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The National Fraternal Society of the Deaf (NFSD)

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Twenty-sixth Year

September, 1928

Number Three

An American Giant

Modest, Energetic, Efficient, the Public in General Knows Little About It

It is amazing how much we know about the earth upon which we live. It is a far cry from the first discovery of gold to the establishment of our Federal Reserve System; from the first hazardous eating of fruits, vegetables and other foods to the present safe and unlimited menu of the race; from the first savage floating on a log to the man riding in a modern oil burning ship; from the fleet-footed messenger to the speeding airplane; from smoke signals to the mysterious and instantaneous wireless; from the first huddling together of primitive men to the complicated social, religious, political, industrial, educational and humanitarian institutions of today.

Much Still to be Accomplished

Man has traveled far along the road of progress but he still has far to go. He has fathomed some of the shoals of the unknown but into its great depths he has seldom penetrated. The acquired knowledge of men, taken collectively, is only a small portion of all that is within the range of possibility. No single individual has anything like a comprehensive grasp of even the knowledge already acquired. Thousands of Americans have never heard of, much less seen, the giant Redwoods of California, some of which are from 50 to 80 centuries old. Hundreds of thousands have never trodden an ocean beach. Millions have never ridden in an airplane. Such illustrations could be cited by the thousand.

There are two principal ways of obtaining knowledge. One way is to seek it; the other is to have it brought to one's attention.

America Is the Home of Giants

Since 1776, many giants have developed in America. What was then a young infant has grown into the greatest republic, if not the leading government, in the world. The United States has a little more than seven per cent of the world's population; yet it has more railroads than all the remainder of the earth; it has 88% of all the motor vehicles; it uses 75% of the world's production of oil and rubber; it consumes

66 2/3% of the world's silk; it has two-thirds of all the telephones in existence; it employs, both in the aggregate and per individual, far more power,—steam, oil, electric, water and gas,—than the remainder of the world. In brief, America is the greatest producing and consuming country,—and the most prosperous,—in all history. Aladdin's lamp has been outdone; even romance has been outstripped.

Why the Giants Grew

Beneath the shadow of this great government,—sometimes with its approval and assistance, sometimes without,—has grown up a group of financial, commercial, and industrial giants. All of them were created and developed primarily for pecuniary profit. That in itself, is not to their discredit. On the contrary it has been, in the absence of fraud and dishonesty, very much to their credit. The progress and prosperity of the United States of America has grown very largely and naturally out of the open road to individual ownership, or property, individual incentive and individual achievement.

Various Kinds of Giants

But there are other giants in America besides those of the financial, commercial and industrial worlds. There are religious giants. Despite the fact that over half her population has no church affiliations, America is, nevertheless, a Christian nation. Then, too, there is a gigantic system of education, with more than a million teachers and with millions of students. America is an intelligent nation. With almost 300 commercial life insurance companies and with its scores of fire, casualty, health and accident companies the United States leads the rest of the world in insurance protection.

Giants Generally Court Publicity

Most of our people are more or less familiar with all of these great giants. These institutions have occupied the stage,—they have been in the limelight, if not all the time, at least a part of the time.

The Exception to the General Rule

But America has one giant of which little has been seen or heard so far as the public eye and ear are concerned. Some sixty years ago it was born in obscurity. Its development has been characterized by an innate modesty. It has done its part of the world's work quietly and efficaciously. It has attracted the notice and attention of very few people outside of those directly or indirectly connected with it. Its name and fame have never been blazoned from the house-tops. We refer to the fraternal beneficiary system of America.

Large Stature of the Fraternal Giant

Do you inquire as to the size of this giant? It is composed of 215 individual societies. Eighteen of this number are in Canada; the remainder are in the United States. They have 8,941,585 adult benefit members, 1,261,858 adult social members and 721,749 juvenile benefit members. On the adult benefit members, these 215 societies have in force \$10,220,086,000 of insurance and on the juvenile benefit members \$174,293,000 of insurance. Their total membership is 10,925,192 and their total insurance in force is \$10,394,379,000.

Size Reduced to Understandable Terms

These figures are so large that none but the expert mathematician can readily grasp them. If all the benefit certificates were placed end to end, assuming that they average 18 inches in height, we would have 2,748 miles of continuous protection. If the more than ten million members of these societies were standing in line, single file, with two feet of space allotted to each, the line would be 4,138 miles long. As the air mail is carried, this line would reach from New York to San Francisco and back as far as Omaha. With the forty million beneficiaries of the members added, the line would be 19,289 miles long,—long enough to reach from New York to Frisco over seven times. A dollar bill is 7 1/2 inches long. If the more than ten billion dollars of protection these societies have

in force were reduced to dollar bills and placed end to end, their combined length would be 1,230,395 miles. This would be enough to put more than 49 rings of one dollar bills around the earth at the equator. They would lay 1,230 rows of dollar bills between New York and Chicago. Some size, you will admit.

Further Exemplification

But there are more figures. In 1927 these societies wrote 1,106,027 certificates for \$1,190,222,000 of insurance. Their total income during 1927 was \$250,161,411 and their total disbursements were \$188,983,970. Of this sum \$136,960,363, or 55% of the total receipts, was for claims; while \$52,023,607, or 28% of total receipts, was for expenses and welfare work. The total assets of these societies on January 1, 1928, were \$836,601,036 dollars,—equal to a row of one dollar bills over 99,000 miles long,—enough to circle the globe four times. And all of it real money! Up to the first of this year these societies had paid the huge total of \$4,618,003,284 in death, disability, sickness and old age benefits. This sum would form a row of dollar bills 546,639 miles long,—enough to reach around the earth almost 22 times. This, too, was all real money! Surely this array of figures, setting forth the financial accomplishments and present condition of these societies, entitles the fraternal beneficiary system to be classed as one of the giants of America.

Material Questions and Their Answers

This is not all the story,—not by any means. Up to this point you will ask: (1) What evidence have we that the fraternal beneficiary system and its constituent societies will endure? (2) What, if any, is the difference between the plan and cost of insurance in these societies and in the commercial life insurance companies? (3) What service, if any, is performed by these societies that is not rendered by the commercial life insurance companies? These are fair questions. And they are pertinent. They deserve fair and unequivocal answers.

Age of American Societies

From authoritative sources we find that 189 of the 215 existing fraternal beneficiary societies were organized as follows:

From 1865 to end of 1869	7 societies
From 1870 to end of 1879	26 societies
From 1880 to end of 1889	39 societies
From 1890 to end of 1899	74 societies
From 1900 to end of 1909	29 societies
From 1910 to end of 1919	11 societies
From 1920 to end of 1927	3 societies

Total 189 societies

The first of these societies is 60 years old; the youngest is 2 years old. The average age of the 189 societies is 36½ years. This is a respectable age for such institutions and is quite long enough a time to put them to the acid test. By further research, had we the time and the facilities, it would be pos-

sible to ascertain the dates of organization of the other 26 societies of the group. We very much doubt if this additional information would change the average age just given.

Age is Evidence of Durability

Further as to the endurance of these societies may be cited the experience of the English Friendly Societies, which are virtually the prototypes and predecessors, if not the ancestors, of our American societies. There are many friendly societies in Great Britain that are more than half a century old. The two oldest and largest are nearly 125 years old. The oldest commercial life insurance company in the United States is 85 years old; in England, 218 years old. From this, it would appear that both classes of institutions have been pretty thoroughly tested. It is safe to say that a properly organized and well managed fraternal beneficiary society can endure as long as any other kind of life insurance institution.

Plan of Organization

Every fraternal beneficiary society has a representative form of government. It is a little republic in itself. The members elect their officers and enact the laws, rules and regulations. No votes by proxy are permitted. In these respects such a society differs from every other kind of private corporation, including commercial life insurance companies.

Form of Contract

Every fraternal beneficiary society writes an open contract of insurance. This feature affords a degree of elasticity and safety, which is both commendable and satisfactory when properly understood. Life insurance is a service and the cost of that service is based upon the mortality rate. Wars, earthquakes, tornadoes, floods, famines, epidemics and disasters generally, are extraordinary conditions which tend to increase the mortality rate temporarily. Usually such increased mortality can be met out of surplus held in reserve for emergencies. Occasionally such

surplus may not be sufficient for that purpose. In such a case, under this open form of contract, the members are required to make an extra contribution sufficient to meet the emergency. This is the quickest, easiest, cheapest and most sensible method of meeting an extraordinary situation.

Elastic Contracts Gaining Ground

Public utility corporations render a service to the public that is analogous to life insurance service, however much it may differ therefrom. Railroads, electric lines and busses furnish transportation to the public. Power corporations furnish light, heat and power. Telephone and telegraph companies furnish communication service. The rates charged for the service of every class or group of public utility corporations are regulated by a state or federal rate commission, or by both. This is, in effect, the elastic or open contract. We are not sure but that public utility interests borrowed this idea from our fraternal beneficiary societies. In this day and time nobody thinks of asking a fixed or flat rate for gas, electricity, water, transportation, etc. In the use of the open contract our societies are traveling in good company. Commercial life insurance companies do not employ the open contract.

Equality of the Sexes

For more than fifty years some of these societies have accepted men and women into membership upon equal terms. This equality applied not only to the social and fraternal rights and privileges but also to the amount and cost of insurance granted. In most cases it was 100% equality. We know of no institution, or group of institutions, public or private, political, social, religious, educational or industrial that ante-dated these societies in admitting women upon a basis of absolute equality with men. As a rule, commercial life insurance companies do not even now accord such a measure of equality to women.

The Local Lodge

Every member of a fraternal beneficiary society belongs to a local lodge. Usually the members living in a given locality, or community, constitute the local lodge. The lodge holds meetings at stated periods, transacts business, initiates members with ritualistic work and looks after the welfare of its members. The local lodge has its drawbacks, as does every other man-made organization; but its advantages far outrun its disadvantages. No other kind of life insurance institution has a lodge system.

Insurance Rates

Every well organized fraternal beneficiary society operates upon some standard table of mortality. This is the feature which provides financial stability and durability. Some of the societies operate upon their own mortality tables; some upon the National Fraternal Congress table; but most of



Green, the historian, tells us that the world is moved not only by the mighty shoves of the heroes, but also by the aggregate of the tiny pushes of each honest worker. —Helen Keller.

them employ the American Experience table, which is the table now used by the commercial life insurance companies of the United States. The societies, with few exceptions, employ a 4% interest rate, whereas the commercial companies use a 3% or 3½% interest rate. There is a difference of from 5% to 10% between American 4% net rates and American 3½% and 3% net rates.

Expense Provisions of Societies

In common with all life insurance institutions, fraternal beneficiary societies have to add something to their net rates to meet the necessary expenses of operation. Sometimes this added amount is a certain percentage of the net rate; sometimes it is a fixed sum per member, and sometimes it is a combination of the two. In any event this additional sum constitutes the expense loading.

Local lodge dues are sometimes erroneously classed as expense loading or as a part of the gross cost of insurance. In theory and usually in practice, such dues are collected and disbursed by local lodge officials under the direction of the members of the lodge. The social and fraternal rights, benefits and privileges in the local lodge, as well as in the society at large, are more than an ample return to the members for the local dues paid by them.

The societies have a plurality of funds,—usually a mortuary and an expense fund. In some cases there are still other funds. This is purely an arbitrary arrangement, originally adopted by the societies and later required by statutory enactments. It leads to a diffusion of the financial strength of the societies where concentration is better in principle and more desirable in practice. There have been a few instances in which this artificial arrangement has worked a real hardship upon both the management and the membership of societies. During recent years this situation has been remedied to some extent by the employment of a first year preliminary term plan and by reducing the rigidity of the arbitrary requirements.

Expense Provisions of Companies

In commercial life companies all moneys received constitute a common fund out of which all disbursements are made. The only limitation or barrier is a legal one to the effect that the reserves shall not be impaired. The expense loading varies from nothing, below age 35 in a few of the non-participating companies, to 33 1/3% of the net rate in some of the participating companies. On the average the expense loading of the commercial companies is no higher than that of the societies, but there is a very good reason for that. The explanation lies in the fact that, in addition to the expense loading, every dollar of surplus in the till of a commercial company is available for expense purposes. This is not true in the case of the societies.

Insurance Costs Less in Societies

In the past life insurance has cost less in the societies than in the commercial companies. This result has not been due to lower mortality in the ranks of the societies. The mortality rate has run fairly even in both classes of institutions. There is no reasonable ground for supposing it will ever be otherwise. Lower acquisition costs tell the story. To secure and to hold a member has cost the society less on the average than it has cost the commercial company. There is good reason for predicting that the future will be a repetition of the past in this respect. The societies have better plans of organization and operation and they render far more service to their members and to the public than do the commercial companies.

Services Rendered—General

Generally speaking, commercial life insurance companies are single service corporations. The main service rendered is the furnishing of life insurance. In the case of stock companies the earning of stock dividends is an additional but an incidental service. In recent years many of the companies have offered free periodical medical service to their policyholders. This is an incidental service calculated primarily to serve the interests of the company. For several years one or two of the companies have free printed leaflets upon various health preserving topics. The most that can be said is that such companies have merely skimmed the surface,—they have barely galloped around the edges of the great field of welfare work.

Fraternal beneficiary societies are multi-service corporations. The furnishing of life insurance is only one of

many services rendered. These institutions turn their hands to welfare work of every form and description. In this respect they serve the public, their members, the beneficiaries of their members and even non-members. They are public and private benefactors. For the many and varied services rendered by them, these societies charge no more, in fact a little less, than the commercial life companies charge for insurance service alone.

Outline of Additional Services

There are only 24 hours in a day. The time allotted to us for the preparation of this pamphlet was entirely too short for the purpose. The most we can do is to give you a brief general outline of these additional services rendered by fraternal beneficiary societies. From this outline you can draw but one inevitable conclusion, to wit, if commercial life insurance is worth all it costs, then fraternal life insurance is worth far more than it costs.

Religious Service

Ritualistic work of every society recognizes and teaches the existence of one true and ever living God. The brotherhood of man is emphasized on all occasions. These principles are the essence of religion.

Educational Service

Practical lessons in representative government. Equality of men and women in property rights and in social, religious, political and industrial privileges. Instruction in honesty, decency and morality. Instruction in temperance and sobriety. Lessons in unselfishness.

Patriotic Service

Inculcates love of country. Imparts respect and reverence for the flag. Constitutes a melting pot for the fusion of divers races.

Civic Service

Helps to solve unemployment problem. Attempts to guide youth along proper channels. Undertakes to abate eye-sores and nuisances.

Philanthropic Service

Undertakes to assist in solving the poor house problem. Attacks the problem of illiteracy. Endeavors to check the commission of crime.

Health and Benevolent Service

Furnishes substitutes to perform the work of the sick. Supplies medicine, nurses and doctors in case of sickness. Endows beds and wards in hospitals. Builds and operates hospitals. Establishes homes for orphans and for the aged. Erects and maintains sanatoria for consumptives. Furnishes attendance and ceremonial service at funerals. Lends a helping hand whenever and wherever needed.

All the above services, and more, are rendered by fraternal beneficiary societies in return for the ordinary cost of life insurance service. It is for this reason that they have gained a prominent and permanent place in American civilization.—The Loyal American.



THESE are the gifts I ask of thee,
Spirit Serene—
Strength for the daily task;
Courage to face the road;
Good cheer to help me bear the
traveler's load;
And for the hours of rest that
come between,
An inward joy in all things heard
and seen—

These are the sins I fain would have
thee take away—
Malice and cold disdain; hot
anger, sullen hate;
Scorn of the holy, Envy of the
great;
And discontent that casts a
shadow gray
On all the brightness of a common
day.

—Henry Van Dyke.



ON PARLIAMENTARY LAW

By Edwin M. Hazel

Question 1—Is it necessary to debate on accepting the minutes after they have been read?

Answer—No. The Chair simply asks if there are any corrections to be made. If none, the minutes stand approved. If any corrections are necessary, the secretary is instructed to make them. After this is done, the minutes stand approved without the necessity of taking a vote unless objection is made. It requires a majority vote to approve the minutes if objection has been made.

Q. 2—Must a member wait till another has left the floor, before rising to make a motion, or to ask for the floor in order to debate on a motion?

A.—Yes. It is out of order to be standing when another member has the floor.

Q. 3—Should the Chair appoint a member on a committee if the member is not interested in the work the committee is to do?

A.—No. A member who is not in sympathy with the work should say so and ask to be excused.

Q. 4—What is the difference between “rising to a point of order” and “rising to a parliamentary inquiry”?

A.—Rising to a point of order means that you notice an error made by the chair in his decision. Rising to a parliamentary inquiry means that you are not sure as to whether the proper parliamentary rules are being followed. Do not say “I rise to a point of order” when you are in doubt, but say “I rise to a parliamentary inquiry.” The Chair should be glad to answer you.

Q. 5—What does “rising to a point of information” mean?

A.—It means that you wish to ask the Chair for some information. If you wish to ask of the member who has the floor, you would have to rise and say “I wish to ask the brother.” It would not be obligatory for the member to consent to being questioned, since the time thus taken up must be taken from his time limit.

