composed of Brothers Schwirtz, Bruns and Klein will have charge of the ceremonies of the evening.

There was a large attendance at our October meeting, due to the opening of the school for the deaf the following Monday, as many of our members are employed at the school in one capacity or another. A social was held after the business meeting, with Mrs. J. L. Smith and Mrs. H. E. Bruns of the Ladies' Auxiliary in charge. They furnished the refreshments and the prizes at cards. Albert Sweet took the men's prize, while Mrs. Boatwright, one of the new neighbors we are so delighted to have among us, took the ladies' prize. Max Cohen rushed all the way from New York to capture the booby prize. Everybody enjoyed a good time.

### St. Louis

Those who have read of the tornado that hit St. Louis on September 29 may be glad to learn that none of our members, or indeed, any deaf people, were hurt. However, some of them lost household furnishings and personal belongings. Let us be thankful that it was no worse for our people.

It is rather late to chronicle June doings, but the picnic given by the division on June 12 was quite successful. It was held at the Farmer Club's place, and was well attended, despite the fact that the day was chilly.

The Christmas Fund committee gave a card party on October 1. There were about 150 present, and good prizes were given to the winners. The proceeds went into our Christmas fund, to help the needy members of the division and their families.

Several members of our division went up to Kansas City to attend the Home Fund picnic. All reported an enjoyable three days vacation.

### Toledo

The division will hold a grand masquerade ball on November 19 in the Blue Room, Davis Building, Michigan and Jefferson Sts. Samuel Henry will head the committee in charge, and will see to it that the prizes and brand of entertainment is suitable to the occasion. Special arrangements will be made to care for expected visitors from Detroit, Cleveland, Ft. Wayne and other places. Admission, 50 cents.

Arrangements are being made by John E. Curry, chairman, for our 20th anniversary banquet on December 3. There will be a regular meeting of the division at six o'clock, adjourning for the banquet at seven.

### San Francisco

On the evening of September 24 the division staged a social that was a success from all viewpoints. The crowd was all that could have been desired, with many new faces present. The games and dances were arranged by our "grand old man," Organizer David S. Luddy, and he and his committee are to be congratulated.

Plans are under way for a monster mask ball to be given in honor of the Spirit of Hallowe'en on October 29. Brother Luddy will again be chairman, and he has obtained the services of Prof. Zambochy, who is well known to some few people of Los Angeles as Zambochy Zoobum, who was imported from Turkey at great expense. He (or she) will give a demonstration of magic writing known only to a selected few. Charles O. Wright, who acts as interpreter, claims he is a Seventh Son of a Seventh Son, and that he has many times, at Frat meetings, proven that he can talk turkey. Other events, such as a milk bottle race (imagine it), potato peeling race, etc., will hold those lucky enough to be present enthralled until the wee sma' hours.



## Should You Feel Inclined to Censure

**SHOULD** you feel inclined to censure

Faults you may in others view,  
Ask your own heart, ere you venture,

If that has not failings, too.

Let not friendly vows be broken;  
Rather strive a friend to gain;  
Many a word in anger spoken  
Finds its passage home again.

Do not, then, in idle pleasure,  
Trifle with a brother's fame;  
Guard it as a valued treasure,  
Sacred as your own good name.

Do not form opinions blindly;  
Hastiness to trouble tends;  
Those of whom we thought unkindly.  
Oft become our warmest friends.



Martin F. Johnson wishes us to announce that he has a social scheduled for November 19 that is sure to be a prize winner, so don't forget the date. No. 53 is rapidly becoming known far and wide as an organization that holds socials worth attending, so it is a wise man that keeps posted on its doings.

"Shorty" Wright, our little package of dynamite, is to be chairman of the New Year festival on December 31. No plans are ready, as yet, but those who know Brother Wright can easily imagine what is in store for us. Those not present will surely miss a good thing.

#### Columbus

Another new member has been admitted through old No. 18. This time it is Lemuel R. Sampson of Newcomers-town, O. We may be slow in getting recruits, but we are sure. However, we believe we have the eligibles in our territory pretty well cleaned up, and from now on we will have to depend mainly on the younger set, when they arrive at the proper age for admission. We have our look-outs well posted, to see that they are gathered in when the proper time arrives.

