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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-fifth Year

APRIL, 1928

Number Ten

GIVE THEM A TRIAL

One more employer has learned that it is a bad policy to refuse work to all deaf applicants for work because of an unwise prejudice, and that refusal to give such applicants a trial may result in the loss of a good workman.

Recently, in one of the best-equipped printing-offices in the Southwest, located in this city (Austin, Texas), a monotype outfit was installed. The proprietor requested the monotype people to secure him a good keyboard operator and caster. A man was recommended and the proprietor sent him word to report for work. Later on a young man called at his desk and handed him a slip of paper on which was written: "I am the applicant for work as monotype operator." Said the employer to the writer of this article: "I nearly fell off my chair when I learned that the young man could neither speak nor hear; particularly because I knew that the superintendent was prejudiced against all deaf printers. However, I couldn't do less than take him to the superintendent and let him decide whether he wanted him or not."

At first the superintendent was decidedly against taking on the applicant on general principles, but when writing to the young man he confined his objections to the time that would be lost in communicating with him. The young man quickly wrote: "All you have to do is to give me the general instructions on a piece of work, such as you would give a hearing man, and I will do the rest." The superintendent scratched his head, smiled and said to the employer: "That sounds like business. I'm going to give him a trial." The result was that the young man made good and is still doing so. Not only is his work satisfactory, but he loses no time in talking with other employes during working hours.

The young man's name is J. O. Hawkins. He was educated at the Kentucky School for the Deaf, where he learned printing. His knowledge of monotyping was gained after he left school. What he learned about printing while in school, plus the additional knowledge gained after leaving, has so

equipped him that he is not only a good monotypist, but a good helper on the floor when work on the monotype is slack.

The prejudice against deaf tradesworkmen in the past was well grounded in many instances, owing to the superficial instruction they received while in school; but nowadays many of the schools for the deaf have well-organized industrial departments with good equipment and skilled instructors who impart systematic and intensive instruction to the pupils. It is not claimed that all those pupils are prepared to fill positions as skilled workmen when they leave school; but like Mr. Hawkins, what they have learned should enable them to secure positions where they can further add to their knowledge and become skilled workmen.

We hope that the day will soon arrive when the general prejudice held by some employers against deaf workmen in general will be a thing of the past, and that such employers will become convinced that deafness does not necessarily convict a man of incompetence, and that good business policy demands that deaf applicants for work should not be turned down before they are given a good trial.—The Lone Star.

HOW COOLIDGE WON HIS WIFE

About 1904 Mr. Coolidge met Miss Grace A. Goodhue, a teacher in the Clark School for the Deaf in Northampton. He showed her the attentions that a studious young man might be expected to pay to an attractive young lady—and no more. Vacation time came and Miss Goodhue went home to Burlington, Vt. Shortly afterward Coolidge appeared in Burlington and called on the Goodhues. He called so industriously that the young lady's parents asked her what he meant. She couldn't enlighten them. Then Mr. Goodhue addressed himself to the young man. "Are you in Burlington on business, Mr. Coolidge?" he asked.

"No," said the future President.

"Well, may I ask what you are here for?" demanded the elder.

"To marry Grace," was the calm answer.

When Mr. Goodhue recovered his breath he managed to inquire: "Have you said anything to her about this?"

"Not yet," was the response.

Within a week they were married—and a most happy union it has proved. Mrs. Coolidge is idolized by all who know her, and has been of the greatest assistance to her husband in his career.—Leslie's.

TEACHING THE DEAF

It is doubtful if in the world there is an enterprise bristling with greater difficulties than is the actual teaching of the deaf. For this reason it becomes one of the finest forms of social service that the world can offer to the fervent human heart. To communicate with a mind the avenue to which through the sense of hearing is altogether closed presents a problem of the severest order. Whether by the use of visible signs or by observation of the movements of the mouth, known as lip reading, efforts must be skilled, persistent and unwearied. Mankind in general has almost no conception of the extent to which the brain is stimulated and operates simply through the hearing of human words. That such a result may be and is obtained by other means is a striking tribute alike to the devotion and to the ingenuity of those who teach the deaf.—Dr. Harry Best, Kentucky State University.

WHAT ARE YOU BUILDING?

Isn't it strange
That princes and kings,
And clowns that caper
In saw-dust rings,
And common people
Like you and me
Are builders for eternity?

Each is given a bag of tools,
A shapeless mass,
A book of rules;
And each must make—
Ere life is flown,
A stumbling block
Or a stepping stone.

—R. L. Sharpe.

NATIONAL FRATERNAL SOCIETY OF THE DEAF

Founded 1901—Incorporated Under the Laws of Illinois 1907

130 North Wells Street, Chicago, Illinois

FRANCIS P. GIBSON, President

ARTHUR L. ROBERTS, Secretary-Treasurer

Comparative Statement Since Incorporation

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

Year Ended	Assets	Liabilities	Net Surplus	Members	Insurance
Dec. 31, 1907	\$ 3,066.50	\$ None	\$ 3,066.50	520	\$ 260,000
Dec. 31, 1908	4,805.58	None	4,805.58	597	298,500
Dec. 31, 1909	6,692.73	500.00	6,192.73	774	387,000
Dec. 31, 1910	10,816.51	1,250.00	9,566.51	989	488,250
Dec. 31, 1911	18,749.84	None	18,749.84	1,099	705,950
Dec. 31, 1912	28,452.84	27,897.81	555.03	1,319	876,050
Dec. 31, 1913	46,774.45	37,974.37	8,800.08	1,586	1,079,950
Dec. 31, 1914	67,303.25	51,235.95	16,067.30	1,917	1,294,450
Dec. 31, 1915	87,654.61	65,906.28	21,748.33	2,097	1,417,200
Dec. 31, 1916	116,138.07	82,651.88	33,486.19	2,520	1,779,750
Dec. 31, 1917	154,806.64	107,416.11	47,390.53	3,137	2,297,750
Dec. 31, 1918	181,961.68	137,352.44	44,609.24	3,640	2,719,750
Dec. 31, 1919	224,815.46	165,076.33	59,739.13	4,113	3,191,500
Dec. 31, 1920	285,101.19	207,918.21	77,182.98	4,807	3,855,750
Dec. 31, 1921	360,509.12	260,327.58	100,181.54	4,951	4,029,750
Dec. 31, 1922	438,593.18	315,829.99	122,763.19	5,082	4,127,091
Dec. 31, 1923	531,955.34	365,725.54	166,229.80	5,296	4,355,719
Dec. 31, 1924	630,866.60	426,745.52	204,121.08	5,549	4,579,367
Dec. 31, 1925	740,661.70	497,510.28	243,151.42	5,815	4,782,897
Dec. 31, 1926	861,962.85	574,739.78	287,223.07	6,197	5,097,462
Dec. 31, 1927	978,831.64	651,478.48	327,353.16	6,368	5,245,270

ASSETS, MARCH 31, 1928

Real Estate Owned.....	\$ 11,000.00
First Mortgage Loans on Real Estate.....	842,450.00
First Mortgage Bonds on Real Estate.....	114,901.24
United States Liberty Bonds.....	15,000.00
Canadian Bonds.....	995.86
Cash in Banks and in Office.....	19,230.50

Total Assets, March 31, 1928..... \$1,003,577.60

Total Death Benefits Paid Since Date of Organization.....	\$251,316.75
Total Sick and Accident Benefits Paid Since Date of Organization.....	131,138.42
Waivers or Dividends to Members Since 1921.....	53,303.97

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

VALUATION EXHIBIT FOR YEAR ENDED DECEMBER 31, 1927

Death Benefit Funds and the Sick and Accident Benefit Fund

Assets	Liabilities
Total death benefit funds in hand and accrued.....\$894,984.74	Unpaid death claims.....\$ 1,500.00
	Mortuary assessments paid in advance..... 701.11
	Tabular net reserve on death benefit certificates..... 605,155.99
	<u>Total liabilities death benefit funds.....\$607,357.10</u>
	Unpaid sick and accident claims.....\$ 1,500.00
	Disability taxes paid in advance..... 132.15
	Tabular net reserve on sick and accident benefits..... 42,330.65
Total sick and accident benefit funds in hand and accrued..... 70,349.61	<u>Total liabilities sick and accident benefit funds..... 43,962.80</u>
	<u>Total liabilities combined benefit funds.....\$651,319.90</u>
	Surplus
	Surplus unassigned.....\$ 802.90
	Surplus death benefit funds.....287,627.64
	Surplus sick and accident benefit fund.. 26,386.81
Excess of market value over book value of bonds owned..... 802.90	<u>Total surplus, assigned and unassigned..... 314,817.35</u>
Total assets.....\$966,137.25	<u>Total liabilities and surplus.....\$966,137.25</u>
Ratio of Total Assets to Total Liabilities in the Benefit Funds.....148.33%	

Expense Funds

General Expense Fund.....\$ 7,972.13	General expense taxes paid in advance.....\$ 132.15
Organizing Fund..... 2,337.59	Convention taxes paid in advance..... 26.43
Convention Fund..... 2,245.72	
Interest accrued..... 138.95	<u>Total current liabilities.....\$ 158.58</u>
	Reserve for convention expenses..... 2,219.29
	Reserve for management and maintenance expenses 10,316.52
Total assets.....\$ 12,694.39	<u>Total liabilities and reserve.....\$ 12,694.39</u>

Schedule of Certificates and Insurance by Classes

Mortality and Interest Assumption Used	Form of Certificates	Certificates in Force, Dec. 31, 1927		How Valued
		No.	Amount	
N. F. C.—4%	CLASS A—Whole Life, without surrender equity.....	2,169	\$1,649,250.00	Tabular level premium
Am. Exp.—4%	CLASS C—Whole Life, with surrender equity.....	683	517,058.48	Mean terminal reserve
Am. Exp.—4%	CLASS D—Twenty Year Life, with surrender equity.....	3,250	2,879,882.00	All classes.
Am. Exp.—4%	CLASS E—Paid-up Age 60, with surrender equity.....	261	191,580.00	
AE—4%, McClintock's	CLASS F—Old Age Income, with surrender equity ..	5	7,500.00	Sick and Accident Ben-
Annuity—Males—3 ½%				efit Business Valued on
				Experience of this So-
				ciety—4%.
TOTALS		<u>6,368</u>	<u>\$5,245,270.48</u>	

Expected and Actual Mortality on Net Amount at Risk

Expected mortality on net amount at risk.....	\$43,980.27
Net death losses (actual mortality \$25,250.00 less reserves released by death \$5,074.96).....	<u>20,175.04</u>
Ratio of net to expected mortality on net amount at risk during 1927.....	45.8%

Interest Income on Mean Benefit Funds

Interest on benefit funds received during the year.....	\$52,950.30
Interest accruing to benefit funds December 31, 1927.....	<u>13,831.46</u>
Total interest received and accrued during the year.....	\$66,781.76
Less interest accrued December 31, 1926.....	<u>13,401.42</u>
Net interest on invested benefit funds during 1927.....	<u>\$53,380.34</u>
Rate of interest earned on mean benefit funds during 1927.....	6.20%

The foregoing computations concerning the condition of the National Fraternal Society of the Deaf as of December 31, 1927, made in the office of the Grand Secretary-Treasurer, have been checked by Dr. Charles E. Brooks, Actuary, and approved by him on the 14th day of April, 1928, for transmittal to the Insurance Departments. They indicate that the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all death and sick and accident disability claims on certificates outstanding as they mature by their terms, with a margin of safety of \$314,817.35 (or 48.33%) over and above the statutory standards.

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

Disability Benefit Increases

The Home Office is now ready to take care of all applications from present members who desire to increase their sickness and accident benefits. Application blanks were mailed the secretaries of all divisions the latter part of March.

From these blanks it will be noted that no medical examination will be required of present members making request for such increases. The questions on the blank must be fully answered by the applicant. The member's division must approve his application for increase before it is sent to the Home Office. Increases cannot be granted to those over 55 years of age.

When applications for these increases reach the Home Office the physical records of the members making them will be checked up. When applications are approved, due notice will be sent the division secretary and treasurer, giving amount of disability tax to be paid, date on which the increase begins, etc.

Division treasurers should bear in mind that they must not accept increased disability taxes from any member until they have received due notice from the Home Office directing them to do so. Until this notice is received, the member should continue paying his present tax. The mere filing of an application does put the increased benefit and increased tax into effect.

A fifty-cent fee will be charged members for making an increase in disability benefits, one-half coming to the Home Office and one-half retained by the division. These fees should not be paid, however, until bills for same are received from the Home Office.

We are again printing in a sub-joined table the rates to be charged for the various disability benefits. The rates will also be printed in the new edition of the society's laws, which will be ready for general distribution about the time this issue of The Frat reaches our members.

Disability Benefits of New Members

Division secretaries should remember that when a candidate files his application for membership, he should state the amount of weekly disability benefit desired, as well as the amount of death benefit insurance. The present membership application blanks have no space for such entry, but a note may be attached to the application stating the amount of disability benefit desired. When new application blanks are printed, space will be provided for this additional entry.

CLASS A		CLASSES C-D-E-F		WEEKLY BENEFIT	MAXIMUM BENEFIT
Mo. Rate	12 Mos.	Mo. Rate	10 Mos.	All Classes	One Year
\$.25	\$ 3.00	\$.30	\$ 3.00	\$ 5.00	\$ 50.00
.50	6.00	.60	6.00	10.00	100.00
.75	9.00	.90	9.00	15.00	150.00
1.00	12.00	1.20	12.00	20.00	200.00
1.25	15.00	1.50	15.00	25.00	250.00

Benefits and Arrearages

A member in arrears two or more months cannot receive benefit for any part of the time beginning on the 15th day of the second month of arrearage and ending on the date his arrearages are paid. Standing claims committees of the various divisions should bear this rule in mind when considering claims for benefits. A claim should not be rejected in its entirety because the member was in arrears part of the time during his disability, if it can be shown that he was in good standing at least two weeks during the disability period.

All benefit claims rejected by standing claims committees of the divisions should be forwarded the Home Office, with reasons for the rejection.

General Reminders

Items for publication in The Frat should always be sent on separate sheets of paper, and not included in the body of a letter to the Home Office.

All fees, other than entry fees, and money for jewelry, etc., should be paid to the division treasurer for inclusion on his monthly report to headquarters. Division treasurers should hold the above until bills are rendered from the Home Office. This will save a lot of unnecessary work and correspondence for both the division officials and the Home Office.

