

12-1-1928

The Frat Volume 26 Number 06 December 1928

The National Fraternal Society of the Deaf (NFSD)

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Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 26 Number 06 December 1928" (1928). 1921-1930. 90.

https://ida.gallaudet.edu/thefrat_1921-1930/90

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly by Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Editorial Office, 130 N. Wells St., Chicago, Ill. Entered as second-class matter August 23, 1911, at the post office at Mount Morris, Illinois, under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized July 17, 1918.

Twenty-sixth Year

December, 1928

Number Six

Thomas Hopkins Gallaudet

December 10, 1787—September 10, 1851

[An Address by Dr. Augustus Rogers, before the Deaf of Louisville, on Gallaudet Day. Reprinted from the Kentucky Standard.]

WE have met here on this occasion to pay tribute to one whose fame as a benefactor of the deaf of this country will ever shine in the firmament of great and good men as a star of the first magnitude. And while deaf hearts continue to beat, the name of Thomas H. Gallaudet will be honored and revered.

A few years ago I stood in the Hall of Fame in the Congressional Library in Washington where the names of America's greatest and noblest are inscribed upon the ceiling. As I scanned the names of the eminent statesmen, profound jurists, authors and benefactors of the race whose lives have added lustre to every page of American history, my eyes fell upon the name of Gallaudet and my heart was filled with deep emotion.

Standing beneath that honored name and recalling his noble life as a teacher of the deaf, I offered a silent prayer that God would help me to be more like him in the great work in which I was engaged.

Then and there I re-dedicated my life to the deaf, and registered a vow that, God helping me, I would use the best talent that I possessed to make all who came under my care happy and successful citizens of the Commonwealth.

A few years previous to that occasion, I was a guest of the famous Hartford School for the Deaf, established as you know by Gallaudet, and the first of its kind in America.

I need not tell you that I found inspiration there as I walked through those halls and school rooms that once radiated with the presence of that Godly teacher.

As I stood upon the lawn where his feet had so often trod in the long ago, I felt myself, indeed, upon sacred soil.

On the grounds of Gallaudet College at Washington stands his statue in bronze, a loving tribute from the deaf of the United States. He is represented as sitting, as he was wont to do in life, with



one arm about little Alice Cogswell as he taught her the manual alphabet, his face alight with all the zeal and tenderness of a great heart that beat with love for his pupil.

As I looked earnestly at that statue of teacher and pupil, many thoughts flashed quickly through my mind. One of them I now recall was this: "No teacher can ever succeed in his calling whose heart is devoid of love and sympathy." And another was this—"Long, long, after this statue has fallen under the power of time's corroding hand and has crumbled into dust, thy name, oh! noble teacher and benefactor, will live in the hearts of thousands of the deaf, and they, one and all, will proclaim thee blessed."

I shall not undertake to tell you the story of his wonderful and fruitful life, for you know it as well, or better, perhaps, than I, but there are lessons in his life for all of us.

Thomas Hopkins Gallaudet was an industrious man. There was never an idle moment in his life. He knew the value of time and the best use of every hour that God gave him while here on earth.

He was a benevolent man. His charity knew no bounds. He was a man of firm convictions and of courageous heart, but it was tempered with mercy and tenderness. Best of all, he was a Christian gentleman, a Godly man. When his frail body was weakening under the burdens of his institution, when anxious and worried over the many problems of each day, he took them all to God in prayer and asked His help in bearing them and at the throne of Divine grace he found refreshment for his soul and renewed strength to perform the many duties that were before him.

We, who are here to-night, cannot hope to attain the eminence in scholarship and greatness that he attained, but each of us can emulate his virtues, and in doing that give happiness to others and therein find joy for our own souls.

It would be too much for me or any other teacher of the deaf now living to expect to be loved and honored as he has been, but I do want you, my boys and girls, and all the old pupils and alumni of the Kentucky school to know that I crave a place in your hearts. And that after I have passed from earth's labors, I would rather live in your hearts than to have erected to my memory any statue in marble or brass that money can procure.

"To live in hearts we leave behind
Is not to die."

THAT FANCY INSURANCE

An Editorial in the Iowa Hawkeye

This paper is not giving any free advertising to any insurance company, nor is it paying homage to any of them for what they are doing for the deaf, excepting our own capable and efficient National Fraternal Society of the Deaf, which adequately, and at the lowest possible cost protects the best interests of *all the deaf*, living and after death, as no other insurance company is in a position to do.

The friendly approaches of the "hearing companies" seem to have the same effect upon most deaf individuals as the fabled siren song upon the poor, shipwrecked mariner: they dive off of their raft to follow. The fact that deaf men can be agents of these "hearing companies" only adds a subtle appeal to the song. The fact that many more or less prominent deaf men are agents of some of the "old line companies" is not worthy of any particular criticism here; for every man has a right to follow the occupation open to him, by means of which he may gain an honest livelihood. But the fact that many of the deaf are willing to abandon their own best interests to buy their goods from these agents *at a cost higher than their own co-operative store charges for the same goods*, is one we are impelled to take amazing notice of, and to comment on.

When you buy an insurance policy, nothing is given you but the soft-soap of the agent. You pay for all you get. (1) What you get. (2) What it costs to deliver, including all profits.

Insurance companies are so immensely profitable that stock in them is not on the market for common folks to buy. "Mutual" insurance companies propose to take policy holders in as stock-holders, and divide the profits with them. There remains the cost of doing business, of high salaries in every branch office, of princely rewards to agents who get the signatures on the dotted line. The nice agent in an "old line" company who sells you a policy gets at least half the first year's premium, as his commission. Some get a percentage of the subsequent yearly payments. Who pays this? You do.

Twenty-seven years ago, the deaf were laughed at by all insurance companies, and were turned away. A few deaf men started a small fraternal insurance society in self-defense. It grew. It has served its purpose well. It has taken care of the sick and injured, up to the capacity and willingness of the members to contribute their dues; and it has taken care of the widow and the orphan on the same basis. Laws that govern such fraternal insurance societies have hampered its expansion, so it has not been able to offer the glittering "bait" of "double indemnity" and other fancy paper. But it has been able to increase its disability benefit to whatever the insured cares to pay for; to raise its maximum insurance limit to \$5,000; it pays dividends in some classes amounting to two monthly assessments a year; and it has been so carefully managed by

its deaf officials who have complied with all laws and obeyed the ethics of the profession that its assets today are considerably over one million dollars.

When you buy insurance in the N. F. S. D. every dollar you pay goes for insurance. No branch agency salaries are paid. Expenses are held at rock-bottom. The "agent" who signs you up earns a princely commission of one dollar—reimbursement for cuticle used up in arguing with you. You get all you pay for.

The fact that deaf men have managed to do this as sole operators of this company apparently means nothing to the average deaf man. It is so much more thrilling to buy paper in a "hearing company" from some stranger, regardless of cost. It is a state of mind, and nothing else, which leads a deaf man to the conclusion that a hearing man can write him a better insurance policy than a deaf man can; or that a hearing company will watch out for the interests of his widow and orphans better than our own deaf organization can do it.

There is usually a catch in every proposition the "hearing company" holds out to the deaf. The catch lies in the qualifications, one after another. A deaf man who can speak, for instance, is regarded as a more acceptable risk than an equally healthy deaf man who cannot speak, and pays a smaller "extra premium." There are at least three catches in the proposition of a "hearing company" lauded to the far limits of the outermost constellation in a recent editorial in the Deaf Oklahoman composed by our good friend William T. Griffing, a deaf man. Check them, if you please. (From company instructions to agents.) Accept deaf teachers in the school. Accept those who can speak. Charge them full rates plus \$2 per thousand. In exchange, a "wonderful policy" is given the insured, who has the oral ability to keep in good health. If it were not highly profitable to the company, would the deaf get it? And

don't overlook the point that the profit comes from the insured.

Our sole purpose in writing this is to awaken the average deaf man, to urge him to see past the end of his nose, to see his own best interests. It is certainly not to his own best interests when he permits a stranger to persuade him to mortgage his farm to pay the premium on a fancy life insurance policy, just because the "hearing man" has sized him up as an acceptable sucker.

The deaf have their own sound, conservative, protected-by-law organization ready and willing to take adequate care of them at the *cost price* of life and disability insurance second to none in the World today. Its service will increase as it is fully patronized.

"United we stand; divided we fall." Do you wish to go back to the status of twenty-seven years ago?

Wait for a "hearing company" to offer you a better bargain. Don't hold your breath, however.

A LETTER TO THE EDITOR

Marymount Military Academy,
Tacoma, Washington,
November 15, 1928.

Editor The Frat:

I happened to pick up The Frat of October, 1928, and was very much interested in the article "Is It Fair" from the October number of the Fraternal Monitor. I would like to say a few words on the subject and in connection with one of your members who is working at this academy.

The young man, Edwin Cruzan, age 26, is running our steam plant and does the job very efficiently. He is also a basketball coach for a troop of boy scouts, has earned 27 merit badges; he is a very capable automobile driver. In fact he does everything and anything just as well as a man with all his faculties, which he does not happen to be fortunate enough to possess.

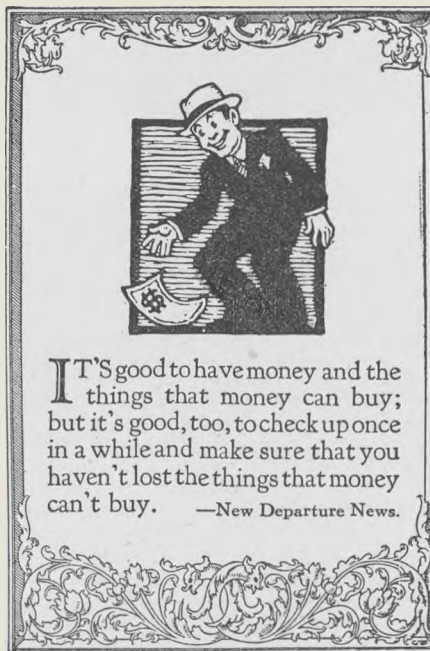
The boys here at the academy have in many cases learned the finger language, and I know that this is true of his scout troop. He is a good leader, on the hike, in the camp, or on the trail.

Therefore to read that the deaf are being discriminated against by liability insurance companies is all wrong. It is a proven fact that those whom God singles out for handicaps are otherwise endowed sufficiently to overcome such.

Deaf men when operating cars are superior to men with all their faculties; they look, enough and carefully, to make up and "over and above" for the habitual carelessness of men and women with hearing.

I have played football, many years ago, with the school team at Vancouver, Washington, and I might add, with a team that beat most of the teams in that locality, but we were never able to beat the boys and men who were deaf. They had the advantage that they understood us while we could not understand their signals.

Yours truly for a square deal,
M. J. CASHION.



GALLAUDET COLLEGE

We have recently received the 1928-1929 catalogue of Gallaudet College. It is the usual interesting magazine that is sent us every year. Since the founding of the college in April, 1864, 1,674 deaf students have been received by the college. Of this number 563 completed the course for the bachelor's degree and 57 received the master's degree. Besides these, 115 hearing graduates of colleges and universities throughout the union were given the master's degree for successfully completing the normal course. Several deaf graduates, who rose to prominence in the professions, were honored with the doctor's degree.

At present there are 123 deaf students and six hearing men and women taking the different courses. These students are registered from the different schools for the deaf in the country. The college can take care of no more because of the limited room and appropriation by Congress.

There is discussion in different quarters about making an effort to enlarge the college so that many more deaf students may be able to take advantage of the higher courses offered. To us a step in this direction would seem highly desirable because it often happens that many promising graduates of our schools are forced to give up the idea of bettering their education because of the limited number of free scholarships available.

It is no easy task to devise a remedy for the conditions that now obtain but it is suggested that those interested might be of help by calling the attention of the legislators in Washington to the urgent needs of this most deserving institution of learning. Perhaps there will be better luck when the new administration is ushered into office. Meanwhile plans for improvement of conditions should be studied so that at the proper time, if conditions justify, there may be concerted action by the college authorities and friends of Gallaudet.—California News.

HANDILY ARRANGED

"Rusta biff! Scupa coffee!" Shouted orders, anxious waiters and an excited chef spell any modern restaurant kitchen, but not that in a little white tavern by the side of the road out Williamsville, N. Y., way. There silence reigns supreme.

A waiter enters, gives the chef a reverse English salute that detours into a cut across his chest and sticks out his tongue. The chef hands him a rare steak.

Another waiter makes the same general motion but ends with wringing his hands, and gets a well done steak.

A smart slap just aft and below the hip and then a slide of the hands is not a preamble to the varsity drag. It's a ham sandwich. For the chef is deaf and dumb and devised a signal system for waiters who are not dumb.—Lowell Sun.

WARNING

Bill always claimed the right of way,

But now he's out of luck,

He tried to take it yesterday

From a ten-ton gravel truck.

—New York American.

DEAF EMPLOYEES

The Ohio Chronicle published a list of that school's deaf employees recently. They number thirty-eight and are found in all departments of the school from assistant superintendent down to janitor. There are twenty teachers, twelve in the literary department and eight in the industrial.

The management of the Kentucky school has treated the deaf well in the matter of appointments, and there are twenty-eight employed here in various capacities. There are fourteen teachers, nine in the literary and five in the industrial department. Three are supervisors, and four are employed in the domestic department. The other seven are colored, all former pupils of our colored department, and fill positions as cooks, houseboys, janitors and kitchen helpers.

It is a graceful act on the part of the management of a school when former pupils are invited back to fill positions in which the lack of hearing does not interfere with efficient service. A very few schools seem averse to employing the deaf, but how they can expect others to offer the employment which they themselves decline to give is not clear.

Dr. Jones well says: "There is no charity in any of these appointments. Most of them are invited into these positions because of their well known preparation and fitness to fill them. So when we recommend the deaf generally, we have this fine record of our own to back up our words."—Kentucky Standard.

SAD CASES

Blind Beggar—"I can't see how I'm to make a living in this town any longer."

Deaf Beggar—"And I haven't heard of any way of doing it either." —Boston Globe.



SINCERITY is the very foundation stone of true friendliness. It is also a human trait that is hard to counterfeit, as the sincere friendly impulse comes from the soul of a man and not from the calculating mind. Think kindly and friendly thoughts. If you have a heart and a soul, why be ashamed of them? Bring them into the shop, the office, and your daily life. The hand may be cunning, and the head may contain the brain that can conceive the most brilliant thoughts, but every good and worthy impulse comes from the heart. Strengthen your faith in men, think kindly of them, believe that they are your friends, and in the long run they will be.—*Reveries.*

FORD'S VIEW OF THE DEAF

Many persons think that the reason a deaf person is dumb is because something is wrong with his speech organs or his brain cells. As a matter of fact the only reason he doesn't talk is because, not having heard anyone speak, he doesn't know what to say. It is merely by the grace of God that we are not in like case, for the ear is a delicate organ, and anything—a light blow, a fall, a fever, or any of the thousand and one experiences of childhood—may impair its use and, if hearing is lost before the age of five or six years, a child rarely remembers for long the vocabulary it has acquired before that time.

Every state in our Union provides for the education of its deaf. Each year some school for the deaf is asked to enroll persons long past school age, who had never been sent to any school previously.

