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The National Fraternal Society of the Deaf (NFSD)

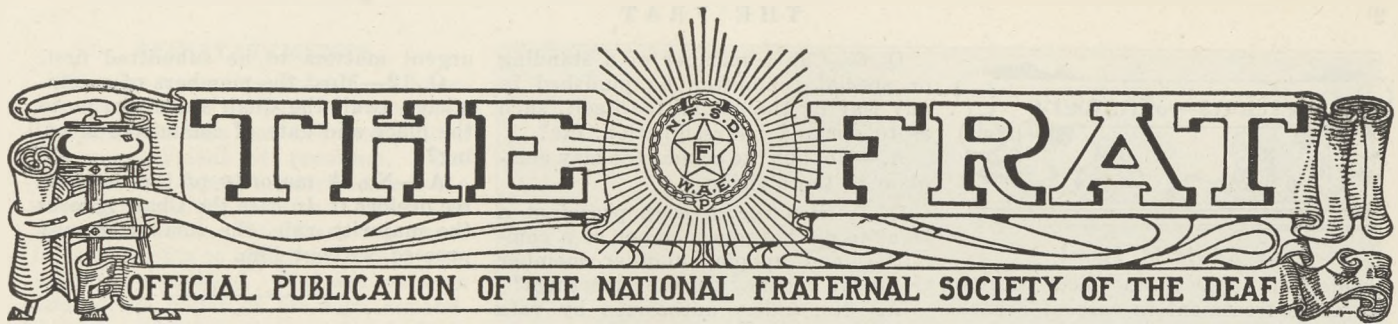
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Twenty-sixth Year

August, 1928

Number Two

Eye Hazards At Work And At Play—How To Guard Against Them

By LOUIS RESNICK, Co-author (With Lewis H. Carris) of "Eye Hazards in Industrial Occupations"

THE eye is a more delicate and more complicated mechanism than the finest watch in the world; the best watch can be bought for a few weeks' pay; a human eye that will see cannot be bought for all the money in the world; and yet thousands of men and women every day expose their eyes to hazards of flying particles to which they would not think of exposing the inner mechanism of a watch.

Few people would think of giving a small child a hammer and a watch to play with at the same time; yet at this moment there are undoubtedly thousands of youngsters playing with sharp pointed scissors, just as destructive to the eye as a hammer would be to a watch. Few of us would think of taking a watch to a plumber or cabinet maker for repairs, but thousands of factory and office employes every day try to perform minor surgical operations on their eyes or call on fellow workers—stenographers, clerks, machinists and carpenters—to remove particles from their eyes. And in this process—as shown by original photographs in the possession of the National Committee for the Prevention of Blindness—pocket knives, compasses, screw drivers and manicuring files are often used on that most delicate and priceless possession, our eyes.

There in a nutshell is the story of "Eye Hazards at Work and at Play."

Every year the sight of thousands of men, women and children is blotted out forever or seriously impaired by accidents nearly all of which could easily have been avoided. Accidents, in fact, now constitute by far the most frequent cause of total and partial blindness. A list of the varieties of accidents with which we are confronted at home, at play and at work, and the methods of preventing such accidents, would fill an entire issue of this publication. We must therefore, limit ourselves to a few typical accidents and just a word of caution as to their prevention.

In the first place, there is no such thing as a non-hazardous industry so far as eye injuries are concerned. Wherever men and women are employed there is bound to be the danger of flying particles of dust, cinders, stone, metal or wood; the danger of injurious chemicals and splashing molten metal and sometimes of injurious light and heat rays; and of innumerable other accidents peculiar to the condition of the particular plant or office. Where such hazards exist progressive employers provide the necessary protective devices—goggles, shields and other safety equipment; all that is necessary is that the employe use these devices wherever they are provided, ask for them when they are not available, and exercise ordinary care for his own safety and consideration for that of the other fellow. The practical joker who shoots pins and

paper clips and does other supposedly funny stunts in work shop or office has robbed many a person of sight.

The eye hazards at home also are of great variety. Among the more common are: burns from the splashing of lye and other cleaning preparations, flying tacks and nails, and jabs from knives, forks and scissors. Oculists everywhere have to treat cases in which a table fork or pocket knife, used to untangle badly knotted shoe laces, slipped and cut the person's eye. Similarly, attempts to remove caps from bottles and covers from food jars with the aid of knives, forks or ice picks—a common practice in millions of homes—every year destroy or badly damage hundreds of eyes.

We do not propose, of course, that the lady of the house wear goggles or that the man of the house use at home the same protective equipment that he would in the shop. There is needed merely, first, a recognition of the dangers to the eye in the home and, second, the use of common sense in guarding against them. This means that bottles, jars and jelly glasses will be opened with devices made for that particular purpose rather than with knives, forks and screw drivers; that shoe laces will be untangled without the aid of pocket knives, forks, or ice-picks; that nails will be hit square on the head instead of glancing blows; and that step ladders will be used in place of rocking chairs and teawagons to reach the high places on the wall.

Of the eye hazards at play two are of such seriousness as to warrant mention in this limited space to the exclusion of all others. They are the accidents caused by air-rifles and fireworks, not only during the Fourth of July, but at Christmas and other holidays in various parts of the country. Every Christmas thousands of boys get a gift that most boys want—an air-rifle—and its use may be safe in rural districts. But every January and February brings a high toll of eyes damaged or destroyed by shotgun air-rifles used in cities and other thickly populated communities.

Despite all the publicity that has already been given to dangers involved in the shooting of fireworks by very young children and in the indiscriminate use of fireworks by older children and adults, a surprisingly large number of casualties resulting in blindness or badly impaired vision are reported each year shortly after Independence Day.

And now let us conduct a little experiment. At the close of this article, shut your eyes for just half a minute and with all the power of concentration at your command try to imagine during that half minute how it would feel for you to spend the rest of your life with your eyes shut. Do that conscientiously; then go home and appoint yourself safety engineer to the family.—The Railroad Trainman.



By Edwin M. Hazel

Question 1—Does an officer receive the same treatment in case of breach of order or decorum in debate as any member?

Answer—Yes. When an officer takes part in debate or makes a motion, he is automatically a plain member till the motion is disposed of.

Q. 2—Can a member ask a debating member questions without his consent or that of the Chair?

A.—No.

Q. 3—Must a nonresident application for membership be acted on by ballot?

A.—Certainly, the same as a resident's.

Q. 4—Should an incompleated application be acted upon?

A.—No. The application must be complete and correct.

Q. 5—Must the minutes of a committee meeting be read at the division meeting?

A.—No, the committee simply submits a report of its final work for further consideration.

Q. 6—Can a member of a standing or special committee be punished in any way by the committee itself, such as to demand his resignation, etc?

A.—No, but the committee may complain to the division.

Q. 7—Has the division president a right to discharge a member of a committee and appoint another member to fill the vacancy between meetings?

A.—No, unless authorized by vote before adjournment of the previous division meeting, or unless so specified in the division rules.

Q. 8—Do the duties of a special committee cease after its report is read.

A.—Yes.

Q. 9—Can a special committee decide that a final report that is due should be deferred to next meeting?

A.—No, but it may be postponed until the next meeting by vote of the division.

Q. 10—Has a division president any authority to give a visiting member the password?

A.—No, unless so authorized by his home division president.

Q. 11—Should letters read by the secretary and held for further consideration be acted upon first, before the usual order of business is taken up?

A.—Yes, but they may be postponed until new business if there are more

urgent matters to be submitted first.

Q. 12—Must the members of a committee await the Chair's decision as to the place and date of committee meeting?

A.—No. A majority of the committee decides it. In case the Chair ignores the majority rule, the committee may proceed without him.

HE'LL DO

The prospective juror came to the front of the court room when his name was called and, before the judge could question him, remarked, "Judge, I—I want to be excused from jury service."

Judge: "Why? What is your reason?"

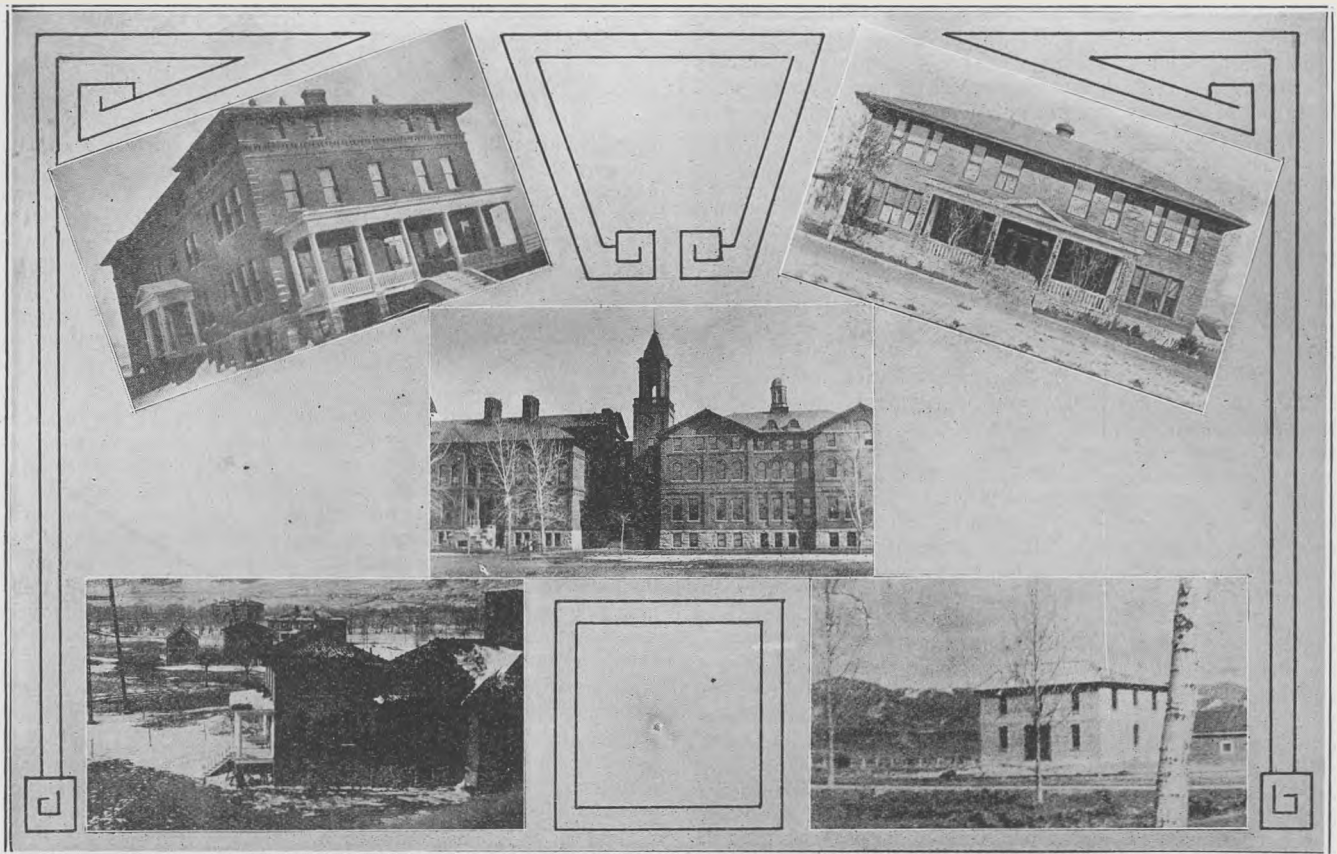
Juror: "I only hear with one ear."

Judge: "Oh, that's all right. You'll do. We hear only one side of a case at a time."—The Forum.

GOD'S GIFT

The standard of man's living
Is not measured by the yard,
Nor yet by time or giving,
But by Heaven is declared;
Not by suns or moons or stars
That roam the heavenly spaces,
Or any earthly bolts or bars,
But by God's gift of life's graces.

—Charles N. Snyder.



MONTANA SCHOOL FOR THE DEAF

Located at Boulder, Montana. Founded in 1893. Buildings and grounds valued at \$500,000. Approximately 200 boys and girls have received instruction at this school. In the group the buildings are as follows: Upper left, girls' hall; upper right, hospital; center, main building; lower left, employees' cottage; lower right, domestic science model cottage and garage.

REINSTATEMENTS

We are appealing to our members for attention to be paid to reclaiming the member who has been suspended for non-payment of premium. The member who lapses his certificate is the one who loses the most as the result of his own action. He loses his share in the benefits to which he would ultimately be entitled. He also puts an end to the hopes of his legal dependents securing death benefits. It is good for the society to have him reinstated, but it is much better for the member himself to be put again in active membership, for he thus becomes a working force for himself and his dependents. His influence is good and frequently the reinstated member makes a more determined effort to stick.

In our travels we frequently meet former members who belonged to the society but who have dropped out for some reason or other. Sometimes these are anxious to return, but for various reasons are unable to. We hear so many times: "I am sorry I dropped out; I can't get any insurance now." What a pity someone did not insist on their holding on to their insurance.

We are asking now for our members, as well as field workers, to use their best efforts to reclaim those who have recently lapsed or are about to lapse. Try and reclaim them now, before it is too late. It is not so much a question of selling the society as it is to keep them insured for the benefit of their families.—The Beaver.

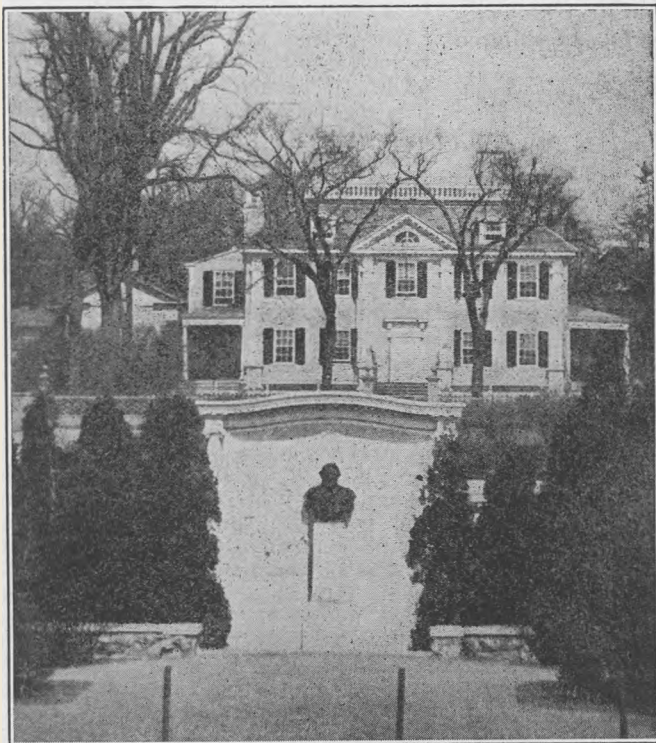


Courtesy Hoo-Hoo Bulletin

Keystone View Company, K

THE OLD MANSE AT CONCORD, MASS.