Entry fees should be included on the division treasurer's report after the new member's certificate has been issued by the Home Office and sent the division secretary. Such fees should not be sent in until the certificate has been issued.

Address changes should be sent in on the regulation address change slips provided by the Home Office. Division secretaries and treasurers will be supplied with pads of these slips on request.

The Home Office is not responsible for investment offerings that may reach the divisions from various parts of the country. The addresses of division secretaries are easily obtained from the official list in The Frat, and this occasionally results in the receipt of such offerings. Our advice to all divisions with surplus money to invest is to consult the local bankers and investment houses of established reputation. They will be glad to give advice and submit offerings for investment.

Some 1927 Figures

The annual statement for 1927 of the society was published in the February Frat. In this issue will be found our valuation report for 1927, as submitted to the various State Insurance Departments.

A comparison of the 1927 figures with those for 1926 may be of interest to our members, and for this reason they are given here:

	Year 1927	Year 1926
Gain in assets.....	\$116,868.79	\$121,301.15
Dividends or waivers.....	12,279.12	11,506.55
Solvency ratio.....	148.33 %	146.07 %
Interest rate.....	6.20 %	6.08 %
Cost per member.....\$	3.48	\$ 3.41
Mortality ratio.....	45.8 %	56.5 %
Deaths per thousand.....	6.20	6.10
Average age.....	36.7	36.5
New Insurance.....	\$292,000.00	\$457,111.00
New members.....	343	510
Lapsed Insurance.....	\$105,750.00	\$ 71,750.00
Lapsed members.....	133	91
Lapsation rate.....	2.11 %	1.52 %

The gain in assets fell somewhat short of that in 1926, but the net gain for the year is well in excess of the annual average of \$100,000 for the last five years. The expenses of the Denver convention in the summer of 1927 amounted to approximately \$12,000, and had this item not been deducted, the net gain for the year would have been nearly \$129,000.

The dividends in the form of waivers of assessments have shown a steady increase from year to year. The total so distributed, including 4% interest on the premium revenue waived and foregone, amounted to \$53,303.97 for the seven-year period beginning with 1921.

The ratio of solvency for the year is exceptionally high, an increase of 2.26% over the previous year, and probably will not be exceeded, if equaled, by any other fraternal society. It must be remembered, however, that the society is still young, and that within a few years a large number of our limited payment certificates will begin to mature, and the holders of these certificates cease paying assessments thereon. The accumulation of an adequate reserve and a comparatively large surplus during the early years will safeguard the society against all contingencies in later years.

The rate of interest earned on mean benefit funds, 6.20%, also must be considered exceptionally good, bearing in mind the steady downward trend during the last year in the interest rate on sound securities, and the fact that our certificates call for an earning rate of only 4%.

It will be noted that the number of members admitted and the amount of new insurance written in 1927 fall short of the figures for 1926. Our experience has shown that during a convention year recruiting of membership has generally fallen off to a marked extent. This is partly accounted for by the fact that preparations for the convention and its aftermath, both in the various divisions and at the Home Office, greatly interfere with active recruiting work. Another contributing factor in 1927 was a marked lessening of employment over the country.

Lack of employment also accounts for the increase in lapsation during 1927, although the increase to 2.11% was hardly as great as might have been expected considering the reverses to which many of our wage-earning members were subjected during the latter half of the year.

The mortality experience of the society continued good during the year, the ratio of actual to expected mortality showing a decline over the previous year. The number of deaths per thousand was relatively the same for the two years compared, as was also the average age of the membership.

The cost of management for 1927 shows an increase of only seven cents per member for the year. We believe the figures on the general outlay for expenses of management and maintenance shown in the annual statement indicate that the society is being conducted in the most economical manner, consistent with growth and the expansion of the society's operations.

When you bring a new member into this society, prevent a lapse or do some other commendable deed, you are sowing seeds of fraternalism which will grow a great crop of blessings for you and those whom you have thus guided in the right direction. Health, true wealth and happiness alike lie right in that direction.—The Recorder.

Knick—"See that man over there? He's an etiquette teacher in a deaf-and-dumb school."

Knack—"What are his duties?"

Knick—"Teaching the pupils not to talk with their hands full."—Life.

It is a good thing to be somewhere as well as to be somebody. The right to be somebody involves a duty to be somewhere. The man who at roll call is marked absent from his accustomed place of service ought to see to it that his presence elsewhere is better worth noting in his favor than being absent is worth noting against him. It is not wrong to be absent when one has absented himself for the sake of being present where his presence is better worth while.—Canadian Woodman.

SECTIONS YOU OUGHT TO KNOW

SECTION 202. Any resident member of a Subordinate Division who shall absent himself from its regular monthly meetings, without sufficient cause, for six consecutive months, shall be tried for unfraternal conduct, and may be fined, suspended, or expelled from membership by his Division.



ON PARLIAMENTARY LAW

By Edwin M. Hazel

Question 1—What does "null and void" mean?

Answer—Not existent.

Q. 2—Suppose a motion is made and adopted that is the same as a motion adopted the last month or some previous month, what is the effect of the new motion?

A.—It is null and void unless the old motion was substituted by it or was rescinded before it was made.

Q. 3—(a) Can a motion be made after the Chair announced the order of business as "Good of Order," after "New Business?" (b) Can it be introduced after adjournment?

A.—No, unless someone moves to suspend the rules. It requires a $\frac{2}{3}$ vote to do this. If the motion to suspend the rules is carried then the motion may be introduced. (b) No. But a special meeting may be called, and if a quorum is present, it may be introduced. It must be understood that all members must be notified of the special meeting three (3) days in advance. Unless there is a quorum nothing can be done except with regard to motions to take a recess, adjourn or fix the time to which to adjourn. At a special meeting no other matter than the one the meeting was called to consider may be introduced.

Q. 4—Must the Chair use the gavel at an adjourned meeting or a special meeting?

A.—Yes, the same as at a regular meeting—follow the Ritual strictly as to opening and closing.

Q. 5—Suppose a majority of a board or committee, happens to be present on some occasion, would it be legal for them to go into "executive session" and transact business?

A.—No, because the other members of the board or committee were not duly notified of the meeting, and hence had no chance to be present. It is a strict parliamentary rule that no meetings may be had without notification being sent to all members of the board or committee.

Q. 6—Suppose a report that has been illegally made is presented to the division, and certain members of the board or committee who received no notifica-

tion of the meeting are aware of the fact, but make no challenge or protest, what becomes of the illegal report?

A.—If it is accepted by the division, it is legal, because of no one protesting it.

Q. 7—Must the treasurer go into a detailed report to the division of his transactions?

A.—No. Only a summarized report of receipts and expenditures is necessary. The trustees who audit the vouchers, bills, etc., are responsible for the details, which they are supposed to thoroughly investigate before the meeting. After the treasurer gives his summarized report, no action on it can be had till the written report of the trustees is given. The following is a good form for the trustees to use: "The trustees have examined the books of the treasurer and the vouchers for April and found them correct and the balance on hand is one hundred and fifty dollars (\$150)." When the report is accepted, it carries with it the approval of the treasurer's report. Both reports go to the secretary to record. The treasurer's detailed or itemized report in his book when audited should always show "Examined and found correct," with the signatures of the trustees who audited it.

Note—The answer to question 19 in March should have been arranged this way: (b) No. But if at the same meeting such a motion may be made by anyone on the prevailing side.

THE PERFECT ANSWER

Andrew Carnegie on one occasion was asked which he considered the most important factor in industry—labor, capital or brains?

Carnegie quickly replied, with a merry twinkle in his eye: "Which is the most important leg of a three-legged stool?"—Judge.

AN OPTIMIST

They found a little courage
That simmered in the sun,
They blended it with patience
And just a spice of fun;
They poured in hope and laughter,
Then with a sudden twist
They stirred it all together—
And made an Optimist!

—Golden Seal Review.

DEATHS

March 6—Mother of C. J. Cunningham, Peoria, Ill.

March 8—Mamie Fuller Wimp, wife, and infant daughter of Everett Wimp, Wichita, Kans.

March 13—J. H. Daniels, father of H. M. Daniels, Flushing, N. Y.

March 16—Michael Klein, father of J. P. Klein, Faribault, and Martin Klein, St. Paul, Minn.

March 18—Patrick Kane, father of Thomas Kane, Worcester, Mass.

March 19—Charles Seely, father of John Seely, Hagaman, N. Y.

March 19—Katherine Hemminghaus, mother of W. W. Hemminghaus, St. Louis, Mo.

March 24—Ida Goetsch, wife of Julius Goetsch, Milwaukee, Wis.

March 26—Lucinda Hayman, mother of C. T. Hayman, Elmhurst, Ill.

March 28—C. W. Bradshaw, father of J. E. Bradshaw, Birmingham, Ala.

March 31—C. R. Biagi, father of Domenic Biagi, Huntington, W. Va.

April 17—John Taylor, father of Samuel Taylor, Ludlow, Ky.

MARRIAGES

March 2—William B. West and Florence R. McArdle, both of Oakland, Cal.

March 3—H. G. Bryan and Stella Bush, both of Des Moines, Ia.

March 29—Benjamin Nelson, Detroit, Mich., and Margie S. Bonham, Muncie, Ind.

March 30—Leland Maxwell, Memphis, Tenn., and Elizabeth Pipkin, Luxora, Ark.

March 30—C. F. Smoak, Columbia, S. C., and Mae Hattie Allison, San Francisco, Cal.

April 17—C. F. Dore, Hibbing, Minn., and Ruth Reid, Chicago, Ill.

April 21—C. I. McCormick, Allentown, Pa., and Alma Kupfer, Philadelphia, Pa.

OBITUARY

Petrus C. Debus

Brother Petrus C. Debus, 31, died at Lincoln, Neb., March 14. He joined the society through Omaha Division in April, 1920.

Clark D. Garrett

Brother Clark D. Garrett, 37, died at Iowa City, March 26. He joined the society through Omaha Division in March, 1914, transferring to Cedar Rapids Division as a charter member when it was organized the following June.

Henry J. Bard

Brother Henry J. Bard, 66, died at Columbus, Ohio, April 11. He joined the society through Columbus Division in May, 1909.

Frank A. Spears

Brother Frank A. Spears, 49, died at Racine, Wis., April 17. He was a charter member of the Fraternal Society of the Deaf and of Chicago Division, No. 1, joining in September, 1901, and having Certificate No. 9. His is the first death among the charter members of the original society. He was a past-president of Chicago Division, No. 1, and had held other offices in the division, being one of its delegates to the Cincinnati Convention in 1907, and also active in its affairs up to the time of his moving to Racine about ten years ago, and had continued his membership therein to the time of his death.

Marion M. Whitacre

Brother Marion M. Whitacre, 24, died at Toledo, Ohio, April 22. He joined the society through Toledo Division in May, 1923.

BIRTHS

February 7—Mr. and Mrs. P. T. Astle, Haven, Kans., a boy.

February 17—Mr. and Mrs. M. S. Saylor, Reading, Pa., a boy.

February 18—Mr. and Mrs. L. R. Spangler, Centralia, Ill., a girl.

March 2—Mr. and Mrs. Andrew Hamant, Greenwich, Kans., a boy.

March 3—Mr. and Mrs. Harry Belsky, Brooklyn, N. Y., a boy.

March 8—Mr. and Mrs. J. W. Wiegand, Watervliet, N. Y., a boy.

March 9—Mr. and Mrs. Joseph Hines, New York, N. Y., a boy.

March 10—Mr. and Mrs. M. B. Bueltemann, Chicago, Ill., a boy.

March 12—Mr. and Mrs. W. T. Albrecht, St. Louis, Mo., a girl.

March 19—Mr. and Mrs. A. G. Morlock, Cincinnati, O., a girl.

March 21—Mr. and Mrs. Edward Wesler, Brooklyn, N. Y., a girl.

March 21—Mr. and Mrs. A. R. Williams, Houston, Tex., a girl.

March 26—Mr. and Mrs. C. B. Strail, Syracuse, N. Y., a boy.

March 26—Mr. and Mrs. H. J. Pulver, Harrisburg, Pa., a boy.

March 27—Mr. and Mrs. L. H. Carrel, Grand Rapids, Mich., a girl.

March 28—Mr. and Mrs. J. H. Wilson, Galveston, Tex., a girl.

March 29—Mr. and Mrs. G. N. Charter, Memphis, Tenn., a boy.

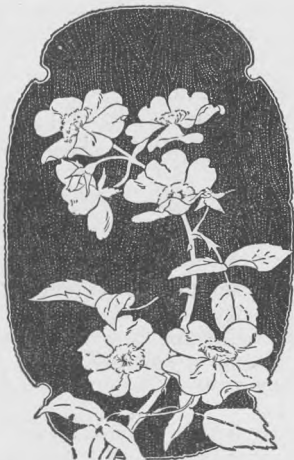
April 1—Mr. and Mrs. L. F. Bongey, Milwaukee, Wis., a girl.

ENGAGEMENTS

Pasquale Rienzo, Jersey City, N. J., and Margaret Pinto, West New York, N. J.

Paul Tarlen and Ellen Kenney, both of Brooklyn, N. Y.

Harry Luft and Frieda Bankendorf, both of Chicago, Ill.



Friendship

By

DUGALD
MACDOUGALL

in

The Rotarian

I CARE not much for fortune, less for fame,
Just let me have a friend who understands
The queerness, the blunderings; the blame
That are a part of me, to hold my hands
And speed swift waves of sympathy that soothes
My throbbing heart when troubles unforeseen
Beset my footsteps like some ugly truths
Gone screaming wild because they are unclean;
With such a friend, my life would be a dream,
With such a friend, my smiles would drink my
tears,
With such a friend would friendship be supreme
And calmed my storm, unfathomed sea of
fears.
Not fame nor fortune, but I stretch my hands
For one lone loving friend who understands.

