### **Gallaudet University**

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1911-1920 The Frat

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## The Frat Volume 17 Number 06 April 1919

The National Fraternal Society of the Deaf (NFSD)

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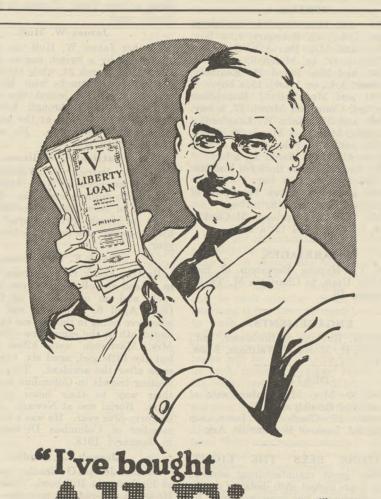
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Seventeenth Year

APRIL, 1919

Number 6



- and I'm proud of them

"My shoulder ached for the weight of a gun. My fingers itched for the trigger. I wanted to do my bit - and I did.

"Not by fighting - I couldn't do that, worse luck. But I invested in all five of the Loansand I'm proud of it!"

Buy to your absolute limit.

#### THE GET-ONE DEGREE.

Talk without deeds is a poor crutch. Look at these frats passing in front of the "reviewing stand." They have distinguished themselves.

You, on the side lines are merely looking on. Don your recruiting togs and "bring home the bacon." "Privates" Johovics. Phelps and Berry have been awarded the "G. O. D." Where is yours? Get in line.

Chicago Division-J. W. McCandless (2), Wm. H. Morris.

Little Rock-C. W. Berry (4), A. Hopkins.

Bay City—C. Lawrence.

Cincinnati—L. B. Honicon.

Olathe-A. G. Grier.

Flint-H. C. Blodgett, E. M. Bristol. Milwaukee-E. E. Robinson, E. E. Rosenfield.

Cleveland-Wm. Meade.

G. New York-B. Silverwood, N. W. Miller.

Los Angeles-Wm. H. Phelps, (4), A. F. Schultz.

Philadelphia-J. Gelman, R. E. Underwood, I. B. Marchman.

Omaha-P. E. Seely.

Boston—J. J. McKeown (2). Pittsburgh—J. A. Taylor, P. R. Graves, R. N. Marshall (2), F. A. Leitner (2), J. Johovics (7).
Newark—D. Simmons.
Seattle—H. Holcomb.

Baltimore-W. W. Duvall, Jr., Wm. C.

Akron-M. J. Grimm (2), T. J. Blake. St. Paul-M. Harrer.

Dallas—C. L. Talbot, N. A. Allen. Denver—J. McTigue, J. S. Fisher.

Waco-T. Smith (2).

#### **BULLY FOR OHIO!**

A statistical table of business done by the National Fraternal Society of the Deaf during the year 1918, by states, published in The Frat for March, shows that Ohio leads in the number of divisions (7); number of members (434); and insurance in force (\$344,250). the greatest number of new members added was in Ohio—79. Illinois comes a close second in number of members and insurance written, and New York third. This shows undoubtedly that the Ohio deaf appreciate the value of life insurance, and are giving the Fraternal Society their strong support.-[Ohio Chronicle.

2	
MARCH DISABILITY CLAI	MS.
A. Petoio, Newark, N. J\$	20.00
*F. L. Chase, Omaha	10.00
*H. L. Fleener, Waterloo, Ia *A. Rezzani, Springfield, Mass	20.00
A. L. Jones, Johnsonburg, Pa	15.00
H. Buchanan, St. Louis	10.00
H. Plapinger, BrooklynH. L. Burdick, No. Adams, Mass.	15.00
I. P. Garrett, Knoxville, Tenn	$\frac{10.00}{25.00}$
S. R. Armfield, Scranton, Pa	25.00
G. Petrimoulx, Detroit, Mich	10.00
R. Luce, Nashua, N. H O. B. Spotts, Salina, Kan	30.00 15.00
H. F. Munn, Detroit, Tex	20.00
L. E. Scott, Louisville	20.00
J. C. Myers, Plymouth, Ind J. E. Seaman, Kenwood Park, Ia.	10.00
R. D. Lowe, Casey, Ill.	10.00
O. W. Underhill, St. Augustine	15.00
A. Brockmann, St. Louis	10.00
F. Drake, Flint, Mich	15.00 $10.00$
S. W. Knapp, Jackson, Mich	10.00
L. H. Kutner, Brooklyn	10.00
E. Luchow, Royal Park, Mich O. K. Price, Baltimore	10.00
F. Collyer, Marblehead, Mass	25.00
H. Bennett, St. Louis	10.00
C. Suttka, Danville, Ky	15.00
W. E. Shaw, New York City*E. Klier, Schenectady, N. Y	15.00 10.00
L. Payne, Pikeville, Tenn	20.00
J. E. Houser, Indianapolis	10.00
T. J. Lyster, Indianapolis	10.00 10.00
W. C. Goss, Akron	10.00
E. S. Parslow, Worcester, Mass	40.00
C. C. Newkirk, Jessiesville, Ark. N. Hutchinson, Crystal Springs	10.00
Miss	30.00
E. S. Havens, Pittsburgh, Pa	10.00
M. Plapinger, Brooklyn. H. Boyer, Johnstown, Pa.	10.00 $25.00$
R. Makepeace, Kansas City, Mo	10.00
E. Cawley, Dunmore, Pa	5.00
E. Vigeant, Pawtucket, R. I	30.00
E. A. Briel, Buffalo* *O. Brockway, Portland, Ind	10.00 20.00
*D. D. Burrows, Salt Lake City	20.00
*J. A. Branflick, Baltimore	20.00
*D. H. Surber, Mourystown, O *F. W. Nelson, Berkeley, Calif	15.00 $20.00$
*A. Bohan, Waukesha, Wis	10.00
*D. Cameron, Boston	10.00
J. Williams, Reading, Pa. F. Faulhaber, Cleveland	40.00 15.00
J. H. Abbott, Revere, Mass	40.00
C. C. Neuner, Columbus	15.00
E. Preece, Salt Lake City* *W. W. Potter, Cambridge, Mass.	30.00
*B. A. John, Troy, N. Y	10.00
*H. Kimmel, Rochester, N. Y	20.00
I. N. Markel, New Freedom, Pa	20.00
L. C. Lovett, Philadelphia. J. F. Brady, Audubon, N. J.	15.00 35.00
W. S. Runde, Berkeley, Calif	10.00
C. G. Land, Berkeley, Calif	10.00
S. Horn, San Francisco, Calif C. L. Pettit, Detroit	15.00 $20.00$
H. V. Proulx, Holyoke, Mass	45.00
C. E. Saylor, Altoona, Pa	15.00
F. C. Gruwell, Deerfield, Wis	50.00
L. Watson, Illinois City, Ill	40.00
*L. W. Ray, Des Moines	25.00
J. E. Fowler, Ripley, Tenn	10.00
H. W. Spier, Winona, Miss	15.00

J. M. Stallings, Madison, Ga	45.00
F. L. Durland, Atlantic, Ia	25.00
H. Joseph, Oakland	30.00
S. Dingman, Syracuse, N. Y	50.00
H. Stegemerten, Overlea, Md	15.00
A. R. Shaw, Derby, Me	10.00
C. M. Gordon, Newport, Me	30.00
A. Chambers, Atlanta, Ga	10.00
T. B. Kellner, St. Louis	10.00
*F. Schuessler, Takoma Park,	
D. C	50.00
J. H. Becton, Dyer, Tenn	10.00
-	

Total for the month.....\$1,610.00 \*Denotes accident claims.

#### BIRTHS.

To Mr. and Mrs. Lloyd L. Shields of Florence, Colo., on February 4, a boy. To Mr. and Mrs. David A. Gerner of Port Clinton, O., on March 8, a girl. To Mr. and Mrs. Floyd H. Keathley,

Little Rock, Ark., on March 15, a boy.
To Mr. and Mrs. Felix J. Bonvouloir of Hartford, Conn., on March 17, a boy.
To Mr. and Mrs. John W. Langford of Minneapolis, Minn., on March 20, a boy.
To Mr. and Mrs. Riley Carter of Salt Lake City, Utah, on March 22, a boy.

To Mr. and Mrs. Jesse Butler of Haddam Conn., on March 24, a boy.

To Mr. and Mrs. Jinkey Thompson of Atlanta, Ga., on April 8, a boy. To Mr. and Mrs. Charles S. McCord of Atlanta, Ga., on April 12, a boy.

#### MARRIAGES.

April 15—Hyman Bernstein of Salt Lake City, Utah, to Charlotte M. Taylor of Chicago, Ill.

#### ENGAGEMENTS.

Alfred H. Robbins of Rochester, Ind., to Carolyn H. Morse of Waltham, Mass.

#### DEATHS.

March 30-Mrs. Max Lubin, wife of Max Lubin of Brooklyn, N. Y.

February 17—Charles W. Insco, son of Wallace J. Insco of Bentonville, Ark.

#### FIRESTONE SEES THE LIGHT.

Another great manufacturing concern that for years looked with disfavor on the deaf as employees has been won over by its experience with a few men taken on The Firestone Tire & Rubber Co., of Akron, Ohio, has addressed a letter to the papers at the Schools for the Deaf announcing its purpose to organize a colony of deaf workers, and intimating that as many as can be obtained are desired. The company is starting out to make the surroundings as attractive as possible to the deaf. B. M. Schowe, a graduate of Gallaudet College, has been secured to take charge of the work of organizing the colony. He will hold the same relation to the Firestone Company that Ashland Martin does to the Goodyear Company, and which has made the deaf section of the Goodyear factory one of the most efficient and loyal of all.

Mr. Schowe is said to be a bright and capable young fellow and the new department at The Firestone factories should

grow rapidly. We are glad to note this evidence of a widening field of opportunity for the deaf, and if it is a foregone conclusion that the company will have good reason to be satisfied with the result of its new policy.—[Kentucky Standard.

