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## The Frat Volume 45 Number 07 February 1948

The National Fraternal Society of the Deaf (NFSD)

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# The FRAT

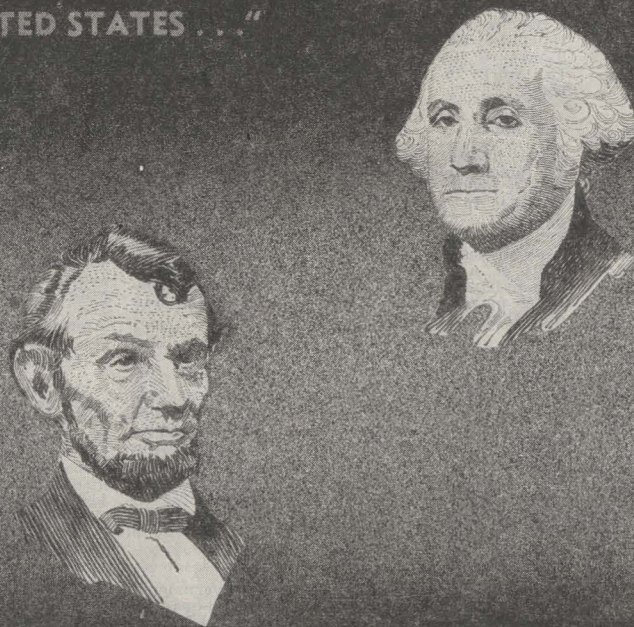
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Forty-Fifth Year

FEBRUARY, 1948

Number Seven

"WE MAKE OUR EARNEST PRAYER . . . THAT THOU WILT INCLINE THE HEARTS OF THE CITIZENS TO CULTIVATE A SPIRIT OF . . . OBEDIENCE TO GOVERNMENT; TO ENTERTAIN A BROTHERLY AFFECTION AND LOVE FOR ONE ANOTHER . . . AND FOR THEIR FELLOW CITIZENS OF THE UNITED STATES . . ."



"AS I WOULD NOT BE A SLAVE, SO I WOULD NOT BE A MASTER. THIS EXPRESSES MY IDEA OF DEMOCRACY . . . IF WE DO NOT MAKE COMMON CAUSE TO SAVE THE GOOD SHIP OF THE UNION ON THIS VOYAGE, NOBODY WILL HAVE A CHANCE TO PILOT HER ON ANOTHER VOYAGE."



# THE SPOTLIGHT

By J. Frederick Meagher

**G**RAND President Dr. Arthur L. Roberts was born in a log cabin near Quincy, Ill. As a boy, he toiled from dawn to dusk on dad's Kansas farm.

Today Bobs is the Mr. Big of all Deafdom! Rose in the world thru honesty, good judgment and hard work. Even now he spends countless hours working overtime on nights, Sats and Sundays—for no extra pay!

Dr. Robert's favorite hate is DEAF PEDDLERS!

"Either we must wipe out deaf peddlers, or folks will some day pass laws depriving us of the right to drive autos, etc.—like the poor deaf in Europe," he says.

Correct!  
Nothing tangible has come from our tips to the F.B.I. As the next best step, Spotlight hereby begs Pres. Roberts and NAD Pres. BBBurnes to appoint a joint committee of the ten best brains among the go-getters of their societies. Whatever plan this joint committee recommends ought to be a vast improvement over our present do-nothing policy. Down with Deaf Peddlers!

"Who would be free himself must strike the blow!"

## AKRON's Great Idea!

Akron Club of Deaf in *Cavalier* proposes inter-club cooperation—membership cards in any U.S. club to be a "certificate of good character" in all other U.S. deaf clubs. But is the time ripe? Every large deaf club has some rascals, moochers, degenerates and peddlers. Let us get behind Akron's splendid idea—and hasten the happy day when all deaf become decent, respectable, high-grade citizens. The brains behind this forward-step is Lilly Gwin Andrewjeski, sec'y to our frat's good old Gibson in 1919.

## WHO Aims for Fame?

Who of the Younger Generation will attain national fame in Deafdom—like Hanson, Hodgson, Hasenstab, Cloud, Fox, Tilden, Veditz, Gibson, Frankenheim of the yesteryear; and like Hoy, Taylor, Washburn and Roberts of today? As they concluded at last summer's Gallaudet College Alumni reunion, there ought to be a nice Hall of Fame for our deaf immortals!

## WAR With Russia Coming?

Probably not for 10 to 25 years. May start with airplanes dropping deadly germs on our cities. Remember the influenza epidemic of 1919? Death rate was one out of each 50 persons in the world.

## NFSD News.

Kansas City holds a "Frat-esta" bowling tourney, for frats only . . . Often beaten by a hair in our annual Membership Derbys, Dave Berch of Brooklyn "Carried On" like a true sportsman—to finally win our '47 prize . . . Chi-first led all divs. in increased membership, followed by Brooklyn, little Baton Rouge, Los Angeles, and Danville . . . Akron and Toledo Divs. donate \$25 each to the "Building and Improvement Fund" of the Ohio Home . . . Chi-first's Edwin Hazel who used to run a monthly column on parliamentary laws in this mag, back in the days of good old Gib—was suddenly removed to the hospital, Dec. 14. Three blood-donors from the Chicago club saved his life . . . Pres. Roberts wants 400 more "Aux" (lady frat-boosters)—raising the present 600 "Aux" to 1000. When the 1000 mark is reached, Bobs and bunch will begin slowly, carefully selling them small amounts of insurance. If all goes well, in about 25 years we frats may possibly admit women to full membership. This old world grows better and better . . . U.S. firms paid three billion dollars in life insurance last year. Has \$190,500,000,000 insurance in force—9% more than year ago . . . Hearie insurance companies adopted new mortality table last Dec. Modern life is longer. Babies had life-expectancy of 49 years—now 64. Old table rated 98 of every 100 policy holders dead before age 40; now age 62 . . . High blood-pressure and hardening of the arteries causes three times as many deaths as cancer, 10 times as many as tuberculosis or auto accidents, 30 times as many as syphilis . . . Average funeral costs \$365. Does your NFSD policy cover that much—with enough left over to give your wife a fresh start in life? Yes? Wise boy; then see your dues are always paid, and your widow has the

address of your Div. Sec'y, to write him in case of your accidental death.

## DEAF Dope.

Are the only deafies in the world honored with degrees by hearing colleges the great dry-point etcher Cadwallader Washburn (by Bowdoin U. in Maine) and Dr. George Morris McClure (by Centre College, Ky.)? . . . Ernest Langenberg caught a 9-lb., 10½-oz. walleyed pike—largest of its kind ever hooked in a N. Dakota lake . . . Gallaudet grad Miss Arlene Stecker, laid up 1½ years, with infantile paralysis, attends our socials again. If YOU are one of the hundreds who shelled out a few coins to help her, you can now sit back and smile happily. A good deed is golden . . . Will Wearne, Cal. grad, later recovered enough hearing to serve in the U.S. armed forces during war . . . Bob Smoak sold D.C. house at three times the '18 purchase price . . . Tragedy in Christmas mail's tardy delivery; Dec. 27 the Spottys got Xmas card from our ex-roomer, Peoria's Irene Crafton—the same day she was buried . . . Alice Terry in *Broadcaster*: "Most deaf committing suicide are oral deaf—who tried to live in a hearing world, like Sollenberger" . . . The Rev. Otto Berg, missionary of Baltimore, D.C. and Va., is promoted to Vicar of All Souls church in Phila. . . Roy Barron of Council Bluffs makes more money trapping fur-bearers in the 60-day open season, than he does as a Union carpenter the other ten months of a year.

## IN SPOT's Mail Box.

"Many schools for deaf today hire only one deafie; but hearing colleges and varsities hire deafie. Nina Van Oss is connected with Marquette U (Wis.) in educational lines; Mrs. Kvien is librarian at Calif. U; Miss Hassett, Gallaudet '24, worked on foreign languages in Temple U library (Pa.) for many years; Mrs. Lau works in the foods dept. at Iowa State college."

## PRESS.

The historic old *Journal of Deaf (JOD)* had 14 tabloid pages for Dec. As a weekly last year it had 4. Until the venerable Editor Hodgson died in '33, it had 4 huge newspaper-sized pages . . . The JOD's Milwaukee reporter calls his city "Schlitzville" . . . Sept. *Ephpheta* ran dope on hearing-aid racket, "Don't Get Gyped." Tells of a deafened man who can't get new transmitter for his expensive hearing-aid, because maker is more interested in selling new aids than in replacing worn-out parts.

## SCHOOL Sports.

Our Rome (NY) school played six-man football under lights . . . Basketball officials rated the 537 Kansas high schools. Our deaf school was one of the only three rated "Excellent" on all six counts . . . Starting with 1920, Kansas lost only five of the 39 football games played with deaf teams from other states. Under Coach Foltz, Kansas won 19 straight interstate games before it met the powerhouse Illinois team of '34.

## SCHOOL News.

Our Kansas school has a "student government" . . . Okla. school has two deaf girl lino-ops . . . What teacher of deaf taught the longest? Mrs. Alice Grow of Edgewood (Pitt) has taught for 51 years . . . What deaf school head has been supt. longest? Hope Md's Bjorlee (30 years) lists his senior supts.—if any . . . Teachers kick at low salaries—yet pay 6% of their salaries to Okla. "community plan" . . . All Mo. teachers received "permanent certification from the state dept. of education" . . . Before taking his housefather post at our Ill. school in Dec., Fred Fancher drove 16,000 miles in six weeks—Fla., N.Y., Cal., Wash. State . . . "With a little more money, a little more effort, and less outside interference, our state school for deaf will be in good shape," said Texas' Gov. Jester . . . Some state schools for deaf have invested more in buildings and grounds than has Gallaudet College! Minn. has a \$100,000 gym; Gallaudet's is said to be the oldest and most run-down gym in D.C. . . . Kansas teachers earn around \$1700 yearly. Teachers in hearing schools earn \$1018—in Miss. \$200 a year. Kansas has 4766 one-room schools—but Iowa has 6724; Ill. 9790; mighty N.Y. state 2325 . . . In World War I, son-of-deaf John H. Cloud quit Gallaudet college—where he was a "Normal" (meaning a hearie, to distinguish them from us Abnormals) to drive one of the three ambulances bought by deaf patriots. Today, a successful NYC

stock-broker, John just became a director of our Fanwood (NYC) school. Probably the first offspring of deaf ever on a deaf school board. His brother Dan has been supt. of our Ill. school for 19 years. Their dad—the late Rev. James Henry Cloud—played on Gallaudet's great FIRST football team, 1882; was 1917 wartime president of our NAD.