TREASURER'S REPORT

Division Collections for March

Grand Division	\$ 57.45
Chicago No. 1	639.84
Detroit	293.83
Saginaw	28.02
Louisville	136.70
Little Rock	117.16
Dayton	81.53
Bay City	26.10
Cincinnati	197.08
Evansville	32.39
Nashville	49.73
Springfield, O.	28.17
Olathe	188.37
Flint	209.92
Toledo	212.11
Milwaukee	203.40
Columbus	267.96
Knoxville	149.62
Cleveland	155.27
Indianapolis	312.64
Brooklyn	424.37
St. Louis	385.89
New Haven	76.84
Holyoke	55.82
Los Angeles	313.84
Atlanta	122.75
Philadelphia	257.35
Kansas City	178.03
Omaha	129.41
New Orleans	128.71
Kalamazoo	48.46
Boston	217.69
Pittsburgh	309.67
Hartford	61.93
Memphis	89.46
Portland, Me.	65.74
Buffalo	188.60
Portland, Ore.	184.09
Newark	109.58
Providence	73.42
Seattle	195.27
Utica	163.20
Washington	119.85
Baltimore	118.16
Syracuse	103.52
Cedar Rapids	133.28
Huntington	
Albany	78.65
Rochester	121.82
San Francisco	180.89
Reading	151.38
Akron	272.01
Salt Lake City	35.74
Rockford	117.05
Springfield, Ill.	65.02
Davenport	61.23
Worcester	32.17
St. Paul-Minneapolis	203.94
Fort Worth	84.65
Dallas	205.69
Denver	104.45
Waterbury	35.29
Springfield, Mass.	34.49
Waco	98.09
Pittsfield	31.64
Bangor	69.09
Kenosha	125.23
Birmingham	124.55
Sioux Falls	53.08
Wichita	58.88
Spokane	75.10
Des Moines	88.20
Lowell	86.04
Berkeley	69.36
Delavan	199.87
Houston	141.60

Scranton	73.93
Richmond	101.22
Johnstown	58.91
Manhattan	229.36
Jacksonville	36.90
Lewiston	78.02
Peoria	54.29
Jersey City	94.10
Bronx	102.02
Columbia	
Charlotte	104.75
Durham	149.87
Dubuque	30.72
Grand Rapids	35.21
Toronto	360.69
Duluth	29.29
Canton	45.20
Faribault	75.21
South Bend	84.15
Council Bluffs	75.61
Fort Wayne	64.99
Schenectady	38.62
Chicago No. 106	123.81
Miami	42.19
Binghamton	31.46
Total collections	\$12,767.94

MARCH DEATH CLAIMS

Paid to Mrs. Maud M. Wade, Knoxville, Tenn., for death benefit of Charles M. Wade, certificate No. 569, deceased February 1, 1928, \$500.

Paid to Charles R. Anderson, Chicago, Ill., for death benefit of Roy Charles Anderson, certificate No. 8179, deceased January 2, 1928, \$125.

Paid to Mrs. Nellie A. Allard, Brockton, Mass., for death benefit of Walter Edward Allard, certificate No. 5966, deceased March 4, 1928, \$1,000.

Paid to Mrs. Mary Herriges, Long Beach, Cal., and Mrs. Rose Huewe, Remsen, Iowa, for death benefit of Peter G. Schoofs, certificate No. 5341, deceased January 28, 1928, \$1,000.

The fact that so many distinguished men are willing, and feel honored, to address gatherings of the membership of this society, is proof positive that they appreciate the financial strength of the society and that its membership is far above the average in every desirable respect. A society, like an individual, is known by the company it keeps.—The Recorder.

In Memoriam

Here lies the body of Samuel Crane
Who ran a race with a speeding
train.
He reached the track, got near
across,
But Sam and his car were a total
loss.
The sexton softly tolled his knell,
Speeding Sam on his way to—well.
If he'd only stopped to look and
listen
He'd be livin' now instead of mis-
sin'—

—Pullman News.

TREASURER'S STATEMENT FOR MARCH, 1928

Balance and Income

Balance, February 28	\$ 990,179.10
Division collections	12,767.94
Interest, mortgage loans	6,210.60
Interest, bonds	30.00
Interest, banks	37.54
Sale of emblem jewelry	19.20
Recording fees	13.25
Advertising in Frat	29.75
Subscriptions to Frat	3.00
Surety bond premiums	16.35
Exchange on checks	1.70
Sundry supplies	7.00

Total balance and income \$1,009,315.43

Disbursements

Death benefits	\$ 2,625.00
Sick benefits	1,040.00
Accident benefits	240.00
Old Age Income payment	4.06
Disability paymt. after 70	50.00
Acc. interest, mortgages	30.00
Salaries	637.49
Services	455.00
Official publication	325.55
Rent	175.00
Office expenses	56.48
Postage	42.60
Printing and stationery	33.30
Insurance Dept. fees	19.00
Sundry supplies	4.35

Total disbursements \$ 5,737.83

Recapitulation

Balance and income	\$1,009,315.43
Disbursements	5,737.83
Balance, March 31	\$1,003,577.60

TRUSTEES' REPORT

Ledger Assets, March 31, 1928

Real estate	\$ 11,000.00
First mortgage loans	842,450.00
First mortgage bonds	114,901.24
U. S. Liberty bonds	15,000.00
Canadian bonds	995.86
Cash in banks:	
Central Trust Co.	9,062.01
Bank of Montreal	8,733.76
President's cont. fund	300.00
Secretary-Treasurer's cash	1,134.73
Total ledger assets	\$1,003,577.60

Balance in Funds

Reserve Fund	\$ 872,669.09
Mortuary Funds	32,978.33
Sick and Accident Fund	71,116.29
Unallocated interest	13,293.54
Convention Fund	3,378.26
Organizing Fund	2,337.59
General Expense Fund	7,804.50
Total in all funds	\$1,003,577.60

Investments

In March, the Society received principal payments amounting to \$2,800 on mortgages; and purchased two mortgages at \$14,500 and \$15,500 respectively, both at 6%, on improved city property.

MARCH DISABILITY CLAIMS

R. E. Fraser, Denver.....	\$ 10.00
M. M. Jacobs, Chicago.....	15.00
D. L. McGee, Buffalo.....	10.00
Adam Faulhaber, Cleveland.....	50.00
J. E. Wachute, Delavan.....	30.00
C. M. Wade, Knoxville.....	25.00
*Clint Forrest, St. Louis.....	10.00
L. M. Hunt, Chicago.....	10.00
Albert Ebel, Cleveland.....	25.00
*A. Kleinfeldt, San Francisco.....	15.00
*C. C. Lemaster, Denver.....	10.00
*Carl Brown, New Orleans.....	10.00
*Silas Willett, Binghamton.....	20.00
*Wm. Anderson, Binghamton.....	15.00
*J. M. Princler, Pittsburgh.....	50.00
*Frank Morrissey, Seattle.....	20.00
R. J. Fleming, Birmingham.....	10.00
G. A. Fraser, Chicago.....	30.00
H. C. Dunham, Louisville.....	15.00
G. Buccheri, Baltimore.....	50.00
John Moore, Detroit.....	15.00
W. L. Behrendt, Detroit.....	10.00
Matthew Bradish, Kans. City.....	50.00
L. L. Edmondson, Durham.....	10.00
Edward Zearo, Bronx.....	10.00
C. P. Johnson, Rochester.....	20.00
J. I. Devitt, Rochester.....	15.00
Dennis Hannan, Toledo.....	35.00
E. S. Havens, Pittsburgh.....	15.00
C. H. Ott, Pittsburgh.....	30.00
A. S. McGhee, Philadelphia.....	30.00
J. M. Purvis, Philadelphia.....	10.00
Joseph Rubin, Philadelphia.....	50.00
B. N. Galloway, Richmond.....	15.00
M. L. Miller, Seattle.....	50.00
John Warras, Milwaukee.....	10.00
W. W. Scott, Toronto.....	10.00
†S. T. Booth, Los Angeles.....	50.00
*F. W. Spear, Boston.....	15.00
*A. J. Pederson, Duluth.....	15.00
*F. J. Klotz, Toledo.....	10.00
A. Silnutzer, Los Angeles.....	50.00
*J. D. McPherson, Chicago.....	15.00
J. P. Dorman, Dubuque.....	10.00
A. C. Parker, Lewiston.....	50.00
E. C. Randall, Portland.....	50.00
Z. L. Osmun, Omaha.....	20.00
A. Ljungquist, Brooklyn.....	35.00
C. J. Holland, Atlanta.....	5.00
F. H. Kasmark, Reading.....	15.00
*Daniel Coughlin, Buffalo.....	15.00
R. Brinkman, Indianapolis.....	10.00
J. F. Keller, Syracuse.....	15.00
A. E. Griffith, Cleveland.....	15.00
H. W. Hetzler, Akron.....	10.00
W. E. Allard, Boston.....	20.00
*P. G. Schoofs, Milwaukee.....	20.00
J. F. Ryan, Milwaukee.....	50.00
E. Emling, Milwaukee.....	20.00

Total for the month.....\$1,330.00

*Denotes accident claims.

†Denotes claims for disability after 70.

NEW MEMBERS

1. H. Eggertson.....	Selkirk, Man.
1. V. J. Knauss.....	Jackson, Miss.
2. H. MacLennan.....	Detroit
2. E. McMullen.....	Detroit
8. R. Marshall.....	Piqua, O.
10. G. B. Pidcock.....	Cincinnati
15. D. R. Clark.....	Flint
15. P. H. Myers.....	Flint
15. J. W. Plese.....	Flint
22. W. R. Dock.....	Newcastle, Ind.
22. K. Murrell.....	Newcastle, Ind.
23. C. Honig.....	Brooklyn
23. J. J. O'Brien.....	New York
27. O. E. Becher.....	Los Angeles
27. H. Scribner.....	Los Angeles
28. J. McLendon.....	Austell, Ga.
31. H. Bartholomew.....	Kansas City
32. E. G. Berney.....	Omaha
32. R. W. Mullin.....	Omaha
32. H. A. Neujahr.....	Omaha
32. G. L. Revers.....	Omaha
32. F. E. Zabel.....	Western, Neb.
33. C. Hicks.....	Newellton, La.
35. M. Hurley.....	New Bedford, Mass.
35. S. Slotnick.....	Roxbury, Mass.
50. C. E. Burgess.....	Oak Hill, W. Va.
52. Leo Jenowski.....	Rochester
57. D. O. Inman.....	Lena, Ill.
63. J. L. Hays.....	Marietta, Okla.
68. G. Walker.....	Penelope, Tex.
79. O. R. Lee.....	Albany, Cal.
83. W. W. Martin.....	Richmond
87. H. Cohen.....	New York
91. L. Adams.....	Trenton, N. J.
95. R. Pugh.....	Asheboro, N. C.
95. C. Lewis.....	Greensboro, N. C.

THE GET-ONE DEGREE

Grand Division—F. P. Gibson.
Chicago, No. 1—C. B. Morris (2),
M. A. Warnier.
Detroit—A. A. Stutsman (2).
Dayton—O. W. Riddle.
Cincinnati—Wylie Ross.
Flint—O. C. Stevens (3).
Brooklyn—Louis Cohen, T. J. Cos-
grove.
Los Angeles—Edwin Wilson (2).
Atlanta—Lee A. Cole.
Kansas City—T. C. Baxter.
Omaha—O. M. Treuke (4), Charles
Falk.
New Orleans—H. J. Soland.
Boston—J. C. Pierce, Sam Gouner.
Huntington—A. N. McCarthy.
Rochester—Michael Latrovato.
Rockford—J. L. Boyer.
Dallas—Troy E. Hill.
Waco—A. M. Bowman.
Berkeley—G. C. Phillips.
Richmond—G. R. Liggan.
Manhattan—Lester Cohen.
Jersey City—H. P. Hansen.
Durham—C. T. Capes (2).

YOUR CERTIFICATE

Is your certificate in a safe place and where your beneficiary could find it? Has your beneficiary been changed when it should be? In short, is your certificate in proper shape for its surrender and collection in case you die?

Your friends come in
without knocking.
Your enemies knock
without coming in.



"Slowly the mills of the gods continue to grind," referring to the army of deaf linotype operators (?) on the march. Scarcely a day passes but we meet one—fresh from a "school." Not that we have anything against them—their calling is a most commendable one, undoubtedly the best paid in the printing line and peculiarly adapted to the deaf—but common sense should dictate that they should finish what they started out to do—be competent operators first before going out to seek positions. A six months' course in a "school" does not fit one for a life job—it only helps half way—the other half the man has to find for himself, seeking opportunity to further improve his speed. A year thus spent is not wasted, but highly profitable, because he will then be able to "make good" anywhere.—Deaf-Mutes' Journal.

The International Congress of the Deaf-Mutes, as has already been announced in a previous issue of the "British Deaf Times," is to be held in Prague from July 4 to 10. We at Prague resolved at the occasion of the last International Congress held at Liege, Belgium, in 1924, that the next International Congress be invited to Prague. In the May of 1926 at the celebration in Madrid on the unveiling of the monument raised in the memory of the first and oldest educator of the deaf-mutes, Pedro Ponce de Leon, the preliminary arrangements were discussed and now this July will see the Congress being welcomed to Prague.—British Deaf Times.

The deaf of Minnesota are engaged in raising a fund to establish a Home for the aged and infirm deaf of that state. To date they have secured six thousand dollars.—Kentucky Standard.

One of the most interesting business partnerships in Akron, Ohio, is the Olinger & Synder Auto Top Co., located at 23 S. Case Ave. In spite of the fact that neither of these men is able to speak, they are building up a successful business that is becoming the best known firm of its kind in the eastern part of the city. The somewhat unkind remark of an acquaintance who told them some years ago that their physical handicaps would prevent their business success, imbued both these men with a desire to demonstrate that a knowledge of their craft and determined effort to give their customers satisfactory service would enable them to build up a substantial trade and reputation, and this they have already established.—Akron Beacon Journal.

Judge Ira W. Jayne of Detroit has shown himself a friend of the deaf and a champion of fair play. He has

asked to have any case of injustice to the deaf referred to him personally. It is a distinct advantage and honor to the Detroit Chapter, M. A. D., and to have such a capable and influential man for a friend.—Michigan Mirror.

Gustinus Ambrosi, an Italian sculptor, has just completed a bust of Mussolini, the work being done under peculiar circumstances. The time of the Duce is so fully occupied that it would have been difficult for him to give the sculptor an opportunity to model from life under the usual conditions. But Ambrosi is deaf, and was permitted to do the work during the meeting of the Senate in the Chamber to which outsiders are never admitted. The bust is of bronze. Ambrosi became deaf at the age of seven; he has genius both in sculpture and painting, and though only thirty-three years of age has created hundreds of notable pieces that are scattered all over Italy in art centers and private collections. He has also written many poems said to possess merit.—Kentucky Standard.