Finding employment with others unsteady and unsatisfactory, Charles Resch has started in business for himself, opening up a dry cleaning establishment. He is doing well, and we bespeak for him a full share of patronage. We have often wondered why more of the Columbus deaf who have learned trades do not start out on their own hook. William MacBlane conducts his own shoe repairing shop, and John P. Fryfogle a barber shop at the school. Why not others?

Although the Denver convention did not look with favor upon state conventions, we are going right ahead with plans for next year's state convention here in Columbus. The state convention in Akron last summer was a success in a way, and we see no objection to them, providing they do not inject politics into our affairs. We outlined our plans in the Forum last winter, and would like to have those who look with disfavor on state conventions state their side. The Columbus convention will be an Ohio affair, and we are not asking outside aid. But all who may wish to attend will be welcome.

#### Here and There

Rochester Division, Chinatown carnival, Highland Hall, Gregory and Cayuga Sts., November 19, noon to midnight. Let's go! This social seems destined to be the largest of the year, preparations having been started last spring. It will be somewhat similar to a bazaar, but in Chinese fashion. They expect a crowd of several hundred, as it will be an excellent chance to "do your Christmas shopping early," and at the same time be assured you get the best. Various grand prizes will be offered, among them turkeys, ducks and chickens, and about \$40 in cash prizes, also. This carnival will be engineered by the fair ladies

of Rochester, who have expressed the desire and intention of organizing a local Frat auxiliary. Their purpose and policy will be announced later. This organization, when formed, will, we think, be the first in New York state. Needless to say, we wish them success.

Utica Division's Hallowe'en party, scheduled for October 29, had to be held on the 22nd, for reasons of local moment. And because of industrial conditions, the division's banquet, announced for November 19, will be given up, its place to be taken by a reception on the same date.

Nathan E. Harris of Jacksonville, Fla., has gone into the grocery business with Mrs. Harris as the active partner in the concern. Brother Harris, himself, will continue working at his trade as carpenter, giving his idle moments to helping Mrs. Harris in the store. They anticipate a good business, and we hope they will not be disappointed.

Ft. Worth Division's October meeting was livened up by the liberal generosity of Joseph W. Hale in handing out the cigars. Joe is a granddad again, and this time it is a boy, hence the unusual joy, the others having all been girls.

A letter to the home office locates George A. Wise at Columbus, Ind., to which place he and Mrs. Wise have just moved from Brockton, Mass. Brother Wise is an old timer, having joined Detroit Division in 1910. Later, by transfer, he was a member, in turn, of Dayton, Indianapolis, Philadelphia and Boston Divisions, with which latter he is now affiliated, but expects to transfer to Indianapolis again.

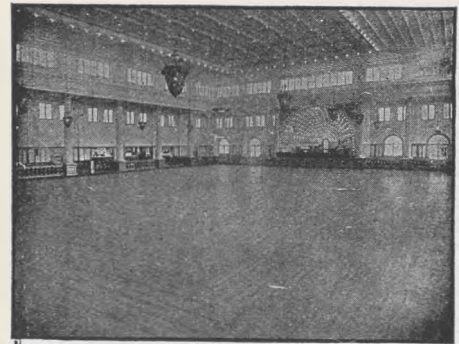
Toronto Division is putting out some neat cards advertising their annual initiation night for November 5. It will be held in Odd Fellows' Temple, 229 College St., starting at 7:30 sharp. Refreshments will be served.

Holyoke Division members enjoyed a supper and whist party at the home of Arno Klopfer, division treasurer, on September 24. There were 14 members present, and Mrs. Klopfer served them a swell feed of corned beef and cabbage. Needless to say everyone enjoyed the evening. Incidentally, Brother Klopfer is receiving the congratulations of his friends on his business acumen in leasing the bowling alley in Turn Hall—where the division meets—for a year. He has 8 teams playing every night. He will be missed from our socials, but of course, business first.

A note from Dallas says that their fraternal on October 15 was a swell blowout, approximately 250 being present, many of them from out of town. A photograph showing a part of the crowd is expected to appear later in the Silent Worker.

#### The Puzzle of the Period

SPECIFIC QUESTION: If a man is a gentleman on foot why is it that he can't be one in a motor car?—[Detroit Free Press.