The Old Manse at Concord, Mass., where Nathaniel W. Hawthorne went after his marriage to Sophie Peabody of Salem in 1842. (Boston—1931.)

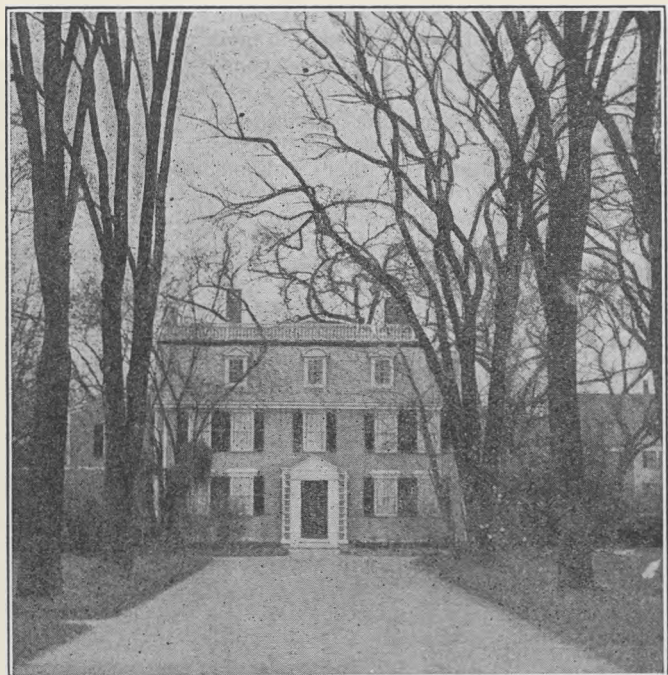


Courtesy Hoo-Hoo Bulletin

Keystone View Co., M

LONGFELLOW IS STILL THE "CHILDREN'S POET"

Home of Henry W. Longfellow, Cambridge, Mass. It has stood since 1759—but few discover across the road the memorial bust and park. (Boston—1931.)



Courtesy Hoo-Hoo Bulletin

Keystone View Co., M

THE MOST ROMANTIC HOUSE IN ALL NEW ENGLAND

That is the name given to the famous home of Dorothy Quincy, at Quincy, Mass., who married John Hancock, signer of the Declaration of Independence. Architects and decorators always visit the house to get pointers on Colonial interior decorating. (Boston—1931.)

"The Time and the Day is Now"

To put off the buying of life insurance is to speculate on the future of your wife and children. In six months' time from now your rate will change, and you will pay a higher premium as long as you live

The Man Who Died Too Late

THERE was a lady filled with pride, a lady young and fair; her eyes were bright as shining stars, and auburn was her hair.

With happy heart and buoyant mien, and courage something rare, she faced the world and did her stuff with diligence and care.

She asked no odds of man or men; her bank account did grow; her hair was waved, her hose were silk, all making quite a show.

Alas! alack! one day there came across her path so bright, a careless youth who did not know that life is one hard fight.

This lovely maid, so free and fair, he boldly won and wed, and took her to a rented flat, without a thought ahead.

Six years she served, six years of toil, six years of fued and fray; her eyes were dull, her heart was stone, her hair was turning gray.

Four children came, as come they do, to those who don't provide, and then the fool who married her—he just laid down and died.

Insurance? None. He always said, this very lazy louse, he'd never leave a lot of cash for his widow's second spouse.

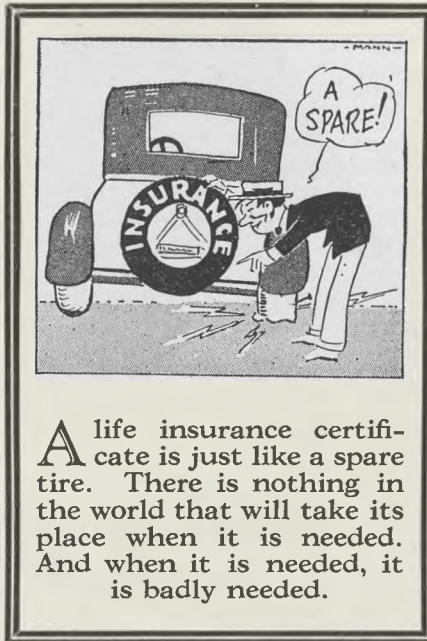
Too bad the obsequies had not been held before her life he cursed; too bad he didn't step aside for the second spouse at first.

Now while the once fair maiden gay who planned her life so well, is "washing out" for other folk, her husband roasts in —. Well, it's just the same old story of a worthless man assuming the care of wife and babies and leaving them penniless to face life's stern realities. Better that a millstone had been fastened about his worthless neck and he had been cast into the sea; better the babies had never been born; better the girl had died an old maid—better, far better.—Yeoman Shield.

"Insurance," Said All

IN "Good Housekeeping," Ruth Boyle says she asked a number of business men, a manager of a building and loan association, the president of a bank, a vice-president of a trust company, and the head of an investment company the same question, "How should the first savings of a young married man be invested?" I said to myself, "Every one of them will recommend his own specialty." I was wrong.

Every one of them said "Insurance."



A life insurance certificate is just like a spare tire. There is nothing in the world that will take its place when it is needed. And when it is needed, it is badly needed.

"See Me Later—"

PERHAPS the invitation is sincere—perhaps you really intend to go into the matter of Life Insurance protection at some later date.

Whatever your reasons—and you alone can judge them—when you turn the Life Insurance representative away from your home, you turn away opportunity—you turn away the protection which your wife and children will some day need.

The "latter" of which you speak may prove "too late."

The next visit of the Life Insurance representative may find your health impaired, and the protection you seek unavailable. It may even find your home stricken—your wife a widow—your children fatherless and unprotected.

Life Insurance is literally a matter of "life and death." It cannot be lightly regarded—it cannot, with safety, be postponed.—Dotted Line.

The Installment Plan

YOU buy an automobile on the installment plan, and about the time you get it paid for you have to buy another one on the installment plan. You buy a suit of clothes on the installment plan, and it wears out. You buy house furnishings—carpets, dishes, etc.—on the installment plan, and they become old and broken and useless.

About the only thing you buy on the installment plan that increases in value with every payment is life insurance.—The Yeoman Shield.

Why People Should Insure

By LORNE S. DUNFORD.

UNTIL you show your client a good reason why, he is not likely to do anything that means an outlay of money. Good sound arguments will win the day.

A life insurance policy will create an estate the minute it goes into force. It gives the successful man a security outside of his business. It is a savings account and an investment combined. In event of death, the full face of the policy is paid.

Insurance has educated millions of children and kept countless widows from drudgery and want.

It is the safest investment and the most excellent security in the world. Life insurance has paid off mortgages, has saved business enterprises that needed money, has started families in business and put them on the road to independence. Without cash to start with, they could not have succeeded so well or so quickly.

Life insurance continues the earnings of the breadwinner after his death, gives to his family confidence that is like a bulwark protecting them.

It encourages the habit of thrift. Those who have had nothing before, find themselves in possession of something of value, which stimulates them to greater effort.

No person who will take the time to look into the merits and safeguards of life insurance will refuse it when it is properly presented. It is a privilege and the highest expression of civilization. It is patriotism in flower, and the real brotherhood of man worked out on a business basis.

If we make our prospects see the strength and force of this logic, they will not only insure their own lives but help us insure their friends.—Life Association News.

Sound Advice

A WIFE should never stand in the way of the life insurance which is her only protection from privation and poverty. On the contrary, she should demand it. She should insist that it be regarded not as an investment, but as a necessity. It must come before luxuries such as supermillinered bonnets for the wife and cigars for the husband. It should come before the savings bank account. In fact, it should arrive with the wedding present. A husband who cannot afford to put a policy of insurance into the hands of his bride is too poor to buy a marriage license or pay the wedding fee.—Collier's Weekly.

OBITUARY

Adolphus L. Hubbard

Brother Adolphus L. Hubbard, 45, died at Danville, Va., July 16. He joined the society through Richmond Division in March, 1921.

William H. Norvell

Brother William H. Norvell, 54, died at Marietta, Okla., July 29. He joined the society through Chicago Division in May, 1913.

David M. Brecount

Brother David M. Brecount, 55, died at Cincinnati, Ohio, July 30. He joined the society through Cincinnati Division in November, 1915.

Julius Hanneman

Brother Julius Hanneman, 65, died at Buffalo, N. Y., August 1. He joined the society through Buffalo Division in December, 1914.

DEATHS

June 17—Ida Fulton Johnston, wife of A. S. Johnston, Louisville, Ky.

June 27—Infant daughter of Henry Morisse, Chicago, Ill.

June 30—Annie Weidner, mother of Oscar Weidner, Birdsboro, Pa.

July 2—Mother of Richard Bingham, Inglewood, Cal.

July 10—Josephine Weil, mother of Gustave Weil, Louisville, Ky.

July 11—Mary E. Kilgour, wife of Will H. Kilgour, Covington, Ky.

July 22—Lawrence E. McGann, father of William E. McGann, Chicago, Ill.

July 22—Elizabeth Reynolds, mother of Walter Reynolds, Coshocton, O.

July 29—John Schwartz, father of Nathan Schwartz, New York, N. Y.

August 3—Charles Mayer, father of August Mayer, Chicago, Ill.

August 11—Emma King, wife of Sidney W. King, Lindsay, Cal.

THE GOLDEN RULE THE WORLD OVER

Do as you would be done by.—Persian.

Do not that to a neighbor which you shall take ill from him.—Grecian.

What you would not wish done to yourself do not unto others.—Chinese.

One should seek for others the happiness one desires for one's self.—Buddhist.

He sought for others the good he desired for himself. Let him pass on.—Egyptian.

All things whatsoever ye would that men should do to you, do ye even so to them.—Christian.

Let none of you treat his brother in a way he himself would dislike to be treated.—Mohammedan.

The true rule of life is to guard and do by the things of others as they do by their own.—Hindu.

The law imprinted on the hearts of all men is to love the members of society as themselves.—Roman.—The Insurance News.

BIRTHS

April 8—Mr. and Mrs. John Caley, Columbia, Pa., a girl.

June 10—Mr. and Mrs. J. P. Haff, Long Island City, N. Y., a girl.

June 17—Mr. and Mrs. M. A. Warnier, Toronto, Ont., a girl.

June 22—Mr. and Mrs. O. W. Stitt, Lemon City, Fla., a boy.

June 25—Mr. and Mrs. E. A. Smith, Milford, Mass., a boy.

June 26—Mr. and Mrs. A. R. Eden, Portland, Ore., a girl.

June 27—Mr. and Mrs. Henry Morisse, Chicago, Ill., a girl.

June 28—Mr. and Mrs. Julius Seandel, New York, N. Y., a boy.

July 7—Mr. and Mrs. Domenic Biagi, Huntington, W. Va., a boy.

July 9—Mr. and Mrs. O. P. Cundiff, Louisville, Ky., a girl.

July 10—Mr. and Mrs. Maurice Pernick, Chicago, Ill., a boy.

July 12—Mr. and Mrs. Philip Quinn, Jr., New Haven, Conn., a girl.

July 12—Mr. and Mrs. R. D. Conway, Huntington, W. Va., a boy.

July 15—Mr. and Mrs. M. J. Cohn, New York, N. Y., a girl.

July 18—Mr. and Mrs. H. S. Reeder, Talequah, Okla., a boy.

July 28—Mr. and Mrs. J. F. Budnik, Milwaukee, Wis., a girl.

July 28—Mr. and Mrs. F. A. Walker, Brooklyn, N. Y., a boy.

July 31—Mr. and Mrs. William Barwise, Ontario, Cal., a boy.

July 31—Mr. and Mrs. Abraham Hymes, Brooklyn, N. Y., a girl.

August 1—Mr. and Mrs. Harry Peterson, Chicago, Ill., a girl.

MARRIAGES

May 19—Hugo Holcombe and Mabel Holstrom, both of Seattle, Wash.

June 4—Otto Johne, Lewiston, Idaho, and Mamie Delaney, Green River, Wyo.

June 10—Clarence M. Ketner, Charlotte, N. C., and Lena Stewart, Hamlet, N. C.

June 23—Lawrence Bradbury and Annie Kitzl, both of Seattle, Wash.

June 3—Paul L. Tarlen and Ellen Kenny, both of Brooklyn, N. Y.

July 3—Clarence Goldberg, Reading, Pa., and Annie Grico, Lock Haven, Pa.

July 15—Roland Sharpe and Neva Jackson, both of Gresham, Ore.

July 16—Chester Higby, San Gabriel, Cal., and Lillie McMeans, New Mexico.

July 28—Gaither Gobble, Hamlet, N. C., and Irma Leigh, Elizabeth City, N. C.

July—Everett Hollenbeck, Anacortes, Wash., and Helen Smith, Mt. Vernon, Wash.

August 9—Joseph Bouchard, Hartford, Conn., and Eunice Webster, Canton Center, Conn.

August 25—Walter Hodgson, Chicago, Ill., and Alice Thomas, Aurora, Mo.

ENGAGEMENTS

Leonard Ward and Jessie Scott, both of Portland, Ore.

Harold Greenwood and Lois Palmer, both of Portland, Ore.

Nelwyn Speers, Decatur, Ill., and Ruth J. Yoder, Carlock, Ill.

Ervin Lucht, Milwaukee, Wis., and Evelynne Hoffmann, Wausau, Wis.



Courtesy Hoo-Hoo Bulletin

(c) Keystone View Co. BB.

Monroe Tavern, Lexington, Mass., built in 1695, headquarters of the British troops under Lord Percy, later used as a hospital. (Boston—1931.)

NEW MEMBERS

1. J. J. Burbach.....Chicago
1. D. S. Loomis.....Elmhurst, Ill.
2. M. C. Halm.....Detroit
4. W. L. Forsyth.....Falmouth, Ky.
4. W. T. Pearson.....Danville, Ky.
21. G. M. Hartman.....Cleveland
23. Benj. Dembro.....Brooklyn
30. J. E. Kearns.....Philadelphia
35. V. D. Isola.....Medford, Mass.
38. M. Faulkenbury.....Jackson, Miss.
41. Oscar Anderson.....Portland
41. A. P. Rudnick.....Orting, Wash.
49. P. F. Jaeger.....What Cheer, Ia.
54. A. D. Dries.....Allentown, Pa.
61. H. E. Flanagan.....St. Paul
76. L. E. Anderson.....Colbert, Wash.
85. J. D. Kindya.....Johnstown
90. J. I. Price.....Peoria
98. Glen Ball.....Baltimore, Ont.
98. J. A. Moynihan.....Waterloo, Ont.