## SPORTS.

4th Annual Deaf Clubs cage tourney in Phila., April 10-11, in St. Joseph's College gym . . . Will Philly have a deaf official like the last two Nationals in Chi and Detroit? The deaf lad, Dulliner, handled matters like a veteran . . . Berkeley-Oakland hold the '49 National Cage . . . Akron and Cleveland hold swimming meets, says *Cavalier's* Warshawski . . . Bro. Sam Pavitt of Malden, Mass., is interested in Milwaukee's John Dick's Boston Marathon run, April 19. Pavitt used to be a star distance runner in '07 to '13. Was picked for Olympic games—but his ma died just then . . . Cal's Andy Mack—Gallaudet '33—may possibly run in this Boston Marathon . . . Coach Gus Dorais quit the pro. Detroit Lions. He and the great Rockne had a deaf classmate at Notre Dame, '11-'13—who afterwards won the National AAU 145-lb. wrestling title . . . Four hearie sports still louse themselves up with a Jim Crow policy—tennis, golf, swimming and the American Bowling Congress. Negroes made great records in track athletics and as soldiers; isn't this FREE America? If the big bugs can bar men on a whim, in time they may get around to barring us deaf. In fact, the famed Chicago Golden Gloves is said to already bar those with ear trouble—despite our glorious records in boxing and wrestling!

## GALLAUDET College Dope.

Gallaudet yearly admits only some 40 of the 175 applicants; they must then receive and forward a recommendation from a senator or representative of their state . . . Gallaudet presidents E. M. Gallaudet and Percival Hall were also pres. of Board governing Gallaudet; new head of Board is not our Pres. Elstad, Pres. of Board is A. W. Atwood—former editorial-writer for *Sat-Eve Post* and author of seven books.

Wesley Lauritsen's speech at Gallaudet alumni reunion, last summer: "We are proud to claim as a fellow-alumnus Dr. Arthur L. Roberts. He heads the National Fraternal Society of the Deaf—100 divisions in U.S. and three in Canada; 10,000 members and \$3,000,000 in assets" . . . Pres. Schowe: "David Peikoff set every line of type for our *Alumni Bulletin*, without compensation of any kind . . . No honor is given the many deaf men or women who performed distinguished service . . . Several state school supts. get more money than the pres. of Gallaudet college."

Frank A. Leitner, Gallaudet '90, says—to escape his Kendall School supervisor—he once hid under the voluminous skirts of Sophia Fowler Gallaudet, the first deaf pupil (and later the wife) of Thomas Hopkins Gallaudet who founded the first permanent school for the deaf in America, 1817.

## GAME Teams Can Win!

After losing 9 of the 13 games on its regular schedule, Gallaudet's "Five Iron-men" won the 1943 Mason-Dixon cage tournament. The five boys played every minute of every game. They were Padden (Minn., now our college coach), Roberts (Mo.), Baldrige (Utah), Holcomb (Texas), and Weingold (Wis.). Gallaudet had lost three of its best players before tourney—Ark's great Schleiff was drafted by the U.S. Army; Butler and Johnson quit for war-work in Akron. Proving a dead-game team always stands a chance when the chips are down! Remember Chicago—last year's National Deaf Clubs tourney winner—was a bad last the year before.

## FEDERAL Report Great!

Director Shortley of the Federal Office of Vocational Rehabilitation—which has cooperative agreements with the NFSD and the NAD—reports 827 deaf and 1787 hard-of-hearing folks were rehabilitated in '46; 954 deaf and 2439 hard-of-hearing rehabilitated in '47. All but 29 of the 827 rehabilitated in '46 reported on yearly earnings; \$1,295,000—almost 10 times more than they earned before. *Oklahoman*: "Greenmun, NAD sec'y, has one of the keenest minds in Deafdom." Correct! . . . For a year the NAD has been trying to get 4000 subscriptions to the new *Silent Worker*; but the goal is still far off. Won't print until we get 4000 subs at \$3 each. Costs of printing have more than tripled in last few years.

## TRAGIC Deaths.

Dec. 27 a fire truck in Sumter, S.C., smashed the auto of the Dobson family—Dobson succeeded the late Frank Smith as Gallaudet college printer last fall. Only one killed was Mrs. Dobson (Lucile DuBose).

Henry Myers, deaf, hanged himself in the Baltimore jail, Dec. 2—wrapped wool sweater around neck and tied it to bar of jail door.



# Fraternality

By T. W. MIDKIFF  
President, National Fraternal Congress

**I**N this fast-changing world, it is well sometimes that we briefly turn from the immediate problems and refresh ourselves in talking and thinking about great ideas and great principles. We hear a great deal about international problems. We read about the strife in Palestine, about the turmoil in Eastern Europe, the vast difficulties encountered by the liberated peoples in Belgium, France, Poland, Greece, and elsewhere.

In this country we hear a great deal of talk on the weighty subject of international collaboration and co-operation, so much talk in fact, that people fail to remember the lesson of history. Bluntly, that lesson is this: No agreement between nations will be of any effect, no matter how solemnly signed or undertaken unless there is back of the promised and written word the spirit of fraternal good will. Only fraternal good will, Brotherly Love, can assure integrity of purpose, mutuality of interest, the sense of sanctity of international promises.

It is a subject which is just as shallow as each of us may make it or just as deep as the infinite spaces. When we plumb its depth we find adequacy. And is not that what each of us owes his day and his generation—to be individually adequate? The world recognizes that ideas are power. It knows that in every life "As a man thinketh in his heart, so is he." It knows that

## FIRST FRATERNALIST

(*Mathew 22: 35-40*)

**T**HEN one of them, which was a lawyer, asked Him a question, tempting Him, and saying, "Master, which is the great commandment in the law?"

Jesus said unto him, "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind."

"This is the first and great commandment."

"And the second is like unto it, Thou shalt love thy neighbor as thyself."

"On these two commandments hang all the law and the prophets."

throughout history the great men and women have been those who have become possessed of and by some great forward-moving idea. There is a difference between greatness and prominence—too many men today seek prominence.

Nineteen hundred years ago if you had asked any citizen of Rome who the greatest man was in the world, Paul or Nero, he would probably have said, "Who is this fellow, Paul?" "Why he is an apostle who is teaching the Fatherhood of God and the Brotherhood of Man—trying to help people to do good." "Well, I don't know him, never even heard of him. But Nero is most certainly the greatest man in the world. He is the Emperor of Rome." Yet, after 19 centuries, the people of this footstool name their sons Paul and their dogs, Nero. There is indeed a very great difference between greatness and prominence. The motto of the great seal of the State of Colorado is "Nil sine Numine" "Nothing without Providence."

Fraternality is one of the three great ideas presented by Rousseau before the birth of our Republic. The dictionary defines fraternity as a gathering together of folks for the purpose of exemplifying brotherhood. Fraternality radiates friendliness. There can be no brotherhood or fraternality without those qualities known as friendship, charitableness, fellowship, love, and truth. Mere words you say. Yes, to some they are, but to others they are filled with the light of life. Fraternality is a force that can be as dynamic for good as the atom bomb now is for destruction. Centuries have passed and great changes have come in all the activities of life since the Prince of Peace gave

utterance to the words, "Whatsoever ye would that men should do to you, do ye even so to them."

Notwithstanding the passing of time with all its changes, and the complexity of our present-day life, the force and logic of those words constituting the true spirit of fraternality remain as effectual as a means of solving the numerous problems today as when spoken centuries ago to a people whose lives and habits were less complex than our own. Nothing that is morally wrong can be politically right. Nothing that is morally right is futile.

Think in terms of the disturbances that now exist in our land, in other lands, and between nations. What is the cause of all these disturbances? Determine for yourselves what you consider to be the cause. Having done so, then apply as a means of solution the practice of true fraternality as defined in the words of the Golden Rule. Would it not solve each difficulty if each of the contending parties practiced this principle, instead of merely preaching it? Of course it would.

If the spirit of true fraternality should be accepted and practiced in the affairs of men and nations, that which now disturbs us domestically and in world affairs would disappear. It would eliminate selfishness and greed that bring conflict between nations. Today, the practice of brotherhood between nations is the fundamental need of the world. There is a moral grain to the universe and when we go against this grain we suffer.

The future peace, security, and welfare of the world depend upon the extent to which its principles based on the Fatherhood of God and the Brotherhood of Man are recognized in private and public life. It was to accomplish this ideal of fraternality that this nation of ours has participated in two World Wars. We have forfeited the lives of thousands of our young men and women, we have and are still giving unstintingly of our wealth and resources. We did not engage in World War I or World War II to advance the prestige of any king, monarch or dictator. We did not seek territorial or material gain. We did not seek anything that was material in character. We fought for a spiritual ideal fraternality to be applied between nations and peoples. What did we accomplish? Well, we cannot say that we accomplished nothing. We have proven something beyond the shadow of a doubt. These two terrible conflicts have proven that War is not the cure for the ills of the human family.

There are millions of people in the world, but they are the children of Him Who notes even the sparrow when it falls. We are part of that family, you and I, and we have a part in the drama of life, which we may play if we will. There is a lot of darkness in the world, but not enough to put out the light of one candle. If we go out on a cloudless night and glance skyward we observe the eternal stars and constellations. We call some of them by name. If there be no moon we believe that the visible stars shed their light upon our pathway, and indeed they do, but astronomers who peer through remote spaces of the universe tell us that more than half of all the blended radiance of the skies that falls upon our pathways comes from stars we never see. They are invisible, they have no name on earth, they seem to have no place in heaven. Yet, they light us on our way.

Thus it is in human life. We may all be, if we but will, a part of that great influence like the invisible host of stars, radiating fraternity, brotherly love, good will among men.

The great power of Fraternal influence, the influence of brotherly love, the application of the Golden Rule is so well portrayed in that old Chinese proverb, which reads:

If there is righteousness in the heart, there will be beauty in the character.

If there is beauty in the character, there will be harmony in the home.

If there is harmony in the home, there will be order in the nation.

When there is order in the nation, there will be peace in the world.

Let us so live.

## Face in Mirror

**W**HEN the president of Stanford University, David Star Jordan, once advised a student to look into a mirror and say to himself, "I am now the guardian of the old man who will some day face you in the mirror—conserve his estate," his advice received wide publicity at the time.

Dr. Jordan's statement was in behalf of thrift. He urged all young men to put something away each week and month regardless of the reckless spending they might witness everywhere, and regardless of how hard times might be. The advice was sound then, and it is sound now.—*Hugh Bell*

## Hints

**Y**OUR wages cease with your breath; your debts live on.

Is it not better to look ahead and prepare than to look back and regret?

Plenty during life adds an additional sting to poverty after death.

Death or old age is the income-earning terminal before every salaried man.

Don't procrastinate. Provide for your widow while she is your wife.

"What will become of my family?" has baffled the skill of many a physician in a last illness.

The most practical sympathy for the widow is provided in insurance for the wife.

Suppose your income were to cease entirely and permanently, could you support your family? If you could not do so, how could your widow?