Q. 6—What is the usual limit allowed a member taking part in debates?

A.—Ten minutes—unless specified otherwise in the division’s rules.

Q. 7—Suppose there is no quorum at the meeting, what motions may be made.

A.—Three motions are permissible. To adjourn, to fix the time to which to adjourn, and to take a recess.

Q. 8—Please explain the difference between debatable and not debatable motions to adjourn, to fix the time to

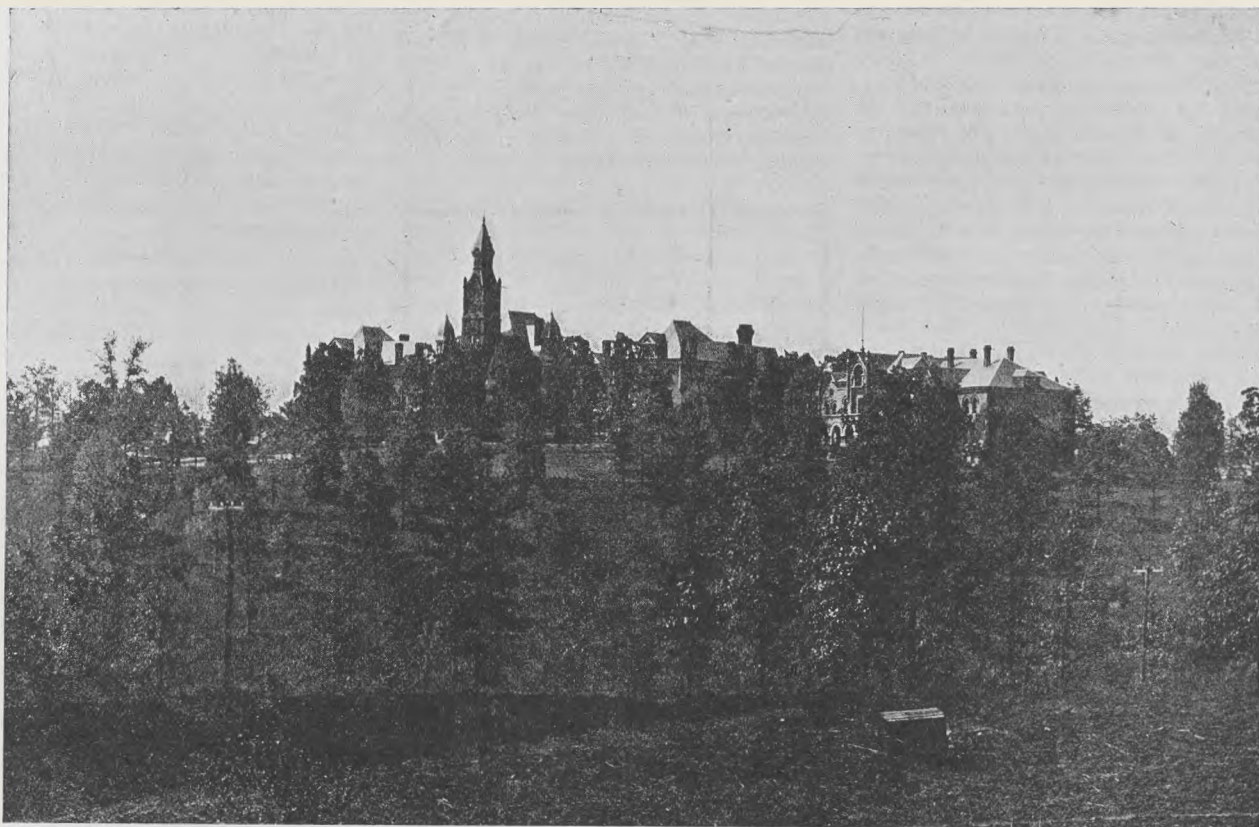
which to adjourn, and to take a recess.

A.—If you simply say “I move we adjourn.” It is called an unqualified motion and is therefore not debatable. If you should say “I move we adjourn to meet again in fifteen minutes, or tomorrow.” It is called a qualified motion and thus becomes a main motion which is debatable. Should you say “I move we adjourn sine die” the motion is a debatable motion because it is qualified. The motion to fix the time to which to adjourn is not debatable when there is already before the division a question or a main motion. It is debatable when there is no question pending nor any main motion. The motion, when offered, becomes a main motion. A motion to take a recess is of the same nature as those above discussed.

Q. 9—Which is of higher rank, a motion to adjourn or to fix the time to which to adjourn?

A.—A motion to fix the time to which to adjourn. For instance: After a member has made a motion to adjourn and it has been seconded, you may move to fix the time to which to adjourn, thus “I move that when we adjourn, we adjourn to meet at 8 p. m. tomorrow.” If carried this means the meeting will reassemble tomorrow at 8 p. m.

(The question of adjournment will be enlarged upon in our next article.)



NORTH CAROLINA SCHOOL FOR THE DEAF

Located at Morganton, N. C. Founded in 1868. Buildings and grounds valued at \$1,100,000. Approximately 1,500 boys and girls have received instruction at this school. The picture shows the main building and Recitation Hall—there are 11 buildings in all.

OBITUARY

James J. Shields

Brother James Joseph Shields, 57, died at Kenosha, Wis., August 13, 1928. He joined the society through Kenosha Division in June, 1920.

Albert Ekberg

Brother Albert Ekberg, 59, died at Minneapolis, Minn., August 26. He joined the society through St. Paul-Minneapolis Division in July, 1918.

Frank B. Duncan

Brother Frank B. Duncan, 60, died at Denver, Colo., September 4. He joined the society through Denver Division in May, 1920.

Maurice L. Miller

Brother Maurice L. Miller, 37, died at Tacoma, Wash., September 14. He joined the society through Seattle Division in November, 1916.

DEATHS

April 14—Frances La Berta, mother of Salvatore La Berta, St. Louis, Mo.

April 29—Julius H. Stahr, father of Hans Stahr, St. Louis, Mo.

July 8—Emil Newberg, father of Charles Newberg, Pawtucket, R. I.

July 11—Henry Brinckmann, father of Robert Brinckmann, Indianapolis, Ind.

July 27—Lydia Jellison, mother of Edward M. Jellison, Pittsfield, Mass., John C. Jellison, East Holden, Me., and James G. Jellison, Wilton, Me.

July 31—Charles Bueltemann, father of Milton Bueltemann, Chicago, Ill., and Earl Bueltemann, St. Louis, Mo.

August 9—Anthony F. Miglizzi, father of Joseph Miglizzi, New Britain, Conn.

August 13—Earl E. Gardiner, father of Earl F. Gardiner, Pawtucket, R. I.

August 28—Emelie Pulver, mother of Hugo Pulver, Chicago, Ill.

August 31—Margaret Clinnin, mother of Leo J. Clinnin, Chicago, Ill.

September 2—Ethelyn Sears Shean, daughter of Walter H. Sears, Schenectady, N. Y.

September 9—Leah Frey, mother of Leopold Frey, New York, N. Y.

ACCIDENTAL DEATHS INCREASE

In 1927 there were 95,500 accidental deaths in the United States. This was an increase of 4% over 1926. One fifth of these deaths were caused by auto accidents, which was an increase of 10% over 1926. There were 2,371 fatalities at railroad crossings. During the 10 year period prior to 1921 the total accidental deaths decreased 7%. Since 1921 there has been a steady increase. This is sufficient cause for anxiety, if not genuine alarm. In view of this situation it is well to carry insurance and plenty of it.—Loyal American.

Sturdy trees grow slowly.

BIRTHS

June 10—Mr. and Mrs. William Richmond, North Adams, Mass., a girl.

June 19—Mr. and Mrs. Oscar Skotheim, Huron, S. D., a boy.

July 16—Mr. and Mrs. Walter Hodge, Knoxville, Tenn., a girl.

July 18—Mr. and Mrs. Clyde Monday, Knoxville, Tenn., a boy.

July 22—Mr. and Mrs. Hyman Kroll, Brooklyn, N. Y., a girl.

July 24—Mr. and Mrs. Russell Tolen, Indianapolis, Ind., a girl.

July 26—Mr. and Mrs. Henry Hansen, Chicago, Ill., a boy.

July 30—Mr. and Mrs. Benton Thornberg, South Bend, Ind., a boy.

August 3—Mr. and Mrs. Walter Maack, St. Louis, Mo., a girl.

August 10—Mr. and Mrs. Daniel Buskirk, Vicksburg, Mich., a girl.

August 11—Mr. and Mrs. Riley Anthony, Omaha, Nebr., a boy.

August 15—Mr. and Mrs. Frank Krahling, Buffalo, N. Y., a girl.

August 21—Mr. and Mrs. Andrew Stinar, Elro, Minn., a boy.

August 23—Mr. and Mrs. John Lynch, Long Island City, N. Y., a boy.

August 25—Mr. and Mrs. Harry Chabowski, Chicago, Ill., a girl.

August 25—Mr. and Mrs. Charles Pope, Fremont, O., a girl.

August 27—Mr. and Mrs. Robert Dobson, Omaha, Nebr., a girl.

ENGAGEMENTS

Julius Hubay, Toledo, O., and Maxine Sinning, Battle Creek, Mich.

Roy Ransford, Flint, Mich., and Bessie Hayes, Ontario, Can.



SOLITUDE

ALL alone—alone
Calm as on a kingly throne
Take thy place in a crowded
land,
Self-centered in free self com-
mand
Let thy manhood leave behind
The narrow ways of the lesser
mind:
What to thee are its little cares
The feeble love or the spite it
bears?
Let the noisy crowd go by.
In thy lonely watch on high,
Far from the chattering tongues
of men,
Sitting above their call or ken,
Free from links of manner and
form
Thou shalt learn of the winged
storm—
God shall speak to thee out of
the sky.

—E. R. SILL.

MARRIAGES

September 3, 1927—Louis J. Bacheberle and Thelma E. Swisher, both of Cincinnati, O.

July 17—Thomas P. Sack and Doris I. Goodwill, both of Schenectady, N. Y.

August 1—Albert S. Howard and Florence M. Blanding, both of Providence, R. I.

August 8—William W. Duvall, Washington, D. C., and Anna Mae Bowen, Baltimore, Md.

August 19—Warren M. Whitacre, Cygnet, O., and Rose Kraft, Maumee, O.

August 19—George W. Pike, Roxbury, Mass., and Mary F. Kelley, Boston, Mass.

August 25—Edwin T. Stafford and Susie N. Bencur, both of Chicago, Ill.

August 25—John P. Kirby and Ellen Crean, both of Brooklyn, N. Y.

August 29—Drew E. Read, Houston, Tex., and Lottie Crenshaw, Wellington, Tex.

August 31—Ruric N. Marshall, Vandergrift, Pa., and Mary Bolton, Princeton, W. Va.

September 1—Daniel O. Inman, Lena, Ill., and Ethel L. McKinney, Augusta, Ill.

September 1—Marcus M. Marks and Mary Hornstein, both of New York.

September 1—Harold McDaniel and Erna Flach, both of St. Louis, Mo.

September 2—Emanuel W. Mayer, Chicago, Ill., and Mollie Weiss, St. Louis, Mo.

September 2—William T. Griffing and Wendell A. Harper, both of Sulphur, Okla.

September 3—Thomas J. Tracy and Ethel McCoy, both of New York, N. Y.

September 22—Ralph Bunting and Chattie Ramsour, both of Grand Rapids, Mich.

NEW MEMBERS

- | | |
|------------------------------|---------------------|
| 28. Hubert Elrod | Atlanta |
| 34. Charles Whittet | Kalamazoo |
| 35. Deran Nafakian | Boston |
| 35. James Stirling, Jr. | Barre, Vt. |
| 44. Edwin Cruzan | Tacoma, Wash. |
| 54. Daniel Denlinger | Gap, Pa. |
| 55. C. N. Kreider | Wadsworth, O. |
| 62. Daniel Wisdom | Thalia, Tex. |
| 62. John Branham | Wichita Falls, Tex. |
| 83. B. W. Moore | Staunton, Va. |
| 83. Dudley Cowles | Toano, Va. |
| 83. C. A. Miller | Mt. Crawford, Va. |
| 98. Solly Landau | Toronto |
| 102. Adrian Aubuchon | Gary, Ind. |
| 105. Edward Hudson | Schenectady |

THE GET-ONE DEGREE

- | |
|--|
| Atlanta Division—E. B. Young. |
| Kalamazoo—Daniel Tellier. |
| Boston—A. Sinclair, Sam Gouner. |
| Seattle—Lawrence Bradbury. |
| Reading—L. H. Sommer. |
| Akron—Kreigh B. Ayers. |
| Ft. Worth—R. W. Geer, H. C. Snodgrass. |
| Richmond—G. R. Liggan (2), O. A. Nunn. |
| Toronto—Philip Carman. |
| South Bend—Arthur P. Rink. |
| Schenectady—James M. Trainor. |

SECRETARY-TREASURER'S DEPARTMENT

Notes to Division Officials and Other Comment

Transfers

A member moving from one division city to another division city must transfer to the division in the city of his new residence, if he is likely to remain there for a year or more.

This transfer must be taken within sixty days.

Sections 139 and 139a apply in such cases.

A number of members have disregarded this rule. As a result, we have had several cases called to our attention lately, wherein a good deal of trouble and annoyance has been occasioned to both the member disregarding the rule and the divisions directly concerned.

One was the case of a member who moved to a large city where there are two or more divisions. He neglected to transfer, and his home division being in a far distant city, his payments of dues became irregular. He frequently fell in arrears, and during one of these periods of arrearage he met with a severe accident which laid him up for many weeks. Not being affiliated with any of the divisions in the city of his residence, his address was unknown to division officials there, and his association with local members was of such an infrequent character that he was almost out of touch with the society. Needless to say, the resulting confusion and delay in filing his claim for benefit, the scaling down of the claim on account of arrearage during part of the disability period, and the trouble caused the divisions in both cities greatly retarded the effectiveness of our work, in his behalf at least.

Another case was similar, except that this member not only became ill, necessitating the filing of a sick claim, which was finally approved by his home division after a good deal of delay and annoyance, but later met with an accident. His home division refused to approve his accident claim for various reasons, and demanded his transfer.

Other cases could be cited, which demonstrate the valid reasons for the inclusion of Section 139 in our laws.

Nonresident members now living in division cities should, therefore, ask for transfers, when their residence is likely to be for a year or more.

If this is not done, the Home Office will order such transfer when individual cases are brought to our attention.

This rule applies to all nonresidents living in division cities, whether or not their new residence was established before or after the amending of Section 139 at the Denver convention in July, 1927.

October Waivers

As announced in the February issue of The Frat, two monthly waivers of assessments in Classes C, D, E, and F are granted members during the current year.

This is due to the favorable mortality experience and earnings of the society during 1927, and represents a dividend to these members in the form of remissions of assessments for two months.

The waiver in April has been effected. The other will be in October, and will apply to all members in the above-named classes who have been paying dues for one year or more prior to October 1, 1928.

In this connection, division treasurers will note that those members in the classes named who have increased their sickness and accident benefits during the present year will be excused from paying the increased tax likewise. The taxes on sickness and accident benefits in Classes C, D, E, and F are figured on a ten-month basis, not twelve, and these members therefore pay the full taxes for twelve months in ten installments. This is also true of the expense tax.

Conversions

There are approximately 2,000 members still in Class A, the original whole life class with which the society started business on a legal reserve basis.

Class A has been discontinued, and no new members are now admitted on that basis. Class C, based on a different mortality table, is a whole life class; it offers all the advantages of Class A, and in addition carries paid-up insurance and old age income options on withdrawal or cessation of dues. The rates in Class C are approximately the same as the rates in Class A; with two monthly waivers annually, the total payment in Class C is less, by the year, than in Class A.

On account of the extra features in Class C, and approximately identical dues, it behooves all old members in Class A to transfer or convert to Class C, at least, if not to some other class. By so doing, the member is protected against misfortune which may deprive him of his earning power and render him unable to keep up his dues. In such a case, the Class C member would be entitled to paid-up insurance, which would safeguard the payments already made in dues. Under the same circumstances, the Class A member would lose everything. His certificate would be cancelled for non-payment of dues, and he would be entitled to no surrender value in the form of paid-up insurance.

The Home Office is able to give attention to such conversions during the period from April to December, each year. But work on the annual reports to state insurance departments during the months of January, February, and March prevents the conversion of members during that time. Therefore, those Class A members contemplating a change to another class should send in

their applications now, in order to obtain figures and file acceptances before this work ceases the latter part of December.

Some Diversions

Early in August, the Secretary-Treasurer had the pleasure of addressing the Illinois State Association in convention at Peoria, and meeting the members of Peoria Division No. 90. The discussions and social features of the convention were of a high order, and despite the terrific heat during most of the time, which made the welcome extremely warm, the convention was a great success. Work at the Home Office necessitated our return to Chicago before No. 90 staged its smoker, on the last night of the convention, but we are told this affair had all the others that have gone before it backed completely off the boards.