Literature has no blind heroine who is not of unusual sweetness and amiability, calling forth the deepest admiration and sympathy; but an attractive deaf character is hard to find in fiction, although in fact they are far from rare. In many ways the handicap of the deaf is far heavier than that of the blind. Imagine not knowing your own name, nor even knowing that you and everything else have a name till you were seven or eight years old, then laboriously learning the names of each thing, each action, each quality by conscious effort, and then learning how to fit those words together.

The deaf child who is sent to school from a family of hearing brothers and sisters comes back to them more sturdy in physique, more polished in manner, more firm in character, more able to earn a living than the normal boys and girls who stay at home. The schools for the education of the deaf all hold that "education is harmonious development of mind, soul and body."

Nearly all the schools teach printing, including the operation of the linotype, shoe-making, carpentering and cabinet-making. Some have courses in tailoring, house-painting, and baking. The girls are taught sewing, millinery, weaving, basket making, cooking, and often photography and typewriting. It will be noticed that in these occupations hearing is not essential, and the pupil is given an opportunity to learn the thing for which his taste and ability incline him.

For the student who completes the scholastic course in the state school there is an institution for his higher education in Washington, D. C. This is Gallaudet College, the only college for the deaf in the world. Its graduates are filling positions of trust and importance in all parts of the country in varied activities, from that of athletic coach to banker.—Dearborn Independent.

The darkest hour in any man's life is when he sits down to plan how to get money without earning it.—Horace Greeley.

Happiness grows at our fireside, and is not to be picked in strangers' gardens.—Douglass Jerrold.

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

Fidelity Bonds

The fidelity or common honesty bonds renewed by the Home Office on January first, each year, cover the offices of all division treasurers. These bonds cover both local Division funds and Grand Division collections, a fact of which some of our members may not be aware.

The amounts of the various bonds are determined largely by the amounts of the local funds maintained by the Divisions, and are always ample to protect the Division against possible loss by embezzlement. The bonds are issued by one of the strongest surety companies in the country.

Some of the Divisions have the office of treasurer covered by a more comprehensive bond, which insures protection against not only embezzlement but hold up and robbery, bank failure, etc. The annual premium on such a bond is somewhat higher, of course. The Home Office makes arrangement for this Class C bond whenever it is desired by a Division, but in the absence of request for such, the common honesty or fidelity bond is obtained.

The Rush Season

This is the heavy season at the Home Office. The latter part of December, and the months of January, February and March are the busiest of the year on account of the winding up of the year's business, and the making up and dispatching of annual statements and valuation reports to the various State Insurance departments, not forgetting the two Canadian departments which require totally different reports.

This work must be completed within a prescribed time, subject to penalty in case of delay, and at the same time the regular routine work of the office must be kept moving. Therefore, at such a time as this, we are compelled to eliminate all unessential work, such as can be put over for a while. No conversions or changes from one class to another can be made during this period, and all requests for these are filed until the early Spring. The delay of two or three months will not affect a member's terms and rating to any degree when such a change is eventually made.

We ask all members desiring class changes to remember this and be patient until their requests can be given attention.

Department Examiners

The examiners of the Division of Insurance, Department of Trade and Commerce of Illinois, recently spent a week at the Home Office, going thoroughly into every detail of the society's management and finances, and getting data for the periodical report on our affairs. This report will cover the period from August, 1926 to December, 1928, a little over two years. We are gratified to say that the examiners found our

affairs in perfect order and complimented us highly, stating that we have one of the finest sets of books and accounting systems in the State. We hope we are worthy of such high praise and can maintain our stride.

The Old and the New

December will mark the retirement from office, temporarily at least, of a number of our old and faithful Division officers. We thank all of these for their good work, and hope they will enjoy a well earned rest from labors that may at times have appeared to them somewhat thankless and full of irritation. But we are sure their work has been appreciated by the Divisions, as it has been by the Home Office, and we trust that the experience gained in office will make them more capable members on the floor, better able to wisely advise and direct in the deliberations of their Divisions.

To all the newly elected officers we extend a warm welcome to our official family. Providence willing, we are to be engaged during the next twelve months in keeping the affairs of the society going. There may be distraction and irritation sometimes in conducting the work, but with the proper degree of forbearance we will get things done, and done to the best of our abilities. That is all anybody can ask or expect.

A right merry Christmas and a happy, prosperous, and progressive New Year.



"A REGULAR'S PRAYER"

LORD let me live like a regular man,

With regular friends and true;
Let me play the game on a regular plane

And let it be that way all through,
Let me win or lose with a regular smile

And never be known to whine,
For this is a "regular fellow's" style
And I want to make it mine.

Let me live to a regular good old age,

With regular snow white hair,
Having done my "Labor" and
earned my "Wage,"

And played my game "Level and Square,"

And so at last when the people scan
My face on its peaceful bier
They'll say, "Well, he was a regular man,"

And drop a regular tear.—Anon.

NEW MEMBERS

1. J. D. Fuhr.....Chicago
1. Philip Hoehn.....Chicago
1. O. J. Panoch.....Chicago
2. F. C. Baker.....Detroit
2. C. Williams.....Northville, Mich.
3. Henry Ott.....Saginaw
3. D. Altergott.....Zilwaukee, Mich.
4. Robert Rison.....Garrett, Ky.
5. A. Petersdorf.....Little Rock
5. C. L. Perdue.....Ft. Smith, Ark.
14. H. J. Bantam.....Almena, Kan.
14. A. W. Blake.....Olathe
14. H. E. Huffman.....Burdett, Kan.
17. G. B. Javorsky.....Milwaukee
22. R. L. Downing.....Indianapolis
23. Luis De Ovando.....New York
23. M. J. Duggan.....Brooklyn
23. J. J. McKernan.....New York
23. J. A. Walsh.....New York
24. I. H. Barth.....St. Louis
24. O. J. Harrison.....St. Louis
27. J. J. Gardner.....Los Angeles
35. George Broder.....Gloucester, Mass.
35. J. McCabe.....Jamaica Plain, Mass.
35. A. J. Mailhoit.....Salem, Mass.
36. Harry Puke.....Pittsburgh
36. F. W. Swift.....Pittsburgh
36. W. J. Wilinski.....Pittsburgh
46. Duncan McLean.....Washington
47. L. J. Deluca.....Baltimore
48. Evan Battista.....Syracuse
50. O. R. Mangrum.....Beckley, W. Va.
51. C. Koch.....So. Schodack, N. Y.
52. A. T. Donovan.....Rochester
54. A. R. Daniels.....Almont, Pa.
54. C. A. Weiss.....Harrisburg, Pa.
54. J. N. Eby.....Lancaster, Pa.
54. W. H. Langton.....Pottsville, Pa.
54. C. A. Smith.....Shenandoah, Pa.
60. W. P. Foster.....Hudson, Mass.
63. D. C. Bolton.....Dallas
63. J. F. Brown.....Dallas
78. C. Santesson.....W. Newburg, Mass.
81. Clarence Shaw.....Houston
83. J. C. Dunn.....Martinsville, Va.
83. L. S. Campbell.....Lynchburg, Va.
87. Joseph Peters.....New York
87. Louis Goldwasser.....New York
89. L. J. Pelky.....St. David, Me.
90. F. J. Knapp.....Peoria
96. C. E. Petit.....Devils Lake, N. D.
97. J. C. McGinnis.....Grand Rapids
98. Jack Herman.....Toronto
98. J. M. Moreland.....Hamilton, Ont.
98. J. L. West.....Saskatoon, Sask.
98. P. P. Bishop.....Grainland, Sask.
101. A. Peterson.....Albert Lea, Minn.
103. K. B. Millard.....Sioux City, Ia.

Safety first—pay up for the year January first.

Mother: "Tommy, why can't you be good? Now try to behave for at least five minutes."

Tommy: "I'll be good for a nickel."

Mother: "Oh, so you want to be bribed. You should take after your father and be good for nothing."—Connecticut Workman.

"Lest you forget
We say it yet,"
Your one best bet—
More members get.

THE GET-ONE DEGREE

Chicago Division No. 1—Frank Fischer, James Epstein.

Detroit—Rudolph Huhn.

Saginaw—J. L. Janicke (2).

Louisville—W. C. Fugate.

Little Rock—A. M. Rasnick, L. C. Shibley.

Olathe—E. S. Foltz (2), C. H. Laughlin.

Milwaukee—Ralph Javorsky.

Indianapolis—C. L. Venard.

Brooklyn—J. L. Call (3), P. F. Reddington.

St. Louis—C. A. Kafka, A. C. Hafner.

Los Angeles—W. H. G. Sparling.

Boston—W. P. Roussin, H. F. Woodman, Sam Gouner.

Pittsburgh—George Cowan (2), P. R. Graves.

Washington—W. P. Souder.

Baltimore—S. R. McCall.

Syracuse—C. G. Ayling.

Huntington—Allie Hutcherson.

Albany—H. R. McQuade.

Rochester—Howard Whyland.

Reading—Clarence Goldberg, L. R. Moore, E. L. Eby, W. J. Brazurkas, E. C. Ritchie.

Worcester—C. A. Morrison.

Dallas—Troy Hill, Fred Norman.

Lowell—F. D. Williams.

Houston—R. C. Morris.

Richmond—E. T. Wingfield, O. A. Nunn.

Manhattan—Henry Peters, Benjamin Goldwasser.

Lewiston—E. W. Morrell.

Peoria—M. J. Keefe.

Dubuque—Louis Burns.

Grand Rapids—Alfred Miller, Loren Mars.

Toronto—Solly Landau, J. T. Shilton, John O. West (2).

Faribault—V. R. Spence.

Council Bluffs—T. L. Anderson.

Chicago No. 106—Daniel Kelly.

MARRIAGES

June 21—Aaron Praskin and Rachel Frize, both of New York, N. Y.

August 22—William Tuma and Ruth Harrison, both of Trenton, N. J.

October 7—Irving DeVoret, New York, N. Y., and Anna Tannenbaum, Brooklyn, N. Y.

October 17—William Wilds and Gertrude Mays, both of Huntington, W. Va.

November 3—Charles Schmidt and Amanda Niklaus, both of Rockford, Ill.

November 17—Ben. L. Tunstall and Thelma P. Davis, both of West, Tex.

November 19—Raymond H. Baughan, Richmond, Va., and Edna Fitzgerald, Howardsville, Va.

November 28—Harry Lohmeier and Pauline Stephens, both of Springfield, Ill.

November 28—Antonio Timpani, Providence, R. I., and Antoinette Picione, Boston, Mass.

November 28—Corbett R. Lewis and Ruth J. Vick, both of Greensboro, N. C.

December 12—James K. Watson, Chicago, Ill., and Alma Musgrave Watts, Oblong, Ill.

Wanted: Photograph of widow who refused insurance check.—The Fraternal Age.

BIRTHS

August 15—Mr. and Mrs. Anthony Bugaj, Toledo, O., a boy.

August 26—Mr. and Mrs. Adenago Chavez, Akron, O., a boy.

September 14—Mr. and Mrs. L. F. Williams, Flint, Mich., a girl.

September 24—Mr. and Mrs. Benjamin Chaffee, Tiffin, O., a boy.

October 10—Mr. and Mrs. E. S. Cochran, Dallas, Tex., a girl.

October 20—Mr. and Mrs. William C. Kerr, Louisville, Miss., a boy.

October 25—Mr. and Mrs. J. L. Evers, Los Angeles, Calif., a boy.

October 31—Mr. and Mrs. P. L. Schreiber, Flint, Mich., a girl.

November 1—Mr. and Mrs. C. C. C. Clark, Council Bluffs, Ia., a boy.

November 1—Mr. and Mrs. J. L. Macek, Milwaukee, Wis., a girl.

November 7—Mr. and Mrs. J. R. King, Providence, R. I., a boy.

November 14—Mr. and Mrs. W. L. Lindsey, Gleason, Tenn., a boy.

November 15—Mr. and Mrs. J. R. Carlson, Houston, Tex., a boy.

November 18—Mr. and Mrs. G. H. Cassidy, Syracuse, N. Y., a girl.

November 22—Mr. and Mrs. Ralph Neilsen, Syracuse, N. Y., a girl.

November 22—Mr. and Mrs. Max Crittenden, Detroit, Mich., a boy.

November 23—Mr. and Mrs. S. W. Osburn, North Milwaukee, Wis., a boy.

November 24—Mr. and Mrs. John J. Clark, Endicott, N. Y., a girl.

November 24—Mr. and Mrs. S. P. H. Swafford, Lafollette, Tenn., a girl.

November 28—Mr. and Mrs. Irven A. Burton, Fremont, O., twin girls.

November 30—Mr. and Mrs. Floyd Bulmer, Los Angeles, Calif., a boy.

ENGAGEMENTS

Frank Harter, Dayton, O., and Josephine Berry, Middletown, O.

Lorenzo Martel and Margaret Patrick, both of Weston, Ont.

Philip Katz, Brooklyn, N. Y., and Lillian F. Meyers, McKeesport, Pa.

John W. Parker, Quitman, Ga., and Louise Hitchcock, Devereux, Ga.

Sam Q. Wellington, Sioux Falls, S. D., and Mildred Wells, Tabor, S. D.

FRATERNAL BEATITUDES

Blessed is the member who payeth his dues promptly, for he shall sit in safety both in lodge and at home and his benefits shall not fail.

Blessed is the officer who fulfilleth his whole duty promptly and cheerfully and without fear or favor. He shall have his reward in a clear conscience and a growing lodge.

Blessed is he who giveth heed to the words of the ritual and forgetteth them not, for he shall not be made ashamed.

Blessed is he that seeketh after new members to pursue them. His undertakings shall prosper, and all that he doeth shall flourish.

Blessed is he who cometh each meeting to lodge and faileth not to stand in his place when the gavel falls. He shall be a pillar to his lodge and fill the hearts of his officers with joy.

Blessed is he who keepeth in his own bosom the business of the lodge and so keepeth himself and his lodge in good report with outsiders.—The Royal Highlander.

OBITUARY

Frank W. Spears

Brother Frank W. Spears, 24, died at Chicago, November 29. He joined the Society through Chicago Division No. 1 in April, 1926. He was junior trustee of his Division at the time of his death.

S. Thomas Booth

Brother S. Thomas Booth, 72, died at Bakersfield, Calif., December 1. He joined the Society while residing at Garnett, Kans., in October, 1907, through Olathe Division, transferring to Los Angeles Division on his removal to California in 1922.

Odel Martin

Brother Odel Martin, 58, died at Caney, Kans., December 4. He joined the Society through Chicago Division No. 1 in November, 1906. In 1910 he assisted in the organizing of Caney Division No. 29, transferring to Olathe Division in 1914, when No. 29 suspended.

Joseph Mayer, Jr.

Brother Joseph Mayer, Jr., 58, died at Philadelphia, Pa., December 5. He joined the Society through Philadelphia Division in December, 1910.

George W. Halse

Brother George W. Halse, 82, died at Hamersville, Ohio, December 10. He joined the Society as a social member through Cincinnati Division in February, 1923.

DEATHS

July 28—Beulah Wilson Hull, wife of Ira Hull, Clinton, Ia.

August 12—Damian Nys, son of Julius Nys, Green Bay, Wis.

September 9—Edith Beyer, wife of George Beyer, Seymour, Ind.

September 28—Helen A. Lilley, mother of Edwin Lilley, Eden, N. Y.

October 21—Joseph Enger, brother of Arthur Enger, Providence, R. I.

