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## The Frat Volume 25 Number 07 January 1928

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

JANUARY, 1928

Number Seven

## LOVE'S POWER

When men with hearts of love combine,  
Each heart within becomes a shrine  
About which gleams a shining light  
Resplendent in its power for right,  
Enduring as the day and night.

For love withstands the jibes of hate,  
Its power sublime can penetrate  
The wrongs that evil minds exude  
And make this life a sweet prelude.

—Henry Folckemer.

Doing an injury puts you below your enemy; revenging one makes you but even with him; forgiving it sets you above him.—Franklin.

## ADVANTAGES OF DEAFNESS

A surgical operation made Jerry Keever temporarily deaf. To a friend who commiserated him on his bad luck, Jerry enumerated the advantages of deafness. "Telephone bells no longer irritate me," said he. "I go out in my car and every squeak and rattle is gone; in a strange city hotel I sleep like a top because I cannot hear the clang of street cars and auto horns." "I'm glad you are so cheerful about it," commented the friend, "also I have come to ask you if you can lend me a 10 until Saturday." "That's another advantage," said Jerry, "I can't hear a word you say."—Lowell Sun.

## BOOSTING BOSTON

How's this for a Boston slogan, asks Henry Folckemer of Springfield, Ohio:

Fratdom's quadrennial run,  
Boston, Nineteen Thirty-One.

Attention is called to the advertisement of the "Boston Booster" in this issue. Here's your chance—you with artistic souls and the hands to put them in pictures. We expect the committee to have a hard time making a selection. Go to it.

"We must all either wear out or rust out, every one of us. My choice is to wear out."—Theodore Roosevelt.

## GET 'EM BACK ON THE RIGHT TRACK

*There's More Than One Moral to This*



Courtesy The Fraternal Monitor and W. S. Field News

## REINSTATING INSURANCE

Insurance which can be revived should never be rewritten, says the house organ of a life company. It is maintained that the insured will drop a rewritten policy more readily than a revived policy. They think less of it because they have invested less in it. Those who make a habit of taking it and dropping it are far less desirable members than those who persist in membership or those who at infrequent intervals are in arrears. When a lapse comes the member should be shown his loss. He can, if

right methods are used, be made anxious to reinstate. People often make more effort to recover what they have lost than to keep what they have. The lapse rate of almost every life insurance organization shows that great improvements can be made in retaining business. Part of the trouble comes from sales made because of withdrawal features. The life insurance protection should be the last asset, which a man should make use of for his own benefit.—The Fraternal Monitor.



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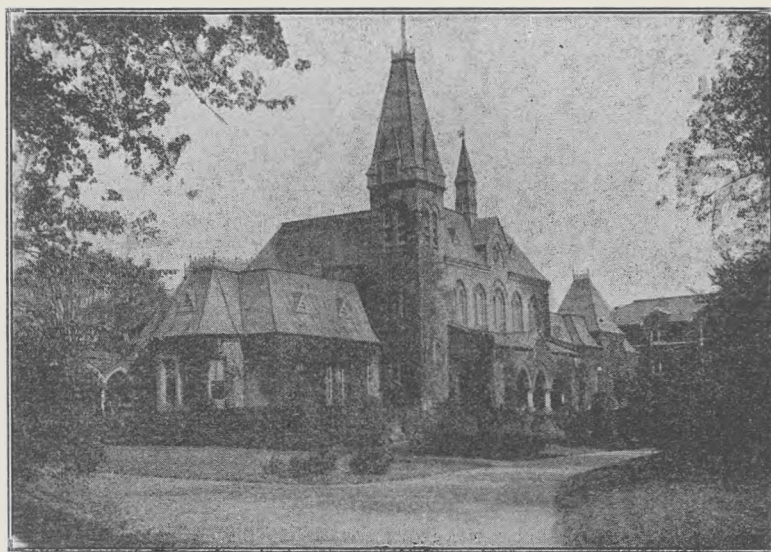
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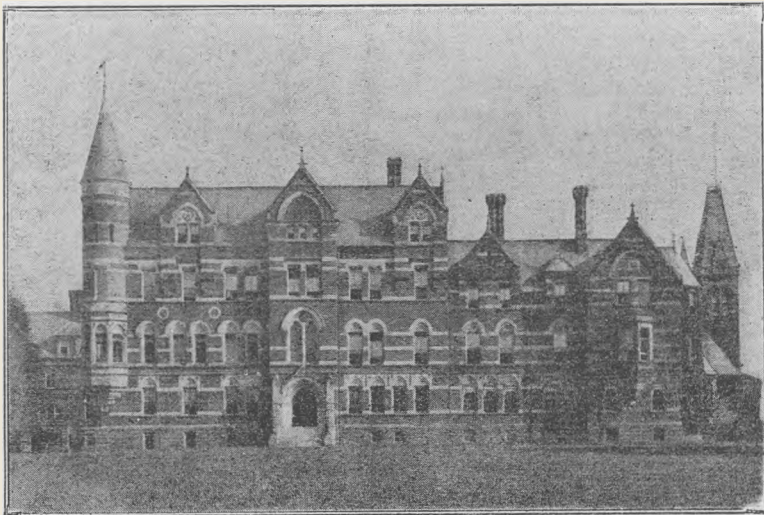
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**LOWELL No. 78**—C. C. McCord, President; J. B. McMahon, Vice-President; M. S. McGeever, Secretary; Samuel Wardman, Treasurer; L. W. MacNeil, Director; S. B. Henry, Sergeant; M. S. McGeever, J. B. McMahon, C. C. McCord, Trustees; A. L. Carlisle, Deputy.



GALLAUDET COLLEGE—COLLEGE HALL, DORMITORY FOR MEN



**BERKELEY No. 79**—E. E. Vinson, President; G. C. Phillips, Vice-President; M. C. Davidson, Secretary; Joseph Beck, Treasurer; D. J. Cronin, Director; H. H. Beck, Sergeant; L. A. Maldonado, Monroe Jacobs, E. W. Brodrick, Trustees; Henry Franck, Deputy.

**DELAWARE No. 80**—F. B. Pleasant, President; F. J. McLean, Vice-President; O. V. Robinson, Secretary; Roy Thompson, Treasurer; H. K. Hanson, Director; A. B. Reimer, Sergeant; O. V. Robinson, P. M. Goff, R. W. Williams, Trustees; F. B. Pleasant, Deputy.

**HOUSTON No. 81**—W. H. Isaacks, President; D. E. Read, Vice-President; R. C. Morriss, Secretary; G. B. Allen, Treasurer; Solomon Burchardt, Director; L. B. Porter, Sergeant; R. C. Morriss, Bird Middaugh, F. A. Artz, Trustees; R. C. Morriss, Deputy.

**SCRANTON No. 82**—J. B. Milligan, President; H. B. Young, Vice-President; C. L. Clark, Secretary; O. L. Clark, Treasurer; L. J. Barrett, Director; C. A. Hafler, Sergeant; J. B. Milligan, C. W. Drolsbough, C. L. Clark, Trustees; C. W. Drolsbough, Deputy.

**RICHMOND No. 83**—M. B. Dalton, President; C. W. Kutzer, Vice-President; G. R. Liggan, Secretary; A. J. Phillips, Treasurer; R. B. Longworth, Director; R. W. Hatcher, Sergeant; J. R. Davis, I. D. Jacobs, R. V. Rogers, Trustees; H. K. Bush, Deputy.

**JOHNSTOWN No. 85**—Charles Friant, President; John Keating, Vice-President; Joshua Wilkinson, Jr., Secretary; W. V. James, Treasurer; Harry Slonaker, Director; W. A. Boyer, Sergeant; W. H. Mishler, R. M. Barker, Charles Friant, Trustees; R. M. Barker, Deputy.

**MANHATTAN No. 87**—M. M. Lubin, President; J. C. Sturtz, Vice-President; Nathan Schwartz, Secretary; W. B. Mellis, Treasurer; L. J. Hyams, Director; Norman Magnus, Sergeant; Henry Plapinger, M. W. Loew, Jacob Friedman, Trustees; M. M. Lubin, Deputy.

**JACKSONVILLE No. 88**—F. G. Fancher, President; R. L. Huff, Vice-President; W. I. Willis, Secretary; Harry Mather, Treasurer; E. S. French, Director; R. L. Carter, Sergeant; J. H. Huff, M. R. Shackel, F. E. Mather, Trustees; Harry Mather, Deputy.

**LEWISTON No. 89**—P. J. Thibodeau, President; Isaac Campbell, Vice-President; D. W. Gledhill, Secretary; Edward Plummer, Treasurer; Melbourne Dorsay, Director; C. A. Riggs, Sergeant; A. J. Ayotte, M. A. Bradbury, Elmer Fogg, Trustees; P. J. Thibodeau, Deputy.

**PEORIA No. 90**—G. H. Leavitt, President; C. W. Belcke, Vice-President; C. J. Cunningham, Secretary; W. J. Bunch, Treasurer; M. J. Keefe, Director; Andy Gallagher, Jr., Sergeant; C. J. Cunningham, A. C. Bertsch, J. A. Lord, Trustees; C. J. Cunningham, Deputy.

**JERSEY CITY No. 91**—C. T. Hummer, President; G. C. Brede, Vice-President; H. E. Dixon, Secretary; John Brandt, Treasurer; F. C. Madsen, Director; Michael Grod, Jr., Sergeant; G. C. Brede, Pasquale Rienzo, John Garland, Trustees; C. T. Hummer, Deputy.

**BRONX No. 92**—J. R. Collins, President; A. P. Rubano, Vice-President; Albert Lazar, Secretary; E. P. Bonvillain, Treasurer; J. J. Whalley, Director; W. J. Radebold, Sergeant; Hyman Rubin, J. M. Ebin, F. S. Bohn, Trustees; L. C. Saracione, Deputy.

**COLUMBIA No. 93**—C. F. Smoak, President; R. L. Cove, Vice-President; W. L. Smith, Secretary; H. R. Glover, Treasurer; E. E. Gaston, Sergeant; O. A. Darby, Director; R. L. Cave, W. H. Lyles, Jr., E. E. Gaston, Trustees; C. F. Smoak, Deputy.

**CHARLOTTE No. 94**—W. R. Hackney, President; J. W. Belk, Vice-President; W. E. Benfield, Secretary; C. M. Ketner, Treasurer; F. B. Ketner, Director; E. S. Gallimore, Sergeant; V. P. Phillips, W. E. Benfield, F. B. Ketner, Trustees; W. E. Benfield, Deputy.

**DURHAM No. 95**—H. G. Miller, President; Kelly Biggerstaff, Vice-President; J. M. Vestal, Secretary; J. V. Hendley, Treasurer; D. T. Harris, Director; G. H. Eubanks, Sergeant; E. T. Nichols, Kelly Biggerstaff, G. W. Partin, Trustees; R. C. Fortune, Deputy.

**DUBUQUE No. 96**—F. H. Dohrmann, President; Otto Schnoor, Vice-President; F. M. Hemmelder, Secretary; Frank Schlegel, Treasurer; O. C. Roth, Director; C. G. Brant, Sergeant; W. G. Wright, F. M. Hemmelder, F. H. Dohrmann, Trustees; F. H. Dohrmann, Deputy.

**GRAND RAPIDS No. 97**—Sidney Swee, President; A. M. Frost, Vice-President; J. M. Freeman, Secretary; R. S. Herrinton, Treasurer; W. H. Miller, Director; C. H. Holland, Sergeant; J. M. Freeman, Loren Mars, A. J. Miller, Trustees; R. W. Bunting, Deputy.

**TORONTO No. 98**—S. B. Baskerville, President; R. U. McPherson, Vice-President; H. E. Grooms, Secretary; A. H. Jaffray, Treasurer; I. D. O'Neill, Director; W. E. Ellis, Sergeant; C. M. McLean, Jack Stein, C. R. Ford, Trustees; A. H. Jaffray, Deputy.

**DULUTH No. 99**—E. L. Magnuson, President; E. J. Isaacson, Vice-President; J. A. DeLance, Secretary; C. E. Sharp, Treasurer; W. G. Maatta, Director; E. O. Maatson, Sergeant; W. G. Maatta, J. A. DeLance, E. J. Isaacson, Trustees; J. A. DeLance, Deputy.

**CANTON No. 100**—H. J. Bulger, President; C. M. Drake, Vice-President; A. M. Price, Secretary; B. E. Noble, Treasurer; L. R. Harris, Director; P. L. Miller, Sergeant; W. N. Toomey, H. J. Bulger, R. R. Drake, Trustees; B. E. Noble, Deputy.

**FARIBAULT No. 101**—V. R. Spence, President; J. J. Doheny, Vice-President; H. E. Bruns, Secretary; L. A. Roth, Treasurer; Frank Thompson, Director; C. G. Mansfield, Sergeant; W. A. Lauritsen, J. P. Klein, John Schwartz, Trustees; V. R. Spence, Deputy.

**SOUTH BEND No. 102**—A. P. Rink, President; C. A. Piper, Vice-President; H. V. Hanson, Secretary; L. J. Bonham, Treasurer; A. C. Mercer, Director; B. E. Thornberg, Sergeant; W. R. Koschine, C. A. Piper, A. C. Mercer, Trustees; William Yoder, Deputy.

**COUNCIL BLUFFS No. 103**—T. L. Anderson, President; R. G. Brown, Vice-President; R. H. Arch, Secretary; J. J. Marty, Treasurer; F. C. Jacobson, Director; E. W. Johnson, Sergeant; L. H. Taylor, E. E. McConnell, R. D. Anderson, Trustees; T. L. Anderson, Deputy.

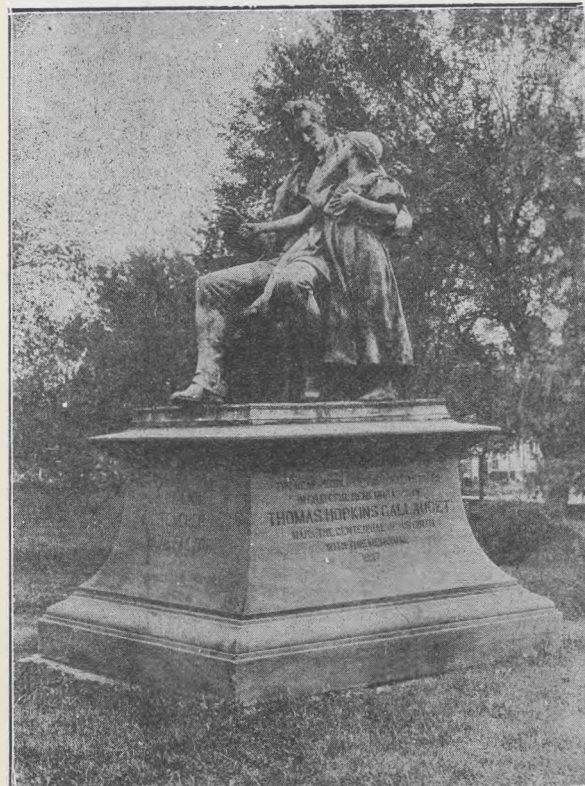
**FORT WAYNE No. 104**—D. E. Thomas, President; Glenn Butler, Vice-President; J. J. Smead, Secretary; F. M. Rines, Treasurer; A. L. Ketner, Director; J. A. Irlan, Sergeant; E. F. Hachmeyer, Edward Schenck, G. F. Lehman, Trustees; J. J. Smead, Deputy.