#### OBITUARY.

#### Ferdinand P. O. Berg.

Brother Ferdinand P. O. Berg passed away at Greenfield, Mass., March 24, from pneumonia. He was a member of Greater New York Division, joining in October, 1910. Burial was from his old home in New York. He was in his thirty-fourth year.

#### James W. Hull.

Brother James W. Hull was run down and killed by a switch engine at Kansas City, Mo., March 24, while taking a short cut across the tracks near his place of employment. He joined the society in November, 1917, through Kansas City Division. Burial was at the home of his parents at Fulton, Mo. He was in his twenty-eighth year.

#### Patrick F. Williams.

Brother Patrick F. Williams passed away at his home at New Haven, Conn., March 28, from pneumonia. He was a member of New Haven Division, joining there in March, 1914. Burial was from his late home. He was in his forty-seventh year.

#### Frank E. Masterson.

Brother Frank E. Masterson was killed in a head-on collision between his motorcycle and an automobile at Columbus, Ohio, April 6. His wife and daughter, who were riding in the side car attachment, met death at the same time—Brother and Mrs. Masterson were killed instantly, but the little girl, aged six, lived a short time after the accident. They had been visiting friends in Columbus and were on their way to their home at Newark, Ohio. Burial was at Newark. He was in his forty-fifth year. He was a non-resident member of Columbus Division, joining in January, 1918.

#### Joseph G. Bradley.

Brother Joseph G. Bradley passed away at his home in Hillsboro, Texas, April 6. He was a non-resident member of Chicago Division, joining in September, 1913, and was about to transfer to Waco Division. The Waco frats had charge of the funeral, which was held from his late home on April 8.

#### CHIPS AND SPLINTERS.

Few people ever complain that a sermon was too short.

Facts are stubborn things but not half as troublesome as a lie.

Some men answer when duty calls. Others are very hard of hearing.

A cynic is one who finds more pleasure in condemning than in praising.

The sun may be shining for all but some people can see only the shadows it casts. If you wish to be considered a good

conversationalist, learn to become a good listener.

# TREASURER'S REPORT. Division Collections for March.

Division Collections for Mar	ch.
Chicago\$	607.04
Detroit	288.90
Saginaw	11.10
Louisville	72.30
Louisville.	
Little Rock	68.94
Nashua.	40.06
Dayton	57.16
Bay City	10.71
Cincinnati	104.36
Evansville	37.37
Nashville	34.05
Springfield, O	20.57
Olathe	79.84
Flint	
Talada	102.78
Toledo	81.65
Milwaukee	144.67
Columbus	86.96
Knoxville	49.99
Cleveland	116.39
Indianapolis	206.84
Greater New York	250.38
St. Louis	211.15
New Haven	23.62
Holyoke	41.25
Los Angeles	102.44
Atlanta	107.22
Philadelphia	172.66
Kansas City	74.86
Omaha	94.73
New Orleans	84.77
Kalamazoo.	21.09
Boston	81.70
Pittsburgh	117.18
Hartford	38.79
Memphis Portland, Me	47.26 66.65
Buffalo	61.33
Portland, Ore	56.25
Newark	63.71
Providence	32.82
Seattle	40.73
Utiea	78.65
Washington	55.32
Baltimore	51.22
Syracuse	38.31
Cedar Rapids	74.04
Huntington	25.25
Albany	46.83
Rochester	
San Francisco	55.16
Reading	42.41
Akron	227.81
Salt Lake City	58.34
Rockford	52.51
Springfield, Ill.	94.60
Davenport	45.19
Worcester	31.13
St. Paul	105.84
Ft. Worth	87.40
Dallas Denver	72.97 92.66
Waterbury	12.69
Bridgeport	15.72
Springfield, Mass	38.19
Waco	20.40
Ogden	39.68
Pittsfield	20.95
Bangor	27.53
Kenosha	38.39
	-
Total collections\$	5,561.46

Practice Thrift-

Buy War Savings Stamps.

## Official Notices

To Division Secretaries.

Are you keeping up your record card files? Is every member, past and present, properly recorded therein? It is important that you keep these cards up-to-date, complete and correct—they should show changes of beneficiary, in certificate amounts and classes; transfers, deaths, drops, etc., in short, be what they are intended to be. If you need any data to bring them to proper condition, head-quarters will be glad to supply it, if you will send the cards there for writing up. Or if you need any help in getting things straight, write for that.

When you need supplies, such as application blanks, report blanks, address slips, circulars, etc., or want buttons or fobs, please make requisition for such on a separate sheet from your general correspondence. Remember, too, that you should not write on your report blanks matters that do not belong there. "A place for everything and everything in its place" should be your motto, as well as headquarters' where such things all have separate files. Putting all your eggs in one basket—one letter or report for everything—is apt to bring delay and something may be overlooked in attending to your wants.

The New Laws.

The new edition of the society's laws will probably be ready for distribution about A change has been made in the manner that the books will be put in our members' hands. Instead of sending one to each member direct from headquarters, it has been thought best to send to each Division Secretary a supply sufficient to furnish one to each member on the division's roll. The Division Secretaries will be expected to personally see to each resident member being handed his copy, and to mail out those for the non-resident members. For the latter purpose, envelopes will be supplied. The reason for having the Division Secretaries attend to this is because headquarters fears there are many incorrect addresses on its mail list and believes the Division Secretaries (in cooperation with the Division Treasurer) must have the right addresses. This supply sent will cover all members on the roll May 1, including those whose certificates are dated in Beginning June 1, headquarters will mail a copy direct to each new member, and to the address given on his application



blank, at the time his certificate is issued. (Please make a note of this, Brother Secretary.)

The New Classes.

The new classes of certificates are explained and outlined and tables of rates given in the new edition of our laws. Applications from new members for any of the new classes may be taken as soon as the books are in the hands of our members but it may be better to wait for the May issue of The Frat, in which there will appear a full explanation of the changes. Transfers by members from the present "Class A" to the new classes how it may be done, etc.—will also be covered. It must be remembered that these changes will make quite an addition to the work at headquarters, that new certificates, rate cards, circulars, applications for transfer to another class, and many other forms will have to be printed; in addition, there will be a deluge of enquiries about the changes which will have to be handled through correspondence. Consequently, it behooves all good members to have patience in connection with the delays this matter has met withwith its limitations and the many angles these changes brought out, with the unlooked for increase in work the latter part of the past year brought; headquarters assuredly had its troubles—and before criticizing the home office staff for its seeming (to some) slowness, consideration should be given to the load it had to carry, the fact that it has to be right—this change—first of all, and to the fact that in spite of unusual conditions this same staff brought the society through one of the "biggest" years in the history of the Order. (The home office is doing the best it can; that's all.) As we said last month, when it is all over, thanks will be due all around. (It might not be a bad idea for you to read last month's official notice over again as to work at headquarters.)

#### Harvest Help Wanted.

Brother Frederick Allbert of McCracken, Kan., writes us he will need several expert harvest hands about June 20. He says there is good money in it, and mentions a brother frat who made \$225 during less than a two-months' season. Write him, if interested.

To Our Correspondents.

The change in publication date announced in the March Frat is in force now. If you want your copy in the current issue, you must get it to us by the 15th of the month. This rule also applies to notices of coming division events which are usually given in the Division Secretaries' reports, so those reports should come to us immediately after the meetings. At least one division has made a change in its meeting date (Louisville) so as to be able to get its news to us in time, and if there are others who think such a change worth while, it is not a bad idea to make it -meetings during the first week instead of the second would give plenty of time for all such news and reports to reach the home office in time for publication the same month. We are sure the change will be popular, once it is in proper working order. Do your parts and we will do the rest.



Publication Office - - - - - Mount Morris, III.

Published Monthly under the Auspices of the Society, by Kable Brothers Company.

FRANCIS P. GIBSON -----Ec 21 North La Salle St., Chicago, Illino

Articles for publication must reach the editor by the 15th of the month.

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

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

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



#### **APRIL**, 1919

#### SPECIAL NOTICE.

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

\$188,613.34.

Atlanta-1921.

And Bay City has woke up, too.

V stands for Victory-also the Vim and Vigor you should put into its loan, to say nothing of its reference to the fifth time you have proved your Americanism.

Look over this month's list of disability claims paid and make a note of its size. It's the record month. Think "what might have been" had not the Philadelphia convention made that department's rates right.

As a starter in the Victory Loan subscription list which we hope to show in the next issue (Division Secretaries, please report), the Grand Division is down for \$5,000 worth; Chicago Division, \$200; Columbus Division, \$50; Albany Division, \$50. We are sure our divisions and individual members will show up as well in this as they have in the preceding loans.

The Fraternal Brotherhood News says a man without insurance is like a man without a country. Righto! And the deaf man (we say it yet) who is not a fratto put it in a new way-is showing a mighty poor appreciation of the eternal fitness of things, most of all, appreciation of what the finest organization for his class is doing for his fellows, and wants to do for him and his.

The Spring drive is well advanced; our list of new members shows that. However, there's much more that could be done with a little more pep injected into the recruiting. It is up to our deputies to scout around for centers of non-frat population and take up the campaign of education. Remember that every new member from a new district means more later on-spread out into new territory, let the home town take care of itself for a while, go after the outlying colonies or scattered individuals.

Little Rock Division is to have a "state frat convention," July 4, at which the non-resident members will have the opportunity to meet the residents and get posted through the personal touch, attend a meeting of the division, etc. The value of such an idea is great, and we think it would not be a bad idea for other states to copy. Quite a few divisions have picnics scheduled for that day-why not make them events along the above idea and if possible an annual affair? The reunion feature, as well as the convention. outing, etc., should draw.

The short cut across or along railway tracks has claimed a fresh victim; motor high-speed and disregard of the rules of the road another. The death of Brother Hull at Kansas City and that of Brother Masterson and his family at Columbus are laid to such disregard for "safety first" -Brother Hull took too great a chance for the sake of a little time and a few steps saved; Brother Masterson forgot or ignored the law of the road and was on the wrong side and going at high speed. They paid a heavy penalty for their forgetfulness, and in the latter's case imposed it upon loved ones wholly blameless. Read and ponder, O frats. Watch your step.