October 28—Elmer Gardner, father of William Gardner, Flint, Mich.

November 9—Mrs. Robert Seeley, mother of Frank Seeley, Clarence, N. Y.

November 15—Alice Thirsk, mother of Walter Thirsk, Chicago, Ill.

November 20—Margaret Hoagland, wife of Guy Hoagland, Chicago, Ill.

November 20—Mary Wittwer, mother of Isaac Wittwer, Los Angeles, Calif.

November 21—Philip Quinn, Sr., father of Philip Quinn, New Haven, Conn.

November 26—Eliza Emerson, sister of Samuel Wardman, Lowell, Mass.

November 28—Keturah Adleman, mother of George Adleman, Durand, Ill.

November 28—Mamie Buck, mother of Charles Buck, Trenton, N. J.

November 30—D. A. Graff, father of Moses Graff, Kalamazoo, Mich.

November 30—C. M. Lindbohm, father of Richard Lindbohm, Chicago, Ill.

December 3—Hugh Hogan, brother of Robert Hogan, Buffalo, N. Y.

December 4—Infant son of Edwin Dubratz, Milwaukee, Wis.

December 8—Johanna Swangren, mother of Ernest Swangren, Rockford, Ill.



ON PARLIAMENTARY LAW

By Edwin M. Hazel

Q. 1—Is a motion to dispense with the reading of the minutes of a previous meeting debatable?

A.—No. It is like a motion to lay on the table, that is, it is not debatable.

Q. 2—Is it advisable for a Division to have a "parliamentarian?"

A.—Certainly.

Q. 3—Where should the parliamentarian sit?

A.—Near the president's station.

Q. 4—Can an officer be a parliamentarian?

A.—It is not desirable, because the parliamentarian should never be a member of the board, nor a member of any committee. He must never express his opinions on either side of a measure.

Q. 5—Can a parliamentarian make a motion or take part in debates?

A.—No. He should maintain a neutral position in all things.

Q. 6—Can a parliamentarian act in place of the president in case the president becomes confused?

A.—No. The vice-president is the one to take the president's place.

Q. 7—Can a parliamentarian act in the capacity of an officer?

A.—No, not at all. His duty is simply to advise on parliamentary matters.

Q. 8—Who appoints the parliamentarian?

A.—The president, unless an objection is made, in which case the Division may elect one.

Q. 9—Can the president ignore his parliamentarian and ask some one else for advice?

A.—Yes.

Q. 10—How long should a parliamentarian hold office?

A.—Until the president's successor is elected. The new president may continue him in the capacity if so minded.

Q. 11—Can a member ask the parliamentarian for advice?

A.—Not unless consent is given by the president, because it is the president's place to answer any and all inquiries from members. Outside the meeting anyone can ask the parliamentarian questions, but it would seem to be more proper for all members to put inquiries up to the presiding officer and let him decide whether he wants the parliamentarian to explain them or not.

Q. 12—Please explain why you believe that every Division should have a parliamentarian.

A.—Not every Division, but large Divisions composed of over twenty-five members should have one. Experience has shown the necessity for organizations

Poems We Want You to Know

(Written by the Deaf)

Edward Miner Gallaudet

JOHN H. McFARLANE

FLEET month, in beauteous array,
Bejeweled with resplendent names—
Among its gems there gleams a day
That our devout remembrance claims,
That bids us in most grateful homage pause
To bless anew a hero of our cause.

Out of an ancient dearth—a seer;
Out of our need arose a man,
Whose life made others' doubly dear
As part of Love's eternal plan—
A life that in its giving found its gold,
That gained in souls illumed a hundredfold.

While speed the cycles of the years,
With noon receding into shade,
The hero comes and disappears
As screen stars from the vision fade.
But on, in heartthrobs lives our hero's fame,
And passing years add luster to his name.

like our Divisions to have a parliamentarian to help presiding officers who are not familiar with parliamentary law. It also insures justice, courtesy, one thing at a time, the rule of the majority, and the rights of the minority. There is always someone in every Division who tries to steam-roll everything. It is accordingly wise to have a parliamentarian who can checkmate him. It is parliamentary rule that is desired rather than an opinion. Trouble-makers are, as a rule, ignorant of parliamentary law. They are inclined to be very selfish and want to run things their own way. Roberts' says: "Ignorance of the rules and customs, i. e., common sense of deliberative assemblies, is a very heavy handicap to any one who expects to influence the policy of a society. Frequently, the most judicious members fail to carry out their plans when they could easily have done so had they been moderately familiar with parliamentary law." "If there are no rules, or established customs that have the force of rules, there is no restraint upon the majority, and no way by which the rights of the minority can be protected." Presiding officers who are not familiar with parliamentary law are apt to go far beyond their power, thus causing a

lot of unnecessary trouble. A parliamentarian simply calls a presiding officer's attention to his errors, unobtrusively or without causing members to notice it. As a rule it is better for the parliamentarian to help him iron out his errors during recesses, or between the meetings. But the president may ask for his opinion publicly. The parliamentarian does not make any decision, therefore an appeal can not be made until the presiding officer makes the decision.



THE more a man
really knows, the
more willing he is
to be taught something else.

TREASURER'S REPORT

Division Collections for November

Grand Division.....	\$ 60.44
Chicago No. 1.....	537.03
Detroit.....	317.75
Saginaw.....	22.22
Louisville.....	113.21
Little Rock.....	146.96
Dayton.....	93.42
Bay City.....	28.53
Cincinnati.....	245.75
Evansville.....	28.53
Nashville.....	49.71
Springfield, O.....	29.79
Olathe.....	122.69
Flint.....	159.71
Toledo.....	224.26
Milwaukee.....	158.22
Columbus.....	162.77
Knoxville.....	118.56
Cleveland.....	135.05
Indianapolis.....	250.43
Brooklyn.....	315.81
St. Louis.....	342.08
New Haven.....	71.75
Holyoke.....	46.10
Los Angeles.....	274.59
Atlanta.....	72.44
Philadelphia.....	235.47
Kansas City.....	202.56
Omaha.....	130.34
New Orleans.....	104.36
Kalamazoo.....	58.14
Boston.....	247.70
Pittsburgh.....	279.01
Hartford.....	70.94
Memphis.....	53.97
Portland, Me.....	53.68
Buffalo.....	161.52
Portland, Ore.....	157.43
Newark.....	102.16
Providence.....	59.69
Seattle.....	95.25
Utica.....	118.45
Washington.....	94.28
Baltimore.....	119.67
Syracuse.....	79.00
Cedar Rapids.....	86.97
Huntington.....	82.74
Albany.....	43.71
Rochester.....	114.43
San Francisco.....	136.62
Reading.....	136.89
Akron.....	253.56
Salt Lake City.....	48.91
Rockford.....	101.26
Springfield, Ill.....	84.29
Davenport.....	38.74
Worcester.....	47.81
St. Paul-Minneapolis.....	136.43
Fort Worth.....	117.93
Dallas.....	217.57
Denver.....	121.43
Waterbury.....	22.01
Springfield, Mass.....	38.04
Waco.....	120.78
Pittsfield.....	31.52
Bangor.....	54.45
Kenosha.....	96.25
Birmingham.....	63.80
Sioux Falls.....	56.12
Wichita.....	82.64
Spokane.....	38.26
Des Moines.....	43.03
Lowell.....	58.59
Berkeley.....	51.38
Delavan.....	165.99
Houston.....	93.68
Scranton.....	42.96

Richmond.....	109.08
Johnstown.....	48.08
Manhattan.....	222.89
Jacksonville.....	80.82
Lewiston.....	68.63
Peoria.....	63.20
Jersey City.....	62.78
Bronx.....	98.16
Columbia.....	64.02
Charlotte.....	70.65
Durham.....	62.56
Dubuque.....	43.09
Grand Rapids.....	58.60
Toronto.....	452.93
Duluth.....	37.69
Canton.....	42.34
Faribault.....	65.40
South Bend.....	71.82
Council Bluffs.....	49.12
Fort Wayne.....	59.05
Schenectady.....	53.13
Chicago No. 106.....	144.57
Miami.....	58.94
Binghamton.....	61.96
Total collections.....	\$11,529.72

TREASURER'S STATEMENT
FOR NOVEMBER, 1928

Balance and Income

Balance, October 31.....	\$1,072,021.36
Division collections.....	11,529.72
Interest, mortgage loans.....	4,891.78
Interest, bonds.....	900.00
Interest, banks.....	11.86
Rent.....	4.50
Sale of emblem jewelry.....	52.40
Recording fees.....	57.00
Advertising in Frat.....	15.00
Subscriptions to Frat.....	3.00
Exchange on checks.....	1.80
Total balance and income.....	\$1,089,488.42

Disbursements

Death benefits.....	\$ 3,000.00
Sick benefits.....	585.00
Accident benefits.....	260.00
Old Age Income payment.....	4.06
Organizing expenses.....	9.25
Salaries.....	637.49
Services.....	480.00
Official publication.....	296.05
Rent.....	175.00
Furniture and fixtures.....	112.70
Office expenses.....	47.85
Printing and stationery.....	7.81
Postage.....	1.10
Total disbursements.....	\$ 5,616.31

Recapitulation

Balance and income.....	\$1,089,488.42
Disbursements.....	5,616.31
Balance, November 30.....	\$1,083,872.11

NOVEMBER DEATH CLAIMS

Paid to Maude R. Liggan, Roanoke, Va., for death benefit of Guy R. Liggan, certificate No. 5809, deceased November 7, 1928, \$1,000.

Paid to Marjorie Imes, Mishawaka, Ind., for death benefit of William H. Imes, certificate No. 3391, deceased November 9, 1928, \$1,000.

Paid to Dena S. Toomsen, Ackley, Iowa, for death benefit of Tyle Toomsen, certificate No. 4676, deceased October 19, 1928, \$1,000.

TRUSTEES' REPORT

Ledger Assets, November 30, 1928

Real estate.....	\$ 11,000.00
First mortgage loans.....	868,200.00
First mortgage bonds.....	172,901.24
U. S. Liberty bonds.....	15,000.00
Canadian bonds.....	995.86
Cash in banks:	
Central Trust Co.....	3,775.01
Bank of Montreal.....	10,972.03
President's contingent fund.....	300.00
Sec'y-Treasurer's cash.....	727.97
Total ledger assets.....	\$1,083,872.11

Balance in Funds

Reserve Fund.....	\$ 872,669.09
Mortuary Fund.....	63,607.89
Sick and Accident Fund.....	75,128.02
Unallocated interest.....	53,903.46
Convention Fund.....	5,655.07
Organizing Fund.....	2,215.44
General Expense Fund.....	5,693.14
Total in all funds.....	\$1,083,872.11

Investments

In November, maturities of notes on first mortgage loans amounted to \$1,250. Partial investment amounting to \$16,000 was made on a \$31,000 first mortgage at 6%, the balance to be taken over in December.

NOVEMBER DISABILITY CLAIMS

*F. Patrick, Los Angeles.....	\$ 5.00
*J. S. Gordon, Chicago.....	10.00
*L. A. Cohen, Manhattan.....	75.00
*L. M. Wheeler, Memphis.....	15.00
*L. H. Davis, Milwaukee.....	10.00
J. McCandless, Birmingham.....	50.00
Ernest Reineke, Chicago.....	10.00
Paul Bettag, Louisville.....	10.00
W. B. Humphrey, Louisville.....	50.00
M. F. Le Blanc, Lowell.....	50.00
Charles Wolff, St. Louis.....	50.00
Fred Fellows, Utica.....	35.00
*W. R. Sanborn, Lewiston.....	5.00
*H. E. Flansburgh, Utica.....	20.00
*H. E. Corriell, Columbus.....	30.00
*C. C. Harris, Dallas.....	15.00
*W. O. Dowe, Milwaukee.....	25.00
*George Karges, Milwaukee.....	50.00
O. M. Adleman, Rockford.....	15.00
J. K. Beechum, Detroit.....	10.00
Roderick McKenzie, Detroit.....	50.00
B. E. Maxson, Flint.....	30.00
W. E. Jolley, Charlotte.....	20.00
C. K. McConnell, Seattle.....	50.00
S. P. Condron, Buffalo.....	50.00
L. W. Mockler, Toledo.....	15.00
B. Fierbaugh, Huntington.....	50.00
Wm. Brown, Delavan.....	10.00
Claude White, Canton.....	10.00
J. E. Stanley, Columbia.....	20.00
Total for the month.....	\$845.00

*Denotes accident claims.

BOIL IT DOWN

Have you had a thought that's happy?
Boil it down.

Make it short and crisp and snappy—
Boil it down.

When your mind its gold has minted,
Down the page your pen has sprinted,
If you want your effort printed,
Boil it down.

—The Survey.



The Silent Hoosier mentions a pupil of their school who worked in a factory during the summer vacation. As he was leaving to return to school, work was suspended in the factory, while all hands assembled in the office. There the boy was presented with a wrist watch, the contribution of twenty-five of his fellow workmen at the factory. Quite an unusual and no doubt well merited recognition.—California News.

John O'Rourke of Boston was recently the guest of Mr. and Mrs. Murray Campbell of Berkeley. He just returned from a trip to Australia. He said he had a very enjoyable time. Mr. O'Rourke is a great traveler and is known in deaf circles all over the United States. He left for Los Angeles where he has many friends.—California News.

If Paul Revere Wys, Gallaudet 1904, is a lineal descendant of Paul Revere, the Boston N. F. S. D. should clasp him to its bosom, exploit him, tie him up with ribbons—anything! He should go over BIG! But maybe he isn't a descendant of his namesake. Maybe his Pa was an awfully funny man who named his infant son Paul Revere because of the way he aroused the neighbors at night.—Iowa Hawkeye.

The Rev. August H. Staubitz of Corning, N. Y., has been designated as pastor of the M. E. Church for the deaf of Cincinnati, and has entered upon his work. He succeeds the Rev. Utten E. Read, who has retired from ministerial work and is devoting himself to teaching in the Cincinnati day schools for the deaf. Mr. Staubitz is a deaf man.—Kentucky Standard.

Last Wednesday Mr. and Mrs. William E. Hoy were host and hostess at the famous "Apple Pie Inn" in Norwood, to their wedding party of thirty years ago. Of the maid of honor, two maids, the best man and two ushers all are still alive but one and they still reside in Cincinnati.—Ohio Chronicle.

Miss Helen R. Allabough of Evanston, Illinois, daughter of the late Brother Allabough, has taken work at Northwestern University in Evanston and has gone to Washington to be a member of the normal class at Gallaudet College.

At a meeting of the executive committee of the Michigan Association of the Deaf in Flint the first week of November plans were outlined for the coming Grand Diamond Jubilee at the close of school in June. The tentative dates are June 12 to 16, 1929.—Michigan Mirror.

The National Association of the Deaf through President Roberts has officially announced that De l'Epee Memorial is to be unveiled at Buffalo, N. Y., during the meeting of the Association in that city in the summer of 1930. The campaign to raise funds for that purpose has

been in progress for the past ten years, and the amount already collected is near the \$10,000 mark. The convention of the association was to be held next summer, but the executive board voted to postpone the convention till 1930 so as to celebrate the semi-centennial of the founding of the association. Elmer E. Hannan, of Washington, D. C., has been selected as sculptor and given the contract to do the work of erecting.—Deaf Carolinian.