**SCHENECTADY No. 105**—H. A. Barnes, President; J. M. Trainor, Vice-President; J. F. Koepfer, Secretary; Paul Sack, Treasurer; Thomas Sack, Director; J. T. Campbell, Sergeant; J. F. Koepfer, C. F. Bylinski, H. J. Bedell, Trustees; H. A. Barnes, Deputy.

**CHICAGO No. 106**—H. G. Libby, President; W. A. Schutz, Vice-President; F. B. Wirt, Secretary; W. J. Hodgson, Treasurer; W. E. Haley, Director; T. J. Moore, Sergeant; R. O. Blair, G. H. Sprague, C. V. Bardeen, Trustees; P. L. Livshis, Deputy.

**MIAMI No. 107**—H. S. Morris, President; J. B. Hobart, Vice-President; R. H. Rou, Secretary; Paul Blount, Treasurer; H. A. Wright, Director; Cleveland Davis, Sergeant; H. E. Goetz, H. S. Morris, J. R. Quarles, Trustees; Cleveland Davis, Deputy.

**BINGHAMTON No. 108**—L. P. Garbett, Sr., President; G. R. Lewis, Vice-President; J. M. Lewis, Secretary; L. P. Garbett, Jr., Treasurer; William Anderson, Director; J. A. Scheunemann, Sergeant; M. E. Hoag, W. R. Chauncey, W. S. Austin, Trustees; J. M. Lewis, Deputy.



**GALLAUDET COLLEGE—THE GALLAUDET STATUE**

Statue of Thomas Hopkins Gallaudet, Founder of the first school for the deaf in America at Hartford, Ct., and father of Edward Miner Gallaudet, Founder of Gallaudet College. The statue depicts Gallaudet teaching his first pupil, Alice Cogswell, to form the letter "A" in the manual alphabet. It was erected by the deaf of America.



## NEW MEMBERS

2. J. K. Beechum.....Ecorse, Mich.
5. J. F. Nutt.....Little Rock
18. C. B. Jacobson.....Columbus
21. F. D. Pacek.....Cleveland
25. H. T. Howlett.....Orange, Conn.
35. T. L. Joncas.....Lynn, Mass.
35. W. E. McConchie.....Boston
35. P. G. Mitchell.....Boston
35. F. R. Hendrickson.....Boston
35. R. P. O'Connor.....Boston
37. L. O. Blanchard.....Hartford
39. A. S. Day.....Rumford, Me.
45. Thomas Booth.....Utica
45. James Cole.....Utica
45. Howard Keyser.....Newport, N. Y.
50. T. S. Shrader.....Alex, Ky.
52. J. P. Ledden.....Rochester
53. H. A. McNeilly.....Reno, Nev.
56. E. R. Thurston.....Salt Lake City
63. C. F. Akers.....Breckenridge, Tex.
75. R. L. Watkins.....Newton, Kan.
78. D. P. Oatman.....Lowell
90. C. A. Holliday.....Peoria

## THE GET-ONE DEGREE

Detroit Division—B. J. Beaver.  
 Little Rock—B. E. Nutt.  
 Columbus—A. W. Ohlemacher.  
 Cleveland—Abraham Mansky.  
 New Haven—P. J. Quinn.  
 Boston—W. H. Battersby, A. B.  
 Meacham, J. S. Light, A. A. Sinclair, W. H. McIntyre.  
 Hartford—W. G. Durian.  
 Portland, Me.—W. O. Kimball.  
 Utica—T. L. Kinsella (2), C. R. Larkin.  
 Huntington—J. P. Harris.  
 Rochester—C. L. McLaughlin.  
 San Francisco—D. S. Luddy.  
 Salt Lake City—R. D. Glenn.  
 Dallas—Troy E. Hill.  
 Wichita—Ross Davison.  
 Lowell—M. S. McGeever.  
 Peoria—J. A. Lord.

That man is rich who knows the things he ought to know when he needs to know them.—Golden Seal Review.

## DEATHS

June 27—Martha Smith, mother of Harry S. Smith, Kaukauna, Wis.  
 August 14—Fannie Kaman, mother of Julius Kaman, Brooklyn, N. Y.  
 August 15—Twin sons of Clarence Olinger, Nashville, Tenn.  
 October 29—Louise Hackmeyer, mother of Ernest and Carl Hackmeyer, Ft. Wayne, Ind.  
 December 14—Alice Lloyd, wife of Fred Lloyd, Syracuse, N. Y.  
 December 22—Catherine Clark, wife of Arthur G. Clark, Whitinsville, Mass.  
 December 25—John H. Staves, father of Roswell P. Staves, Plattsburgh, N. Y.  
 December 25—Jennie Winegar Lee, wife of Frank O. Lee, Syracuse, N. Y.  
 December 31—Infant daughter of Stanley Kaszuba, Milwaukee, Wis.  
 January 1—Samuel O'Grady, brother of James A. O'Grady, Brooklyn, N. Y.  
 January 5—Infant daughter of Joseph Daigle, Algiers, La.

## MARRIAGES

August 24—Clyde Monday, Knoxville, Tenn., and Kathleen Bowers, Bristol, Tenn.  
 November 17—Gail H. Cassidy and Helen T. Schubert, both of Syracuse, N. Y.  
 December 3—J. H. Prendergast and Nora Callaghan, both of San Francisco, Cal.  
 December 22—Henry B. Walker, Waltham, N. C., and Leola Gilbert.  
 January 1—Charles Kirby and Gladys Singer, both of Philadelphia, Pa.

## BIRTHS

August 15—Mr. and Mrs. Clarence Olinger, Nashville, Tenn., twin boys.  
 September 24—Mr. and Mrs. Walter Burns, Knoxville, Tenn., a boy.  
 October 26—Mr. and Mrs. L. A. Clement, Thibodaux, La., a girl.  
 November 14—Mr. and Mrs. J. T. Tosti, Philadelphia, Pa., a girl.

November 16—Mr. and Mrs. H. L. Shickman, Philadelphia, Pa., a boy.  
 November 25—Mr. and Mrs. F. J. Hanley, Philadelphia, Pa., a girl.  
 November 27—Mr. and Mrs. L. J. Coiro, New York, N. Y., a girl.  
 November 28—Mr. and Mrs. Harry O'Donnell, Cincinnati, O., a girl.  
 December 5—Mr. and Mrs. William McGrain, Sandusky, O., a boy.  
 December 7—Mr. and Mrs. Jeremiah D'Antonio, New York, N. Y., a boy.  
 December 9—Mr. and Mrs. Laurence Samuelson, Rochester, N. Y., a girl.  
 December 14—Mr. and Mrs. Louis Wanat, Buffalo, N. Y., a boy.  
 December 17—Mr. and Mrs. E. L. Daigle, New Orleans, La., a boy.  
 December 29—Mr. and Mrs. Herman Riege, Delavan, Wis., a girl.  
 January 6—Mr. and Mrs. Benjamin Mendel, Albany, N. Y., a boy.  
 January 11—Mr. and Mrs. J. V. Glover, Greenville, S. C., a boy.

## ENGAGEMENTS

A. L. Sedlowsky, Buffalo, N. Y., and Ethel Wall, Toronto, Ont.  
 Steven Milinski, West Allis, Wis., and Celia Nowak, Green Bay, Wis.  
 Bernard John, Troy, N. Y., and Pearl Beach, Glens Falls, N. Y.  
 Anthony Rubano and Josephine Gazzo, both of New York, N. Y.  
 Robert Drake, Massillon, O., and Vesta Crabill, Galena, O.

## OBITUARY

## Roy C. Anderson

Brother Roy C. Anderson, 25, died at Chicago, January 2. He joined the society, through Chicago Division No. 106, in March, 1927.

## Edward S. Devereaux

Brother Edward S. Devereaux, 19, died at Chicago, January 2. He joined the society, through Chicago Division No. 106, in October, 1927.

## DeWitt E. King

Brother DeWitt E. King, 40, died at Westminster, S. C., January 4. He joined the society, through Chicago Division No. 1, in January, 1917, transferring to Columbia Division when it was organized in 1922.

## Otto W. Ream

Brother Otto W. Ream, 28, died at Urbana, Ohio, December 18. He joined the society, through Columbus Division, in September, 1920.

## Henry C. Kolman

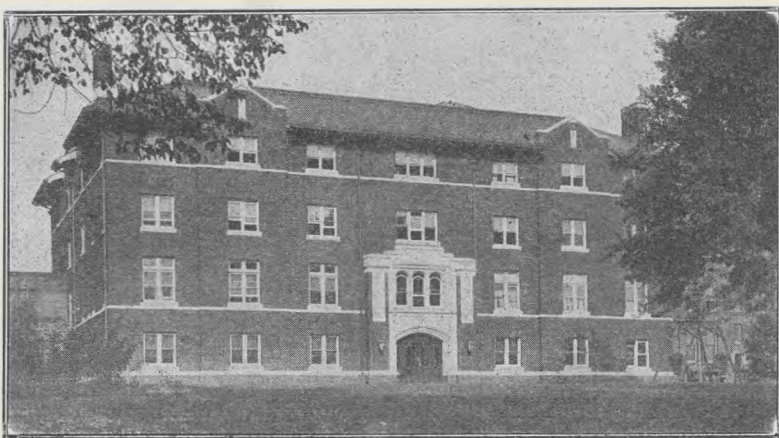
Brother Henry C. Kolman died at New York, January 9. He was a social member of Brooklyn Division.

## Roger P. McGrath

Brother Roger P. McGrath died at Rome, N. Y., January 11. He was a social member of Utica Division.

## John Kraus

Brother John Kraus died at Toledo, Ohio, January 16. He was a social member of Toledo Division.



GALLAUDET COLLEGE—FOWLER HALL, DORMITORY FOR WOMEN



## WE SEE BY THE PAPERS



Some of our exchanges are printing a long list of things "the deaf can do." Why waste valuable space? We condense the whole list in the following words: The deaf can do anything and everything that the hearing can do—except such things as absolutely require hearing, such as telephone operating, etc. Some of our ex-pupils have been very efficient telegraph operators.—The Canadian.

Miss Pearl Herdman has been chosen principal of the Gallaudet Day School for the Deaf, St. Louis. Local conditions have made the position a difficult one to fill to the satisfaction of the patrons and school board, but this appointment will be generally regarded as a fortunate one. Miss Herdman is a teacher of long experience, and has been thrown with the deaf from early childhood. She has been a teacher in the school for many years and is familiar with the local problems that must be dealt with. She is a sister-in-law of the late Dr. James H. Cloud who was principal of the school for over thirty years.—Kentucky Standard.

In the death of Sister Mary Anne Burke, principal of the LeCouteulx, St. Mary's Institute for the Deaf of Buffalo, N. Y., the profession has lost one of its most faithful and devout workers, who has served most efficiently in her chosen vocation for a period of sixty years.—Maryland Bulletin.

We have a new addition to the Austin deaf colony. He is J. O. Hawkins, a product of Kentucky. He is employed at the Steck printing company of this city as a monotype operator. He is a very likable fellow and we are glad to have him among us.—Lone Star.

In many cities local traffic ordinances make it compulsory for operators of motor vehicles to stop their machines when coming out of an alley ere crossing the sidewalk. Drivers should be sure to proceed slowly and blow their horns, but remember they can't blow pedestrians out of their paths. Motorists must bear in mind the fact that countless pedestrians are blind and deaf—and dumb. Make allowances for the shortcomings of other people. Too many of them are not thinking about the hazards of the streets, but have their minds on other problems.—Haverhill Record.

William M. Allman of Michigan who was a member of the class of 1875 of Gallaudet College died last month. He formerly lived in Chicago, but went out to California in 1926.—Ohio Chronicle. [Slightly exaggerated, as Mark Twain might say. Brother Allman is living in Chicago.—Ed.]

The office where T. S. Ogilvie of Nashville works has a "Production Hall of Fame" for the men who lead in their departments. Recently the manager turned the spot light on Tom as follows:

### Commendable Work

Improvement is the order of the day. The very air seems to be permeated with the spirit to excel. As an example of the development which is taking place along the line of increased production, it gives me pleasure to summarize the stone achievements of Vincent McMurry and Tom Ogilvie on October 13. Instead of "13" being the unlucky number which some superstitious minds would have us believe it to be, these two fellows have deliberately upset such traditional notions and made of this figure a veritable lodestar to good luck. On the day mentioned they dispatched the following work and had, to boot, some leisure for distribution: Imposed, corrected, and locked up one job of 63 pages, one job of 56 pages, one job of 48 pages, one job of 24 pages, three jobs of 16 pages each, two jobs of 12 pages each, one job of 6 pages, and one job of 4 pages. Let the good work continue!—Kentucky Standard.

Our idea of a polite gentleman is one who defines a drunkard as a man who takes a drink when he gets thirsty.—Palmetto Leaf.

It's interesting to know that Beethoven conducted his ninth symphony while stone deaf, unable to hear either the music or the applause which followed.—Mt. Airy World.

The only real method of preventing deafness, says Dr. Henry Byford, is to teach people how to blow their noses. There should certainly be some way to prevent the deafening toots one so frequently hears.—Chicago Evening Post.

The deaf object to being barred from the right to drive automobiles in France. Through their organ, La-Gazette des Sourds-Muets, they contend the prohibition is unfair. Nature, they say, compensates them for the loss of the two senses by making their vision more acute, increasing their caution and generally speeding up their intel-

lectual reactions. One of them, Maurice Menjardet, who is an automobile builder and is reputed to be a remarkable driver, gives it as his conviction that the loss of speech and hearing does not make his fellows unsafe on the road.—Ohio Chronicle.

We note by the papers that Mrs. Lily Gwyn Andrewjeski is still "in the swim" up in Akron, Ohio, and her service at social and charitable functions is always in demand. Recently our friend helped, in no small measure, to bring about the successful termination of the Frat Bazaar in the Rubber City.—The Mississippian.

Registrar Goodwin, telling why a deaf and dumb man is a good driver, forgets to mention the fact that he can not hear the directions given by the lady on the back seat.—Boston Transcript.

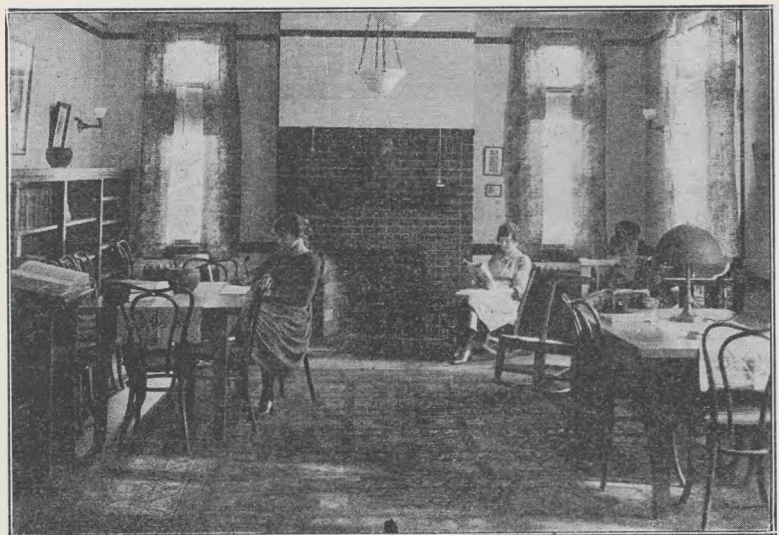
The Silent Worker of January has two pictures of the residence of Mr. and Mrs. C. H. Cory, Jr., of St. Petersburg, Florida. In the second one they are standing on opposite sides of a potted plant, Mr. Cory holding up a sign notice on which is printed: "Honorary Mention in Lawn Contest by the Woman's Town Improvement Association, 1926."—Ohio Chronicle.