THE GET-ONE DEGREE

- Chicago Division No. 1—John Winandy, G. A. Schriver.
 Detroit—B. J. Beaver.
 Louisville—Max Marcossou.
 Cincinnati—Wylie Ross.
 Cleveland—P. D. Munger.
 Brooklyn—Aaron Fogel.
 Philadelphia—Joseph Balasa.
 Boston—Diomela Martori.
 Memphis—Leland Maxwell.
 Portland, Ore.—G. D. Coats, A. C. Goetz.
 Cedar Rapids—H. L. Fleener.
 Reading—Cory E. Allen.
 St. Paul—Minneapolis—J. J. McNeil.
 Spokane—J. E. Skoglund.
 Johnstown—R. M. Barker.
 Peoria—G. H. Leavitt.
 Toronto—J. T. Shilton, S. A. Baskerville.

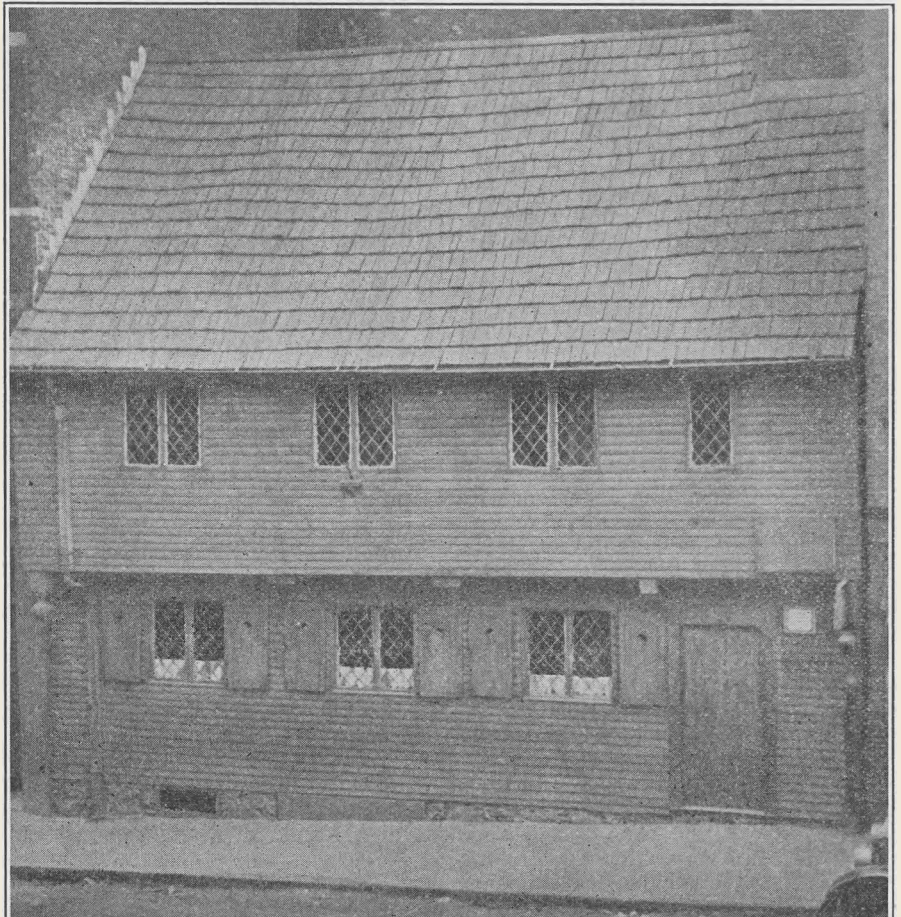
THE GREEN EYE

Cain had the green eye, so had Saul; it accomplished the death of Jesus of Nazareth. It is the most contemptible and loathsome of all mental and moral diseases. The police administration has somewhat improved since Cain's time; that is all that prevents an epidemic of murders. If sarcasm and sneers could kill, plenty of unsuccessful men would provide work for the undertakers. Don't get caught belittling your neighbor's success. Keep out of the class of little fellows who pelt mud and make faces at their betters. People will respect you and you will respect yourself if you decline to allow narrow jealousy to betray your manhood. Keep square with yourself. Jealousy is "cruel as the grave." They say that when a bee stings it forfeits its life. Jealousy is suicide.—T. P. A. Magazine.

USUALLY IS

On a Pullman sleeper at seven o'clock in the morning, when the passengers were about ready to leave their berths, a baby in the stateroom began to cry lustily. Just at that moment the porter opened the door and sang out: "First call for breakfast."—The Oriole.

The Home of Paul Revere—See It
When You Visit Boston, in 1931



Courtesy Hoo-Hoo Bulletin

(c) Keystone View Co. BB.

Home of Paul Revere, Boston. The home of this famous Colonial patriot was built of wood about 1670. The home was built by Revere, and in its excellent state of preservation the comfortable details are testimony as to the desirability of the material used. It is the oldest building in Boston.

SECRETARIES, ATTENTION!

The average secretary is something like this:

So busy that he unconsciously becomes snippy, answering intelligent questions with unnecessary terseness and foolish ones with a manner and tone that borders on insolence.

The exceptional secretary is something like this:

Never so busy that he cannot smile and be civil, even unto the most discouraging asinine propounders of silly interrogations.

What a joy he is!

What strength and sweetness of character he possesses to be able to go through the month's work like an angel!

A secretary who can smile is such a rare creature that he attracts attention. The members watch him, and while they marvel at his good nature, they admire him as the right man in the right place. Nothing is too good for him. The office is his for life, and every member will be sorry when he up and dies.

Without his fireman, an engineer could not run his engine.

Without his good secretary, a presiding officer cannot make his administration a success. They work together, and neither should shirk an obligation to the other.

As the presiding officer usually serves for "honor" and the secretary usually has some compensation, he is indeed a good secretary who realizes that he should bear the burden of the little things.

It is for him to remember what is carried over from one meeting to another and to remind the presiding officer of matters which might easily slip his mind.

And do it all with a smile.—The Union Reporter.

"My papa's a bookkeeper," said little Albert, proudly.

"Yes, I know it," rejoined small Dorothy. "He borrowed a book from my papa six months ago and hasn't returned it."—The Outlook.

TREASURER'S REPORT

Division Collections for July

Grand Division	\$ 82.35
Chicago No. 1	589.76
Detroit	297.73
Saginaw	34.21
Louisville	170.29
Little Rock	152.21
Dayton	99.25
Bay City	26.26
Cincinnati	202.39
Evansville	35.11
Nashville	77.08
Springfield, O.	21.45
Olathe	96.41
Flint	168.53
Toledo	183.46
Milwaukee	187.34
Columbus	248.47
Knoxville	118.51
Cleveland	178.48
Indianapolis	284.88
Brooklyn	396.79
St. Louis	394.23
New Haven	62.21
Holyoke	63.52
Los Angeles	299.67
Atlanta	112.94
Philadelphia	272.74
Kansas City	133.02
Omaha	161.80
New Orleans	114.08
Kalamazoo	50.89
Boston	214.77
Pittsburgh	269.73
Hartford	74.03
Memphis	71.23
Portland, Me.	57.07
Buffalo	135.12
Portland, Ore.	223.02
Newark	138.79
Providence	37.40
Seattle	163.56
Utica	122.51
Washington	122.47
Baltimore	112.73
Syracuse	113.54
Cedar Rapids	130.54
Huntington	
Albany	55.97
Rochester	133.82
San Francisco	191.32
Reading	179.09
Akron	275.00
Salt Lake City	41.17
Rockford	128.56
Springfield, Ill.	103.16
Davenport	36.64
Worcester	67.13
St. Paul-Minneapolis ..	193.97
Fort Worth	100.72
Dallas	152.99
Denver	178.93
Waterbury	34.33
Springfield, Mass.	36.02
Waco	89.88
Pittsfield	25.23
Bangor	45.91
Kenosha	105.42
Birmingham	67.60
Sioux Falls	50.75
Wichita	95.91
Spokane	39.96
Des Moines	61.26
Lowell	70.20
Berkeley	43.10
Delavan	203.29
Houston	153.11
Scranton	50.38

Richmond	68.07
Johnstown	49.30
Manhattan	199.64
Jacksonville	76.99
Lewiston	81.66
Peoria	65.35
Jersey City	71.27
Bronx	90.24
Columbia	85.37
Charlotte	78.53
Durham	73.61
Dubuque	28.32
Grand Rapids	48.55
Toronto	281.47
Duluth	31.03
Canton	31.10
Faribault	52.07
South Bend	76.39
Council Bluffs	58.12
Fort Wayne	44.83
Schenectady	42.41
Chicago No. 106	143.48
Miami	68.00
Binghamton	50.91
Total collections.....	\$12,210.10

Summer boarder: "But why are those trees bending over so far?"
 Farmer: "You would bend over, too, miss, if you wuz as full o' green apples as those trees are."—The Outlook.



REAL LIFE

THE true gentleman is the man whose conduct proceeds from good will and an acute sense of propriety, and whose self-control is equal to all emergencies; who does not make the poor man conscious of his poverty, the obscure man of his obscurity, or any man of his inferiority or deformity; who is himself humbled if necessity compel him to humble another; who does not flatter wealth, cringe before power, or boast of his own possessions or achievements; who speaks with frankness, but always with sincerity and sympathy, and whose deed follows his word; who thinks of the rights and feelings of others rather than of his own; who appears well in any company and who is at home when he seems to be abroad—a man with whom honor is sacred.
 —Forbes Magazine.

TREASURER'S STATEMENT FOR JULY, 1928

Balance and Income

Balance, June 30.....	\$1,032,039.46
Division collections.....	12,210.10
Interest, mortgage loans..	3,645.00
Interest, banks	8.03
Sale of emblem jewelry..	15.80
Recording fees.....	44.00
Advertising in Frat.....	22.75
Subscriptions to Frat.....	2.40
Exchange on checks.....	2.10

Total balance and income. \$1,047,989.64

Disbursements

Death benefits.....	\$ 3,500.00
Sick benefits.....	875.00
Accident benefits.....	375.00
Old age income payment	4.06
Refund of dues.....	14.85
Accrued int., mortgage...	447.33
Salaries	637.49
Services	485.00
Official publication.....	277.54
Rent	175.00
Office expenses.....	81.44
Postage	30.50
Sundry supplies.....	3.00

Total disbursements.....\$ 6,906.21

Recapitulation

Balance and income.....	\$1,047,989.64
Disbursements	6,906.21

Balance, July 31.....\$1,041,083.43

TRUSTEES' REPORT

Ledger Assets, July 31, 1928

Real estate.....	\$ 11,000.00
First mortgage loans.....	879,950.00
First mortgage bonds.....	119,901.24
U. S. Liberty bonds.....	15,000.00
Canadian bonds.....	995.86
Cash in banks:	
Central Trust Co.....	3,551.53
Bank of Montreal.....	9,743.79
President's cont. fund....	300.00
Sec'y-Treasurer's cash....	641.01

Total ledger assets.....\$1,041,083.43

Balance in Funds

Reserve Fund.....	\$ 872,669.09
Mortuary Fund.....	50,575.79
Sick and Accident Fund	72,717.27
Unallocated interest.....	31,565.88
Convention Fund.....	4,498.75
Organizing Fund.....	2,319.01
General Expense Fund....	6,737.64

Total in all funds.....\$1,041,083.43

Investments

In July, the society received a partial payment of \$2,000 on an Illinois mortgage.

The balance of \$6,000 was paid on a \$30,000 mortgage, and the security taken over.

First mortgage bonds to the amount of \$5,000 were acquired.

**HOLD ON TO YOUR INSURANCE
 YOU OWE IT TO YOUR FAMILY**

JULY DISABILITY CLAIMS

*E. A. Seth, Chicago.....	\$ 40.00
*W. M. Boular, Olathe.....	50.00
*Daniel White, Dayton.....	20.00
*G. J. Barron, Akron.....	25.00
*H. J. Bromwich, Akron.....	10.00
C. E. Jones, Birmingham.....	10.00
M. Shackel, Jacksonville.....	20.00
S. Hendrixson, Chicago.....	5.00
C. Pringle, Cedar Rapids.....	15.00
Wm. Anderson, Binghamton..	35.00
W. D. Cherry, Rochester.....	50.00
E. P. Bonvillain, Bronx.....	10.00
T. F. Goldsmith, Columbus....	50.00
*C. Clarkson, Worcester.....	5.00
*E. J. Creteau, Boston.....	10.00
*W. H. Dill, Boston.....	50.00
*N. E. Fritz, Minneapolis.....	10.00
*R. J. Coombs, Pittsburg.....	15.00
*P. Bathke, Sioux Falls.....	15.00
*Frank Daley, Ft. Worth.....	10.00
*R. Glenn, Salt Lake City....	50.00
A. M. Bell, Birmingham.....	50.00
C. Rollings, Indianapolis.....	50.00
F. M. Hemmeler, Dubuque.....	25.00
H. W. Mills, Baltimore.....	20.00
P. E. Douglass, Flint.....	30.00
W. A. Sullivan, Newark.....	10.00
C. S. James, Portland.....	50.00
J. O. Hamersly, Akron.....	20.00
J. T. Hower, Akron.....	10.00
F. E. Hibbs, Columbus.....	50.00
J. B. Smith, Pittsburgh.....	15.00
W. Dorworth, Philadelphia....	15.00
J. Mayer, Philadelphia.....	20.00
R. L. Stuht, Seattle.....	30.00
Emil Hirte, Delavan.....	10.00
J. A. Sprague, Delavan.....	50.00
H. Shapiro, Philadelphia.....	50.00
*J. A. Turcotte, Holyoke.....	40.00
*D. Carnahan, Pittsburgh.....	10.00
*J. B. Brown, Dallas.....	15.00
J. D. Lever, Utica.....	20.00
T. J. Muldoon, Utica.....	10.00
H. J. Buyer, Toledo.....	35.00
J. C. Cherry, Akron.....	50.00
G. K. Rorex, Dallas.....	25.00
Lynn Palmer, Seattle.....	35.00

Total for the month.....\$1,250.00

*Denotes accident claims.

JULY DEATH CLAIMS

Paid to George A. Brown, New York, N. Y., for death benefit of Frank A. Brown, certificate No. 1972, deceased December 6, 1927, \$500.

Paid to Mrs. Dorothy M. Messa, Philadelphia, Pa., for death benefit of Frederick Buch, certificate No. 1141, deceased June 23, 1928, \$1,000.