The society will be 18 years old in June, counting from its establishing in 1901, and The Frat thinks the occasion worth observing with a special issue, as has been suggested by some of our members. However, we think the paper's progress (like the society's) from year to year has proven sufficient evidence of its capacity along the improvement line and are somewhat doubtful of the advisability or necessity of such a celebration. What do you think about it, boys? Let's have your ideas as to what could be done along that line. Or would not a special "birthday party" given by each division some time during that month meet with more favor? Write the editor and he will tell the rest about your opinions in the May issue.

We recently had a request for the name of the oldest (in point of years) frat, the names of the shortest and tallest. This request came from Boston, with the statement that the correspondent considered Brother Holmes of Boston Division the oldest, Brother Paul Meacham of Hartford the tallest and Brother Oxley of New York the shortest. We do not know much about the long and short honors, and will leave it to the division correspondents to figure out and report. but Brother Holmes' claim to the dean's robes can only hold good among the social members. Brother Elmer Lewis, an active member of Dayton Division, who joined fourteen years ago, has just passed his seventieth birthday, so is well able to claim the distinction of being the senior of us all. The Frat extends congratula-

tions and best wishes to Brother Lewisand may he see many more anniversaries. He has been in the Make-Good Degree right along, although not so active in recent years as he was in the early ones when his kind was needed the most. The older members can well remember the hard sledding the frats of those days had.

#### NEW MEMBERS

	NEW ME	MBERS.
1.		Talladega, Ala.
1.	O M Wada	Ensley, Ala.
1.	D T Moreland	Irondale, Ala.
	A II Management	Water la Ol-la
5.	A. H. Myers	Wetumka, Okla.
5.	M. Qualls	Evening Shade, Ark.
5.	1. L. Harrington.	Little Rock, Ark.
5.	F. J. Reagan	Little Rock, Ark.
5.	E. C. Cole	Lake City, Ark.
9.	J. F. Sundquist	Bay City, Mich.
10.	N. D. Hunt.	Hamilton, O.
14.	J. E. Pugh	. Burrton, Kans.
15.	H. A. Shugart	Flint, Mich.
15.	J. C. Anderson	Flint, Mich. Barryton, Mich.
17.	J Doro	Berlin Wis
17.	I. A Hackbarth	Berlin, Wis. Milwaukee, Wis.
21.	H T McConn	Cleveland, O.
23.	C Commons	Brooklyn, N. Y.
	o. Compers	Cleveland, O. Brooklyn, N. Y. Staten Isle, N. Y.
23.	N. A. Lattanzio	Staten Isle, N. Y.
27.	J. Singleton	Los Angeles, Calif.
27.	L. L. Larson	Los Angeles, Calif.
27.	H. M. Woods	Los Angeles, Calif.
27.	A. C. Hultene	Los Angeles, Calif. Los Angeles, Calif.
27.	A. A. Issoglio	Los Angeles, Calif.
30.	S. Kudosh	Philadelphia, Pa.
30.	O. Chavooshian	Philadelphia, Pa.
30.	J. M. Purvis	Philadelphia, Pa.
32.	C. A. Palmer	Omaha, Neb.
35.	J. J. McMahon	Dorchester, Mass.
35.	E. D. Kennedy	Roxbury, Mass.
36.	T P Ross Jr	Pittsburgh, Pa.
36.	C F Iones	Pittsburgh, Pa.
36.	C. A. Colograma	Franklin, Pa.
36.	C. A. Colegiove	Oil City Do
36.	C. Comming	Oil City, Pa. Pittsburgh, Pa.
	D. T. C.	Fittsburgh, Fa.
36.	R. J. Coombs	Homestead, Pa.
36.	F. H. Dwyer	McKees Rocks, Pa.
36.	G. W. Phillips	Pittsburgh, Pa.
36.	J. D. Saunders	Pittsburgh, Pa.
36.	R. H. Hunter	Homestead, Pa. Pittsburgh, Pa.
36.	O. L. Martz	Pittsburgh, Pa.
36.	F. Miller	Pittsburgh, Pa. Pittsburgh, Pa.
36.	D. T. Evans	Pittsburgh, Pa.
42.	F. W. Hoppaugh	Ogdensburg, N. J.
44.	F. E. Kuhn	Seattle, Wash.
47.	H. T. Creager	Baltimore, Md.
47.	G. L. Buccheri.	Raspeburg, Md.
55.	L. T. Irvin	Akron, O.
55.	C E Irvin	Akron, O.
55.	W. T. Grace	Akron, O.
61.	J. Johnson	Minneapolis, Minn.
63.	R H Powns	Dellas Tor
63.	W M Hansar	Dallas, Tex.
64.	W. 191. 110 psou	Ennis, 1ex.
	J. U. Haldeman	Denver, Colo.
64.	V. F. Herzberger	Fowler, Colo.
68.	G. B. Clark	Waco, TexSan Antonio, Tex.
68.	A. I. Kamsey	San Antonio, Tex.
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#### MARCH DEATH CLAIMS.

Paid to Mrs. Laura A. Heath, Reading, Pa., for death benefit of Albert J. Heath, Certificate No. 2280, deceased November 5, 1918, \$250.00.

Paid to Mrs. Susie Payne, Nashville, Tenn., for death benefit of Samuel W Payne, Certificate No. 885, deceased January 31, 1919, \$500.00.

Buy War Savings Stamps.

#### TREASURER'S STATEMENT.

For March, 1919.

Balance February 28.....\$185,233.85

R	e	ce	i	p	t	S	۰	

Division collections.	5,561.46
Interest-mortgage loans	1,124.25
Interest-mortgage bonds	82.50
Interest—Liberty bonds	106.20
Interest—bank deposits	15.83
Button sales	43.40
Fob sales	1.50
Surety bond premiums	77.70
Secretary's fees	10.75
For halftone cuts	4.80

Total, balance and receipts...\$192,262.24

#### Expenditures.

Death benefits\$	750.00
Sick Benefits	1,330,00
Accident benefits	280.00
Insurance Department fees	205.00
Official publication	239.88
Salary, M. Furlong, M. D	25.00
Salary, H. C. Anderson	41.66
Salary, E. M. Rowse	125.00
Salary, F. P. Gibson	166.66
Services, M. J. Matheis	100.00
Refund of dues	3.21
Rent	45.00
Printing and stationery	154.50
Postage	34.30
Officers' expenses	16.70
Furniture and fixtures	98.25
Office expenses.	30.84
Engraving	2.90
-	

Total expenditures.....\$ 3,648.90

#### Recapitulation.

Total, balance and income	\$192,262.24
Total disbursements	. 3,648.90

Balance, March 31 .....\$188,613.34

#### TRUSTEES' REPORT.

#### Ledger Assets, March 31, 1919.

First mortgage loans\$	123,200.00
First mortgage bonds	22,000.00
Liberty bonds	25,200.00
Certificates of deposit	2,801.75
Funds in checking account	15,019.03
Grand Secretary's fund	300.00
Treasurer's cash	92.56

Total ledger assets ......\$188,613.34

#### Balances in Funds.

Mortuary Fund\$	10,098.58
Reserve Fund	167,456.84
Sick and Accident Fund.	3,334.67
General Expense Fund.	5,753.25
Organizing Fund	439.02
Convention Fund	1,530.98

Total in all funds......\$188,613.34

#### Concerning Investments.

During March, \$3,100.00 was received in part payments on principal of mortgage loans. Mortgage bonds of the Carlson Apartment Building issue, \$3,000.00 in amount, matured and were paid. These principal payments, totalling \$6,100.00, with other surplus funds are being held ready for investment in pending loans now being closed. Interest receipts for March amounted to \$1,328.78.



#### COMING DIVISION EVENTS.

#### May.

		•
2.	Social	Knoxville.
3.	Reception	Memphis.
4.	Pienie	New Orleans
7.		Atlanta
10.	Annual ball	Milwaukee
10.	Banquet	New York
10.	Mock trial	Denver
10.	Social	
10.		Springfield, Ill.
12.		Albany
17.	Social	Toledo
24.	Vaudeville_	Chicago
24.		Rochester
24.		Buffalo
24.	Lecture	Rochester
25.	Anniversary	social Cleveland
29.	Festival	Springfield, Mass.
29.	Social	Worcester
29.	Social	Providence
31.	Lecture	Cincinnati
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#### June.

1.	Social	Saginaw
1.	Social	Kalamazoo
16.	Banquet	Flint
26.		Rochester
28.	Pienie	

#### July.

	4.	Pienie	Louisville
	4.	Pienie	Cincinnati
	4.	Pienie	Huntington
	4.	Pienie	Waco
	4.	Pienie	Springfield, Ill.
	4.	Pienie	
		New Haven-Wate	erbury-Bridgeport
	4.	Excursion	
	4.	Pienie	Little Rock
	4.	Outing	Holyoke
	4.	Outing	Worcester
	5.	Banquet	Springfield, Ill.
	5.	Initiation-social	
	6.	Pienie	New Orleans
4	26.	Pienie	Rochester

#### August.

Pienie	Milwauke
Excursion	Baltimore
Pienie	Chicago
Pienie	.New York
	Rochester

#### September.

1.	Social	Baltimore
1.	Pienie	Toledo
1.	Outing	Rochester
27.	Shore dinner	

#### Chicago.

Recent callers at headquarters were Messrs. Thomas Northern of Denver and Fred J. Neesam of Delevan, Wis., Brothers Luther Taylor and William Riordan of Akron, Frank B. Pleasant of Denver, Arthur Meck of Detroit, Simon Himmelschein of Los Angeles, Nicholas Pleskatcheck of Milwaukee, Samuel Brown ot

Kenosha, Simon Mundheim of Brooklyn, John A. Benolkin of Minneapolis.