A friend mit a loud mouth is vurse den a deaf und dumb enemy.—D. Dinkelspiel.

### MOTHER GOOSE UP-TO-DATE

There was a man in our town,  
Who knew not where he was at.  
He didn't like its meetings,  
So he went and quit the "Frat."  
And when Friend Wife found it out,  
She cried with might and main,  
"You really are both deaf and dumb,  
You better join again!"

—C. R. Koons.



GALLAUDET COLLEGE—READING ROOM IN FOWLER HALL  
(Misses Post, Flenner and Boatwright)



## MY PET PEEVE

Oh, somebody hand me a mallet,  
And let it be weighted with lead,  
Then watch me, as merrily and blithely  
I soak a bum frat on the head!  
I know it's a crime to do murder,  
But somehow I don't feel it's wrong  
To remove this pestiferous party  
From a lodge room where he doesn't  
belong.

It's the crapehanger, folks, I am after,  
And I know you will all shout,  
"Hooray!"

As I roll up my sleeves, oh, so gayly,  
To put this bum frater away.  
You know whom I mean—he's the  
brother  
Who is always coming along  
With a face like a vinegar pickle  
And keeps on saying you're wrong.

If you are happy, this bum frater  
Says something to make you feel  
mean;  
If you're dreaming pink dreams—bliss-  
ful fancy!  
He'll endeavor to make you see green.  
Oh, you know him, this frat, who is  
ever  
Extracting the joy out of life;  
Then watch me, as deftly I "bean"  
him—  
He's a quince in this world of strife!

Come on with your mallet, I pray thee;  
Tho' it weighs a full ton I won't  
shirk,  
I will hum a bright tune as I hit him,  
Then mirthfully go back to my work!  
Then, when it's o'er, do not praise me,  
Nor on me compliments heap,  
But snake him away for a warning—  
And list! brothers, be sure to plant  
him deep!

—Harry O. Schwarzlose.

## A LODGE VALEDICTORY

By ROBERT MORRIS

Good-bye, the spirits of the blest and the good  
From these dear walls go with you and abide;  
In hours of sorrow, hours of solitude,  
Or when the hosts of melancholy brood  
And cloud your mind, may angel-spirits glide  
From the White Throne and give you great delight;  
Dear friends, good-bye, good-night.

Good-bye, good-bye, and joy be with you all;  
May sickness never blight, nor poverty;  
May slanderous breath your spirits ne'er appall;  
May no untoward accident befall,  
But all things prosperous and happy be;  
May morning suns rise on you fresh and bright;  
Dear friends, good-bye, good-night.

Good-bye, and when the shadows of the grave  
Close in around you, when the laboring breath  
Draws heavily, and unto Him who gave  
You yield the spirit, be He strong to save,  
Who is our Guide and Saviour unto death;  
Then may dear friends and heavenly hopes unite,  
To say good-bye, good-night!



Brother Meagher thinks Brother  
Dunham's idea of "live wires" is good.  
I think so, too.

But what Brother Meagher goes on  
to say is hardly fair. It is not the live  
wires who lose Brother Meagher's  
three "V's". Some are unusually alive.

A real live wire does not let down.  
It is the dead wires that are "dead  
ones." They are so dead that you could  
not recharge them from the finest  
"charger." In convention years the  
little fraternal life in them may be  
awakened to wheeze and sputter just  
until the final vote for delegate has  
been taken, then it dies out again.  
They show this little spark of life for  
no reason at all, except, possibly that  
they might by some miracle be chosen.

Our live wires are the fellows that  
keep their divisions going during the  
between-conventions years. They then  
work harder than ever, because they  
have to out of local and national pride,  
as well as because they well know what  
a good thing their society is. The dead  
ones do stir a little at convention time,  
so then Brother Live Wire gets a  
chance to breathe.

So, Brother Meagher, do you not  
think you are a little out of your wave  
length in this "where-will-you-get-  
them" broadcast? Every division has  
them, and if you look far enough you  
will find a-plenty—they would not wait  
for an Aux-Frat to tell you so if they  
were not also modest about their work.  
And it goes without saying that many  
of them like to work all the time, as  
well as on the q.t.—as Friend Wife well  
knows.—Mrs. J. A. Todd, Memphis.



GALLAUDET COLLEGE—THE GYMNASIUM



# Secretary-Treasurer's Annual Statement

Balance, December 31, 1926.....\$ 846,109.17

Income	
Payments received from members:	
For Death Benefit Fund.....	\$ 97,425.41
For Sick and Accident Benefit Fund.....	18,392.89
For General Expense Fund (entry fees).....	1,010.00
For General Expense Fund (per capita tax).....	18,424.58
For Convention Fund (per capita tax).....	3,682.90
For Recording and Registry fees.....	183.65
Total received from members.....	\$139,119.43
Deducting refunds to members.....	61.45
Net amount received from members.....	\$139,057.98

Interest income:	
Mortgage loans (net).....	\$ 45,604.84
Mortgage and Government bonds (net).....	7,555.08
Bank deposits.....	353.74
Book value increase, bonds and mortgages.....	197.78
Net interest income.....	53,722.04

From all other sources:	
Sale of lodge supplies.....	\$ 365.75
Surety bond premiums.....	330.72
Sundry supplies.....	51.75
Exchange on checks.....	21.50
Tax refund—North Carolina.....	20.83
Refund of abstract fee.....	10.50
Subscriptions to The Frat.....	32.20
Advertising in The Frat.....	50.00
Sale of furniture and fixtures.....	33.44
Income from all other sources.....	916.69
Total income.....	193,696.71
Sum of balance and income.....	\$1,039,805.88

Disbursements	
Death Benefits.....	\$ 27,017.66
Sick and Accident Benefits.....	13,690.00
Old Age Income Payments.....	28.42
Disability Claims after Age 70.....	100.00
Total benefits paid.....	\$ 40,836.08

Salaries of officers.....	7,183.31
Services—Employees.....	4,892.25
Services—Medical Director.....	360.00
Expenses—Officers and committees.....	45.55
Insurance Department fees.....	854.88
Rent of office.....	2,100.00
Printing and stationery.....	375.82
Postage.....	274.95
Lodge supplies.....	225.05
Official publication—The Frat.....	2,926.20
Convention expenses—Denver.....	11,880.47
Legal expenses.....	100.00
Furniture and fixtures.....	1,321.90
Taxes on real estate.....	389.06
Surety bond premiums.....	402.42
Sundry supplies.....	114.60
Office expenses (detailed itemization given below)*.....	1,214.84
Organizing expenses.....	40.65
Decrease in book value of mortgage.....	209.52
Total disbursements.....	75,747.55

BALANCE, DECEMBER 31, 1927.....\$ 964,058.33

## \*Detailed Account of Disbursements for Office Expenses, 1927:

Abstract fees.....	\$ 14.35
Advertising—Real estate.....	16.44
Books of account and record.....	34.20
Books—Scientific, etc.....	8.48
Car fares, taxi, etc.....	18.16
Charity.....	16.70
Collection charges on checks, etc.....	25.20
Desk sundries—pins, rubber bands, pens, pencils, ink, etc.....	28.17
Donations at Christmas, etc.....	33.00
Electric light.....	52.00
Expressage.....	21.08
Filing accessories, storage, etc.....	58.85
Fire insurance.....	12.38
Fixtures, hardware, etc.....	26.70
Insurance publications and special copies of periodicals.....	11.90
Mortgage trustee's commission.....	85.00
Multigraphing, mimeographing, and addressing supplies, etc.....	52.97
Notarial attest fees.....	21.00
Phone service.....	76.39
Planographing Annual Statements.....	146.90
Rubber stamps, pads, etc.....	1.00
Stationery, ruled pads, etc.....	67.22
Subscriptions to periodicals.....	4.00
Supper money—Officers and employees.....	158.93
Supplies for wrapping and mailing.....	25.12
Taxes—Insurance Department.....	36.31
Telegrams.....	7.48
Towel supply.....	18.00
Typewriter and adding machine supplies and repairs.....	59.80
Vault rent.....	60.00
Miscellaneous.....	17.11
Total disbursements for office expenses.....	\$ 1,214.84

## TREASURER'S REPORT

### Division Collections for December

Grand Division.....	\$ 32.72
Chicago No. 1.....	555.38
Detroit.....	331.32
Saginaw.....	23.49
Louisville.....	170.12
Little Rock.....	130.19
Dayton.....	92.54
Bay City.....	26.15
Cincinnati.....	244.23
Evansville.....	28.10
Nashville.....	50.31
Springfield, O.....	24.86
Olathe.....	120.74
Flint.....	248.97
Toledo.....	209.01
Milwaukee.....	152.47
Columbus.....	196.43
Knoxville.....	129.84
Cleveland.....	120.52
Indianapolis.....	278.37
Brooklyn.....	362.92
St. Louis.....	371.03
New Haven.....	79.82
Holyoke.....	65.24
Los Angeles.....	297.41
Atlanta.....	77.79
Philadelphia.....	226.29
Kansas City.....	147.28
Omaha.....	156.20
New Orleans.....	90.26
Kalamazoo.....	46.09
Boston.....	235.52
Pittsburgh.....	367.31
Hartford.....	71.39
Memphis.....	65.65
Portland, Me.....	58.78
Buffalo.....	112.86
Portland, Ore.....	242.67
Newark.....	95.45
Providence.....	73.85
Seattle.....	144.85
Utica.....	162.82
Washington.....	104.58
Baltimore.....	93.21
Syracuse.....	81.70
Cedar Rapids.....	109.18
Huntington.....	93.42
Albany.....	54.60
Rochester.....	75.42
San Francisco.....	201.49
Reading.....	81.61
Akron.....	291.26
Salt Lake City.....	34.35
Rockford.....	91.31
Springfield, Ill.....	73.33
Davenport.....	104.33
Worcester.....	62.16
St. Paul-Minneapolis.....	171.67
Fort Worth.....	93.59
Dallas.....	184.20
Denver.....	95.75
Waterbury.....	36.66
Springfield, Mass.....	30.74
Waco.....	89.11
Pittsfield.....	40.26
Bangor.....	73.22
Kenosha.....	91.63
Birmingham.....	89.68
Sioux Falls.....	57.69
Wichita.....	85.22
Spokane.....	65.83
Des Moines.....	89.91
Lowell.....	66.98
Berkeley.....	58.27
Delavan.....	163.85
Houston.....	134.80



Scranton .....	68.55
Richmond .....	97.47
Johnstown .....	63.20
Manhattan .....	152.87
Jacksonville .....	71.89
Lewiston .....	14.17
Peoria .....	71.90
Jersey City .....	109.27
Bronx .....	97.26
Columbia .....	79.64
Charlotte .....	100.90
Durham .....	164.38
Dubuque .....	62.51
Grand Rapids .....	38.24
Toronto .....	274.25
Duluth .....	46.09
Canton .....	36.44
Faribault .....	64.10
South Bend .....	72.44
Council Bluffs .....	67.77
Fort Wayne .....	49.28
Schenectady .....	41.42
Chicago No. 106 .....	124.20
Miami .....	41.70
Binghamton .....	16.00

Total collections .....\$12,014.19

### TREASURER'S STATEMENT FOR DECEMBER, 1927

#### Balance and Income

Balance, November 30 .....	\$954,268.83
Division collections .....	12,014.19
Interest, mortgage loans .....	3,209.64
Interest, bonds .....	106.25
Interest, banks .....	21.26
Incr. in book value, bonds .....	1.40
Sale of emblem jewelry .....	22.90
Recording fees .....	40.25
Sundry supplies .....	5.50
Subscriptions to Frat .....	2.40
Exchange on checks .....	1.60

Total balance and income .....\$969,694.22

#### Disbursements

Death benefits .....	\$ 2,000.00
Sick benefits .....	1,120.00
Accident benefits .....	555.00
Old Age Income payment .....	4.06
Accrued int. on mortgage .....	113.33
Salaries .....	637.61
Services .....	540.00
Official publication .....	224.40
Office expenses .....	181.53
Rent .....	175.00
Surety bond premiums .....	56.70
Sundry supplies .....	18.00
Taxes .....	10.00
Postage .....	.26

Total disbursements .....\$ 5,635.89

#### Recapitulation

Balance and income .....	\$969,694.22
Disbursements .....	5,635.89
Balance, December 31 .....	\$964,058.33

It isn't the individual,  
Nor the order as a whole  
But the everlasting teamwork  
Of every blooming soul.

—W. C. V. Record.

### TRUSTEES' REPORT

#### Ledger Assets, December 31, 1927

Real estate .....	\$ 11,000.00
First mortgage loans .....	819,750.00
First mortgage bonds .....	94,901.24
U. S. Liberty bonds .....	15,000.00
Canadian bonds .....	995.86
Cash in banks:	
Central Trust Co. ....	13,755.96
Bank of Montreal .....	7,826.52
President's cont. fund .....	300.00
Secretary-Treasurer's cash..	528.75

Total ledger assets .....\$964,058.33

#### Balance in Funds

Reserve Funds .....	\$872,669.09
Mortuary Funds .....	9,509.22
Sick and Accident Fund .....	69,324.58
Convention Fund .....	2,245.72
Organizing Fund .....	2,337.59
General Expense Fund .....	7,972.13

Total in all funds .....\$964,058.33

#### Investments

During December, the Society received partial payments on mortgages amounting to \$1,500. One Illinois mortgage for \$25,000 and an Indiana mortgage for \$3,000 were paid off. A Missouri mortgage for \$11,000 on a 240 acre farm was foreclosed. The book value of bonds held increased \$1.40 due to amortization at the close of the year. Total maturities and book value increase to December amounted to \$40,501.40.

One Illinois mortgage for \$40,000 at 6% on city improved real estate was acquired. The foreclosure on the Missouri farm gives the society real estate with a book value of \$11,000. The valuation placed on the property with all improvements at time mortgage was made was \$24,000. Negotiations for the sale of the farm are now in progress.

On December 31, a transfer of \$72,000 was made from the mortuary to the death benefit reserve fund, and \$53,512.52 net interest received in 1927 was allocated to the various funds.

### DECEMBER DEATH CLAIMS

Paid to Mrs. Annie Dickhoener, St. Louis, Mo., for death benefit of Henry G. Dickhoener, certificate No. 1363, deceased November 23, 1927, \$250.

Paid to James G. Williams, Jr. and Margaret Williams, Wilkes-Barre, Pa., for death benefit of James G. Williams, certificate No. 1221, deceased November 5, 1927, \$1,000.

Paid to Mrs. Nellie Costuma, Brooklyn, N. Y., for death benefit of David L. Costuma, certificate No. 5257, deceased November 28, 1927, \$250.