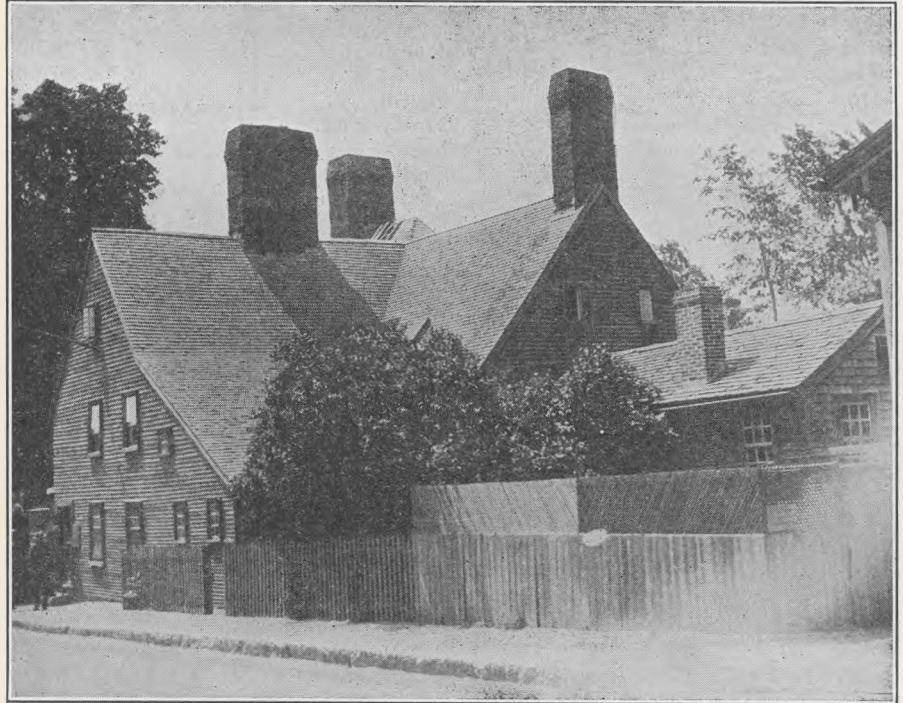
Paid to Mrs. Effie L. Adamson, Jonesboro, Ga., for death benefit of Roy Adamson, certificate No. 4131, deceased June 28, 1928, \$500.

Paid to Mrs. Jennie M. Williams, Brazil, Ind., for death benefit of George Williams, certificate No. 508, deceased June 15, 1928, \$500.

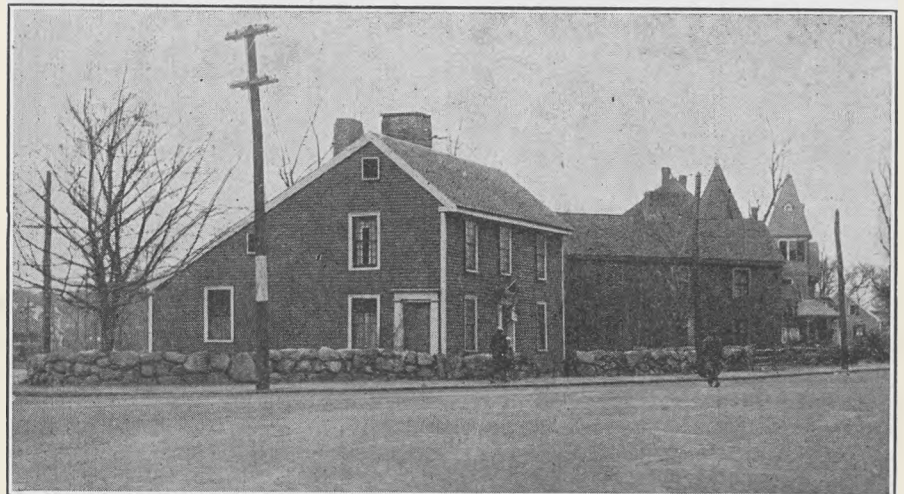
Paid to Frank Sattler, Logansport, Ind., for death benefit of Edward F. Sattler, certificate No. 664, deceased June 12, 1928, \$1,000.

No man ever was glorious who was not laborious—Benjamin Franklin.

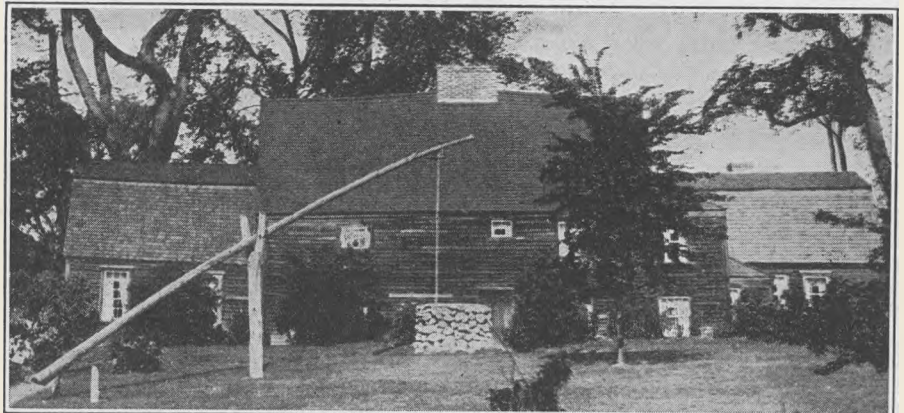
HISTORIC OLD HOMES YOU'LL SEE IN 1931



The house of seven gables, Salem, Mass., built in 1640 and made famous by the novelist, Nathaniel Hawthorne.



Left, house where John Adams lived after he was married. Right, where he was born, built in 1681, at Quincy, Mass.



The Fairbanks Homestead, near Dedham, Mass., which claims the distinction of being the oldest wooden home in the country. It was built in 1636.

(Cuts from the Hoo Hoo Bulletin.)

"Does he talk sense?"
"Sense? His sanest remark would be too foolish for a popular-song title."

The Apple-Sauce Chronicle

AN ILLUSTRATED REVIEW OF VARIOUS THINGS

"Have you a book in stock called 'Man, the Master'?"
"Fiction department the other side, sir."

Answers To Correspondents:

Vivian—Blushes always creep over a heroine's face because if they ran they'd kick up such a dust.

Tubby—The best exercise we know to reduce the waist line is this: Place the hands on the table and push back.

Ambrose—We agree with you. It is difficult to love the neighbor with a Never-rest radio.

A Seasonal Story—"It was the biggest fish I ever hooked—and before I knew it I was pulled out of the boat," said the fisherman. "Well, well," exclaimed the innocent bystander, "You must have got terribly wet." "Not at all. I fell on the fish!"

* * *

Cloudy Evening—Maybe Stormy.



* * *

Cicero the Cynic says:—In the old days, good looks used to wear off, now they wash off.

* * *

Words of Wisdom.—To enjoy the life of a hobo one should be endowed with a private income.

* * *

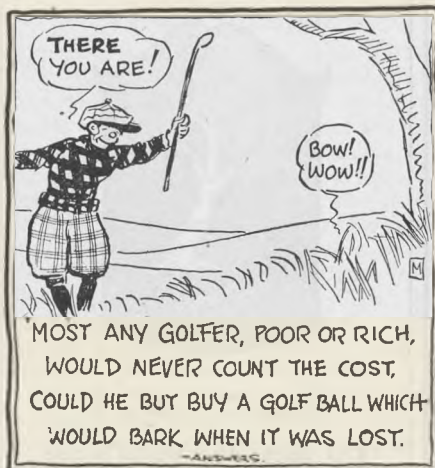
Short Story.—The amateur angler smiled a confident smile at his landlady as he started for the day's sport. "You understand, of course, I shall eat all I catch." "You betcha, sir," said the landlady, "I'll have a bit of toast ready to put them on."

* * *

On the Rubberneck—"Ladies and gentlemen," said the megaphone man, "on your right you see a monument erected to a noble cause." "And what does it stand for?" asked a tourist. "Because, madam," said the guide, "it would look silly lying down."

* * *

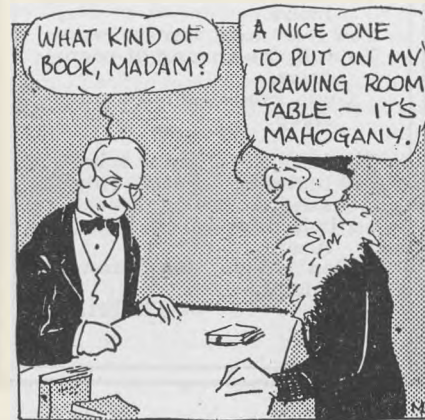
Hayseed Harry says:—"A guy who cultivates his voice often harrows his neighbors."



Reassuring.—"The only wrecks around this coast," said Bill the Boatman, "are those you see in the bath chairs."

* * *

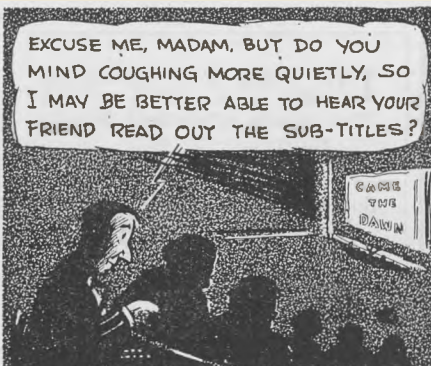
What's Wrong Here?



Answer—Nothing much is wrong in this picture. Of course, the lady is usually frank. Books are usually bought because of their literary excellence, but as there are so many books which have no other merit than their decorative value, the lady is excused, after all.

* * *

This Is True Politeness.



We Cannot Say!—Now that toothpaste makers are using candy flavors in their products and tobacco manufacturers are producing cigarettes to compete with cough drops, what is the future for a candymaker?

* * *

Ministerial Report from a London paper:—"The collection last Sunday was disappointing. It consisted mainly of pennies, halfpennies, and buttons, which, to make matters worse, were cut off the cushions in the pews."

* * *

Evolution.—One fellow who is sure that men came from monkeys is the man who sweeps up the peanut shells after the ball game.

* * *

Barber-ities.



* * *

The Saddest Event of the Month—The love-sick Romeo was going to pull that old tale about being totally unworthy of a princess, such as his sweetheart—but she told him first!

* * *

Sure Thing—When a man buys a car he doesn't have to walk to the bank to make deposits. He doesn't even ride there. He doesn't make any.

* * *

Travel Note.—Maude says her husband disgraced her on their honeymoon. On the steamer she wanted the other passengers to think an ocean trip was an old story to them, but almost as soon as they went on board he pointed to a row of life-buoys and asked the captain what was the idea of all the spare tires.

* * *

Bright Sayings of Grown-up Children—Rosalie believes there has been little change in the art of lovemaking since historic times. "I've just read," she said, "of a Greek maiden who sat up and listened to a lyre all night."

Fraternalism in Action

This old world is not half as bad as some people like to tell of it. The finest and most unselfish actions rarely get into print. This page contains but a few examples showing fraternity in action.

Sunny Saunders

IT IS hard to say which was the more heroic, the way Sunny Saunders lived or the way he died.

Sunny was the name given by his friends to Hubert Saunders, aged 37, at Wandsworth, England. He was a man of cheerful ways—"a man he was of cheerful yesterdays and confident tomorrows." He was shot through the lungs during the war, but it did not daunt him. He had a wife and child to keep, and he had heart disease; but he was cheerful. He never applied for a pension because, as he told his wife, there were others worse off than he.

One day he was with his family by the whirlpool at Beverly Brook, Fulham, when he saw a 13-year-old boy fall in. With his wound and his heart disease he was the last man who should have attempted a rescue at such a spot; but he jumped in, swam to the boy, and held him up till he was relieved by another brave man named Albert Tompsett, a bank clerk, who had dived to the rescue from a skiff.

Then the cheerful man disappeared. Tompsett and the boy got ashore with the help of ropes; Sunny Saunders' body was recovered later.

The coroner spoke with emotion of the nobility of this man's character, and has reported his deed and that of Tompsett to the Carnegie Hero Fund, while the Mayor of Wandsworth has opened a subscription to help Saunders' family.

Helped Their Neighbor

A BIT of Modern Woodmen fraternity comes to light at Halfway, Michigan, since the members of Camp 7692 rushed to the assistance of Neighbor Lloyd A. Darby whose home was completely destroyed by fire. The unfortunate family lost everything. Several Modern Woodmen and Royal Neighbors offered to house them until a new home could be built, and this will be done by the neighbors. At the first meeting of the camp following the disaster a radio party was given and the proceeds turned over to Neighbor Darby.

Unselfishness

OUR fraternal organizations are examples of unselfishness of purpose and pure philanthropy. They are not conducted for the enrichment of a few, but for the protection and blessing of all and the oppression of none. There is a spirit of independence which attaches to fraternal membership. Each member contributes to the organization proportionate to benefits received,



GREAT GIFTS

TO cheer the world when things went wrong,
And nothing seemed worth while,
To help to lighten life's hard load,
God made — a pleasant smile.

To still the pain of aching heart
Too hurt and sore to weep,
To dull the throng of memories,
God made—a dreamless sleep.

To share life's joy or sorrow,
Whichever Fate might send,
To help him in an hour of need,
God made for man—a friend.

—Tit-Bits.

and none are burdened. The benefits are not charity, but are for those who deserve them because it is their right to receive them. Here the spirit of independence is kept inviolable.

We find here no spirit of intolerance, no bickering or jealousies, but a broad and gentle spirit of respect, esteem, courtesy, truly typical of the higher ideals and true mission of mankind.—*Bee Hive.*

LIFE is the great investment
And no man lives in vain
Who guards a hundred friendships
As a miser guards his gain.

So give the world a welcome,
Each day whate'er it sends,
And may no mortgage e'er foreclose
The partnership of friends.

Always Trusted Poor

THIS is the tale of a country merchant who died rich despite the fact that he never pressed a debtor for payment, crossed the obligations of poor customers off his books, and left among his papers bills receivable and promissory notes worth \$100,000.

Felix Garcia opened a small Spanish-American store in Rio Arriba County, N. M. He made a little money and acquired a number of small ranch properties. But the people did not contribute to his increasing fortune.

If a customer fell sick, or had ill luck with his farm, or was out of work, Garcia promptly dug out his account and sent him the bill, marked "Paid in Full by God."

Finally he was running two stores. One was a cash store, and the other a credit store where poor customers ran accounts as long as they wished. The result was the bulk of the \$100,000 on his books represented charity to the poor.

Garcia became famous through his stores. Once he even was nominated for governor of New Mexico. He died from a bullet accidentally fired at him.

Today his famous receipts are treasured in many a little home in Rio Arriba County. Soiled and wrinkled, they are kept as memorials to the man.

A Lucky Girl

TEN years ago Dr. Edward Tull, of Salisbury, Md., retired from the practice of surgery in New York and returned to his Maryland home. One day he witnessed the sad spectacle of two tearful little girls standing beside their mother's open grave and sympathy led him to persuade the girls' father to allow the children to come and live in his home. The father, however, refused to allow the surgeon to adopt them. During the 10 years they were together Edna was the doctor's outdoor companion. They roamed the fields, rode horses and sailed boats together. Her sister Ruth liked books and preferred to stay at home.