The above is a reproduction of the Ball Room, the biggest, the best, ever booked by any Division in Greater New York

## Note Ye! Note Ye!

Come one, come all, to the 19th Annual Masquerade Ball of  
**BROOKLYN DIVISION**

**Saturday Evening,  
MARCH 3, 1928**

**ARCADIA HALL**

**Broadway and Halsey St.  
Brooklyn, N. Y.**

**\$100.00 in Cash Prizes  
to those in costumes**

Nicholas J. McDermott, *Chairman*  
Paul J. DiAnno, *Vice-Chairman*  
Joseph L. Call, *Treasurer*  
Benjamin Friedwald, *Secretary*  
43 Parkville Avenue  
Brooklyn, N. Y.



## Frat Frolic

Auspices of

# Philadelphia Division

At Turngemeinde Hall  
Broad St. and Columbus Ave.

**Saturday Evening  
February 18, 1928**

Subscription, One Dollar  
Cash Prizes for Best Costumes

**"WE'LL BE THERE"**



# 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.

FRANCIS P. GIBSON.....	President
130 North Wells St., Chicago, Illinois	
FREDERICK J. NEESAM.....	First Vice President
Elm St., Delavan, Wisconsin	
JAMES W. HOWSON.....	Second Vice President
2915 Regent St., Berkeley, California	
JOHN H. MUELLER.....	Third Vice President
908 Lydia St., Louisville, Kentucky	
JOHN T. SHILTON.....	Fourth Vice President
202 Dalhousie St., Toronto, Canada	
ARTHUR L. ROBERTS.....	Secretary-Treasurer
130 North Wells St., Chicago, Illinois	
HARRISON M. LEITER.....	Chairman of Trustees
130 North Wells St., Chicago, Illinois	
Board of Trustees.	
HARRISON M. LEITER, Chairman.....	Chicago, Illinois
WASHINGTON BARROW.....	Chicago, Illinois
GEORGE F. FLICK.....	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	
Charles F. Alby.....	115½ Barton Ave.
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 Wednesday	
Charles H. Early.....	1116 11th Ave., North
SPRINGFIELD No. 13.....	Springfield, Ohio
E. High and Linden Aves.—First Saturday	
John E. Pershing.....	421 S. Belmont Ave.
OLATHE No. 14.....	Olathe, Kansas
First Tuesday	
James N. Orman.....	127 N. Buchanan St.
FLINT No. 15.....	Flint, Michigan
1109 W. Second Ave.—Second Saturday	
E. Morris Bristol.....	125 West Witherbee St.
TOLEDO No. 18.....	Toledo, Ohio
Kapp Hall—First Saturday	
Richard J. King.....	1766 Hamilton St.
MILWAUKEE No. 21.....	Milwaukee, Wisconsin
Silent Club, 217 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
360 Fulton St., Brooklyn—First Saturday	
Benjamin Friedwald.....	43 Parkville Ave.
ST. LOUIS No. 24.....	St. Louis, Missouri
Jemma Hall, Lafayette and Jefferson Aves.—First Friday	
Charles H. Fry.....	3416 St. Vincent Ave.
NEW HAVEN No. 25.....	New Haven, Connecticut
99 Temple St.—Second Saturday	
Clarence Baldwin.....	186 Dwight St.
HOLYOKE No. 26.....	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kuslak.....	82 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.....	Clarkston, Ga.
PHILADELPHIA No. 30.....	Philadelphia, Pennsylvania
1828 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31.....	Kansas City, Missouri
912 Grand Ave.—First Saturday	
Ernest E. Hyatt.....	425 W. 15th St.