Paid to Mrs. Myrtle Groesbeck, Flint, Mich., for death benefit of Laurence L. Groesbeck, certificate No. 2626, deceased December 3, 1927, \$500.

He that can compose himself is wiser than he that composes books.—Franklin.

### DECEMBER DISABILITY CLAIMS

*Jesse Butler, New Haven.....\$	15.00
*Paul Delucaney, Fort Wayne .....	50.00
*P. T. Astle, Wichita .....	25.00
*Pat Dolan, Louisville.....	10.00
*Albert Wokal, Brooklyn.....	20.00
*Frank Ecka, Brooklyn.....	50.00
*James McGrattan, Cleveland .....	50.00
*Wilson Stebelton, Dayton.....	25.00
*Harry Rex, Johnstown.....	10.00
*John Amick, Huntington.....	10.00
*R. C. Morriss, Houston.....	15.00
*Geo. Preece, Salt Lake City.....	25.00
Murray Campbell, Berkeley.....	50.00
N. T. Rodriguez, Denver.....	45.00
Anthony Kihm, Denver.....	50.00
Vilbon Loiseau, Waterbury.....	10.00
G. D. Stevenson, New Haven.....	30.00
Cleveland Davis, Miami.....	10.00
C. J. Holland, Atlanta.....	20.00
G. A. Gallion, Baltimore.....	50.00
George Megan, St. Louis.....	15.00
W. T. Albrecht, St. Louis.....	20.00
Joseph Arnovich, Brooklyn.....	10.00
A. A. Gervais, Syracuse.....	20.00
E. E. Conaway, Columbus.....	10.00
W. P. Feters, Dayton.....	50.00
J. S. Wondrack, Dayton.....	45.00
J. B. Payne, Akron.....	40.00
D. M. Cunningham, Ft. Worth .....	20.00
Mack Fitzgerald, Houston.....	35.00
J. E. Wachute, Delavan.....	10.00
J. J. Shields, Kenosha.....	25.00
J. E. Meyer, St. Louis.....	10.00
Frank O'Neal, Dayton.....	10.00
*George Sullivan, Chicago.....	10.00
*A. M. Fahnestock, Reading.....	10.00
Jacques Alexander, Manhattan .....	30.00
O. C. Skorheim, Sioux Falls.....	40.00
*Joseph Belouin, Pittsfield.....	20.00
*E. E. Gaston, Columbia.....	50.00
*G. L. Moreland, Knoxville.....	30.00
G. D. Weimer, Indianapolis.....	20.00
Clyde Weliever, Indianapolis.....	50.00
J. H. May, Evansville.....	45.00
P. R. Mathey, Chicago.....	10.00
G. F. Flick, Chicago.....	50.00
C. H. Jenkins, Omaha.....	50.00
J. S. Wondrack, Akron.....	5.00
C. A. Collins, Providence.....	10.00
Bethel Gann, Knoxville.....	15.00
M. R. Mann, Knoxville.....	20.00
*Edward Cawley, Philadelphia .....	20.00
*Alfred Collins, Chicago.....	30.00
*Ernest Swangren, Rockford.....	50.00
*H. A. Bernac, Baltimore.....	15.00
W. B. Spivey, Chicago.....	35.00
Simon Condron, Buffalo.....	50.00
W. E. Davis, Buffalo.....	50.00
J. H. May, Evansville.....	5.00
L. L. Groesbeck, Flint.....	50.00
*N. L. Parks, Huntington.....	15.00

Total for the month.....\$1,675.00

\*Denotes accident claims.

Television experiments are nearing success. We wonder if its accomplishment and general use will remove that telephone handicap of ours—which the telautograph and telegraph receivers with printing attachments have not made much of an impression on.

It is impossible to make a hit unless you have an aim in life.



# Tomorrow You May Be Uninsurable

*Hundreds of thousands of applicants, one out of every nine examined medically, are refused, each year by insurance companies, for the simple reason that they have procrastinated too long.—Lyman Abbott.*

## Will The Bridge Carry The Load?

**J**UST Because a Man says, "I have all the Insurance I need," is no sign that it is true.

An earthquake will shake every home—someday.

Life has run along for years in happiness and security. Things have been now as always for so long, that one feels that always they are going to be so.

The security of the past gives rise to the belief "I have all the insurance I need."

But the past is not an indication of the future. A man is not guaranteed for a given number of years.

The life-stream flows very close to the surface. The human body is the strongest and the weakest of all things.

Let the temperature go up two degrees and someone calls the undertaker.

When that call goes over the phone, then the earthquake.

The safety of the sheltering wings of the home and the security of the years banish like a cloud before the sun. The family faces the problem of making an adjustment to a new scale of living.

Then Life Insurance goes into action. Upon it, plus your other forms of property, your family must cross the chasm, before Life can go on as it goes on now.

If the bridge is strong enough to hold the load, the adjustment will be made with a minimum of suffering.

Suffering is inevitable. The ties of a lifetime are not to be broken without it, but if the bridge is strong, to that suffering is not added the new burden of feeding, clothing and educating a family, and maintaining a home, upon a quarter, a tenth, or a twentieth of the money used in the past.

But if the bridge is not strong enough the family goes hurtling down from the level of a comfortable life. The home is broken and Mother either stays with the children and starves or goes to work and leaves them to the unwholesome influence of the street corner gang.

If only men could see the struggle that "she" will go through some day, then they would not be so ready to say, "I have all the Insurance I need."

Let a man ask himself this question: "Could I support my family, starting tomorrow, on the guaranteed monthly income property will yield?"

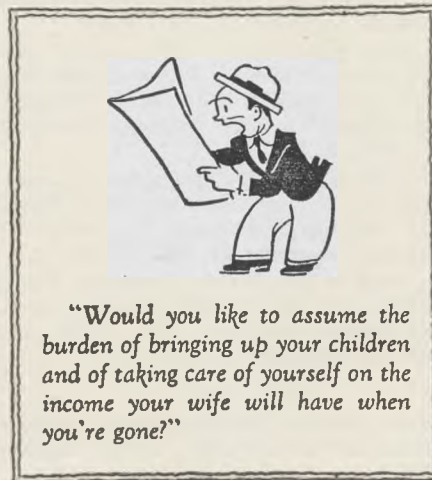
If the answer is "No"—then unless the bridge be strengthened through additional Life Insurance property—the chasm of derelict hopes lies ahead waiting the day when one more family—your family—will stumble with bleeding hands and bruised conceptions down its rocky sides.

▶ The proceeds of a Life Insurance Policy makes a mighty good cement to keep the home together.—The Forester.



When a man possesses life insurance he knows he will derive from it protection and benefits in any circumstance. If he lives, he will be protected and will benefit himself. If he dies, his family is protected, his plans will be carried out, and his memory will be a benediction. Meanwhile, he knows he has taken a wise and prudent course by insuring his family an income, and by insuring his wife and himself an income in old age. The home, therefore, in all its financial aspects is protected and guarded as it can be in no other way by life insurance.—Life Association News.

*Life insurance funds are not only the largest factor in the investment market, but they play a large part in keeping the national currency at work. The remarkable growth of life insurance is evidence of the stability and integrity of the men and women conducting the business.*



## Why You Should Not Let Your Policy Lapse

**S**HE came into the office clad in mourning, and inquired if two certificates which she showed were in good standing. The certificates were in the name of her husband.

We searched into the files going back for three years, and found her husband was issued a \$1000 policy in March, 1924, and paid one month's dues for April. He was issued another policy for \$1000 in July, 1924, first payment for August, but paid no dues whatever on this insurance.

If he had paid dues to date on these certificates the total would have been less than \$150.00. Or if he had paid two years, the insurance would have been carried under its extended clause.

But as stated, she was clad in mourning, for her husband was dead.

If the certificates had been in good standing, we would gladly have handed her a check for \$2000.

As it was, she went away empty handed, facing the world as best she could.—The Praetorian Guard.

## Your Opportunity

**Y**OUNG MEN and young women should be reminded of the great responsibility resting on them. Their parents may some day become incapacitated for earning a livelihood. They may be left without means of existence, and the children who owe so much to them for the many home comforts and privileges and educational advantages which they enjoyed in their boyhood and girlhood days, to say nothing of the troubles and anxieties which they caused them in their infancy, owe them more than they can ever repay. Life insurance with their parents as their beneficiaries, would show them that they appreciate, in their maturer ages, the support and encouragement and many loving kindnesses they received at their hands in their tender years.

## Do You Like Statistics?

**O**NE person dies of illness every thirty seconds; 120 every hour; 2,280 every day; 1,031,200 every year.

One person is accidentally killed every six minutes; ten every hour; 240 every day; 87,600 every year.

Twenty-three persons are accidentally injured every minute; 1,380 every hour; 33,120 every day; 12,088,800 every year.

Eight hundred and seventy-six thousand persons are under sentence of death by accident during the next ten years. Six million three hundred thousand will die of disease during the same ten years.



# Records of Altruism in Action

*The happiest business in all the world is that of making friends,  
And no investment on the street pays bigger dividends.*

## The Cheerful Smile

BECAUSE she herself had endured hardships in her efforts to rise above her own condition of poverty and loneliness, pretty Lieut. Isabella Austin, of the famous Bowery Mission, conducted by the Salvation Army in New York City, knew how to comfort and encourage the extreme down and outers of that great metropolis.

Little wonder that real tears of sorrow coursed down the hardened features of the bowery "bums" when word was received that Lieut. Isabella had been ordered to Morristown, N. J., where she is to continue in her work. To the small army of unfortunates who drift in and out of the comforting shelter of the Bowery Mission it didn't seem possible that their beloved angel of mercy was to be sent away. And so they protested.

As a result of this protest the Salvation Army received a petition, drawn up and signed by some 200 "bums" who could read and write, asking that Lieut. Austin be retained at the mission. They said they needed her cheering smile to help them keep their resolves to "go straight." Without her leadership they must lose courage to go on.

The orders of the Salvation Army are irrevocable, however, and just after she had passed her twenty-first birthday anniversary Lieut. Austin was moved to her new post, amid the mingled tears and good wishes of her devoted Bowery followers.

## Millions Carry Mercy

THIRTY-NINE million dollars has been given by the government of the United States in the last 15 years for the relief of disaster victims in all parts of the world, according to a survey just completed in Washington. Appropriations made by Congress for disaster relief have ranged all the way from \$10,000 to \$20,000,000, and the largest grants of all have been sent to foreign lands.

The first disaster relief appropriation, for \$10,000, was sent to the government of Venezuela following an earthquake. The most recent gift was for relief as a result of a tornado in the South.

The largest appropriation was for \$20,000,000 for the relief of famine victims in Russia in 1921. Later another \$4,000,000 was voted for medical supplies for Russian famine victims.

Between 1874 and 1917 Congress was called upon ten times to vote funds for the relief of flood victims in the Mississippi Valley.

American funds have been sent on errands of mercy to Russia, China,



THEFORE, when we build, let us think that we build—forever. Let it not be for present delight, nor for present use alone, let it be such work as our descendants will thank us for, and let us think as we lay stone on stone, that a time is to come when those stones will be held sacred because our hands have touched them, and that men will say as they look upon the labor and the wrought substance of them, "See! this our fathers did for us."—John Ruskin.

Japan, Italy, and many other foreign nations.

The most unusual type of relief asked occurred twice in the government's history. It was assistance for those suffering losses from the ravages of grasshopper plagues. The appropriations, made in 1875, totaled \$180,000.

## Lindbergh Room

THE American hospital at Paris now has a private room known as the Lindbergh room, due mainly to the generosity of Raymond Orteig, donor of the \$25,000 prize for the New York-Paris flight. He contributed \$10,000 to the fund. Lindbergh himself contributed \$500 and visited the hospital while in Paris.

## Shares Good Fortune

THE million dollars he made because he had a bright idea is to be given away by Anatol Josepho, of New York City. Anatol received \$1,000,000 not long ago for his invention, a machine for taking pictures much the same as slot machines sell slabs of candy and chewing gum. What will he do with the money?

"The first half I'm going to give to charity," he replies. "The rest I'll give to other inventors who are struggling as I have struggled."

He is keeping his pledge. Already he has given away many thousands of dollars.

## Shares His Royalty

THE Memphis Commercial Appeal today says that Major Elliott White Springs, aviator, whose story, "War Birds" was published serially and later in book form, visited Memphis and left \$12,000 for the widow and two children of John McDougal Grider whose war time diary was the basis of Major Springs' story.

Grider, who fought in the British royal flying corps, distinguished himself as an aviator before he was killed. Major Springs, Grider's companion, obtained the diary after the latter's death.

The Commercial Appeal says that Springs came here from Chicago to confer with the attorney for the Grider estate concerning sharing royalties with the Grider family.

## A Cheerful Giver

PAYING back in kindness the community that has befriended her family, a girl of 11 at Fort Wayne, Ind., has eclipsed all other local Girl Scout records in the number of hours spent in service for others during a given period, according to Miss Kathryn Lemly, director of Girl Scouts in Fort Wayne. During three months she has devoted 50 hours or twice the time spent by any other Girl Scout here in community service.

Many persons and several organizations have benefited by her efforts. She has sewed for families in need of clothing, taken care of the children of busy mothers, assisted in making the new Girl Scout familiar with troop work, run errands, addressed envelopes and placed posters for the Community Chest.

What she has done is regarded by many thoughtful persons of this city as a fine example of love's labor's not lost.

Years ago circumstances deprived her family of a regular means of support. A welfare organization took up the case and has been providing for the family steadily ever since. But when the opportunity came to the little girl to contribute of what she had—an unselfish disposition and the ability to work—she was a more than willing giver.

As much for her attitude as for the volume of service, she has won appreciation, Miss Lemly emphasized. She has been "always ready to do." The inevitable result has been the making of many friends and the very probable prospect of winning the community service pin, one of the highest honors awarded to Girl Scouts and presented from their national headquarters.





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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.

Subscription price: Sixty cents per year

#### ADVERTISING RATES:

For six insertions or more, each insertion, full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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



JANUARY, 1928

\$964,058.33.

Boston—1931.

February dues are payable.

Happy and Prosperous New Year everybody. Yes, we can see you "telepathing" your "Same to you." Thank you, we hope it will be.

The annual statements of the grand secretary-treasurer on another page will tell you that your society handled over a million dollars of your funds last year. This year, and within the next few months, it expects to have that million appearing regularly in the monthly statements. And what are you going to do in celebration? Here at the home office we have been asked how it will feel to be executives of a million dollar corporation. Well, to say we will feel like a million dollars ourselves is not expressing all of it. We certainly appreciate the distinction we will achieve in the "Who's Who" of big, and good business, but what we will glory in is that it has been accomplished of, for and by the deaf.

Airplane flights as a cure for deafness, which were long ago exposed as "the bunk" continue to be risked. The third tragedy accompanying such cures has been registered by the Nebraska Journal in the following item: "Just two weeks after her graduation and return to her home at Winger, South Dakota, one of our former pupils, Lulu Lawrence Hoffman, met her death through falling and wrecking

of an airplane in which she was a passenger. Lulu was taken up in the plane in the hope that her hearing might be restored through the effect of changes in air pressure in going from low to high and high to low altitudes."