He is a good citizen who provides for his wife and children. He is a better citizen who also provides for his widow and orphans.—*C. K. A. Journal.*

## HOW ABOUT IT?

**T**ODAY I am wondering what would happen to me by now if 50 years ago some fluent talker had converted me to the theory of the eight-hour day and convinced me that it was not fair to my fellow workers to put forth my best efforts in my work. I am glad that the eight-hour day had not been invented when I was a young man. If my life had been made up of eight-hour days I do not believe I could have accomplished a great deal. This country would not amount to as much as it does if the young men of 50 years ago had been afraid that they might earn more than they were paid.—*Thomas A. Edison.*





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FRANCIS P. GIBSON'S LAST MESSAGE:  
"CARRY ON"

FEBRUARY, 1948

## Please Note

**D**URING January and February of each year the Home Office is unable to give attention to conversions from one class to another, increases or decreases in insurance, cash surrenders, certificate loans, etc., owing to work on the Annual Report and Valuation of Certificates, which by law must be completed by March 1.

During these two months the card records of members cannot be changed.

After March 1, the foregoing services to our members will be resumed.

We ask your kind indulgence.

## Instructions

### TO DIVISION PRESIDENTS AND TRUSTEES

**U**NDER the laws of the society, the Division President sits in with the Division Trustees when they make the monthly audit of the Division Treasurer's accounts.

Division Presidents should see that the following instructions covering monthly audits are carried out:

1. Check up all books of accounts.
2. The Treasurer must keep duplicate numbered copies of all dues receipts he gives to members. The Trustees must check these with the Treasurer's dues journal entries and his monthly reports of collections to the Home Office.

3. Inspect the Home Office receipt sent the Treasurer for last month's

collections. This shows how much money was sent to headquarters.

4. Inspect monthly bank statement of the Division's account, if any. Insist on seeing this bank statement each month.

5. Count cash, if any, in Treasurer's hands.

6. See that bank account, if any, is in name of Division, and not in the name of the Treasurer.

7. See that all checks, if any, drawn against bank account are signed by the Treasurer and countersigned by the Senior Trustee.

8. See that no payments are made out of Division funds without the approval of the Division. Orders on the Treasurer to make payments must be signed by the President and the Secretary.

9. The Trustees should make sure that all investment securities, if any, owned by the Division are kept in a safe deposit box, under their control at all times.

IF ANY NEGLECT to observe these instructions results in loss of money or securities, the Division will be held responsible. A complete audit each month will protect the Treasurer, the Division, and the Society.

## Which?

**I**T begins to appear that the question of state or federal supervision of insurance is going to be opened for reviewing time and again. When the Supreme Court handed down its decision in the SEUA case there was a big scare; the insurance industry thought that the administration was planning steps to take over insurance. That seemed to be the trend. Then came Public Law No. 15. Then came laws by most of the states, endeavoring to put insurance on a basis so it would not conflict with anti-trust laws. Then came December 31, 1947, the end of the moratorium.

We read that Senator McCarran, of Nevada, Chairman of the Insurance Sub-committee of Senate Judiciary Committee, intends to call insurance leaders to Washington to discuss the question. In a message to the annual meeting of the American Bar Association in September, he said that Congress is not altogether pleased with what the states have accomplished so far.

The fraternal benefit societies have taken the stand that they are not governed by insurance laws; therefore they are not subject to what the federal government and the states may do. However, the National Fraternal Congress of America is on record with a strong resolution in favor of state supervision of insurance. Sentiment throughout the fraternal system is opposed to federal supervision.

If the state insurance commissioners are in favor of state supervision as opposed to federal rule, as we believe they are, they could be more sensible

about the things they do. They should remember that it is irksome to the companies to try to conform to contrary rulings. With the departments of over 40 states to deal with, an insurance company operating throughout the nation has many problems created by the departments with their different ideas.

Probably that is the reason why the National Association of Insurance Commissioners, meeting last month at Miami Beach, Fla., decided to set up a central office by July 1st at Raleigh, N. Car. With a budget of \$20,000, it is expected to be a clearing house for the Association, although there is no indication that the office will have power to revise rulings. There is a thought induced by establishing such an office: if state supervision is better, why set up a national office? The departments ought to make answer.

Recently there has been great activity in the state insurance departments. Practically all of the old-line life insurance companies on January 1st are going on the CSO table with 2½% or 2¼% interest assumption, and some at 2%. Some of the fraternal societies are going on CSO. That means a full line of new policies for each company. They have to be filed with the departments, and in some states the policies have to be approved by the departments before sales can be made. The companies have submitted new policies, and back they come with changes ordered. But the irksome thing is that a provision approved by one state is objectionable to another. It is a tremendous job to get even an ordinary life policy revised and revised again so that it is acceptable in all states.

A sensible way would be to have the policies approved by the state of domicile, and that approval should be accepted by the other states. We should think that the full faith and credit clause of the Constitution could govern that.

If the insurance departments continue to do business in a picayunish and non-sensible manner, there will be federal supervision before long. Congress may review these things, as well as anti-trust factors.—Walter Basye.



**A GOOD listener is not only popular —he learns something.**



## The Boss

### MUST DO THE UNPLEASANT JOB

A FEW days ago I read the following:

"The boss has to handle the unpleasant work. If he hires someone else to do it, that person generally succeeds him as boss."

I well remember talking to a manager 20 years ago and having him tell me very frankly that there were many things about recruiting and training new men that he did not like. To solve this problem, he suggested that a supervisor be hired to relieve the manager of these responsibilities. I thought at the time, and I still think, that such a procedure would indicate the manager's unfitness for the work of managing the agency. Time proved I was right, because not long afterward he lost his agency.

This is an extreme example, but there are countless cases that illustrate a tendency to hand to others what we think of as unpleasant parts of our job. Very few men can truthfully say that they enjoy every single activity which their overall responsibilities require of them. But when such a man begins to seek other people to handle these unpleasant things, he is headed for trouble.

The antithesis of the manager's suggestion was a procedure which the late F. A. Olson, president and later chairman of the board of the Mutual Trust Life, described to me. He said that each morning, upon reaching his desk, he tried to find the most unpleasant job he could among those which faced him. Having found it, he gave it immediate attention while he was still fresh.

Few managers or other businessmen would question which of these two methods is preferable. One represents retreat and defeat—the other courage and success.

Judge Olson's words of wisdom have frequently helped me tackle with vigor and confidence many problems which I might otherwise have postponed or even tried to give somebody else. Where I have failed to follow them, I have regretted it. Yesterday I followed that advice literally. I felt better all day and am convinced that I did my remaining jobs more promptly and more successfully.—John Marshall Holcombe, Jr.

**K**NOWLEDGE without common sense is folly; without method, it's waste; without kindness, it's fanaticism; without religion, it's death—but with common sense, it's wisdom; with method, it's power; with charity, it's beneficence; with religion, it's virtue and life, and peace.—Frederick W. Farrar

## How to Drive

### WAYS TO DRIVE AND STAY ALIVE ARE REVEALED BY NSC RESEARCH

**I**N a recent presentation of facts before the Highway Research Board at Washington, Professor Ralph A. Moyer of Iowa State College, a national authority on highway engineering and automotive safety, made public a formula for safe winter driving. It is based on thousands of actual tests on snow and ice.

Briefing tips from scientific research of eight winters, the fundamental rules for safe driving under adverse road and weather conditions follow:

#### Fundamental Rules

1. Get the "feel" of the road on starting out.
2. Adjust speed to weather, road conditions.
3. Slow down well in advance of intersections, curves.
4. Use tire chains when snow or ice prevail.
5. Keep windshield free of snow, ice, fog and frost.
6. Follow vehicles at safer distances. Signal intent of turns or stops.
7. Apply brakes with a gentle pumping action on glare ice.

#### Research Men

Prof. Moyer, whom contemporaries have called "a research man who never talks or wets his pen until he has carefully determined the facts," is chairman of the National Safety Council's Committee on Winter Driving Hazards. The committee, made up of 22 leaders in automotive transportation, traffic engineering, safety education and law enforcement, includes such men as Tom Carmichael, experimental engineer of General Motors Proving Grounds; Fred Lautzenheiser of International Harvester Trucks, and H. V. Larson of Four Wheel Drive Auto Co.

Some of the new facts follow: Traffic death rates during winter are 24 to 53 per cent higher than summer in northern half of country, and 5 to 33 per cent higher in southern half. Major factors producing these higher accident rates are **Inadequate Traction and Reduced Visibility**. Skidding accidents are more numerous in rural than urban areas. Poor traction is primarily due to snow and ice and, to a lesser extent, to wetness. Bad visibility involves more darkness and snow, frost or steam-covered windshields.

#### Tests Explode Fallacies

Braking distances increase 3 to 12 times on snow or ice. The committee found that many drivers place false reliance on traction of "non-skid" tire treads on snow or ice. Tests showed good treads are highly desirable because they do help considerably on wet surfaces, but even new treads offer no advantages on packed snow or ice. Tests also proved that "rubber chains," which reappeared on the market last year, actually skid farther than bare tires on ice. Many drivers also have misplaced confidence in reducing tire air pressure below normal to provide extra traction on ice. Tests showed there is no safety aid in this reduction, and it wears out tires fast.

Concerning winter equipment for improving traction on snow or ice, tests were made of tire chains and sanders.

#### Self Help Necessary

Steel tire chains were shown to be most helpful for improving traction on snow or ice. On rear wheels only, they reduced passenger car braking distances by 40 to 50 per cent, provided traction often essential for starting or climbing grades. On heavy trucks, chains were found even more essential, braking distances being reduced by 60 to 70 per cent with chains on rear wheels. On tractor and trailer equipment, however, chains should be put on rear wheels of trailer when used on drive wheels of tractor. This helps avoid "jackknifing" and improves stopping ability of such heavy units. Committee recommended tire chains be carried in all passenger cars and trucks likely to encounter snow-ice conditions, because their use at times is as essential as windshield wipers or other functional equipment.

Regarding sanders, used on some commercial vehicles, committee tests showed their stopping effectiveness limited. While easy to operate, tests showed three of four widely used grits actually increased braking distance on ice. Even the best grit did not get under tires sufficiently to help more than 5 to 10 per cent when brakes were locked. Maximum aid with sanders was attained by skillful pumping of brakes and gearing down, which reduced distance about 30 per cent.

Adequate windshield defrosters, wipers and other visibility equipment are vital, the committee found. You must see, or cease driving.

#### Dual Solution

The committee has distributed a report entitled "Winter Accident Prevention," to all city and state officials, describing better methods for both snow removal and self-help by individual drivers. It declares experience in snow-belt states show that realistic winter safety is a dual problem involving both winter road maintenance and insistence that vehicle operators who must drive during severe conditions be properly equipped to get through, and follow fundamental winter driving rules. Repeated storms, often soon after road clearance, make it apparent that plowing or sanding at all times and all locations is not possible. Because accidents and traffic tieups seriously delay snow removal operations, several states, after thorough studies of the problem, adopted winter regulations empowering state and local police to stop vehicles unequipped with tire chains during severe snow and ice conditions, until roads have been cleared. It was found that such policies reduced accidents and traffic tieups. Before such regulations roads were long tied up by stalled or wrecked vehicles, and those properly equipped were unable to move and snow removal crews were seriously delayed.