A chance to swim the English Channel will be LeRoy Colombo's reward for saving two sailors from drowning. Colombo, a deaf mute of Galveston, dreamed of matching his skill and strength against the channel ever since Gertrude Ederle started youth to think about such things, but he lacked money for the trip.—Silent Hoosier.

Norval William Norris, who left school a number of years ago, writes to a friend here that he has been doing very well as a horse collar maker in the Herman and Brownlow Saddlery Co., Springfield, Mo. He looks for a prosperous season as his firm already has orders for two thousand dozen horse collars.—Minnesota Companion.

The deaf of the future may be able to talk to each other at a distance, in the same way as the hearing now communicate by means of the telephone. It is foretold that the future will bring about telephonic improvements, so the person speaking will be able to see the person spoken to, by means of what is called the "televisor." What more natural to see the time when a deaf-mute of New York can call up a deaf-mute in Chicago, and by the televisor speak to each other by the manual alphabet and the sign language. In spite of the wonderful strides that medical science has made, deafness among humanity persists. It is only in very exceptional cases that the sense of hearing can be restored, so that the amelioration of deafness will still be the prime desideratum. Education now does much to minimize the obstacles which deafness imposes, but let us hope that in time to come science will almost, if not entirely, remove the obstructions that hamper those whose ears are oblivious to sounds.—Deaf-Mutes' Journal.

Peter Heinz, of Bradenton, Florida, is the "brains" of the telephone force. When a delicate piece of work or a complicated job needs to be done in the most satisfactory manner possible, Mr. Heinz is there with the goods.

Poems We Want You to Know

(Written by the Deaf)

(The following pathetic verses, according to the Michigan Mirror, were written for the New York Advocate and Guardian by Apollos Seymour Long, a graduate of the Michigan state school for the deaf, who died suddenly last summer at the age of sixty-nine. Although Mr. Long had been compelled to spend the last forty-nine years of his life in a wheel chair on account of a creeping paralysis, his active mind, refusing to be confined, sought never-ceasing expression through his constant presence at conventions of the deaf and literary contributions to the press.)

Trust

APOLLOS SEYMOUR LONG

LET me drink to the dregs if I must,
I will smile at my fate,
But may God keep thee perfect, my trust,
For with thee I can wait.

Though the day may seem dark, and the road
Rough and thorny to tread,
Yet thy smile will make lighter my load.
By thy hand am I led.

Though the way may be barren and drear,
Yet my hand in thine own,
I can walk in thy path without fear.
I am never alone.

Though the trials I meet may be great,
And my strength be but small,
I can strive and be patient and wait
Till they cease at thy call.

For I know the burdens I bear
On my shoulders are laid
By a Father with infinite care,
Who my efforts will aid.

So I trust Him for all of my needs,
And I heed not the gloom,
But will walk in the path where he leads
Till he bids me come home.

For the past few months, he, in company of the district superintendent and floor boss, has supervised the installation of automatic telephone appliances in a new telephone building in Venice, south of Saratoga. Mr. Heinz started at the bottom of the ladder in a telephone factory at Chicago, and by dint of perseverance and ambition he reached the top. Irrespective of his handicap, his real ability is at once recognized the moment he is associated with a large telephone firm.—Deaf-Mutes' Journal.

The Boston Globe opines that the best vacation retreat for a radio announcer would be at a camp for deaf and dumb folks.

Added announcements of conventions for the coming summer are: Connecticut Alumni Association at Hartford, June 15-18; Ontario Association of the Deaf at Toronto June 30 to July 4; South Carolina Association at Charles-

ton, July 26-28; Pennsylvania Society for the Advancement of the Deaf at Pittsburgh (Edgewood) August 31 to September 3, in conjunction with the Western Pennsylvania Association; Ohio Divisions of the N. F. S. D. at Columbus, September 1-3.

"Is Annabelle really so dumb?"

"Is she? Why, she's so dumb she thinks hold-up men are swimming instructors."—Salt Lake Tribune.

One of our younger pupils wanted to say that a dog wagged his tail, but her vocabulary did not contain the verb "to wag"; so she said, "The dog's tail is glad."—The Jersey School News.

"Know anything about cars?"

"Been mixed up with 'em a bit."

"Mechanic?"

"No, pedestrian."—Bulletin Sydney.

Where Are You Going?

By ELTON R. SHAW, *Guardian Life*

BOOKER T. WASHINGTON used to tell the story of a calf that was shipped by express and which finally turned up at a certain railroad station in the South and there remained for the greater part of a day. A colored helper at the station was told to go out and ascertain where the calf was expected to go. He came back with this summary: "She don't know wha she's goin'. She's done chewed her tag." Look about and you will find that the world has a plentiful supply of individuals who are as uncertain of their destination as was the calf.

The experts tell us that only 10 percent of the people have a definite object or ultimate aim, a genuine motive for living. Professor James said that the average person uses only one-tenth of his brain. So the Great American Desert is not out in the Southwest but under the hat of the average American citizen.

Harrington Emerson said that 70 percent of the wage earners are in the wrong job. The Russell Sage Foundation says that 95 percent of all men are really unfit for any trade, calling, or profession.

Roger W. Babson says that all we have in the form of factories, stores, railroads, steamships, newspapers and books is due to the enterprise of only 2 percent of the population.

According to the industrial engineers who tell us all our shortcomings, most of us are up sometimes and down sometimes but most of the time we are only half way up, neither up nor down. Especially is this true financially. When it comes to handling money, most of us don't know where we are going. Professor Huebner of the University of Pennsylvania says 98 percent of human adults are made wrong financially and are little better than financial weaklings.

Our country is loaded with riches. Our national wealth is 320 billions. That is about four times the combined wealth of Great Britain, France, Germany, and Italy. Our national income is 60 billion. We have plenty of income. The only trouble is that some of us get so little of it! And when we get some, we can't keep it! One hundred and eighty men own one-fourth of the nation's wealth and control from 85 to 90 percent of it. Two percent of the people own 60 percent of the wealth. Only 5 percent of the wealth is held by 65 percent of the people. At the time of the last census (1920) we had 38,167,000 wage earners.

88.0% get less than \$ 1,000 per year
92.0% get less than \$ 2,000 per year
96.0% get less than \$ 3,000 per year
99.6% get less than \$10,000 per year

Most of us would like to earn more, but 98 percent of us cannot handle what we do earn. What do we do with it?



We Spend

\$2,000,000,000 for automobiles.
\$2,000,000,000 for movies.
\$5,000,000,000 for food luxuries.
\$2,500,000,000 for tobacco, snuff, cigars and cigarettes.
\$3,000,000,000 for joy rides, pleasure resorts and races.
\$750,000,000 for face powder, perfume and rouge.
\$500,000,000 for jewels.
\$400,000,000 for toilet soaps.
\$300,000,000 for furs.
\$350,000,000 for candy and cake.
\$350,000,000 for soft drinks.
\$250,000,000 for ice cream.

Uncle Sam says we thus spend \$22,700,000,000 for luxuries—\$350 for every family in the nation. We have the dough. We have the eats and the togs. We must look well.

Yet, with all our extravagances, we are not finding complete happiness. Of course, we need a purification and elevation of the standards of value by which we judge life. We must find joy in those values which are not diminished by sharing the mind, the soul, and the spirit. But we must remember that money is a good servant though a hard master. If our money takes orders from us it may be a blessing. If it gives orders to us, it is a curse. As an end in itself, it is a detriment. As a means to a good end, it blesses our lives. Keep in mind that money is not the root of all evil. It is the love of money that is the root of all evil. Money builds homes, buys clothing, food, fuel, all kinds of comforts and pleasure. Earn all you can. Save all you can.

But we live in the present. Of one hundred men starting out in life, 7 percent of those living at age 35 are dependent, 9 percent are dependent at 45, 18 percent are dependent at 55, 38 percent are dependent at 65, 60 percent are dependent at 75.

According to Devney's Economic Table, of the estates left by 100 men, 9 leave estates which will produce at 6 percent, \$50 a month, 27 leave estates which will produce an average of \$20 per month, 64 leave little or nothing, and most of these leave nothing. Out of every 100 widows, 16 can live on the incomes of their estates, 42 must supplement their incomes from estates by working or be dependent, 42 are dependent.

Think of spending \$350 for each family in the nation for luxuries, every year, and then having such tragic conditions as these! There are many ways of promoting thrift. We must increase our earning capacity by education and right standards of living. We must eliminate waste and extravagance. We must budget our incomes. We must own our homes and make safe investments. And we must promote thrift through life insurance.

"Life Insurance prevents the 'rift' in thrift."

Life insurance is one of the three leading businesses in the country. In social service, in promoting human welfare, it is first. It is the greatest social agency in the world.

Seven percent of the economic value of human life is covered by life insurance; \$18.79 per capita is spent annually for life insurance in the United States; \$3.10 of each one hundred dollars of the national income goes to life insurance. Two billions in savings goes each year now into life insurance. Ten billions of dollars has been and is now saved for future needs. Seventy-six billion dollars is now in force—one and one-half times the total bank deposits. This is \$678 per capita, the national income for sixteen months. Twelve billion four hundred million assets of the companies is equal to two and one-half times the assets of all the Federal Reserve Banks.

The Fruits of Fraternity

The world is crammed with friendliness in all sorts of places, and it is impossible to know all these good deeds, let alone record them.

His Life For His Friends

ONE more story comes from the North of England of a man who laid down his life for his friends.

A linoleum factory at Dukinfield, near Manchester, had been stopped for repairs, and four men, alone in the building, were working at a great vat, three on the flour inside and the fourth at the top. Suddenly, by some accident, the vat filled with a deadly gas, and the three were overcome.

The fourth man, a youth of 18 named Arthur Watson, wrapped a cloth round his head and plunged into the vat. With great difficulty he lifted one of his mates and hoisted him out into fresh air. Every moment the gas in the vat was growing denser and Watson was becoming weaker; yet twice more he descended and twice more he hoisted a friend to safety. Then he himself collapsed.

By this time the first rescued man was able to crawl to a telephone and summon a doctor, and all four were quickly taken to the hospital. The three rescued men recovered, but Arthur Watson sank and died, one more name on the immortal roll of heroes.

A True Philanthropist

FOR nearly 30 years the tiny station of the Chicago, Peoria, and St. Louis railroad, in Kilbourne, Ill., has been operated as an unusual training school for boys by Frank L. Draper, the station agent, a true philanthropist.

Kilbourne offers few opportunities to its boys. They may clerk in a village store or "stick" by the farm. Advancement lies elsewhere. Draper, a bachelor, now 55, realized that fact many years ago and could have profited by accepting offers which would have taken him to larger towns.

He preferred the happiness, however, of helping others along opportunity's path. His policy has been to "adopt" promising boys and teach them all he knows of railroading—which includes telegraphy, the rudiments of accounting, methods of dispatching trains, and other phases of railway operation.

Many of Draper's "boys" now occupy executive posts with various railroads, and others have used railroad positions as stepping stones to other fields of business or the professions. They write to Draper from time to time, telling of advancements and reiterating their gratitude.

Miner's Good Turn

SEVERAL miners were discussing the sudden passing of an old comrade, who had left the mines some months before to become the owner of a little ranch.

"He had quite a crop of potatoes, I understand," observed one. "It'll cost the widow quite a mite to have them dug."

"Let's get a bunch of the boys and go out and do it for her," suggested another.

"Fine!" a third exclaimed, and the agreement was unanimous.

The next day two dozen machines carried four times that many miners to the ranch. They prepared their own meals and stopped work only when all the potatoes had been dug and neatly sacked.

"We might as well buy them from her," was the next remark. And they did!

"A Boomerang"

A YOUNG girl, a piano student, called one day upon a girl friend, a shut-in. Being asked to play, the young student endeavored to think of selections she could play without her music.

She had always felt rather limited in her ability to memorize her pieces, but now, to her surprise, she found herself playing from beginning to end a gay little waltz which contained so many little changes both of key and movement that, until now, she had given up trying to memorize it.

Joyfully she realized that her sincere efforts to brighten another's experience had helped her to overcome her limitation.

There is no sweeter music than the laughter of a child that you have made happy.

A Labor of Love

A KINDLY merchant in a busy California town maintains a store where he comes in contact largely with men and boys. It is his "house by the side of the road," and he never loses an opportunity in a quiet, unobtrusive way to "be a friend to man."

One who dropped in frequently—a comparative newcomer to the town—was an expert pruner, who seemed to be having a financial struggle. When the outlook seemed most gloomy the merchant heard of the dilemma and advanced the means to meet the emergency, although to do this required a

IT'S giving and doing for somebody else—
On that life's splendor depends;
The joy of this world, when you've summed it all up,
Is found in the making of friends.



Making Others Happy

MANKIND will reach the height of felicity when each individual understands that his own happiness consists in the happiness of others.—Zola.

sacrifice on his own part. The money was repaid later, at a convenient season, but to the pruner, who felt so deeply his debt of gratitude to a true friend, the balance stood on the wrong side of the ledger.

The merchant soon thereafter was called out of town for a few days, and when he returned it occurred to him that it was time to have his small orchard pruned, so he called up his pruner friend to engage him to do the work. But, on investigating, the merchant found his grove already perfectly pruned. The work had been done while he was out of town, not for compensation, but as a labor of love.—Home Advocate.

Leaves Fortune to Cure Eyes

MISS MARGERETTA PARKINSON of Washington, Pa., who had been totally blind more than twenty-five years before her death recently, left \$200,000 to the Washington hospital for the erection, maintenance and equipment of an annex for the treatment of diseases of the eye, according to her will. Practically all of the remaining \$500,000 of Miss Parkinson's estate is bequeathed to charity and education.

Everybody Helping

IT IS very good to learn of the travels of Miss Almeda Adams.

She is an American girl who has been touring Europe quite alone, and has everywhere been helped and guided by people who did not know her and could not speak her language. Her passport was her blindness.

During the whole year in which she has traveled alone through foreign lands she has not met one human being who was not eager to help her. It is a very kind world.

We can never replace a friend. When a man is fortunate enough to have several, he finds they are different. No one has a double in friendship.—Schiller.



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APRIL, 1928

\$1,003,577.60

And a good start for the second.

The Million Dollar Convention—
Boston, 1931.

May dues are payable. In the
Springtime keep your thoughts on that.