In every exchange that comes to our desk we note paragraphs about deaf men who are prospering at this or that vocation, but who are not members of our society. We often wonder if they are carrying insurance, and why they are not Frats. To be sure, mostly, they live far from our division centers, but it seems to us that if their friends who are members of the N. F. S. D. would make a little extra effort they could be brought in. This is the time for good resolutions, brother members. Will you not resolve to the effect that each of you will bring in at least one new member this year? And add another that you will get busy and go after every eligible friend? Imagine how it would help all around. We cannot think of a better thing for you to put over. It is an honor indeed to make good that way and thus make the Get-One Degree.

This is the way the story goes: "Passer-by—What's the fuss in the schoolyard, boy? The Boy—Why, the doctor has just been around examin' us an' one of the deficient boys is knockin' the everlastin' stuffin' out of a perfect kid." We have quite a little pleasure in telling it when opportunity offers. Our society is proving we "deficients" can "lick" quite a good many of the "perfects" who at one time or another have declined our applications for membership or insurance.

We are indebted to the West Virginia Tablet and its engraving instructor, Mr. Hertfelder, for the loan of the Gallaudet College cuts used in this issue.

There is a German proverb that says: "To hear a hundred times is not so good as to see once." There's more argument as to the safety of deaf drivers. And our Chicago members who attended the funerals of Brothers Anderson and Devereaux—who were the victims of an auto crash, but through no fault of their own—had this brought home to them. Seeing the results of one such accident assuredly is more of an object lesson than hearing or reading of a hundred.

Richard Otto Johnson died at Indianapolis, January 6. Thus do we lose another old time educator, superintendent and friend. For thirty years he was at the head of the Indiana school, and all that time and since his retirement in 1919 the good friend and counsellor of his boys and girls, in or out of school. That our Indianapolis

Division, back in its early days, made him an honorary member of the division attested to his helpful interest in our organization—and at a time when it was needed.

We congratulate the California deaf on the appointment of Elwood A. Stevenson to the superintendency of the school at Berkeley, which he is to assume next July. At the same time we sympathize with our Minnesota friends in the loss the Faribault school will sustain in his resigning as executive there. And our very best wishes go to and with Brother Stevenson in the deserved advancement the change brings to him.

#### GALLAUDET COLLEGE

In this issue we are presenting various views of Gallaudet College as this month's contribution to the series of educational institutions for the deaf which we have been running in these columns.

Gallaudet College is the only one in the world that is entirely devoted to the higher education of the deaf, giving the same degrees to its graduates that are presented by other universities. It is located at Washington, D. C., and under the patronage of the Federal Government, its diplomas being signed by the President of the United States.

The college was founded in 1864, its buildings and grounds are valued at \$1,000,000, and approximately 1,600 students of both sexes have received instruction there.

#### GOLDEN RULES

In line with our editorial last month regarding the admonishment of a Diogenes' lantern, we wish to apologize for a miscredit in the same issue. The "Safety First" verse on page seven belonged to the Boston Transcript.

The Oklahoman says, by the way: "Once upon a time there existed a publisher who thought he had at last achieved the impossible of impossibles. He told his subscribers that he would pay out a dollar for every mistake found in his paper. Well, he's driving a dray wagon today. Moral: Mistakes are like holes in the seat of the pants—they come naturally and without persuasion."

In the October Frat we misspelled "Ephphetha"—the correct title of Mrs. Chandler's poem we printed then. However, we realize that the perfect issue is yet to come though the L.P.F. has been striving to get it out these many years.

But we do think the Golden Rule is of as much importance in their offices as any rule or set of rules they have in the shop. And we try hard to practice what we preach in ours. Perhaps a golden composing rule might be suggested for that L.P.F. insignia if the lantern idea does not take—or a Lamp of Truth for good measure—or all three.





# Division Notes

Edited by Charles B. Kemp

## Coming Division Events

### February

4. Social .....Canton
4. Annual ball.....St. Louis
4. Valentine party.....Albany
9. Mask party .....Atlanta
11. Valentine party.....Cedar Rapids
11. Valentine social .....Huntington
11. Valentine social .....Cleveland
11. Valentine social .....Syracuse
11. Mask party .....Delavan
11. Valentine party .....Washington
11. Party .....Sioux Falls
17. Social .....Buffalo
18. Banquet .....Pittsburgh
18. Mask dance.....Chicago
18. Bal masque.....Philadelphia
18. Masquerade.....Los Angeles
18. Bunco party .....Rockford
18. Masquerade .....Wichita
18. Social .....Toledo
18. Mask ball.....New Orleans
18. Lecture .....Buffalo
18. Masquerade .....Portland, Ore.
18. Social .....Rochester
18. Social .....Denver
18. Party.....Springfield, Mass.
18. Mask party.....Des Moines
18. Box social.....Peoria
18. Valentine party.....Fort Wayne
22. Party .....Birmingham
22. Masquerade .....Little Rock
25. Banquet .....Nashville
25. Mask ball.....Akron
25. Social .....Kansas City
25. Social .....Dallas
25. Party .....Scranton
25. Social .....Jacksonville

### March

3. Social .....Lewiston
3. Annual ball.....Brooklyn
10. Fraternal .....Fort Worth
10. Smoker .....Detroit
17. Party .....Seattle
17. Party .....Birmingham
17. Social .....Utica
17. Party .....Rockford
17. Party .....Washington
17. Anniversary .....Dayton
24. Vaudeville .....Syracuse
25. Social .....New Haven
26. Ball .....Jersey City
30. Frat night.....Providence
31. Box social.....South Bend

### April

7. Anniversary social.....Washington
7. Banquet .....Durham
14. Anniversary banquet.....Memphis
14. Masquerade ball.....Jersey City
21. Social .....Toledo
21. Bunco .....Buffalo
29. Social .....Cincinnati

### Chicago

Recent visitors at headquarters were S. R. Burns, Jacksonville, Ill., B. E. Thornberg, South Bend, Ind., A. M. Hinch, Detroit, Mich., Beaufort Banta, Indianapolis, Ind., Mrs. C. M. Thompson, Akron, O., Mr. and Mrs. H. A. Hathaway, Elgin, Ill., J. F. Cordano, St. Joseph, Mich., A. C. Johnson, Aurora, Ill.

Due largely to zero weather, the attendance at the public installation of officers of Division No. 1 at the S.A.C. on January 1 was not up to expectations. Patriarch Kemp acted as installing officer, with Claude J. Russell as Messenger. With a couple of exceptions, all of the old officers were re-elected, and the division is not looking for any change in policy in the conduct of the division's affairs. Rather, it is looking for the improvement that should come from past experience, and I do not think it is going to be disappointed. Following the installation, several speeches were listened to, and then the company was

invited to step into an adjoining room where refreshments were served to all. Because of the extreme cold, it was found difficult to heat the huge hall of the club, so the division officers purposely shortened the ceremonies and speech-making, and the crowd dispersed earlier than usual on such an occasion.

The reported success of the Aux-Frat movement in other divisions has fired No. 1 with the desire to establish such an organization in the division. At the January meeting preliminary steps were taken to find out just what could be done in that direction. With such a large division, an auxiliary should be a powerful factor in the social life of its members. Gus Boltz of the entertainment committee has been given the delicate task of acting as the go-between in negotiations with our lady friends. If the idea pans out well, we may look for a lively social season, for, as everyone knows, the ladies can run circles around us men when it comes to managing a social affair. And why shouldn't the ladies—especially the wives of the members—help? Isn't the whole scheme of life insurance intended for their benefit? Surely it is, and that is why we feel confident that they will willingly join with us in enhancing the welfare of the division.

The program for the mask ball of No. 1 at the S.A.C. on February 18 is about completed. Chairman Hagemeyer, who so ably engineered last year's ball, will manage this, and he confidently expects all records to be broken. The usual liberal prizes for the best costumes is promised, and everything else will be done to make it the most enjoyable affair you ever attended. Don't miss it.

Division No. 1 has decided that it needs an office downtown, where members can drop in and pay their dues between meetings, and where the board of officers and committees can meet for the transaction of necessary division business. If a suitable office can be found at a reasonable rental, we will probably see the division's shingle adorning some loop office door before long.

Division No. 106 held no public installation this year, preferring to hold the ceremony in their newly acquired hall in the Atlantic Hotel, South Clark St., at the time of their regular January meeting. This hall is a very cosy one, neat and clean. The new officers are all hustlers, and the division is looking forward to a successful year. The division felt itself highly honored, at this meeting, through having Grand President Gibson present, it being the second time he had been able to attend a meeting of the division since it was organized. He was given an ovation, and responded in his usual pleasant manner. President Clinnen and several members of No. 1 were also present.



CHICAGO'S PRIDE  
The Silent Athletic Club House

### Twenty-Sixth Annual

## Mask Ball

### CHICAGO DIVISION NUMBER ONE

Silent Athletic Club House  
5536-5538 Indiana Ave.

SATURDAY EVENING  
February 18, 1928

Unique Prize Contests In Addition  
To Those For Best Costumes

CASH PRIZES



Two members of No. 106 recently answered the final roll call. They were Roy Anderson and Edwin Devereaux. Injured in an auto accident on December 27, they died within a few hours of each other on January 2. Members of the division acted as pall bearers at the funerals, and the division also sent floral wreaths. The sympathy of the members goes out to the bereaved families of the deceased. Both were young men, and had but lately joined the society. Brother Anderson was to have been installed as sergeant of the division at the January meeting. But instead, the division had the unpleasant task of electing a successor, Thomas Moore.

In our December notes we gave the address of H. B. Frankel's office as Room 211 Old Colony Bldg. It should have been Room 411.

No. 106 will hold a "500" and bunco party on February 17 at All Angels' Parish Hall. George Sprague, chairman. Plenty of prizes and a good time promised.

#### Indianapolis

The Christmas tree party on December 20 under the auspices of the ladies' auxiliary was a great success. The tree was loaded with presents for the Frats, their wives and children. Each Frat received a nice handkerchief, the children dolls and toys, and the ladies themselves had an interchange of presents that made all happy. And before the crowd left for home, boxes of candy were distributed to all. This is an annual affair with the auxiliary, and is an occasion of joy to all.

The Frat men of the DeMotte Bible class also had a tree on December 23 at the home of Lee Harris, and had a splendid time. There was an estimated attendance of around 75. It is hoped to have more of the members join the class, and by next Christmas they may be able to hold the tree exercises somewhere downtown.

Quite a number of local members will go over to Jacksonville, Ill., next month to take in the basketball tournament at the school for the deaf. Rumors of a smoker to be held by Jacksonville Division at that time will also induce many to go.

#### Rockford

The division will have a bunco party on February 18 and a big crowd is looked for. There will be three good prizes for the winners.

On account of a raging blizzard the night watch party on December 31 was not as well attended as we had hoped it would be. Those present had a good time and voted it a success. The chief speaker of the evening failed to show up, so Clyde Cowhick was commandeered for a talk, and in his inimitable way told of his trip to St. Louis, via Chicago, with Jim Skarzynski in the latter's car. He gave an account of the Christmas entertainment of the Pas-a-Pas Club in Chicago, and incidents of his trip from

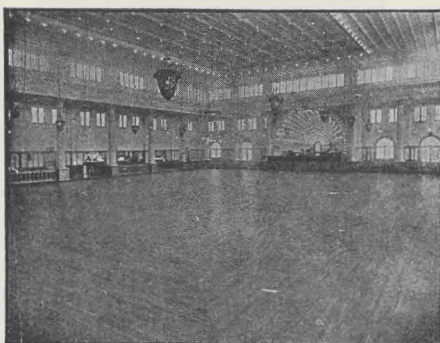
there to St. Louis and back, finishing up with a humorous story. Miss Dorothy Hart, daughter of our division president, also gave a good talk, as did several others, astonishing us with their versatility, hitherto unsuspected. Refreshments were served, and various games played, and then we danced out the old year and danced in the new, exchanging New Years greetings the while.

Thomas Herring has completed a dandy one-car garage, which he has rented for a good sum, until such time as he can own a car himself. John Neilson has gone him several better, and is building a substantial seven-car garage. He will rent the stalls, reserving one for his own use. He has ordered a new 1928 Fordor sedan, and when it is delivered, watch John!

Our newly appointed deputy, Orville Adleman, was in town recently. He has made a flying start for 1928, and already has two prospects on the string whom he is sure of landing, and more in sight.

Clyde Cowhick has transferred to Rockford Division from St. Louis Division, and Karl Niklaus and Earnest Swangren from St. Paul-Minneapolis Division. All three are printers, and likewise live wires, and we look for something electrifying from them in the near future. Brother Cowhick is with the O. F. Wilson Printing Co., and expects to be joined soon by Mrs. Cowhick, to settle here permanently. Brother Niklaus is employed at the Kable Bros. plant at Mt. Morris, where The Frat is printed, while Brother Swangren is on the waiting list.

Have you kept that New Year's resolution to get a new member? If not, go to it, now.



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**

#### Detroit

The big event at the first meeting of the new year was the installation of the new administration. Preceding the installation, a pleasing feature of the meeting was the presentation by Brother Heymanson, in behalf of the division, of a beautiful gold Maltese cross Frat charm to the retiring president T. J. Kenney. On the reverse side of the charm was engraved the legend: "Presented Past President Thomas J. Kenney, in Appreciation. Detroit Division No. 2. 12-25-27." Following this, the new officers assumed their respective stations, and business went forward with the smoothness of clock-work. The new officers are all good men, and with President Stutsman at the helm, we feel that No. 2 will sail in smooth waters during 1928.

James Kay Beechum was admitted to our division at the January meeting. He was endorsed by our champion go-getter, Ben J. Beaver.

The division will give a frolic and dance at the rooms of the Fraternal Club, 2254 Vermont Ave., on Saturday evening, February 11. Mrs. Robert Rollins will be chairman in charge. Here is your chance to help swell the division's treasury.

Division No. 2 touched the main-spring of Fraternalism at its January meeting when it voted to take permanent care of the dues of two old and helpless members. One of them is bed-ridden and crippled beyond self-support, and the other is past 70 and unable to find work that he can do. This is as it should be, when the person thus honored has been connected with a division over 10 years, and is morally and socially worthy. Such acts of fraternal recognition are the best advertisements for the order.

Among the season's greetings received by our division were a beautifully engraved card from San Francisco Division, a natty calendar from Baltimore Division and a unique Scotch greeting card from "Bay City Cholly." The latter was very typical of fun-loving Brother Lawrence, being printed on straw board, with all the anniversaries of the calendar thereon, preceded by checking squares, in which you can check off the particular holiday desired, including Zrinjski and Yom Kippur, with two blank lines for days not mentioned. It created a lot of genuine American laughs, and a few Scotch ones.

The Detroit Fraternal Club has passed its first birthday and is now able to stand alone, having over \$400 in the treasury, and a bright future before it. It showed its appreciation of the good will of the deaf population of the city by erecting a beautiful Christmas tree and inviting everybody to the feast of good-will things hung thereon. Ivan Heymanson had charge of the affair, with Thomas J. Kenney playing the role of Santa, while Asa



A. Stutsman took flashlight photos of the big crowd. Peter N. Hellers, the retiring president of the club, was presented with \$20 as a mark of appreciation, while Mrs. Thomas J. Kenney, the retiring president of the ladies' auxiliary, was presented with \$25 for her faithful services to the club. About a year ago we named Brother Hellers as the first president of the club. This was not strictly correct. George Davies was the first president of the club, at its formation, and Brother Hellers the first president after the permanent organization. The present list of officers is: Thomas J. Kenney, president; George Davies, 1st vice-president; Aloysius Japes, 2nd vice-president; Otto W. Buby, recording secretary; Robert V. Jones, corresponding secretary; Rudolph Huhn, treasurer; Louis Kohler and Marcus Krohngold, sergeants. As a sample of the scale on which the club operates, over 125 people attended the watch night social at the club, which was some \$125 richer for the occasion.