A trip was also made to Nashville the latter part of August, to address the Tennessee State Association in convention there. This convention was also very successful, and three delightful days were spent enjoying the very cordial hospitality of the Sunny South. Nashville abounds in points of historical interest, chief of these being the Hermitage, where the redoubtable Andrew Jackson held sway and where his remains now enjoy a peace and tranquility which were not his during his stormy and turbulent career. While going over this magnificent estate, and viewing the many documents and mementos left by this great warrior and statesman, and what with the present craze for biography in its twentieth century form, the thought occurred to us that here was a figure of history whose biography has never been adequately done. The materials are lying ready at hand, warm, pulsating, exciting and enthralling, for the hand of a Ludwig or a Hughes to fashion into a best seller.

The success of the Tennessee convention was due to the efforts of outgoing president, Thomas S. Marr, and his efficient local committee. Nashville Division No. 12, of long and honorable history, was host at a smoker on the final evening of the convention.

Addresses

If you have moved, kindly send in your new address, or give it to your division secretary or treasurer. There are no clairvoyants or mind readers employed at the Home Office, so the next time you fail to get your copy of The Frat, let us know, and send in your correct address at the same time.

You owe it to your beneficiary to make your monthly payment early each month. Delay is dangerous.

A good thing to remember,
And a better thing to do,
Work with the construction gang,
Not with the wrecking crew.

TREASURER'S REPORT

Division Collections for August

Grand Division	\$ 30.54
Chicago No. 1	631.40
Detroit	254.25
Saginaw	25.27
Louisville	196.62
Little Rock	149.29
Dayton	105.96
Bay City	26.47
Cincinnati	259.64
Evansville	33.89
Nashville	57.45
Springfield, O.	29.36
Olathe	94.76
Flint	275.03
Toledo	188.01
Milwaukee	234.94
Columbus	256.23
Knoxville	124.19
Cleveland	119.18
Indianapolis	281.00
Brooklyn	549.57
St. Louis	493.48
New Haven	56.24
Holyoke	52.15
Los Angeles	344.93
Atlanta	158.14
Philadelphia	287.11
Kansas City	188.36
Omaha	145.37
New Orleans	134.90
Kalamazoo	42.49
Boston	268.17
Pittsburgh	312.69
Hartford	58.59
Memphis	95.47
Portland, Me.	54.36
Buffalo	188.72
Portland, Ore.	179.55
Newark	109.96
Providence	68.54
Seattle	165.37
Utica	157.64
Washington	93.88
Baltimore	85.68
Syracuse	89.80
Cedar Rapids	86.62
Huntington (July) ..	137.88
Huntington (August) ..	134.40
Albany	54.88
Rochester	132.01
San Francisco	183.40
Reading	112.38
Akron	312.31
Salt Lake City	28.38
Rockford	106.00
Springfield, Ill.	69.40
Davenport	72.35
Worcester	93.63
St. Paul-Minneapolis ..	247.19
Fort Worth	94.65
Dallas	238.17
Denver	116.24
Waterbury	28.63
Springfield, Mass.	31.21
Waco	93.95
Pittsfield	35.08
Bangor	56.59
Kenosha	103.22
Birmingham	97.12
Sioux Falls	78.48
Wichita	95.23
Spokane	41.10
Des Moines	39.53
Lowell	51.73
Berkeley	65.45
Delavan	192.47
Houston	109.46

Scranton	56.09
Richmond	87.74
Johnstown	60.23
Manhattan	209.00
Jacksonville	61.68
Lewiston	86.62
Peoria	42.00
Jersey City	84.82
Bronx	156.65
Columbia	62.96
Charlotte	64.15
Durham	84.96
Dubuque	46.21
Cedar Rapids	54.06
Toronto	335.91
Duluth	80.18
Canton	48.68
Faribault	51.82
South Bend	76.00
Council Bluffs	31.34
Fort Wayne	55.23
Schenectady	48.42
Chicago, No. 106	146.03
Miami	47.90
Binghamton	36.75
Total collections.....	\$13,209.21

TRUSTEES' REPORT

Ledger Assets, August 31, 1928

Real estate.....	\$ 11,000.00
First mortgage loans.....	877,450.00
First mortgage bonds.....	129,901.24
U. S. Liberty bonds.....	15,000.00
Canadian bonds.....	995.86
Cash in banks:	
Central Trust Co.....	2,633.17
Bank of Montreal.....	9,931.80
President's cont. fund....	300.00
Sec'y.-Treasurer's cash...	652.92
Total ledger assets.....	\$1,047,864.49

Balances in Funds

Reserve Fund	\$ 872,669.09
Mortuary Fund	52,975.55
Sick and Accident Fund..	73,779.37
Unallocated interest.....	34,631.42
Convention Fund	4,833.78
Organizing Fund	2,319.01
General Expense Fund....	6,656.27
Total in all funds.....	\$1,047,864.49

Investments

First mortgage maturities in August amounted to \$2,500, and first mortgage bonds to the amount of \$10,000 were purchased during the month.

TREASURER'S STATEMENT
FOR AUGUST, 1928

Balance and Income

Balance July 31.....	\$1,041,083.43
Division collections.....	13,209.21
Interest, mortgage loans ..	2,458.22
Interest, bonds	600.00
Interest, banks	7.32
Sale of emblem jewelry..	8.15
Recording and registry fees	67.75
Advertising in Frat.....	4.50
Subscriptions to Frat.....	1.30
Surety bond premiums....	2.25
Exchange on checks.....	1.40
Sundry supplies.....	1.00

Total balance and income \$1,057,444.53

Disbursements

Death benefits.....	\$ 6,750.00
Sick benefits	515.00
Accident benefits.....	370.00
Old age income payment ..	4.06
Refunds of dues.....	20.99
Salaries	637.49
Services	635.00
Rent	175.00
Official publication.....	280.48
Postage	129.05
Office expenses	38.09
Printing and stationery..	14.88
Lodge supplies.....	10.00

Total disbursements.....\$ 9,580.04

Recapitulation

Balance and income.....	\$1,057,444.53
Disbursements	9,580.04

Balance, August 31.....\$1,047,864.49

The membership of our organization should ponder well over the expression of Col. Lindbergh when he spoke of his plane and himself as "We." No one person constitutes a society or can protect himself. It is the "We" that makes insurance through the service, and the finance of the money that constitutes it.—The Herald.

The number of persons killed by highway accidents in 1927 is estimated at 26,618, it is stated by the American Road Builders' Association. The total of seriously injured by such accidents during the year is given as 798,700.

Notice of Remission of Assessments

[Reprint]
The laws of the states in which the NATIONAL FRATERNAL SOCIETY OF THE DEAF is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members in Classes C, D, E, and F, whenever such surplus exceeds five per cent (5%) of the net reserve liability on certificates of the numbers in these classes.

As the surplus accumulation is far in excess of the required minimum of 5%, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, E, and F who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1928.

F. P. GIBSON, President,
A. L. ROBERTS, Secretary-Treasurer,
H. M. LEITER, Chairman of Trustees,
Executive Committee, Board of Directors.

Chicago, Ill., February 17, 1928.

AUGUST DISABILITY CLAIMS

*R. B. Heacock, Buffalo.....	\$ 20.00
H. D. Maher, Chicago.....	20.00
*Paul Blount, Miami.....	50.00
*J. Marshall, Indianapolis.....	10.00
*L. T. O'Reilly, Bronx.....	20.00
*James Steves, Buffalo.....	15.00
*W. B. Taylor, Brooklyn.....	10.00
*Fred Hampton Portland, Ore.....	10.00
*D. G. White, Portland, Ore.....	50.00
Sidney King, Little Rock.....	30.00
H. L. Backus, Waterbury.....	10.00
W. W. Hauser, Washington.....	45.00
Israel Solomon, Manhattan.....	35.00
A. J. Buhl, Manhattan.....	10.00
F. E. Seely, Buffalo.....	15.00
J. Stigliabotti, Brooklyn.....	10.00
C. J. Sanford, Brooklyn.....	35.00
Isadore Levy, Brooklyn.....	30.00
J. H. Reye, Cleveland.....	10.00
Sam Becker, Milwaukee.....	25.00
J. B. Ward, Newark.....	50.00
*R. C. Harris, Flint.....	35.00
*John Kubat, Omaha.....	50.00
*J. Scheunemann, Binghamton.....	10.00
*L. J. Laingor, Akron.....	10.00
*G. S. Lawther, Pittsburgh.....	10.00
Edward Schenck, Fort Wayne.....	30.00
A. S. Rasmussen, Akron.....	20.00
Julius Hanneman, Buffalo.....	15.00
*Wm. Sheehan, Chicago.....	30.00
*H. L. Stack, Olathe.....	20.00
*J. R. Lynch, Philadelphia.....	20.00
A. J. Vermeulen, Davenport.....	10.00
P. J. Murphy, Bronx.....	30.00
L. W. Mockler, Toledo.....	35.00
G. C. Bowling, Knoxville.....	50.00

Total for the month.....\$885.00

*Denotes accident claims.

AUGUST DEATH CLAIMS

Paid to Mrs. Mattie E. Hubbard, Danville, Va., for death benefit of Adolphus L. Hubbard, certificate No. 5771, deceased July 16, 1928, \$500.

Paid to Mrs. Florence M. Ward, Bloomfield, N. J., for death benefit of John B. Ward, certificate No. 1751, deceased July 14, 1928, \$500.

Paid to Mrs. Lillian W. Le Bar, Niagara Falls, N. Y., for death benefit of Arthur F. Le Bar, Jr., certificate No. 3482, deceased July 11, 1928, \$1000.

Paid to Mrs. Lulu M. Flynn, Bangor, Me., for death benefit of John F. Flynn, certificate No. 599, deceased July 7, 1928, \$1,000.

Paid to Julia Hanneman, administratrix, Buffalo, N. Y., for death benefit of Julius Hanneman, certificate No. 2229, deceased August 1, 1928, \$250.

Paid to Mrs. Margaret McMullen, Windber, Pa., for death benefit of Fred I. McMullen, certificate No. 5525, deceased July 16, 1928, \$500.

Paid to Mrs. Jennie H. Sandusky, Rome, N. Y., for death benefit of Paul J. Sandusky, certificate No. 1821, deceased July 15, 1928, \$1,000.

Paid to Mrs. Bessie Brecount, Carthage, Ohio, for death benefit of David M. Brecount, certificate No. 2426, deceased July 30, 1928, \$500.

Paid to M. G. Norvell, guardian, Marietta, Okla., for death benefit of William H. Norvell, certificate No. 1677, deceased July 29, 1928, \$500.

Paid to Mrs. Edna F. Shields, Kenosha, Wis., for death benefit of James J. Shields, certificate No. 5224, deceased August 14, 1928, \$1,000.

"THE LODGE CLIQUE" OR "THE RING"

We have heard a lot about the "people who are just running the lodge," and many people have been discouraged in their efforts for the lodge by the unkindly criticism of some members. Have you not noticed that the criticism usually comes from members who haven't put forth much effort to build up the order? This is an unfortunate thing, as oftentimes the faithful worker is discouraged and leaves off efforts on account of the unkind criticism, and the order suffers thereby.

It is a recognized fact that there must be a head or leader if any activity is to flourish, for what is every one's business is no one's business. Therefore do not be influenced by these criticisms but rather work the harder to overcome the evil done thereby. And friends, do not let yourselves be influenced to join with these knockers, for such they are. Weigh the matter carefully and when you have decided that a leadership is good and faithful, join yourself to that leadership. You may be worthy of a leader's position. Your talents are bound to be discovered. Be a good aid and assistant. The leader can not always survive and the time may come when your services will be needed in that capacity, if you have proved your talents in the other line of work.

Now it may be that the leaders in your lodge have already become discouraged and there is need of a revival of their courage or the appearance of another set of leaders. It is the duty of every member to look into the matter and either search out the old leaders and encourage them to go to work again by offering your assistance and support, or elect some other leader to organize the activities of the lodge, for we must have the lodge and its activities if we wish prosperity, and I am sure we all want that.

Of course we owe an effort to make the lodge work a success and if you can not be a leader you can serve the order just as worthily by being an aid or follower. A true friend will work wherever the niche for services presents itself.

Are you a friend, a drone or a knocker?—Degree of Honor Messenger.

THE EDITORIAL VACATION

The Editor sandwiched his vacation this year—combined business with pleasure. Here's the story—unscramble the thing yourselves. Yes, it was a great trip and if those he talked N. F. S. D. with all around the circle profited anywhere near as much as did he, it was a well-spent three weeks, indeed, and right at the start he wants to say that he was very well pleased all through, officially and as an individual—even if he did have tough luck piscatorially, as will be shown further on.

August 22-25 he was the guest of Council Bluffs Division, and of the Iowa Association of the Deaf at the latter's convention at the Iowa School for the Deaf. The night of the 23rd was Frat Night—with the school's "gym" the gathering place of the clans—fourteen of them, too. From far-off Los Angeles came Brothers Harris and Wittwer, Pittsburgh sent Brother Connor, Denver was represented by Brothers Grace and Northern, Olathe by Brother Orman, Milwaukee by Brother Bishop, Chicago had Brother Woodworth and The Editor, and claimed Brothers Hazel and Buell, expatriated though they were, Columbus had Brother Kinkel on hand, Rockford loaned Brother Rutherford, the Iowa members were there in force—so many that we lost count on them, but recall Brothers Nelson of Davenport, Sullivan and Koons of Des Moines, Osterberg and Ray of Cedar Rapids, Ward of Dubuque, and Council Bluffs 100% strong—while Omaha turned out nobly and most neighborly. There's the 14, but it is very likely there were more, we took no notes. Hold on—there was Brother Cohen of Faribault, very much on the job, and St. Paul had someone—or more than one—present. That's 16—and something tells us that was not all. It was a great night, and under the management of Luther Taylor and his husky degree staff No. 103 put over a great show—notwithstanding the near-Chicagoesque tragedy that was injected by three visitors hailing from there. The Iowa class of 1928 graduated with all due honors, with Brother Tall-Corn Bishop as valedictorian. At the convention session of August 24, The Editor delivered an address, telling his optience, as he had at the Illinois convention two weeks previously, how the American deaf were sitting on top of the world, with the success of the N. F. S. D. as the keynote of his talk. That evening he was one of the speakers drafted by Roastmaster—beg pardon, Toastmaster Tom Anderson for duty at the association's banquet. Brother Anderson toasts them (or roasts them, as spirit dictates) almost as brown as did Brother Meagher at Peoria, by the way—he can edit a toast list as well as he does the Hawkeye, and that's some. Yes, Iowa has a great state association—and it is a great Frat state, too.

August 26 was spent in Omaha, where The Editor and Mrs. Gibson were the guests of Brother and Mrs.

*Work for the Good
of the Order*

Hazel. Calls were made on Division Secretary Dobson, who was unable to attend the Council Bluffs doings, and on Brother and Mrs. Buell, those ex-Chicagoans now domiciled at Ralston, Neb. In the evening, just before several friends gathered at the Hazel home, a special effort was made by Omaha to entertain the visitors by one of its near-Florida hurricanes. They had a thrill, all right, but as the press dispatches of that date have told the story, we will not try. Anyhow, Omaha can get riled up when it starts to.

The 27th brought an all-day ride, and an all-day roast. After seeing Mrs. Gibson off for home on a Chicago-bound train—she having to return home that day—The Editor boarded one for Denver. Nebraska prairies do get “het up” in the summertime—we never had a warmer day’s ride in all our years on that or any other road. At times we thought Brothers Anderson and Meagher must be aboard somewhere. Imagine the relief when we pulled into Denver and its cool evening, and saw that “Welcome” arch once more. The Lessley home on Douglas Place also had its welcome sign turned on—we were its guest for the balance of our Denver stay. Perhaps one reason for this guest’s great admiration for his host is Brother Lessley, as toastmaster of the Denver Convention banquet last summer did not put The Editor on his program.

The next four days were spent mostly in the mountains, with Jim Alford at the wheel of his trusty Olds, and with his tutelage and that of a trio of other Colorado Isaac Waltons—Brother and Mrs. Lessley and Miss Clark—The Editor tried to get the fish that got away last summer. The fishing was good—for the other fellows. The least said about that, the better. However, if one can condense a summer’s vacation into four days—anywhere or anytime—the mountains around Denver is the place, fish or no fish.

September 1 to 3 was spent at Pueblo, in attendance at the Colorado state convention, where “Frat” was the topic of the day, when the convention was off duty. An enjoyable get-together dinner and all-day outing were pleasant adjuncts to the business part of the program. Those Pueblo folks sure know how to entertain, and with Brothers Veditz and Simpson holding the ribbons things moved with real wild western whoopee. On the way back to Denver in Ray Alford’s Elizabeth, a stop was made at Colorado Springs and calls paid at the state school and the annual Veditz Dahlia Show. Say, you dahlia fans, you will never have seen real dahlias until you see the Veditz exhibit. They will surely give you a gorgeous, grand and glorious feeling—and, in passing we will add they took six firsts, ten seconds and eight third prizes at the Denver state dahlia show the following week!

September 4 business calls were

made in Denver—in the evening Brother and Mrs. Harvat entertained at “500”—probably to offer him consolation at a sport The Editor was reputed to know something about. But his luck was just as bad—it was “poor fish” again. There seems to be something about Denver that detracts a man’s mind from everything but the scenery. “If we live a thousand years we never will forget it.”