Who won the Boston Booster cover
design prize contest? We do not
know ourselves and hope to be able to
tell you in the May Frat, and if possible
present a cut of the design.

The final report of the Denver Con-
vention Committee as rendered to
Denver Division shows that the com-
mittee handled \$6,702.62, of which
amount was expended \$6,665.34. This
marks the wind-up of the business of
what was one of the greatest conven-
tions of our class.

April 13, The Editor spent three
very pleasant hours at the New Jersey
school at Trenton. The new plant is
a fine one and the location ideal.
Brother Porter has the Silent Worker
coming from as nice a print-shop as
any of the schools can boast of. We
were sorry not to be able to tell Su-
perintendent Pope so, he being away
at the time. What we say here also
applies to the Tennessee school at
Knoxville—and to the Observer and
Brother Chandler—where we called
April 2. However, in this case we
were able to tell Superintendent Poore
personally how we liked the looks of
things there—and that new gymna-
sium will be a Marrvel (excusing the
pun) when it is completed.

Changing the Scheme of Life

From Collier's Weekly

DO YOU KNOW that 200 years ago insurance was classed as gambling in France and forbidden by law as contrary to public morals? Times change, and lately a famous company sent this message to its policyholders:

"You are stabilizing social conditions, binding generations together in a sound economic program, changing the scheme of life for millions living and millions yet to be born.

"Insurance is a business, subject to all of the hard rules of business, but at the same time it is the most idealistic cooperative effort undertaken by the human race.

"Today we know that insurance marks the difference between the helpless savage and civilized society.

"The savage could neither foresee the future nor protect himself from the dangers which foresight would have rendered plain.

"Individually, we are hardly better able to see through the veil of tomorrow, but collectively we can measure the misfortunes we shall be called upon to endure, and we can provide against them.

"The chances of sickness, of death, and of most of the catastrophes which befall us can be calculated. The individual may be stricken but the tribe can be safeguarded.

"What part are you taking in this vast movement for human betterment? Have you protected yourself and your family against the inevitable blows of fate? If you have not, you are behind the times."

Visiting the sick, sending them remembrances, and ministering to the afflicted, is a fraternal essential. To neglect these things is to fall far short of the ideal, which blesses all who take part in it. It is true that "Charity (fraternalism, which is far more comprehensive) blesses both him that giveth and him that receiveth."—The Recorder.

AMERICA

In a recent address Rabbi Hillel Silber of Cleveland defined what America means to him in this beautiful word picture.

"To me America is definitely more than an aggregate of 110,000,000 people; to me America is all that the submerged races of the world wish to be and cannot; to me America is the concrete realization of what the ages have hoped for and labored for.

"It is a definition. It is a creed. It is a challenge. God built a continent of glory and filled it with treasures untold. He carpeted it with soft rolling prairies and pillared it with thundering mountains. He studded it with soft flowing fountains and traced it with long winding streams. He graced it with deep shadowed forests and filled them with song.

"Then he called unto a thousand peoples and summoned the bravest among them. They came from the ends of the earth, each bearing a gift and a hope. The glory of adventure was in their eyes and the glory of hope within their souls. And out of the labor of men and the bounty of earth, out of the prayers of men and the hopes of the world, God fashioned a nation in love, blessed it with a purpose sublime and called it 'America!'"

And America is the land where we—the deaf—have risen above our

handicap, shown our class independence, and asked odds from none—in "Americaneese," where we paddle our own canoe. We are indeed blessed. Our educational advantages are the best the world gives. That we should and do appreciate this is but right; that we make our best return in good citizenship is but just; that we have built up our N. F. S. D. to where today it is standing forth as the strongest and greatest exponent of our belief in ourselves, the grandest bit of organized effort of our class, ranking second to none of any other in its own special line of endeavor, is proof positive that we believe in ourselves and in our Country.



The Difference

By Winnifred C. Jones

THE difference between
him who got there
And him who didn't ar-
rive—

The one was thinking of
living,

The other was really alive;
The one was meaning to do
things,

The other was getting
them done.

And that is the difference
between them,

The loser and the fellow
that won.



Coming Division Events

May

- 5. Strawberry festival.....Pittsfield
- 7. ExhibitionAtlanta
- 12. Chinatown night.....Schenectady
- 12. SocialScranton
- 12. SocialCedar Rapids
- 12. SocialSan Francisco
- 15. PartyHouston
- 19. SocialProvidence
- 19. Strawberry festival.....Bronx
- 19. Literary night.....Rockford
- 19. Strawberry festivalRichmond
- 19. BanquetFaribault
- 20. OutingLowell
- 26. DinnerSyracuse
- 26. PartyBangor
- 26. SocialOmaha
- 26. Anniversary supper.....Peoria
- 26. Auction saleCouncil Bluffs
- 26. Box socialBinghamton
- 29. SocialBoston
- 30. ExcursionWashington
- 30. PicnicDetroit

June

- 2. Card partyOmaha
- 2. Strawberry festivalBaltimore
- 2. Strawberry festivalAlbany
- 2. BallProvidence
- 3. OutingProvidence
- 9. Strawberry festival.....Cedar Rapids
- 10. ExcursionDetroit
- 16. Lawn feteColumbus
- 16. Box auctionRichmond
- 23. ExcursionWashington
- 23. Strawberry festivalCleveland
- 23. Strawberry festivalUtica
- 30. PicnicManhattan

July

- 1. PicnicSt. Louis
- 4. PicnicLittle Rock
- 4. PicnicAtlanta
- 15. PicnicSyracuse
- 15. PicnicSt. Paul-Minneapolis
- 21. PicnicChicago
- 28-29. PicnicSeattle-Portland
- 29. PicnicFort Wayne

Chicago

The April meeting of No. 1 was well attended, the secretary reporting 104 present. Between 80 and 85 used to be a good average. Dare I hint that the increased attendance was due to the fact that the newly organized Auxiliary was to hold its meeting in an adjoining hall? There are some nice girls in the "Aux," and 'tis spring. "In the spring a young man's fancy lightly turns to thoughts of love." I wonder! I just wonder!

Two new members were admitted at this meeting, both non-residents. They were Victor Knauss, Jackson, Miss.,

and Herbert Eggertson, Selkirk, Manitoba. One member was lost via the transfer route, Jacob Clousner transferring back to Brooklyn Division, whence he came.

Lester Hagemeyer, chairman of the mask ball of No. 1 on Feb. 18, submitted his report, which showed a profit of \$204 after paying all expenses, and giving away cash prizes in excess of \$100. Brother Hagemeyer and his helpers are to be congratulated.

The Bunco and "500" party of No. 1 at the Capitol Building on March 24 was also a pronounced success, the hall being taxed to its capacity and more. Popularity was about evenly divided between the two games, there being 26 tables of one and 27 tables of the other, with many expensive prizes. The writer did not get the names of the winners, so is unable to give them. It would be a good idea if committee chairman would make it a point to furnish The Frat with a write up of the various affairs under their direction. Then they could get more and better publicity. The editor can't be everywhere, so has to trust to hearsay in many cases, which is not always satisfactory or accurate. A party similar to the above will be given at the same place by No. 1 on April 28, and the Aux-Frats will have charge of the refreshments, as at the first party, where they did splendidly, thank you.

These Aux-Frats of No. 1 are getting their organization going, and interest is still running strong. There is naturally some little confusion regarding the objects and powers of the organization, part of which is due to conflicting ideas among the members of the "advisory committee" of the division. A simple, plainly understood set of rules and by-laws is their greatest need just now. Personally, I think No. 1 could safely call off its committee, and let the ladies make their own rules and regulations at the start. They are as capable of doing so as the men folks. If they need help, they

will ask for it. Too much supervision will kill their enthusiasm quicker than anything else. When they get to running smoothly, committees from the Aux and from No. 1 can get together and form a working agreement for the benefit of both, which was the basic idea in forming the Auxiliary.

The thousand or so who attended the Denver convention last summer will remember Chief Evergreen Tree, the Pueblo Indian, who did so much to enliven our banquet. Well, on March 22 the Home Office force were treated to a visit from the redoubtable chief. Dressed in civilian garb, he was hardly recognizable, and had to introduce himself. He is an expert imitator of bird calls and animal cries, and was capitalizing his talent by giving exhibitions in theatres.

The second number of the Chi-Oral News is at hand, and, like the first number, has four pages brim full of interesting division matter, announcements, etc. Editor Libbey says he hopes to have the May issue double size. Some hustlers, that bunch.

Number 106 gave a Bunco and "500" party at Burns' Hall, on the west side, on March 24. This was the same date as the party given by No. 1 downtown. This somewhat affected the attendance, but those who did go, reported a good time.

Another interesting social affair put on by No. 106 was an "opposite sex party" at the S. A. C. on April 14. Report has it that the crowd numbered around 225, many masked or in costume. Prizes added to the interest of the affair. Robert Blair was chairman, and he and his assistants did fine work. Usually at affairs of this kind, the S. A. C. reserves the lunch counter for itself, but this time the division handled that end.

Still another event by this bunch of hustlers will be their third anniversary reception at the Hotel Atlantic on April 28. Admission will be by card, and in addition to their own members, invitations have been issued to some 50 or 75 of the younger generation of the "oralists" who have not yet joined the society. In other words, it is to be a combination celebration of their organization and a rally for a drive for new members. Personal contact counts for much, and the boys of No. 106 can be depended on to make good use of such an opportunity to teach the tenets of fraternity as exemplified by the N. F. S. D. Here's hoping they give us many names from "106" in the list of new members in The Frat for May and June. Watch for a write-up next month.

The bowling match between teams representing the two Chicago divisions on April 8 was won by the team from No. 1 by a good margin, something like 300 points. Long practice tells, so it is not surprising that the veterans from No. 1 were too much for the youngsters.

We learn that Brother and Mrs. Ward Small, who are making their home in Santa Barbara, Cal., recently

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, 1186 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.

had the pleasure of meeting Col. Lindbergh, and being his guests in a ride with "We" over Santa Barbara. Brother Small is a non-resident member of No. 1.

The news of the sudden death of Frank A. Spears at Racine, Wis., was a shock to Chicago Fratdom. Here at his old home he was respected and remembered as a good citizen and 100% Frat, and the sympathy of every member of No. 1 goes out to his wife and children. President Clinnen represented us at the funeral at Racine, April 21.

Recent visitors at headquarters were Chief Evergreen Tree, Denver, Colo., Mr. and Mrs. H. K. Bush and Ruth Tucker, Richmond, Va., Elmer McVicker, Toledo, O., Preston Barr, L. T. Ervin, E. G. Erickson, Akron, O., William Riordan, Grand Rapids, Mich., Mr. and Mrs. C. F. Dore, Hibbing, Minn., Walter Burris, Hobart, Ind., Fred O'Donnell, Shenandoah, Ia., John H. Kent, New York City.

Birmingham

Thursday evening, April 5, Grand President Gibson was our guest and gave a talk at our hall, after which a reception and social was given in his honor.

During the afternoon he was driven around the city and shown the beauties of the mountain drives above town, and visited Brother Alton Bell, who has been seriously ill the past month.

It is hoped that there will be a revival of interest in the division's affairs as a result of Brother Gibson's visit and an early resumption of activity in recruiting.

Nashville

Our April meeting, on the 4th, had its business put through with special dispatch so we could have an open meeting with Grand President Gibson present and addressing us on society topics.

During the day he was the dinner guest of Brothers Marr and Warren, after which Brother Marr took him to what he (Brother Gibson) stated was his first "big" baseball game in over a decade, and gave him the opportunity to see Babe Ruth do his stuff, and incidentally see Nashville walloper the Yanks in an exhibition game—as well as get a look at the new grand stand

at the Nashville ball park for which Brother Marr drew the plans. He was Brother Marr's guest for the night and left the next morning for Birmingham.

Atlanta

Our Easter party, April 6, was a big success and the committee in charge put over some "egg rolling" that would make even Washington sit up and take notice.

A guest of the evening was Grand President Gibson, who added in one of his talks spice to the general gaiety with his announcement that we had gone over the top and were on the way to the second million.

Prior to the social the men folks of the division entertained "Prexy" at dinner at the Hotel Winecoff. During the afternoon he was taken out to Stone Mountain for a look at the new head of Lee that has been completed as a part of the group that is to become a monument to the Southern Confederacy on the mountain side. While there, a picnic lunch was served by Mesdames Bishop, Johnson and Gholdston. En route a call was made on the Rev. Brother and Mrs. Freeman at Decatur, and they were pleased to find Brother Freeman well on the way to recovery from his recent illness.

Dayton

The 23rd annual celebration of the founding of our division was held on St. Patrick's Day, March 17. March 18 was the correct date, but as the 17th was Saturday, we elected to hold it a day early. The decorations were in green, and called forth many expressions of admiration. Alby Peterson was chairman, with Ernest Morris and Martin Samshal as his helpers, and they sure made a fine success of the affair, and it will long remain a pleasant memory to those attending it. Many and various games were indulged in, with plenty of prizes. A count at the door showed 163 admissions, not counting children, and besides the local bunch, there were visitors from Columbus, Cincinnati, Middletown, Akron and Toledo. Our Division is already planning for our silver jubilee, to be held in 1930, and we are going to make it a grand and glorious occasion. Save up your silver.

Lowell

Our deputy, Albert L. Carlisle, lives up in Nashua, N. H., and we are hoping that he may have enough luck in his organizing work as to bring about the re-establishment of No. 7, or a new division in some other town in New Hampshire or Vermont, neither of which states now has a division.

The Lowell Silent Club bowling team, nearly all-Frat in its make up, made a trip to Lynn recently, and lost to the Lynn boys by three pins. On March 30, however, they got their revenge and turned the tables on the Lynn boys by 16 pins. After the

game, the latter were feted by a swell bunch of their opponents, and viewed two friendly boxing matches. The final game will be played in Lynn on May 18, and the Lynn aggregation promise the Lowell boys a big time after the game.

The birthday of Colin C. McCord, president of the division, fell on March 30, but for various reasons his friends decided to help him celebrate it on the 18th. And they did. Being so far ahead of the correct date, he suspected nothing when those friends began dropping in, and turned to to entertain them. One of his stunts was a mock marriage between George Broadbent and Gertrude Quinn, which was very amusing. Then Miss Elizabeth Hayes got off a Scotch-Irish story (Brother McCord is Scotch-Irish, you know), and then suddenly switched to the real reason for the gathering, and presented Brother McCord with a purse of gold. He was much affected by the gift, and had difficulty in expressing his thanks. A tasty buffet lunch was served, and more games played until a late hour. Misses Hayes and McInnis had general charge of the affair. Incidentally, Miss Hayes received many congratulations on having been chosen delegate to the K. L. D. convention at Cincinnati, Ohio, next summer.