When Dr. Tull died recently a will was found leaving the bulk of his \$1,250,000 estate to Edna, now 13 years old. This includes a 2300 acre waterfront farm with its large home and a hunting lodge. On the farm, besides her riding ponies, are more than 1500 head of thoroughbred stock. Edna's sister Ruth who is 15 years old was left an income of \$300 a month. Both girls are at present in a private school in Baltimore.

You are unjust to yourself when you are unjust to others.—*Forbes Magazine.*

Attaining "Good Health"

"Good Health" is the essential factor to insure vigor and endurance to meet the exacting demands of daily mental as well as bodily toil. Its lack is a serious handicap that overcomes other good qualities.

Sanity in Exercise

By EUGENE LYMAN FISK, M. D.,
Medical Director, Life Extension Institute.

EXERCISE is indispensable to good health. Even a sick man, prostrated and bedridden by heart disease, requires a certain amount of exercise—all that his circulation will bear. Otherwise the heart muscle will become still further enfeebled, just as the other muscles of the body become flabby and lose their power through disuse. Exercise—properly directed—cannot be left out of a sane health programme.

Obviously, all exercise should be graduated according to age and physical condition, as ascertained by a complete medical examination. This applies to everybody, regardless of apparent condition of health. Unfortunately, this is a matter often overlooked by physician or individual, or both. One frequently reads in the papers of the death of a prominent statesman or captain of industry on the golf links or tennis court from apoplexy or heart trouble, when a suitably heeded warning after comparatively simple medical tests would have saved so important a life.

When definitely corrective work is required, an orthopedic surgeon should be consulted and a prescription written for each exercise required. It can readily be appreciated that if upper back muscles are weak and chest muscles over-strong, strengthening exercises given to the later would be distinctly detrimental; similarly if back neck muscles are weak, exercise which would strengthen front neck muscles would further weaken the defective posterior group by over-stretching and further destroying the balance of power between the two.

Sleeping out of doors is more restful than sleeping indoors. A modern "hard" bed is preferable to the old fashioned soft bed. Pillows should be proportioned to the dimensions of the sleeper. A small shoulder requires a small pillow. The head should lie flat, and not inclined on the pillow.

NOR love nor honor, wealth
nor pow'r,
Can give the heart a cheerful
hour,
When health is lost. Be timely
wise:
With health all taste of pleasure
flies.

—Gay.

Good Health

MANY business houses enumerating the qualities of a successful salesman put Health as the first essential and it can not be disputed that the appearance of health is of enormous advantage to any man. Business men do not like to talk with a man who looks or acts sickly or fills the room with bad breath. They like to see a salesman bright-eyed, with a clear complexion and healthy color. All the good clothes in the world will not make up for a pimply face, watery eyes or evidence of disease or dissipation.

In order to present a healthful appearance one must keep the thoughts free from regrets of yesterday or anxieties for tomorrow. The labors of today have never injured any man. The body can respond only in proportion as its control is free from negative conditions. You can no more get quick action from a mind clogged with regrets, anxieties and fears, than you can expect an automobile to respond when there is sand in the carburetor or water in the gasoline. You must keep yourself keen and alert, and use your knowledge and energy only in the direction that will produce profitable results. It is a foregone conclusion that if you hope to make a success in business you must devote your entire time, thought and energy to its accomplishment.—Security Mutual Roster.

Know Thyself

PSYCHOANALYSIS has given the Socratic dictum "know thyself" a broader meaning, says Dr. J. W. Bridges of McGill University on this much discussed and frequently misunderstood subject. By calling attention to the fact that the conscious personality is not the whole personality, psychoanalysis has pointed out ways in which a person can gain greater control over himself.

In the interest of mental health, psychoanalysis has added two other precepts, "accept thyself" and "be thyself," Dr. Bridges observes. Knowing himself as he really is, one should accept himself and make the best of the abilities he possesses. Then he should be himself; that is, give up sham and pretense. Many people would be happier and therefore healthier if they gave up some of their pretenses, he concludes.

It might fairly be assumed that by the time an intelligent person reaches the age of fifty, he will have learned the peculiarities of his own human machine. Unfortunately, however, comparatively few do acquire this knowledge.



IF we take a daily dozen
In a calisthenic way,
And have faith in our gymnastics,
We will find that day by day—
We will grow a little stronger,
All our aches will disappear—
And we'll face our worldly burdens
In a manner filled with cheer.
—H. R. WILLIAMS

Physical Inventory

OBJECTION to periodic physical examinations is sometimes made on the ground that such examinations cause much unnecessary worry, especially if some disease is detected. If a diseased condition is present, the person affected should know about it in order that corrective steps may be taken promptly. If a person is in excellent health, he has nothing to fear from a physical examination, but such an examination will add to his peace of mind and mental security. Such periodic examinations should begin in early life, certainly during the pre-school age, and be continued into old age. If this practice was begun then, there would be found many defects of vision and hearing, and such conditions as enlarged tonsils, nasal obstructions, adenoids, flat feet, results of diseases of childhood, and similar conditions, which could be corrected and thus the handicap of such children could be avoided.

Periodic physical examinations are valuable not only for the early detection of disease but also serve as a guide in the selection of suitable employment for those with known defects.

Health Is Wealth

THERE is this difference between these two temporal blessings, health and money: money is the most envied, but the least enjoyed, health is the most enjoyed, but the least envied. This superiority of the latter is still more obvious when we reflect that the poorest man would not part with health for money, but that the richest would gladly part with all his money for health.—Cilton.



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FRANCIS P. GIBSON, Editor
130 North Wells St., Chicago, Illinois.

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

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

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

Subscription price: Sixty cents per year

ADVERTISING RATES:

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

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

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



AUGUST, 1928

\$1,041,083.43.

Boston—1931.

September payments are due.

The idea has been advanced that it would be a most appropriate act to name our divisions after pioneer members later on when cities have more than one local division. This may be possible some day, and it strikes us as a splendid way of remembering and recognizing such services. The law of the society already has such provision—in Section 81.

If your division intends to have a "Boston Savings Club" now is the time to start it. Boston is already a year nearer than it was when Denver named it as its successor—and time flies.

Someone has said that a man who is farsighted enough to insure himself against misfortune, and his family against the loss of his support is a pretty good fellow to stick to. That's right, isn't it, boys?

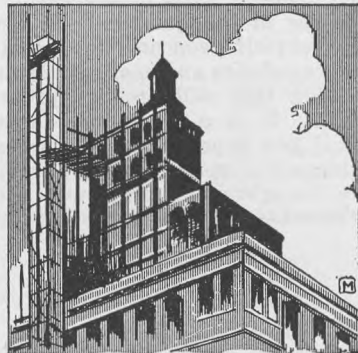
This issue goes to press earlier than usual as was stated it would in last month's. The Editor will be away from his desk from August 22 to September 10. He will attend the Iowa state convention at Council Bluffs, August 22-25, also that at Pueblo, Colorado, September 1-3. He expects to give talks at Denver, Sept. 6; Kansas City, Sept. 8; and perhaps at Olathe, Fulton and St. Louis on dates to be decided later.

The airplane is opening up a new line of "cures"—press dispatches tell of rides in them restoring the hearing or voice of someone one day and the next day we read of its taking somebody's away. You just pay your money and take your choice—although the "at shipper's risk" condition accompanies the transaction and quite a few have had no use for either voice or hearing after completion of the trip.

Hereafter, all copy intended for the current month's Frat must reach this office by the 10th of the month. We wish to make an effort to get the paper in the mail earlier, and so it may reach our members before the meeting dates of their divisions, as has been requested so many times. We find that this will be possible if our correspondents will cooperate as above.

WAY BACK WHEN

The key to the Delavan—1911 group printed last month is as follows: Left to right—Mrs. W. H. Rothert, Miss Pearl Herdman, Miss Annie Roper, Mrs. J. S. Long, Miss Clara Steidemann, Mrs. F. P. Gibson.



THE BUILDING

By DONALD A. FRAER

PPULL down my scaffold; let me stand alone!

For now a Building, fair, complete, I rise!

Let men come view me, touch me, criticize,

Yet use me, all from base to coping-stone!

From one man's inward sight and thought I've grown;

Through many men's endeavors and emprise,

Till now, a glory in admiring eyes I gleam, a finished work, a flower full-blown!

Clean industry has thus created me, In industry's grand cause to serve my part;

I was made true and strong that I might be

A guarantor of truth and strength in art.

All that I do shall be as good renowned,

And sounder be, because I first was sound.

—American Mutual Magazine.

THE BAILEY FUND

Treasurer McQuade of Albany Division desires to make the following acknowledgments of contributions sent him for the Bailey Fund, stating that the list is not yet complete: Individuals, \$80.00; Divisions, Albany, \$15.00, Brooklyn, \$10.00, Manhattan, \$21.00, Bronx, \$6.35, Chicago, \$16.00, Syracuse, \$8.35, Schenectady, \$10.00, St. Paul's Mission, Albany, \$8.29, St. Ann's, New York, \$12.25; total, \$187.99.

MEMORIAL TO HENRY GROSS

The Henry Gross Memorial Association has been formed to erect at Fulton, Missouri, a suitable memorial to the late Brother Gross, who for 39 years was a honored and valuable teacher at the Missouri school for the deaf. Many of our members have been under his instruction and many others knew him well, as a friend and as a hard worker for the cause of the deaf of his state, and generally.

Subscriptions of at least one dollar are solicited for the fund for the memorial—all of that amount or over will entitle the donor to membership in the association. They may be made through the treasurer, Ansel Williams, 500 E. Fifth St., or the secretary, G. C. Farquhar, 708 Nichols St., Fulton, Mo., and an official receipt will be sent.

THE WAY IT GOES

Getting out a magazine is no picnic. If we print jokes some say we are silly.

If we don't they say we are too serious.

If we don't print contributions, we don't appreciate true genius.

If we print them the magazine is filled with junk.

If we clip from other papers we are too lazy to write them ourselves.

If we don't they say we are stuck on our own stuff.

Now like as not some will say we swiped this from some magazine. We wouldn't deny it 'cause we did.

UP FRONT!

Don't stand on the corner of the street and growl about what they are doing at the lodge. Go up and "kick." No one may pay any attention to you, but it won't hurt the lodge, and the exercise may do you good. This "kicking" at long range has a tendency to dislocate the joints, because it misses the mark so often. Close range "kicking" always does the kicker good, and he is the brother who needs it most.—California Odd Fellow.

DEPUTY CHANGES

Wesley A. Sherman has succeeded Ross Davison as deputy for Wichita Division. John D. Moran succeeds Harry A. Jarvis as deputy for Hartford Division. Harry T. Gleason succeeds John F. Flynn as deputy for Bangor Division.



Coming Division Events

September

- 1. SmokerDelavan
- 1. BanquetColumbia
- 1-3. State convention.....Columbus
- 1-3. FraternalWichita
- 2. Track meet.....Rochester
- 2. PicnicSpringfield, Ill.
- 2. PicnicDelavan
- 2. PicnicBuffalo
- 3. PicnicGrand Rapids
- 3. PicnicKansas City
- 3. OutingWashington
- 3. PicnicBaltimore
- 3. PicnicRichmond
- 15. SocialDenver
- 15. LectureRochester
- 15. Chicken Sandwich.....Baltimore
- 15. SocialProvidence
- 22. PartyUtica
- 29. PartyJersey City

October

- 6. DanceChicago No. 106
- 12. TheatricalsSpringfield, Mass.
- 13. Social.....Springfield, Mass.
- 13. Hallowe'en party.....Reading
- 13. BanquetCharlotte
- 20. Masquerade ballCleveland
- 20. PartyRochester
- 20. Hallowe'en party.....Bronx
- 20. Hallowe'en partyWashington
- 20. Hallowe'en partyBaltimore
- 21. LectureBuffalo
- 27. Leap year dance.....Lewiston
- 27. Hallowe'en partyToronto
- 27. Hallowe'en partyBoston
- 27. Parcel post sale.....Syracuse
- 27. Charity dance.....Chicago No. 1
- 27. Hallowe'en party.....Delavan

November

- 3. Anniversary dance.....Waterbury
- 10. Annual ballManhattan
- 10. SupperWashington
- 10. SmokerCincinnati
- 10. InitiationToronto
- 17. BanquetUtica
- 17. SmokerBaltimore
- 17. VaudevilleRochester

Chicago

Recent visitors at headquarters were J. R. Goldman, Middletown, O., R. H. Phillips, wife and son, Indianapolis, Ind., Floyd Blake, Abilene, Tex., Mrs. Frank R. Walker, Glencoe, Ill., Ann Koch, Lublin, Wis., Mrs. J. Ziemba, Chicago, E. M. Hazel, Omaha, Neb., W. A. Calkins, North Tonawanda, N. Y., J. A. Benolkin, Minneapolis, Minn., Peter Schat, Akron, O., Frank Bush, Chicago, Elasco Burcham, Columbus, O., Grover C. Burcham, Proctorville, O., Mr. and Mrs. C. J. Hereford, Chicago, Mr. and Mrs. Ashland D. Martin

and Mrs. Flora B. Morse, Danville, Ky., Tovio Lindholm, Staunton, Va., Miss Bessie McGregor, Columbus, O., Sidney McCall, Baltimore, Md.

The joint picnic of No. 1 and No. 106 at Polonia Grove was a fair success. Attendance was not what it might have been, due to unsettled weather in the morning, but those who braved the threat of rain had a very good time. The weather being against sports, this program had to be abandoned, and so the chief attractions were dancing, visiting old friends and refreshing the inner man. Refreshments of all kinds were on sale all day, and the supply was pretty well cleaned up, I understand. The committee in charge, headed by good men, did all in their power to give everyone a good time, and so far as I have heard, succeeded very well.

Just now we are keeping an eye on August 26. That is the date on which our friends, the Aux-Frats are going to show us mere men how to stage an outing. Schiller Park, in the Forest Preserves is the place. It is located on Irving Park Boulevard, at the Des Plaines river. Chartered busses will carry you from the end of the Irving Park car line direct to the picnic grounds. First bus will leave at 9:30 in the morning, and every half hour thereafter. There will be baseball games, races and contests of various kinds, with good prizes for the winners. Bring your lunch baskets, and invite your friends to join with us. The ladies of No. 1 invite you.

Plans are under way for a charity dance on October 27. The affair will be under the management of William McGann of No. 1, and a hall has already been engaged at Sacramento and Madison, over on the west side. The direct object of the dance is to raise money for the Home, as the contribution of No. 1, and it is hoped that all members will patronize the affair, and help make it a success.