The vaudeville entertainment which was scheduled for April 26 has been postponed to May 24. The S. A. C. club house at 5536 Indiana Avenue has been engaged for the affair and—we say it again—it's going to be some show.

Chicago Division has subscribed for \$200 worth of the Victory Liberty Loan bonds and \$100 worth of the S. A. C. club house bonds.

Mrs. Joseph Bernstein (Rose Racine) contemplates making a visit to her old home in New York next month.

The engagement of Isreal Dvoretzky and Miss Edith Schmalfeld was announced March 26.

Chicago Division's annual picnic (the eighteenth annual) is scheduled for August 17, at Bergman's Grove, Riverside.

There have been many enquiries as to the disappearance of headquarters' stenographer—Mrs. Gladys Bierlein Sievert—around New Year's. This is best explained, perhaps, in the announcement of the arrival of a baby girl at the home of Mr. and Mrs. Sievert at Glen Ellyn. We are sure that the many visiting frats who made Mrs. Sievert's acquaintance at headquarters will join the staff in best wishes for the new "grand niece." Brother and Mrs. Bierlein are enjoying the honors thus showered upon them.

Edwin Joseph, nephew of William and George Brashar, and Carl Bierlein, son of Brother and Mrs. Alfred Bierlein, are back from "over there." Both youngsters did their bit in the scrap, Edwin being twice wounded, and are in possession of a fund of stories that are interesting indeed.

Announcement is made of the engagement of Alfred H. Robbins of Rochester, Ind., to Mrs. Carolyn Hudson Morse of Waltham, Mass. Old-timers will remember both as part of Chicago's social life back in the nineties. There's quite a little romance in the match too, as well as school days' reminiscences of Northampton.

Glenn Smith has resigned as Division Secretary and has been succeeded by Ralph Decker.

Do not forget the change in meeting date. Beginning May 2, Chicago Division will meet on the first Friday of each month.

#### Boston.

Upon request of Brother McCord of Lowell, Mass., Organizer Cameron, President Meacham and Secretary Battersby journeyed over there on March 29, to get a touch of its hospitality. While there they spread sufficient propaganda to convince the onlookers that they will be sustained in their ambition to establish a division in the city of a million spindles.

Lowell is populated with a nice little crowd of frats and non-frats; the latter will come into the fold before long. It is up to the Lowellites to band together and see what they can accomplish. A mere handful is not sufficient ground for the establishment of a division. The field must be rich in good prospects—the kind that remain on the ground and sow the seeds for a bigger and better division.

John Kelly is once more honored by the Brookline Swimming Club, being reelected Vice-President for another term. Brother Kelly takes keen interest in water sports and is always on hand at swimming contests of either sexes.

Brother Graves, who has ably filled the office of division treasurer, has resigned the office only on account of changing his place of residence. In leaving Boston he has our best wishes for a prosperous venture in new fields even though we regret his leaving us.

Ira C. Betts, 94 Howard St., Waltham, Mass., is the newly elected treasurer to take up his duties at once, and shows all the prospects of being able to fill the vacancy creditably.

#### Little Rock.

After a long slumber No. 5 awoke, yawned and pledged to re-appear in this column regularly—providing the writer is able to jot down enough of what he sees and believes in his little diary.

Clarence Berry has purchased a new five-room bungalow, including all the homelike necessities. Brothers Hopkins and Athy are comfortably located on one of the new rooms, and request all their mail be sent there.

Charles Nutt, supposed to be a hard nut to crack, was slightly "cracked" for about three weeks with a disabled finger that kept him away from his place of employment temporarily.

George Martin, like many an ambitious chicken breeder has thrown up the sponge, deciding that chicken raising requires scientific methods to make it anything successful.

On account of his wife's poor health, Brother Russell has moved to Drumright, Okla., from Paris, Texas.

Brother Calvert motored into town from England, Ark., on March 30, and spent a pleasant day with Mr. and Mrs. Burrell Nutt.

Deputy Murphy, with the proper credentials, is going to try and qualify on the Get-One squadron. He is already armed to the teeth with application blanks and is keeping a keen eye on good prospects.

Too much work and no play makes Jack a dull boy, seems to be Jack De Arman's motto for he took advantage of the hunting season and with bag, gun and powder he enjoyed a three weeks' trip through the widerness in and around Portica, Ark., and begged plenty of quail and rabbits. Brother Athy fell for the same theory and turned out to be a poor marksman, and the best Athy could get was a few quail and rabbits from De Arman's bag.

Taking a fancy to the high market quotations on tobacco, Earl Bell is cultivating a large crop on his farm in Martin, Tenn. No. 5 is willing a stage a smoker,

if Brother Bell will furnish the "weeds."

The armistice having released Brother Shibley from the position of bookkeeper and accountant for the government at Camp Pike, he accepted a position as athletic director at the School for the Deaf.

The post office department is beginning to have more confidence in the deaf-by the way Charles Coker is employed in that department at Rogers, Ark. Make a good impression, Charlie, then there will be room for more.

#### Springfield, O.

With the dawning of Spring, No. 13 is listed among the immune for the first time in a decade. Its reappearance in this column substantiates its ability to come back.

Number 13 is good luck for this division; it has not experienced any jinxes or hoodoos so far. Every member is a frat that appreciates being one. We have not been able to accomplish any marvelous stunts like some of our neighbors have, simply because the field is small. Praise is due the division that grows in leaps and bounds, but something better is due one that does not allow a member to lapse. This is the class we are in.

The usual amount of patriotism in our community was demonstrated on February 22, when the division entertained at a box social at Brother and Mrs. Sword's residence with a nice sized crowd present to spend the evening with games and refreshments. A neat sum was realized for the local fund.

#### Philadelphia.

"Perseverance wins every time." Reminded of a story—a farmer was telling a crowd the above "saw." Some wag thinking he caught the jay napping asked: "How about carrying water in a sieve?" Country cousin replied "Why, wait till the water freezes in the sieve." Thereby hangs a tale—Several years ago the writer approached a good risk and talked him nearly to death about our society. Did not interest him. "Life is hell anyhe quoted, and "what little coin I got I'm going to enjoy and ma-in-law can bury the wife." The world has moved tremendously these five years. The party with whom I could cut no ice came to me voluntarily for more particulars recently and he will soon be one of us. Cast ye bread upon the water, etc.

Brother Brady was forced to separate himself from worldly activities on account of being stricken down with pneumonia. Glad to be alive again and as cheerful as that cuss who had a false leg. "My poor man, it's terrible to lose it," some kind-hearted person said. Cheerful cuss exclaimed, "Oh no, I am not bothered with corns.

St. Valentine night was an enjoyable affair with the local silents doing the latest terpsichorean novelties and incidentally enriching No. 30's treasury.

An encore as it were—there was held a dance and social on March 22, supplementary to a big crowd, good time and satisfactory financial returns. All credit, if any, is deserved by Chairman Stevens and his associates.

The division is growing with the membership barometer at the 175 mark. meeting hall has become crowded of late, and there may be a change of halls later. The reporter has seen it grow from 11 to 80 members at meetings, and it is a proud claim that at least 85 per cent of the membership responds at roll call. There are several that work nights thus preventing 100 per cent roll calls.

#### Salt Lake City.

All arrangements in connection with our semi-annual ball of April 5, were first-class, but on account of unsettled conditions the attendance was not up to expectations. Visiting members remained over night to enable themselves to be in the division group photograph, which was taken next day.

Alex Wright shows his usual tendency to move from place to place, by removing his family and baggage to Provo, where he has secured a position with the branch of the Monarch Shoe Repairing Co. At last

reports he is doing well.

The Bee Hive Club, consisting of frats, held a debate upon the subject: Resolved that living is better on the farm than in the city. Brothers Hawkins and Jacobson were on the affirmative side, while Pettit and J. Rowan upheld the negative. The judges declared the negative, as the winner. That event took place on February 8, much to the enjoyment of the members. Another debate was held on March 8 between Mrs. Preece and Brother Amundsen on the affirmative and Miss Crow and Brother Lewis on the negative side upon the question: Is married life any better than single blessedness? The affirmative won hands down.

Harvery Morris is employed at John McMill's shoe repair shop, which is doing

a tremendous business.

Brother Waterhouse has returned from the Pacific Coast, after spending the winter taking in sights and doing odd jobs at intervals.

The Amundsen family returned from the coast, and reported a pleasant trip. Hyman Bernstein left for Chicago on March 13, to devote his time to his inven-

tions which he expects to put on the market.

Mrs. Jacob Beck has recovered from her illness, which laid her in the hospital for While convalescing she a short period. was remembered with floral offerings from her auxfrat friends.

John D. Rowan is no longer probation officer, having other affairs to look after.

#### Los Angeles.

Private William N. Llewellyn, son of the late Brother Llewellyn has returned home from the battlefields of Europe, after being in the thick of fighting with the artillery. He exhibited a German helmet and numerous other trophies captured on the battlefields.

Robert Hawvichorst and Roscoe Depew have been contemplating seeking a new

lease of life at Akron.

Russell P. Handley and Miss Helen Hunt were married February 11, at the bride's parents residence in Los Angeles, after which they left for Whittier to take up their residence in a cozy bungalow.

Brother Handley is prospering in the orange and lemon pruning business.

Upon January 25, Isabelle, daughter of Mr. and Mrs. E. M. Price was married to Arthur C. Hultene.

Jacob Asinof of Akron has been spending part of the winter with his relatives in the city.

Brother Gronlund, hailing from the raisin fields, Fresno, has been transferred to this division. He has secured steady employment with the Hammond Lumber Company's planing mill.

Harold Simpson arrived from Fresno recently and was impressed with the City of Angels, so lost no time in hunting up a meal ticket, and landed a luxurious one with the Sampson Tire Company at Compton, a suburb of Los Angeles.

With the coming of early summer Brother Schultz intends to make a trip to Missouri. There is a hint going around that he will bring a blushing bride back, a former classmate.