The next evening, at No. 64’s hall, the on top of the world address was repeated—and with the inspiration of being a mile higher than at Peoria and Council Bluffs, The Editor hopes he did justice to his subject before the fine crowd he had—although he had spent the most of the day again pretending to fish out at Decker, and it was another place where the other fellow has all the luck—Jim Alford again.

Thursday, the 6th, several city calls were made and luncheon had with Brother and Mrs. Grace. That afternoon the funeral of Frank Duncan, at which the Rev. Brother Grace officiated, was attended. In the evening, at the Hotel Cosmopolitan’s convention hall—the scene of “Denver-1927’s” sessions—the visitor took in the September meeting of Denver Division.

Friday afternoon, the 7th, goodbyes had to be said and it was “homeward bound” once more. Say, you Frats and Aux-Frats, remember how you felt when you had to leave Denver last summer? “Verbum sap,” “selah,” and all that. “Mizpah,” Denver.

Saturday noon, Kansas City was reached and a Cadillac, containing Division President Jenkins, Secretary and Mrs. Coleman, Treasurer and Mrs. Haner, was right on the job. An afternoon’s trip around the city, including a visit to the wonderful Peace monument, with the splendid view from its top, was the treat provided for the division’s guest. In the evening, at the banquet hall of the Coates Hotel, he told again to the big crowd present the story of the top o’ the world. Division President Laughlin, Secretary Orman, Treasurer Simpson and Trustee Hubbard of Olathe Division were present. At midnight they took The Editor away from the Kansas City folks and down the Santa Fe Trail to Olathe, where he was the guest of President and Mrs. Laughlin that night and the next. The Laughlins live three miles from town in as nice a country home as one could wish to own, and their poultry farm that keeps the home fires burning is as fine a plant as there is in the state, with a good business back of it. His baby chick trade alone is a big item, and he has a big list of customers for eggs and “springs.” With two deaf men

assisting him on the farm, he manages to also fill his position as instructor in woodworking at the state school.

Sunday, the 9th, Olathe Division had an old fashioned outing at Lake DeMolay, just out of town, and a perfect day was spent by everybody. Many came from distant points to greet the visitor—and he enjoyed that, too.

Monday was spent in visiting at the school, which was to open the following Wednesday. A call was made at the home of Brother and Mrs. McIlvain, just outside of town, and luncheon had as the guest of Superintendent and Mrs. Cloud at the school. In the evening Brother and Mrs. Simpson gave a “500” party in honor of the guest—but “500” was shelved and “1001”, along Arabian Nights lines, indulged in, with the score a draw, according to the judges, Mesdames Hubbard, Kent and Ramsey. There were three editor fellows present so there were some pretty tall imaginations in evidence. The Editor was made the house guest of Brother and Mrs. Simpson that night.

Tuesday morning, Editor Orman of the Kansas Star drove the other “we” to Kansas City, where while waiting for the train to Jefferson City they ran into Brother Hughes of Fulton, with a party of students bound back to school. That evening Fulton was reached and at the home of Brother and Mrs. Farquhar, whose guest he was, the visitor met the Fulton Frats and enjoyed an evening of renewing old acquaintance and talking Frat.

Wednesday, The Editor had the opportunity to attend the opening session of the state school at its chapel, meeting Superintendent Day and most of his staff. After having dinner with Brother and Mrs. Hughes they drove him to Jefferson City, from where he reached St. Louis that evening. At St. Louis he was met by Brothers Steidemann and Hunter taken to the home of the former for the night. There he was greeted by Mrs. Steidemann, the Misses Herdman and Roper and Brother Burgherr—all old friends—and a quiet evening at home was had.

The following day, Thursday the 13th, with Brother Burgherr, calls were made at the home of Mrs. J. H. Cloud, the Gallaudet School and the St. Louis Historical Society’s building in Forest Park, where the gifts presented Colonel Lindbergh were on exhibition. That big We surely has it all over the rest of the we family—those perquisites of his make a wonderful showing, but we do not envy him a single one, great exponent of topping the world that he is.

The noon train for home was caught—we pulled into Chicago on time that evening and the next day were back on the job—feeling great, if you ask—glad to be there, and all that—and this edition of The Frat is the first thing we tackled. Perhaps we are taking up too much space with this story, but we were requested to write up the trip, so here it is.



**HITCH YOURSELF
TO A FRAT STAR
TELL THE WORLD
HOW WISE YOU ARE**

Life Insurance Is A Necessity

Whatever enables a man to meet an absolute need is a necessity. It is neither a luxury nor a mere matter of choice. It is for this fundamental reason that life insurance is a necessity.

The Test Of Time

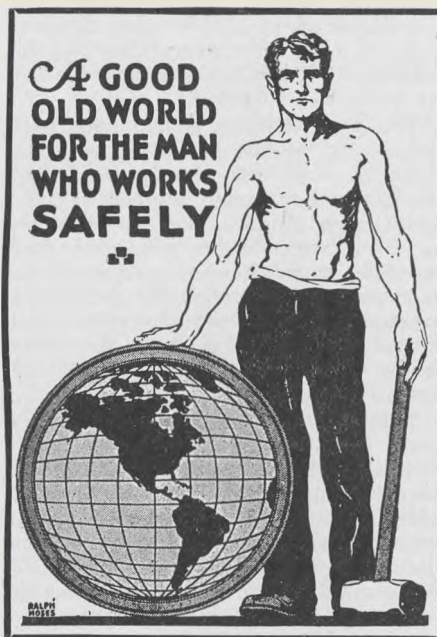
NCESSITY created ME at the time the world began; I have lived and prospered ever since; I am more needed now than ever before; governments have universally adopted ME. I am stronger and better appreciated as I grow older; I am in the homes of millions of people; I never betray my trust; I exist because I solve a national problem; I am the enemy of crime; I am the destroyer of poverty; I bring sunshine and happiness to all who accept ME. I do not live for the day or tomorrow but the unfathomable future; no widow or orphan ever regretted my coming; I am the bulwark of good government; I am a certificate of character; the world could not endure without ME; I never injure but always heal. I leave no sorrows behind; I live in the pleasant memories of millions; the world is better for my coming; thousands preach my gospel; I am true religion because all creeds seek ME; I rejoice in my strength for the good that I do; I am the protector of the dearest thing on earth—the home; all mankind acknowledges my virtues—with all that has been said or left unsaid—I AM LIFE INSURANCE.—Elbert D. Murphy.

The Good Of Insurance

LARGE or small, the life insurance policy represents not only good business judgment, but all that human tenderness and affection can express on the part of mortal men and women. And the many policy holders contribute to the material well-being of the nation by putting their money to such use, with the view that the returns following the inevitable change which must come to all men will find their kin and the world better for the fact that they lived.

And so on, down to the most modest investor in this form of business, essenced by the elements of practicality, sentiment and emotion; all holders of insurance contribute to the rational progress and natural happiness of the world.

Possession of an adequate insurance policy in a responsible company, brings peace of mind and calm content. No person can take with him the accumulation of earthly fortune, but almost any individual may leave behind him some very substantial evidence that he was a prudent, wise and affectionate person, one whose forethought and wisdom reaches back from beyond the grave to administer comfort to the beloved he is compelled to leave.—*The Cincinnati Inquirer*.



The highest price ever paid for life insurance is paid by the families of men who die without availing themselves of its great benefits.—The Great Southern.

Why I Carry Life Insurance

I CARRY life insurance because my worldly possessions are not sufficient to maintain my wife and children should I be taken from them.

My wife has never had to make a living, other than to attend to her household duties, and her time is pretty much taken with them and with our children. I want our children to be good men and women, an honor to us and a credit to our country. To do this they must have education and home influence, which they could not have if they were to be separated. I want my wife to respect and remember me when I am gone, which she cannot do if I fail to provide for her. She may not be as attractive to another as a widow as she was to me in budding womanhood. I have no right to think any man would marry her, support and educate my children. A stepfather makes a stepmother (and vice versa). My children are tenderhearted and would miss our caresses. I would not do anything to injure them now. Why should I in the future? Their happiness fills me with pleasure. They are at the gate awaiting my return. If I am late they turn to their mother for comfort. When I am gone and have made no provision for them, she can have little comfort for them. "He that provideth not for his own is worse than an infidel." I am not an infidel.—*Plowman*.

Give Your Heirs a Chance

I AM at a loss to understand why a man will work diligently all his life to accumulate a competence for himself and his family and then not take the trouble to make a will and thus assure a satisfactory and practical disposition of his property after his death.

Why a man will work and deny himself the luxuries of life and sometimes some of the necessities in order to carry a large amount of life insurance for the benefit of his dependents and make no provision for the preservation of the estate he is thus creating, is another thing I have never been able to understand.

But a very large percentage of all men belong to one or the other and a great many belong to both of the classes I have just mentioned.

A man can make a will providing for the creation of a trust which will insure his wife and other dependents an income and relieve them from the annoyance and responsibility of having to make investments, and by so doing he can assure himself that his estate is not going to be wasted or lost by injudicious management after he is gone, thereby defeating the very purpose of his accumulation.

If a man's estate consists principally of life insurance he can very easily, during life create without additional expense a life insurance trust which will assure the proper investment and management of his estate after he is gone and the life insurance has been collected. It seems preposterous that a man who has the brains and inclination to build up an estate will nine times out of ten utterly neglect the trifling act which it would take to assure the preservation of that estate.—*Col. James R. Frazer*.

THERE'S nothing fine or funny throwing away cash on things you don't want merely because the cash is there. Waste and extravagance unsettle a man's mind for every crisis; thrift, which means some form of self-restraint, steadies it.—*Rudyard Kipling*.

The need of insurance is a basic need—primal, intuitive, fundamental. Self-preservation, yearning for immortality, love of family, ambition, thrift, fear, the sad aftermath of war, the sustaining solidarity of cooperation, all demand and are to a great extent met and satisfied by some sort of insurance.—Ernest Elmo Calkins.

Fraternalism in Action

Humanity is not as thoughtless and cruel as the news in the daily press would have it. The headline topics are invariably the extreme and the unusual. It is not till we are in trouble that we discover what a kind old world it is and how many people are our friends.

Practical Fraternity

MODERN Woodmen fraternity was evidenced at Almora, Minnesota, a few weeks ago when thirty members of Camp 8737 gathered at the home of Neighbor J. H. Fiskum, ill for some time, and sawed forty loads of wood for the comfort of this neighbor and his family. The visiting humanitarians came early and remained until sundown when their task was completed.

A Generous Gift

IF a dentist's chair is a terrifying thing what is to be said of a hospital with fifty-seven of them?

A new dental hospital is built in London in connection with the Royal Free Hospital in Gray's Inn Road, endowed by a generous gift of £300,000 from Mr. George Eastman, head of the famous Kodak firm.

As sensible people are more afraid to keep away from the dentist's chair than to sit in it we may be sure the chairs will be well patronized and London's health greatly improved. Tonsils and adenoids will also be dealt with, and besides the operating chairs there will be twenty-five beds.

The hospital will be modelled on a hospital established by Mr. Eastman in America. The board of the Royal Free Hospital has undertaken to raise the money for running the new institution when it is built, and it is hoped that will be within the next two years.

Let a man be so ungrateful or inhuman, he shall never destroy the satisfaction of my having done a good office.—Seneca.

* * *

It Is a Kind World

AFTER a flag day in a certain town, when the collectors were counting up the money they had collected for charity, one of them said:

"Something happened to me today that touched me to the heart. A poor woman selling matches gave me a penny."

Another woman said something wonderful had happened to her too. She was outside a big shop, at a corner. Her feet were like ice, and her face must have been grey with cold. All at once a stranger came up, a woman, and said: "You look very cold! I have just bought this little cardigan for you. Please wear it! You need not mind; it was very cheap." Almost before she could say a word the stranger had slipped away.

"After all," said the first woman, "life can be very beautiful. All the



A Prayer

LET me not live in my own little sphere,
But see without the things that I should see—
And freely offer help, where help should be.
Let me not rest in placed self-sufficiency,
Reckoning not that I need worth while friends;
Let me not fail to know my own deficiency,
Let me seek the solace that companionship sends.
Let me be humble o'er things that I have done,
May I not be vain of all within my view,
May I see the obstacles that others overcome,
And render honest praise, where praise is due.
Let me ignore the frailties and the faults
Of those I see about me everywhere
And, if my own thoughtfulness ever halts,
Oh, let me not forget: This is my prayer.

—Selected.

ugliness and silliness and wrong is perhaps on the surface, like my match-seller's dirty old shawl."

Perhaps it is so; certain we are that underneath is a wonderful kindness.

Jenny Lind

ONCE upon a time a little orphan girl lived with an ill-tempered old woman called Sarah, in an almshouse in Stockholm. Johanne, as the lassie was named, used to make hair plaits, and whenever Sarah took them to market to sell them she would lock the door and keep poor Johanne prisoner till she came back. But Johanne was a good little girl, and tried to forget her troubles by working as hard as she could. However, one fine day she could not help crying as she thought of her loneliness. Then she opened the window to let in the summer breeze, and began to sing with a lighter heart as she worked at her plaits. And, as she sang her beautiful voice attracted a lady, who stopped her carriage that she might listen. The neighbors told her about Johanne, and the lady placed her in school. Then she entered as a pupil elsewhere, and in course of time, under the name of Jenny Lind, "the Swedish Nightingale," became the most famous singer of her day.

Human Sympathy

DO NOT keep your love and tenderness sealed up until your friends are dead. Fill their lives with sweetness. Speak approving, cheering words, while their ears can hear them, and while their hearts can be thrilled and made happier by them; the kind things you mean to say when they are gone, say before they go. The flowers you mean to send for their coffins, send to brighten and sweeten their homes before they leave them. If my friends have golden boxes laid away full of fragrant perfumes of sympathy and affection, which they intend to use over my dead body, I would rather they would bring them out in my weary and troubled hours, and open them, that I may be refreshed and cheered by them while I need them. I would rather have a plain coffin without a flower, a funeral without a eulogy, than a life without the sweetness of love and sympathy. Let us learn to anoint our friends beforehand for their burial. Post-mortem kindness does not cheer the burdened spirit. Flowers on the coffin cast no fragrance backward over the weary way.

A Race Against Time

THE relatives of Mrs. Earle, late of Leicestershire, England, are filled with gratitude for a kindly deed done to help her by the American Navy.

Mrs. Earle had a great longing to see her daughter in California again, and so the gallant old lady set off across the world on the liner President Harrison. She was 75.

Nine hundred miles south of Los Angeles she became suddenly very ill, and the ship's doctor said her life could only be saved by an important operation. It was impossible to perform it without surgeons, nurses, operating equipment, and special medical supplies. The captain broadcast an appeal for help, and it was picked up by wireless on the flagship of Admiral R. H. Jackson, who commands the United States fleet of the South Pacific coast.

An admiral's duties do not include first-aid to passengers on liners, but no red tape bound this son of America. He instantly ordered a hospital ship to leave San Diego to meet the President Harrison. He did more; he kept in touch with both ships by wireless messages, and when he found that the hospital ship could not go fast enough to save the sinking woman he ordered the destroyer Decatur to go. This swift vessel raced surgeons and nurses to the liner at full speed, and the operation was performed just in time to prolong the sufferer's life.



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SEPTEMBER, 1928

\$1,047,864.49.

Boston—1931.

October payments are due.

Vacations are past—get busy, get
some new members.

Enquiries of some divisions as to
why they do not send in division news
brings the reply that they have, but
theirs was not printed, so the corre-
spondents quit. This is a new way of
passing the buck to us. If such news
is received—and we mean division
news, not minor personal items—it is
printed. We want it—more than we
are now getting. It is up to the di-
visions to get someone on the job—
and to see that he sticks.

We will resume our exchange notes
department next month. The school
papers are starting up again.

The pioneer dupe of the airplane
methods for the cure of deafness was
Gwendolyn Caswell of Chicago, re-
cently deceased. From the publicity
given her flight and the distorted ac-
count of benefits she did not receive
therefrom there came a long list of
fatalities—and as yet not one proven
cure. It was a costly publicity stunt.
Brother Meagher says it might be de-
scribed as "the wages of skin is
breath." And yet the flights continue,
although press dispatches state that
ear and aero specialists say there is
nothing to it. Barnum was right—
the public loves to be humbugged, and
the parents of deaf children are no
exception.

That government is best which
governs least.

Work wins success.

When one member fully insured
knows of a person who is not so insured,
it is his duty to advise the field repre-
sentative and to provide him with such
essential facts as he can—The Herald.

Say, you fellows who tell us you are
unable to make the "Get-One"—just
remember that it is not what you
imagine you cannot do but what you
are able to do that counts. We at the
home office and all of our division de-
puties stand ready to offer suggestions
at any time. If you need help, let us
know.

The home office has among its re-
cords many instances where the failure
of members to pay their dues promptly
have caused the members themselves
to lose their disability benefits, and
several cases of rejection of death
claims for the same reason. Our laws
are very liberal on this point—most
societies suspend members on the last
day of the month for which the pay-
ment is due, ours allows an additional
fifteen days and then sixty days for
reinstating. With the arrangements
most of our divisions have for helping
members who are out of work and thus
unable to meet payments, there really
seems to be no excuse for a member
to become suspended.