No deaf farmer in Minnesota has ever lost his farm by foreclosure, the Companion says. There are comparatively few deaf farmers in the state, but those few are content with their lot, their places are not for sale, and they do not pine for the cities and the high (?) wages paid there.—Elliott's Truth.

A "get-together" meeting of the various Iowa divisions of the N. F. S. D. is being projected by the Cedar Rapids boys for a date in the near future. Tentative plans are under way, and a definite announcement may be expected in a later issue of this paper. It is hoped that the magnificent new Memorial Auditorium, on an island in the Cedar River, may be secured for the occasion, offering a million dollar setting to a meeting which might be called a fraternal jewel. Every Iowa division should be well represented.—Iowa Hawkeye.

Lawrence Knuth rode in an airplane twice while he was in Moundville some time ago. He says that in spite of the fact that the ride was very thrilling he is as deaf as ever. The noise of the engines was certainly loud, but it did not open his ears at all as has been reported by some who have taken similar trips.—West Virginia Tablet.

The husband of Mrs. Irene Neal Gibson ("W. K.") is employed as a chemist in a large cement plant near Dallas. He has been there for many years, which is evidence of the good work he is doing at the plant.—Deaf Oklahoman.

Grey Barham is all smiles these days. Cause: Barham Gaiety Theatre, Monroe, La., is playing to packed houses, and Grey daily carries heavy bags to the bank, yet he says these little things do not keep him from laying bricks for his health.—Deaf Mississippian.

Mr. and Mrs. Karl Niklaus saw the Minnesota-Wisconsin game and were at the party in the evening. They were not

alone, having brought with them their sweet six-month-old baby girl. Karl had driven from Mount Morris, Ill., where he is employed.—Minnesota Companion.

The deaf of the bay cities celebrated Gallaudet Day this year with a banquet at a fashionable Italian eating house in San Francisco. Walter P. Valiant, Dave Cademartori and Sigmond Horn made up the committee on arrangements. Mr. J. L. Le Clercq acted as toastmaster. Those making short speeches were Messrs. Runde, Conaway, Valiant, Coats, Flynn, I. Selig and Patterson.—California News.

The Kentucky Standard tells how one of the classes in arithmetic at the Kentucky school "was working in life insurance" and how "one of the boys was impressed with the chances of getting 'stung' in the case of an ordinary life policy, and proceeded to figure on how the late Mr. Methusaleh would come out on a \$5,000 policy taken out at the age of sixty." Disregarding the result, which of course is impossible in an actual problem of the kind, we would like to see the figuring done by such classes based on actual examples, and to have the instructors tell about the N. F. S. D. and the insurance at cost that it furnishes, and that its members are running no chances of getting stung. Then, too, ordinary life policies are well thought of by those who fully understand them and the pure insurance they give.

PRESIDENTIAL CALLS

President Gibson addressed the Decatur (Ill.) Association of the Deaf at its cozy club rooms the evening of November 10. It is possible there will be a Decatur Division resulting from this call before long. In addition to the visits to Binghamton, Allentown, Reading, Toronto and Davenport detailed in Division Notes in this issue, he was at Wilkinsburg November 22, where he addressed a gathering at the Wilkinsburg Silent Club—the new Wilkinsburg Division being the result. The 23rd he had a conference with the officers of Pittsburgh Division. The 26th and 27th he was at Scranton, where he attended a special meeting of Scranton Division the 26th, and addressed a public gathering the 27th. At New York he addressed a special meeting of officers of Brooklyn, Newark, Manhattan, Jersey City and Bronx Divisions the evening of December 2, and attended the regular meetings of Bronx and Manhattan Divisions December 3 and 5. On his way home from Toronto he had an evening with officers of Buffalo Division, December 7. Then came the long jump, past home, from Buffalo to Davenport and back to the job the morning of Gallaudet Day.

If there was the same propensity in mankind for investigating the motives, as there is for censuring the conduct, of public characters, it would be found that the censure so freely bestowed is oftentimes unmerited and uncharitable.—George Washington.

A CHRISTMAS PRAYER

By O. W. UNDERHILL

*I pray Thee, Lord, show me the Paths
The Nazarene was wont to tread;
And where He served to human needs,
Let me this Christmas, serve instead.*

*I pray Thee, Lord, bright holly wreaths
Be hung within my heart, that I
May kindle Hope's bright Christmas fires
In somber hearts where ashes lie.*

*That in the Garden of Neglect
Of some poor soul, a flaming rose
Of Yuletide joy Thou'll help me plant,
To bloom where Sorrow's thistle grows.*

The Best of All Guarantees

LIFE INSURANCE IS A NECESSITY—SOMETHING THAT IS DUE THOSE WHO ARE DEPENDENT UPON YOU. WITHOUT IT THOSE WHO ARE NEAREST AND DEAREST TO YOU MAY SOME DAY FIND THEMSELVES FACE TO FACE WITH A MOST PERPLEXING AND TRYING SITUATION.



"AND what can you do?" I said, trying to get behind her shyness. "I can't help you find a position unless you tell me what work you wish."

For a long minute she looked at me in sort of a helpless wonder. There was a peculiar confusion about her sensitive, middle-aged face and slender, shabby body. She was like a timid traveler in a menacing, foreign land.

"Why—why, I can do almost anything," she said at last.

"Just what does 'almost anything' mean?" I smiled, trying to make it easier for her. I had heard that answer before. I knew the tragedy that lay behind it—and ahead of it. "Can you use a typewriter—do bookkeeping—sell real estate—do nursing?"

"Maybe I could do some nursing, or plain cooking or I could look after babies. You see—I've always been a home body, and Jim and I—we were married twenty years last May. We had three. So I know about children. But now Jim's gone—"

She stopped. The cords in her throat began to quiver, and a red splotch spread across the faded flesh. She tried to go on—then suddenly her head went forward and she seemed to wither within herself. She had fainted.

She had fainted because Jim was gone and there were three helpless children. She had walked the streets for a week looking for work. For three days she had eaten little but tea and toast. She had come to the end of her strength.

This is not a "sob story." It is the truthful record of one of our commonest tragedies. Thousands of Jims are dying monthly in this country, leaving middle-aged untrained wives and helpless children without a cent.

"There was enough while Jim lived!" they cry.

Yet out of that "enough" not a cent was laid away as a bulwark against

that black day to come. When that day comes, the broken wife gropes helplessly for some way to hold the home together. Surely there's a place for her—folks always liked her devil cake and cornbread and she could make an old dress over so it almost looked like new—or take care of sick folks—or fuss around a garden—all that endless service which had filled her years of wifehood and motherhood.

The world doesn't need that service! It has scant place for middle-aged, faded women who can "do most anything"—plain sewing, home cooking, fussing around gardens and babies. No matter how eager they are, or how terrible the need that drives them, the world doesn't want them.

The world wants young, brisk women—women whose hearts aren't drained by care and grief—women who have been trained to do one job with the maximum of speed and efficiency. It wants such young women, not because the world is hard-hearted, but because the world is busy and must get the most done in the shortest possible time.

So Jim's wife walks the streets and faints at last in a stranger's chair; and Jim could have prevented it all by putting aside a little in the days when there was "enough."

This isn't insurance propaganda. It's a cry against a heart-breaking tragedy. Never has business speeded up as it has in the last twenty years—never have homes been so insecure—never have humans had to readjust themselves so quickly to new needs. Jim's wife hasn't made that readjustment. How could she? She was too busy making shortcake for Jim and the babies. Now Jim has gone—I wonder if Jim sees her fainting in my chair? —Los Angeles Herald.

Save That Policy!

"MR. JONES, you purchased this life insurance because you had a true vision of what it would do for you.

"You realized that everyone must face the inevitable—death.

"You saw a helpless widow (your wife) groping for some means to hold the home together.

"You visualized yourself in your old age with money and without money.

"Now, Mr. Jones, these were your reasons for buying life insurance and they certainly should not be forgotten when you are about to lapse it.

"You don't want your children to go uneducated. You don't want to be dependent on your children in your old age. You don't want your wife to spend a life of drudgery in another's home. So keep your policy in force."—The Dotted Line.



WHAT shall I give her," the busy man said, "I'm not a skilled shopper; this rush hurts my head." Just then the insurance man sent in his card, Catching Sir Business Man clear off his guard. He stated his business in words bright and brisk, Calling his prospect an excellent risk.

"A life contract," he said, "makes a good Christmas gift." And the business man's mind made a powerful shift. "Get our your apps, write a five on my life, And thanks for providing a gift for my wife."—Flash.

An Ever Willing Friend

I AM the sole support of millions of widows and young children. I put cash into a business when a valuable life goes out and new problems spring up. I am the only sinking fund that will provide a certain sum at an uncertain time. I prolong the bread-winner's income, and educate the sons and daughters. I pay the mortgage on the home. I start the sons in business. I do more for the world than any philanthropic agency in it. I am the strongest financial institution on earth. I am the greatest thing in the world. I am Insurance.

Without Recourse

SOME years ago, when the late Mark Twain was in financial difficulties, the editor of the New York Herald undertook to raise a fund for his relief. Tired out and worried, the great humorist at first gave his consent to the raising of the money, but, later, he insisted that all monies be returned to the donors. "I recognize," he wrote, "that it is not possible for a man whose case is not hopeless to shift his burden to other men's shoulders."

No man of character desires that he, himself, or those of his household should lose their self-respect, and, notwithstanding the strain of everyday life with its continual toll and demands, men find it possible through the system of Life Insurance to make provision for days of adversity, for their old age, for their dependent ones—and be beholden to no man.

THE SADDEST LEGACY ONE CAN LEAVE IS A LAPSED POLICY. IT IS A MUTE REMINDER OF NEGLECTED DUTY.

Success Comes via the Thrift Route

THRIFT'S GIFT TO ANY MAN IS NOT SO MUCH THE GOLDEN TREASURE HE PUTS IN A BANK AS IT IS THE GOLDEN TREASURE OF A STURDY WILL AND SOUND CHARACTER.—S. W. Straus.

Financial Independence

HERE are some excerpts from a very interesting booklet prepared by the Government on the subject of "How Other People Get Ahead":

Thrift—What Is It?

Thrift means good management; vigorous growth. "Thrift is the best means of thriving."

Thrift means spending less than you earn; saving systematically. It does not mean that you should stop spending.

Thrift means securing interest on your savings. Money kept in hiding never earns anything. Put your money to work. You work for money; make it work for you.

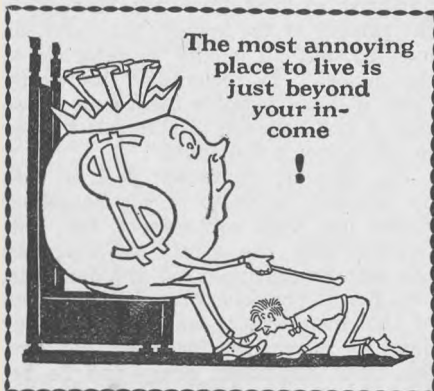
Learn to know values; the value of your work; the value of the fruits of your labor. Investigate and study merchandise values. Know what you buy before you buy it. Read advertising. Get acquainted with brands and trade-marks, and their significance. Weigh expenditures. Put on your thinking cap and keep it on.

The wise individual is he who so regulates his income and outgo that "emergencies" are provided for automatically. He knows the meaning of "peace of mind" because he has money laid up. His chin is up, his step is brisk, he is master—not the slave—of circumstances. To get ahead you must have a simple and definite plan. Hit or miss methods won't do; in the accumulation of money they are positively fatal.

Wise indeed is he who realizes the value of thrift, and who is free from the false pride which scorns small economies.

The most important part of one's income is that part that is saved. The thrifty person always saves something—his vision reaches beyond the pleasures of the moment into Life's Twilight-Land, where comfort and independence await him and brighten all his days.

A man must save money or be saved by his friends.



Thrift

THRIFT is that habit or characteristic that prompts one to work for what he gets; to earn what is paid him; to invest a part of his earnings; to spend wisely and well; to save but not hoard. To be thrifty means not merely the proper making and saving and investing and spending of money. It means also the proper use of time and talents; the observing of the common laws of health and hygiene; the practice of moral and social virtues. It means the needed conservation of all natural resources. In a word, thrift is use without waste.—Arthur H. Chamberlain.



SOFT jobs come to those who have first done hard jobs well; and easy money is postponed dividends that comes to the man who has in the past earned hard money.



The Door to Opportunity

SAVE with a purpose. Plan your life so that you always keep in the bank more money than you actually need at the moment. This you will have for education, for recreation at some later time, for charity, for emergencies that you cannot now foresee, and finally for the basis of a bank account which need not necessarily be large, but which will suffice to give you confidence as an individual, aid you later in starting in business, building a home, and providing for a useful and comfortable life. Lack of money often closes the door to opportunity, but even a little money opens it.

Save, young man, and become respectable and respected. It is the surest way. Keep adding little to little and soon there will be a great heap.—Benjamin Franklin.



Have Faith

MOST men go to pieces when they have had a few good beatings. They wilt. They fade away. They crawl into a safe little corner and hide while the great rough tide of glorious life rushes past them. The fact is that defeat is the normal thing in this haphazard little world and victory comes but seldom. Every victory usually is the result of a long series of defeats. A man must have faith in himself and in what he is trying to do. He must say "I can." He must back himself to win. He must bet on himself. He must have faith in the people he works with. He must believe in his team. He must see the better side of his co-workers and not think that his own point of view is the only right one. He must have faith in those great principles that make us superior to the animals of the forest—to truth, honesty, sympathy, justice, progress.—Forbes Magazine.

Your Dream Ship

DREAM all you will, but see to it that your dreams are not merely fanciful pictures. To fix upon a possible and desirable objective and to think of it night and day, to work toward it hour after hour, is not idle dreaming; it is the practical thing that enables men and women to rise above their fellows in the scale of accomplishment. Have a ship, but put the right crew aboard, give it the right sailing order, and see that it comes into port on time.

Great Fortunes

DID you ever notice that the man who starts out with the deliberate intention of making a lot of money seldom makes very much? Great fortunes do not come that way. But let a man render a real service, make something better and sell it cheaper than it has ever been made and sold before, and he can forget about the money. It will take care of itself.—Bruce Barton.

The FOOL'S PRAYER

By
EDWARD
ROWLAND
SILL



THE royal feast was done; the King
Sought some new sport to banish care,
And to his jester cried: "Sir Fool,
Kneel now, and make for us a prayer!"

The jester doffed his cap and bells,
And stood the mocking court before;
They could not see the bitter smile
Behind the painted grin he wore.

He bowed his head, and bent his knee
Upon the monarch's silken stool;
His pleading voice arose: "O Lord,
Be merciful to me, a fool!"

"No pity, Lord, could change the heart
From red with wrong to white as wool;
The rod must heal the sin; but, Lord,
Be merciful to me, a fool!"

"'Tis not by guilt the onward sweep
Of truth and right, O Lord, we stay;
'Tis by our follies that so long
We hold the earth from heaven away.