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**a** pessimist is one who makes difficulties of his opportunities; an optimist is one who makes opportunities of his difficulties.

REGINALD B. MANSELL

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o o o o o o o o

## Trail of Truth

**O**NCE upon a time there was a little boy so furious at his Mother that he ran away from home, vowing that he would never return. He ran and he ran and he ran until he came to the very end of the road where there was a great chasm, and a large purple mountain opposite. He was still seething with anger so he yelled across: "Oh, I hate you! I hate you!" Imagine his horror when a thousand vindictive voices came shouting back to him: "Oh, I hate you! I hate you! I hate you!" You may be sure that he took to his heels and he ran and he ran and he ran until he came to the house where the one person to whom any boy can go when the world has turned against him. She was very wise, that person! She simply led him by the hand down that long, long road. They walked and they walked and they walked until they came to the end of it with the chasm still below and the purple mountain still across.

"Now, then," she suggested, "Try calling over, 'I love you! I love you!' and see what happens." So he obeyed and instantly a thousand friendly voices called back, "I love you! I love you! I love you!"

The things we say to our world are the things our world says back to us!—Clyde W. Young



# News from the



## Divisions

### FEBRUARY

- 14. Valentine social .....Cleveland
- 14. Valentine social .....Davenport
- 14. Valentine social.....St. Paul-Minneapolis
- 14. Valentine social .....Waterbury
- 14. Valentine social .....Toronto
- 14. After-meeting social.....Cincinnati
- 14. Movie show.....Portland, Me.
- 14. Social party.....Rockford
- 14. Box social.....Grand Rapids
- 14. Smoker .....Duluth
- 14. Card party.....Newark
- 14. Social party.....Canton
- 21. Washington's birthday social.....Detroit
- 21. Washington's birthday party.....Wichita
- 21. Anniversary social.....Cincinnati
- 21. Anniversary banquet.....Hollywood
- 21. Anniversary ball.....Brooklyn
- 21. Annual dance.....Richmond
- 21. February frolic.....Los Angeles
- 21. Smoker and initiation.....Montreal
- 21. Washington's birthday party  
.....Portland, Ore.
- 28. Aux-Frat social.....Westchester
- 28. Card party.....Queens

### MARCH

- 6. Social party.....Springfield, Ill.
- 6. Slide show.....Buffalo
- 6. Social party.....New Haven
- 13. Lecture .....Toronto
- 13. St. Patrick's Day party.....Davenport
- 13. St. Patrick's Day party.....Rockford
- 20. St. Patrick's Day party.....Spokane
- 20. Bowling tourney.....Washington
- 27-28. Bowling tournament.....Kansas City

### APRIL

- 3. Social party.....New Haven
- 3. Smoker .....Portland, Ore.
- 3. Social party.....Springfield, Ill.
- 10. April fools' party.....Davenport
- 10. Anniversary banquet.....Memphis
- 17. Grand ball.....Holyoke
- 17. Annual party.....Portland, Me.
- 17. Annual ball.....Trenton
- 17. Anniversary party.....Dallas
- 27. Movies .....Queens

### MAY

- 1. Social party.....Springfield, Ill.
- 8. Smoker .....Holyoke
- 8. May Day party.....Davenport
- 15. Annual ball.....Jersey City
- 29. Annual ball.....Providence

#### CHICAGO NO. 1 (By Leonard Warshawsky)

—On March 6th, Chicago will be the mecca of all the midwest deaf bowlers. A bowling classic sponsored by the 1951 Convention Committee offers a first prize of \$200.00 and a second prize of \$100.00 in greenbacks! All other prizes will be awarded according to entries. The place of this big affair will be the Lakeview Recrea-

tion, 3239 North Clark Street, which is only a mere 10-minute ride by streamlined street car, elevated or subway train from the downtown section of Chicago. Also, squad prizes of \$5.00 will be given to those out of the money. And this is not all—a high game prize out of the money will be \$10.00 given, too! The alleys are thirty in number and has seats for 500. The first squad will start at 12 noon, second squad at 2:00 P. M., third squad at 4 P. M. and the last one at 6 P. M. All bowlers will be allowed to designate their preference on their time to bowl. If a squad is filled, late entrants will be placed in other squads in order to give bowlers in each squad fair chances for out of the money prizes. So, bowlers, "first come—first served" is the rule. Prize money to all lucky bowlers will be given out same evening. Entry fee is \$10.00 plus \$3.00 (\$13.00). Mail fee by money order or cashiers' check to John B. Davis, 518 South Oak Park Avenue, Oak Park, Illinois.

An added attraction will be a match game between the Chicago and Milwaukee kegglers. Last year the Beer city boys soundly whacked the Windy City teams, and the latter are now out for sweet revenge!

After the bowling, there will be a big dance in the same building. Floor show acts by deaf talent will be unveiled before your eyes under direction of that able dramatist and comedian, Francis Fitzgerald. Again, too, it will not be necessary to go out into the wintry blasts to eat. Refreshments will be prepared by the local belles and sold by the side of a ¼ block long bar! So bowlers, come and try your luck. Chicago's famed hospitality invites you.

The installation of officers to lead the division for the forty-seventh year was held at the Chicago Club of the Deaf before a full house Friday evening, January 2nd. Former vice-president John Fuhr managed the initiating of the new officers as the retiring president, John Davis, was home abed with an acute touch of the flu.

By the time you read this the February mask Ball—one of the division's great annual events—will be a thing of the past. Over 1,000 is expected to jam the spacious hall at 333 Ashland Boulevard. There are to be several surprises to be unveiled by the division this year.

The Convention committee selected by the Grand Division with Grand Prexy A. L. Roberts heading the list is composed of members from Number One and the sister Division, Number 106. They with the cooperation of other local fraters are expected to dig up enough money to give all the visitors to Chicago the time of their life! Please put this in the back of your heads, that whenever the divisions in Chicago have a party, much of the proceeds from it go to the convention fund. We expect your support.

#### BROOKLYN (By A. Hurwit)—Come one,

come all—from near or far—to our greatest Anniversary Ball and Entertainment. Look what we have to offer: Dance in a most spacious ballroom to the music of a superb 10-piece orchestra! See our wonderful All-Broadway Celebrities Stage Show which makes its bow at 9 p. m.! Come, make this a happy reunion with old friends and acquaintances. We spared no effort for your enjoyment, so don't miss it! In the Grand Ballroom of Manhattan Center, 34th Street and 8th Avenue, N. Y. C. It is accessible by all transit lines and is one block from Penn Station.

Feb. 21, remember, is George Washington's Birthday week end. Out-of-town friends may make the most of this 3-day holiday. Make reservations direct to any hotel in N. Y. City. Hotel New Yorker is on the corner of 34th St. and 8th Ave., next to Manhattan Center. Penn Hotel is on 8th Ave., between 32nd and 33rd Sts. Be sure to see our two advertisements in this issue.

WASHINGTON (By Larry Ward)—A duck-pin bowling tourney will be the next social attraction of this division. It will be held at the Lucky Strike Alleys up 14th St., N.W., Saturday afternoon, March 20. Bro. Irving Robermann, who promotes all the sport shows for the deaf in town, will have charge of the tourney. According to his plans individuals bowling for individual prizes can take part in the team division for team prizes without playing additional games. This arrangement is being made to speed up the tournament, and it is hoped it will meet with the satisfaction of everyone. Bowlers from out of town are welcome, and it is expected teams from Baltimore and Richmond as well as from other towns will enter, thus giving the affair an air of excitement and rivalry. After the last pin drops at the hand of the last bowler a social get-together will be given at the club rooms of the District of Columbia Club for the Deaf, 713 D St., N.W.

For the benefit of the members and their better halves and also their friends a moving picture will be shown immediately after the meeting at Masonic Temple, 8th and F Sts., N.E., Saturday evening, March 6. The meeting will start half an hour earlier and a small admission will be charged to cover the expense of renting and showing the film. Bro. Rose will be the sole committee.

ST. PAUL-MINNEAPOLIS (By Willis Swee-  
zo)—The New Year's dance chairmanned by Percy Freeburg was a howling success. The dance hall was packed most of the time, and the orchestra music was very good. Plenty of confetti and streamers were in evidence. The highlight was a 2-minute total darkness at midnight. Bro. Freeburg and his able committee are to be congratulated on their excellent management of the affair.

Alby Peterson, chairman of the To Cleveland Bowling Fund, has scheduled two events. The first one was on Jan. 17 in the form of a ham supper at the clubhouse. The other will be on Feb. 28. The auxiliary will sponsor this event. It will be a bazaar event. Mrs. Dorothy Olson is president of the Auxiliary, and signs point to a good turn-out as a bazaar has not been held for years at the clubhouse.

The Minneapolis and St. Paul bowling teams are still in their leagues, and have put up a good showing.

PHILADELPHIA (By A. D. Roppelt)—The attendance of the January meeting was enlarged by three visitors, Bros. Jay Roth of Brooklyn Division No. 23, Emanuel Ramell of Hartford Division No. 37, and William Jennings of Rochester Division No. 52. It was interesting to note that Bro. Jennings had come to proudly see his son, our Bro. Milton Jennings, installed as President.

Through earnest effort of several brothers, it is believed that our division will surpass its 1947's endorsing of new members. The Degree Record forms still in hands of some brothers should be now forwarded to the local secretary, 287 West Mentor Street, Philadelphia 20, Pa.

AKRON (By R. W. Mullins)—Our Division did not have any socials for January on account of the holiday season, which kept everybody running their legs off. For February we shall have a social affair at our meeting hall, 34 S. High Street. The present Prexy hopes to have a good program slated for Wm. Hunter will be the chairman for the New Deal program.

Geo. Homrighausen was sick for nine weeks and just recently has returned to work. The brothers rejoiced over his recovery, for he is one of the popular fellows in our Division. We are now looking forward to Wm. Pfunder's victory over his doctor. He has not been

**FOR A GALA GEORGE WASHINGTON BIRTHDAY WEEK-END COME TO THE  
39th ANNIVERSARY BALL & ENTERTAINMENT given by Brooklyn Division No. 23  
Saturday Evening, Feb. 21st, 1948 at Manhattan Center, 34th St. & 8th Ave., N.Y.C.**



allowed to go back to his "profession" at the Goodyear Rubber Co. yet due to a serious sickness he was afflicted with last Aug.

One of our Brothers, L. P. Evans, departed to another world on Christmas Eve. We who knew him were deeply touched, and our sympathy is with his sons and relations.

**BOSTON** (By James W. Muncy)—Now that the election of officers is over, and the new year of 1948 is going on, the writer has the sincere hope that all members of the Division will put in more time to attend the monthly meetings, and show more interest in the proceedings. Your officers depend on every one of you members to cooperate in the carrying out of the business of the division. Are you going to do your duty?