WHY I CARRY LIFE INSURANCE

I carry life insurance because my
worldly possessions are not sufficient
to maintain my wife and children
should I be taken from them.

My wife has never had to make a
living, other than to attend to her
household duties, and her time is pretty
much taken with them and with our
children. I want our children to be
good men and women, an honor to us
and a credit to our country. To do this
they must have education and home in-
fluence, which they could not have if
they were to be separated. I want my
wife to respect and remember me when
I am gone, which she cannot do if I
fail to provide for her. She may not
be as attractive to another as a widow
as she was to me in budding woman-
hood. I have no right to think any
man would marry her, support and edu-
cate my children. A stepfather makes
a stepmother (and vice versa). My
children are tender-hearted and would
miss our caresses. I would not do any-
thing to injure them now. Why should
I in the future? Their happiness fills
me with pleasure. They are at the
gate awaiting my return. If I am late
they turn to their mother for comfort.
When I am gone and have made no
provision for them, she can have little
comfort for them. "He that provideth
not for his own is worse than an in-
fidel." I am not an infidel.—Plowman.

THE TEST OF TIME

Necessity created ME at the time
the world began; I have lived and pros-
pered ever since; I am more needed
now than ever before; governments
have universally adopted ME. I am
stronger and better appreciated as I
grow older; I am in the homes of mil-
lions of people; I never betray my
trust; I exist because I solve a national
problem; I am the enemy of crime;
I am the destroyer of poverty; I bring
sunshine and happiness to all who ac-
cept ME. I do not live for the day or
morrow but the unfathomable future;
no widow or orphan ever regretted my
coming; I am the bulwark of good
government; I am a certificate of char-
acter; the world could not endure with-
out ME; I never injure but always
heal. I leave no sorrows behind; I
live in the pleasant memories of mil-
lions; the world is better for my com-
ing; thousands preach my gospel; I
am true religion because all creeds
seek ME; I rejoice in my strength for
the good that I do; I am the protector
of the dearest thing on earth—the
home; all mankind acknowledges my
virtues—with all that has been said
or left unsaid—I AM LIFE INSUR-
ANCE.—Elbert D. Murphy.

Why not use up the laws we have
before enacting any more new ones?—
Loyal American.

The good deputy must see his prospect
through two pairs of eyes. One, as
the prospect sees himself; the other, as
the deputy sees his need for protection.
—The Herald.



THE LIGHTHOUSE

By M. Alexander Pitt

FAR out upon the point of sand
The breaking seas are spraying.
Behold a sturdy, toiling band.
A sure foundation laying.

What will they build—those pio-
neers—

Upon that spot of bleakness?
Speak out and tell, O coming years,
Of both their strength and weak-
ness.

Some stones are set, some bricks are
laid,

As rises there a tower;
The angry deep her toll has made,
But soon must wane her power.

For, lo! the builders' task is done—
A lighthouse there is standing,
The haven-seekers' midnight sun,
A sentinel commanding.

Oh, may our lives, as that old light,
Give out a kindly warning
To travelers on the sea at night,
Till sun shall gild the morning!
—Masonic Outlook.



Division Notes

Edited by Charles B. Kemp

Coming Division Events

October

6. Dance.....Chicago No. 106
6. Frat fairRochester
6. SmokerFort Worth
12. TheatricalsSpringfield, Mass.
13. SocialSpringfield, Mass.
13. SocialCedar Rapids
13. Hallowe'en partyReading
13. BanquetCharlotte
16. PartyHouston
20. Hallowe'en partyDenver
20. SocialDayton
20. Masquerade ballCleveland
20. DansantLowell
20. PartyRochester
20. Hallowe'en partyBronx
20. Hallowe'en partyWashington
20. Hallowe'en partyBaltimore
20. SocialToledo
20. Annual affairHartford
21. LectureBuffalo
27. Hallowe'en partyPeoria
27. Leap year danceLewiston
27. Hallowe'en partySchenectady
27. Hallowe'en partyBoston
27. Parcel post saleSyracuse
27. Charity danceChicago No. 1
27. Hallowe'en partyBinghamton
27. Hallowe'en partyIndianapolis
27. Hallowe'en partyHolyoke
27. Hallowe'en partyAtlanta
27. BazaarOmaha
27. Hallowe'en partyPittsburgh
27. Hallowe'en partyPortland, Ore.
27. Opposite sex partyProvidence
27. Hallowe'en socialHuntington
27. Mask ballAkron
27. Hallowe'en danceSt. Paul

November

1. Hallowe'en partyToronto
3. Bean supperLowell
3. InitiationAkron
3. Hallowe'en partyDelavan
3. Anniversary danceWaterbury
3. SmokerRockford
5. Hallowe'en socialAlbany
10. SmokerWaco
10. Annual ballManhattan
10. SupperWashington
10. SmokerCincinnati
10. InitiationToronto
10. Social and whistHolyoke
17. BanquetRichmond
17. BanquetUtica
17. SmokerBaltimore
17. VaudevilleRochester
17. Masquerade partyToledo
17. SocialPortland, Me.
17. Annual ballWorcester
24. Masquerade ballNew Haven
24. SmokerOmaha
24. Bunco partyRockford
24. PartyDubuque
24. BanquetBinghamton

December

1. SocialToronto
1. SupperRochester
8. SmokerRichmond
8. Gallaudet banquet.....San Francisco
15. Committee meetingBaltimore
22. Christmas partyAkron
30. InstallationBinghamton
31. Watch partyBoston
31. SocialBaltimore

Chicago

The Labor Day holidays must have been rather strenuous for some of the members of No. 1. Certain it is that our September business meeting, held the day after, was not up to the usual in point of attendance, only about 75 being present. Vice President Louis Wallack presided in the absence of President Clinkin, called out of town by the death of his mother. Business was the usual routine. Edward E. Carlson, John J. Burbach and Derald Loomis were sworn in as members. David Turrill was received by transfer from Detroit Division, which gain was offset by the loss by transfer of Horace W. Buell, who recently moved to Omaha and transferred to that division. Some further details were given out in regard to the division's coming charity dance and card party for the benefit of the Home, and received the division's O. K.

The charity dance will be held on the evening of October 27, making it a sort of Hallowe'en affair. Occidental Hall, 14 N. Sacramento Boulevard, near Madison St., has been engaged for the affair, and good music, too. It is easily reached from all points of the city. The admission will be only 50 cents, and every member is earnestly urged to attend and to bring as many friends as he can. The cause is a most worthy one, the support of the Home, and we should do all we can to make the affair a success. Those who do not care to dance will be entertained with cards. William McGann will be chairman, and he is making preparations to handle a big crowd. Don't disappoint him.

The outing of the division's auxiliary at Schiller Park on August 26 was a pronounced success, a big crowd turning out for the occasion. The big attraction was the ball game between teams representing No. 1 and No. 106.

It was a hotly fought contest from start to finish, with No. 1 having the edge. Score, 13 to 6.

After the ball game, numerous races for both sexes were run off, with good prizes for the winners. And of course, being a basket picnic, there was no lack of lunches, both family and individual, and happy groups could be observed here and there in the park enjoying the putting away of the good things brought for that purpose. Quite a few of the picnickers came in their own cars, and were independent. The less fortunate had to depend upon the chartered busses to reach the park and return to the car line again. But however they came, however they went, all appeared to have a grand time. The weather man was very considerate, too, the day being neither too hot nor too cool, but just about right for comfort.

The Home Office reports the following visitors since the last issue of The Frat: Earl R. Hedges, Kansas City, Mo., George M. McClure, Danville, Ky., Veral W. Smith, Toledo, O., Philip Katz, Brooklyn, N. Y., Conrad C. Stromberg, Milwaukee, Wis., William H. G. Sparling, Los Angeles, Calif., Philip H. Myers, Flint, Mich., P. T. Hughes and wife, Fulton, Mo., W. N. Herrold and wife, and Miss Regina Heil, Wheeling, W. Va., Ernest W. Hall, Indianapolis, Ind.—C. B. Kemp.

Division No. 106 is hard at work perfecting plans for their third annual ball and carnival to be held October 6. The affair will be held in Oriental Hall, on the 17th floor of the Capitol Building, State and Randolph Sts., in the heart of downtown. Fun starts at eight o'clock, and lasts as long as the crowd remains. Judging from the brand of entertainment the boys intend to put up, the crowd will remain some late! Too much fun to be missed. Every member is doing his bit in selling tickets in advance. Get one for 50 cents, unless you feel generously inclined, in which case you can pay 75 cents at the door, as you will have to do if you don't have a ticket. With such a lot of genuine hustlers backing the affair, it's a sure thing that it will be well worth attending. Come and bring your friends. Everybody welcome.

Our monthly bunco and "500" socials will soon be resumed. Our auxiliary, too, is planning some interesting things in the social line for the coming season. So it looks like a busy fall and winter for the division.

The division's bowling enthusiasts are getting uneasy, but Chairman Schutz regrets to say that we cannot bowl Thursday nights, as many desire, as there are not yet enough members. The manager at Bensinger's alleys will not reserve alleys for only twice a month, and we are looking for another place in the loop. So we cannot announce the opening dates until later.

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.

The "Chi-Ora!-106 News" is still being issued, and as usual full of interest to division members. Next month we will announce the winner of the contest for the most appropriate heading for the paper. Several excellent designs have been offered.—F. B. Wirt.

South Bend

On Sunday, July 1, about 200 deaf from this and neighboring places gathered for a picnic on the fair grounds at Goshen. The affair was under the auspices of our division, and was a great success. The chief attraction was a baseball game between South Bend and Kalamazoo Frats. Joseph Miller was chairman of the picnic, and saw to it that everyone had a good time.

On August 11 we held a social at Moose Hall, at the close of our regular meeting. Out of town visitors included Brothers Jackson, Phillips, Roberts, Harris and Ottenbacher of Indianapolis. The first three were accompanied by their wives, and all remained over night, going on to Elkhart next day to attend the conference for the deaf at that place.—Harold Hanson.

Springfield, Mass.

Owing to the Labor Day holidays, our September meeting was postponed from the 1st to the 8th.

Our social and dance will be pulled off at Melha Temple, 347 Worthington St., on October 12, as announced. But we may have to cancel the proposed theatricals, as one of the star actors will be absent from town. But there will be fun in plenty, and we will do our best to give everyone his fill of enjoyment.

On November 10, at the same place, we will celebrate our 10th anniversary with a smoker. Several Boston Frats will probably be with us. Non-resident members are specially urged to remember the date, and to come.

At our September meeting we had the pleasure of entertaining Chester Brown of Albany, past president of the division. He and Mrs. Brown motored from Albany to Springfield, and were guests of Division President and Mrs. Greenough. We were glad to see them.

Now don't forget that social on October 13. Admission only 50 cents, and a big time, sure. Remember, too,

DEAF VISITORS

Are always welcome at

THE ARROWHEAD SILENT CLUB

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

"In the heart of the business district"

Suite 14, 218 W. Superior St.
Duluth, Minnesota

Lounge rooms—Always open

The only club rooms for the deaf
in Northern Minnesota

SECTIONS YOU OUGHT TO KNOW

SECTION 147. *Benefit certificates shall be issued for only the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, \$2,000, \$3,000, \$4,000 and \$5,000. But no benefit certificate shall be issued for a death benefit of more than \$3,000 to a member who has passed his forty-fifth birthday, or more than \$1,000 to a member who has passed his fiftieth birthday.*

that the next day we have an outing to Mountain Park and Mt. Tom or Forest Park. And the smoker, too—bear that date in mind.—Philip Beausoleil.

Dallas

It is so long since news from Dallas Division has appeared in The Frat that most of you must think that like the farmer's pup, we have gone off and died. Such is not the case, however; old No. 63 is still very much alive.

We have our regular business meetings on the first Saturday of each month, and on the third Saturday we have free moving picture shows, furnished with the aid of our own moving picture machine. On the fourth Saturday of the month we have our Frat socials. In the summer time the socials are generally held at Lake Cliff Park, and in the winter at our lodge room in the Y. M. C. A. Building. So it is easy for visitors to find us on Saturday nights.

Our sixth annual Fraternalism will be pulled off this year on October 13, probably in Labor Temple. However, there will be plenty at the Y. M. C. A. to tell strangers where to go in case we should make a change in the meeting place. As an added attraction this year, we have a football game scheduled for the afternoon between teams from the Texas and Oklahoma schools for the deaf. This should be a warm contest, as the two teams are very evenly matched. Boxing and wrestling matches will be held in the evening, in addition to the usual fun stunts and contests. Frats and their friends from Texas, Oklahoma, Arkansas, Louisiana and other southwestern states are invited and urged to attend this year's Fraternalism. They will be well repaid.

About 20 from Dallas attended Houston Division's Fraternalism at that place on Labor Day. Houston, as you know, does things in a big way, so everyone who made the trip was well repaid for the time and money spent in the Bayou City.

An attempt to raise the division membership to past the hundred mark is to be made during the coming winter months. We have had some ninety-odd members for the past two years, but as fast as a new member comes in, another drops out or transfers to another division, so it is slow work. However, "Keep Digging Away" is the division motto, and we hope to make the hundred before spring.

Jack Jernigan and Fred Pairett of Little Rock Division have been in this city for some time, but have not yet transferred to No. 63. We always welcome brothers from other cities who are honest and sincere in their efforts to get work, as Brothers Jernigan and Pairett are, and we want them to stay and transfer to our division.

A young deaf man recently turned up in Dallas claiming to be a Frat. But when asked to show his due card, he claimed to have left it in his suit case; but as we had previously heard from brothers in Ft. Worth that he had given various excuses for not showing his card, we declined to give him the benefit of the doubt, the more so as he did not appear to know members of the division he claimed to be from, who were known to us. Watch out for such fellows.

At the Denver convention someone kicked against a convention being held in Dallas on account of the heat. Frats all over the country will do well to watch the papers in the summer-time and note where the heat is greatest. They will see that more people are overcome by the heat up in the north and east than down here in the southwest. However, if you are afraid of the heat, I suggest that the convention date be moved to December, and the convention held here during the Christmas holidays. That would enable those living in the north to enjoy two weeks of warm weather in winter. But even then you would suffer from the heat if you insisted on wearing heavy overcoats and woolen underwear. But whether the convention be held in summer or winter, rest assured that the old Longhorn State and Dallas will give you one swell time.

SAMUEL FRANKENHEIM

168 West 86th Street
New York City

*Good and Sound
Investment Bonds
High Grade
Preferred Stocks*

Correspondent of
Lee, Higginson & Co.
Since 1909

Enquiries Gladly Answered

We understand that Harvey L. Ford of Waco has moved to Austin, where he has accepted a position in the state school for the deaf. His removal to Austin will be a blow to Waco Division, as he has always been one of its most active and influential members. However, we expect the division to carry on, as usual.—Troy E. Hill.

Portland, Ore.

Brother and Mrs. John Wondrack and Fred Wondrack of Cincinnati, who have been flivvering over the Pacific Northwest the last few weeks, are stopping in this city for a visit with Mrs. Wondrack's relatives. The Wondracks got into the September conclave via the password. They paid a glowing tribute to Oregon's climate and scenery, and added that our highways compared very favorably with those east of the Rockies, on which they drove on their trip west. They are to continue on south to California, and expect to be back home in November.

A good Frat is one who not only is active in his own society's doings, but interested in outside activities of the deaf in general. Examples were Brothers Wright, Bertram, Reeves and Holcomb of Seattle, Wash., and "Big Jim" O'Leary of Spokane, Wash., who took in the convention of the Oregon Association of the Deaf, held in Portland, September 1-3. Attendance at the convention was placed at over 200.

On account of the vacation season, the local division's social activities have been practically at a standstill. However, besides the big midway picnic of July 28-29 at Centralia, Wash., there was one picnic given under auspices of the local frats—on Sunday, August 5. This one was good and satisfactory in the way of financial returns, thanks to the painstaking work of Charles ("Dynamo") Lynch. Saturday evening, September 29, will usher in the social season when a "Homecoming" party is to be staged in charge of Brother Greenwood, newly appointed chairman of the social committee.

James E. Haley of Seattle Division was a visitor at the September meeting.—C. H. Linde.

Faribault

Joseph Bantz of Red Wing, Minn., drove Brother and Mrs. H. M. O'Neil of Lake City, Minn., over here in the latter's Buick sedan to attend our monthly meeting and social. Mrs. O'Neil also called on one of her nieces who is employed at a local style shop. The next morning they were off to the twin cities to meet friends at Charles Thompson Memorial Hall.

Brother and Mrs. Wm. Brown of Madison, Wis., were two other visitors at our September meeting and social. They were around visiting during their vacations and we were glad to have them honor us with their presence.

Poems We Want You to Know

(Written by the Deaf)

The Sparrows

JOHN B. HOTCHKISS

I WATCHED the sparrows flitting here and there
In quest of food, about the miry street:
Such nameless fare as seems to sparrows sweet
They sought with greedy clamor everywhere.
And more, I noted with what care
They held upraised their fluttering pinions fleet.
They trod the mire with solid and grimy feet
Yet high they held their wings upraised in air.