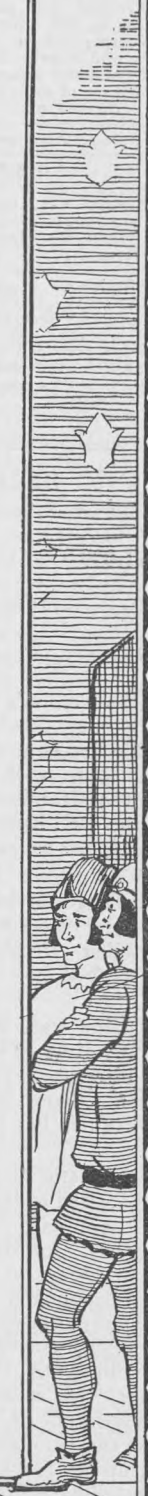
"These clumsy feet, still in the mire,
Go crushing blossoms without end;
These hard, well-meaning hands we thrust
Among the heart-strings of a friend.

"The ill-timed truth we might have kept—
Who knows how sharp it pierced and stung
The word we had not sense to say—
Who knows how grandly it had rung!

"Our faults no tenderness should ask,
The chastening stripes must cleanse them all;
But for our blunders—oh, in shame
Before the eyes of heaven we fall.

"Earth bears no balsam for mistakes;
Men crown the knave, and scourge the tool
That did his will; but Thou, O Lord,
Be merciful to me, a fool!"

The room was hushed; in silence rose
The King, and sought his gardens cool,
And walked apart, and murmured low,
"Be merciful to me, a fool!"





Publication Office Mount Morris, Ill.
404 N. Wesley Ave.

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

Address all matter for publication to
FRANCIS P. GIBSON, Editor
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the editor by the 10th of the month.
Correspondence is solicited from all members and others interested in the Society.
In sending changes of address division secretaries and individual members should always give the old address as well as the new one.

Subscription price: Sixty cents per year

ADVERTISING RATES:

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

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

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



DECEMBER, 1928

\$1,083,872.11.

Boston—1931.

January payments are due.

The Season's greetings to all.

We are sure our members everywhere will join with us in congratulating Brother Hannan in the awarding to him of the De l'Epee monument contract.

Wilkinsburg Division, No. 109, and San Diego Division, No. 110, are holiday gifts for the society. No. 109 is to be installed December 24, No. 110 on December 29.

If you want extra copies of The Frat at any time to send to friends who may be interested, just drop us a card and ask for them. Do the same thing when you fail to get your own copy.

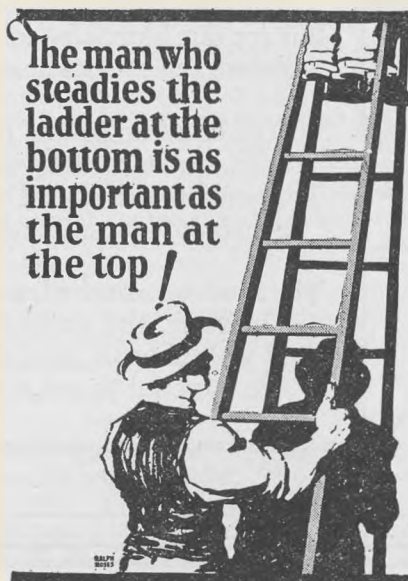
The little story following is respectfully called to the attention of the parties who insinuate fraternity is becoming a lost art: One day last month the Iowa farm home of George Anthony was badly damaged by a tornado. Brother Anthony himself was having a hard time of it with neuritis. With the Auxiliary attending to the commissary department, the members of Cedar Rapids Division got on the job and devoted the next two Sundays to repairing and cleaning up the place and husking corn. The one telling us the story adds that Mrs. Anthony has been doing a man's part in the emergency. There you are—the grit and cooperation that have made the American man and woman what they are.

The Deaf Oklahoman started to take a census of "deaf Masons"—meaning, we take it, Masons who are deaf—and gives as the result the names of two as being the only ones in the world as far as it is able to ascertain. The Alabama Messenger states there is at least one more—one of the teachers at the Alabama School. The California News says there are probably a lot more and that it knows of one right there in its own state—to which its editor, E. A. Stevenson, who ought to know, seeing that he is a Shriner, adds those mentioned are not truly deaf but hard of hearing—capable of hearing language through the ear. Masonry continues closed to the really deaf—and probably always will be for the reason that it requires of its candidates physical perfection and imparts all its instruction and conducts its ceremonials via the ear. If you meet up with a deaf Mason—or an active Knight of Columbus for that matter—you may make up your mind that he became such either through having enough hearing to pass the requirements or that he became deaf after his admission. And the same holds good for most of the big fraternals, like the Knights of Pythias, Royal Arcanum and Royal League. Then, too, there have been instances where the Elks have opened up to a few of the deaf—some have slipped in as charter members of new lodges or through special influence—and there are cases where deaf men have been granted social membership in other like orders, but as yet we have not been able to see wherein membership in any or all of them would bring the satisfaction that being a Frat does to those who can fully appreciate what that really means.

That two millions for the Northampton school, its plans for research and so on reads good and the connection of President and Mrs. Coolidge therewith is commendable—but we cannot help remark that in Gallaudet College, right nearby, and of which he is a Patron, Mr. Coolidge has an excellent field for some like missionary work with Uncle Sam. The College could accomplish much with even a fraction of what

Northampton has been presented with added to its appropriations. And, in passing, why Northampton? Why not Gallaudet College, with its trained staff, and its undergraduates preparing for the work—why not give such work to those most interested and trained for it, the deaf themselves? If Gallaudet College—the only institution for the higher education of the deaf in the world, and the pride of the American deaf—could have the support it deserves and needs from the Government—or even something just a little like this two million—the junior college thing would come to a head, the industrial future of the deaf be made safe with a good technical department and a national bureau of employment added, and—well, it does not take a strong imagination to supply the rest. Then, too, such needed and deserved financial support would do away with an unpleasant spectacle we have had with us for some time past, wherein the deaf of the country are being solicited for funds to improve the plant of a world-honored university belonging to the richest nation in the world. Gallaudet has missed an opportunity; we take off our hat to Northampton.

From time to time we note in the columns of this or that publication for the deaf reference to some crew of life insurance agents working locally, and how some editor or correspondent proceeds to spread himself calling attention to the wonderful condescension of the "Financial Giant Company" in permitting lowly deaf men and women to walk on the same side of the street with their hearing brothers, so to speak. Then someone else comes to bat with a talk wherein we (the deaf) are advised to be circumspect and try and remove the prejudice that exists in the minds of the "Financial Giants," and so get lower rates, etc. The permission to travel on the same side of the street usually has a special charge somewhere in the contract—and what gets us is the fact that our own side of the street has been for a long time past well paved and as fine going as the other—in fact we think it better by far—and the advice to be circumspect and turn the other cheek and so on is merely a continuation of what we used to put on in sob stuff style a quarter of a century back. About the only thing we should remove from the minds of all such companies—and that includes our own N. F. S. D.—is the too evident fact that the glistening steel-railed path to Eternity is still frequented by some deaf people—they will walk the tracks. We simply cannot understand why any self-respecting deaf man, any with pride in the achievements of his class, especially that greatest one, the N. F. S. D., should worry or bother about what the "Financial Giants" do or do not do for the deaf. The deaf have their very own fraternal society, as fine a mutual insurance organization as there is, giving life insurance in its best and purest form up to \$5,000, and itself as much a financial giant as any in the field. Why slobber over alleged concessions? Why should these Daniels not come to judgment? Who brought them there, and how?





Edited by Charles B. Kemp

Coming Division Events

January

1. Social Boston
4. Installation Binghamton
5. Installation Durham
12. Social Cedar Rapids
12. Installation New Haven
13. Installation Lowell
19. Social Columbus
19. Social Denver
19. Masque ball Rochester
19. Social Toledo
19. Whist Holyoke
19. Supper Binghamton
23. Social Hartford
26. Balloon game Jersey City
26. Card party Chicago, No. 1

February

2. Frat frolic Philadelphia
9. Valentine party Delavan
9. Valentine party Dubuque
9. Mask ball Chicago, No. 1
9. Ball St. Louis
16. Vaudeville Rochester
22. Masque party Fort Worth
23. Masque party Wichita
23. Anniversary banquet, Little Rock
23. Valentine party Fort Wayne
24. Mask ball San Francisco

March

9. Smoker Reading
9. Fraternal Fort Worth

Chicago

"Success" was the watch-word of our entertainment committee in putting over the bunco and "500" party on November 24. Corinthian Hall, where our Division meets, was crowded with about 50 tables devoted to the two games. Late comers had to be turned away for lack of room to set tables. The committee had hoped for a good crowd, but were amazed at the record attendance. The winners were fortunate, as the prizes were of high value, and all were contented with what they got. In fact, the prizes put up were not only larger in number, but of better quality than usual, and were a good bid for a repetition of the record attendance at future parties. The committee in charge of the affair, of which Gustave Boltz is chairman, certainly lived up to their watch-word, and though their services will end with the start of the new year, they can feel that they have done well, and that their services have been appreciated by the Division.

The new year will be ushered in with another similar social on January 26, under the management of Lester

Hagemeyer. He is a hustler with lots of experience, and we confidently expect to see him add another feather to his cap. His chief worry seems to be the capacity of the hall, which again may not prove large enough to accommodate the expected crowd.

The annual election of officers in No. 1 saw few changes made. Most of the old officers were reelected, showing that the Division has been very well satisfied with their administration. This will be the third consecutive term for the three principal officers—president, secretary and treasurer, and we look for a continuation of the efficiency, economy and promotion of the welfare of the members that has characterized their administration during the past two years.

In April last we were called upon to mourn the passing of one of the founders of our Division, Frank A. Spears, certificate No. 9. But our grief was somewhat lessened by the fact that in his son, Frank W. Spears, we had a chip off the old block, a Frat who would live up to his father's ideals of Fraternity, taught him from boyhood. And for the short time he was a member of our Division, he did so, working for the good of the Division in whatever way he could. But it was not ordained that he should travel far in his father's steps. On November 29, after weeks of suffering, came the end, to the great sorrow of us all. To his mother and family the Division extends its heartfelt sympathy. Its own loss, too, is keenly felt; as junior trustee and an exemplary member, he will be missed.

The annual ball of Division No. 1 will be held on February 9 this year. Fred W. Meinken is chairman in charge, and is leaving nothing undone that will promote its success. He has engaged Northwest Hall, southwest corner of Western and North Aves., for the affair. This is easily reached by the Humboldt Park "L" to Western Ave. station, or any surface line connecting with the North Ave. or Western Ave. lines. The ball will be in the nature of an advertising costume show; that is, costumes should be designed to represent some well known and widely advertised firm or article, such as the Gold Dust Twins, Aunt Jemina, and her pancakes, etc. The field offers a wide variety of choice, and there should be keen competition for the \$100 in prizes offered. The committee will have a staff of lady assistants looking after the cafeteria and buffet lunches. Good music has been engaged, so don't be afraid to ask your hearing friends to attend. They are assured of a good time. Floor managers will also be on hand to make desired introductions, when so needed. There will be several vaudeville stunts between dances, so there will not be a dull moment throughout the evening. Admission will be only 75 cents, including wardrobe service. Should the president of any of our neighboring Divisions be present, he will be admitted free upon proper proof of identity as such; this as a matter of courtesy. This ball is going to be something new, and will provide bushels of real fun. Don't miss it.—E. E. D.

In common with all of the other Divisions, No. 106 had its annual election of officers at the December meeting. They will be installed at the January meeting, to which all Fraters are welcome.

On December 8 we had our "Crazy Party." It proved a great success, the hall being too small to accommodate the crowd. The costumes were many and varied. Mrs. Edna Carlson won the first prize of \$3.99. She was dressed to represent partly a colored man and partly a white girl, a sufficiently "crazy" get-up. Fred Hinrichs was chairman of the affair, and he certainly worked his committee hard enough to make it a success. For a dance program we gave out copies of our Division paper, hot from the press, with the program printed on the back of it.

Our next event will be a watch night party on the evening of December 31. It will be held at Spaulding Hall, 5036 West Chicago Ave., where we will congregate to see the old year out. The chairman, Tom Moore, promises a good time, and good eats. All who have not made an engagement elsewhere should come and join us in our fun.

Our Division paper, the tenth number of which is just out, has had its name changed to "Frat Talk." Its scope has also been broadened, and it will now cover news from No. 1 as

Advertising Costume Ball

GIVEN BY

CHICAGO DIVISION No. 1
National Fraternal Society
of the Deaf

Saturday, February 9th, 1929

at

NORTHWEST HALL

Western and North Aves.

Something New! Real Fun!

\$100.00 in Cash Prizes

Admission Including Wardrobe 75c

Come on one, Come on all

well as from our own Division, several official correspondents having been appointed at the last meeting of No. 1. It will also contain news of the two Auxiliaries, bowling teams, etc. We have already booked over 100 subscribers, with more coming.

Our bowling teams—Pin Head, Green Streak and Night Owl—are playing two nights a month, two teams alternating. The Night Owls made the best score last month, chalking up 2,151. There will be a friendly game with the Division No. 1 team some time in January. The alleys are at 70 W. Madison St., 4th floor, and our nights are the first and third Thursdays of the month, games starting at eight o'clock.

Recent visitors registered at headquarters were W. A. Nelson, Davenport, Iowa, Leroy Engle, Kokomo, Ind., Joe Borowick, Mr. and Mrs. Charles Schatzkin, Mr. and Mrs. Irving Devoret, New York City, Mrs. Frank A. Lessley, Denver, Colo., Claude V. Ozier, Detroit, Mich.—F. B. W.

Peoria

The Peoria Frats and Aux-Frats, 40 in number, aided and abetted by Mrs. C. J. Cunningham and a few of the other ladies, swooped down upon the secretary Saturday evening, December 1, to help him celebrate his birthday, which happened to be the day previous. They took him completely by surprise, and presented him with a Parker pen and pencil set, with the Society emblem embedded in the barrel of the pen cap, and appropriate engraving on the pencil. It sure is "the berries," and will be a constant reminder of their regard. The ladies had made arrangements for refreshments beforehand, and all of the Frats were sent down into the cellar, where a Dutch lunch was served, rivaling that of our smoker last summer. Brothers Bertsch and Keefe furnished plenty of vaudeville stunts, and kept the whole gang splitting their sides all the evening, while upstairs the ladies were taken care of with more dignified refreshments—maybe. It is a darned shame birthdays do not come oftener.

It has occurred to the writer that the Society has never had its authorized colors selected. The Elks have their purple and white, and many other lodges have their own colors. This might bob up in The Forum, so let's hear from you, brothers. How about red and white? (Look at your Frat button; its colors are "authorized.")—Ed.)

Our Division has added two new members to its roster the past month, Alonzo Boswell of Monmouth and Frank J. Knapp of Peoria. Hope we can do better in 1929, and add at least a dozen more. It can be done if we will get down to honest-to-goodness organizing work. Anyhow, we are looking forward to a busy year, and the new officers are planning many surprises for the members in 1929.

Happy New Year to ALL Divisions.—C. J. C.

SECTIONS YOU OUGHT TO KNOW

SECTION 173. *The stated monthly contributions may be paid in advance for any number of months not to exceed twelve, by either resident or nonresident members. In case of the death of a member who has made payments in advance, the unearned portion of such payments shall be paid over to his beneficiary.*

Providence

Not to be outdone by Hoover and "Al" Smith, we had a little election of our own this month, with results that will appear in a later issue of The Frat. The only 1928 officer reelected was John F. Lorimer, treasurer, who has held that office so long that he has become a fixture. And now that we have selected this bunch of good fellows to boss us during the coming year, let us get together and give them unstinted moral and financial support. The outgoing officers served us well and faithfully. Like Washington and Coolidge, Walter Cullen did not "choose to run" again for the presidency on account of heavy business demands. And that would seem to be the case, judging from his crop of fast growing gray hair.