Our Dec. 27 Annual Ball was a huge success; the attendance of nearly 400 can speak for itself. Newcomers from other states were apparent by their presence. The committee and the division members wish to thank all for their support of the affair, and it is hoped that they will continue to attend any and all future social events that the division plans.

**CLEVELAND** (By J. W. Knaus)—The Jack O' Lantern social under the chairmanship of Brother Hren was a bang-up success. The affair was held at the Cleveland Type Hall on Oct. 20. Decorations, smartly done by Bros. Sheets and Galati, gave the affair the proper Halloween aspect. The oldsters had their pictures took, but unfortunately are still waiting the outcome. Division Treasurer Samuel Kline acted as refreshment cashier, and after hurriedly making change for hours, would up with only seven cents off the tally. Can you beat it? Mrs. Hren, too, deserves praise for her handling of the sandwich counter. Married only last August, she already knows that the way to a man's heart is through his stomach!

To close the new year right, Martin Maynard and his committee finally put over the Christmas party the division had been waiting for. Dec. 20 was the day, and St. Agnes Mission, a church entirely owned by deaf Episcopal congregation, was the place. A large number of kiddies, with their oldsters tagging along, came to a beautifully decorated hall that augured a woman's touch. Due thanks belong to Mesdames Koelle and Turvey in this respect. The stage held a beautiful, bedecked tree, and the setting included a realistic fireplace and snow-covered chimney against a sky-blue background in which glowed the Star of Bethlehem. The program, in which each officer said a few words, was greatly enhanced by the beautiful sign-singing of Miss Thelma Turvey, Mrs. Hartman and Mrs. Ellis. Then appeared Santa Claus, with Mrs. Hughes interpreting, lending a willing ear to the kiddies' anxious hopes. None were disappointed. All in all it was a very pleasant and successful party in every way.

**HOLLYWOOD** (By Paul Smith)—Every member of the division with their wives, sweethearts and friends are looking forward to the big 10th anniversary baquet this coming Feb. 21. A mighty fine place has been chosen for the affair, the Florentine Garden, in Hollywood, similar to, and not far from Earl Carroll's, of pleasant convention memory. As at Carroll's, you can forget to eat your expensive dinner, keeping your opera glasses trained on the stage and its exhibit of pulchritude. Remember the address, 5955 Hollywood Blvd.

**PORTLAND, Ore.** (By F. B. Amann)—New local rule books have been distributed to our members. All should read these rules thoroughly, and familiarize himself with them. Much credit for the work goes to Brother Hokanson and his committee.

Plans are under way for the gala event of

the year, our 35th anniversary. Place and date will be announced soon.

**JERSEY CITY** (By Edwin Londregan)—Brother McGuffog, chairman of our annual ball committee, is a thrifty Scot who hates to see anything wasted. Observing that most throw-aways put out for advertising are discarded, he has thought up and put into practice a plan which makes these throw-aways "collector's items." Those who receive his throw-aways and put themselves in line to receive more or to collect from others will be richer by \$5.00 if they are fortunate enough to secure 11 throw-aways spelling out "FIVE DOLLARS." Each throw-away has one letter; get enough different ones to spell out the magic words, and there you are! And lest you forget, the ball will be held on May 15, at the Masonic Club of North Hudson, 47th St. and Cottage Place, Union City.

**SYRACUSE** (By J. L. Reisman)—What will happen in 1948 is anybody's guess, but we are looking forward to a very prosperous year. Brother Hinchey will continue to wield his gavel in his usual efficient way. Brother Pabst has come out of retirement and will again take over the secretary's work, which he knows so well. Tall, lanky Brother Berrigan continues to guard the strong box, and won't let his recent marriage interfere with his duties as collector of revenue. With the rest of the division solidly behind them, the prophecy for 1948 weather may well be "Fair and Warmer."

**SEATTLE** (By N. C. Garrison)—With the vacation season now well passed, our brothers and the auxiliary are now settled down to regular work schedule. But vacation pleasures won't be forgotten. Brother and Mrs. Bodley went by air to Philadelphia and New York, stopping in the Quaker City long enough for Brother Bodley to attend the division meeting; Billy Martin and his mother went by train to Chicago and New York; Mrs. Garrison, ye scribe's better half, went by auto to Washington with her mother and brother; George Wilson went by train to New York and way points. The scenery was swell, according to George, especially the femme part; Brother and Mrs. Kirschbaum motored to Idaho for the convention.

Carl Spencer, realizing the difficulty of the deaf in holding jobs in their advancing age, showed good foresight by buying a barber shop in Lewistown, Mont., and, being his own boss, will stand less chance of enforced layoffs. Carl was president of our division when he left, and we all wish him every success.

**ST. LOUIS** (By Edgar Dykes)—Howard Schwartz, our new third trustee, is our newest Spark Plug. He will manage the division's 39th annual picnic, date and place to be announced later. He promises some new ideas as well as a good time.

The Petticoats are thrilled to know that it is planned to organize a division auxiliary as soon as we get full details of organization from the Home Office. Many of them are anxious to join. Rightly conducted, an auxiliary can be of great help to a division, and after meetings both division and auxiliary can get together for a social hour.

Sam Davis, our division Goatmaster, has been worrying a bit over the recent rise in grains and other feed. He is afraid that his

supply of tin cans may give out, and he had to fall back on grain for our Billy Goat. But he assures us he will have Billy in good shape when the time comes. Date and location will be announced later.

Thomas Rei was recently retired on pension after working faithfully for 28 years for the Ben Moore Paint Co.

**HOLYOKE** (By Arno Klopfer)—Holyoke Division enters its 38th year with rosy prospects. Plenty of good times are in store for the members.

On Saturday, April 17, we will hold our annual ball at Bridge St. Turn Hall. Robert Newell will be in charge, aided by Bros. Blanchette, Gendron, Klopfer and Domingue.

In addition to other events, we will hold three big outings at Camp Jahn. The first, on June 27, will be managed by John Gendron; on July 18, Arno Klopfer will be in charge; on Sept. 12 Raymond Blanchette will show the stuff he is made of. Particulars regarding each outing will be given from time to time.

On Saturday evening, May 8, we will hold a smoker at Turn Hall. The regular meeting will start at 7 o'clock, and the degree work will start at eight, lasting perhaps two hours. A degree team from Hartford Division will have charge, also will bring some candidates to add to our own. Some 25 members may be given the course. Bring your receipt for dues, and avoid disappointment. Bros. Klopfer and Enger will be in general charge of the affair.

**MANHATTAN** (By E. M. Schuster)—The big snow which hit New York hit our division too, since at the regular January meeting we could not even have a full installation of new officers. The weather prevented most of them from showing up. Things are quiet now, around here, but wait, we'll get them humming again. Having moved to newer and more comfortable quarters should pep up our division some.

**LOS ANGELES** (By F. L. Bush)—Installation ceremonies were conducted by retiring

## 38th ANNUAL BAL MASQUE and CARD PARTY

Auspices

Los Angeles Division No. 27

L.A.C.D. CLUBHOUSE

3218 1/2 S. Main Street

SATURDAY EVENING, FEBRUARY 21

Excellent Orchestra. Good Cash Prizes  
for Costumes, etc.

DONATION \$1.00

**ALL STAR BROADWAY SHOW • 10-PIECE BAND • FUN • FROLIC • DANCE • REUNION**  
Grand Ballroom, Manhattan Center, 34th St. & 8th Ave. • New York's Most Spacious Ballroom  
Saturday Eve., FEB. 21st, 1948 • Brooklyn Division No. 23 • Tickets \$1.50 Including Tax



president Lindholm, who administered the oath of office to the new officers. Then the incoming president, Brother Goldstein, in behalf of the division, pinned on Brother Lindholm's coat lapel an emblem pin bearing the inscription "Past President Los Angeles Division No. 27," as a token of our appreciation of his labors during 1947.

The 38th annual Bal Masque and Card Party—one of the biggest affairs of our year—is scheduled for Feb. 21. We are counting on you, one and all, to attend. An evening of fun awaits you. See our advertisement elsewhere in this issue.

Brother Frank Burson passed away on Jan. 7 after several weeks' illness. The division extends its sincere sympathy to his family.

Visitors at the January meeting included Clyde C. Beach of Flint, Mich., Division, William Fitzpatrick of Milwaukee Division, and Isaac Zwicker of Brooklyn Division. The latter expects to remain in California, transferring to our division. (Transfer already issued. Ed.)

**DULUTH (By W. L. Nelson)**—At the December meeting several changes were made in division officers. The principal change was in the offices of secretary and treasurer. These two offices were combined, and Lloyd V. Moe elected as secretary-treasurer. His address is 415 N. Lake Ave., Duluth 5, Minn.

Michael Lydon was chairman of our New Year's Eve party. He saw to it that everyone had a good time. A fair profit was realized.

Lloyd Moe will manage our coming smoker. From his talk he is preparing to put it over in a big way.

Clarence Sharp, one of the charter members of our division, has been granted a transfer to Los Angeles Division. We hope the climate there will agree with him.

**BALTIMORE (By G. M. Leitner)**—The division extends its sympathy to Secretary Samuel McCarthy in the death of his mother, who passed away on Dec. 14. In almost the same breath it offers him its congratulations on the birth of a son on Jan. 1. Likewise we thank him for the generous supply of cigars handed out.

Mr. and Mrs. Ray Kaufman danced with joy when their only son gave them an R. C. A. Victor Television set. They look forward to much enjoyment from its use. Maybe some day they may see Brother Meagher following one of his big cigars up the street in Chicago!

**OMAHA (By T. R. Peterson)**—The division goes into its 37th year of existence with almost a complete staff of new officers. They were sworn in during a brief but impressive ceremony at the January meeting.

The division had two big parties just before the end of the old year, the first a Halloween masquerade, and the other a pre-Christmas celebration for the children of members. Each one was a success, socially speaking, and each promises to become an annual affair.

The masquerade party drew a good crowd, many coming from as far away as Lincoln. The evening was spent in the promenade of the maskers, an eloquent sign-reading of "The Return of the Witches" by Mrs. Neujahr, Halloween pranks played on people chosen at random by the King of Halloween, Robert Gehm, and in dancing.

The Christmas party was one that made hearts happy, both old and young. There was a whole army of youngsters, all in eager anticipation of the coming of Santa Claus—who didn't disappoint them. The party wound up with a free moving picture show, most of it appropriately relating to Christmas.

**DENVER (By T. W. Tucker)**—The newly elected officers were installed at the January meeting. Changes were all in the lesser offices, president, secretary and treasurer being reelected.

The New Year's Eve party sponsored by the division was a big success. Earl Long was chairman, and turned in a profit of \$330.29, breaking the record of a couple of years ago. Movies were shown, and dancing indulged in, both at the same time. All in all it was a gay crowd throughout the evening.