President Clinnin of No. 1 has been so busy about division affairs these past few months that the members generally remarked it. Result, at the August meeting the president was voted a salary, and now is more on a par with the other salaried officers, the secretary and the treasurer. And why not? If a man gives up a lot of his personal time and spends his own

money for the benefit of the division, he should be reimbursed for it. One reason of a dearth of good men when an office is to be filled is the fact that so much is expected for so little in return. We are all willing to do what we can, but some of us cannot afford to do overmuch, and to expect it is an imposition. So we voted the president a salary. True, he objected, but the majority rules!

Old timers of No. 1 were surprised to learn of the death of William M. Allman of this city, which occurred on July 13 in his 75th year. A product of the Michigan school and Gallaudet College, he joined the N. F. S. D. in July, 1907, and from 1909 to 1912 was a member of the Grand Division Board of Trustees under Grand President Bristol, and was a well-known figure among the Chicago deaf. Of late years advancing age and ill health kept him in seclusion, and not much was seen of him. Burial at Sturgis, Mich., his boyhood home.—C. B. Kemp.

Another month gone, and about half of us have had our vacations, or will have them. But this fact has not appeared to affect our meetings. They have been well attended.

On account of rain, our baseball team failed to cross bats with the team from No. 1 last June, but we are hoping that at the coming outing of their Aux-Frats on August 26, we will have a chance to see the two teams pitted against each other.

For some reason the joint picnic of the two Chicago Divisions did not attract as much of a crowd as in past years. But all had a swell time. We did not notice very many out-of-town Frats, but we were all glad to see Odell Ballman, a charter member of our division, but now a member of Detroit Division, who came over for the picnic.

We are pushing our plans for our annual dance on October 2. It will be held at the Capitol Building, and we expect a great time.

At a meeting of the division bowling club of No. 106, July 13, prizes were awarded those who had bowled 18 straight games during the past six months. Walter Haley led with 2,869 pins, an average of 159.7; Martin Moskowitz, with 2,500 pins; Harry Chabowsky, 2,098 pins. Watch next month's Frat for the make-up of next season's teams, and dates for games.

There was no meeting of the auxiliary of No. 106 in August, so many of the members being away on vacation. But they have all sorts of plans for the coming fall and winter, one of which will be an intensive drive for new members. Their meetings, so far, have been small, but enjoyable, and they intend to make them more so these coming months. The division has voted to give them a share of the profits made from refreshment sales at parties, etc., and also to allow them to use the name "106 Auxiliary" without any string tied to it, which is much appreciated by the members of the auxiliary.—F. B. Wirt.

Charlotte Division No. 94
ANNUAL BANQUET
 Charlotte, N. C.
 Saturday Evening Fraternal Meeting—
 Oct. 13, at 7 p. m. Between 5 and 6 p. m.

Columbus

Our September business meeting, scheduled for September 1, has been postponed until September 8. This is made necessary by the fact that the state convention of Ohio Frat divisions opens here on September 1, and we will all be too busy with convention matters to pay much attention to local affairs. Also, as our regular meeting hall will not be available for our use on September 8, the meeting will be held at the school for the deaf. Members should bear these two facts in mind, so as not to miss the meeting.

The arrangements for the convention are about all ironed out. The necessary committees have been appointed, and their work outlined, ready for the grand rush. The reception committee, first to go into action, will be composed of Brothers Zorn, Beckert and Showalter, and they can be depended on to look well to the comfort of every visitor to the convention, whether delegate or not. As this issue of The Frat probably will not be in the hands of members before the great migration to Columbus starts, we can add little to previous announcements. All we can say is that everybody who attends can feel assured of a right merry good time, socially, and of a profitable meeting for the members. In the October Frat we will try and have a write-up of the convention, and would suggest that visiting writers for other divisions also write it up for the home folks, thus giving The Frat a view of the doings from various angles.

Our congratulations to Brother Louis LaFountain, of the teaching staff of the Ohio school, who recently took unto himself an helpmeet in the person of Miss Evelyn Sayre, a graduate of the same school.—C. C. Neuner.

Detroit

This being the height of the vacation season, the Detroit Frats, true to the principles of the dynamic city they live in, and true to the spirit of the times, scattered thither and yon, and as a result the attendance at the August meeting fell short of a quorum, and no business was transacted. As the September meeting date is the Saturday before Labor Day, a similar condition is anticipated, so it has been decided to hold the September meeting on the 15th instead. Members are requested to bear this change in mind.

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.
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Lounge rooms—Always open

The only club rooms for the deaf
in Northern Minnesota

SECTIONS YOU OUGHT TO KNOW

SECTION 4. *The objects of this society shall be to unite fraternally all able-bodied white and American Indian deaf men between eighteen and fifty-five years of age at the time of becoming members, who are possessed of good bodily and mental health and are of good moral character and industrious habits; to give moral aid and support to its members in time of need; to establish and disburse a fund for the relief of sick or disabled members; and, on demise of members, to pay death benefits to those persons who have been named as beneficiaries in accordance with the laws of the society. Applicants for membership who are under 21 years of age must have the written consent of a parent or guardian.*

Several Detroit Frats motored over to Frank Smith's place, near Ypsilanti, on July 21 for a picnic and a tour of the Smith farm. Returning, the car driven by William Engelbrecht was knocked into the ditch by a heavy truck, injuring nearly everyone in the car, Mrs. Englebrecht and Mrs. William Greenbaum so seriously as to require the services of a surgeon.

Brothers Goth, Crough, Payne, Baker and Drake visited Toronto Division during the convention of the Ontario Association. The division initiated several members at that time, and Brother Drake took an active part in directing the energies of the Canadian goat.

J. A. Benolkin of St. Paul-Minneapolis Division, and F. R. Colburn of Duluth Division were visitors at the August meeting. It is to be regretted that there was not a quorum present to welcome them.

Our division is anticipating an addition to its roster. Toby L. Klinge, the famous shoemaker of Harrisburg, Ill., is now working at Brother Mosby's old stand, and doing well. We hope he will get a transfer from Springfield Division and throw in his lot with No. 2.

It is with sincere regret that we have to chronicle the fact that John Polk, No. 2 of the "First Five," is again confined to a cot in the Ann Arbor hospital. This time he is suffering with what seems to be creeping paralysis of the lower limbs. Detroit Frats ardently hope that the doctors will be able to put him on his feet again, and back with us.

A letter from Robert K. Baird locates him in Galveston, Texas, where he is employed by one of the city's largest printing firms. He made the trip from Detroit to Galveston overland in his auto, with a trailer, piled high with household goods, hitched behind. Brother Baird is a member of No. 2, and has a host of friends here.—R. V. Jones.

Louisville

Two new members were admitted to the division at the August meeting, as the result of a new working agreement between two of the organizers of Kentucky and Ohio, William C. Fugate

and Wylie Ross, and approved by President Gibson as General Organizer. Ever since the establishment of No. 4 it has been handicapped in securing new members by its peculiar geographical location, far from the state's centers of population. Several of our largest cities and towns are adjacent to cities in other states having divisions, and to make recruiting easier Louisville Division has in the past waived jurisdiction over these localities, to its own cost in members. Now, under the new arrangement, while Brother Ross of Cincinnati Division will continue to cover the Kentucky territory adjacent to Cincinnati, applications therefrom will be sent to Louisville Division for approval. (Keep up the good work.—Ed.)

At this writing nothing definite is known of the plans for the reunion of the Kentucky Association of the Deaf, scheduled to meet at Lexington early in September. It was originally planned for 1929, but changed to this year so as not to conflict with the Ohio centennial.

We are unable to pry loose from the committee in charge any information about No. 4's silver jubilee celebration, but it will suffice to say that whenever there is any "dope" to be made public about it, it will appear in The Frat.

Monday nights being the "day off" for Brothers Mueller, Marchman and Robert Kannapell, the Louisville Deaf-Mute Welfare Association, very much alive, despite rumors to the contrary,

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promises a diversified program of socials and entertainments this coming winter.

The Kentucky School for the Deaf, alma mater of three-fourths of the members of No. 4, loses by resignation its superintendent, Dr. Augustus Rogers, effective September 1. He will be succeeded by Madison J. Lee, a young man of great capabilities. Both Dr. Rogers and Mr. Lee have visited Louisville frequently, and have given lectures to the deaf under the auspices of the division. We bespeak for Mr. Lee the kind consideration of the deaf everywhere.

We see by The Frat that industrial conditions all over the country are very bad and uncertain. While we are always glad to welcome additions to our silent colony, we have to request brothers everywhere to give Louisville a wide berth when it comes to looking for work. We have troubles of our own.—J. W. Ferg.

Providence

Before the wheels of progress our old meeting place at 850 Westminster St., where we have held forth for over a decade, is coming down. But like Tennyson's brook, No. 43 carries on. Our new lodge room is in Swedish Hall, 59 Chestnut St. "Ve bane tink it ver dam fine." The indirect lighting is easy on the eyes, there is ample elbow room for Brother Shine, plenty of cuspidors for Brother Lorimer, nice, shiny floor, modern ventilation, etc. For the piano, we opine that Brother Collins will get the job as official ivory pounder.

One evening last May our Aux-Frats passed up their beauty parlor appointments and gathered together for the purpose of whipping themselves into a stable organization. After more or less talky-talk, Mrs. Earl Gardiner, Mrs. William Mudrak, Mrs. Arthur Enger, Mrs. Charles Williams and Miss Sara Brennan were elected president, vice president, treasurer, secretary and sergeant, respectively. Like all successful home managers, they believe that actions make more noise than words, so they pulled off a party for our benefit. The fact that it was such a complete success stamps the fellow who said that too many cooks spoil the broth-er as an awful fibber. On September 15, in our new hall, they will stage, mainly for male edification, an all-girl show, featuring the playlet "Mother Hubbard's Girls," and dancing specialties.

Ye correspondent is glad to note Boston's reappearance in The Frat news columns. Don't be spasmodic. Such news as Brother Meacham's growing a new crop of alfalfa on his noble dome, Brother Sinclair breaking a leg slipping on a peanut, etc., interests us. Also, we like to hear of what our next-door neighbor is doing in advance of the 1931 convention.

Brothers Sinclair and McCord, you may do well to look southward, for there will be a rival bowling team in the offing for you to worry about when

Poems We Want You to Know

(Written by the Deaf)

Memories

JOHN H. KENT

WHEN you touch the strings, the music
Like a prisoned bird set free,
Swells so sweetly and so grandly
In some happy harmony,
Bringing back my boyhood's visions;
All the dreams of long ago
Are entwined within the music
Of your zither soft and low.

Aye, play on, and let the music,
Swelling from the vibrant strings,
Touch upon this heart of silence
Where an echo faintly rings;
Let it loose the bonds of mem'ry,
Let the stream of fancy flow
While the soft notes of your zither
Bring back dreams of long ago.

the pins begin to fly. Our boys are planning a division bowling league of our own—5 teams of 5 men each—for next season. Wouldn't it be nice fun if an inter-city series of games could be staged?

Omar the Tentmaker had nothing on Brother Howard, who recently bought a large circus tent and pitched it at Gaspee Point for the use of the local division. It will be the scene of our annual outing on August 19. This summer has been something of a flop in the way of weather, but we anticipate a lotta fun out of it before the curtain rings down.

It is good to see Brother Aidala back among us, looking none the worse after his recent operation. He sure cheated the undertaker that time—but the medico has his vermiform appendix!—A. S. Howard.

Faribault

The third annual picnic of Faribault Division was held at Jewett's Point, Cannon Lake, on August 5. Over 125 members and their friends attended the picnic, and frolicked in gala style. They came from many places, the Twin Cities, Mankato, Owatonna, Zumbro Falls, Albert Lea, Mason City, etc., being represented. There was not a dull moment during the day, as the

committee in charge had prepared an intensive program of sports, the winners therein being awarded attractive prizes. The various events were the horse race, won by a team composed of Arthur Peterson, Albert Lea, and Robert Oelschlager and Howard Johnson, Minneapolis; peanut race, won by Miss Olive Dahl; wheelbarrow race, won by Clarence Gruber, Minneapolis, and Thomas Christian, Mason City; knight's joust, won by Robert Oelschlager, with Guy Tilleskjor, Minneapolis, second; shoe race, won by Edward Malley, Owatonna; make-up-face contest, Miss Ruby Hennen, Minneapolis; banana-feed contest, won by Robert Oelschlager and Miss Bertha Mulhern, Minneapolis; pipe race, won by Albert Swee, Faribault; non-spill-glass contest, won by Miss Olive Dahl; running race for boys under 12, won by Richard Swee, Faribault; same for girls, won by Dorothy Kasperick; peanut race for boys under 12, won by Francis Swee, Faribault; same for girls under 12, won by Dorothy Kasperick. Taken altogether, it was a fine picnic, thoroughly enjoyed.

Slowly, but surely, Brother Spence's new home is taking shape. Mr. Hatfield, cabinet shop instructor at the school for the deaf, is helping him, and at times Brothers Doheny, Rodman, Cohen and Thomas Malley have shown their fraternity by lending a helping hand. It is hoped to have it ready for occupancy by the time school opens.—H. E. Bruns.

Ft. Wayne

According to an item in the Indianapolis Star, 1,000 deaf people attended our picnic at Portland, Ind., on July 29. This is a rather liberal estimate of the number present, perhaps, but we did have a good crowd, just the

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same. The picnic was an all-day affair, held on the Jay county fair grounds, and was well enjoyed by all present. Fred Rines had the affair in charge, and put it over big.—J. J. Smead.

Buffalo

Twice within a single month has Death stalked through our midst. Arthur LeBar's death, which followed an operation for appendicitis, was chronicled in our July column; and now it is my sad duty to write of the passing of Julius Hanneman, at the age of 65. Brother Hanneman's death occurred August 1, following a long illness; his funeral was held on the fourth, and the many floral tributes bore eloquent testimony of the esteem in which he had been held.

Robert Heacock had a very narrow escape from death while on his way to Rochester to attend the Rochester Alumni reunion. He left the printing establishment where he was employed on the night shift around midnight on June 14th, and was on his way to the Exchange Street depot. At the junction of Washington and Tupper Streets he was struck by an auto and hurled fully seventy-five feet away. Onlookers carried him into a nearby firehouse, from which he was taken in an ambulance to the hospital and then to his home. At first it was feared his skull had been fractured, but such proved not to be the case. At the time of writing, he has fully recovered, and is once more at work. He seems to have been more peeved at the thought of missing the reunion of his Alma Mater, than at the thought of the close call he seemingly had, for he has not had an opportunity to attend a reunion since he left school several years ago. Bob is a very popular young chap, and has a host of warm friends in Buffalo, who were thankful indeed that he came out as fortunately as he did.