Our congratulations to James R. King. The population of Little Rhody increased by one with the advent of his little son, born November 7. Long live the King!

With the proceeds from the Halloween party and the whist social on November 24, Brother Enger will be able to realize his long cherished dream of giving us a real Christmas tree party—with presents for everybody in the Division, and for the kiddies, too.

Albert S. Howard has recently secured a fine position as zinc etcher with the Providence Journal, but as it is night work, he will have very few chances to participate in Division affairs. To offset this, and to show his continued interest in the Division, he offers a prize of \$5 to the first member who "gets one" in 1929. This offer, however, is restricted to those who have not previously been listed in Get-One Degree. Money talks, so we ought to see action pronto.—A. S. H.

Cleveland

December 4.—The reason for printing Division notes with the writer's initials is quite clear; but why the date? Because, if you ask, it shows why news hatched later is not mentioned, and also lets it be known how much effort is being made to help the editor get The Frat in the mails on time.

The officers chosen to guide the affairs of No. 21 through the ensuing year are brothers with several years' experience in major Division duties. The usual beginners were left out for want of better recruiting work, and failure to "show us" will be hard to tolerate.

Casimir M. Sadows of Detroit Division attended our December meeting. He gave the boys an interesting account of the good old chartering days. Brother Sadows holds certificate No. 19, so he had personal knowledge whereof he spoke.

Fred F. Foster is now setting type at Fostoria, O. (No, dear reader, the town wasn't named after him), and says he is pleased with the plant, town and wages. He has been working irregularly for a long time, and deserves a run of good luck.

The latest Clevelander to buy a car is Weldon E. Stover, and it's a Pontiac sedan. Congratulations.

Speaking of cars, John Smolk has a Ford not worth stealing—so he thought. But on a recent cold night someone borrowed it without asking, and kept it until the gas gave out. Police found it abandoned in Lake Avenue—some say Lake Erie.

With the opportunity for increased disability benefits at hand, we often discuss the subject with someone who ignores the opportunity because he has never had occasion to draw from the fund. But instead of feeling lucky, a few feel foolish!

Gee, I wish I'd be as well
As some brothers I've heard tell;
Wouldn't I be glad
If I only had
Wages lost in many a spell.

And I wish I only knew
Why there's always a few,
Who think dues misspent
For nary an ailment—
Can't see the other's point of view.
—P. D. M.

Louisville

New officers for 1929 were elected at our December meeting. That the destinies of good old No. 4 are in safe, sane and capable hands is the sincere hope of all. The new president, Irby



Marchman, is well known wherever Frats congregate, having had a hand in the establishment of Philadelphia, Washington, New Haven and Atlanta Divisions, serving as either president or secretary of each, and been connected as a member, by transfer, with Chicago No. 1, New Orleans, Kansas City, St. Louis, Memphis and Louisville. If the N. F. S. D. ever takes to granting degrees to members, Brother Marchman should be entitled to that of Grand Grasshopper, at the least.

John J. Frederick retires as treasurer after 22 years of faithful service. A member of the society since 1903, he can sit back now with a feeling of work well done; he has done his part, and it will not be forgotten. Another old timer in office is Charles J. Reiss, a member since 1907. He is serving his ninth term as director—a record that speaks for itself. He knows the requirements of the office, and has always given a good account of himself at all times. We hope that the new officers will devise ways and means for holding our silver jubilee later in the new year. For the first time, on January 5, we will hold a public installation of officers. Being a novelty, it should draw a big crowd. How proud Friend Wife will be to see Friend Husband strut his stuff!

The social activities of the Division, long laid on the shelf, have been revived once more. Saturday evening, December 8, at Robinson Hall, Brother Reiss, the Division's old reliable workhorse in the social line was master of ceremonies, and gave everyone a new one every minute. The hall has been remodelled, and now offers many conveniences lacking in former years.

The drive for funds for the proposed Kentucky home for the aged and infirm deaf is still going full blast. The Louisville Deaf Mute Welfare Association, the members of which are all Frats and their wives, who originated the idea, has the distinction of being the first to pay its quota in full. The association has had two big socials during the past year, both under the management of Brother Marchman, which were very successful, socially as well as financially. It also holds bunco parties on the second Monday evening of each month at Eagles' Hall, which are usually well attended. Once they learn the game, the more they want of it, and soon get the habit.

Those who attended the world famous 1909 Louisville convention, should they come again, would be, in a way, stranded in a strange city. Old landmarks like the Willard Hotel and the old Galt House have fallen before the march of progress. Great

skyscrapers have replaced them, and others have sprung up near by. And, by the way, another familiar landmark, John T. Cull, certificate No. 83, is also gone, being now located at Stillwater, Minn.—J. W. F.

Detroit

There was a splendid attendance at our December meeting, and it looked for a time as though the "S.R.O." sign would have to go up on the outer door. Many faces were seen that have not graced the lodge room for many a day. This is as it should be at every meeting. The election of officers went through smoothly, without a hitch, and a capable list of men were selected to guide our destinies in 1929.

Frank Whitney of Montgomery, Mich., who has been a member of our Division for the past 17 years, has transferred to Flint Division. He has secured permanent employment in that city. We have lost a good member, but we extend to him the best wishes of the Division in his new field.

As an offset to the loss of Brother Whitney, two new members were admitted at the December meeting. They were Charles J. Williams, Northville, Mich., and Foster Clemens of this city. The latter was endorsed by Alfred Miller of Grand Rapids Division, who is again with us, having secured his old position with the Ford Motor Co. at the Fordson plant. Another addition to the Division is Stanley Shanosky, transferred from Scranton Division, and James P. Marshall, transferring from Indianapolis Division, gives our roster another boost.

We had two visitors at our December meeting. One was Theodore Banks of Chicago Division No. 1, who was attached to our Division some eight years ago. The other, Brother McNabb, has secured work here, and will transfer to No. 2 in the near future.

Robert K. Baird writes from the sunny south that he expects to be with us again before January 1, as he has been informed by his old foreman that his former job here is open to him. We will be glad to have him with us again, as both he and his wife are recognized boosters in the younger set.

Edward Payne recently went on a deer-hunting trip up in northern Ontario with a party from Walkerville. He greatly enjoyed the trip, and bagged two deer, bringing home one that weighed 100 pounds. He also took a number of interesting snapshots of the Canadian wilds.

The Detroit Fraternal Club has elected its new officers for 1929, with Elmer Drake in the star role as president. Rudolph Huhn and Fred Affeldt share honors as 1st and 2nd vice president, respectively. In secretarial work Clyde Barnett will do the recording, while Robert V. Jones will look after the corresponding. Louis Wilhelm will look after the Club's strong box, with Walter Reiher, as trustee, back-

ing him up. E. J. Zeiler and L. J. Koehler, as sergeants, will see that order is kept in the club rooms.

Flint

Our December meeting was one of the best attended meetings we have had in a long time. The election of officers was spirited, but good-natured. Four of the old officers were reelected. After the meeting we were treated to an elegant supper served by our wives and sweethearts. This was something unusual, and of course was greatly enjoyed.

Preliminary steps have been taken to arrange for a Frat night during the convention of the M. A. D. next June. The president will select a committee of five to meet with committees from the other Michigan Divisions to arrange a suitable program.

New members admitted during the past few months will soon be initiated in proper form, the degree team being in charge.

Portland, Ore.

At our December meeting a strong sentiment was expressed against passing up one of our annual affairs—a social in honor of Dr. Thomas Hopkins Gallaudet—which was threatened on account of too short a notice. Finally the committee in charge of socials was instructed to go ahead and get up a social for the evening of December 8. This action reflected how deeply grateful we Frats feel toward Dr. Gallaudet, who was responsible for the happy position of the present generation of the deaf.

Tickets for a Christmas party to be held on December 22 are selling like hot cakes, indicating a big attendance. The party is being sponsored by the local Division and S. F. L. Club (the auxiliary). Close on the heels of this party will come our Watch party. Cortland Greenwald heads the committee in charge of this latter event, and from him a real good treat can be expected.

Members present at our December meeting missed the sight of G. Dewey Coats in the chair. He had left Portland a short time before, for San Francisco, where he is reported to have landed a job immediately on arrival. Secretary Craven read a letter from Brother Coats, expressing his regret at leaving Portland, and of his anxiety to have the Division put certain important matters through. He said he might come back, some time. We hope so. Certainly No. 53 will be fortunate in having such a live wire as Brother Coats, should he elect to locate there permanently.—C. H. L.

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Boston

Hubward 1931!

Larry Donovan of Worcester Division has a new idea. It is to set aside one day during convention week to be called "New England Day." On this day the combined New England Divisions would have charge of everything, celebrating in their own way. It is hoped and expected that every Division in New England will join in it. An assessment of 10 cents per month each member would easily finance it. As details have not been worked out, the writer does not feel at liberty to say much about it, but if the idea is adopted, ample notice will be given in The Frat.

The convention committee has so many plans for this and that that it is kept more than busy separating the wheat from the chaff, but at the last we expect to have the best convention ever. If you have any suggestions or ideas that look good, please send them in for consideration.

The cut of the Booster cover is being made, and will be loaned to The Frat for printing, so all can see what it is like. We are still waiting for advertisements to be printed in the Booster. Your division should have one. Hurry up with your copy! Prices may be obtained from our publicity man, W. H. Battersby, 45 W. Neptune St., West Lynn, Mass., or from the Division secretary.

Treasurer Meacham has been laid up at home, and was unable to attend the December meeting. This reminds us to call the attention of members to the Grand Division rule that members being taken sick or meeting with an accident, must notify the secretary within 10 days. Otherwise a claim for benefit may be thrown out. Better be sure than sorry.

James L. McDonald succeeds A. B. Meacham as treasurer. His address is 888 Massachusetts Ave., Cambridge, Mass. Non-resident members should note this change in the treasurer's office. Send in your dues promptly and regularly.—A. A. S.

Columbus

On Sunday, December 2, a large crowd of Frats, Aux-Frats and other friends of Mr. and Mrs. Chapman, superintendent and matron of the Ohio Home, gathered at the Home to pay their respects to them, to present them with gifts of love and esteem, and to say good-bye, as they have retired from the duties they have performed so well for 19 long years. May they long enjoy the rest they have earned is our earnest wish. They will make their future home at Westerville, O., only a few miles from the Home.

William F. Murphy, who met with an accident during the late state convention and was laid up for quite

some time, has been voted \$32 by the Division, for doctor's bills, etc. As Brother Murphy was on duty at the time the accident occurred, it was only right and proper that we recompense him for his loss. Some fraternity in this, and if you are not a Frat, you had better be.

Our giant, Merritt Rice, now tips the scales at 254 pounds, and stands 6 feet 4 inches high. We wonder if we hold the record as to height and weight. If any division has something better, let us hear of it through the columns of The Frat.—C. C. N.

Remember the time the Fraternal Society of the Deaf as an infant was born?

That was in 1901 to be exact. In 1907 it was incorporated under the laws of Illinois. At the Louisville convention in 1909 they added National to it. Dayton Division No. 8 was the first to organize in Ohio so it is the Father of the Ohio Divisions.

At present we have 8 divisions in Ohio, adding Cincinnati No. 10, Springfield No. 13, Toledo No. 16, Columbus No. 18, Cleveland No. 21, Akron No. 55 and Canton No. 100. More coming we hope.

At present there are Divisions in 38 states, and the Dominion of Canada—Toronto to be exact.

That feeble infant at Dayton had a bad spine and could not survive, so the wise ones said. Those who thought they knew it all, are willing to attend our doings now and join in our shouting, and they are welcome. Remember when No. 18 was organized in 1907? We had a hot old time as we organized with only 7 members and knew we had a fight on our hands because of the overwhelming opposition that seemingly existed. Did we throw up the sponge and quit? Oh no, not on your life. We stood our ground and won them over to our fold. Now they are some of our most enthusiastic members. A fight sometimes makes friends. In this case it did. So did the world war. See how good and friendly Germany is now to America!

As is now pretty well known all over the country, the National Fraternal Society of the Deaf is the strongest fraternal society in the country. The greatest organization of its class in America.

The deaf in no other country could accomplish what has been done. We should thank God we are Americans.

What we have accomplished will go down in posterity as the greatest achievement of the deaf world. We have passed the \$1,000,000.00 mark with thousands to spare—all in a little over a quarter of a century. Hear it jingle? It is a record hard to down when you consider the numbers of the deaf in existence. No. 18 was host to the national convention in 1912 at the old A. I. U. Temple and, Grand President Gibson says, to our everlasting credit.

"Be a Booster." Show the younger generation what enthusiasm is and that the old boys are full of it.

Several months ago figures were shown that death benefits paid were \$251,316.45 and sick benefits paid were \$131,138.42. The million dollars and some stated above is the balance after these amounts were paid. Not bad, is it?

Then, again, just think of the beneficiaries and members who have been benefited and give thanks to the organizers of the Society.—C. C. N., in Ohio Chronicle.

Washington

The Government Printing Office's recent call for extra help attracted quite a number of deaf printers to the National Capital, but so far only one, Brother Isaacson of Duluth, Minnesota, has succeeded in securing a "sit." It must be remembered that civil service examinations must be passed and good ratings must be secured before one can obtain a place and often one has to wait a good while before "good luck" comes his way. The writer would advise would-be candidates to hold on to what they have. To be sure a government job is desirable in some respects, but one has to have his patience tried for a good length of time ere there happens to be an opening.

Brother and Mrs. Hunter S. Edington celebrated the fortieth anniversary of their marriage on the first of December at Northeast Masonic Temple, their home being too small to entertain the expected large crowd, which proved to be one of the pleasantest gatherings in a long time. The couple were remembered with a number of presents, both ornamental and useful. Brother Edington was No. 46's delegate to the St. Paul convention and has been honored with other responsible positions by the members; at the present time he is a patriarch.

In spite of poor health Wallace Edington managed to make the "Chicken Dinner" a great success on the tenth of November, resulting in a neat sum for the Division's local fund. He was ably assisted by Brothers R. Smoak, Boswell, Hauser and Scott and the "better halves" of other Frats. At this writing Wallace is regaining strength and will soon be his old self and able to return to his job as chemist at the Department of Agriculture.

No. 46 is still on deck, in spite of the lack of items in Division Notes. Something doing every few days and the Frats have been kept busy keeping track of dates.

We Washingtonians are elated over the news that our fellow-frat, Elmer E. Hannan, has been awarded the contract to make the De l'Epee statue for the National Association of the Deaf. It is understood Bro. Hannan is now in New York working on his preliminary model and later will go to Paris for the final touches.—H. L. T.

Davenport

December 2 is a day of days in Fratdom. On that day twelve years since Davenport Division No. 59, N.F. S.D. started yawping, under the guiding tutelage of Gib I—and Only. Been yawping ever since and has just naturally had to find an outlet extraordinary for its steadily increasing yawppower. Whence came forth on December 8, 1928, a toothsome, soul-inspiring

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Roast-Fest in honor of her twelfth anniversary and to commemorate the natal day of deaf-dom's great benefactor, Thomas H. Gallaudet.