**WESTCHESTER (By S. J. Riley)**—The Christmas and New Year's holidays saw a record-breaking snow storm of 25.8 inches,

which at this writing is still making it tough to get around, due to icy surfaces. This caused a small attendance at our January meeting. However, members attending our next meeting will find themselves in a club-like atmosphere due to the division officers' plan to put a new look in the meetings.

Walter Shafran has finally found the woman of his dreams, and will soon turn benedict. Since he is entering business in Montreal and will reside there, he has requested a transfer to that division. We sincerely regret his leaving, but he has our best wishes for a happy and contented life.

The committee for the annual ball, show and entertainment to be held next Oct. 9 has gotten off to a flying start by reserving the Mt. Vernon Turn Hall for that date. Bros. Lynch, Bayarsky and Riley are now contemplating plans for a star-studded all-deaf show which promises to eclipse anything seen to date. Details will appear in later issues.

After spending days and nights overhauling and tuning up his old reliable road burner, Nick De Ciarano left for San Francisco, where he will spend the next few months sampling the California climate.

## SPLASH PARTY

Given by

1951

CHICAGO CONVENTION  
COMMITTEE

Saturday Evening, April 17

at 7:00

KEYMEN'S CLUB

4721 W. Madison St.

Chicago, Illinois

SWIMMING IN POOL  
BALCONY FOR GUESTS

BEAUTY CONTEST RACES  
UGLIEST MAN CONTEST

Remember the Date. More Details later.

## 2nd Annual EASTERN ASSOCIATION OF THE DEAF BOWLERS

### Championship Tournament

Lido Recreation Bowling Arena

142 E. 59th St., New York, N.Y.

APRIL 17-18

Five-Man Event \$22.50

Two-Man Event 9.00

Individual 4.50

ENTRIES CLOSE MARCH 20

Host:

Union League Club of the Deaf

For Entry Blanks write

FRED DONNELLY

395 Orange St., Albany, N.Y.

NOTICE OF BALL LATER

## 1st Annual Individual Bowling Classic

Under Auspices

CHICAGO 1951 NFSD  
CONVENTION COMMITTEE

Saturday, March 6

at

Lakeview Recreation

3239 N. Clark Street  
Chicago, Illinois

GUARANTEED

1st Prize 2nd Prize

\$200

\$100

SQUAD PRIZE \$5

HIGH GAME PRIZE \$10

Prize Money Paid Out Before  
Winners Go Home

\$10 Entry Fee and \$3  
Bowling Fee must accompany  
entry to hold reservation

ENTRIES CLOSE  
MIDNIGHT, MARCH 1

1st Squad bowls at 12 Noon;  
2nd Squad at 2 P.M.; 3rd  
Squad at 4 P.M.; 4th Squad at  
6 P.M.

There will be Match Games  
between several Teams from  
Milwaukee and Chicago

After Bowling, walk upstairs in  
same building for eats, drinks,  
dancing

Floor Show by Deaf Talent

Mail Entry to JOHN B. DAVIS  
518 So. Oak Park Avenue  
Oak Park, Illinois



**Chicago Club of the Deaf**

122 So. Clark Street  
OPEN WEDNESDAYS, FRIDAYS,  
SATURDAYS and SUNDAYS  
*Out-of-Town Visitors WELCOME*

**St. Petersburg Silent Club**

ST. PETERSBURG 2, FLORIDA

Open every Saturday evening at 666—1st Ave. South. Business meetings first Saturday each month. For information please enclose stamp.

VISITORS WELCOME

Address Secretary, P. O. Box 361, Station A

## CHICAGO

**SILENT DRAMATIC CLUB**

Meets on the third Sunday of each month except July and August

Out-of-town visitors welcome to attend meetings

For information regarding meetings and club doings write:

JOHN M. TUBERGEN, Sec'y  
1838 S. Marengo Ave. Forest Park, Ill.

**It Wakes YOU UP!**

THREE Popular Telechron Electric Alarm Clocks for the deaf. For full information with 6 x 6 pictures, write:

**HAROLD S. WHITEHOUSE**

99 W. Central St., Natick, Mass.  
Authorized Agent and Clock Repairer

**Something new****TELECHRON ELECTRIC CLOCK**

One that wakes you up by electric light. No winding or fuss. Lasts a lifetime. See or write

**RALPH BEAVER**

15823 Lawton Ave., Detroit 21, Mich.

**WHY get up late for work?****WHY lose time from work?****VIBRATOR \$8.50**

Runs on 110 volt A-C current in connection with G-E or Telechron "switch" clocks—the ones that can be pre-set to turn on electrical appliances. The vibrator is plugged into the back of these "switch" clocks. Guaranteed for 1 year from defective parts or workmanship. Refund within 10 days if not satisfied.

Vibrator size: 1½" x 1¾" x 2½".

**BENJAMIN FRIEDWALD**

12 Perry St., New York 14, N. Y.

**WANTED**

THREE GOOD PROFESSIONAL DEAF WRESTLERS TO MATCH WITH THREE PROFESSIONAL HEARING WRESTLERS AT WISCONSIN BOWLING ASSOCIATION TOURNAMENT IN SHEBOYGAN, WIS., APRIL 24, 1948. FOR INFORMATION WRITE

ROGERS CROCKER  
1109 N. 7th Street  
Sheboygan, Wisconsin

## 5th Anniversary

**DANCE**

Trenton Silent Club

**SATURDAY, MAY 8, 1948**

6:00 P.M. to 2:00 A.M.

**MOOSE BALLROOM**

East State Street  
Opposite U. S. Post Office  
Trenton, N. J.

**ORCHESTRA, DANCING, FLOORSHOW**

Guaranteed \$325.00 Cash Prizes

**BEAUTY CONTEST**

\$125.00 in Cash Awarded Three Top Beauties.  
First Prize \$75, Second Prize \$30, Third Prize \$20.  
Evening Gown necessary to be eligible.

**ADMISSION \$1.50 (Incl. Tax)**

For Hotel Reservations write  
JOSEPH UNGARDY  
577 Second St., Trenton, N.J.

For additional details write  
DOMINIC GERVASONI  
610 Liberty St., Trenton, N.J.

**FILMS FOR THE DEAF****Sound films with sub-titles:**

- REBELLION. Historical drama with shorts, \$17.50.
- STAGECOACH WAR. Western action with shorts, \$20.00.
- BASKETBALL FUNDAMENTALS. Instructional film. Three days, \$5.00.
- KILLERS OF THE SEA. Marine adventure film. Shorts included, \$15.00.

Several action-packed sound films without sub-titles. Write for list.

SON OF THE SHEIK, an outstanding silent film. 7 reels, \$10.00. Ask for our catalog of other silent films and short subjects.

**NATIONAL FILM LIBRARY FOR THE DEAF**

29 Cedar Avenue Farmingdale, N.Y.

*Here is what people say about***THE CAVALIER***The National Newspaper for the Deaf*

"A readable paper, well edited and printed, which deserves the support of the deaf."—*Arthur L. Roberts, Grand President, N. F. S. D.*

"THE CAVALIER is an outstanding newspaper. I know that it takes a lot of work to make it that way."—*Wesley Lauritsen, Faribault, Minn.*

TWO DOLLARS PER YEAR

**THE CAVALIER**

P.O. Box 2710, Washington 13, D.C.

Reuben I. Altizer, Publisher  
Gunnar E. Rath, Managing Editor  
Alan B. Crammatte, Editor  
Henry H. Holter, Associate Editor  
Leonard Warshawsky, Sports Editor  
Wallace D. Edington, Business Manager

**ALL ROADS LEAD TO CLEVELAND****12th ANNUAL TOURNAMENT**

Great Lakes Deaf  
Bowling Association  
*ABC Sanction*

LINZ RECREATION, Inc.

CLEVELAND, OHIO

**APRIL 2, 3, 4, 1948**

For Entry Blanks write  
THOMAS A. HINCHEY  
112 May Avenue  
Syracuse 7, New York

**Friday, April 2**

Open House at the Cleveland Association of the Deaf at 1920 Euclid Avenue. Open from dawn to dawn. Refreshments and drinks served.

**Saturday A.M., April 3**

Annual Meeting of Captains and the Executive Committee at Linz Recreation, Inc., 1901 E. 13th St. (5th Floor).

**Saturday P.M., April 3**

5-Man Event at Linz Recreation.

Ladies' Teams bowl at Playhouse Square Bowling Alleys, Inc., 1501 Euclid Ave. Write Mrs. Lillian Ellis, 1001 Linn Drive, Cleveland 8, Ohio, for Information and Entry Blanks.

**Saturday Evening, April 3**

Big Floor Show and Dance in the Rainbow Room of Hotel Carter (GLDBA Headquarters).

**Sunday, April 4**

Two-Man and Individual Events, all day.

For Information and Hotel Reservations write  
ORVILLE JOHNSON  
9610 Lowell Avenue  
Cleveland 8, Ohio

**A S-T-R-I-K-E-ing  
Good Time Awaits  
YOU in CLEVELAND**



MEMBERSHIP QUOTAS	
DIVISION	1948 Quota New Members
Chicago No. 1.....	50
Detroit.....	30
Saginaw.....	10
Louisville.....	10
Little Rock.....	10
Dayton.....	10
Cincinnati.....	20
Nashville.....	10
Olathe.....	10
Flint.....	20
Toledo.....	20
Milwaukee.....	20
Columbus.....	30
Knoxville.....	10
Cleveland.....	20
Indianapolis.....	30
Brooklyn.....	50
St. Louis.....	30
New Haven.....	10
Holyoke.....	10
Los Angeles.....	30
Atlanta.....	10
Philadelphia.....	30
Kansas City.....	20
Omaha.....	10
New Orleans.....	10
Boston.....	30
Pittsburgh.....	20
Hartford.....	10
Memphis.....	10
Portland, Me.....	10
Buffalo.....	10
Portland, Ore.....	10
Newark.....	10
Providence.....	10
Seattle.....	10
Utica.....	10
Washington.....	20
Baltimore.....	20
Syracuse.....	10
Cedar Rapids.....	10
Albany.....	10
Rochester.....	10
San Francisco.....	10
Reading.....	20
Akron.....	30
Salt Lake City.....	10
Rockford.....	10
Springfield, Ill.....	10
Davenport.....	10
Worcester.....	10
St. Paul-Minneapolis.....	20
Fort Worth.....	20
Dallas.....	20
Denver.....	10
Waterbury.....	10
Springfield, Mass.....	10
Bangor.....	10
Birmingham.....	10
Sioux Falls.....	10
Wichita.....	10
Spokane.....	10
Des Moines.....	10
Lowell.....	10
Berkeley-Oakland.....	10
Delavan.....	10
Houston.....	10
Scranton.....	10
Richmond.....	10
Johnstown.....	10
Manhattan.....	30
Jacksonville.....	10
Peoria.....	10
Jersey City.....	10
Bronx.....	10
Columbia.....	10
Charlotte.....	10
Durham.....	10
Grand Rapids.....	10
Toronto.....	20
Duluth.....	10
Canton.....	10
Faribault.....	10
Council Bluffs.....	10
Fort Wayne.....	10
Schenectady.....	10
Chicago No. 106.....	10
Binghamton.....	10
Wilkesburg.....	10
San Diego.....	10
Eau Claire.....	10
Vancouver.....	10
Westchester.....	10
Queens.....	10
Hollywood.....	10
Kitchener.....	10
Trenton.....	10
Danville.....	10
Colorado Springs.....	10
Ogden.....	10
Baton Rouge.....	10

NEW MEMBERS

NASHVILLE No. 12—Kenneth Downing, Hollis Hurt, Maurice Hurt, Walter Bush.  
 INDIANAPOLIS No. 22—George Brower.  
 ATLANTA No. 28—James Vickers.  
 PHILADELPHIA No. 30—Nicholas Trantas.  
 PROVIDENCE No. 43—Edmund Toppi, Armando Vispo.  
 CEDAR RAPIDS No. 49—Eldon Meeks.  
 SAN FRANCISCO No. 53—Thomas Edwards.  
 AKRON No. 55—Ralph Lee.  
 ST. PAUL-MINNEAPOLIS—John Fatticci.  
 HOUSTON No. 81—Dwight Wilson.  
 CHARLOTTE No. 94—Porter Bryson.  
 DURHAM No. 95—John Biggerstaff.  
 TORONTO No. 98—Keith Johnson.  
 SCHENECTADY No. 105—Raymond Fleming.