The division will hold an outing at Newton Junction, N. H., on May 20. Plenty of games and prizes.

Bronx

The date for our coming strawberry festival is Saturday, May 19. It will be held at Ebling's Casino, E. 156th St. and St. Ann's Ave., Bronx. Hyman Rubin will have charge of things, and he promises that in addition to plenty of strawberries there will also be plenty of fun, especially for the children, for whom there will be prizes galore, roller skates, baseballs, etc. And they will be admitted free of charge. Come on, you family man, and give your kiddies a good time.

Come and spend Saturday evening, July 21, with us, when we stage our annual picnic and dance at Hoffman's Casino Park. Joseph Durant will be at the helm, with Edward Shannon backing him up, and they propose to put things over big this year, so don't pass it up. The Casino is on Have-

DEAF VISITORS Are always welcome at THE ARROWHEAD SILENT CLUB

Sponsored by
Duluth Division No. 99, N. F. S. D.

"In the heart of the business district"
Suite 14, 218 W. Superior St.
Duluth, Minnesota

Lounge rooms—Always open
The only club rooms for the deaf
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meyer Ave., at Unionport, Bronx, and is easily accessible from the heart of the city by bus, taxi, or cars for Hoffman's Park. Those coming by auto will have no trouble finding the place by driving through the heart of town along Havemeyer Ave. Those coming from Connecticut, New Jersey and Brooklyn will likewise easily find the park at the above intersection. Be sure and come, for we are getting quite a reputation for our annual picnics.

And lest we forget, keep your eye out for our Hallowe'en party next fall. Edward Bonvillain will be boss, and he can be depended on to dish up the best. It's going to be worth while to keep tab on the doings of Bronx Division.

South Bend

On March 31 we held a box social at the Y. M. C. A. A good crowd was present. Among the visitors we were pleased to note John F. Cordano, St. Joseph, Jacob J. Kleinhans, Niles, and Daniel Tellier, Kalamazoo. Leo M. Douglas was the auctioneer, and proved a good one. We miss him, now that he has moved to Dowagiac, where he has a good position with the Round Oak Stove Co.

The date of our picnic has been changed from July 29 to July 1. This seems to be the better date. It will be held on the fair grounds at Goshen, with Joe Miller in charge. There will be plenty of nice refreshments, and also plenty of fun. Everybody welcome. Come.

We will have to elect a new division treasurer soon. Leon Bonham, the present treasurer, is preparing to go to Arizona where he will assist his folks in poultry raising. We regret his going, but wish him luck.

Richmond

Monday evening, April 9, the Hotel Murphy was the scene of a big gathering of local Frats and friends at which the special guest was Grand President Gibson. It did not take much persuasion to get him to talk about the N. F. S. D., and for an hour and a half he told us just how proud he was—and how "chesty" we should be—of the accomplishments of this typical American organization of ours. Past Grand Vice President Tracy was present and also made an address, and accompanied Brother Gibson to Washington on a late train.

During the day, Brother Bush's Cadillac took a party consisting of Brothers Gibson, Bush, Liggan, Tracy, Dalton and Hubbard to Newport News, where they were the luncheon guests of Superintendent and Mrs. Ritter at the school for the deaf here.

Washington

One of the most enjoyable socials of the year was held March 17. "Five Hundred" and other games featured the program and handsome prizes were awarded to winners in each group. Attention is called to the ne-

cessity of patronage for our social affairs. They cost money. Lack of patronage may make inroads on our local treasury, and the consequent curtailment of expenditures incidental to the purchase of prizes and refreshments is unfair to those who attended our socials. We also must realize how much effort has been expended by committees in charge of arrangements. Help the steady patrons and committees by attending more frequently.

Our next social event will be a bus excursion to Frederick, Maryland, May 30. The school for the deaf and places of interest will be visited. Brothers R. P. Smoak, Courtney and Nicol constitute the committee on arrangements. Fare is \$1.60. No charge will be made for children.

We will have our annual steamboat excursion to Marshall Hall June 18. Chairman Roy Stewart already promised us a good time. He is working out a strenuous program of athletic events.

Tuesday evening, April 10, Grand President Gibson was with us. Dr. Hall of Gallaudet College courteously allowed us the use of the chapel hall there and quite a turnout was on hand to welcome and listen to "Prexy Gib" when he started another of the talks like No. 46 has more than once enjoyed from him. We also had the student body of the College with us, and after speaking for an hour Brother Gibson had the opportunity to meet all, as well as we from the city.

During the day, Brother Souder saw to his entertainment. A call on President Coolidge, a visit to the "Mayflower," were had through letters of introduction from Senator Deneen, and a ride through the city in the Souder car thoroughly enjoyed. Then a visit was paid College Hall and supper had with the "boys" there.

Durham

The second annual banquet of the Durham Division, No. 95, of the National Fraternal Society of the Deaf, was held in the Washington Duke hotel, Saturday evening, April 7, and it came through with "flying colors."

Early in the day the weather looked very unfavorable for a good crowd but along in the afternoon the clouds cleared up and when the banquet hour arrived, the weather was all that could be wished for.

Promptly at 7:30 the door to the banquet hall was thrown open and when all were seated it was found that there were 120 happy souls in this magnificent hall in a million-dollar hotel and enjoying an occasion created by a division of a million-dollar organization.

Prior to the dinner, "America" was well rendered by Mrs. Charlie C. Vestal, the invocation was given by Rev. S. S. Bost.

After dinner, J. M. Vestal acting as toastmaster, opened the program by reading a letter from Governor McLean expressing his regret that he could not be present. Following this he introduced Lieutenant-Governor J. Elmer Long, saying, among other things, that he did not believe Mr. Long was a hearing man, but a deaf man, because he could talk so well with his hands. Mr. Long, as requested, delivered the address of welcome and he did it in a pleasing manner. He welcomed the visitors to the city of Durham and praised the deaf people generally for what they have done and are doing for themselves in North Carolina. He promised that North Carolina could and would do anything in reason for their benefit.

Next came Francis P. Gibson, of Chicago, Grand President of the National Fraternal Society of the Deaf. He brought a message of faith and hope for the deaf people. He outlined the work of the National Fraternal Society of the Deaf, told what it had accomplished and spoke hopefully of what is expected to be done in the future. The best announcement he had to make was that the society had just reached the million-dollar mark.

Hon. Burke Hobgood, secretary of the Durham Chamber of Commerce, followed Mr. Gibson with an address and kept the audience in an uproar by his humorous references and, of course, did not fail to put in a good word for Durham generally.

Next on the program was Hon. C. M. Johnston, secretary of the State County Auditing Board, but due to a death in his uncle's family he was not present, to the regret of all.

Toastmaster Vestal asked Rev. S. S. Bost to say a few words and he spoke very highly of the deaf people, saying that in his association with the deaf he had found them independent, self-reliant, and generally willing to accept their part of the burden and duties in all the various responsibilities of life.

A monologue, by J. M. Robertson and Rev. R. C. Fortune, kept the audience in laughter from the beginning to the end.

A dance, "Scare Crow," by Mrs. Eula Brandl, which concluded the program, was very favorably received by the audience. There being a little time left, the toastmaster invited visitors from other divisions to make short speeches and the following brought greetings from their respective divisions: Willie Benfield of Charlotte;

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
With Card Cases Gratis.
FIVE LINES FOR PRINTING ACCEPTED.
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HATS TO LOCAL DIVISIONS. SEND FOR PRICES
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2421 Moerlein Ave., Cincinnati, O.

Robert Smoak of Washington; Albert Phillips of Richmond; J. H. Butterbaugh of Pittsburg; and Hugh Miller of Durham.

The visitors having done their bit, Rev. R. C. Fortune announced that all were welcomed to the Easter union service at St. Philip's Church, Sunday morning, at 11:00 o'clock.

Then the toastmaster closed the evening by thanking every one for his presence. All felt well paid for their time and trouble in attending.

Miss Mabel Haynes, acting as interpreter, contributed much to the success of the banquet. And it can be said with appreciation that James Fortune did a good deal which helped materially towards the success of the evening.—J. M. Vestal, in the Deaf Carolinian.

San Francisco

It is up to each of us to KNOW OUR FRAT! All of us should be thoroughly acquainted with its benefits, costs, rules, etc. The deputy organizer may know all this, but he needs the membership behind him before he can accomplish results, and the membership, to be of much help, must likewise be acquainted with its benefits, etc. Only yesterday a member came to me with an applicant, and admitted that he did not even know the division medical examiner's name or address. I supplied him with the information, and at the same time wondered how many of our members do know these little things about our division. When a brother becomes sick, he notifies the secretary, and then sits back and waits for the Home Office to send him a check. He knows little or nothing of the procedure necessary to get that check. Every member should make it a point to be fully informed about such things—in fact, all about the society, its rules and regulations, what it offers and how it offers it. Then when some information seeker propounds a query, he will be in a position to give an intelligent answer. It may be the psychological moment to land a prospect, and if you can't tell him what he wants to know, you lose him. It is often the little things that count. Study up, brother. The more you know about this great society of ours, the more interesting you find it. Also, the greater your usefulness in it.

San Francisco Division had, at one time, five sets of brothers on its roster, viz: Bruce and Carol Land, Clarence and Aloysius Mangan, Oliver and Henry Bonetti, Oscar and Almon Curtiss, and Isadore and Kossuth Selig. What division can beat it?

Our St. Patrick's Day social was well attended. The committee are to be congratulated on the way they handled the affair.

For some time we have not heard from our wandering Izzy Selig, now supposed to be in Chicago, the land of gunmen, battle, sudden death, the Home Office and Jimmy Meagher. Our

secretary, whose side-kick he was, would appreciate some news of him.

Our division has a membership of over 80, and it is up to us to make it 100 before December 31. We have plenty of inducements aside from the insurance features, in our socials and other entertainments, always well managed. President Conaway knows his Bermudas, and shows it in the way he picks his social committees. Let's get busy, and get those new members.

We will hold a May Day festival on May 12 at 414 Mason St. The event of the evening will be the election of a Queen of the May. Oakland, Berkeley, and way points are asked to send in nominations. Any number of nominations may be sent in, provided each nominee consents to the use of her name, but none will be accepted after balloting has started. Send all nominations to H. O. Schwarzlose, 543 Clay St., San Francisco, chairman of the committee. Fancy dancing in keeping with the spirit of May, and



Give and Take

BILL joined a lodge and paid his dues;

But as regards attendance,
As time rolled around, his brothers found

They couldn't put dependence,
He seemed to think if dues were paid

It filled his obligation.
He seemed to miss, somehow, that this

Was just the mere foundation.

And when it came to doing work,
He counted on the others.
(And by the way, in this I'll say
He has a lot of brothers!)

And when they asked for volunteers
To give some job attention,
It wasn't Bill who said: "I will!"
I scarcely need to mention.

Well, time moved on. Bill didn't change.

(He also did some kickin')
And then, alas, it came to pass
With sickness he was stricken.
And as he lay in cruel pain,
From which they couldn't free him,

He'd sob and sigh and wonder why
So few men called to see him.

Oh, when will people come to learn,
Lest they, themselves, have striven

To do their bit—when they are hit,
Help won't to them be given.
It's just as true as truth can be,
We see it every minute—
Life won't return what we don't earn.

But just what we put in it!
—Detroit Times.

games of all kinds will go to make up what we hope will be the hit of the season.

We are in receipt of a letter from a local benevolent society asking for help for a deaf man who has just been laid off after 19 years of faithful service. We wonder why this man did not join the N. F. S. D. 19 years ago, then he would be in a position to receive the help he now asks for, but which he may not get. Many of the non-Frats do not realize that by becoming a member they are preparing for just such an emergency.

Rockford

Our St. Patrick's Day party on March 17, of which George A. Freak was chairman, was a success both socially and financially. There were quite a few out of town visitors, Brother and Mrs. Robert Ford of Chicago being among them. The costumes were good, there being several very clever make-ups. Charles Schmidt, dressed as a modern flapper, and with curls a la Mary Pickford, made a hit. The young men rushed to show attentions to the supposed belle, but being without a mask, Brother Schmidt's broad grin soon gave him away. The prize winners were as follows: Most typical Irish girl, Mrs. Ehrhart, first, Nora Maffioli, second; most typical Irishman, B. J. Jackson, first, Tom Herring, second. Austin Baird, Roscoe Ehrhart and Mrs. Brorby won prizes in the games.

The next event on our social program is a motor trip to Delavan on April 21 to attend the lecture to be given by the Rev. Brother Kent, of New York. If the weather is good, a dozen or more will go.

Then will come a literary program on May 19, with Stanley Bondick in charge. There will be a reading, a debate and a dialogue. Refreshments will also be served. Everybody welcome.

And don't forget our big annual event, our picnic on July 22. It will be held at the Pecatonica fair grounds, the same place as last year. There will be something doing every minute, so paste this date in your hat and fix it in your memory.

Clyde Cowhick has returned to his former home, St. Louis, where he has had an offer of a better position. He made many friends here, and we are sorry to see him go, but wish him success.

Newark

Grand President Gibson dropped in on our division on Friday evening, April 13. The combination of Friday and 13 did not seem to be in any way unlucky, however, as a fine crowd turned out to greet him, and were well repaid. The "rally" was held in the club room of the N. J. D. M. A., which kindly donated the use of their hall free. It was a large and appreciative audience that greeted our Grand President, the hall being packed with Frats and a good sprink-

ling of non-Frats—who will soon be rid of the prefix "non," we predict. President Gibson talked for over two hours, as we had never seen him talk before. He was kind, as he always is, and thoughtful of all concerned. His talk about the society and subjects connected with it was to the point, and overflowing with truth and sound sense. He pictured the growth of the society during the 25 years he has been connected with it. As usual, he took credit for only a small part of its accomplishments and its having reached and entered the million-dollar class. He likened the N. F. S. D. to a vast temple erected for and by the deaf, a monument that posterity will look upon as the greatest work of a handicapped class. He added that he felt sure that at some time this temple would be a reality, in the shape of a massive headquarters building, a very visible and substantial monument to the ability and progressiveness of the deaf. It was a very interesting talk, and much appreciated. At the conclusion of Brother Gibson's talk, Division Secretary Tom Blake was called on for a speech. He began his brief address by saying that he preferred to bestow flowers on the living rather than on the dead, as was most generally the custom, and proceeded to bestow a few verbal ones on President Gibson. He compared him to the pilot of a ship at sea, who through storms and strife of all kinds, had brought his ship safely into port and anchored her where nothing could harm her. His honesty and organizing and constructive ability has put the society where it is, and for all time to come will be the mark which the membership will expect and demand that future leaders shall make their goal. Vice President Doyle, who presided over the meeting in the absence of President Cascella, then called for the Fraternal Salute to President Gibson, after which a good-fellowship social hour was enjoyed. A pleasing feature of the meeting was the presence of eight orally-taught deaf young men, who were much interested, and whom we think will soon become members of our organization. Number 42 has room for expanding, and we are going to try and do it. President Gibson left on a late train for New York, but his visit will be long remembered.