Plates were laid for forty-five lusty yawpers and yawperesses, including Gib ye First and Mrs. Gib. The scene of the festivities was in the beautiful banquet hall of the Lend-a-hand Club in Davenport, Iowa. Preceding the gastronomic gymnastics No. 59 had a special meeting in the private parlor of the club building, at which Grand President Gibson dispensed pearls of wisdom and pearls that had best remain unclassified—as only Gib can dispense 'em.

The special meeting was held at 6:30 p.m. and adjourned to the banquet hall at 8:00 p.m. accompanied by the ladies and non-fraters, who held court in the main parlors of the club in the interim.

A departure from the usual banquet of cold-storage soul (yea, verily) was notable, and instead, a roast-fest featuring Roast Veal with dressing was served.

Bro. A. N. Struck was Roastmaster and did well—or would have but for the persistent gentle tugging at his coat tails by Gib, who excused himself on the plea that he had contracted the habit from his gentle frau.

The following toasts and roasts were presented:

"Salutemus," Bro. B. E. Jennisch; "Mr. Bones, Can You Tell Me?," Bro. Charles Loughran; "Twelve Years Young and Going Strong," Bro. Arthur Heritage; "Monkey Glands," Bro. W. Nelson; "Ah!," Bro. Grand President Gibson.

Bro. Jennisch couldn't keep his eye off Bro. Sharrar's full-dress ensemble (vintage 1869) and said he didn't know what Salutemus meant anyhow, so he was content to say hello and how glad he was to see everybody.

Bro. Loughran confessed he never heard of Lew Dockstadter, hence he was excused for going to the cemetery for his Mr. Bones.

Bro. Heritage, a charter member of No. 59 (also a charter member of San Francisco Division) did himself proud.

Another charter member present was Bro. Joe Martin of Kenosha Division No. 72, who came down with Bro. Thieleman, also of No. 72.

The piece de resistance was Bro. Nelson's Monkey Glands. He had half the guests exploring the other half's heads for provender before he got through, and proved that a dog is a monkey and a monkey is a dog, and a man isn't either—or vice versa.

Bro. Gibson was in his usual happy frame and mixed his talk indiscriminately with pathos and bathos interspersed with copious food for thought.

Other out-of-town guests were a delegation from Cedar Rapids, led by Bro. Carl Osterberg, and one from Clinton under the guiding genius of the Brothers Valentine.—Iowa Hawkeye.

Binghamton

Binghamton Division No. 108, National Fraternal Society of the Deaf, celebrated its first birthday anniversary with a banquet in the Art Gallery, Hotel Arlington, Binghamton, N. Y., on the evening of Saturday, November 24th.

This Division is the "Baby" member of the Society, but judging by the number of willing hands stretched out to help it on its way, it will soon be striding along to success. An unusually large number of guests were present and the service and menu were up to the standard of excellency.

After all had partaken of the viands, Toastmaster James M. Lewis, in his characteristic way introduced each speaker. George F. Johnson, president of the Endicott-Johnson Corporation, was to give an address, but owing to unavoidable circumstances, he was unable to be present.

Mr. Johnson is a staunch friend of the deaf, having several in his employ and he has always shown considerable interest in their social affairs. Otis A. Betts, principal of the Rome School for the Deaf, was the next speaker and his subject was "Day Dreams" and, if his dreams come true, the future will unfold still greater things for the human family. Francis P. Gibson, Grand President of the Society, Chicago, Ill., discoursed on "Excelsior" and his remarks dealt with the N. F. S. D.'s progress and its still higher aspirations. The Rev. Herbert C. Merrill, Editor of "The Message," Syracuse, N. Y., in his talk on "Religious Fraternalism" gave all a glimpse of another side of fraternalism. Lewis Garbett, Sr., President of Binghamton Division gave a brief account of the Division's activities during its first year of existence. The last speaker on the program was Mahlon Hoag, chairman of the evening, who told all that, "We Woke up Bright." There were a number of impromptu speeches by visiting members and guests; among them was noted Dennis A. Costello, Rome, and Mr. Clark of Scranton, Pa. Mr. Costello, a member of Utica Division, No. 45, brought the good will of and congratulations from that Division.

Taken all in all No. 108's initial celebration was a very gratifying success and Chairman Mahlon Hoag, ably assisted by James M. Lewis and Clifford Leach, deserves a great deal of

the credit for the success of the affair.—The Register.

A chicken supper will be put over for our local benefit fund at the residence of Brother and Mrs. Hawley, 96 Fairview Ave., Saturday, January 19. All invited.

The Binghamton Fraternal Club is our latest organization and has rooms located at 75 Court St. Drop in and see us.

Non-residents will please note the address of our new division treasurer—M. E. Hoag, 13 Sanford St.

Our reporter, Brother Moody, instead of being at the banquet was laid up in the hospital with measles. (Imagine how he felt.) But that did not end his bad luck. Just after leaving the hospital from his two weeks' lay-up he was in an automobile accident and is back at the hospital with a broken hip.

Reading

"Once upon a time, way out in the Mid-West where the sun goes to rest stood a log cabin and in that cabin was a cradle inhabited by a babe, trying like all other babies to get his big pedal extremities in his mouth. Years later the babe attended a school for the deaf and still later became a leader of the deaf in his community. His main work was with the N.F.S.D. and after years of his service he was largely instrumental in bringing our Society to the top of the list of sound fraternal insurance societies. In recognition of this service to the deaf Gallaudet College recently conferred upon this Frat the honorary degree of M.A."

This was the manner in which Grand President Gibson was introduced to 100 members and friends at the 13th anniversary banquet of Reading Division No. 54 by its president, Harry H. Weaver, December 1.

The menu was all that could be expected. The main dish, however, was "In America Only" by Gibby himself. He gave it in a manner pleasing and humorous as well as impressive. Miss Mayme MacDonald, Philadelphia, closed the program with a rendition of "America."

The banquet was held in Whitner's department store and after the event was over the committee received compliments from the store management on the way the affair was carried through. For these compliments the Division is indebted to the many who were present—it is due mainly to their cooperation.

At Allentown, the evening of November 28, Grand President Gibson gave a talk to a large gathering under the auspices of the local branch of the P.S.A.D. of that place. Thanksgiving Day, Brother Snyder of Allentown drove him down to Torresdale to visit the Home for Aged and Infirm Deaf accompanied by the writer. (President Ritchie of the P.S.A.D.—Ed.) They had dinner at the Home. In the afternoon they witnessed the football

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game between the Virginia and Mt. Airy schools, at Mt. Airy, Philadelphia. During his stay in Allentown President Gibson called on Brother Allen, who has been badly incapacitated since an auto accident in Florida some years ago. He also called on Sergeant Gromis of No. 54, who was sick at Reading, but who has since completely recovered, except for the loss of 20 pounds avoirdupois.

The 22 resident members of Reading hope that the 63 non-residents have been blessed with a merry holiday season and we wish to remind them of the next get-together, a smoker, March 9, when Brothers Hovanec, Dries, Denlinger, Carl Hoshauer and Sangrey will be honored with the degree of M.F.—Master Frat.—E. C. R.

Worcester

The annual ball given by the Division on Saturday evening, November 17, was easily one of the most enjoyable events of its kind in the eleven years' history of the Division. There were nearly 200 Frats and their friends at the ball. Four beautiful loving cups were presented to the best dancers, President Battersby of Boston Division making the presentation. The first prizes went to J. B. McMahon of Lowell and his partner, Miss Nellie Burke of Providence. William Hill of Lawrence and his partner, Miss Eva Weiss of Dorchester, were adjudged winners of the second prizes. The ball was greatly enjoyed by all present, and they want another like it next year. We hope to be able to give them what they want, and a still better one than this, if possible. A rousing vote of thanks was given Chairman Lawrence Donovan and his helpers for making the ball such a success.

Our Division now has 36 members, but we hope to make it 40 or 50 next year. We are ambitious to be second to Boston among the Massachusetts Divisions.

Some of our members may take in Boston Division's dance on December 29.

Worcester Division wishes all of the other Divisions a Merry Christmas and a Happy New Year.—D. J. T.

Atlanta

The Dixie Basketball Tournament dates are February 15-16. The committee has secured the court of the Atlanta Athletic Club for the games. This handsome club-house (home of Bobby Jones trophies) is conveniently located one block from the Cecil Hotel, which will be headquarters for the teams. Visitors will undoubtedly find the dates agreeable. Some entertainment will be given the night of the

14th (St. Valentine's day) and many will plan to stay over and enjoy Sunday in Atlanta. Come, everybody, and root for your home state. Complete program and other details will be given in the January Frat.

A Christmas Tree! It has been years since the Atlanta deaf contingent have (or has) enjoyed one. But now a committee representing the Atlanta Division, The Nadfrat Club, The Ephaphatha B. Y. P. U. and the Home Mission of St. Marks church, are counting the kiddies and making preparations for a Christmas tree celebration, to be held December 21 at the Baptist Tabernacle. Santa Claus has been invited to come and distribute the presents and candy, which will be free to all.

The Chevrolet plant reopened December 15th, and a dozen or more frats returned to work after two months of enforced idleness. It is rumored that several out-of-town members have secured positions there. Business is expected to be steady from now on.

Two score or more friends, who wanted to know how it felt to be Santa Claus, honored Lee Cole and his family, with a pantry shower, December 5th. It is a pretty sure bet that Brother Cole spent all the next day putting in extra shelves, to accommodate the overflow.

"It never rains but it pours"—and the second shower, heavier than the first, fell on the Marcus Morgan's, December 13th. If the good old saint needs any understudies, he should look around here a bit.

I. N. Murdock has returned here from Akron, Ohio, after three years absence. He expects to remain in Atlanta and will transfer to this Division. Mrs. Murdock and little daughter have been here several months visiting relatives.

The box supper given for the benefit of The Nadfrat Woman's Club, came off as scheduled, Thanksgiving night, with a splendid crowd attending, many being out-of-town visitors. It is use-

less to attempt to describe the lovely array of boxes which were displayed on long tables. When the judges' hard task was completed, Mrs. M. Morgan was awarded the first prize. Her box was very original, the top was a prize-fighters' ring, all the little figures were very realistic, though they were made entirely of cotton.

Watch Atlanta grow! She is to have a new \$2,500,000 Union Depot, located near the present Terminal Station.

The new Chicago-Atlanta-Miami Air Line which was scheduled to begin operation January 1st, was "moved up" to December 1st, to accommodate public demand. The planes have passenger service, and Atlanta is now only seven hours from Chicago—via the air route. "Airmailit" is a good slogan, Assistant Post-Master General W. Irving Glover, says "In five years, all firstclass mail will be carried via air." And we venture to predict that the time-worn phrase "drop in on us" will mean just that!—M. B.

Rockford

Quite a few new names will be found in our list of new officers for 1929. Fred Shatwell is the only one of the "Old Guard" among them, and there are two non-residents. See the January Frat for the list.

Our I. A. D. Boosters Club held its first rally and movies on the 29th. The pictures were good, but the attendance was small on account of a number of Boosters getting their dates mixed—many thinking and telling others that it was to be on December 1. The next thing on their program is a watch night meeting on December 31. Now there is no need to get that balled up. There will be something doing every minute, and an abundance of eats for the hungry. Everybody welcome. Remember the date, December 31—and the place, 1016-18 4th Ave.

The Ladies' Club held its last meeting and Christmas party on the 9th, and closed for the next three years, so as to devote all its energies to preparations for the I. A. D. convention. There is enthusiasm for you! And speaking of the convention, of course there will be the usual Frat night. Better feed up that goat, brothers; last time, if we remember rightly, he couldn't even give a kick. [Last time? What you driving at?—Ed.] Three years are not too long to get him in prime condition.

Our members don't confine their efforts to boosting the Society and the I. A. D. They believe in boosting their city, too. Fred Shatwell and

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VISITORS ARE WELCOME

Thomas Dool have proved it by each building himself a new home. Both are bungalows, and are the last word in modern convenience.

The Rev. Brother Flick preached at Rockford December 2nd, and also gave a short talk on the I. A. D. and its objects. He is president, you know.

We wish all those at Headquarters, and Frats everywhere, a Merry Christmas and a Happy New Year.—B. F. J.

Hartford

Well, here we are again after a layoff of some time to give others a chance to say something in The Frat. And first off, we wish to observe that we haven't seen anything more about that projected New England bowling tournament. How about it, brother Divisions?

Milton Silverman, chairman of our annual affair for 1928, has made his report. It shows that it was a big success in every way, breaking last year's record of receipts. The committee was on the go every minute, and they deserve great credit for the way they conducted the affair. Wonder who will manage the 1929 event. Come on, brothers, let's start getting ready to make it break all previous records.

At our meeting on January 12 our degree team will come out of its hole and start 1929's goat on his way. The time for our business meeting on that night will be from 6:30 to 8:30. The decks should be cleared by 9:00. All Frats are welcome, and there will be fun and a good time for them all.

We wish everyone a Merry Christmas and a Happy New Year, and to the N. F. S. D. in particular we wish every success and the two million mark close by at the end of 1929.—D. R. C.

New Haven

New Haven Division had its first really big affair on Saturday evening, November 24, when it put over its masquerade ball at Montowese Hall, which is one of the largest halls in the city. Nearly 150 members and their friends were present. Chairman Bernard Sullivan had engaged a fine orchestra, to the strains of whose music we tripped the light fantastic. Probably over half of those present were in costume, and the judges had a difficult job in deciding to whom to award the prizes, but after due deliberation, the following were declared the lucky ones: Miss Grace Saunders, prettiest-dressed girl; Frank Chamersda, as a Mexican, best-dressed man; The funniest girl, when she unmasked, proved to be no girl at all, but Mr. Blakney of Milford; Stephen Syrotiak was adjudged the funniest man; Dan Lynch, New York, and Mrs. E. C. Luther, Hartford, won the booby prizes for being the "worst" dressed. Refreshments were on sale, and the fun continued until midnight. The affair was such a success socially and financially that we have voted to make it an annual occasion, probably for the latter part of November. We have been accustomed, in the past, to have

some sort of picnic in May, along about Memorial Day, but will now abandon it in favor of the masquerade ball in the fall. Chairman Sullivan was ably assisted in the management of the ball by Harold Hewlett and Thomas Gunning, and great credit is due all three of them.

We will have a public installation of officers at our meeting on January 12. The ceremony will begin at eight o'clock. It will be held at Fraternal Hall, 19 Elm St. You are welcome.

Our December meeting, at which new officers were elected, was the best attended in months, over half of our total membership being present. That is quite a record attendance, and many of those present were from out of town. We hope for an even better attendance at our January meeting and installation.

New Haven Division wishes every other Division a Merry Christmas, each member good health, each Division a healthy treasury, and everybody plenty of prosperity throughout the year 1929.—C. B.

Cincinnati

The attendance at our December meeting was almost equal to that at our November meeting, when our smoker was held, and which was the record attendance so far. The election of officers resulted in few changes, compared with the many upsets of a year ago. The president, secretary and treasurer were all reelected, so we look for little change in the policies of the Division. Our Division knows how to deal with its "bad boys." A year ago, one of its members who had been notorious for paying fines for being absent was elected sergeant in the hope that it would reform him, and make a regular attendant of him. It did, and we have rewarded him by promoting him to the office of director. We are now trying the experiment on another member whose past record of attendance has not been of the best. The entire staff of officers are good and capable men, and should be able to govern the Division well. Wylie Ross will also remain as deputy, it is expected.