#### San Francisco

Every time the writer glances at the notes from Portland, Ore., he gets angrier and angrier, and will soon rival the March hare. But there's a reason. Just see what we lost by giving George D. Coats a transfer to Portland! There is a great deal of truth in the old saying, "A prophet is without honor in his own country." But the best of luck to you Dewey, old boy. Portland tried to even things up by transferring George A. Sheatsley to us. He is very welcome, but will have to go some to make up for our loss on Brother Coats. But he is young yet, and we have hopes.

Our welcome is extended to Birmingham Division No. 108. And incidentally we would remark that it is something unusual to find two sets of brothers and a father and son all in one division. [You will find quite a few such sets in the list of division officers in this issue. Saginaw and Washington have fathers and sons as officers.—Ed.]

Anthony Terranova, who received an auto driver's license a few months ago, seems to be celebrating. He disputed the right of way with a police car, and goes to court on January 17 to try and prove that it was not his fault. It may seem laughable, but it is just such things as that which puts us in a wrong light with the hearing public. The moral is, if you can't drive carefully, don't drive!

William West of Seattle Division was a visitor at our January meeting. His tales of gold and silver mining in Alaska with the thermometer registering 20 to 30 below zero thrilled us Californians who celebrate New Years by going in swimming.

A prize of \$10 goes to the member of No. 53 who brings in the greatest number of applications in 1928. Come on, you fellows, get going. Let's break

all records. You know how nice the name "San Francisco Division No. 53" looks in print. Let's put it in The Frat every month, and make Bre'r Gib and his brother officers wonder what has happened to No. 53. It needs every one of us to bring our membership up from the present 87 to where it ought to be, somewhere near double that. Brother Luddy has brought in one application for January, but he is not eligible for the prize, as he is deputy organizer. He made the motion about the prize because he needs help, and it's up to us to give it to him. All together, now, Get-One! [Good boys—go to it.—Ed.]

#### Boston

Boston Division is growing fast. Five new members and one re-instatement. [Fine!—Ed.] Watch us for the next few months, and see us grow.

We have not yet decided upon our convention slogan. We have several good ones under consideration. Just wait and see.

Our annual dance on December 31 was very successful, both financially and socially, and a nice sum was added to our convention fund. The affair was rather more quiet than in previous years on account of the Mayor's ban on Sunday celebrations, but all enjoyed a good time, anyhow. Many came from quite distant points, but all went home satisfied, apparently. And much of the credit for this is due

Chairman Battersby, whose good work made it possible. There were many entrants in the dancing contests. Charles Fritz and his partner, Miss Halloran, were picked as the best dancers. The prize for the handsomest costume went to Miss Hannah Devine. The writer failed to get the names of the other prize winners, but hopes to have them for the next issue of The Frat. On Monday, January 2, we had our bowling sweepstakes. For the men, J. S. Finnick got the three highest strings. A. S. Holmberg got the second prize. The third went to R. A. Wilder. Brother Finnick also took the prize for the highest single string. For the ladies, Mrs. Kornblum took the first prize. Did not get the names of the other winners. C. W. Hopkins was in charge of the bowling, and did fine work.

The division secretary expects to move shortly. Watch the directory in The Frat.

#### Omaha

We're here for the fun from the start,  
Pray drop your dignity;  
Just laugh and sing with all your heart,  
And show your loyalty.

Thus ran the heading on the program of our recent annual Frat banquet. We all lived up to the sentiment, and the banquet was a pronounced success in every way. Superintendent and Mrs. F. W. Booth of the Nebraska school were the division's guests. J. S. Long and T. L. Anderson of Council Bluffs Division were present, and both responded splendidly to toasts. Brother Long took for his "A Drop in the Bucket," and Brother Anderson "The Tie That Binds." Brother Long's talk impressed us with the fact that no matter how small a thing may be, it has its part to play in the world, though most of us unconsciously overlook the fact and its importance. He deplored the fact that many Frats considered themselves unimportant and unable to do much individually. If each one of our six thousand odd members held that view, the foundations of our great society, sound as they now are, would soon crumble. We should all strive to do our part, however small or humble it may be. Brother Anderson, with his usual Scotch wit, spoke of the tie that binds the Council Bluffs Division to Omaha Division, and praised the harmony existing between the two. Other speakers of the evening were Superintendent Booth, T. S. Cuscaden, Z. L. Osmun, Glen Hawkins and Charles Falk. Two well-rendered declamations by Mrs. A. W. Johnson and Mrs. E. O'Brien added to the pleasure of the evening. Variety is surely the spice of life, so for that variety we had on the program a sort of comedy, "Just Toasting," given by Brothers Dobson and Rosenblatt. Brother Dobson defended his position on the program by quoting that "A little nonsense now and then is relished by the best of men," to which we all heartily

#### BOSTON CONVENTION 1931

**\$25.00  
PRIZE**

TO BE AWARDED FOR

**BEST COVER DESIGN**

for

**The BOSTON BOOSTER**

The Convention Committee of Boston Division No. 35, National Fraternal Society of the Deaf, offers a prize of \$25.00 to the member (or non-member) who submits the best sketch for a cover to be used on THE BOSTON BOOSTER, our new publicity organ.

The judges will be chosen from the staff of the Rumford Press, printers of many nationally-known high class magazines.

Send sketch to Business Editor, Charles Moscovitz, 16½ Chapel St., Concord, New Hampshire.

Contest closes April 1, 1928.

For advertising space in the BOSTON BOOSTER, apply to the Editor, William H. Battersby, 45 West Neptune St., West Lynn, Mass., or Business Editor. Address all communications to the Editor.



agreed. "Auld Lang Syne," led by Harry G. Long, brought the program to a close. The committee in charge of the affair consisted of H. G. Long, chairman, Walter Chase and John Tubrick, all of whom are to be complimented for their handling of the successful affair.

A basketball game between teams representing the Omaha and Council Bluffs Divisions will be held in Omaha on January 28. Interest is keen on the game, and at present we could not quote a favorite. A bunco party and dancing will follow the game. We are expecting the whole deaf population of the two cities (outside of the two schools, of course) to be present. The result of the game will be given in the next issue of The Frat.

#### Newark

Thomas A. Lynam and Anthony Zachman were recently initiated as members of the Staten Island Loyal Order of Moose. Brother Zachman, who is a well-known manufacturer of Colonial rugs, is a member of several hearing lodges.

Tom J. Blake is back in the harness again—our new secretary and deputy. This is but proof of the old saying about the hard work the old timers have to put up to stay out of the game. It is harder out than in, you know.

#### Denver

The regular January meeting was noteworthy because the new officers took charge for the first time. Everything went smoothly, so smoothly, in fact, that one was led to suspect that the new officers had been studying up on the duties they would be expected to perform, which was right and proper. "Preparedness is the secret of success."

Midway in the "doings" at our social on December 31 the lights were "winked" as a signal to us to gather together at one end of the room for one of the most pleasing events of the evening. Mounting the rostrum, Brother Grace, in a neat speech, and in behalf of the division, presented retiring president Thomas Y. Northern with a beautiful Frat watch charm. This was in recognition of his work not only in building up the local division, but in steering it through one of the most successful grand conventions in the history of our society. Brother Northern had suspected some kind of a hoax, and when the box containing the charm was handed him, he opened it rather gingerly, expecting something to jump out and hit him on the nose. When he saw what was really in the box, he was much touched, and made a fine speech of thanks, saying that while the work had been hard at times, he was more than repaid when he saw the results. He also intimated that he intended to stay in harness, though not as president, and continue his efforts for the general welfare of the society. [It is Deputy Northern now.—Ed.]

Floyd Mount is getting a lot of pleasure out of his Studebaker roadster these days. Work is very slack in the pressman line, so he is taking in the scenery instead. Brother Mount is a social member of our division. He is also a pensioner of the Pressman's Union and a charter member of the Denver branch.

Speaking of cars reminds us of Fords, and the fact that J. C. Kilthau has driven the same old Hoopie for eleven years. His 1916 Lizzie still carries him around every day. But J. C. admits that he is about tired of climbing into the same old car every day, and is figuring out how many pennies he can lay aside for the purchase of a new one.

#### Faribault

Our regular meeting on January 7 was followed by a social, with Mesdames Schwirtz and Mansfield as hostesses. Nine tables of "500" provided the chief attraction. At the present rate of growth our affairs will be too large for our hall, and we will have to look for a larger one. J. J. Doheny won the first prize for men, with J. J. Cottet in second place. For the ladies, Miss Malley won first honors, with Mrs. Spence coming in for second place.

Louis Roth, Frank Thompson and Charles Mansfield journeyed to St. Paul January 2 to attend the installation of the new officers of No. 61.

The first and most interesting news in our locality for 1928 was the announcement that Brother Stevenson, superintendent of the Minnesota school, and one of the few honorary members of our society, will be with us only to about June 1st. He will then leave to take charge of the California school at Berkeley. He may also have supervision of the day schools of that state. While we grieve over our own loss, we congratulate California in its gain.

#### Columbus

The new officers of our division were installed at our meeting, January 7, by the retiring president C. B. Huffman, and the wheels of the old division are running smoothly. While we regret the retiring of Brother Huffman, who served two terms with dignity, we congratulate the new president, I. J. Crossen, who served two terms as vice-president and is well versed in the duties that fall upon presidential shoulders.

Charles Resch, who early in the fall bought a cleaning and pressing outfit, has decided that the calling is not to his liking, so he has sold out again. We are not aware what his next venture will be, but hope he finds something more congenial than cleaning and pressing other people's clothes.

In the December Frat notes from Fort Wayne, we noticed mention of several Frats running their own shoe repairing shops, the tutorship of which is credited to Lee Harris of the Indiana school for the deaf. We wish to remind the writer thereof that there is another Frat running a thriving shoe shop at Greencastle, Ind., George G. Weber by name, but the credit for his tutelage goes to our own Joseph Neutzling, foreman of the Ohio School shoe shop. [Thanks!—Ed.] What Brother Neutzling does not know about shoemaking is not worth knowing. This does not detract any of Brother Harris' skill, for we know he is a first class shoemaker also. So may they both shake across the state line.

This wrangling [?] over deaf auto drivers is getting to be a serious problem. We have had the pleasure of riding in hundreds of autos with deaf drivers, and know they are safe and sane drivers. If one gets into a smash-up once in a while it is dollars to doughnuts that the other fellow is to blame, except when it is a railroad train that is concerned and then the carelessness of the auto driver is usually the cause. These are only a few of the facts, and facts are stubborn things, you know.

Several of the Columbus Frats are the proud parents of children who are students at the Ohio State University, viz: Brothers W. H. Zorn, a daughter, F. G. Schwartz, a daughter, G. Clum, a daughter, A. W. Ohlemacher, a son, H. E. Romoser, a son, W. A. Wark, a son, and Thomas Goldsmith, a son.



**Don't Miss This**

**Frat Frolic**  
Auspices of  
**Philadelphia Division**

At Turngemeinde Hall  
Broad St. and Columbia Ave.

**Saturday Evening  
February 18, 1928**

Subscription, One Dollar  
Cash Prizes for Best Costumes  
**"WE'LL BE THERE"**



This speaks for itself that the idea that the intermarriage of the deaf is a barrier is all rot. [That was shown long ago.—Ed.]

Warren J. Shafer of Glenford, Ohio, who secured a position at the school for the deaf last fall, has moved his family to this city. They are welcome to our colony, and are a pleasant addition.

William Myles, who has been employed in our city for some time and likes it here, has concluded to transfer his membership from Buffalo Division to Columbus Division. We welcome him. Brother Myles has a pleasant personality, which is to be desired in any division.

One more new member has been added to No. 18 in the person of Casper B. Jacobson, formerly of Washington state and a graduate of Gallaudet College.

### Pittsburgh

Pittsburgh Division will hold its 15th annual banquet at the Fort Pitt Hotel, instead of the new Roosevelt, as stated in the December Frat. This change has been made by the committee, and the date set is February 18. The price per plate will be \$2, and all may be sure of getting their money's worth. Dancing will follow the banquet.

The new officers of the division have been installed and have taken up their duties with a vim. The younger members have taken the reins for 1928. Watch their smoke.

Class A members who are interested in converting to one of the more "modern" classes should get in touch with their secretary, who can post them in what to do.

All the non-resident members of Pittsburgh Division No. 36, who live in North-western Pennsylvania, recently organized a savings club known as the Erie Savings Club for The Boston Convention in 1931. Not one of the members ever attended a N. F. S. D. convention and Denver was too far to go as it would mean a heavy expense. When it was announced that Boston was chosen as the next convention place in 1931, the members rejoiced over it as Boston is not so far away. The officers are President, C. A. Colgrove of Franklin; vice-president, A. L. Hogenmiller of Cambridge Springs; secretary-treasurer, Rinhart Fritzges of North Girard. The officers and A. L. Jones of Erie and Mrs. C. A. Colegrove compose the executive committee. The members of the club reside in Erie and vicinity, Franklin, Oil City and Sharon. The first event was a masquerade party at the Hogenmiller farm on October 29. A very large crowd was present, some coming from Youngstown, Ohio. Mrs. R. Fritzges carried off the first prize, her character being a "young farmer boy." A very enjoyable time was reported. —Western Pennsylvanian.

### Jacksonville

The fourth annual Central States basketball tournament will be held in Jacksonville February 23-24. Teams from the Indiana, Ohio, Kentucky, Michigan, Wisconsin and Illinois state schools for the deaf will compete. The opening event will be a party at the fine new gymnasium of the Illinois school on the evening of February 22. The Jacksonville Frats expect to have an entertainment for visiting brothers some time during the meet. As there is plenty of rivalry between the six teams, a big crowd is expected, and No. 88 promises a big time for its guests.

### Atlanta

The second annual basketball tournament of the Dixie schools for the deaf, is scheduled to be held in Atlanta February 10-11. Atlanta Division is to give a mask party on the evening of the 9th, and visiting Frats will be made welcome, and special efforts put forward for their entertainment. It is expected that eight or ten of the southern state schools will compete, and some hotly contested games may be looked for—as well as a big crowd. The City Auditorium will be the scene of the games.

### Toledo

The year 1927 has been rather a hard one on our division. Death has taken two of our members, Preston Stevenson and Clarence Hill, for whose passing we feel the deepest regret. Conditions in the automotive industries here, where most of us are employed, have not been good for

some time, and some of our members have found it hard to keep up with their dues payments. But we feel proud of the fact that during the year we have not lost a single member through lapsation. [You have reason to feel proud.—Ed.] But things begin to look brighter, and we hope the year 1928 will be more prosperous for our members, and through this prosperity, help us get more members.