COME BACKS

ST. LOUIS No. 24—Edwin Hummelschein.

THE GET-ONE DEGREE

NASHVILLE No. 12—William Felts (4).  
 INDIANAPOLIS No. 22—Cecil Scott.  
 ATLANTA No. 28—Howard Hartsfield.  
 PHILADELPHIA No. 30—Sylvan Stern.  
 PROVIDENCE No. 43—Abraham Cohen (2).  
 CEDAR RAPIDS No. 49—Max Herbold.  
 SAN FRANCISCO No. 53—Harry Stone.  
 AKRON No. 55—James Nine.  
 ST. PAUL-MINNEAPOLIS No. 61—Willis Sweezo.  
 HOUSTON No. 81—William Isaacks.  
 CHARLOTTE No. 94—John Crutchfield.  
 DURHAM No. 95—Kelly Biggerstaff.  
 TORONTO No. 98—Abraham Liebovitch.  
 SCHENECTADY No. 105—Paul Sack.

OBITUARY

RUFUS B. JEFFRIES, 70. Entry Nov. 1, 1907. Died Dec. 18, 1947. Certificate No. 206-C. Columbus Div. No. 18.  
 ADOLPH DUERR, 64. Entry Feb. 1, 1909. Died Jan. 1, 1948. Certificate No. 639-C. Brooklyn Div. No. 23.  
 CHARLES E. CANFIELD, 75. Entry June 1, 1915. Died Dec. 18, 1947. Certificate No. 2364-C. Flint Div. No. 15.  
 ELLIOT B. YOUNG, 58. Entry Feb. 1, 1917. Died Dec. 20, 1947. Certificate No. 3054-C. Atlanta Div. No. 28.  
 WILLIAM A. KEENE, 53. Entry May 1, 1917. Died Dec. 15, 1947. Certificate No. 3187-D. Indianapolis Div. No. 22.  
 JOHN W. CROSS, 68. Entry Jan. 1, 1920. Died Nov. 5, 1947. Certificate No. 4882-D. Spokane Div. No. 76.  
 FRANK L. BURSON, 70. Entry Aug. 1, 1920. Died Jan. 7, 1948. Certificate No. 5311-E. Los Angeles Div. No. 27.  
 LEROY P. EVANS, 65. Entry Nov. 1, 1920. Died Dec. 24, 1947. Certificate No. 5508-E. Akron Div. No. 55.  
 WILLIAM J. COLLINS, 50. Entry Oct. 1, 1926. Died Dec. 25, 1947. Certificate No. 7985-D. Rochester Div. No. 52.  
 HENRY H. DECKER, 52. Entry Dec. 1, 1928. Died Dec. 26, 1947. Certificate No. 8670-D. Binghamton Div. No. 108.  
 JOHN C. CARTER, 56. Entry May 1, 1929. Died Jan. 10, 1948. Certificate No. 8838-C. Brooklyn Div. No. 23.  
 HYMAN BOOKSPAN, 42. Entry Dec. 1, 1942. Died Jan. 7, 1948. Certificate No. 12880-D. Lowell Div. No. 78.  
 MAYNARD E. KOPPENHAVER, 28. Entry March 1, 1943. Died Jan. 10, 1948. Certificate No. 13032-D. Philadelphia Div. No. 30.

THE man who does things makes many mistakes, but he never makes the biggest mistake of all—doing nothing.—  
*Poor Richard's Almanac*

**Illinois Recreation Club**  
**STARVED ROCK STATE PARK**  
 Utica, Illinois  
**JULY 18, 1948, ALL DAY**  
 Attendance 1200 Admission Free  
 ART C. JOHNSON, Director  
 2506 7th Ave., Rock Island, Ill.

**7th Annual Tournament**

**Pacific Coast Deaf Bowling Association**

ABC Sanction

**Vermont Bowl**  
 7820 So. Vermont  
 Los Angeles, Calif.

**May 29-30, 1948**

Host and Headquarters

**LOS ANGELES CLUB OF THE DEAF**

(Sports Club)

3218 1/2 S. Main St.

For Entry Blanks write

**FRANK L. BUSH**

8257 1/2 Crenshaw Dr.  
 Inglewood, Calif.

Deadline—May 1, 1948

For Information and Hotel Reservations write

**MORRIS FAHR**

1337 So. Highland Ave.,  
 Los Angeles 35, Calif.

**FRIDAY, MAY 28**

Open House at the Los Angeles Club of the Deaf

**SATURDAY, MAY 29**

Annual Meeting of PCDBA at LACD  
 5-Man Event at Vermont Bowl  
 Major Entertainment at LACD

**SUNDAY, MAY 30**

Two-Man and Individual Events, all day  
 Awards of Trophies & Social at LACD

**MONDAY, MAY 31**

INDIVIDUAL SWEEPSTAKES (Tentative)

For Ladies' Team Tournament write

**MRS. MORRIS FAHR**

1337 So. Highland Ave.,  
 Los Angeles 35, Calif.



DECEMBER COLLECTIONS

Grand Division	\$ 38.08
Chicago, Ill., No. 1	470.44
Detroit, Mich.	274.96
Saginaw, Mich.	38.59
Louisville, Ky.	187.82
Little Rock, Ark.	138.43
Dayton, Ohio	264.50
Cincinnati, Ohio	109.19
Nashville, Tenn.	78.54
Olathe, Kans.	38.32
Flint, Mich.	219.40
Toledo, Ohio	
Milwaukee, Wis.	165.95
Columbus, Ohio	128.36
Knoxville, Tenn.	59.96
Cleveland, Ohio	425.65
Indianapolis, Ind.	240.11
Brooklyn, N. Y.	468.35
St. Louis, Mo.	247.62
New Haven, Conn.	127.46
Holyoke, Mass.	107.59
Los Angeles, Cal.	462.91
Atlanta, Ga.	177.34
Philadelphia, Pa.	537.42
Kansas City, Mo.	151.71
Omaha, Neb.	167.97
New Orleans, La.	116.50
Boston, Mass.	277.44
Pittsburgh, Pa.	133.88
Hartford, Conn.	110.22
Memphis, Tenn.	139.21
Portland, Maine	97.68
Buffalo, N. Y.	139.23
Portland, Ore.	172.24
Newark, N. J.	110.34
Providence, R. I.	67.18
Seattle, Wash.	346.99
Utica, N. Y.	128.71
Washington, D. C.	302.52
Baltimore, Md.	131.72
Syracuse, N. Y.	67.83
Cedar Rapids, Iowa	125.83
Albany, N. Y.	78.15
Rochester, N. Y.	167.14
San Francisco, Cal.	173.46
Reading, Pa.	189.14
Akron, Ohio	284.45
Salt Lake City, Utah	44.88
Rockford, Ill.	70.61
Springfield, Ill.	59.23
Davenport, Iowa	31.07
Worcester, Mass.	88.32
St. Paul-Minneapolis, Minn.	393.38
Fort Worth, Texas	145.31
Dallas, Texas	306.32
Denver, Colo.	131.98
Waterbury, Conn.	52.86
Springfield, Mass.	85.12
Bangor, Maine	39.99
Birmingham, Ala.	266.13
Sioux Falls, S. D.	120.53
Wichita, Kans.	98.42
Spokane, Wash.	138.59
Des Moines, Iowa	247.52
Lowell, Mass.	99.34
Berkeley-Oakland, Cal.	241.90
Delavan, Wis.	99.55
Houston, Texas	332.74
Soranton, Pa.	53.56
Richmond, Va.	112.08
Johnstown, Pa.	102.97
Manhattan, N. Y.	197.53
Jacksonville, Ill.	90.83
Peoria, Ill.	46.68
Jersey City, N. J.	206.68
Bronx, N. Y.	138.45
Columbia, S. C.	68.60
Charlotte, N. C.	168.14
Durham, N. C.	84.04
Grand Rapids, Mich.	100.07
Toronto, Ont.	455.04
Duluth, Minn.	86.71
Canton, Ohio	70.53
Faribault, Minn.	60.52
Council Bluffs, Iowa	37.86
Fort Wayne, Ind.	58.85
Schenectady, N. Y.	44.71
Chicago, Ill., No. 106	84.22
Binghamton, N. Y.	74.21
Wilkinsburg, Pa.	118.22
San Diego, Cal.	68.55
Eau Claire, Wis.	34.45
Vancouver, Wash.	65.41
Westchester, N. Y.	93.38
Queens, N. Y.	55.31
Montreal, Que.	114.16
Hollywood, Cal.	202.90
Kitchener, Ont.	107.08
Trenton, N. J.	158.88
Danville, Ky.	113.00
Colorado Springs, Colo.	78.23
Ogden, Utah	67.65
Baton Rouge, La.	131.73
Total collections	\$15,531.55

TREASURER'S STATEMENT FOR DECEMBER, 1947

Balance and Income	
Balance, Nov. 30, 1947	\$2,978,277.55
Division collections	15,531.55
Interest and dividends	12,186.28
Rents	235.00
Rent and upkeep of Home Office, 1947	4,000.00
Amortization of bonds	1,002.20
Escrow deposits	9,144.71
Liens and surrender charges	35.60
Property insurance premiums	1,319.89
Refund, real estate operating exp.	.70
Withheld income tax	274.50
Withheld social security tax	7.16
Lodge supplies	17.00
Recording fees	4.00
Advertising in THE FRAT	21.00
Subscriptions to THE FRAT	11.60
Total balance and income	\$3,022,068.74