This city is getting to be a great place for wedding bells of late, but Brother Fisk is still playing hide and seek. Won't cupid be kind enough to ring one for him?

Henry Briscoe and Miss Irene Knapp decided to follow the steps of their numerous friends who have become benedicts and got married on February 4, then boarded the rattler for San Diego to spend a pleasant honeymoon. Later they will settle down to brass tacks in this city.

Simon Himmelschein has been granted a leave of absence by the Home Telephone Company and has left for Akron to seek employment at Goodyear's. [He is in Chicago at this writing.—Ed.]

#### Rochester.

During the month of May, No. 52 intends to hold a social meeting of unusual interest among the locality with Mr. Laughlin of the deaf school as the main speaker. His subject will be "The League of Nations." Being a forceful and interesting speaker, a large attendance is urged. Frats as well as other friends are invited to attend. Remember the date May 24. Now altogether boost for a capacity house.

Brother Heffernan has returned to work, after being confined to the house for about a week.

Ye faithful old stork left a 12 1-2 pound baby girl at Brother and Mrs. Ziegler's cottage on March 9. The cigar stand around the corner probably did a rushing business later on

Brother Whyland had to give battle to an attack of neuralgia for at least two weeks. At present he has resumed working.

#### Bridgeport.

Brothers Hagan and Bakos attended New Haven's Division's meeting on the 5th, and injected plenty of enthusiasm into the members concerning the coming pienic, to be held on July 4. Being in fear that Waterbury Division may be "waterlogged," they hastened over to its meeting on the 12th and found the members well coated with the right spirit. With all the noise going around the circuit, the prospects for a hilarious time upon that patriotic holiday and with a record

breaking crowd are about as bright as a Tiffany diamond.

At least a half dozen local fraters headed by Brother Hagan expect to attend Greater New York Division's banquet on May 10.

Steve Dundon is holding down with delight a position as compositor with a large daily newspaper.

Brother Hagan spent a couple of days at Winsted with his parents, recuperating from all the excitement pertaining to arrangements with the big scheduled outing.

#### Indianapolis.

Lest you forget, "Indianapolis—1924." A number of frats went over to Dayton on March 15 to attend No. 8's annual social. In spite of a heavy downpour, everybody spent a pleasant evening. Among the Hoosiers that braved the weather and did not regret, were Brother and Mrs. Phillips, Brothers Schmidt, Vahey, Rollings, Zimmerson, Clark, Earl and Ernest Mather.

When he purchased a new Ford, Brother Perkins adopted the Safety First policy and watches the roads with alertness while driving.

Brother and Mrs. Chambers were guests at Brother and Mrs. Perkins' farm during February.

Frats and families were recipients of a surprise visit from Brother and Mrs. James while motoring through Shelbyville and Homer, Ind., on March 30.

Saturday nights are bright at the Capitol Bowling Alleys for the deaf. A bunch can always be found knocking the pins down and rolling high and low scores with keen rivalry. Brother James snatched the high score crown away from Brother Layden on April 5, when James went 3 points better than Layden's 238. Brother Harris' booby crown is a long way safe with 88 points. With considerable practice we can qualify for entrance into the city league—with a jimmy.

Becoming desperate with rage at the moving van bills every time he moves, Brother Grubbs joined the "Own Your Home Club," and seems more satisfied with tax bills, which he claims are lots cheaper. To emphasize the above, "Grubby" will have to do his own plumbing and decorating in the future.

Martin Dryer attended the bowling tournament in Toledo, and returned in time to tell our bowling fraternity what a bunch of dubs we were.

Twenty-five friends took advantage of Brother Phillips' drowsiness and woke him up upon the occasion of his birthday on the 4th, and spent a rip-roaring evening at his residence with Mrs. Phillips as hostess to all. Presents, laughs and eats concluded the program.

We can hardly wait for the grand opening of the Sycamore Club, which will probably take place on Decoration Day. Every Sunday finds a crowd loitering around while the clean-ups are in progress. Just as soon as old Sol shakes off the spring fever and favors is with better weather we will make a bee line to the club house often, don swimming togs and jump into the lake. That will not be our only hobby. Boating fishing, dancing,

eating, etc., will be on the program all summer to chase away the dull cares.

Brothers Yoder and Heinz have been granted certificates of membership in the Patriotic Garden Club. They are now looking for some husky farmer to rip up the sod before they will show their patriotism with hoe, rake and seeds. Going to give us a big feed—eh?

Peter Spitzfaden is recovering from a minor operation, and expects to be in tip top shape for his annual fishing trip.

Brother Ralston has been shifted to the night shift for a couple of weeks at his place of employment to push out all rush orders.

Mop up Hoosiers—make it 100 per cent again. Fifth Victory loan is here, give until it hurts.

INDIANAPOLIS—1924. Why say more?

#### Huntington.

The chief discussion at our last meeting was a reminder to non-resident members to send in their monthly dues on the 1st or before the 10th of each month to enable the treasurer to have his report ready for the trustees on schedule. Do not fall in arrears either. All frats living outside of Huntington are considered as non-residents. Send all remittances to the new treasurer in the future, Brother Burcham having succeeded Brother Burgess. His address is 1734 Fifth Ave., Huntington.

For the last four years we have not received a "bite" on our new membership rod and reel line in and around the central part of this state until we used better "bait" and landed 3 good ones recently. The prospects are always good for rich hauls in this neighborhood, if any of the deaf lay emphasis to the principle of the society's existence. With Brothers Lane and Knight to look after Clarksburg and Brother Conway in and round Wheeling, Brother Pring has a staff of good hustlers that can make the dust fly while in search of "game."

Nearly all frats that have been under government employment up to the end of hostilities, have resumed working at their first occupations.

Brother Gain is a long way from being well and is still confined at home. We are anticipating his recovery and to be among us again.

Every non-resident member, please bear in mind to send in your monthly dues on the 1st or before the 10th of each month and also get ready for the 4th of July picnic, then have your photograph taken on the grounds with as large a gathering that can be grouped.

Brother Burcham has been working overtime lately to store away enough kale to enable him and his family to partake in a much needed vacation trip the coming summer.

At last John Jarrell had an opportunity to attend our last meeting and lost no time in taking advantage of being on the spot for roll call. Ever since arriving from Cleveland he was compelled to labor on night shifts.

Chesapeake, O., impressed Brother Biagi that he made up his mind to move his family over there. At last reports they are comfortably situated and expect to cultivate a garden of table greens.

Huntington knows how to take care of visiting frats, by the way Brother Stewart of Akron was entertained while on a short sojourn here recently after enjoying a vacation with his parents in Ashland, Ky.

April 5 and 6 found Brother Pring in Cincinnati, attending No. 10's meeting and taking in the sights. Division matters were discussed with Brother Bacheberle.

Arrangements are being completed for the 4th of July pienic, which is going to start and end in a riot of merriment. It will be well for one and all to save up and be on the grounds with wads to spare. Every body will get more than their money's worth. The place will be selected and announced before long, also a program of merit will be arranged.

#### Dallas.

W. A. Barnes was confined in a local sanitarium undergoing an operation during the early part of March. He is improving in health and strength rapidly.

Some sneak prowler broke into the building where Leonard King kept his carpenter tools and carried away a chest full of his fine tools. No wonder Brother King has been peeved since and to make his wrath all the worse, he was compelled to "cough" up more money and purchase a new lot of tools.

In accordance with the new resident rule Whittmore Jennings was transferred to Ft. Worth Division recently.

Henry B. Mays is requested to communicate with No. 63 at once. Any information as to his whereabouts will be appreciated. He was last heard of being somewhere in either Wisconsin or Minnesota.

Plans are under consideration to hold a frat carnival during the State Fair week some time in October.

Ralph Shoemaker fell a victim to the Goodyear lure which was too strong to resist and took up the road leading to Akron, O.

On March 2, Brothers Talbot, King, Disz and Barnes motored to Ft. Worth in the latter's Studebaker in order to attend No. 62's meeting and to mix with the crowd. Brother King thought a derby hat the proper wearing apparel for a joy ride, but realized otherwise after receiving a sharp jolt that sent him up, striking the top of the automobile and caving in his brand new "duffy." Board of Censors would not allow his utterances in The Frat.

We have been whistling and smiling with glee in regard to our ability to lasso 3 new members since we resolved to get 'em. Still we have to keep our eyes on brother divisions and prevent them from out-doing us.

Our much heralded masquerade party was pulled off without a hitch on February 22, much to the enjoyment of a reliable sized crowd. R. H. Payne was awarded first prize for imitating Abraham Lincoln. Second prize was garnished on Miss Wilkerson, who was dressed in a Martha Washington costume. Other attractive as well as comedy costumes were in evidence. The party was a feeler so as to

test the advisability of making it an annual event. The encouragement received has given us confidence that the next one will be more successful.

#### Louisville.

Our meeting on April 12, was a very busy one and full of good things like plans for the future and carrying them out. A degree team was organized. It was decided to hold our meetings on the first Saturday night of the month commencing May 3. The social chairman, Harry Dunham, announced his committee as consisting of the following brothers: Geo. Hartman, Paul Bettag, J. W. Ferg and Lloyd Scott. This committee will have in charge our annual picnic on July 4, and is already on the job planning the biggest event we have ever had in old Looeyville. On the night of July 5 a class initiation is to take place, followed by a social gathering of some kind in the banquet hall of our lodge home. Most likely our Grand President will be with us for the celebrations.

When our delegate went to Philadelphia he carried cards with the words "Representing the Greatest Town on Earth, That Looeyville" (next comes Baltimore). May be it sounded funny, but all those convention cities since ours have Louisville to beat yet as to banquet and general entertainment for the delegates. We still hang to our claims and those who come to our town to spend July 4 and 5 will enjoy some entertainment.

entertainment.

Indianapolis will have not only our solid backing for the 1924 convention but also a special car full of our members if she lands the big show. It's just four hours ride from our town on the interurban. We'll hitch our car to the "Hoosier Flyer" limited and be there with the bells on. A good percentage of our members are Hoosiers.