The division has selected the following as a social committee to serve until the end of the year: Frank Parella, Arthur Thomas, Andrew Poline, Edward Bradley, Frank Hoppaugh and William Dietrich. They are all good, wide-awake men, and no doubt they will soon have some nice social feasts ready to dish up. The division has been somewhat backward in the matter of holding socials, but hereafter if you see an affair advertised by No. 42, you can rest assured that it is going to be the real goods, so come with the certainty of having a good time.

Knoxville

Mr. Francis P. Gibson, grand president and organizer of the National Fraternal Society of the Deaf, who was on an organization tour, arrived in Knoxville Monday afternoon, April 2, from Louisville, Ky., where he had spent Sunday. He had been the guest of Cincinnati Division, No. 10, during Saturday.

During Monday afternoon and part of Tuesday Mr. Gibson visited the shops and classrooms of the school and took a look at the new gymnasium.

Knoxville Division, No. 20, N. F. S. D., had through the kindness of Knoxville Masons secured a large and very nicely furnished hall on the third floor of the Masonic Temple for Monday evening, where nearly all the deaf people of Knoxville met that evening to receive and hear Mr. Gibson.

Mr. Gibson's talk was of the enthusiastic heart-to-heart type and was full of statements of interest to the N. F. S. D. members and all the deaf. He dwelt at some length on the factors contributing to the strength of the N. F. S. D. To put it all in a nutshell, the N. F. S. D. is so strong financially that were it dissolved today every member would receive \$1.48 for every dollar he has put into it. [Of his reserve.—Ed.] In financial strength it is the Gibraltar of insurance fraternities, and its strength is increasing daily. No other insurance fraternity could pay \$1.48 on the dollar if dissolved right now. And the great thing about it is that it was conceived, organized and built up entirely by the deaf. No hearing man has had a hand in it, except at one time an actuary who was a hearing man was employed. This was because there were no deaf actuaries to be had at the time. Yes, there is one more exception—the doctors who examine applicants for membership are nearly all hearing men.

Mr. Gibson wound up his talk by relating his famous and most wonderful dream, a dream he dreamed while trying to adjust his altitude to the insufficient longitude of a Pullman berth during a trip south some years ago.

Mr. Gibson left Knoxville at 9:30 Tuesday night for Nashville. We hope he told his dream there.—The Silent Observer.

Columbus

The date for our annual lawn fete will be June 16 this year, just before the Ohio school closes for the summer vacation. Louis LaFountain is chairman of the affair, and as it is his first venture in this line, he is anxious that it shall be a success, and is doing his best to make it so. We bespeak him all kinds of good luck, as well as plenty of assistance in putting it over. The fete will be held on the school grounds, but in case of rain, it will be held in the girls' recreation hall, on the ground floor of the main building, so no one need hesitate to come and bring the whole family. There will be a grand time, rain or shine.

The convention of the Ohio divisions of the N. F. S. D. is to be held here on September 1, 2 and 3, not on September 3, 4 and 5, as was erroneously reported sometime ago. Fred G. Schwartz is chairman of the local committee, and will get the backing of the whole division. He warns us that it is going to be some job, and will take a lot of hard work to put it over. We have not yet made any plans for either a social, picnic, fishing trip or anything as a side issue to the convention, although we think it might be wise to do so if it will not interfere with the other plans for the convention. Akron put it over big last year, but Columbus isn't in the habit of playing second fiddle, so you can make your plans to be here on the above dates with every confidence that you will get all you expect—and more.

Harry J. Bard was run down by an auto, while trying to board a street car. His injuries, while painful, were not supposed to be serious, but they must have been, or complications set in, as he passed away on April 11, to the sorrow of the members of our division. Brother Bard was an old timer, having certificate No. 692. He will be missed.

Seattle

Seattle and Portland Divisions will again hold a mid-way picnic this coming summer. It will be held at Borst Park, Centralia, Wash., on July 28 and 29, and will be the third annual affair of its kind. Henry P. Nelson of Portland will be big chief, and the usual crowd of between 200 and 300 is expected from the two states.

William B. West, the "farthest north" Frat, who came out of the frozen Yukon after seven years in that region, has certainly stepped on the gas lately. Almost in a breath he did three very important things. First



he induced Mrs. Florence Radcliffe McArdle to make her name short and snappy, then he bought an Essex coach for the honeymoon, and finished by buying a home for a love nest in Oakland, Calif. Congratulations!

The St. Patrick's Day party given by Seattle Division, with Jack Bertram as chairman, drew a good crowd and added several dollars to the local treasury.

The division has purchased regalia caps for its officers, and a large number of members have also ordered red caps for themselves.

William J. LaMotte, formerly of Chicago, and later of Spokane, has transferred to Seattle Division.

Faribault

May 19 will be a red-letter day in Faribault. John Langford is organizing the alumni baseball team that will invade the school grounds on that date, and try and wrest another victory from the school team. The evening will be given over to the Frats, who will entertain the visitors and home folks at a banquet and social in the Congregational Parish House. Admission to the banquet, 75 cents per plate; to those desiring to attend the social only, 25 cents.

Mrs. Doheny and Mrs. Cottet were hostesses at our social on April 14. Eight tables of "500" were played. First prize winners were Max Cohen and Mrs. Bruns. Louis Roth and Miss Forsman were awarded the booby prizes.

Michael Klein, father of John and Martin Klein, passed away on March 16. Charles W. Roper, a brother of Mrs. W. A. Lauritsen, died while in college at Asheville, N. C. Our sympathies go to the bereaved families.

Memphis

Our banquet at the Hotel Gayoso on Saturday evening, April 14, has passed into history, and again Memphis Division has written its name large on its pages. The banquet was given in commemoration of the division's 15th anniversary, it having been organized on April 16, 1913. It proved to be one of the greatest affairs ever given by the division, and nearly 70 people enjoyed the appetizing menu and the entertainment that followed. J. A. Todd, chairman of the banquet com-

mittee, and his assistants, G. N. Charter and R. P. Biggs had worried themselves almost bald over the plans. But they need not have worried, everything went off fine, and they are to be congratulated.

The toastmaster was Leland Maxwell, president of the division, who put through the following program: Invocation, Walter Smith; recitation, "America," Mrs. J. A. Todd; greetings from the banquet committee, J. A. Todd; address of welcome, President Maxwell; response for the visitors, G. R. Hobb; address, "This and That N. F. S. D.," S. B. Rittenberg; address, "Civic Fellowship," L. C. Shibley; impromptu remarks by others.

We were pleased to welcome quite a number from out of town, in addition to the local members. Among them were J. H. Becton, Dyer, Tenn., J. L. Boren, Corinth, Miss., C. L. French, Ripley, Tenn., W. F. Greene, Blythesville, Ark., G. R. Hobb, Dyersburg, Tenn., Prentiss Lucado, Atoka, Tenn., W. K. Manning, New Albany, Miss., S. E. Rittenberg, Ensley, Ala., U. R. Roden, Corinth, Miss., L. C. Shibley, Little Rock, Ark. Walter Smith, Bemis, Tenn., H. W. Speir, Grenada, Miss., O. D. Williams, Ripley, Tenn., all non-resident members of our division, except Brother Lucado, Washington Division, Brother Rittenberg, Birmingham Division, and Brother Shibley, Little Rock Division. Several others had hoped to be present, but some could not get away from work, and others were prevented from coming by impassable roads at that time.

The division desires to acknowledge its appreciation of the many messages of congratulation received from neighboring divisions, Atlanta, Knoxville, Birmingham, Louisville, Little Rock, Nashville and St. Louis. Thanks, brothers.

Cincinnati

Our anniversary social March 31 was a big success, and netted the division close to \$100, which was very good, considering the present depressed state of business. William Blust was chairman of the affair. The Aux-Frats, likewise, had much to do with its success. And the presence of Grand President Gibson added much to the pleasure of the evening.

Grand President Gibson stopped over in Cincinnati on his swing south, and made us a pleasant visit. During his stay he was the guest of Wylie Ross, and was given a ride around town by Clarence Bender in the latter's car. Come again, Brother "Gib."

There will be no more socials by the division until October. The next entertainment will be the annual picnic at the Zoological Garden on August 25. This date is only a week ahead of the convention of the Ohio divisions at Columbus, but Chairman Schneider had to be content with this date, as none other was available until late in the fall. However, we do not think it will make much difference in the at-

tendance at either the picnic or the convention.

John Taylor, of Ludlow, Ky., father of Samuel Taylor, passed away on the 7th of April. He had long been a familiar figure at division socials, outings and gatherings, and always working for their success. The division sent a beautiful floral tribute.

Grand Rapids

The "better halves" of the members of No. 97 gave a box social on April 14. It was held at Stykes' Hall, and was for the benefit of the local sick and accident benefit fund which the division wants to establish. Bunco and "500" furnished the chief attraction.

The prize for the best looking box was awarded to Mrs. Herrinton, while the prizes for the highest bid was awarded to Sidney Swee. We were pleased to note the presence of several from Kalamazoo, and hope they had as good a time as the locals seemed to—and did.

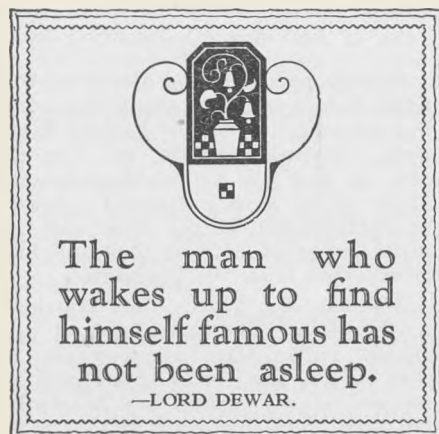
Baltimore

Our division was given the use of the rooms of the Oriole Club, Wednesday, April 11, for a rally at which Grand President Gibson was the speaker of the evening, and notwithstanding the opposition of an unpleasant rainy day the hall was well filled and a most interesting talk on the society thoroughly enjoyed.

Coming up from Washington in the afternoon, Brother Gibson was the dinner guest of the Rev. Brother and Mrs. Whildin, after which he was with us the balance of his short stay—which we hope will result in some of our members making the "Get One Degree" very soon. The announcement he made of the society's making "millionaires" of us all was enthusiastically received and an extra high note was added to our Orioles' warbling, you may believe. It is too bad all of the divisions could not turn on their televisions and listen in.

Jersey City

Our fourth annual ball on April 14 was a successful affair, even though there was quite a reduction in the at-



tendance because of a conflict in dates, whereby there was a big counter attraction over in Brooklyn.

We were much pleased to have with us for a part of the evening Grand President Gibson, accompanied by our own President Hummer and President Lubin of Manhattan Division.

Preceding the ball, Brothers Gibson and Lubin were dinner guests of the officers of our division, at which informal talks were had over the "cafe au lait." The guests were later in the evening whisked through the Holland tube and over to the Union League ball in Brooklyn by Brother Shaw's trusty car—a ride that caused the Chicagoan to remark that his town had not yet found "pineapples" dug subways, even though they do dig other things sometimes.

Omaha

The death of Peter Debus of Lincoln on March 14 caused profound grief among his friends. He was injured by a falling tree while working for the city, and died a few hours afterwards. He had been a Frat for about six years, and was well liked. President Treuke and Vice President Osmun motored over to attend the funeral, and to present the sympathy of the division to the bereaved family. His wife and two children survive him.

During the past few months our division has lost four members from one cause or another, all unavoidable. Of course we hate to have things like that happen, yet we must admit that a thing, unpleasant though it may be, often has good points in its favor. In this case the good point is in the form of a reaction in our membership machinery. As a consequence it is now oiled up and ready to work. We have been able to approach quite a few prospects personally, and five or six are in a fair way to be brought into the fold. We may be counting our chickens before they are hatched, but we like to be optimistic. There are many more eligible for membership with whom for one reason or another we have not been able to get in touch, but we have hopes that the attractions of the N. S. A. D. convention to be held in Omaha from August 30 to September 1 will bring many of them out where we can get at them and show them the evil of their ways, and how to mend them—by becoming a Frat.

Louisville

It is a bit early, but we want to wise you up that we are going to celebrate our silver jubilee next fall. Our division will be 25 years old on November 11, and we are going to stage something big, as befits such an occasion.

It is planned for the celebration to cover two days, the 10th and the 11th, and we invite every Frat within traveling distance to come and join with us in a good time. Patrick Dolan, better known to his friends as "Uncle Pat," is chairman of the committee of arrangements, and promises to do things up brown. More anon.

Grand President Gibson was with us Sunday, April 1. In the evening he addressed a large gathering at the Y. M. C. A. Auditorium, and you do not have to think twice to guess what his subject was. During the day he was shown about the city by Brothers Scott and Clipp in their cars, and was the overnight guest of Grand Vice President and Mrs. Mueller.

Buffalo

What is it? Why, the time of your life, to be sure. How? Dress as a kid, act as a kid—sure, no kidding. When? Saturday, April 21, from eight in the evening until the cows come home. Where? Crescent Hall, 262-64 E. Utica St., Buffalo. You'll regret it if you miss this full-of-fun occasion. It's a kid party for grown-ups, and only costs half a buck. Bring your sister, your sweetheart, your wife; if you haven't got one, bring somebody else's. But above all, come. And come in costume. Forget your age—dress as a kid, and act the part. Be young while you have the chance. Father Time is just around the corner. Chase him off. Plenty doing every minute. Lots of games and lots of prizes, including two fine gate prizes. Fish pond all evening. If you don't care for prizes, your best girl may. Come. Robert Heacock is chairman in charge of general arrangements, refreshments and prizes. C. Allan Dunham will look after the publicity end and gate prizes. Bernard Ratajcak will look after the hall, seating arrangements, decorations and program. An invincible trio. Glance over one of their three-foot "posters" if you want to see what kind of hustlers they are. Don't forget the date, April 21—and forget that you

ever became a man—and be a kid again. (Good publicity, this, but it came in too late. We run it just the same as an example.—Ed.)