Disbursements	
Death benefits	\$ 6,206.00
Sick benefits	2,530.00
Accident benefits	545.00
Old-age income payments	31.34
Class F income payments	12.50
Liquidation of lien	12.00
Convention expenses	1,344.23
Depreciation,	
Home Office equipment	474.14
Cash surrender values	1,214.03
Escrow refund	1,609.86
Amortization of bonds and stocks	2,195.71
Mortgage expenses	350.00
Accrued interest on stocks	284.72
Clerical services	630.00
Employees' income tax	297.40
Insurance Department fees	3.07
Office expenses	164.04
Officers' and Trustees' salaries	1,470.85
Officers' expenses	12.20
Official publication	382.54
Organizing expenses	180.00
Postage	76.11
Printing and stationery	16.38
Property insurance premiums	1,586.45
Real estate operating expenses	279.29
Rent and upkeep of Home Office	4,000.00
Total disbursements	\$ 25,907.86

Recapitulation	
Balance and income	\$3,022,068.74
Disbursements	25,907.86
Balance, Dec. 31, 1947	\$2,996,160.88

TRUSTEES' REPORT

Ledger Assets, Dec. 31, 1947	
First mortgage loans	\$1,456,478.01
Bonds and stocks	1,227,041.94
Bank deposits	225,176.45
Real estate	78,658.37
Home Office equipment	4,316.11
Certificate loans	3,022.58
Cash in society's office	1,467.42
Total ledger assets	\$2,996,160.88

Balances in Funds	
Mortuary funds	\$2,585,098.58
Sick and accident funds	208,361.57
Accumulated interest	93,056.12
General expense fund	68,781.20
Suspense account	34,419.90
Indemnity fund	5,376.96
Convention fund	1,066.55
Total in all funds	\$2,996,160.88

DEATHS

Dec. 14—Goldie McCarthy, widow of the late Samuel McCarthy, Sr., and mother of Samuel McCarthy, Jr., Baltimore, Md.

MARRIAGES

Nov. 7—Don Patterson and Ardell Booth, both of Salt Lake City, Utah.  
 Nov. 22—Carmen Russ, Lock Haven, Pa., and Evelyn O'Neil, Nashville, Tenn.  
 Nov. 28—Bruce Eyre and Vera Stoffers, both of Salt Lake City, Utah.  
 Nov. 29—Donald Carver, Hampden, Mass., and Josephine Pomeroy, Springfield, Mass.  
 Dec. 6—Warren Smith and Norma Keith, both of St. Louis, Mo.  
 Dec. 20—Leonard D'Addono and Anna Hashman, both of Chicago, Ill.  
 Dec. 20—Glenn Poole, Vancouver, Wash., and Norma Corneliussen, Comstock, Minn.  
 Dec. 27—Charles Granot, Denver, Colo., and Mary Fawcett, New Orleans, La.  
 Dec. 27—Eddie Duran and Antonnio Rodarte, both of Denver, Colo.  
 Jan. 10—William Matte and Thelma McGuire, both of Baton Rouge, La.

DECEMBER DISABILITY CLAIMS

C. Pettypiece, Toronto, Ont.	\$ 15.00
*W. F. Way, Montreal, Que.	75.00
M. F. Johnson, San Francisco, Cal.	30.00
L. S. Byrne, Washington, D. C.	25.00
Russell Huml, Chicago, Ill., No. 1	40.00
E. J. Humphreys, Des Moines, Iowa	45.00
D. R. Middleton, Danville, Ky.	75.00
E. A. Ratka, Buffalo, N. Y.	120.00
R. B. Kirkland, Utica, N. Y.	75.00
Israel Solomon, Manhattan, N. Y.	90.00
C. A. Smith, Reading, Pa.	30.00
R. Kishbaugh, Reading, Pa.	40.00
R. E. West, Milwaukee, Wis.	50.00
*John Kobus, Chicago, Ill., No. 1	20.00
*W. F. Mosley, Peoria, Ill.	30.00
M. L. Friedman, Washington, D. C.	20.00
L. B. Dickerson, Sr., Atlanta, Ga.	10.00
C. R. Koons, Des Moines, Iowa	30.00
K. D. Haines, Louisville, Ky.	60.00
Max Cohen, Boston, Mass.	25.00
G. F. Bingham, Boston, Mass.	45.00
R. W. Peterson, Faribault, Minn.	90.00
John Keegan, Jr., Jersey City, N. J.	150.00
Alfred Baunlin, Newark, N. J.	150.00
Charles Ziegler, Rochester, N. Y.	120.00
J. C. Sturtz, Manhattan, N. Y.	60.00
E. T. Branigan, Manhattan, N. Y.	30.00
John M. Ross, Portland, Ore.	30.00
J. E. Dunner, Philadelphia, Pa.	10.00
L. Cassinelli, Providence, R. I.	60.00
F. Ruckdeshel, Providence, R. I.	50.00
A. E. Matthies, Dallas, Texas	50.00
P. H. Demere, Dallas, Texas	60.00
*Ernest Smith, Hartford, Conn.	30.00
*W. E. Kadel, Albany, N. Y.	50.00
E. D. Reade, Boston, Mass.	75.00
Benj. Peruzzi, Queens, N. Y.	45.00
*H. E. Coriell, Louisville, Ky.	100.00
R. E. Munro, Chicago, Ill., No. 1	75.00
N. B. West, Davenport, Iowa	25.00
J. F. Royster, Danville, Ky.	120.00
Ignatius Sardina, Buffalo, N. Y.	60.00
Leo Lewis, Utica, N. Y.	75.00
G. L. Laramie, Salt Lake City, Utah	20.00
*H. J. Summers, Washington, D. C.	45.00
Herman Boyle, Portland, Maine	100.00
*W. E. Wilds, Columbus, Ohio	45.00
R. J. Saulnier, Toronto, Ont.	175.00
C. C. Hart, Montreal, Que.	15.00
C. E. Vickers, Hollywood, Cal.	30.00
J. L. Nine, Akron, Ohio	30.00
*R. W. Zimmerman, Akron, Ohio	150.00
Total for the month	\$3,075.00

\* Denotes accident claims.

DECEMBER DEATH CLAIMS

Sylvester E. Koebel, St. Louis, Mo.	\$1,000.00
Maurice T. Cohen, Boston, Mass.	500.00
Paul N. Harkless, Pittsburgh, Pa.	1,000.00
*Martin Formanack, St. Louis, Mo.	325.00
*Allen R. Murdock, Cedar Rapids, Ia.	638.00
*Roy D. Keeney, Rochester, N. Y.	186.00
*J. E. Charlebois, Toronto, Ont.	49.00
*F. N. Goss, Indianapolis, Ind.	107.00
*Philip M. Beausoleil, Springfield, Mass.	698.00
John D. Shea, Brooklyn, N. Y.	500.00
George B. Wilson, Philadelphia, Pa.	750.00
*Clarence G. Henderson, Columbus, O.	453.00
Total for the month	\$6,206.00

\*Denotes paid-up benefits.

BIRTHS

July 5—Mr. and Mrs. Charles Manning, Toronto, Ont., a girl.  
 July 16—Mr. and Mrs. Avice McCallon, San Diego, Cal., a boy.  
 Nov. 5—Mr. and Mrs. Kenneth Mantz, Detroit, Mich., a girl.  
 Nov. 14—Mr. and Mrs. Albert Capocci, Rocky Hill, Conn., a boy.  
 Nov. 25—Mr. and Mrs. Wallace Nahrgang, Kitchener, Ont., a boy.  
 Dec. 5—Mr. and Mrs. Lloyd Moe, Duluth, Minn., a boy.  
 Dec. 14—Mr. and Mrs. Percy Hochstatter, Rockford, Ill., a girl.  
 Dec. 18—Mr. and Mrs. Thomas Evans, Du Bois, Pa., a boy.  
 Dec. 23—Mr. and Mrs. Wilbert Birr, St. Paul, Minn., a girl.  
 Dec. 28—Mr. and Mrs. Robert Christianson, Chippewa Falls, Wis., a girl.  
 Jan. 1—Mr. and Mrs. John Doughty III, Topsham, Me., a boy.  
 Jan. 1—Mr. and Mrs. Samuel McCarthy, Baltimore, Md., a boy.  
 Jan. 14—Mr. and Mrs. Earl Smith, Salt Lake City, Utah, a boy.

ENGAGEMENTS

Robert Carlson and Joan Weed, both of Minneapolis, Minn.  
 Joseph Mervis and Stella De Marco, both of Pittsburgh, Pa.  
 Edgar O'Brien, Brookline, Mass., and Alice Halloran, Brighton, Mass.  
 Paul Dvoretzky, Brooklyn, N. Y., and Doris Rathheim, Rockville Center, N. Y.



# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; Northern Vice Pres., Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; Western Vice Pres., Einer Rosenkjar, 1123 Longwood Place, Los Angeles, Cal.; Southern Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; Eastern Vice Pres., Bernard Teitelbaum, 4014 Saline St., Pittsburgh, Pa.; Secretary-Treasurer, L. Stephen Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, C. B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.; Chief Agent in Canada, John T. Shilton, 202 Dalhousie St., Toronto, Canada.

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 over a hundred principal cities of the United States and Canada.

## 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.

## Death, Sick and Accident Benefits

The society guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

## Safeguards

The society is chartered under the 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

## Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has 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.

## SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$ .30	\$ .60	\$ .90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

## MONTHLY NET RATES FOR DEATH BENEFITS

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65
18	\$1.25	\$2.09	\$1.69
19	1.27	2.12	1.74
20	1.30	2.15	1.79
21	1.33	2.18	1.85
22	1.36	2.21	1.90
23	1.39	2.25	1.96
24	1.42	2.29	2.03
25	1.46	2.32	2.10
26	1.50	2.36	2.17
27	1.53	2.40	2.24
28	1.57	2.44	2.33
29	1.62	2.49	2.41
30	1.66	2.53	2.50
31	1.71	2.58	2.63
32	1.76	2.63	2.74
33	1.81	2.68	2.85
34	1.86	2.73	2.96
35	1.92	2.78	3.09
36	1.98	2.84	3.22
37	2.05	2.90	3.36
38	2.12	2.96	3.52
39	2.19	3.02	3.69
40	2.26	3.09	3.87
41	2.35	3.16	4.07
42	2.43	3.24	4.29
43	2.52	3.32	4.54
44	2.62	3.40	4.80
45	2.73	3.49	5.09
46	2.84	3.58	5.42
47	2.96	3.68	5.78
48	3.08	3.79	6.19
49	3.21	3.90	6.65
50	3.36	4.02	7.17
51	3.51	4.14	7.74
52	3.67	4.28	8.43
53	3.84	4.42	9.23
54	4.03	4.57	10.18
55	4.22	4.74	11.31

Rate for age at nearest birthday to be taken.