Much to our regret we had to postpone our banquet from December 3, the original date, to the latter part of April next. This was owing to the fact that we did not get enough reservations to warrant our going ahead with it. And we did not want to entertain a small gathering. We hope conditions will be such by April that we can get a good crowd. We will try and have further announcements in the next issue of The Frat.

Happy faces were much in evidence at our Christmas party on December 17, when Julius Hubay, impersonating Santa Claus, distributed oranges and boxes of candy among the children. It added much to the pleasure of the elders to see how happy the children were.

There was a good crowd at our watch party on December 31, despite the zero weather. The features of the evening were "500" and bunco. Prizes were awarded the winners. Harland Eller, who has been out of work for a long while, wore a big smile when he came out the lucky winner of one of the cash prizes.

### St. Paul-Minneapolis

Our annual grand ball on December 31 went off gloriously, even as we had anticipated it would. The attendance was large, and we were pleased to see many from other towns, and even other states, several being from Iowa, North Dakota and Wisconsin. The ball itself was spectacular, with its well dressed men and beautifully gowned women, set off by the colored lights and room decorations. Good music was furnished for the dancing, which lasted until two o'clock in the morning. Fine refreshments were served in bountiful supply, and when "Happy New Year" was flashed out, everyone was filled with joy supreme.

Our public installation of officers on January 1 was a beautiful and impressive ceremony, and evoked much favorable comment. Several who witnessed it have made inquiries that may lead up to their becoming members. Speeches were made by J. J. McNeil, J. W. Langford, J. S. S. Bowen and J. W. Staska of our division, Max Cohen, L. A. Roth and Mrs. Roth, Faribault, and Louis Burns, Devils Lake, N. D., and were thoroughly enjoyed by all present. A very pleasing feature of the program was Mrs. McNeil's sign rendition of a poem written by J. S. S. Bowen, the division poet laureate. Following this, refreshments were served to all, including cigars to the men and candies to the

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ladies. In the evening a movie show closed the Frat day in a blaze of glory, and it will not be soon forgotten by those who were so fortunate as to be our guests on this occasion.

Edward Sampson of Minneapolis is making a reputation as a highly successful trainer of dogs. Spitz, the best of his dogs, looks so bright that he almost seems to have human intelligence. In every theatre in which he has shown his dogs, he has won prizes, defeating other contestants. And the wonderful part of it is that no voice is used in directing the dogs. It is all done by signs. Every hearing audience has gone wild over the performance of the dogs under the direction of their deaf master.

The division's sick committee for the new year is composed of Carl Hagel, chairman, Edwin Cleveland and Ray Inhofer. In case of illness or accident, write the division secretary, Anton Schroeder, 2172 Carroll Ave., St. Paul, and he will have the committee call.

Ray Inhofer has been appointed chairman of the entertainment committee for the coming year.

#### Milwaukee

On December 10 Grand President Gibson came up from Chicago and gave us an interesting and amusing talk on different subjects, but which appeared to be linked with each other. One was about a dream which came true. Those who know Brother Gibson will have no difficulty in guessing what the dream was about. The next day John Lewis took the visitor for a ride in his new car, calling on Edwin Teweles, who has been confined to his bed since November 2. Brother Lewis is a careful driver, and needed to be that day, because the streets were very slippery and his auto skidded frequently, once narrowly missing another car also skidding.

In answer to the Kenosha correspondent anent the transfer question, I wish to say that it is up to No. 72 to ask its members living in our territory to transfer here. One of them owns his home, and has been living here over 5 years, but has not yet transferred. For ourselves, I have been advising our members living in No. 72's territory to transfer to that division. We seem to have done as much in the matter as has the Kenosha correspondent, so why the hulla-balloo? ["Pipe down," they will have to transfer.—Ed.]

Our Sylvester Dance that was to have been held on December 31 had to be cancelled, as the owner of the hall we had engaged wanted to start making alterations before that date. However, we lost nothing by the cancellation, as he reimbursed us for all expenses the committee had incurred before then.

We thank the Toronto and San Francisco Divisions for their Christmas and New Year's greetings.

## Poems We Want You To Know

(Written by the Deaf)

### Night Song

ARTHUR L. ROBERTS

SOFTLY night is stealing  
O'er far fields,  
Vesper bells are pealing,  
Fold thy hands;  
Tired heads and hearts are drooping,  
The children, sleeping, trooping  
O'er gold strands.

Gently day is dying  
In the west,  
Softly on earth lying  
Peace, the blest;  
Fading are care and sorrow,  
Sleep, sleep until the morrow,  
Beloved, rest.

#### Portland, Ore.

Despite bad weather, our Gallaudet Banquet went over big, with a large crowd present to try out the cafeteria, or self-service innovation. Michael Lapidès delivered the address of the occasion, and shorter addresses were made by others. Brother Hanson, of Seattle, and Mrs. W. J. O'Neil of Chicago were present and took part in the program. Our pantomime artist, Dean Horn, gave a very entertaining depiction of school days. "Best ever" was the verdict of all, and the credit for it belongs to Chairman Lee and his committee.

The weather again conspired to interfere with our next social, the Grand Ball and New Year's Watch Party, engineered by Chairman Nelson. Nevertheless a good crowd was present, augmented by visitors from Seattle, Salem and nearby towns, and even from far off Alaska. While there was a good program, the best part of it seemed to be "not on the program," when everyone helped usher in the new year with osculatory fervor.

With the installation of the new officers at the January meeting, Port-

land is off for a banner year. Our go-getter deputy, Charles Lynch promises to scour the woods for Frat material.

Inquiries have been coming from members of other divisions regarding an "anti-Ananias" magazine for the deaf, recently started here. All we can say is its "editor and publisher" is said to have started several newspaper ventures back in the middle west, and that we have had little or no opportunity to judge his business and personal integrity, as he is not a member of our division and is seldom seen at socials. While we wish it known that the magazine is a strictly private venture, and is not representative of the great majority of the Portland deaf, we disclaim any "dog in the manger" attitude, and wish it and its friends success.

Just when we were beginning to breathe easier after seeing Eddie Sullivan behind the bars, as we reported in the last issue, word came of his release. Inquiry disclosed that the judge's sympathies were worked upon to get his sentence entirely suspended by Sullivan's wife, the former Mrs. Seeley of Tacoma, who claimed that he was needed to support her and her little daughter. At last reports she was headed for California and it is presumed that Sullivan joined her.

After seven years of strenuous life at prospecting in the frozen wastes of the Yukon Territory, William (Sourdough) West of Seattle division,

#### SAMUEL FRANKENHEIM

Investment Bonds  
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NEW YORK CITY

Correspondent of  
LEE, HIGGINSON & CO.  
Inquiries Gladly Answered



has returned to civilization. He is now taking it easy and renewing old acquaintances in Seattle, Portland and San Francisco. His father, "Jesse, a product of the Ohio school, is still at Dawson after thirty years of it. He seems to be our farthest north Frat. According to William, 40 to 70 degrees below is not uncommon there. The Frat is usually two months old when it arrives, he adds.

#### Ft. Wayne

A Valentine party with many surprises will be staged by the division on February 18. Fred Kummer will be chairman of the committee having the arrangements in charge. Just what he has up his sleeve is keeping us guessing, but he assures us that it will be something that will keep us on the broad grin. A cordial invitation is extended to all.

The recent election gave our division a completely new set of officers. All are full of enthusiasm, and with the new president directing things, success will surely come our way. But take this from me, be sure and have your due card when you visit us, for he is a man who will take no excuses. The year 1928 will see us branching out into higher and better things. It is hoped to have regular monthly socials, and our annual picnic program will be thoroughly worked out well in advance. It is hoped that we may have the next picnic at Portland (Ind.) or some place near there.

The article in the December Frat about deaf drivers of autos reminds us that we are only one shy of having an even dozen auto owners on our division roster. Furthermore, every one of these has a clean record in observing traffic regulations, not one having ever received a "ticket" from the traffic cops. [Fine!—Ed.] How many small divisions of our size can boast as many, or with cleaner records, and not a single accident in traffic?

#### Reading

Reading has a population of 110,000. Of these, 73 are Frats. That is approximately one Frat to every 1,500 persons in the city. If any division in a city of similar size can beat it, let's hear!

The division has just wound up a year of great activity. In May, memorial services were held at the Y. M. C. A. which were very impressive. The service drew a large attendance, and Brother Pulver delivered a sermon long to be remembered. The brothers all wore white carnations, and were seated in a body at one side of the auditorium. Also, we presented a spray of carnations to each of the relatives of our departed brothers, as were present.

Socials were held quite regularly during the year, with Russell Schenck in charge. Each was a financial success, which leaves the treasury in fine shape for the coming year.



GALLAUDET COLLEGE—PART OF THE FARM, SHOWING DAIRY

Ritual work was improved, a degree team formed, side degree specialties were purchased to put pep into meetings, smokers were held, and the search for the elusive candidate kept up unremittingly. And to all this, we hope soon to add the acquisition of new regalia.

All of the officers were re-elected in December, and by acclamation. The present staff has served several terms, which proves that they have been loyal to their duties and have won the confidence and good will of the entire membership. Treasurer Sommer has served ten years, President Weaver, five years, and Secretary Ritchie, four years.

During the year, the various activities serving as drawing cards, 13 applications were presented, of which only one failed to pass the required tests. But this much done, No. 54 does not intend to sit back on its laurels. Plans are already under way for an ambitious 1928 campaign—every member get a member—and prospects are rosy for an even better showing in the coming year. We are striving for 100 members, and to get them will have to work. But work is our middle name. C'mon, fellers, hustle. [Yes, hustle. You ought to be glad to for such a fine division.—Ed.]

#### New Haven

New Haven Division held a public installation of officers on January 14. Following the ceremonies, numerous games were played, with prizes given to the various winners. Quite a number of out of town visitors were present, and the evening passed pleasantly. Full credit for the success of the evening and the tidy sum realized for our local fund goes to Chairman Kaminisky, and to Thomas Gunning, Bernard Sullivan and Philip Quinn, who were his able assistants.

The division is going to have another social on Saturday evening, March 10. It will be held at Fraternal Hall, Elm St., starting at eight o'clock. As an added attraction, Frank Chamberda will give an exhibition of his fistic ability in several bouts. Brother Chamberda has made quite a local reputation as an amateur pugilist, and that fact, coupled with the low admission charge of 50 cents, should bring out a record-breaking crowd.

It is only once in a great while that we find an application for membership coming our way, as nearly every eligible deaf man in these parts "belongs." So we were gratified at our January meeting to have one to vote on. [Every one counts, just the same.—Ed.] Harold Howlett, of Orange, Conn., has at last seen the light, and on vote, his application was approved.

The members of the local division are pleased that the Grand Division committee on increased sick and accident benefits has completed its work. The new rates, as given in the December Frat seem fair and acceptable to all.

**Alphabet Cards** 100 for 25c  
250 for 50c  
500 for 85c  
1000 for \$1.50  
3 different sizes. with Card Case Gratis  
With your name printed, 40c extra.  
**EMBLEM (4-Color) PERSONAL CARDS**  
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FIVE LINES FOR PRINTING ACCEPTED.  
25 - 40c. 50 - 65c. 100 - \$1.00 250 - \$2.00  
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**BOSTON—1931**



## THE VALUE OF LIFE INSURANCE

There was a time when the value of life insurance had to be argued. It doesn't any more. Every man with simple common sense appreciates its worth.

It is not a luxury.

It is clearly the most striking exemplification of a man's love and care for his family.

It is one big way in which humans are ahead of animals.

It represents a specific and definite step forward in the evolution of intelligence.

There is something wrong with the man who has anyone depending upon him but carries no life insurance. To the young fellow who never has thought the thing out it seems sometimes that premiums are high and that the end to be won is vague and indistinct.

"You have to die to beat it," is an old saying about life insurance. But it isn't true. You don't have to die to "beat" it. Getting and keeping up a life insurance policy is one of the things that marks a promising young man. Not until he gets so he can see far enough ahead of his nose to believe in this will he be a valuable man in any work that requires foresight.

Life insurance is properly embodied in the thrift program because it is the finest kind of thrift. It means saving for the ones you love, as well as saving for yourself.

Theoretically, most people want to save to make people dear to them happy, but in actuality selfishness sometimes effaces this theory. Life insurance is essentially unselfish.

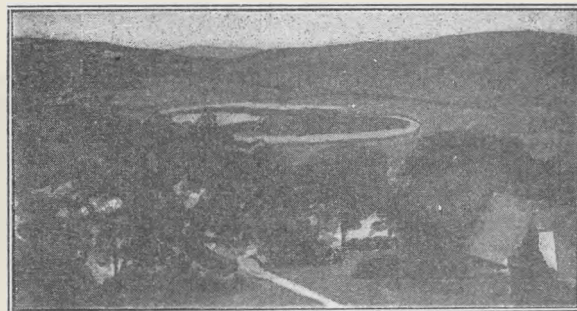
Every business man will think more than he would otherwise of a young man who has thought enough about the business of life to believe in life insurance and to carry a policy.

In a way, when you insure your life, you insure your success in life. It is thrift, and thrift wins.—The Joplin Globe.

### Close Shave

Customer—You're cutting me too bits. I can't stand this any longer. Where is the head barber?

Barber—He has gone out to get a shave.



GALLAUDET COLLEGE—VIEW OF HOTCHKISS FIELD

## THE LITTLE THINGS COUNT

A little more kindness,  
A little less creed,  
A little more giving,  
A little less greed,  
A little more smile,  
A little less frown,  
A little less kicking  
A man when he's down.

A little more "we,"  
A little less "I,"  
A little more laugh,  
A little less cry,  
A little more flowers  
On the Pathway of Life,  
And fewer on graves  
At the end of the strife.  
—N. Y. Life Bulletin.

If you are careless about paying your assessments when due and your name appears on the delinquent list, it means that you are insured only a part of the time and that you are adding an unnecessary increase to the expense and work of conducting the business of your own mutual benefit association. It is better to pay one assessment in advance than to be one in arrears.

## YOUR FAMILY MAY NOT GET ALL YOUR INSURANCE

Does that statement jar you? Does it give you a feeling akin to the "willies"? No matter how you may feel about it, the above statement is true nevertheless.

The undertaker will get a slice of your insurance money. The cost of funerals is not what it used to be. The doctor will have to be paid. Perhaps there will be a nurse hire. You may know a great deal about the increased cost of living but what do you know about the increased cost of dying? You'd better investigate that subject a little. Maybe your family would get very little of your present insurance.—Western Review.



**Mahlon E. Hoag**  
the

"Wake-Up-Brite"

man wishes to announce  
that he is now located at

**6 Maple St.,  
Binghamton,  
N. Y.**

and prepared to reply to  
all enquiries regarding  
these clocks.

## SECTIONS YOU OUGHT TO KNOW

**SECTION 178.** Any member who has fallen two months "in arrears" shall stand suspended, and shall not be entitled to membership privileges until he shall have paid up all arrearages; nor shall he be entitled to receive sick or accident benefit for any part of the time during which he was suspended; and if a member's death occurs while he is under suspension for being in arrears, his beneficiary's claim for death benefit shall be invalid. The names of members who have fallen two months in arrears shall be reported to the home office, together with the certificate number of each, and with such added information as may be needed to make each individual case clear.