New Haven

The members of No. 25 were much interested in the announcement regarding the increase in sick and accident benefits, and some have already sent in their applications for increase. We feel that one of the most important things that the Denver convention did was to authorize this increase in disability benefits. Under the old rule, the benefits received would hardly pay for more than a visit or two from the doctor and a bottle of medicine, the time out from work being a total loss. The increase in benefits will materially increase the desirability of membership, we think.

We regret that we cannot give any definite information regarding the social affair we had planned for May. But in all probability it will be held sometime in June, instead of May.

Employment conditions are bad in these parts just now. Several of our members are on part time work. This situation usually appears here preceding a presidential election, surveys by economic experts to the contrary notwithstanding.

John J. O'Keefe recently lost his sister by death, and we all extend him our deepest sympathy in his bereavement.

Waterbury

The first entertainment held by the division this year was held on April 7, after the adjournment of our monthly meeting, and a fairly good crowd was present. An excellent comedy drama drew many laughs, and everybody enjoyed a good time.

Plans are under way for a dance in November, in celebration of our tenth anniversary, and we hope to make it the biggest affair ever held by the division. Full details will appear in The Frat later. Watch for them.

"Don't you know you can't sell life insurance in this State without a license?" asked Bill Chapman of Rastus.

"Boss," said Rastus, "you suah said a moufful. Ah knowed I couldn't sell it, but Ah didn't know the reason."—The Nash Journal.



EVERY leader, every prophet, has his secret of success;
Some are plodders trudging forward, some are gamblers, more or less,
Bucking fate, the hard-faced master of life's never-ending game,
Risking hope and faith and knowledge as they play for wealth or fame
But whatever be their method, one of safety or of daring,
There's a common homely virtue in which all of them are sharing;
Though beset by difficulties and by circumstances vexed,
Yet they do the job before them—and are ready for the next!

—Berton Braley.



Live Today So You Can Live Tomorrow

When one practices thrift he automatically insures himself against a future of insecurity. Save and have. Live today within your income, invest the balance and a secure future is guaranteed.

Opportunities Await The Thrifty

ONE trouble about economy is that it takes so many people a long time to realize its value and possibilities, with the result that the realization comes after habits of reckless spending have become so fixed that it is not easy to change or even too late to do much good. We live in an age when the parents do not set an example of thrift and thus whatever words they may speak concerning its virtues are discounted. We strive too much to live up to standards set by others than to live down to a level on which we can afford to move financially. This takes away many opportunities of independence, entails unnecessary labor and brings up the young in an atmosphere which tends toward industrial slavery and wasteful methods.

The opportunities still remain for those who are willing to walk in the pathway of the thrifty. Only those who rise above the restrictions of the circles in which they move ever accomplish much. However small the opportunity may appear to be it is there. What can be done by those who have the will is illustrated by the following example used recently by S. W. Straus in a talk on thrift. At the age of 21 a certain young man and his bride moved to a farm where he received \$240 a year, a house to live in, a garden plot and free milk. The first year they saved \$150. For seven years the couple remained on the farm, adding steadily to their savings. Then they moved to a nearby city where he secured employment in a factory. In due time his thrift and industry brought him to the special attention of his employers, greater responsibilities were placed on his shoulders, and he began to move up. Today he is at the head of one of America's greatest businesses.

A Lesson From Mark Twain

"MERRY CHRISTMAS to you! I wish to God I could have one myself before I die."

This was the concluding sentence of a letter written in the late 80's by Mark Twain to a friend. At that time he had won recognition and fame as a writer that reached around the world. Few men have ever gained greater plaudits based on real merit than were Mark Twain's at that period. The sale of his books had netted him more than \$1,000,000.

Yet the despairing sentences at the close of this letter told the story of a man who, having acquired fame and fortune, having brought happiness into



millions of homes, having virtually shaken the sides of humanity with laughter, was himself deep in the slough of despair.

The publishing business in which he had invested his entire capital had failed. The great writer was pressed on every hand by creditors. Others, less scrupulous than he, might have wiggled through and let the creditors hold the bag. But Mark Twain was a man of honor. In his code of ethics there were no such words as evasion and chicanery.

It is to be said to his everlasting credit that, notwithstanding the failure of his company, he saw that every creditor was paid every penny due.

Care in the handling of funds is a lesson all should learn. No matter how brilliant one may be in other respects, how experienced or how resourceful in developing an income, all will come to naught unless one's affairs are administered in a thrifty manner.

Thrift often is more generous in her gifts than Genius.—Thrift Magazine.

What we call Luck is simply Pluck,
And the doing things over and over,—
Courage and will, perseverance and skill,
Are the four leaves of Luck's clover.

Grover Cleveland— A Man

INSCRIBED in Cleveland Tower at Princeton University is this tribute to a successful man whom current history is learning to appraise with greater significance—"Grover Cleveland, man of sturdy honesty, commanding intelligence, fearless independence and quiet faith in God."

In these topsy-turvy days when the standards of yesterday are shattered, when the ideals of other days are broken, and the old-fashioned faith of early pioneers is forsaken, it is refreshing to see a man of yesterday so honored by a great university.

Irrespective of political alliances, Cleveland did achieve. He was a man of his word and conducted himself fearlessly in the solutions of the problems of his own day. It is the characteristics of the man that arouse our interest today, for in biographies there are always records of those qualities which may be keystones to guide our own progress.

Many stories are written of success, many thoughts are expressed on ways or means of being successful and of achieving great careers. It is, however, in the building of strong human qualities that real and enduring success develops.

Sturdy honesty, commanding intelligence, fearless independence and quiet faith in God are qualities desired in American business—in office, store, factory or schoolroom. Without them mere efficiency is valueless.—Thrift Magazine.

Any Fool Can Quit

YOU are sure to come to the point sooner or later at which things will not go to suit you, and you will be an unusual person if the first thing you think of is not—to quit your job. Any fool can quit, but the one who sticks and makes a success of his job, overcoming every obstacle to do so, is a genius.

If you can control yourself when you feel like saying: "I will quit," you will soon control the condition which makes you want to quit.—New York Central Lines Magazine.

Success Pointers

When opportunities come we must pass them by if we do not have ready cash.

The man who does not waste his property will not waste his talents or his time.

A moderate, temperate course will accomplish more in the long run.

A Page Devoted to Health Thrift

Health is the soul that animates all enjoyments of life, which fade and are tasteless, if not dead without it.

Swinging Back To Health

MOST people suffer in varying degrees from "nerves," a malady created by the hustle and rush of civilization and this condition is increasing in frequency and intensity as so-called civilization progresses. City workers live under great nerve pressure, speeded up to the last ounce of energy and this imprint is plain to be seen on the strained faces of those you meet.

Did you ever wind up a clock too tight? What happened? The clock stopped. The same thing happens to the human frame that is constantly wound up to its highest point of efficiency.

How do nerves manifest themselves? By impatience, irritability, restlessness, sleeplessness, poor appetite, discontent, and weariness. How can you overcome them? By proper food, sleep, and play.

These are three tonics within the reach of everyone if they will permit themselves the luxury of assurance that Mother Nature will come to their rescue when they are fair with her. Change of thought, surroundings, getting away from things that annoy, or arriving at the mental point where these are not permitted to annoy, all help to swing the body back to health again.—Ladies' Review.

Cereals Are Ideal Food For Adequate Breakfast

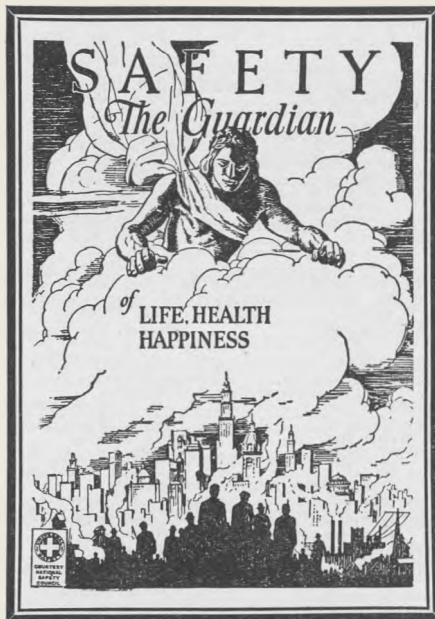
CEREALS are becoming more popular but they have not yet assumed their rightful place in the diet for either children or adults, is the conclusion of Lulu G. Graves, consultant in dietetics, writing in *Hygeia*.

Cereals are high in energy-producing material and are among the few foods in which there is no waste. They meet successfully three conditions on which adequate breakfasts depend. They may be eaten quickly, they are readily assimilated and they are inexpensive.

As between coarse and finely ground cereals the available nutriment is about equal, Miss Graves says. Carbohydrate is the most abundant food material. Protein is next in amount but since milk is rich in the forms in which the cereals are lacking, the combination of cereal and milk makes a well balanced serving.

Cereals contain little mineral matter or fat. They are a fairly good source of vitamin B, may have small amounts of vitamin A and are practically negligible as a source of vitamins C and D.

For children, persons who are underweight or tuberculous persons, cooking cereals in milk provides a high caloric value.



Health Rules

1. Do not go where there are crowds if you have a cold.
2. Avoid contact with people who have the grip, following colds, influenza, or other contagious diseases. If possible, avoid touching them or any articles used by them.
3. Avoid people who are coughing or sneezing.
4. See that you have plenty of fresh air, day and night, but use enough clothing or covers to keep warm.
5. Breathe through your nose.
6. Wash your hands thoroughly before eating.
7. Eat moderately of clean, wholesome food, and drink plenty of water. Clean pasteurized milk, hot lemonade, oranges and grapefruit are valuable in combating the grip.
8. Sleep regularly from seven to nine hours.
9. Keep the body in good condition, do not become over-fatigued.
10. If you feel indisposed, consult a physician at once.

People Should Walk

WALKING is an art that most men and women are able to acquire or recover, and without serious trespass upon the vocations of life. The women who in certain parts of the world still carry their burdens for miles on their heads have kept a carriage which queens must envy. The men who walked or ran in the primitive chase had a physical development which 10,000 years of civilization have not improved upon.

Walking is the one universal art to save the race from physical degeneracy.

Are You Too Healthy?

IN THE opinion of Dr. Thurman B. Rice, Indiana University school of medicine, there is danger in being too healthy. He claims being too healthy breeds contempt for the ordinary precautions against disease, over-indulgence, etc. "Though I sincerely believe that there is no blessing greater than that of abounding health," he says, "I must confess that sometimes I think that some folks have too much of it. They are so rich that they think their resources are boundless; they are so strong that they believe they can make noses at every health rule and get away with it. Spendthrifts—at least the more glaring ones—are always rich men's sons. The chaps who have been most given to all sorts of physical abuse are those to whom nature has been inordinately free handed. One can be so well that it is impossible for him to appreciate the horror of pain and weakness. A man or boy, woman or girl is in danger when he or she is so strong or healthy that he need not consider the possibility of physical harm as a result of violation of natural law. Though they are divinely gifted these superphysical folks are rarely thankful to the powers that have so lavishly blessed them. They insolently disregard and mock the forces that have made them great. They lose in the end, to be sure."—The Pathfinder.

Teeth Cause Disease

HOW an untreated toothache may degenerate into all sorts of neuralgic pains and serious disturbances of the nose, throat, nerves and eyes is explained by Dr. George H. Wright in *Hygeia*.

Pain in the teeth is a warning that a function of a nerve has been disturbed. Neuralgia may arise from a number of sources and many times it requires the combined skill of dentists and physicians to determine the cause. Un-erupted wisdom teeth may cause pain in a perfectly sound ear. Sometimes such unerupted teeth cause an irritation that gives rise to emotional stress, melancholy or hysteria.

The eyes are distinctly susceptible to disease conditions in the teeth. Abscesses in the teeth may diffuse poisons through the lymphatic and blood circulation that will seriously injure the eyes. The eye specialist is alert to the importance of toxic products outside the eyes and is ready to cooperate with the family doctor and dentist to the advantage of the patient. To this end a complete physical examination and an x-ray examination of the teeth are the best protection.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

GRAND DIVISION DIRECTORY

- FRANCIS P. GIBSON, President
130 North Wells St., Chicago, Illinois
FREDERICK J. NEESAM, First Vice President
130 North Wells St., Chicago, Illinois

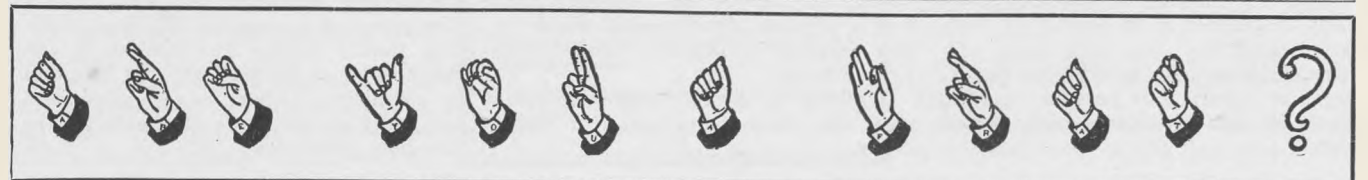
DIVISION DIRECTORY.

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

- CHICAGO No. 1, Chicago, Illinois
Cincinnati Hall, Capitol Building—First Tuesday
Elmer E. Ditz, 12034 Eggleston Ave.
DETROIT No. 2, Detroit, Michigan

- 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

- PITTSFIELD No. 70, Pittsfield, Massachusetts
12 Pine St.—Second Saturday
Ernest Klinko, 323 Lenox Ave.
BANGOR No. 71, Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday



INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

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

Class A—Whole Life, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured. No new members will be admitted to this class after August 1, 1927.

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

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

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

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

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

REQUIRED MONTHLY PAYMENTS

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

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.							
Minimum, \$250; Maximum, \$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



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