Like thee, O Sparrow, did I toil to gain
My scanty portion from life's sordid ways.
Like thee too, often weary, I am fain
To strive with greed and envy all my days.
Like thee too, may I learn the grace
To keep my soul's uplifted pinions free from stain.

Wesley Lauritsen and his family are now happily settled in their beautiful and charming new home. He has been profitably employed all summer. First he was working for the contractor who was building his home. Later his contractor used him with the crew on another house. Soon after he was through, he substituted for a baker working nights down town and will be busy until school opens.—H. E. Bruns.

Lowell

The vacation season is over, and the division is now ready to open up its fall and winter entertainment program. It will probably open with a big "dansant" on October 20, plans for which are now under way. It will be held at Odd Fellows' Building, 361 Bridge St., and the proceeds will go into our new loan fund, authorized at our last meeting. This fund, as proposed by President McCord, will be used to help needy brothers meet their dues payments during periods of business depression. We expect that the dance will be the best held in years. Brother McCord is chairman, and is offering several cash prizes. Good music will be furnished, and everything possible done to make the affair a success.

On November 3 the division expects to hold a bean supper at the same place, and it is probable that a vaudeville show will be an added attraction. The proceeds of this will go to the fund being raised to defray the expenses of our 10th anniversary banquet.

Our members are beginning to get the bowling fever. We notice the challenge by Providence and Springfield in the August Frat. Let them work. We like the idea of the Providence boys—the organizing of a league of deaf teams. But present industrial conditions are rather against it. About three years ago we sent letters to all of the New England divisions in regard to organizing such a league, but only three of them responded, so the plan had to be dropped. Will it be any better now?

Every Sunday lots of the deaf from various parts of New England call on Frank D. Williams at his home in Haverhill. Brother Williams is very optimistic about the Boston convention, and feels that it will excel that at Denver. Just now he has an application for membership—a Clarke school graduate—and we hope he can get more from the same source.—M. S. McGeever.

St. Paul-Minneapolis

Our picnic at Excelsior, Lake Minnetonka, last July, was a success financially, but the attendance was not up to expectations. There were all kinds of games, and very good prizes were put up. The feature was the kittenball game between the bachelors and the married men, which the former easily won. Our next picnic will probably be held at a different place. Many of our members do not seem to care to go to a picnic held at a big public park like Excelsior or Wildwood, but would rather go to a private park.



Ray Inhofer, chairman of the division's entertainment committee, announces a Hallowe'en dance at Thompson Hall on October 27. Cash prizes for the best costumes will be put up, and a good time is assured all who attend. Don't forget the date. Come and bring your friends.

Albert Ekberg, ill at the University Hospital since April, passed away on the 26th of August. He was a graduate of the Minnesota school. Joining the division in 1918, he has always been a cheerful and active member, and we shall miss him. He is survived by two daughters.

During the past summer a number of Frats made long trips up north in quest of rest or fish. The Winstons, with Brothers Allen and Garbarino and Padden of Chicago, motored to Ft. Frances, Ontario, and camped on the banks of Rainy Lake. They reported a splendid time, especially in Ft. Frances. Wonder what the attraction was! Leo Wolter and wife, with the McNeills drove up to Nevis to spend a few days with Dr. and Mrs. J. L. Smith and J. S. Bowen. Fred Brant and party camped a week at Lake Sylvian and report a good catch of fish. Brothers Flanagan and McNeil motored to Cass Lake and Bemidji, and brought home a fine mess of wall-eyed pike.—J. J. McNeill.

San Francisco

"And we crawled into bed, tired out physically, heaved a deep sigh of satisfaction at having had one of the most perfect days of the year, and fell into a deep, dreamless sleep."

Yes, it's all over! Division No. 53's picnic is now nothing but a fond memory. As early as 10 o'clock the crowd began to gather at Coyote Point, and soon 20 or more autos were parked among the trees at the side of the road. Many came by interurban street car from San Francisco to Burlingame Station. From there it was a slight walk 'neath sheltering trees, on a wide ribbon of road that led down to the water. The committee of arrangements, headed by "Ole Reliable" Luddy, was present to greet the early comers. Dave Cady, who appears on his birth certificate as David Cademartori, was the reception committee par excellence, making introductions in that droll and comical way of his that made everyone feel at home immediately. There were so many new faces that the old regulars of No. 53, veterans of annual picnics since 1915, remarked that they hardly knew anyone there. That's where Dave came in handy! Lute Conaway, as manager of games, certainly did his bit. After luncheon had been eaten, and the crowd had got away with the best part of 10 gal-

New Haven Division No. 25

MASQUERADE BALL

Prizes for men and women for best dressed, most comical, worst dressed.
Montowese Hall, 210 Meadow St.
Saturday Eve, November 24. Admission 50c



SUGGESTED BY A. L. KENT
N.F.S.D. NO. 1

WAY BACK WHEN

The society had a \$100,000 reserve fund and Akron Division No. 55 was the "baby." From a suggestion by Alfred L. Kent, now of Olathe Division. Drawn by Ward Small.

lons of ice cream, the games started. First was the girls' race, won by Miss Littlefield. The boys' race was won by Mr. Stewart. The girls' backward race was a tie between Mrs. Beers and Miss Tricomo. A race for men above 40 was won by Mr. Carlson, but as none of the women present would admit of being over 40, we couldn't have a race for them in that event. In the baseball pitching contest for girls, the daughter of Brother Langdon won, and won with a throw that would have done credit to many men. The funniest races were the men's and women's sack races. The men's race was won by Mr. Martucci, who came from third place when within 10 feet of the finish line and won by a series of rabbit-like hops that made the crowd roar. The ladies' sack race was a tie between Mrs. Beers and Miss Littlefield. The

final event was a tug-of-war, which was won by Charley Vaio's huskies. Other games were played by the youngsters, "just for fun," while their elders sat under the trees and talked, or took walks along the sandy beach.

When it was time to go home, Brothers Conaway and Vaio transported those who were going by street car to the Burlingame station in Vaio's new Oakland car. By the time the auto caravan reached San Francisco it was early evening, and we drove in a long line down Market St., each car decorated with a "N. F. S. D. Annual Picnic, Coyote Point" sticker, and stopped at one of the large restaurants and made the proprietor send in a hurry call to the produce merchants for more supplies. Believe me, when an event happens only once a year it takes "San Francisco—the city that knows how!" to do things. Brother Luddy and his committee, which consisted of Brothers Vaio, Wright, Langdon, Schwarzlose, Patterson, Conaway and Cady should receive a vote of thanks for their tireless work in making the picnic a success. More power to you, boys.

On account of September 3 being

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THE IOWA HAWKEYE

"The Midwest News Magazine for the Deaf"

Published at America's most progressive school—Edited by Tom L. Anderson—Dedicated to wholesome publicity concerning the deaf—Special writers—Educative articles—Peppery editorials—Correspondents wanted everywhere.

"You're THERE with the Hawkeye"

Twice monthly for the school year—One dollar. Iowa School for the Deaf, Council Bluffs, Iowa.

Labor Day and most of our members leaving town for short trips, Saturday to Tuesday, it was deemed advisable to postpone our monthly meeting to the second Saturday of the month, September 8.—H. O. Schwarzlose.

Cincinnati

Our annual outing at the Zoological Gardens on August 25 was a fine success, as it has always been. A large crowd turned out for the affair, and thoroughly enjoyed the many games, new and old. Grand Vice President Mueller of Louisville, still a Cincinnati in spirit, proved it by coming up, bringing Brothers Werner and Scott along for company. Thomas A. Ogilvie of Nashville, Tenn., was another old Cincinnati boy whom we were glad to see.

Our division was well represented at the recent convention of the Ohio divisions at Columbus. Wylie Ross was elected secretary-treasurer of the association, and as a still further honor to our division, Cincinnati was chosen as the place for the next convention, which will be held in 1930—two years hence, so as not to conflict with the Ohio reunion in 1929.

By reason of inability to secure an October date, our annual masquerade ball will open the fall and winter social season on November 3. It will be held in the assembly hall of the I. O. O. F. Temple, with Cecil Downard in charge. This will be the first time he has rolled up his sleeves for such an affair, but we are confident that he will make good.

To the many friends of Louis J. Bacheberle, in Ohio and elsewhere, his name has long stood for bachelordom, Bach for short, so it was a very distinct shock when nifty announcements mailed to his friends, announced that he had turned Benedict, and, what was more, had been one for a year, he having been married to Miss Thelma E. Swisher of this city on September 3, 1927. Around 150 relatives and friends of the couple attended a reception given in their honor by Mr. and Mrs. Charles Bacheberle, and they were the recipients of many presents. Dancing and refreshments added to the pleasure of the evening. Brother and Mrs. Bacheberle are now residing in the Aldine Apartments, Norwood.—Emil Schneider.

Evansville

The division did not hold its usual Labor Day picnic this year. Instead we yielded ourselves a loyal sacrifice to the Home and its needs, with which our picnic would have interfered. Their affair was a success financially and socially, we are glad to say. It was an ideal day, September 2, and the roads being good there was a stream of autos into town, coming from various points in Kentucky, Illinois and Indiana. Everybody seemed to have a grand time meeting old friends and making new ones. Next year we hope to have our usual Labor Day outing without interruption.—Adolph Brizius.

Hartford

The news notes from the various New England Divisions have lately had much to say about bowling. Hartford has some bowlers who would like to rise and enquire by what right Lowell claims the New England championship without a contest for the honor. We rather think it is up to them to prove it, first. Providence is planning for an inter-division series of its own, and thinks an inter-city series would be great fun. Right you are, No. 43, it would. Why not make up a New England league, with entries from Boston, Springfield, Lowell, Lynn, Hartford, Providence, etc.? Then the winner of the series would have some right to call itself champion. The Hartford correspondent, who is manager of the Connecticut Silent A. C., is planning for a bowling tournament on January 19. If any of the above teams are willing to back up their claims to being the "one and only," let them write him for details. He will be glad to accommodate them. His address is 10 Middle Turnpike West, South Manchester, Conn.

Hartford Division's 15th annual entertainment and dance will be staged October 20. This year it is sure going to be an affair par excellence, elaborate to the last word. Milton P. Silverman will have general charge, assisted by Francis Martineau, Felix Bonvouloir, Walter Durian and Edward Kosinski. With such well known and popular men in charge, there can be no question of its success, and a big crowd is looked for. Light lunches and other refreshments will be sold at reasonable prices. Dancing and games, with \$50 in cash prizes! Everybody assured of a grand time. Place, Unity Hall, 68 Pratt St. Admission only 50 cents. October 20, 8:00 p. m. Everybody welcome.

Non-resident members of the division will please take notice that the division secretary starts on his vacation October 20, and mail received after that will have to be forwarded, causing a delay of several days before you can

expect an answer. Better write him before the 17th if you can.—David R. Cole.

Rockford

The lemon social at the home of Harry Long, in Beloit, on August 25 was well attended. The eats were abundant and the games interesting. The prize winners were Mrs. Otto Brorby, Winifred Picchoni, Carl Niklaus and Jean Cain.

The committee on revision of local rules submitted its first batch at the last meeting. The aim is to do away with unnecessary rules and red tape, retaining only enough to insure correct procedure under all circumstances.

The coming smoker on November 3 promises to be an interesting one. It will be under the direction of Ernest Swangren. Members of neighboring divisions are invited to be present. On November 24 there will be a bunco and "500" party. Refreshments will be served. Everybody is welcome. Remember the date.

We have it straight from Rochelle that there is a lot of young timber around there that would make good Frat material. They are oralists, but have no objections to signs. What's the matter with our deputy polishing up his articulation, or whatever you call it, and going after them? (Don't go after them; go GET 'em.—Ed.)

Are Rockford boys prosperous? Two of them have started building bungalows, which will be the last thing in comfort and convenience, when completed. And Harry Long has sold his place in Beloit, and will soon buy or build a more modern home. Which sure does look like prosperity.

Labor Day was somewhat a day of exodus for Rockford Frats. A large number went to Delavan, another bunch to Chicago, others to Davenport, Elgin and Jacksonville. And of course, all had a good time.—B. F. Jackson.

Springfield, Ill.

Our annual picnic on September 2 brought out a crowd of some 300, including many out of town visitors. Of these latter 40 registered as from St. Louis, 14 from Chicago, and others from Decatur, Bloomington, Peoria and other places. Quite a few of them came Saturday night, and attended the business meeting of the division, where they were made welcome. At the picnic in Bergen Park the crowd enjoyed the usual games, for which good prizes were put up. Refreshments were sold, and the committee headed by J. G. Otto, did everything in its power to make the day enjoyable. We think it was the best picnic we ever had. In the evening a reception was held for the visitors at the state arsenal with about 160 present. A seven-act vaudeville show was the chief attraction. Refreshments were also served. On Monday, Labor Day, the visitors enjoyed visiting the tomb and old home of Lincoln, and took their time about going home.—J. G. Otto.

Lewiston Auxiliary will give its **LEAP YEAR PARTY**

at the City Hall
Lewiston, Maine
SATURDAY, OCTOBER 27

The nationally known fiddler,
Mellie Dunham,
who was sponsored by Henry Ford,
will furnish old-fashioned dance music

**COME AND HAVE THE
TIME OF YOUR LIFE**

**Games and Prizes
Admission 50 cents**

Proceeds go to the relief fund
of the auxiliary

Omaha

We are glad to mention the addition of Horace W. Buell, formerly of Chicago Division No. 1 to Omaha Division. The Chicago division certainly suffered a big loss when Brother Buell decided to depart from that land of gunmen and machine guns. But it is Omaha's gain, and we are looking forward to the time when Brother Buell will take an active part in our doings. He has secured employment at the Bankers & Merchants Bureau, and is doing fine. Other recent additions to the division roster are Albert Klopping and Dale Paden, both of Omaha, who joined as new members. Both are fine young men, and we expect much from them in the future. So far this year we have gained nine members, of which two were transfers from other divisions. We feel certain that more will join in the near future, as the recent visit of Grand President Gibson and his able talks made a great impression on the non-members hereabouts.

The smoker inserted into the Iowa state convention program by Council Bluffs Division went off splendidly. With the presence of Brothers "Gib," Northern and Grace of Denver, Orman of Olathe, Connor of Pittsburgh, and many others from different divisions, every advantage was taken to insure its success. Two boxing bouts and other stunts were much relished by all. Impromptu talks and humorous stories flowed freely. So did the near-beer, served with sandwiches. The gathering was a notable one, and many declared the smoker the best they had ever attended. President Anderson and his bunch of hustlers deserve a lot of praise for putting the affair over so successfully.

Harry W. Stark of Los Angeles, Calif., a non-resident member of our division, was in town for the conventions, and was a visitor at our regular monthly meeting, giving a short talk. He seems reluctant about going back to the golden state, and we have our suspicions about it. But of course, it's none of our business!—Chas. T. Falk.

New Haven

The division held a whist party and social following its September business meeting. Refreshments were served. Mrs. Meisinger won first prize for scoring the highest number of points for the ladies, while Mrs. Sweeney was awarded the booby prize. A visiting member from Waterbury Division scored the highest for the men. All present voted the affair quite a success, which was due to the excellence of the arrangements made by our social committee, Bernard Sullivan, Thomas Gunning and Harold Howlett.

Our masquerade ball, scheduled for November 24, will be held in Monto-

wese Hall, 210 Meadow St., only a few blocks from the local railroad station. We were most fortunate in being able to secure this hall, as it is one of the largest in New Haven, having a capacity of over 500 persons. This will be the first really big affair the division has ever attempted. It is suggested that all who come should be in costume, so as to be eligible for the prizes. These prizes are to be suitable cash awards for the most comically dressed man or woman, the poorest dressed and the most ragged one. You may be eligible to a prize without coming in costume, perhaps, but your chances will be greatly enhanced by donning a costume. Let us see you in New Haven on November 24.—Clarence Baldwin.

Bronx

The summer months have ended, and the autumn season, with its myriad beauties, is with us. Cheerful faces, wreathed in smiles, were much in evidence at our September meeting, indicating that we had had a successful summer. Eyes searched for Joseph Durant, eager to get his report of our picnic of July 21, but he was not yet back from his vacation; but unofficial reports are that the picnic was a success. Brother Durant is to be congratulated.

Our annual Hallowe'en party will be held on October 20 this year, with Edward Bonvillain in charge. It will be held at Ebling's Casino, East 156th St., and St. Ann's Ave. With the committee full of autumn fever, and a good hand directing them, it is a foregone conclusion that the affair will be a success, and neighboring divisions will do well to bear the date in mind, and send good delegations over to see how we do things up this way. Brother Bonvillain is an old hand at the game, and his abilities well known, so we don't need to say much. Just come. Better to be glad than sorry, you know.—Albert Lazar.

Providence

We are not likely to forget August 18 and 19 in a hurry. Our jollification party in our new meeting hall on the 18th went over big, and a record crowd was on hand despite the impish mercury hitting the rafters for an altitude record. The two mirthful comedies, "Monkey Glands" and "The Crook's Escape" sure tickled the audience's risibilities, and incidentally uncovered two sterling actors in Brothers Enger and Mudrak. The supporting cast performed well, also, considering lack of rehearsal—only Brother Cullen wilted before the terrific on-

slaught of General Humidity. All in all, it was a large evening, and Chairman Maiorisi's grin threatens to become a permanent institution.