## ADLETS—THEY'LL GROW

**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 charms. Diamonds, jewelry and silverware. E. W. Mayer, 1136 Stewart Building, Chicago.

**PARLIAMENTARY LAWS.** Hazel's Handy Pocket Parliamentary Charts; price \$1. E. M. Hazel, 324 S. 27th St., Omaha.

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



# The Four Factors In Perfect Fitness

By DR. AVIS BODLE MAXWELL

In the NATIONAL ALTRUSAN

THE greatest, most complex and most important of all machines is man, God's Masterpiece. Our Master said, "He that is greatest among you let him be as one who serves."

In the fierce competition that exists today each single one of us is judged on his fitness and success goes to the fittest. In perfect fitness there are four factors to be considered: Physical, Mental, Spiritual and Psychological. I shall not attempt to discuss them separately or in detail; I shall endeavor to give you a few practical ideas for every day life.

Good health consists in bodily ease and comfort; in greater physical strength; in an increase in personal efficiency; in larger happiness; in improved personal appearance; in greater nerve stability and poise; in larger earning capacity; in a greater ability to assist others in life's busy pathway; and finally in accelerating our progress in the development of the good, the beautiful and the true.

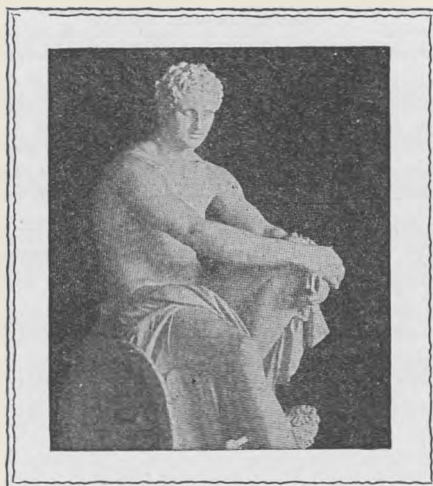
Gay says:

*"Nor love, nor honor, wealth nor power  
Can give the heart a cheerful hour  
When health is gone."*

Dr. Wilson states: "Health is to be gained by one method—simple life, fresh air, plain food, exercise, work, a quiet mind, a soul at peace with itself and with the world, moderation in all things and the observance of the ordinary principles of hygiene." This can be obtained by always seeking a wholesome atmosphere. What does not good associations do for men? It removes the dullness of their intellects; it sprinkles truth in their speech; it gains the highest honors for them; expels sin from them; it purifies their minds and spreads their power toward all quarters.

Myriads of human beings eat three meals a day and are never hungry. Such individuals would be greatly benefited by an occasional twenty-four hour fast. Correct eating is a valuable asset. Eat with hunger, zest and enjoyment. Three leading dishes are enough for a meal; never more than six. Real hospitality consists in filling the hearts, minds and souls of our friends, rather than feeding them indigestible foods. Food makes the man; the man makes the nation; the nation makes the world.

The Esquimau eats oil; the Esquimau is heavy like the walrus. The Briton consumes quantities of red meat; the Briton stands for belligerency, with solid character back of it. The Japanese subsist mainly on rice; the Japanese represent caloric endurance; rice starch and other starches being pure energy in reserve. The



Frenchman revels in sauces and condiments; and the Frenchman is distinguished by a volatile, perfervid view of life tempered by corresponding delicacy. The American has no stock menu but delights in a variety of foods and excels the world in catholicity, ingenuity and adaptability.

Excess of flesh foods, fish, shell-fish, meat and fowl tend to produce uric acid. The well known deficiency in lime of flesh food needs to be taken into consideration in the dietary. The wise choice of food does not consist entirely in balancing the ration as to protein, fat and carbohydrates; hard foods that need the pressure of the teeth like crust, toast, fibrous vegetables, hard fruits and nuts with fresh fruits and raw vegetables are essential. Water is the best tonic known.

Food is a basic factor in the improvement of education. Physical disease may be due to lack of energy, misdirected energy, wrong diet or foolish habits of eating; the manner of eating is as important as the material and amount of food. If we had a National diet institute with branches in every college and large corporation in the United States with facilities to place the results of its research in the hands of every teacher, employer, minister, doctor and parent such an institution would do more to advance the cause of real education than has been accomplished by existing force of American philanthropy.

The principle of suitable exercise is of prime importance to the individual. Acquire ease, skill, the muscular dexterity and the sure co-ordination you should have. Go in for new exercise and new recreations. There is no age limit; acquire new muscular skill. If you want to have your mind clear for whatever important occasion comes along see to it that your muscles are so skilled that they do the muscular part of the days work for you smoothly, easily and unconsciously. No two in-

dividuals are alike; one will excel in one direction and another in some other. Arthur J. Sutherland says: "Muscular skill and dexterity is not something that was put into your cradle when you were born." We acquire it. Pledge yourself to learn relaxation and practice it. Energy or pep beyond the normal may well be regarded as intoxication and something for which in the long run, a physiological price must be paid. Real exercise is often a specific for fatigue. Nature causes a child to exercise pretty much all of its muscles.

Edward Earl Puritan says: "The pronouncement of incurable disease is a wretched slander on both Nature and God; yet I suppose thousands of invalids perish every year because some over-sure and under-knowing doctor tells them they cannot get well." Whoever says *can't* is at best a falsifier; at worst a murderer.

Efficiency is the science of self-management. Self-control is distinctly important to good health and efficiency. It dispels worry, fear and anger by preventing irritating thoughts and turning the mind definitely into other channels. Almost anyone can lash himself into a silent rage by thinking of all the disagreeable things that other people have done to him. He can thus develop hatred, envy and strife. But the opposite is equally true, by self-control such thoughts can be stopped with a definite improved condition of health; for a constant grouch will just as surely produce illness of some form as any other poison introduced into the system. Man is impatient of what he fails to comprehend. The great science of the efficient man is that he has learned to think sanely, clearly and intently on every crucial point in his daily experience. When he thinks his thought is in his brain; when he plays his thought is in his body; when he loves his thought is in his heart; when he prays his thoughts are all in his soul. An efficient man like an efficient house has four sides, his body forms the foundation; his mind the outer walls; his heart the inner hangings, treasures and pictures; his soul the gable windows, the tower and the roof. Efficiency must build on a splendid physique and crown its work with a spiritual faith. Nothing can dislodge a mind firmly set in the place of its power. The day is coming when the labor of man's body, the light of his mind and the love of his heart will be scientifically merged to make of his work a series of masterpieces. When that day comes man will be efficient.

Psychology has a real contribution to make to society. In recent years its lessons have been put into language that the average man can understand.



# National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

## GRAND DIVISION DIRECTORY

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## 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. Ditz.	12034 Eggleston Ave.
DETROIT No. 2.	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Saturday	
William L. B. Behrendt.	5945 Wayburn 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.	236 St. Joseph St.
LITTLE ROCK No. 5.	Little Rock, Arkansas
Charles F. Athy.	1154 Barton Ave.
DAYTON No. 6.	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.	808 N. Henry St.
CINCINNATI No. 10.	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
Gustave Straus.	3319 Woodmont 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, 48th and Charlotte—First Wednesday	
Walter B. Bosson.	4200 Dakota Ave., West
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
109 W. Second Ave.—First Tuesday	
E. Morris Bristol.	125 West Witherbee St.
TOLEDO No. 16.	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan P. Henick.	2305 Fulton 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	
L. Arthur Palmer.	Fountain City, Tenn.
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.	84 Lawrence Ave.
ST. LOUIS No. 24.	St. Louis, Missouri
Jeffa 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.	166 Dwight St.
HOLYOKE No. 26.	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Patrick J. Gaughan.	95 Newton St.
LOS ANGELES No. 27.	Los Angeles, California
730 S. Grand Ave.—First Saturday	
Clarence H. Doane.	4731 Budlong Ave.
ATLANTA No. 28.	Atlanta, Georgia
Red Men's Wigwag—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	
Lewis L. Coleman.	2512 Monroe Ave.

OMAHA No. 32.	Omaha, Nebraska
Seymour Hall, 16th and Capitol Ave.—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	
Merton L. Francisco.	Route Seven
BOSTON No. 35.	Boston, Massachusetts
Friendship Hall, 515 Tremont St.—First Saturday	
Arthur A. S'nel tr.	1 B shop Road, Malden, Mass.
PITTSBURGH No. 36.	Pittsburgh, Pennsylvania
McGeagh Hall—First Saturday	
George Cowan.	1904 Arlington Ave. (Mt. Oliver)
HARTFORD No. 37.	Hartford, Connecticut
425 Ann St.—First Saturday	
David R. Cole.	298 Barbour St.
MEMPHIS No. 38.	Memphis, Tennessee
Chamber of Commerce Bldg.—First Saturday	
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 Friday	
Thomas J. Blake.	103 Charlton 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	
Richard McCabe.	607 James St.
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	
Carl G. Ayling.	110 Putnam St.
CEDAR RAPIDS No. 49.	Cedar Rapids, Iowa
Federation of Labor Hall—First Wednesday	
Louis T. Herbold.	501 W. Seventh Ave., Marion, Ia.
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
Macabee Temple—First Saturday	
Henry A. Mineker.	187 Madison Ave.
ROCHESTER No. 52.	Rochester, New York
Highland Hall—First Saturday	
Laurence A. Samuelson.	1965 Main St., E.
SAN FRANCISCO No. 53.	San Francisco, California
Native Sons' Hall—First Saturday	
David S. Luddy.	124 Primrose St., Burlingame, Calif.
READING No. 54.	Reading, Pennsylvania
612 Court St.—Second Saturday	
Edwin C. Ritchie.	26 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55.	Akron, Ohio
Wilmot Hall, 922 E. Market St.—First Saturday	
William Pfunder.	1407 Goodye
SALT LAKE CITY No. 56.	Salt Lake City, Utah
First Tuesday	
Frank J. Stone.	P. O. Box 1403
ROCKFORD No. 57.	Rockford, Illinois
1028 S. Main St.—First Saturday	
Fred W. A. Hammer.	719 Davis St.
SPRINGFIELD No. 58.	Springfield, Illinois
N. E. Cor. 5th and Monroe Sts.—First Saturday	
John G. Otto.	716 South 13th St.
DAVENPORT No. 59.	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Charles E. Loughran.	427 East 32nd St.
WORCESTER No. 60.	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask.	Auburn, 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	
Isaac B. Ries.	4126 Commerce St.
DENVER No. 64.	Denver, Colorado
Howe Hall, 1548 California St.—First Saturday	
James H. Quinn.	618 Nineteenth St.
WATERBURY No. 65.	Waterbury, Connecticut
Garden Hall—First Saturday	
Antonio J. DiLeo.	81 Railroad 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	
Ernest Klink.	323 Lenox Ave.
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 Castana.	514 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	
Wesley A. Sherman.	1106 Carlos St.
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	
Ray T. Green.	2322 West 40th St.
LOWELL No. 78.	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Myles S. McGeer.	59 Elliott St.
BERKELEY No. 79.	Berkeley, California
Asbury Hall—First Friday	
Melvin C. Davidson.	1417 California St.
DELANAV 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 Seven
JOHNSTOWN No. 85.	Johnstown, Pennsylvania
Moose Temple—Second Saturday	
Joshua Wilkinson, Jr.	808 Franklin St.
MANHATTAN No. 87.	New York, New York
Fraternity Hall, 67 W. 125th St.—First Wednesday	
Nathan Schwartz.	1042 Hoe Ave., Bronx
JACKSONVILLE No. 88.	Jacksonville, Illinois
Galludet Club Hall—First Thursday	
William I. Willis.	School for the Deaf
LEWISTON No. 89.	Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday	
Donald W. Gledhill.	40 College St.
PEORIA No. 90.	Peoria, Illinois
Proctor Recreation Center—Second Saturday	
Charles J. Cunningham.	1718 N. Madison St.
JERSEY CITY No. 91.	Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday	
Harry E. Dison.	22 Passaic Ave.
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 397, Burlington, N. C.
DUBUQUE No. 96.	Dubuque, Iowa
Moose Hall—First Wednesday	
Frank Hemmelder.	2520 Stafford Ave.
GRAND RAPIDS No. 97.	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
John M. Freeman.	1413 Buffalo Ave., N. 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.	407 Mesaba Ave.
CANTON No. 100.	Canton, Ohio
211 North 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	
Harold V. Hanson.	761 E. Lincoln Way
COUNCIL BLUFFS No. 103.	Council Bluffs, Iowa
School for the Deaf—Second Saturday	
Ransom H. Arch.	Spencer Ave., and Geldin St.
FORT WAYNE No. 104.	Fort Wayne, Indiana
Y. M. C. A.—First Friday	
John J. Smead.	614 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
Hotel Atlantic—Second Friday	
Frederick B. Wirt.	7121 Merrill Ave.
MIAMI No. 107.	Miami, Florida
1220 N. W. 32nd Court	
Raymond H. Rou.	Station A, Box 4314
BINGHAMTON No. 108.	Binghamton, N. Y.
Y. M. C. A.—First Saturday	
James M. Lewis.	P. O. Box 203, Johnson City, N. Y.





## CERTIFICATE CLASSES

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.							
Minimum, \$250; Maximum, \$5,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55							
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE							
AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	1.11	19	1.60	19	1.16	19	1.20
20	1.11	20	1.63	20	1.19	20	1.20
21	1.13	21	1.66	21	1.22	21	1.23
22	1.16	22	1.69	22	1.25	22	1.27
23	1.18	23	1.72	23	1.29	23	1.30
24	1.21	24	1.75	24	1.32	24	1.33
25	1.24	25	1.78	25	1.36	25	1.37
26	1.27	26	1.81	26	1.41	26	1.41
27	1.31	27	1.85	27	1.45	27	1.46
28	1.34	28	1.89	28	1.50	28	1.50
29	1.38	29	1.93	29	1.55	29	1.55
30	1.42	30	1.97	30	1.61	30	1.60
31	1.46	31	2.01	31	1.67	31	1.66
32	1.50	32	2.05	32	1.73	32	1.72
33	1.55	33	2.10	33	1.80	33	1.78
34	1.60	34	2.15	34	1.88	34	1.85
35	1.65	35	2.20	35	1.96	35	1.92
36	1.70	36	2.25	36	2.05	36	2.00
37	1.76	37	2.31	37	2.15	37	2.08
38	1.82	38	2.37	38	2.25	38	2.17
39	1.89	39	2.43	39	2.37	39	2.26
40	1.96	40	2.50	40	2.50	40	2.36
41	2.03	41	2.57	41	2.64	41	2.47
42	2.11	42	2.64	42	2.80	42	2.59
43	2.20	43	2.72	43	2.98	43	2.71
44	2.29	44	2.80	44	3.18	44	2.85
45	2.38	45	2.89	45	3.40	45	3.00
46	2.49	46	2.98	46	3.65	46	3.16
47	2.60	47	3.08	47	3.95	47	3.34
48	2.71	48	3.18	48	4.29	48	3.54
49	2.84	49	3.29	49	4.69	49	3.75
50	2.97	50	3.41	50	5.18	50	3.99
51	3.11	51	3.54	51	5.76	51	4.25
52	3.27	52	3.67	52	6.49	52	4.53
53	3.43	53	3.82	53	7.41	53	4.85
54	3.60	54	3.97	54	8.64	54	5.21
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, \$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 22.