The local M. D. cut us out of an application at our April meeting. We are having quite a time to build up our membership while Akron is robbing us of our members one by one. Maybe we will have to send our goat up to Akron to give Brother Martin a good bucking for it.

Uncle Patrick Dolan and W. V. Hovious are two of our members latest to try their luck in Akron. Uncle's job here is not good any longer because of prohibition cutting down the barrel industry; instead of inspecting barrels he is now inspecting treads on Goodyear tires so we hear. Good luck to you, old boy, anyway!

Bob Hartman, our treasurer, is receiving the sympathy of our membership and friends on account of Mrs. Hartman's serious illness. Her condition at this writing is critical and she is not expected

to survive the illnesss.

A. S. Johnston was thrown out of a job he had held for thirty-four years with the Home and Farm on account of a consolidation of several farm publications a couple months ago. He stepped right into a situation at John P. Morton & Company's office where he is receiving better pay and has better opportunities ahead of him.

The social committee expects to give a social at the hall on the night of May 31st.

Rev. J. W. Michaels, non-resident member, was present at our April meeting. He held services for the deaf in Louisville the night before.

#### St. Louis.

Deaths. April 2, the father-in-law of Brother Kellner; March 30, the sister-inlaw of Brother Burmeister.

The division intends celebrating its tenth birthday in May with a Stag; a committee is at work preparing for the event. An informal spread will probably be arranged with speeches of ten minutes duration on the order and the new members will be introduced to that important member of the division who pays no dues, but is always welcome—the goat, who will assist them to become full fledged brothers. Arrangements will be announced later.

Brother Kellner has started in business for himself and neat cards announce that he is prepared to make all kinds of old and broken furniture like new; with special attention to recaning and upholstering. He has also bought an auto to take care of his growing trade and the frats wish him success in his new line.

The five-year-old son of Brother Blevins was seriously burned recently when he threw a lighted match in a two gallon can of gasoline. The can exploded and the boy's face and hands were badly burned before his father was able to extinguish the flames.

There has been quite an exodus of St. Louis frats to Akron in the past month. Brothers Marshall, Frank Bumb, Gilmore, Albert, McElroy, Hopkins, and Rubin left for the Mecca of the deaf and a few more are considering following their example. Brother Gilmore returned as he figured the expense of moving his Lares and Penates so far and setting them up again in a strange country was not worth the cost; and a job in St. Louis was better. But at last accounts, the others have secured places and not being married, are satisfied to stay.

#### Denver.

A class of novices was on hand at the Weaver Hall Lodge rooms of No. 64 on the initiation and smoker night, Saturday, March 22. The following brothers exhibited their "goatmanship:" Brothers F. L. Reid, John Wharton, Glenn Wine, Joe Wilkins, Wm. Teter, Wm. Thielke, Ralph Connell, James Tuskey and Lloyd Brooks. After the goat was sent back to the stockyards, still full of fight, all joined in appetizing refreshments, fragrant Havanas, and words of good fellowship. The first three named brothers are social members.

James Tuskey has moved from Fort Morgan to Denver, and may locate here permanently. His many friends deeply sympathize with him in the loss of his

beloved wife.

Much to the regret of No. 64, F. B. Pleasant resigned from the division secretaryship in order to enter the Mergenthaler Linotype School at Chicago, Ill. At the April 9 division meeting Daniel Decker was elected to the vacancy.

April 5 was a red letter event for the

Colorado frats, as it was the date of the second annual banquet of No. 64. The management of Hotel Albany prepared a feast fit for gods, and utilized every effort to make every one of the 54 frats and aux-frats feel at home in the palatial hotel. Great credit is due the banquet committee, composed of Brothers F. A. Lessley, chairman, S. W. Harris, A. L. Kent, C. P. Jones and Thomas Collins, for preparing a tempting menu, brilliant toast program and attractive banquet souvenirs, the latter containing the exact colors of the lodge emblem.

#### MENU

Grapefruit Cocktail
Chicken Bouillon
Assorted Relishes
Alive Mountain Trout, Saute Meuniere
Julienne Potatoes Peas
Albany Fruit Salad
Lemon Meringue Pie
Coffee
Nectar de N. F. S. D.

Cigars Cigarettes
"Snatch gaily the joys which the moment shall bring

And away every care and perplexity fling."

—Horace.

#### TOASTS

Brother S. W. Harris, Toastmaster. "Yesterday this Day's madness did pre-

Tomorrow's Silence, Triumph or Despair: Drink! for you know not whence you came or why:

Drink! for you know not why you go nor where."

"Goats"......Brother J. H. Wilkins
"The man of wisdom is the man of years"
—Young.

Visions......Brother A. L. Kent "For the future is of more consequence than the past."—Doane.

Absent Brothers..... Brother J. L. Harvat "Should auld acquaintance be forgot, And never brought to mind?"

#### -Burns

#### Greater New York.

Members of Greater New York Division are mourning the loss of Ferdinand P. O. Berg, who passed into eternal rest after a stubborn fight for life, from pneumonia. Brother Berg was residing in Greenfield, Mass., where he was employed as a machinist in the plant of a large tool manuacturing concern, at the time of his death. He left his wife and two children to mourn his loss.

Max M. Lubin is mourning the loss of his wife, who passed into eternal rest Sunday, March 30, after a battle for life from pneumonia. She left her husband and a very young boy to mourn her loss.

William Nachumson has rented a sum-

mer cottage at the famous summer resort (Coney Island) for the season and is looking for a pleasant season there.

Fred A. Einsfeld of Brooklyn has been engaged to Miss Margaret Hurley.

The Silent Athletic Club will soon be established and at full speed. A room has been located and the only thing that can stop their progress, is the refusal of the landlord to permit such on his premises. Some 75 members have enrolled for membership up to the present time and a bright prospect for a larger roll is in full view. The full roster of Greater New York Division is their aim, 200 strong.

Brother Constantin, chairman of our annual banquet, to be held May 10, is anxiously awaiting for replies from our neighborhood frats, stating their aim to attend the banquet. Come on, frats.

Corporal Thomas Murphy, of the 23d Regulars, 2d Division, who has been representing Greater New York Division on the firing lines, "over there," has returned home. Brother Murphy attended the regular meeting of the division, April 5, after an absence of 18 months. He has been over the top seven times and was fortunate to only be wounded in his left ankle. Considerable cash was contributed by the members and presented to him. He will lecture on his 18 months' experience to the division soon, after he has secured his needed rest.

#### Cleveland.

This division's April meeting is believed to have been the busiest one in a long time. Combined with new motions were talks along educational lines which ought to result in quick advancement of the division's welfare, even though it excels other divisions as it is now.

President P. Munger resumed the chair at the April meeting after having been absent a month to recuperate from the effects of an operation. Improvement in health is noticeable as well as admitted.

Herman Koelle, as previously reported, is not in good health, though he is constantly under the care of a doctor. However, just now he is making more stringent efforts to get at the ailment through the reliable medium of X-ray photos. Should the photos reveal the cause Brother Koelle intends to submit to an operation, which is sincerely hoped will prove successful if undertaken. Brother Koelle is a valuable asset to the division as well as the deaf colony in general.

Attention is called to an error which appeared in The Frat to the effect that an attempt was being made by No. 21 to secure Dr. Cloud for a talk on the experiences of his son in the world war. It should have been his son personally. Word has been received that he has accepted the invitation but is unable to give a definite date. It is thought probable that he can satisfy us with the interesting talk along about vacation days.

David Turrill of Detroit has been the guest of Paul Bengsch for the last few days. He was present at the last business meeting. He is a ship builder of extraordinary ability and has many friends here.

Collins Sawhill left our midst April 8 for Birminhgam, Ala., to visit his daugh-

ter. He says he will return to Cleveland May 12, but as this is the season when all maids get busy and look their best. Brother Sawhill will have to use extra precaution against being "hooked" by one of those southerners, whom the writer happens to know are all beauties and what not, making it possible to change his mind about returning on schedule.

Charles Fark, former member of the N. F. S. D., died April 5 of consumption. Mr. Fark, who was about 27 years old, severed his connection with this society about five years ago for reasons which

concerned him personally.

The Silent Frat Bowling League wound up its season March 27 with competition for first place very keen. In fact, the pennant was not won until the last ball was rolled. Prize winners are announced as follows: P. Munger, high average; Graves, second high average, high single and high three-game; J. Boettner, second high three-game; S. Kline, second high single. Teams (named by captains) finished as follows: A. Faulhaber, first; Wm. Meade, second; S. Kline, third; P. Munger, fourth. A picked team journeyed to Akron March 30 and got a beating from the team piloted by Brother Andrew Jeski. Cleveland boys made a poor showing as did also the Akron boys, but the latter got the best of the whole affair and incidentally won the purse of \$50. However, a return game was played in Cleveland April 5, with another purse of \$50 at stake. Cleveland players made a better showing; beating Akron by a larger score than they made in Akron. These series have been going on for the last three years and in each case the home team always wins. Until one or the other cops both games in a single season, honors will remain even

#### St. Paul.

Axel Kirke was confined in the city hospital with influenza. We are glad to see him back in our fold.

On February 16, a large party of local frats, their wives and sweethearts gave David M. Hagerstrom a happy birthday party. They left him with the best wishes of the day and many useful presents. He is a first class cabinet carpenter, working for the Smith-Wyman Company.

Tony Garbarino wishes to ask, through these columns, if Jack Garberson still belongs to that Portland (Ore.) division. Tony has lost track of Jack for a good number of years and would be very much pleased to hear from him again. [Yes.—Ed.]

Alby Peterson of Faribault was suddenly recalled to his home at Ada, Minn., by the death of his father. He has the sincere sympathy of this division in his bereavement. During his short stop-over, he had the pleasure of meeting some of the local frats. He is an instructor of baking at the state school for the deaf.