Then came our second annual outing at Gaspee Point Beach on the 19th. Favored by ideal weather conditions, a banner crowd motored over in chartered busses and private cars. The fat minion of the law at the toll gate is now a bloated millionaire after collecting fifty cents for each machine—and he did not miss any of the seventeen. The committee found it a tough task to pull off the field events. You know how it is—some simply wanted to stay in the water until the cows came home, others were young swains still interested in their "finds," and still others just did not feel athletic. However, the tug-of-war, 100-yard dashes, mixed relay race, and 3-inning baseball game were run off. The Massachusetts Frats—or rather prime steers from the Boston stockyards—in the tug-of-war pulled the Rhode Islanders into the next county. Alibi: Tiny Cullen slipped! He should have brought the anchor from his catboat Dorothy. Resplendent in her knock-'em-dead bathing suit, Babe Ruth Collins won the rolling-pin throwing championship, which bodes ill for her "steady." She also ran to victory in the ladies' 100-yard dash. The Providence Frats won the 57-error ball game from the Massachusetts Frats, giving them the first leg on the "President Trophy," a baseball bat donated by Prexy Gibson for that and future games. Box score: 11 runs, 10, 15 busted digits and 18 sprained eyebrows. Then came night and the exodus, as they always will, which was just as well, as the mosquitoes there have a voracious appetite for well-nourished calves. The committees in charge of the two-day festival are very appreciative of the generous patronage given it, which will be the means of neat balance in our treasury and a nice little check for the Home at Riverbank on its Donation Day in October. Come to our third outing next year, and we will try to do even better.

Sunday, September 2, saw the close of our tent season at Gaspee Point with a picnic under the joint auspices of the division and its auxiliary. For a local affair, given only a week's notice, it proved more successful than anticipated, mostly due to the excellent work of the auxiliary.

October 27 is the date for our "Opposite Sex" party to be held in our lodge hall. Gentlemen are expected to come attired in feminine raiment of whatever vintage, while the ladies are expected to be "boys" if that is possible (?). A little ingenuity on your part, Brother Cullen, and you will be mistaken for Clara Bow.—A. S. Howard.

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.

EMBLEM JEWELRY. Gift rings and charms. Diamonds, jewelry and silverware. E. W. Mayer, 1186 Stewart Building, Chicago.

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Columbus

The second annual convention of the Ohio state divisions held here on September 1-2-3 has gone into history as a very successful and pleasant affair. The election of officers for the ensuing term resulted as follows: President, Kreigh B. Ayers, Akron (Re-elected); vice president, Louis J. Bacheberle, Cincinnati (Re-elected); secretary-treasurer, Wylie D. Ross, Cincinnati; Directors, Israel J. Crossen, Columbus, William F. Toomey, Canton, Ross V. Mohr, Cleveland, and Nathan P. Henick, Toledo. Because of the O. D. M. A. A. centennial in 1929, it was decided to hold the next convention in 1930 to avoid a conflict between the two. Cincinnati had the honor of being chosen as the city to be host. Cincinnati played host to the National Convention in 1907, and Columbus in 1912; Columbus entertained the state convention this year, and Cincinnati, not to be outdone, bagged the 1930 convention. Which is strictly all right with us. The following is clipped from the Ohio State Journal:

Discrimination made by insurance companies against deaf persons and by business concerns against deaf job seekers is being investigated by the Association of Ohio Divisions of the National Fraternal Society for the Deaf, meeting in Columbus Saturday and Sunday.

This is their second annual convention and headquarters are in the Southern Hotel.

About 500 members were present at the first meeting at 2 p. m., Saturday in Woodmen of the World Hall, 36 W. College St., where all convention meetings are to be held. K. B. Ayers, Akron, president of the Ohio divisions; Service Director Duffy, Dr. J. W. Jones of the Ohio State School for the Deaf, Robert W. Toomey, Fred G. Schwartz and Dr. H. H. Dorr, chief medical examiner of the Ohio industrial commission, were speakers.

"There has been a tendency in some localities for business firms to refuse to hire deaf workers on the ground that they were not permitted to hire deaf workers by the state compensation rulings or by the liability insurance companies," Mr. Ayers said.

"My understanding is that there is no state law or even departmental ruling on these points. What concerns us is why some firms repeatedly say such things. We wish to have light on this.

"If insurance companies are really discriminating against deaf workers, of what use is it for schools to spend large sums of money to teach trades to the deaf who are barred from trades?" he asked.

Mr. Ayers' address was spoken and interpreted simultaneously for his deaf audience by Miss Nellie Gillespie of the city charities division, who performed the same service for the other speakers.

The National Fraternal Society for the Deaf, with headquarters in Chicago, is an insurance company about 25 years old in which all policyholders are deaf persons. The society aims also to foster a spirit of fellowship among deaf persons.

Initiation of new members was held Saturday evening and special services will be held for delegates Sunday morning in Trinity Episcopal Church. Election of officers will take place at 2 p. m., Sunday.

The ox roast, first ever held by the division, was a grand success. While it was not gotten up as a money maker, but rather as an entertainment feature, it still put around \$50 in the local treasury. Not so bad! A large crowd was on hand for the occasion, many coming from other towns. We couldn't give a complete list of these latter, but a few celebrities, leaders in their divisions, were noted, such as Grand Vice President Mueller of Louisville, Past Grand President Anderson, Indianapolis, L. J. Bacheberle and Wylie Ross, Cincinnati, W. R. Albert and Jackson Bates, Dayton, K.

B. Ayers and William Pfunder, Akron, J. E. Pershing, Harry Folckhemer and H. J. Swords, Springfield, and others. There were plenty of games, with suitable prizes. In the tug-of-war between the north and south divisions, the south won, but it was some pull! However, our giant did not take a hand in it, though.

Our division loses a member via the transfer route, Clyde Bennett transferring to Akron. We wish him well. —C. C. Neuner.

Buffalo

The 11th annual picnic of Buffalo Division was held at Schaefer's Grove, just outside the city limits, on July 14. Owing to inclement weather the attendance was small, only about 80 showing up. The scheduled games had to be given up, but nevertheless everybody had a pretty good time, all things considered, and the ledger entry was made on the right side.

The grim reaper has been busy in the ranks of No. 40 lately. The first to be called was Arthur LeBar of La Salle, who passed away on July 11, from an attack of indigestion, which an operation failed to relieve. He was in the prime of life, and his untimely death was sad indeed. His sunny smile and bantering manner will be missed. He is survived by his wife and two children, his parents, and his brother Walter, also a member of our division. He was engaged in the ice business with his father. A product of the Rochester school, he was well known throughout central and western New York.

The next to answer the call to the great beyond was Julius Hanneman, one of our oldest members, who passed away on August 1 at the age of 65. Of a quiet and generous manner, he was universally liked. He believed in Fraternalism, and rarely missed a division meeting. He was educated at Fanwood. He is survived by two sons, and a sister with whom he had been making his home.

Adolph Ulrich of La Salle, for many years employed as a tailor by Silber's, Niagara Falls' leading clothiers, has a side line in operating a tailoring and dry cleaning establishment near his home. He reports good business right along, and if it warrants it, will move to larger quarters and add new machinery.

Another of our members in business for himself is Allen Dunham of Arcade, who is starting a poultry business. He now has a bunch of over 350 as fine youngsters as one would care to see. His many friends are much interested in his success. One of them, an urban product, solicitously inquired if they ever got homesick. Brother Dunham, who is a philosopher when the occasion warrants it, answered severely, "Sir, that is an utter impossibility, wholly contrary to the laws of nature, ah, in direct contravention thereof." "Howzat?" innocently inquired the friend. "Their mother happens to be an incubator."

Whereat the friend was properly squelched. Ain't nature wonderful?—C. N. Snyder.

Toronto

The division at its last meeting voted to hold its Hallowe'en party on November 1, instead of October 27, as stated in the last issue of The Frat. This should attract a big crowd, as well as give a good financial boost to our treasury. Please note the change of date.

There promises to be plenty of fun at our smoker and initiation to be held on November 10. The degree team has been active for some time, and "Billy" is in fine shape out in his pasture, and both will be on the job, ready to meet several waiting candidates. Keep your eye on Marcel Warnier, Percy Duclos and others who have been dodging!

Plans for the division's "Million" social on December 1 are well under way. The committee consists of Asa Forrester, chairman, and Brothers Kelly, Ellsworth, Duclos, Stein and McPherson. Watch their smoke.

In a recent talk President Baskerville handled the subject of "What I Would Do With a Million Dollars" in a happy and witty manner. He started off by saying that since he was not so fortunate as to possess a million dollars, he was in something of a quandary as to what he would do with it. He claimed that he had a philosophy of his own and would be just as content with a few dollars as with a million. How to use it was a matter for each of us to decide for himself. John T. Shilton, speaking along similar lines characterized the success of the National Fraternal Society of the Deaf as a great achievement, and its reaching the million dollar mark as something never before equalled in the annals of the deaf. He attributed it to the educational advantages afforded the deaf through the schools established for them, and to the wisdom and foresight of the officers at the helm of the society since its inception. He also spoke of President Gibson's ambition to see 10,000 members in the fold, and said it was up to us to get busy and get our names in the Get-One Degree column.—H. E. Grooms.

Toledo

For the first time in its 20 years of existence, Toledo Division had no quorum at its September meeting. The combination of circumstances that brought this about was the Labor Day holiday and the state Frat convention at Columbus, which latter drew many of our members. They bring back the news that Cincinnati wins the next state convention, in 1930. The boys of No. 10 have our congratulations.

During the past summer our members have had several parties out of doors. One especially good one was a corn-roast at the Neff farm on August 25. But now that summer is gone, we will soon be back to indoor sports again.—N. P. Henick.

Are You Going to be Independent?

In its wider sense thrift means the ordering of one's method of living in such a way that he is benefited in mind and health as well as in purse. Thrift is sitting down with yourself, asking yourself where you are going, and then charting your course.

Army of Investors

THERE is significance in the fact that 15,000,000 Americans bought securities in 1927 while the number fifteen years ago was only 500,000. The number is increasing by leaps and bounds today and will continue to mount higher and higher as the months come and go. While some of this increased activity will be reflected in unwise speculation and in the purchase of unsound investments, most of those who compose this vast new army of investors are choosing their securities with discrimination and sound judgment.

People are learning more and more that money can be put to work to a fine advantage. It is a reflection of popular advancement in thrift education.—*Thrift Magazine.*

Self Discipline

THE difference between success and failure is quite often a matter entirely of will power. This writer of these lines recently received a letter from a man who had gone through a series of very trying circumstances and wanted advice on what he should do to acquire a position of independence in life.

Owing to the fact that he had been through so many disheartening experiences, he was completely discouraged. Thus his point of view was distorted and his judgment impaired. He had lost sight of the fact that he possessed many valuable assets, among them being health, education and a background of splendid experience.

What he needed in the emergency above everything else, was will power.

Persistence of effort—unwillingness to surrender—dogged determination—these are the qualities that often decide human destiny.

And it is in the development of these qualities that thrift attains one of its greatest values. Those who are really thrifty must possess a great amount of stamina.

It is always easier to follow the line of least resistance and yield to the temptation of this luxury or that comfort than to adhere rigidly to some self-imposed system of getting ahead. Thrift of money, health, or time means the use of one's will.

Many of those who have achieved great success in life have done so mainly because they developed great self discipline.

Those who are cultivating habits of thrift may be sure they are creating for themselves assets of character that will prove of incalculable value to them at every turn of life.—*Thrift Magazine.*



MUCH of the credit for the habits of thrift which the people of this country have developed is due to the work of education that has been done by the savings banks and the building and loan associations. These institutions have labored long and hard to turn the people away from prodigal to thrifty habits, and the nation is yearly reaping increasing benefits from their work.

A Warning

ACCORDING to my experience, it is more difficult to keep wealth when you have it than to accumulate it. Fluctuations in value, panics, unjust laws, maladministration of justice, frauds, accidents and the constant importunity of schemers, as well as the constant grinding taxation and other influences, tend constantly to the disintegration of wealth. More especially so at a period of life when the masterly spirit is weakened, and the stimulus of success no longer allures to renewed exertion, and we are more inclined to repose than activity. In that condition we are more likely to lose than gain.

I now no longer wonder at so many of my business contemporaries having acquired wealth in the prime of life, and letting it slip through their fingers in old age. Without prudent children, or others competent to guard it, it is a natural consequence that a man's wealth will begin to waste away with his mental and physical energies.—*From the Autobiography of Judge Thomas Mellon, father of the Secretary of the Treasury.*

Whatever I have tried to do in life, I have tried with all my heart to do well, whatever I have devoted myself to, I have devoted myself to completely.—Charles Dickens.

American Opportunity

THE prudent, penniless beginner in the world labors for wages for awhile, saves a surplus with which to buy tools or land for himself, then labors for himself another while, and at length hires another new beginner to help him.

This is the just, and generous, and prosperous system, which opens the way to all, gives hope to all, and consequent energy, and progress, and improvement of condition to all.—*Abraham Lincoln.*

To go without, and look as if you liked it, is one of the finest things to learn in this world.—Thrift Magazine.

Success

THE failure of the man who does not save his money is due not only to the fact that he has no money with which to take advantage of the opportunities that come in the way of every man, but also and particularly to the fact that such a man is not able or fit to avail himself of these opportunities. The man who cannot and does save money cannot and will not do anything else worthwhile.—*Andrew Carnegie.*

Thrift is such a simple thing and it means so much. It is the foundation of success in business, of contentment in the home, of standing in society.—Russell Sage.

Looking Ahead

THE man who practices thrift is, in a sense, a responsible person. He may deny himself the passing whims and fancies that tempt the checkbook; he may be satisfied to clothe himself conservatively and economically; he may be willing to use a moderately priced motor car—all for the purpose of enabling him to visit the bank at regular intervals and make provision for the "lean days" that the future may bring. Some emergency may arise in which his savings would adequately meet the exigencies of the situation. Some unexpected business opportunity may present itself in which his capital would enable him to take advantage of a better position. Aside from these considerations, he is actually guarding the welfare of his family and home. His little ones will be properly cared for, schooled, and assured of a good start on their journey along the highway of life.—*John H. Cowles.*

The world owes me a living providing I earn it.

Watch Your Physical Condition

The number of birthdays one may have is decided largely by himself. The way to insure the largest number of birthdays is to take the best physical care of yourself and when sick to secure the best possible medical advice and care.

Facts About Teeth

By DR. ARNOLD H. KEGEL.

A CLEAN sound tooth never decays. This may sound like saying a healthy tooth is healthy. A clean tooth may decay but a clean tooth in a healthy body will not. If the tooth can get the materials it needs, lime and others from the body, and it is kept clean, it will not decay.

Like many other parts of the body, the condition of the particular portion depends upon the condition of the body as a whole.

A well-balanced diet, enough exercise and fresh air indirectly benefit your teeth, as they do your heart, kidneys and other organs and bones, muscles and other tissues. What is good for you is good for your teeth.

Milk and cheese are rich in lime (calcium) and the leafy vegetables and citrus fruits are another source of supply. Children with their quart of milk a day and adults with a quart to a pint and a varied diet containing a moderate amount of fruit and vegetables will have enough lime for their dental needs.

Tiny pieces of food always remain on the teeth after eating. Some of these in the hollows of the teeth or at the gum edge, or in between the teeth, if undisturbed, start the trouble. Acid forms and decay takes place. A little hole appears in the tooth and this acts as a nest for other food particles and further decay.

Value of Milk

MILK and its derivatives have been found to come nearer to being perfect foods, than any other group derived from a single source. The inhabitants of those countries where milk and milk foods are largely used, are uniformly larger, stronger, of finer personal appearance and of a higher average intelligence than those of countries where such foods are little used, or not used at all. The Japanese Government, recognizing this fact, is making every endeavor to encourage dairying, so far as possible in that densely populated country, and is also encouraging the importation of dried and condensed milks, butter and cheese. It is a well known fact that the Japanese who have grown up in America are larger than their parents, due to the difference in food, and particularly to the use of milk in this country.

It is distinctly unhealthful either to overdo or to underdo work, play, rest, or sleep. "Moderation in all things," is a rule which is particularly important in this realm.



Foresight

MOST intelligent people consult their dentist at regular appointed intervals. If a cavity is found, or the presence of disease of the gums, and properly taken care of, the life of the tooth is prolonged and the health of the patient is correspondingly promoted.

The same thing holds good for the entire body. To find and correct a bodily impairment while it is still a minor one is certainly good practice. To prevent any defect or impairment is even better practice. To secure this end a periodical physical examination and the advice of a physician is necessary.

Every common cold is a menace in two directions: First, to the infected person, and second, to all with whom he comes in contact.

* * *

The worst enemy of efficiency, as well as the best ally of nervousness, is worry. Worry is a complete circle of inefficient thought whirling about a pivot of fear.