Congratulations are in order, and our popular brother, "Mike" Crane, is the congratulatee. On June 14th Miss Ella Mary Neal and he were united in marriage in the chapel of Le Couteuleux St. Mary's, to the principal of which the bride is secretary, and of which both are alumni. After a short honeymoon (and we're still wondering where they went!), the happy couple returned to Buffalo and set up house-keeping. We are mighty glad of it, too, for Mike and his charming bride are mighty popular members of Buffalo's younger set, and their absence would be keenly missed.—C. A. Dunham.

San Francisco

David Smith Luddy, chairman of the annual picnic committee, has picked Coyote Point, in San Mateo, for our 1928 picnic. Within easy walking distance of interurban cars and almost on the highway, it is a place where all

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WAY BACK WHEN

Another group from our files. The officers of the Detroit convention in 1905. Front row, left to right—S. E. Brownrigg, second vice president; F. P. Gibson, president; F. O. Ramage, first vice president. Back row—J. J. Piskac, sergeant; Washington Barrow, treasurer; E. I. Holycross, recording secretary.

may forgather for a good time. The committee will have games, races, etc., for young and old. A full account will be found in the next issue of The Frat.

C. O. Wright cut his vacation down two days so that he could be back in time for our August meeting. The "Colonel" reports a wonderful trip to his home in Atlanta, but stated that he was glad to get back to San Francisco and good old No. 53.

News notes from San Francisco have lately been conspicuous for their absence, but the fault is with those who voted against my motion to have socials during the summer months. As The Frat prints only division events, not personals (Unless of unusual interest, or we can't get anything else from a given locality.—Ed.), I've had no news lately, but after the picnic is over, I will ask the editor for a full page.

That photograph of Tom L. Anderson and his car in the July Frat was great. Brother Anderson is to be congratulated on his license plate. He should try and get it duplicated for the next three years.

President L. Conaway of No. 53 is one Frat who "knows his onions." For

the last three months the meetings have been run off with such neatness and dispatch that all business was over within an hour and a half or two hours, instead of the three or four hour service we used to have when all of the members tried to talk at the same time. Now members pay attention to the speaker who has the floor. We wonder if "Lute" believes in a third term, or if, like "Cal," he will not choose to run.—H. O. Schwarzlose.

Davenport

Somebody stuck a hypodermic into No. 59 recently, and before the effects wore off we had chartered a 25-passenger bus and gone in a body to attend Rockford Division's picnic at Pecatonica. We may not be the first to pull off this stunt, but we believe that it's good medicine for the Frats generally. The regular fare would have been \$3.50 each way, but by chartering space wholesale, we got a flat rate of \$70 for the round trip, which figured out \$2.80 per passenger. With such arrangements possible, it seems to me that the various divisions should get busy and attend one another's affairs en masse, as we did. All it needs is a little pep, and on the part of those having cars of their own, a little unselfish spirit in the way of foregoing the driving of their own cars and going along with the gang. That's the way we did it. Those who had cars left them at home and came along in the bus, thus making it possible to get a full load and the special rate.

This way of getting around is good advertising, too. We had a big banner on the side of the bus which read

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"Davenport Division No. 59, National Fraternal Society of the Deaf, 'To Rockford or bust.' Hoopla!" On the rear end we had another banner, reading "Horsefeathers." We attracted much attention wherever we stopped, and many inquiries were made as to what, who and why we and the N. F. S. D. were. Divisions located within 100 miles of each other can easily pull off this stunt, and thereby increase the bonds of Fraternalism, and incidentally help each other make such affairs a success.—A. N. Struck.

Toronto

This is our first batch of news items in a long time, but we do not intend that it shall be the last. From now on we will be on deck every month, in a determined effort to show the fraternal world that we are not so dead.

We held a smoker and initiation on July 5. Our degree team had been drilling assiduously, and were able to do things right. Our goat, trained by experts, was in good shape, and did his duty nobly, as the novices who met him can testify. But before the evening was half over, the crowd had poured in so fast that Brother Terrell, the chairman, had to call for reinforcements to help the poor, overworked animal. However, we succeeded in introducing all applicants into the circle of knowledge. Those initiated were Brothers Shilson, Narrie, Martel, Bell, Fleming, McKee, McPeake, Patterson and Hackbush. Refreshments were then served. It was a truly fine affair, and the goat left word that he would call again on November 10. Brothers McLaren of Brooklyn, Drake and Goth, of Detroit, and Coughlin of Buffalo, honored us with their presence, which was greatly appreciated.

The latest addition to our division is Marcel A. Warnier, who recently got a job here and transferred from Chicago Division No. 1.

Our annual picnic on August 6 was held at High Park instead of Hattonville, and did not quite come up to expectations. The unsettled weather was the reason. Only a small crowd turned out, and the chief attraction was a baseball game between men and women, which provided lots of fun.

We will observe Hallowe'en on Saturday, October 27. The committee in charge hopes to make it a pleasant treat for both the local deaf and any visitors from other places who may honor us with their presence. It will be open to all.—Harry E. Grooms.

New Haven

Our division held an outing at Double Beach, Conn., on Sunday, July

29. Newspaper articles the next day placed the attendance at over 200. Several athletic events and games of skill were played, and prizes given the winners. Many of those present enjoyed bathing, the weather being rather warm. In fact, we were much elated at the fine weather we had, as the preceding days had been rainy and cold. The financial returns of the outing were fairly good, and will go to swell our local fund.

Our social committee is planning a really big affair for November 24, in one of our local halls. It is to be a masquerade ball, something this division has never yet attempted. We will announce further details in the near future. Just keep your eye on these New Haven notes, and if you have made other plans for that date, we suggest that you reconsider them, and make certain of coming to New Haven. And it will pay you to come in costume, as we will give suitable cash prizes to the best dressed man, the most comically dressed man and the poorest, most ragged one. And the same for the ladies. Come, get out your masquerade costume, and be in on the money.—Clarence Baldwin.

Peoria

Peoria Division put over with a bang—literally—a most successful smoker as a wind-up of the convention of the Illinois Association of the Deaf at Peoria, August 11. After a fine chicken dinner at the Enders Hotel, at which all of the Frats in town were division guests, the party adjourned to the "dugout" of the American Legion, and the ceremonies of the division's "third degree" were proceeded with for the benefit of a class of seven. Peoria's degree team had the assistance of Brothers Hazel of Omaha and Meagher of Chicago, and Grand President Gibson. The sixty-odd Frats who were present, and who represented at least a dozen different divisions, seemed to enjoy the proceedings immensely—as well as the old-time Dutch lunch and the plentiful supply of smokes that was passed around. While the men folks were attending the smoker, the ladies were enjoying "500" at the Hotel Jefferson, convention headquarters, and several of the Aux-Frats from distant points carried off prizes.

During the convention sessions of August 8 and 10 Brothers Gibson and Roberts delivered addresses, and at the banquet on the evening of August 9, at which Brother Meagher was toastmaster, Brothers Gibson, Flick, Hazel and Rodenberger were among those who responded to toasts. We were much pleased to have with us so many from afar, and to note that Brothers Flick, Rutherford and Burns, as president, vice president and treasurer, respectively, are on the new board of

directors of the association. The convention itself was a big success, with a most enjoyable series of meetings and entertainments, and the local committee, headed by Mrs. Grace Lord, and all Frat and Aux-Frat, did itself proud.

St. Louis

St. Louis Division's picnic held on Sunday, July 17, was a success financially and in other ways. It was held at St. Ferdinand Farmers' Club, Hall's Ferry Road, and drew a big crowd.

At its last meeting No. 24 voted to hold its next mask ball at Jeffla Hall, in February. This should attract a big crowd, for the hall is very large, with every convenience. The hall rental alone will call for \$100 for the night, and prizes aggregating \$50 more will be given away.

The division has also decided to celebrate its 20 years of existence next May with a banquet or some other form of entertainment.

Interested in automobiles? Many of our brothers became enthusiastic over the new Ford Model A when it was first exhibited, and ordered cars. So far only Brothers Kellner and Gilmore have received theirs. Brother Weber could not wait longer, so cancelled his order and bought an Essex Super Six. Brother Alt bought a Durant. Brother Spiegel has been dividing his time between looking at a Marmon Eight and the latest Buick, while ye scribe thinks that the Ford T Model 1920 is still the best and cheapest transportation on wheels. Yes, we have some autos.—C. W. Haig.

Rockford

Our 1928 picnic is a thing of the past, and if the size of the crowd and the check turned over to our treasurer are any indication of success, it was the greatest we have had. The day was perfect, and everybody seemed to have a good time. There were many new faces there, and but few of the regulars were missing. Our neighboring states, Iowa and Wisconsin, sent large delegations. A bus which brought some 25 or more, including the Davenport ball team, bore the mystic word "Horsefeathers," but we failed to find "Barney Google" among them. Because of the size of the crowd and the failure of certain promised provisions to materialize, the committee in charge of the eats was somewhat "up in the air." However, I guess nobody went hungry. About 18 pounds of ham, 12 pounds of beef loaf and 15 pounds of hot dogs were disposed of, with all that usually goes with them. Two games of ball were played, one between teams representing Wisconsin and Illinois, and the other between Iowa and Illinois, the

New Haven Division No. 25

MASQUERADE BALL

Prizes for men and women for best dressed, most comical, worst dressed

Saturday Eve
Nov. 24, 1928

Admission
Fifty cents

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

Detroit Fraternal Club of the Deaf

2254 Vermont Ave., Corner Michigan

Open Saturdays, Sundays and Holidays. Michigan Cars pass the door. Membership open to Frats only. Visitors always welcome.

latter winning both games by a small margin. Rockford merchants had donated some \$15 worth of prizes for certain events, but on account of the time occupied by the ball games the entire program could not be carried out, much to our regret. At the close of the picnic Mesdames Carlson and McGann of Chicago recited "Comin' Thro the Rye" and "Yankee Doodle" in their inimitable way, and a collection was taken for the benefit of the Home, amounting to \$10. The committee wishes to thank all those who helped make the picnic such a success. If the weather is favorable, it is expected that a large number of Rockford Frats will go to Chicago to attend the Home picnic on Labor Day.

Ernest Swangren is chairman of the committee in charge of the arrangements for the smoker which will be held immediately after the regular meeting on November 3. Remember the date. Also remember that our September meeting will be held on the evening of the 8th instead of the 1st, as usual, on account of the Labor Day holiday.

Mr. and Mrs. Tom Herring, Charles Schmidt and Miss Amanda Niklaus took in the Dubuque picnic on August 5, and report that the Frats up that way know how to entertain, all right. Which means that they undoubtedly had a fine time.—B. F. Jackson.

Hartford

Plans for the division's annual affair in October are under way, and the committee are ambitious to make it even better than last year's. The committee consists of Milton Silverman, chairman, Francis Martineau, Felix Bonvouloir, Walter Durian and Edward Kosinski. This will be our 15th annual affair, and is being planned for Saturday evening, October 20, at Unity Hall on Pratt St., where all of our affairs for years have been staged. Watch The Frat for particulars.

We are sorry to lose John Imhof from our division. He transfers to Berkeley Division, and we wish him every success. He joined our division in November of last year.

Members who were in the group photo taken last October and would like a copy, should see the secretary at once. There are only a few left. The size is 14x17, and the price is \$1. They are mounted on good heavy cardboard. Write quick, before all are gone.

There promises to be plenty of fun at one of our fall meetings, when the degree team, which has been inactive for a year, will come out of its hole and get busy on several waiting candidates. Watch for announcements.

Members who move or in any way change their addresses should at once notify the secretary, so that he may record it and send on to the home office. This coming fall the secretary will make a check-up of the addresses of members, and wants it to be correct.

Grand President Gibson and Mrs. Gibson were the guests of the division during the reunion of the Hartford

Alumni Association at the American School for the Deaf, West Hartford, June 15 to 17. The committee on arrangements for their reception consisted of Chairman Harry Fancher, W. Frank Durian, Edgar Luther and Felix Bonvouloir. On their arrival June 15, Brother and Mrs. Gibson were met by the committee and taken to their quarters at the Hotel Bond. There the committee presented Prexy with a box of cigars, and Mrs. Gibson with a bouquet of sweet peas and roses. After supper, the committee gave their guests an hour's automobile ride around the city, visiting places of interest and historical points, then out to the school in West Hartford, where they had the opportunity of meeting and getting acquainted with those who had arrived. On June 16 they were taken to visit scenic spots, giving them picturesque views of the Connecticut, and then to Brainard Field, where the Italian airplane "Roma" was being prepared for the hop to Rome. Then they attended an exhibition of moving pictures, including pictures of teachers and officers now deceased, at the school chapel; also a vaudeville show given by the alumni. At the conclusion of the show, President Moran, of the Alumni association, after a few words of introduction and welcome, invited Grand President Gibson to make an address, which he accepted, speaking of the vital interest all had in the progress of the N. F. S. D. and its ever-increasing growth in membership and financial strength. Responses to his remarks were made by President Moran, Chairman Fancher and W. Frank Durian. On Sunday, June 17, the committee, after having snapped their guests with Superintendent Wheeler and President Moran in front of the Gallaudet statue at the school, took them to Cedar Hill cemetery, where Grand President Gibson placed a wreath at the Gallaudet monument, the resting place of the founder of the Hartford school, and friend, teacher and benefactor of the deaf, in behalf of the National Fra-

ternal Society of the Deaf. Then they were taken for a dinner at Elm Tree Inn, about 15 miles out, through picturesque scenery and hills. They took a great interest in the historic inn, with its unique furniture, ceiling, stairways and fireplace of Revolutionary times. After dinner, they went to West Hartford, where a special meeting of No. 37 was held in Masonic Hall. Called to the platform by President Moran, Grand President and Mrs. Gibson were handed a big package, which, when opened, was found to contain an electric table lamp, made of wood from staircase spindles from the old Hartford school building, which, when torn down, was over 100 years old. The Gibsons were utterly surprised, but very highly pleased with such a wonderful gift. Ice cream and other refreshments followed, and then a reception, lasting until sunset. Later, they were the guests of Superintendent and Mrs. Wheeler at the school. Monday morning they brought their visit to a close, bade us good bye, and motored to Albany with Brother and Mrs. Chester Brown.—David R. Cole.

Springfield, Mass.

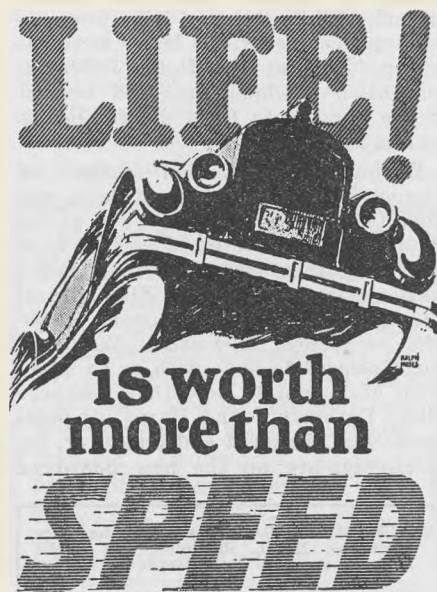
Earl Smith has been appointed chairman of our October 12-13 social affair. He will be assisted by John Hagerty, Berger Brunzell, Philip Beausoleil and George Leno, a line-up that should make things hum. We had originally planned to have a social on October 12 and theatricals on October 13, but circumstances will make it advisable to reverse the order, holding the theatricals on the 12th, and the social on the 13th. The committee will send out circulars, later. Watch for them.