For the convenience and comfort of his growing family, Frank C. Holton sold his old home on James Avenue and purchased an all modern, two-story residence on Colfax Avenue. Everything is completed and finished most attractively. The decorations and lighting effects are

superb. Fine heating and plumbing systems are installed. Frank is an expert key fitter, working in the steel plant of Kinnard & Son.

William W. Henneman, Walter H. Falmoe, Ernest Chenvert, August C. Brueske and Dante J. Ungaretti are now enployed in the firm of Waldorf Paper Product Company. The company is well pleased with the high class workmanship of those boys and, as a consequence, advertises for more deaf help. It is gratifying to know that the splendid showing of these frats reflects a credit upon the workmanship of the deaf, as a class. It is bound to make its impression upon the minds of the general public.

The visiting frats, who may have an opportunity to stop over at either of the Twin Cities, are cordially invited to visit the Thompson Memorial Hall and see the many accommodations and conveniences this club house provides for the pleasure of the deaf of Minneapolis and St. Paul. Our local division holds its regular meeting in this hall on the second Saturday of every month. Certainly, it looks for the personal attendance of visiting frats at any of its meetings with the cordial hope that it may promote the spirit of real fraternity and good fellowship. There is a feeling of warm welcome as you enter the lobby, enhanced by the glimpse into the beautiful reception room. This room, simple and comfortable in its arrangements, offers many a happy, quiet hour for rest, reading and bits of pleasant gossip. It is yours to enjoy. The auditorium is a lively social center for the young people, with gay parties, brilliant dances and all the other functions that enrich life. It is occasionally used for large meetings, lectures, vaudeville and movies. Down in the basement the visiting frat sees everything through a barrage of blue tobacco smoke. Two billiard tables, a bowling alley, a few card tables, a confectionery and cigar counter are scattered over here and there for the merry patronage of everybody. The visiting frat is fascinated by the cozy, homelike interior of the cafeteria. Elaborate and complete preparations in the kitchenette are being arranged to serve the wants of all. The soothing taste of the hot, black coffee reacts a warm, mellow influence upon the drinker. He likes to hold a cup resembling a mug that can be thumped upon the table while expounding a disputed point. Dainty eatables complete the delightful refreshments. J. S. S. Bowen, one of the Minneapolis fraternal leaders, is the present chairman of the house committee whose policy proclaims, "The purpose of this club house is to become the center of good times for women and men, young and old; a place for them to congregate and enjoy rest and recreation from their daily work; and a big, warm, hospitable 'house by the side of the road' for the visitors."

#### Kenosha.

"Yet we are rather young and weak,
To stand before a crowd to speak,
But in Division Notes we creep,
And trust we will not make you weep."
Kenosha Division No. 72, which was

installed February 8, last, is composed mostly of deaf mechanics employed at the Nash Motors Co., with only one or two exceptions. About two weeks prior to the date set for launching this division the Nash plant shut down tight throwing nearly all the charter members of the division-to-be out of work. The shut down was only for a week and in order to take inventory and to change from war work to peace work. For a time it looked like a near disaster for No. 72, but at present all are back at work again. Some are making as good wages on peace work as on war work while others are not doing so well but holding on and hoping for better luck as soon as the Nash plant gets back to better than normal conditions. The Nash Company is still taking on deaf workers, as soon as the deaf step up and tell what they can do in the auto-making line.

Julius Bente is looking forward to the return of his wife and two daughters about the 15th of May from Los Angeles, where they have been since the early part of last November.

Stanley Osburn was a wise duck when he took advantage of the open winter in Wisconsin, when in the opening week of February he started to build a five room house on his lot and had it ready for occupancy April 7, when he moved into it and helped some in solving the housing problem of Kenosha.

Joe Martin, who has been doing light housekeeping stunts ever since he came to Kenosha from Davenport, Ia., moved into the flat recently vacated by the Osburns and will hereafter be doing housekeeping of the heavier type with real furniture, frying pans, tubs and soap bubs

"Oiling up and tuning up" their automobiles for spring drives are Fred Rapp with his Jeffery, George Gellatly with his Nash and Henry Bickel with his Ford. Fred Rapp did not tire of driving all last winter but he had some "tire" trouble.

The Literary Club of Kenosha, which has been in existence for the past few years and holding monthly meetings in G. A. R. hall, where Division No. 72 now meets, has decided to show some more of its loyalty and faith in the N. F. S. D. by disbanding entirely in order that all future gatherings or meetings in the finely furnished G. A. R. hall may be held under the auspices of the division. The Literary Club is deserving of commendation and praise for their action to retire in favor of the frats. In our next letter we hope to be able to announce some entertainment to be held in our hall.

Charles Dunn spent two days in Chicago recently and did not see any of his many Chicago deaf friends for the simple reason that his relatives took up all his time.

George Thielman of Milwaukee Sundayed, April 6, with George Johnson. They were recalling old times spent together at the Flint, Mich., school. "By George!"

Fred Woodworth, wife and youngest daughter, Grace, of Chicago were over Sunday guests of S. E. Brown and wife. Brother Woodworth took in No. 72's meeting Saturday, April 12. He con-

veyed and delivered greetings from "Dad," Chicago, No. 1, to "Babe," Kenosha, No. 72.

John A. Benolkin, secretary of St. Paul Division, was another visitor who dropped into our meeting last Saturday on his way back home after a look into the big doings of Chicago Division and the now famous Chicago S. A. C., since they dared to do and dared to buy. Brother Benolkin admitted he admired the pluck and grit of the S. A. C.'s leader, John Sullivan.

Robert Clarkson recently spent a three weeks' vacation in northern Wisconsin cities and towns. He is now back at the Nash Motors Co.

#### Nashville.

Nashville frats turned out en masse to welcome our heroes of the 30th Division home. This division has the official reputation of being the first bunch to smash old Hindy's line. Of course we couldn't go over but we sure did yell some when they came back. There were four parades in ten days here.

A box social is to take place here in the near future. Brothers Olinger and Warren are working hard to make the affair a success. Here's wishing 'em luck as we are always eager for a good time.

The war is over, but Brother Conditt knows not when to cut out the "Hoover" stuff. He even applies this to his purse. One day recently he went to the State Capitol and went to the top to view the city. An old darky showed him around, then expected a tip. Conditt fumbled around his pockets and finally drew out a buffalo nickel and gave it to the son of Ham. Conditt's size saved him. And such is life!

Brother Warren has every one's sympathy. He has lost his brother, Bob Warren, "over there." Bob was a "Sarge," and went through the war without a scratch. After November 11, armistice day, he suffered from rheumatism and complications ended his short and noble career.

#### FACTORY WORK.

We are offering steady employment to a large number of mutes for production work in the rubber industry, between the ages of eighteen and forty, weighing 140 pounds or more. No previous experience necessary.

While learning, we pay you 37½ cents per hour, which takes from one to six weeks, after which you are able to earn \$4 to \$6 per day and better. Our factory operates six days per week on three eighthour shifts.

We now employ 450 mutes and maintain a clubhouse and encourage athletics and offer educational advantages free of charge.

We will assist you to obtain board and room or houses at lowest rates. Physical examination principally of heart, eyes, and for hernia required.

Apply in person or communicate at once with Mr. A. D. Martin, Factory School, THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO.

Got your V button yet? If not, do it now.

#### National Fraternal Society of the Deaf.

(Chartered by the State of Illinois) Home Office: 21 North LaSalle St.,

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NASHUA, No. 7
DAYTON, No. 8

THE FRAT
BAY CITY, No. 9
CINCINNATI, No. 10
EVANSVILLE, No. 11
NASHVILLE, No. 12
SPRINGFIELD, No. i3
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E. H. McIlvainLock Box 212
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John E. Curry3707 Homewood Ave., W. Toledo
MILWAUKEE, No. 17
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NEW HAVEN, No. 25
HOLYOKE, No. 26. Holyoke, Mass. Bridge Street Turn Hall—Second Saturday.
Bridge Street Turn Hall—Second Saturday.  Arno Klopfer
LOS ANGELES, No. 27
Leon A. Fisk
Red Men's Wigwam—Second Tuesday.  John H. Norris
PHILADELPHIA, No. 30
KANSAS CITY, No. 31
OMAHA, No. 32
NEW ORLEANS, No. 23
KALAMAZOO, No. 34
Fred H. Wheeler
BOSTON, No. 35. Boston, Mass. 214 Dudley St., Roxbury—First Saturday. William H. Battersby. 122 Waterhill St., Lynn
PITTSBURGH, No. 36
Figure A. Editho
HARTFORD, No. 37. Hartford, Conn. Odd Fellows' Temple—First Saturday. Edgar C. Luther. 102 S. Quaker Lane MEMPHIS No. 38 Memphis Tenp.
MEMPHIS, No. 38. Memphis, Tenn. Y. M. C. A.—Second Wadnesday. John A. Todd. 367 Gaston Ave.
PORTLAND (Me.), No. 39
BUFFALO, No. 40. Buffalo, N. Y.
PORTLAND (Ore.) No. 41
John O. Reichle
NEWARK, No. 42. Newark, N.J.  210 Market St.—First Saturday  E. C. Ellsworth
A. J. Myers
SEATTLE, No. 44
TIME A LANGE AND

BALTIMORE, No. 47
BALTIMORE, No. 47. Baltimore, Md.  114 N. Paca St. — Second Saturday.  William W. Duvall. 1300 E. Fort St.  SYRACUSE, No. 48. Syracuse, N. Y.  Whitlock Memorial Bldg. — Second Saturday.  Styles R. Woodworth. 132 Cannon St.
Whitlock Memorial Bldg.—Second Saturday. Styles R. Woodworth
Styles R. Woodworth
Second Wednesday.
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James A. Pring 1910 Third Ave.
ALBANY, No. 51
ALBANY, No. 51  ALBANY, No. 51  S0 State St.—Second Saturday,  Fred Lloyd
Rolland B. Maxson
SAN FRANCISCO, No. 53 San Francisco, Cal. 44 Page St.—Second Saturday.
Walter Hannan
Walter Hannan 4244 19th St READING, No. 54. Reading, Pa. Sth & Penn Sts.—Second Saturday. John Wise. 342 N. Fourth St.
John Wise
107 C Main Ct Phat Catualan
Frank A. Andrewieski
John D. Rowan  No. 57.  Rockford, Ill.  Mead Bldg., S. Main St. First Thursday.  Lond D. Rowan  Mead Bldg., S. Main St. First Thursday.  Lond W. A. Harmersen, St. First Thursday.
ROCKFORD, No. 57 Rockford Di
Mead Bldg., S. Main St. First Thursday.
Fred W. A. Hammer
321 Unity Building-First Saturday.
Arthur C. Johnson
DAVENPORT, No. 59
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Frank E. Lander 23 Cheever St.  ST PAUL, No. 61

#### THE DEAF IN INDUSTRIAL LIFE.

From all reports received the stress of war conditions and the shortage of labor have given the deaf workmen an opportunity they have sought for years to make good. They have been gladly received in many places where formerly they could not get a hearing. Yet there are certain lines just as resolutely closed to them as formerly. No matter what the deaf applicant's training nor how high his recommendations may be, professional and highly technical vocations seem to be closed as tightly as formerly. The telephone which has been of such great benefit to the world is our evil genius.