OMAHA No. 32.....	Omaha, Nebraska
Seymour Hall, 16th and Capitol Aves.—Second Saturday	
Robert E. Dobson.....	4519 Bedford Ave.
NEW ORLEANS No. 33.....	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday	
William C. Goss.....	1401 Delery St.
KALAMAZOO No. 34.....	Kalamazoo, Michigan
Moose Temple, Portage St.—First Saturday	
Daniel Tellier.....	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.....	209 Colonial Apt., Wilkinsburg, 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
W. O. W. Hall, 6th and Alder Sts.—First Saturday	
Bird L. Craven.....	1675 Clarendon St.
NEWARK No. 42.....	Newark, New Jersey
248 Market St.—First Saturday	
Edward Bradley.....	16 Elliot St.
PROVIDENCE No. 43.....	Providence, Rhode Island
850 Westminster St.—First Saturday	
Arthur H. Enger.....	54 Howell St.
SEATTLE No. 44.....	Seattle, Washington
Eagles' Hall, 7th and Union—First Saturday	
Albert W. Wright.....	6840 15th Ave., N. E.
UTICA No. 45.....	Utica, New York
53 Franklin Square—First Saturday	
John H. Thomas.....	315 First Ave., Frankfort, N. Y.
WASHINGTON No. 46.....	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
Henry O. Nicol.....	1716 Newton St., N. E.
BALTIMORE No. 47.....	Baltimore, Maryland
1104 W. Baltimore St.—First Saturday	
Michael Weinstein.....	1527 N. Pulaski St.
SYRACUSE No. 48.....	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
J. Fred Keller.....	126 Didama St.
CEDAR RAPIDS No. 49.....	Cedar Rapids, Iowa
Federation of Labor Hall—First Wednesday	
Carl W. Osterberg.....	1320 First Ave., West
HUNTINGTON No. 50.....	Huntington, West Virginia
Jr. O. U. A. M. Hall—First Saturday	
Clarence Henderson.....	1710 18th St.
ALBANY No. 51.....	Albany, New York
Terminal Hall—First Friday	
Henry A. Mineker.....	187 Madison Ave.
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. Schwarzslose.....	543 Clay St.
READING No. 54.....	Reading, Pennsylvania
612 Court St.—Second Saturday	
Edwin C. Ritchie.....	26 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55.....	Akron, Ohio
Wilmet Hall, 982 E. Market St.—First Saturday	
William Pfunder.....	1407 Goodyear Ave.
SALT LAKE CITY No. 56.....	Salt Lake City, Utah
First Tuesday	
Grant R. Morgan.....	302 E. 4th St., South
ROCKFORD No. 57.....	Rockford, Illinois
1023 S. Main St.—First 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 16th Ave., Rock Island, Ill.
WORCESTER No. 60.....	Worcester, Massachusetts
308 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 6, Box 356
DENVER No. 64.....	Denver, Colorado
Howe Hall, 1543 California St.—First Saturday	
Home E. Grace.....	323 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.....	161 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 Castora.....	5134 33rd Avenue
BIRMINGHAM No. 73.....	Birmingham, Alabama
Fairview Masonic Temple—First Tuesday	
G. Herman Harper.....	4141 Court S.
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.....	38 Elliott St.
BERKELEY No. 79.....	Berkeley, California
Ashby Hall—First Friday	
D. H. Goodrich, 251 W. Broadmoor, San Leandro, Cal.	
DELAVAN No. 80.....	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Orville V. Robinson.....	113 Elm St.
HOUSTON No. 81.....	Houston, Texas
Eagles' Hall, 910 Preston Ave.—Second Tuesday	
Richard C. Morris.....	400 Quitman St.
SCRANTON No. 82.....	Scranton, Pennsylvania
232 Wyoming Ave.—First Friday	
James B. Milligan.....	526 New York St.
RICHMOND No. 83.....	Richmond, Virginia
Labor Temple, Hall 2—Second Saturday	
Guy R. Ligan.....	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 Kosciusko St.
LEWISTON No. 89.....	Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday	
Mahlon A. Bradbury.....	Route 3, 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, 644 Riverside Drive
COLUMBIA No. 93.....	Columbia, South Carolina
Y. M. C. A.—First Saturday	
William L. Smith.....	2505 Park St.
CHARLOTTE No. 94.....	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
William E. Benfield.....	81 W. Academy St., Concord, N. C.
DURHAM No. 95.....	Durham, North Carolina
I. O. O. F. Hall—First Saturday	
J. M. Vestal.....	P. O. Box 387, 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	
Loren Mars.....	198½ S. Division Ave.
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. Marry.....	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
1220 N. W. 32nd Court	
Raymond H. Rou.....	Station A, Box 4314









# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized*

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

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

## *Objects*

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

## *Benefit Certificates—Amounts; Age Limits*

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$2,000, \$3,000, \$4,000 and \$5,000.

A certificate for more than \$3,000 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 thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and 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 14.**