Manager Hagerty of our bowling team has not been saying much lately, possibly because he has something up his sleeve that he does not want divulged. But he wants Manager McCord of the Lowell team to know that the Springfield boys are going to put in a bid for the New England bowling championship, and suggests that Lowell send its team here on October 13 to show its mettle. [See what Providence has to say.—Ed.]

Earl Smith is all smiles these days. After six months' absence, he is back at his job with the American Bosch Co. Thomas Sheehan is also all smiles, but for the opposite reason. He is off his job at the East Springfield public school. Fired? No, just a two weeks' vacation with full pay. Lucky Tom.—Phil Beausoleil.

Seattle

The third annual Portland-Seattle midway picnic on July 28-29, at Centralia, Wash., 100 miles each way from the two towns, came and went as scheduled, and the 200 people who attended it said they hoped to attend the fourth affair next year, which is saying plenty. H. P. Nelson of Portland was general chairman. Several contests between Portland and Seattle took the limelight, and it was Seattle's day nearly all through. W. S. Root



and Frank Kelly of No. 44 won the horseshoe championship. In a one-inning indoor baseball game the Seattle "Hasbeens" would not allow the Portland "Comebacks" to do their stuff. Score, 4 to 3. In the regular baseball game, No. 44 romped around the diamond to the tune of 16 to 1, with six innings. Portland's consolation was the tug-of-war, which they won easily, but the Seattle girls rather offset that by winning in their event. The two divisions contributed \$30 in prizes, and did not collect a cent, but hope that eventually dividends will come back in the shape of increased membership.

The division, at its last meeting, voted to discontinue its local sick benefit payments, in which it matched \$2 with every \$5 paid by the society. With a choice of Grand Division benefits ranging from \$5 to \$25, the local benefit was no longer considered necessary.

John Conley of Spokane, was a visitor at our July meeting, and Monroe Jacobs of Berkely, dropped in at our August meeting.—A. W. Wright.

Toledo

Our picnic at Willys Park on August 4 drew one of the largest crowds we have ever had, and that, too, in spite of inclement weather. Frank Neal and Richard King, heading the committee, saw to it that there was plenty to eat and drink, while Louis Blum, in charge of the sports program, did all he could to make the day enjoyable. But the

weather hampered his efforts greatly, and the indoor baseball game between Ohio and Michigan players had to be cancelled after the second inning because of heavy rain. The weather cleared for awhile, long enough for the taking of a swell group photograph of the picnickers. So all was not lost; in fact, we opine that those present, coming from Michigan, Indiana and Ohio, enjoyed the day immensely, in spite of adverse weather conditions. Come again. Thank you.—N. P. Henick.

Houston

The second annual "Fraternal" of Houston Division will be held, as usual, on Labor Day—this year falling on September 3. The carnival opens at 10 a. m., and will continue without interruption until 4 p. m., at our hall, 910½ Preston Ave. At 4 p. m. we will go in a body to Sam Houston Hall, made famous as the Democratic convention hall, where several group pictures will be taken. We will then return to our hall, where, at 5 o'clock, a smoker for Frats only will be held. Arrangements will be made to take care of the ladies and non-Frats while the Frats are attending the smoker, so nobody will be lonesome. In the evening, starting at 8 o'clock, a vaudeville show will be given, closing at 10, to enable visitors to catch their trains. We look for a good crowd, and no effort will be spared to make the day enjoyable for all.—R. C. Morriss.

SUNDOWN

Bert Leston Taylor

When my sun of life is low,
When the dewy shadows creep,
Say for me before I go,
"Now I lay me down to sleep."

I am at the journey's end,
I have sown and I must reap,
There are no more ways to mend—
"Now I lay me down to sleep."

Nothing more to doubt or dare,
Nothing more to give or keep;
Say for me the children's prayer,
"Now I lay me down to sleep."

Who has learned along the way—
Primrose path or stony steep—
More of wisdom than to say,
"Now I lay me down to sleep."

What have you more wide to tell,
When the shadows round me creep?
All is over, all is well—
"Now I lay me down to sleep."

HALVES AND QUARTERS

"Well" remarked a married man after examining his friend's new flat, "I wish I could afford a place like this."

"Yes," said his friend, "you married men may have better halves, but we bachelors usually have better quarters."—Pathfinder.

Impossible is a word only found in the dictionary of fools.—Napoleon.

THEODORE ROOSEVELT SAID:

ONLY those are fit to live who do not fear to die; and none are fit to die who have shrunk from the joy of life and the duty of life. Both life and death are part of the same Great Adventure. Never yet was worthy adventure worthily carried through by the man who put his own personal safety first. Never yet was a country worth living in unless its sons and daughters were of that stern stuff which bade them die for it at need; and never yet was a country worth dying for unless its sons and daughters thought of life not as something concerned only with the selfish evanescence of the individual, but as a link in the great chain of creation and causation, so that each person is seen in his true relation as an essential part of the whole, whose life must be made to serve the larger and continuing life of the whole.

from Charnwood's Life of Roosevelt

Thrift is Income Management

The real saver sets aside part of his income and sacrifices his wants and wishes with what remains. Be the part set aside ever so small, it will amount to something in the end if consistent saving is employed. Today's wants and needs are important, but those of tomorrow, when age slows down earning power, are vastly more important.

The Dollar You Didn't Spend

SUPPOSE someone were to offer you a job with big wages, but which meant almost certain death before the first pay day; would you take it?

You certainly would not!

Suppose someone came to you with a plan to make easy money, to give him your savings and let him show you how to "get rich quick," would you believe him?

Not if you got the facts first!

What you earn is called a wage; what a dollar earns is called interest. As with a job, so, as a rule, with money; the greater the return, the greater the risk.

You probably spend less than you earn; most of us do. It is your business how much money, if any, you lay aside, but the difference between the man who gets ahead and the one who doesn't lies in what each one does with the dollar that is left on Saturday night after the bills are paid.

Care for your extra dollar as you would care for yourself. Every dollar you earn represents just so much labor. The next time anyone, either friend or stranger, asks if you want to make big money by sending your dollars out on a job that looks profitable, but may be dangerous, do a little thinking first. Do not hurry. Take your time. It may save you from serious loss.

Investment facts are not hard to get, if you take the time to get them.—*National Better Business Bureau.*

Money Management

IT IS not an exaggeration to say that the tragedies of life, in the majority of cases, are traceable either directly or indirectly to money difficulties, or to ignorance of how to manage it. On the other hand, the way money is managed is almost always an index to character.

When we shall have found the amount and variety of food that is necessary to preserve physical health; when we shall have simplified the clothes problem to the point where suitability and artistic effect are the main objectives—neither of which entail large expense; when we shall have established a home (whether it be one room in a boarding house, or two or more room apartment, or a whole house)—a home which affords rest and cheer for self, for family, or for the welcomed guest, and which radiates an atmosphere of refinement—attributes which involve aesthetic appreciation rather than high cost; when we can keep our heads in the midst



LITTLE THRIFT SERMON

MISFORTUNE finds it hard to spank
The man with money in the bank,
And thus it's well to cultivate
And carry out the saving trait.

A habit is a cinch to make
And very difficult to shake;
So pick one that is sure to pay,
And start to save—begin today.

He has of sense a good amount
Who banks upon a bank account,
For dollars wisely laid away
Increase in value every day.

To bank your cash is very wise,
For then it grows and multiplies,
Your balance ever is at best,
When boosted up by interest.

The man who never saves a cent
Is always broke, or badly bent;
And he's up against it right
Whenever trouble looms in sight.
—By the Columnist of the Tifton (Ga.)
Gazette.

of the bewildering allurements of things, things, things, which are served up so attractively by the expert window decorator, the "high-power salesman," and the clever advertiser; when we shall have stripped life of its superfluities and can find pleasure in those things which educate and recreate because they strengthen, broaden, deepen—we shall ourselves be enjoying, and can help others better to enjoy the simple realities of life, in which alone are to be found the enduring satisfaction of life.—*Florence Barnard.*

IF we save as a nation as well as individually, if we increase our bank deposits and spend wisely rather than recklessly, we will hold our place among the nations of the world; but more than that, we will build up a national character which shuns waste of money, materials, health or time. We will likewise preserve our national hardihood.

The Lavish Spender

THE ability to spend money freely may be easily acquired. To some, it is an inherent characteristic. Others develop the practice in a surprisingly short time. The beauty of extravagance is that the monied person encounters very little difficulty in assuaging his desires for the luxuries of life that are commonly supposed to create the ideal state of earthly happiness and contentment.

The power of money is seemingly limitless. Avenues opening up to the individual whose pockets are filled with gold, and who is lavish in dispensing the coin of the realm, are many and diversified. He may, for a momentary consideration, be accorded the favors of those who are in a position to elevate him socially. His goings, comings, doings and savings are exploited by the press. The truckler in all walks of life, high and low, wait upon him and respectfully solicit his opinions. Adulation, flattery and praise are his. His popularity is indeed widespread, and a hundred-and-one manifestations eloquently speak for his affluence—and generosity.

Let this dispenser of gold lose his fortune and be reduced to dire want, the iridescent bubble that has reached such a highly developed state of size and beauty will be pricked—vanishing into the air. Such is usually the case and a lesson may be learned therefrom.

Thrift is one of the most genuine and sensible virtues that can be impressed upon the girl and boy of today. The value of a dollar and the advisability of saving money should be inculcated in the minds of the growing youth, that their lives may be firmly established upon a foundation of character and reliability.—*John H. Cowles, in Square and Compass.*

The Meaning of Thrift

THRIFT is not merely saving money. If you really need a thing it costs you more to do without it than it would to buy it. It has been estimated that no carpenter getting current wages can afford to stop to pick up three ten-penny nails—at least the boss can't afford to let him. The nails would be worth a fraction of a cent, but in picking them up the carpenter would consume time worth 2 cents.

It isn't thrift to wear baggy, soiled clothes to save laundry and pressing bills. A man who tries to make a hair cut last six weeks isn't thrifty. Clean linen is a better investment than a government bond—it will pay bigger dividends.



THE ANGLER'S SONG

From IZAAK WALTON'S *Complete Angler*

AS inward love breeds outward talk,
The hound some praise, and some the
hawk:
Some, better pleased with private sport,
Use tennis, some a mistress court:
But these delights I neither wish,
Nor envy, while I freely fish.

Who hunts doth oft in danger ride;
Who hawks lures oft both far and wide;
Who uses games shall often prove
A loser; but who falls in love
Is fettered in fond Cupid's snare:
My angle breeds me no such care.

Of recreation there is none
So free as Fishing is alone;
All other pastimes do no less
Than mind and body both possess:
My hand alone my work can do,
So I can fish and study too.

I care not, I, to fish in seas;
Fresh rivers best my mind do please,
Whose sweet calm course I contemplate,
And seek in life to imitate:
In civil bounds I fain would keep,
And for my past offences weep.

And when the timorous Trout I wait
To take, and he devours my bait,
How poor a thing sometimes I find
Will captivate a greedy mind!
And when none bite, I praise the wise,
Whom vain allurements ne'er surprise.

But yet, though while I fish I fast,
I make good fortune my repast;
And thereunto my friend invite,
In whom I more than that delight:
Who is more welcome to my dish,
Than to my angle was my fish.

As well content no prize to take,
As use of taken prize to make:
For so our Lord was pleased when
He fishers made fishers of men:
Where, which is in no other game,
A man may fish and praise his name.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

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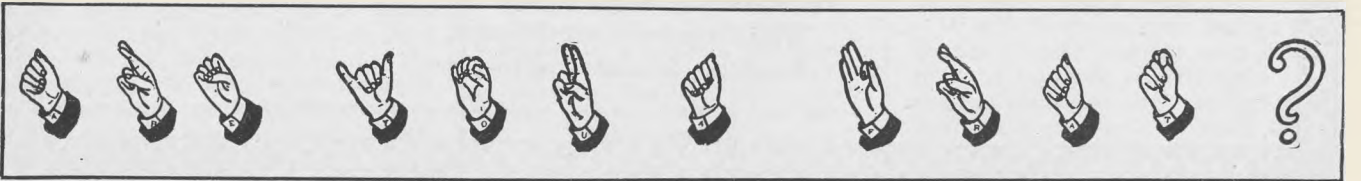
DIVISION DIRECTORY.

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

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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	1.20
22	1.16	22	1.69	22	1.25	22	1.23
23	1.18	23	1.72	23	1.29	23	1.27
24	1.21	24	1.75	24	1.32	24	1.30
25	1.24	25	1.78	25	1.36	25	1.33
26	1.27	26	1.81	26	1.41	26	1.37
27	1.31	27	1.85	27	1.45	27	1.41
28	1.34	28	1.89	28	1.50	28	1.46
29	1.38	29	1.93	29	1.55	29	1.50
30	1.42	30	1.97	30	1.61	30	1.55
31	1.46	31	2.01	31	1.67	31	1.60
32	1.50	32	2.05	32	1.73	32	1.66
33	1.55	33	2.10	33	1.80	33	1.72
34	1.60	34	2.15	34	1.88	34	1.78
35	1.65	35	2.20	35	1.96	35	1.85
36	1.70	36	2.25	36	2.05	36	1.92
37	1.76	37	2.31	37	2.15	37	2.00
38	1.82	38	2.37	38	2.25	38	2.08
39	1.89	39	2.43	39	2.37	39	2.17
40	1.96	40	2.50	40	2.50	40	2.26
41	2.03	41	2.57	41	2.64	41	2.36
42	2.11	42	2.64	42	2.80	42	2.47
43	2.20	43	2.72	43	2.98	43	2.59
44	2.29	44	2.80	44	3.18	44	2.71
45	2.38	45	2.89	45	3.40	45	2.85
46	2.49	46	2.98	46	3.65	46	3.00
47	2.60	47	3.08	47	3.95	47	3.16
48	2.71	48	3.18	48	4.29	48	3.34
49	2.84	49	3.29	49	4.69	49	3.54
50	2.97	50	3.41	50	5.18	50	3.75
51	3.11	51	3.54	51	5.76	51	3.99
52	3.27	52	3.67	52	6.49	52	4.25
53	3.43	53	3.82	53	7.41	53	4.53
54	3.60	54	3.97	54	8.64	54	4.85
55	3.79	55	4.14	55	10.35	55	5.21

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.