The appeal of the industrial world and the lure of city life with present promising conditions have thrown into the discard our old slogan of "Back to the farm," Let this not be forgotten. For the deaf, the farm always has been and always will be the assured means of a comfortable and independent livelihood for those who will devote their talents and remitting hard labor.—[The Oklahoman.

# NATIONAL FRATERNAL SOCIETY OF THE DEAF



The National Fraternal Society of the Deaf is a fraternal insurance society composed wholly of deaf men. It works on the lodge system, having branch lodges (Divisions) in various cities and others in process of organization—a combination of white deaf men of good moral character, health and education to help one another and to relieve their families of immediate want in case of death.

#### WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

#### ITS OBJECTS.

The Constitution and By-Laws of the Society gives its objects in the following words: "To unite fraternally all able-bodied white deaf men of good moral character between 18 and 55 years of age who are possessed of good bodily and mental health and industrious habits; to give moral, financial and material aid to its members in times of need; to establish and disburse a fund for the relief of sick and injured members; and to benefit the relatives and dependents of deceased members who may be named as beneficiaries in accordance with the laws of the Society."

To gather and unite in a genuine Fraternity all acceptable white deaf men who are of the proper age and in sound health, for mutual improvement, protection and benefit, and so cultivate the true spirit of Brotherhood which the deaf, regardless of creed or station, should unite in.

should unite in.

#### MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-Laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

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Social or associate membership is open in the Divi-sions to deaf men who by reason of age or physical con-dition are not eligible to beneficial or active member-

#### COST OF JOINING.

All candidates for beneficial membership must pay an admission fee of five (5) dollars at the time the ap-plication is made. The candidate must also pay the fee charged for his physical examination to the physi-cian making same, which is generally one (1) dollar.

#### MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in five different amounts (\$250, \$500, \$1,000, \$1,500, and \$2,000), and the rates therefor are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

tions:

Applications may be made for certificate amounts of \$250, \$500, \$1,000, \$1,500 and \$2,000. For the \$1,500 class the monthly assessments will be based on a combination of the rates for \$1,000 and \$500 as per rate table. For the \$2,000 class the rate is double that for \$1,000.

Applications for a higher than the \$1,000 class will not be accepted where the 45th birthday has been passed.

Applications not accepted from persons over 55 years, nearest birthday. Rates are level, monthly in

years, nearest dirthday. Rates are level, monthly in advance.

In addition to the table rates, which cover Death Benefits only, an extra monthly per capita tax of fifty cents is charged to cover Sick and Accident Benefits and Grand Division Expenses. A small local due is collected by the Divisions to cover their expenses. The initiation fee is \$5, payable at time application is filed.

#### HOW FIGURED.

In figuring the total monthly due, take the rate given in the table for Death Benefits and add thereto the extra fifty cents. These rates are of the level kind, remaining the same for life as at the joining age.

One's age is figured at the nearest age—age at near-

est birthday

N. F. S. D. TABLE OF RATES.

The monthly dues for death benefits are according to the following Table of Mortuary Rates, the rate to be figured at the nearest birthday of the applicant for membership:

AGE	\$250	\$500	\$1000
18 to 21	\$0.24	\$0.47	\$0.93
22	.24	.48	.96
23	.25	.49	.98
24	26	.51	1.01
25	26	.52	1.04
4 26	27	.54	1.07
· 26 27	20	56	1.11
28	.25 .26 .26 .27 .28 .29 .30 .31	.56 .57	1 14
29	30	.59	1.14 1.18 1.22
30	31	.61	1.10
31	30	.63	1.26
32	22	.66	1.31
33	100		1.35
	.04	.68	
34	.00	.70	1.40
35	.33 .34 .35 .37 .38	.73	1.45
36	.38	.76	1.51
37	.40	.79	1.57
38	.41	.82	1.63
39	.43	.85	1.69
40	.44	.88	1.76
41	.46	.92	1.83
42	.48	.96 1.00	1.91
43	.50	1.00	1.99
44	.52	1.04	2.07
45	.54	1.08	2.16
46 .	.57	1.13	2.25
47	.59	1.18	2.35
48	.62	1.23	2.45
49	.65	1.29	2.58
50	.68	1.36	2.58 2.71
51	.68 .71 .75	1.42	2.83
52	.75	1.49	2.97
53	.78	1.56	3.12
54	.82	1.64	3.28
55	.86	1.72	3.44

#### LOCAL OR DIVISION DUES.

The Divisions oblige their resident members to pay a small monthly local due for meeting the expenses of the Division, but the amount is so small that it is not

missed.

Non-resident members are not obliged to pay these dues, but they may give such assistance as may be requested by their Divisions.

#### PAYMENTS OF DUES, ETC.

All dues, etc., are payable on the first day of the month which they are for. In the case of resident members they must be paid at or before the time of the Division meeting; non-residents may pay theirs to the Division Treasurer by mail.

The Constitution and By-laws makes provision for all such payments and has additional provision for cases where same may be delayed through the inability of a member to promptly meet same, either from illness or other causes.

#### BENEFITS.

BENEFITS.

The Society guarantees to pay to the beneficiary named in the certificate of a deceased member the sum mentioned in said certificate; provided that the death of the member was not due to certain causes mentioned in the By-laws of the Society which are termed prohibitory causes, and subject to other slight restrictions such as prompt payment of dues, etc., as provided in the laws of the Society.

A Sick or Accident Benefit of five (5) dollars per week is also guaranteed to the holders of certificates for a period of ten (10) weeks in any twelve (12) months (year), on presentation of a properly filled out physicians' certificate; provided such disability was not due to cr caused by the prohibitory causes mentioned in the By-laws.

In some cases local Divisions have an additional Disability Benefit to the above.

These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

#### THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (Jan. 1, 1919), it has paid 116 death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

#### SPECIAL FEATURES.

In addition to the sick, accident and death benefits provided, the various Divisions engage in social and literary entertainments for the pleasure and profit of their members, giving parties, balls, picnics, lectures,

readings, etc., from time to time. In this way they make membership doubly attractive.

The feeling of good fellowship among the members is strong. Each member is made to feel that his interests are the interests of his fellow members—that the good of one is the good of all. The "fellow feeling" that makes one "wondrous kind" is applicable to this Society more than to any other of its kind, being as it is "of, for and by the deaf" in every sense of the phrase. phrase

#### SAFEGUARDS.

The funds of the Society are deposited and invested under the supervision of its Board of Trustees, the books of the financial officers being audited by this Board monthly. A voucher system has been installed, every expenditure of funds requiring the approval of the Grand President. The Grand Treasurer and the Division Treasurers are bonded by a surety company—in short, nothing is neglected that will add to the safeguarding of all financial matters.

The Society, being chartered by the State of Illinois, is subject to inspection by the Insurance Department of that state, and its books and vouchers are open for examination to its members or their legal representatives at all times.

#### WHY YOU SHOULD JOIN. 4

WHY YOU SHOULD JOIN.

The National Fraternal Society of the Deaf is alone in its chosen field.

It is providing life insurance and disability benefits to its members at the lowest possible cost consistent with permanency and safety.

It draws its members together in not only the common bond their deafness has thrown around them, but also that of mutual and self-protection, as well as protection for those dependent on them.

The deaf have everything in common and an organization that looks after their interests as does this Society should have their hearty support and coperation.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for dear ones. In time of death, illness or accident what is more welcome than Benefits such as this Society provides?

No fraternal order in existence today has a better claim on the thousands of the deaf in this country than has ours; it is for them alone; its membership cost is no greater than that of any first class order of the kind, its table of rates being based on the experience of years and that adopted by the National Fraternal Congress, which is the standard in most states of the Union.

The influence it exerts is most beneficial.

Congress, which is the standaru in most state.
Union.

The influence it exerts is most beneficial. The principles on which it is founded cannot be otherwise than elevating and helpful.

In joining you help yourself; help others too, and those others of your own class—a class that needs the help of each of its units to demonstrate it is capable of holding its own with any other.

Will you not do your part? Join, and so give your aid and influence not only to the Society and your fellow deaf men, but at the same time guarantee its help to you and yours.

HOW TO JOIN.

If you are interested, as we believe you are, write to the State Organizer of the state in which you reside and ask for an application blank. Ask him for any further information you may wish to have, as well.

Or if you reside in a city where there is a Division, any member or officer of that Division can supply everything necessary.

If you reside in a state that has no Division, or far from such centers, write to the Grand Secretary.

If there is no Division in your immediate vicinity you will be attached to the nearest one as a non-resident member. Non-resident members receive the same benefits as resident members.

Be sure and give your full name, age, occupation and address. A postal card will do.

Do it now.

Do it now.

For the Address of State Organizers, Grand Officers and a Directory of Divsions, See Page 11.