THERE isn't much in life that's worth while if you haven't health to enjoy it. Why not make health a habit? It is easy to do—get enough exercise in the open air; eat good plain food; sleep in well ventilated rooms; do everything in a normal way and you're pretty sure to be healthy.

Don't Waste Your Life!

WHEN a man is not ill, but thinks he is ill, he may be very ill indeed.

This is not paradox, but a statement of fact.

A man may be passed as a first-class life by any insurance society on his physical but be far from well on his mental side without being in any degree "mentally deficient."

An acquaintance of the writer, blessed with more money than brains, could walk his twenty miles a day, but he lived with a doctor so as to be constantly under medical supervision.

He was a hypochondriac. It began by his having too little to do, so he started to think about himself and to analyze his own sensations and reflect on them. This is a most dangerous habit to get into.

The body—both inside and outside—is a network of nerves which all possess sensation. That is their function.

If you sit down quietly and think of nothing at all but your sensations you will be amazed to find what a number of these you experience. If you start to associate these with various organs you will soon come to the conclusion there is something wrong.

Don't do it! Everyone has sensations. But it takes a very acute sensation or a lot of sensations to create a symptom, and only symptoms count.

If you keep on at this game all your sensations will become symptoms, and you will be a hypochondriac.

It is fatally easy.—Answers.

Value of Sunshine

DR. CHARLES H. MAYO, famous Rochester, Minn., surgeon, praises sunshine as a tuberculosis cure, especially tuberculosis of the skin and joints. He warns that sunshine through window-glass really is not sunshine, but a pallid imitation of the real article. Window-glass, he explains, lets only 64 per cent of the sunshine through and traps or keeps out the ultra-violet rays which are the most valuable part for human beings. Those who bathe in real sunshine and receive the beneficent touch of the ultraviolet rays, in his opinion, receive stimulation therefrom. Their cells are protected and germs are destroyed. He claims rickets in children are benefited greatly by sunshine treatment. Getting one's skin well tanned by the sun is good for the health, he says, but it should be done with discretion.

Doctors alone cannot practice preventive medicine—at least not for years to come. The people must have something more than a mere academic desire for health—they must seek it with all their powers.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

GRAND DIVISION DIRECTORY

Francis P. Gibson, President
130 North Wells St., Chicago, Illinois
Frederick J. Neesam, First Vice President
Elm St., Deafman, Wisconsin
James W. Howson, Second Vice President
2915 Regent St., Berkeley, California
John H. Mueller, Third Vice President
908 Lydia St., Louisville, Kentucky
John T. Shilton, Fourth Vice President
202 Dalhousie St., Toronto, Canada
Arthur L. Roberts, Secretary-Treasurer
130 North Wells St., Chicago, Illinois
Harrison M. Leiter, Chairman of Trustees
130 North Wells St., Chicago, Illinois
Harrison M. Leiter, Chairman, Chicago, Illinois
Washington Harrow, Chicago, Illinois
George F. Flick, Chicago, Illinois

DIVISION DIRECTORY.

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

CHICAGO No. 1, Chicago, Illinois
Corinthian Hall, Capitol Building—First Tuesday
Elmer E. Dyer, 12034 Eggleston Ave.
DETROIT No. 2, Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Saturday
William L. R. Behrendt, 5945 Wayman Ave.
SAGINAW No. 3, Saginaw, Michigan
108 South Hamilton St.—First Thursday
Wm. J. Cummlford, 428 Lincoln St.
LOUISVILLE No. 4, Louisville, Kentucky
Robinson Hall—First Saturday
William C. Fuga, 1107 S. Hancock St.
LITTLE ROCK No. 5, Little Rock, Arkansas
Moose Hall Bldg.—Second Saturday
Charles F. Athy, 115½ Barton Ave.
DAYTON No. 8, Dayton, Ohio
Pruden Bldg., E. Fifth St.—First Saturday
Stephen O. Miller, 118 N. Garland Ave.
BAY CITY No. 9, Bay City, Michigan
First Monday
Charles F. W. Lawrence, 806 N. Henry St.
CINCINNATI No. 10, Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday
Gustave Strauss, 3319 Woodmont Ave.
EVANSVILLE No. 11, Evansville, Indiana
Y. M. C. A.—First Monday
Adolph Brizius, 1718 Canal St.
NASHVILLE No. 12, Nashville, Tennessee
Odd Fellows Hall, 411½ Union St.—First Wednesday
Walter B. Ross, 4200 Dakota Ave., West
SPRINGFIELD No. 13, Springfield, Ohio
E. High and Linden Ave.—First Saturday
John E. Pershing, 421 S. Belmont Ave.
OLATHE No. 14, Olathe, Kansas
First Tuesday
James N. Orman, 127 N. Buchanan St.
FLINT No. 15, Flint, Michigan
109 W. Second Ave.—First Tuesday
E. Morris Bristol, 125 West Witherbee St.
TOLEDO No. 16, Toledo, Ohio
K-up Hall—First Saturday
Nathan P. Henick, 2305 Fulton St.
MILWAUKEE No. 17, Milwaukee, Wisconsin
Silent Club, 221 W. Water St.—First Tuesday
Samuel Sutter, 501 18th St.
COLUMBUS No. 18, Columbus, Ohio
I. O. O. F. Hall—First Saturday
Joe R. Arnold, School for the Deaf
KNOXVILLE No. 20, Knoxville, Tennessee
C. Clepsle Building—Second Friday
L. Arthur Palmer, Box 590
CLEVELAND No. 21, Cleveland, Ohio
Moose Bldg., 1000 Walnut St.—First Saturday
Herman Koelle, Jr., 1202 Beach Ave.
INDIANAPOLIS No. 22, Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday
Richard H. Phillips, 2945 Kenwood Ave.
BROOKLYN No. 23, Brooklyn, New York
309 Scherhorn St., Brooklyn—First Saturday
Benjamin Friedwald, 84 Lawrence Ave.
ST. LOUIS No. 24, St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Aves.—First Friday
Charles H. Fry, 3416 St. Vincent Ave.
NEW HAVEN No. 25, New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday
Clarence Baldwin, 166 Dwight St.
HOLYOKE No. 26, Holyoke, Massachusetts
Bridge Street Turn Hall—Second Saturday
Frank Kuslak, 82 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27, Los Angeles, California
730 S. Grand Ave.—First Saturday
Clarence H. Doane, 4731 Buellong Ave.
ATLANTA No. 28, Atlanta, Georgia
Red Men's Wigwam—First Friday
Ross A. Johnson, 113 Henderson St., Marietta Ga.
PHILADELPHIA No. 30, Philadelphia, Pennsylvania
1628 Arch St.—First Friday
James F. Brady, 202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31, Kansas City, Missouri
912 Grand Ave.—First Saturday
Lewis L. Coleman, 2512 Monroe Ave.

OMAHA No. 32, Omaha, Nebraska
Seymour Hall, 16th and Capitol Ave.—Second Saturday
Robert E. Dobson, 3104 N. 5th St.
NEW ORLEANS No. 33, New Orleans, Louisiana
R. K. A. Bldg., 627 North St.—First Saturday
William C. Goss, 1401 Delery St.
KALAMAZOO No. 34, Kalamazoo, Michigan
Moose Temple, Portage St.—First Saturday
Merton L. Francisco, Route Seven
BOSTON No. 35, Boston, Massachusetts
Friendship Hall, 515 Tremont St.—First Saturday
Arthur A. Sine, Jr., 33 Elm St., West Lynn, Mass.
PITTSBURGH No. 36, Pittsburgh, Pennsylvania
McGeagh Hall—First Saturday
George Cowan, 1904 Arlington Ave. (Mt. Oliver)
HARTFORD No. 37, Hartford, Connecticut
425 Ann St.—Second Saturday
D. R. Cole, 10 Middle Turnpike West, South Manchester
MEMPHIS No. 38, Memphis, Tennessee
Chamber of Commerce Bldg.—First Saturday
J. Amos Todd, 400 Walker Ave.
PORTLAND No. 39, Portland, Maine
514 Congress St.—Second Saturday
Charles L. Tarbut, Box 380, Kennebunk, Me.
BUFFALO No. 40, Buffalo, New York
262-264 E. Utica St.—First Friday
W. Elmer Davis, 735 Plymouth Ave.
PORTLAND (ORE.) No. 41, Portland, Oregon
W. O. W. Hall, 6th and Alder Sts.—First Saturday
Bird L. Craven, 1875 Clarendon St.
NEWARK No. 42, Newark, New Jersey
208 Market St.—First Friday
Thomas J. Blake, 108 Belmont Ave.
PROVIDENCE No. 43, Providence, Rhode Island
59 Chestnut St.—First Saturday
Arthur H. Enger, 19 Meni Court
SEATTLE No. 44, Seattle, Washington
Eagles' Hall, 7th and Union—First Saturday
Albert W. Wright, 6840 15th Ave., N. E.
UTICA No. 45, Utica, New York
33 Franklin Square—First Saturday
Richard McCabe, 607 James St.
WASHINGTON No. 46, Washington, District of Columbia
N. E. Masonic Temple—First Wednesday
Henry O. Nicol, 1716 Newton St., N. E.
BALTIMORE No. 47, Baltimore, Maryland
1104 W. Baltimore St.—First Saturday
Michael Weinstein, 1527 N. Pulaski St.
SYRACUSE No. 48, Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday
Carl G. Ayling, 221 Fitch St.
CEDAR RAPIDS No. 49, Cedar Rapids, Iowa
Federation of Labor Hall—Second Saturday
Louis T. Herbold, 501 W. Seventh Ave., Marion, Ia.
HUNTINGTON No. 50, Huntington, West Virginia
Moose Hall, 4th Ave. and 9th St.—First Saturday
Clarence Henderson, 1710 18th St.
ALBANY No. 51, Albany, New York
Maccabee Temple—First Saturday
Henry A. Mineker, 187 Madison Ave.
ROCHESTER No. 52, Rochester, New York
Culver Hall—First Friday
Claude H. Samuelson, 217 Hamilton St.
SAN FRANCISCO No. 53, San Francisco, California
Native Sons' Hall—First Saturday
David S. Luddy, 124 Primrose St., Burlingame, Calif.
READING No. 54, Reading, Pennsylvania
612 Court St.—Second Saturday
Edwin C. Rittche, 28 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55, Akron, Ohio
Wilmet Hall, 932 E. Market St.—First Saturday
William Pfunder, 1407 Goodyear Ave.
SALT LAKE CITY No. 56, Salt Lake City, Utah
First Tuesday
Frank J. Stone, P. O. Box 1403
ROCKFORD No. 57, Rockford, Illinois
1023 S. Main St.—First Saturday
Fred W. A. Hammer, 719 Davis St.
SPRINGFIELD No. 58, Springfield, Illinois
Painters Hall, 214 1/3 S. 8th St.—First Saturday
John G. Otto, 716 South 13th St.
DAVENPORT No. 59, Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday
Charles E. Loughran, 427 East 32nd St.
WORCESTER No. 60, Worcester, Massachusetts
308 Main St.—First Saturday
Delbert J. Trask, Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61, St. Paul, Minnesota
Fairview and Marshall Aves., St. Paul—First Friday
John J. McNeill, 912 Marshall Ave., St. Paul
FORT WORTH No. 62, Fort Worth, Texas
Third and Calhoun Sts.—Second Saturday
Charles W. Wilson, Route 7, Box 643
DALLAS No. 63, Dallas, Texas
Y. M. C. A. Building—First Saturday
Vasco V. Tobey, 4246 Tella St.
DENVER No. 64, Denver, Colorado
Howe Hall, 1548 California St.—First Saturday
Homer E. Grace, 829 S. Gilpin St.
WATERBURY No. 65, Waterbury, Connecticut
Garden Hall—First Saturday
Antonio J. DiLeo, 81 Railroad Hill St.
SPRINGFIELD No. 67, Springfield, Massachusetts
347 Worthington St.—First Saturday
Philip Beauvoile, 161 Wilbraham Ave.
WACO No. 68, Waco, Texas
First Sunday
Tilden Smith, 1808 Columbus St.

PITTSFIELD No. 70, Pittsfield, Massachusetts
12 Pine St.—Second Saturday
Ernest Klinke, 323 Lenox Ave.
BANGOR No. 71, Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday
James R. Hale, Court St., Castine, Me.
KENOSHA No. 72, Kenosha, Wisconsin
R. gner Building, Main and South Sts.—Second Friday
Ambrose Castana, 5124 33rd Avenue
BIRMINGHAM No. 73, Birmingham, Alabama
Fairview Masonic Temple—First Tuesday
G. Herman Harper, 4141 Court S.
SIOUX FALLS No. 74, Sioux Falls, South Dakota
Chamber of Commerce—First Monday
Charles H. Loucks, School for the Deaf
WICHITA No. 75, Wichita, Kansas
Y. M. C. A.—First Saturday
Wesley A. Sherman, 1559 N. Emporia St.
SPOKANE No. 76, Spokane, Washington
E. 2028 Marietta Ave.—Second Sunday
James H. O'Leary, E. 2028 Marietta Ave.
DES MOINES No. 77, Des Moines, Iowa
Moose Hall, 820 Locust St.—First Saturday
Ray T. Green, 2322 West 40th St.
LOWELL No. 78, Lowell, Massachusetts
84 Middlesex St.—Second Saturday
Myles S. McGeever, 39 Elliott St.
BERKELEY No. 79, Berkeley, California
Ashby Hall—First Friday
Melvin C. Davidson, 1117 California St.
DELAWARE No. 80, Delaware, Wisconsin
I. O. O. F. Hall—First Saturday
Orville V. Robinson, 118 Elm St.
HOUSTON No. 81, Houston, Texas
Eagles' Hall, 910 Preston Ave.—First Tuesday
Richard C. Morris, 100 Quinlan St.
SCRANTON No. 82, Scranton, Pennsylvania
232 Wyoming Ave.—First Friday
Charles L. Clark, 718 Madison Ave.
RICHMOND No. 83, Richmond, Virginia
Labor Temple, Hall 2—Second Saturday
Guy R. Ligan, Route Seven
JOHNSTOWN No. 85, Johnstown, Pennsylvania
Moose Temple—Second Saturday
Joshua Wilkinson, Jr., Box 709, Nanty Glo, Pa.
MANHATTAN No. 87, New York, New York
113 W. 125th St.—First Wednesday
Nathan Schwartz, 864 East 149th St.
JACKSONVILLE No. 88, Jacksonville, Illinois
Gallaudet Club Hall—First Thursday
William I. Willis, School for the Deaf
LEWISTON No. 89, Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday
Donald W. Gledhill, 13 High St.
PEORIA No. 90, Peoria, Illinois
Proctor Recreation Center—Second Saturday
Charles J. Cunningham, 1713 N. Madison St.
JERSEY CITY No. 91, Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday
Harry E. Dixon, 121 Thore St.
BRONX No. 92, New York, New York
Casino, 156th and St. Ann's Ave.—First Monday
Albert Lazar, 644 Riverside Drive
COLUMBIA No. 93, Columbia, South Carolina
Y. M. C. A.—First Saturday
William L. Smith, 2505 Park St.
CHARLOTTE No. 94, Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
William E. Benfield, 81 W. Academy St., Concord, N. C.
DURHAM No. 95, Durham, North Carolina
I. O. O. F. Hall—First Saturday
J. M. Vestal, P. O. Box 397, Burlington, N. C.
DUBUQUE No. 96, Dubuque, Iowa
Moose Hall—First Wednesday
Frank Hemmelick, 2520 Stafford Ave.
GRAND RAPIDS No. 97, Grand Rapids, Michigan
Y. M. C. A.—First Friday
John M. Freeman, 1413 Buffalo Ave., N. E.
TORONTO No. 98, Toronto, Canada
I. O. O. F. Temple—First Thursday
Harry E. Grooms, 19 Barrie Ave.
DULUTH No. 99, Duluth, Minnesota
218 W. Superior St.—First Sunday
John A. DeLance, 407 Mesaba Ave.
CANTON No. 100, Canton, Ohio
211 North Court St.—First Saturday
Albert M. Price, 1301 Twin Place, N. E.
FARIBAULT No. 101, Faribault, Minnesota
Eagles Hall—First Saturday
Henry E. Bruns, 418 Shumway Ave., N. E.
SOUTH BEND No. 102, South Bend, Indiana
Moose Hall—Second Saturday
Harold V. Hanson, 763 E. Lincoln Way
COUNCIL BLUFFS No. 103, Council Bluffs, Iowa
Danish Hall—Second Saturday
Ransom H. Arch, 25 Raymond Ave.
FORT WAYNE No. 104, Fort Wayne, Indiana
Y. M. C. A.—First Friday
John J. Smead, 1821 E. Creighton St.
SCHENECTADY No. 105, Schenectady, New York
I. O. O. F. Hall—Second Saturday
John F. Keeper, 95 Linden St.
CHICAGO No. 106, Chicago, Illinois
Hotel Atlantic—Second Friday
Frederick B. Wirt, 7121 Merrill Ave.
MIAMI No. 107, Miami, Florida
Y. M. C. A.—First Sunday
Raymond H. Row, Station A Box 4314
BINGHAMTON No. 108, Binghamton, N. Y.
Y. M. C. A.—First Friday
James M. Lewis, 22 Tremont Ave.



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.