George W. Halse of Hamersville, O., died at his home on December 10, at the age of 82. He was present at our smoker in November, and, his age considered, appeared in the best of health. The sympathy of the Division goes to the bereaved widow and children.

The Reverend Brother August Staubitz, of Corning, N. Y., who was recently appointed successor to the Rev. Utten Reed in the Methodist mission in Cincinnati, is now a member of our Division, having transferred from Buffalo Division.

Members of Cincinnati and Louisville Divisions residing in Cincinnati will be pleased to learn that a social for the benefit of the proposed Kentucky Home for Aged and Infirm Deaf will be held at I. O. O. F. Hall, Elm and Butler Sts., Ludlow, Ky., on January 26. It will be held under the aus-

pices of the Northern Kentucky Advance Society. The writer understands that the affair is to be in charge of Brothers Samuel Taylor and John Welte, and that good prizes are offered, such as a Veditz vase, ladies' wrist watch, electric table lamp, etc.—E. S.

Toronto

Thursday, December 6, was a red-letter day at our meeting in the I.O.F. Temple, the occasion being the visit of Grand President Gibson. A representative gathering of over 50 was present to greet the distinguished visitor and enjoy his informal talk, which was very entertaining. He was magnetic; he radiated good cheer and emphasized the value of good fellowship; he pleased all, and made them glad that they had had the opportunity of meeting and listening to him. Speaking of the success of the Canadian and American deaf in many lines of work, he added "And here let me touch on this Canadian and American myth, so far as language and customs go. When I crossed the bridge at Buffalo from the United States into Canada, I was unable to see anything that would really differentiate between the two countries. We use the same language, we have the same problems—the problems of the deaf in overcoming obstacles in this highly competitive age, and in overcoming the prejudice against the deaf in general. By reason of our common cause, we should forget this imaginary line dividing America into Canada and the United States, and stick together and show the world what the American deaf can accomplish."

A banquet and social was held at the hall of the Evangelical church on December 1, in celebration of the Society's having passed the million dollar mark. A good crowd of Frats and their wives and sweethearts turned out for the occasion. A large birthday cake with five candles graced the banquet board. After the menu had had ample justice done to it, the toastmaster, Asa Forrester, opened up the flow of wit and wisdom, making pat remarks on the various speakers as he introduced them. An address of welcome was delivered by President Baskerville. Fourth Grand Vice President Shilton talked eloquently on "Million Dollar Insurance." John F. Gotthelf responded to "The N. F. S. D." in a pleasing manner; A. H. Jaffray to "Brotherhood," and Harry E. Grooms to "The Ladies." Games were later indulged in, and provided lots of fun. The whole affair was a very pleasant one, and will not soon be forgotten by those fortunate enough to have been present. Brothers Gleadow, Harris and Batstone of Hamilton honored us with their presence, which was greatly appreciated.

Another successful affair was our annual smoker held after the regular meeting on November 10. It was held at Odd Fellows' Hall. Fred Terrell and his degree team, Brother Jaffray,

Hazlitt, McCaul and Forrester, had charge of the initiation, and knew their stuff. They made the event interesting with some new stunts. Five candidates were put through in great shape. They were subjected to the most gruelling tests, but all successfully penetrated the circle of knowledge. They were John A. Moynihan of Waterloo, Romeo J. Dallaire of Ottawa and Cyrus V. Youngs, Solly Landau and Lewis Malinsky of Toronto. Among visiting brothers present we were pleased to note Howard Lloyd of Brantford, Newton Black of Kitchener and William Batstone of Hamilton.—H. E. G.

Knoxville

November 14 was a proud and happy day for the Frats of Knoxville and vicinity, when they celebrated the 20th anniversary of the installation of their Division. On that date in 1908 the Division was instituted with the following charter members: Matt R. Mann, as president, Isaac P. Garrett, vice president, William J. Kennedy, secretary, Charles M. Wade, treasurer, William B. Watson, director, George W. Huff, sergeant, and Grover C. Bowling, trustee. Of these charter members, all are still with us except Brother Wade, who died last February, and Brother Huff, transferred to Denver Division. Jesse Warren of Nashville, then state organizer, was

installing officer. The ceremony took place in the parlor of the home of Brother Kennedy at 510 Union Ave., which was recently torn down to make way for a large business building. Though not the first Division organized in Tennessee—that honor belonging to Nashville Division No. 12—we have the largest membership of any division in the state. With over 50 members now on our rolls, and a record of many more who have transferred to other divisions after joining through ours, we feel we have a right to feel proud of the showing we have made in these 20 years of our existence.

The celebration took the form of a dinner at the Central Methodist Church, where a splendid menu was served to nearly 100 Frats and their friends in Knoxville and eastern Tennessee. The committee in charge was composed of W. H. Chambers, chairman, M. R. Mann, H. G. Midget, L. A. Palmer, and H. W. Swinney, president of the Division, who acted as toastmaster. The invocation was given by Leslie A. Elmer, and the program included a history of Knoxville Division, by L. A. Palmer, a talk by Mrs. H. T. Poore, superintendent of the Tennessee School for the Deaf, who commended the progress of the Division and the improved tone of the deaf of the community, and hoped that the deaf of the United States, though now largely discriminated against in em-

ployment, would in the future have an equal chance with the hearing, through increased efficiency and desirability in the industrial world. Matt R. Mann and Gordon Midget gave some interesting reminiscences of the early days of the Knoxville and Nashville Divisions. John B. Chandler recounted a dream he had recently regarding the growth of the Division that was quite interesting. The program closed with "The Star Spangled Banner" spiritedly rendered by Mrs. L. A. Palmer. A flashlight photo was then taken of the gathering by Brother Chandler, after which social discourse held sway for a time, and then the crowd dispersed, carrying with them pleasant memories of an enjoyable evening.—L. A. P.

Faribault

A social followed our regular monthly meeting on the first, with Mrs. Charles Mansfield and Mrs. Oscar Johnson acting as hostesses. Six tables of bridge whist were played. John Klein and Miss Ramsey won first prizes, while Mr. and Mrs. Doheny were awarded the booby prizes.

The Ladies' Auxiliary elected new officers at their December meeting. Mrs. Lauritsen is the new president, Mrs. Bruns, vice president, Mrs. Spence, secretary, and Mrs. Roth, treasurer. They will be sworn in at the public installation of Division officers in January.—H. E. B.



WAY BACK WHEN

A group of the grand officers at Chicago headquarters back in 1907. From left to right they are Alfred A. Bierlein, Trustee; Fred W. Sibitzky, State Organizer for Illinois; Richard L'H. Long, Secretary; Jacob J. Kleinhans, President; Washington Barrow, Treasurer; Francis P. Gibson, Chairman of Trustees; George E. Morton, Trustee.

Keep Your Health—IT'S WORTH WHAT IT COSTS

A GOOD CONSTITUTION IS WORTH MORE TO A BUSINESS MAN THAN A GOOD BANK ACCOUNT, AND IT REQUIRES AS MUCH CARE TO MAKE IT LAST.

Evils of Over-Eating

IN THESE days of bootleggers, speakeasies and homebrew, we hear much about the evils of drink. We fail to hear enough about the evils of over-eating. The late Chauncey Depew used to say that many Americans dug their own graves with their teeth. Three of the most pitiless diseases of modern times, namely, cancer, tuberculosis and heart disease are, according to the statement of eminent physicians, almost directly due to modern living habits in which over-eating plays an important part.

Men burn themselves up with the fire of starchy food, and 38% of cancer cases are those of the stomach.

You can look at an average crowd of persons and quickly discern the ones that have eaten themselves all out of shape. It would take a great deal of boiling and rendering of fat to get them back to the natural contour.

Every pound of superfluous fat means added work for the heart, kidneys, liver and other vital organs. It means blood taken from the brain, thus making for dullness.

Some of our so-called health institutes, where gullible victims give up large sums of money for a lot of nonsense, owe much of the success they attain to the fact that their patients are put on a strict diet.

Over-feeding is a great and growing evil, and while we are trying to regulate all other personal habits and customs by law, we might try dictating what people shall eat. The trouble with that would be that we would all get too fat then for sure.—*Thrifty Magazine.*

A Valuable Rule

A HEALTHY mental attitude implies many elements, but they are all roughly summed up in the world serenity. "Keep serene and whole-hearted," is the final rule in the Life Extension Institute's health decalogue. Few other hygienic requirements are of greater importance than this.

After physical impairments revealed in the course of a thorough examination have been corrected, and the regimen of work, recreation, exercise, and diet, suited to the individual, has been selected, it should be followed as a matter of course, with confidence that it will help, and with patience as to the rate of improvement which will follow.

THE sneezer who sneezes all over others may have a cold in his head but he hasn't much else there.

What Foods Are Popular

CONTESTS conducted to ascertain popular likes and dislikes, often bring surprising results. Recently a well-known magazine offered a cash prize to the reader submitting the best recipe for a conserve, jelly, jam or preserve. Almost eight thousand recipes were received, and upon analyzing them for ingredients the food editors found that 37.6 per cent. of the contestants submitted recipes calling for oranges, while 26.2 submitted recipes calling for lemons—percentages much higher than other products called for.

This would hardly have happened twenty years ago when an orange was a Christmas luxury and a lemon was purchased only when a special pie was desired for company, or someone at home had an old-fashioned cold in the head. Today, however, the public has learned that green vegetables and fresh fruit will offset a multitude of ills, and as both oranges and lemons have been found to be decidedly alkaline in their reaction rather than acid, they are being used extensively as tasty balancers.

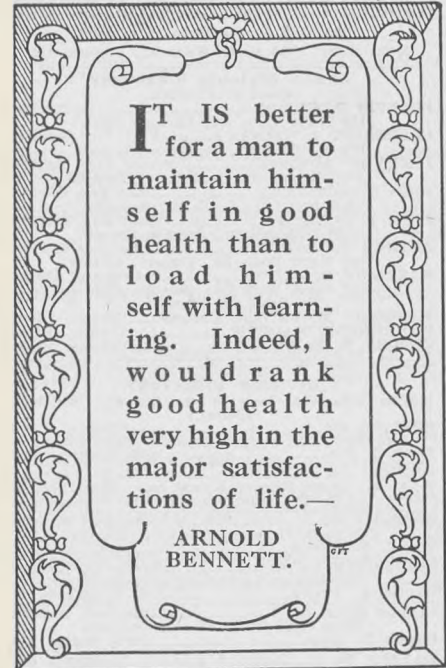


First Aid for the Eye

THERE are three cardinal principles of first aid after eye injuries. The first of these is cleanliness; next,

prompt rest for the eye; and, third, medical care directed by a competent physician, preferably an oculist. These principles apply even if the injury is slight, and they are imperative with serious eye injuries.

Make no attempt to remove particles of dirt from the eye until the hands and lashes have been thoroughly cleansed. Next, take a little twist of the cleanest of absorbent cotton, either twisted tight upon its own fibers with a little tufted tail piece, or twisted about a matchstick with a little tuft extending from the end. Separate the lids and note the location of the thing to be removed. With the prepared cotton it is usually safe very gently to drag the tail piece over the thing to be removed. The cotton drags it out. If no cotton is available and the dirt is on the inside of the upper lid, then, after cleansing the lashes, the under lid may be pushed up under the upper lid which should then be drawn down quickly affording an opportunity to drag out the dirt with the lashes of the lower lid.



IT IS better for a man to maintain himself in good health than to load himself with learning. Indeed, I would rank good health very high in the major satisfactions of life.—

ARNOLD BENNETT.

Cleanliness is the first thing to think of. The corner of a perfectly clean handkerchief fresh from the laundry may be used like this cotton twist in removing dirt.

Many eyes are infected and some lost because of the introduction of germs from dirty hands, dirty handkerchiefs, dirty lashes, or dirty materials used in attempting to do the kind thing for the individual suffering with dirt in the eye.—Dr. B. Franklin Royer.

Maintaining Mental Health

MUCH of psychoanalysis now practiced, declares Dr. Groves B. Smith, neuropsychiatrist at the Henry Ford Hospital in Detroit, is an attempt to obtain from patients information which came as a matter of course to the old-fashioned family physician, just from being a member of the community.

Emotional conflicts mask in many guises, said Dr. Smith, and ill-advised medical or surgical treatment often results from failure to give such conditions sufficient consideration. The body and the mind have been looked upon as separate entities but modern research in psychiatry is beginning to show that they are often very closely connected.

The popular idea entertained by laymen as well as by many physicians that control of nervous symptoms is a matter of will power, is a misconception, according to Dr. Smith. He believes that this is one of the most potent causes of increasing nervous tension. The solution of the problems of the neurotic person, he maintains, lies in unhurried examinations, humane understanding of social problems, tact, and a frank recognition of the patient's inability to understand his own difficulties.—How to Live.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

GRAND DIVISION DIRECTORY

Board of Directors.

FRANCIS P. GIBSON.....	President
130 North Wells St., Chicago, Illinois	
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130 S. Third St., Delavan, Wisconsin	
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130 North Wells St., Chicago, Illinois	
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WASHINGTON BARROW.....	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. Disz.....	12034 Eggleston Ave.
DETROIT No. 2.....	Detroit, Michigan
G. A. R. Grand River and Cass Aves.—First Saturday	
William L. R. Behrendt.....	5945 Wayburn Ave.
SAGINAW No. 3.....	Saginaw, Michigan
108 South Hamilton St.—First Thursday	
Wm. J. Cummingford.....	438 Lincoln St.
LOUISVILLE No. 4.....	Louisville, Kentucky
Robinson Hall—First Saturday	
William C. Fugate.....	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. F. 7th and Elm Sts.—Second Saturday	
Gustave Strauss.....	3519 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, 41½ Union St.—First Wednesday	
Walter B. Rosson.....	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
Kapp 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 B. Arnold.....	School for the Deaf
KNOXVILLE No. 20.....	Knoxville, Tennessee
Gillespie Building—Second Friday	
L. Arthur Palmer.....	Box 590
CLEVELAND No. 21.....	Cleveland, Ohio
Moose Bldg., 1000 Walnut St.—First Saturday	
Herman Koelle, Jr.....	1262 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 Schermerhorn St., Brooklyn—First Saturday	
Benjamin Friedwald.....	84 Lawrence Ave.
ST. LOUIS No. 24.....	St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Ave.—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 Kusiak.....	82 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27.....	Los Angeles, California
730 S. Grand Ave.—First Saturday	
Clarence H. Doane.....	4731 Budlong 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. 57th St.
NEW ORLEANS No. 33.....	New Orleans, Louisiana
B. 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. Francis.....	Route Seven
BOSTON No. 35.....	Boston, Massachusetts
Friendship Hall, 515 Tremont St.—First Saturday	
Arthur A. Sinclair.....	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. Tarbox.....	Box 880, 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.....	1675 Clarendon St.
NEWARK No. 42.....	Newark, New Jersey
208 Market St.—First Friday	
Edward Bradley.....	16 Elliott St.
PROVIDENCE No. 43.....	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Arthur H. Enger.....	19 Menl 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
53 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.....	1718 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. Ritchie.....	26 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55.....	Akron, Ohio
Wilmet Hall, 982 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
1016-18 Fourth Ave.—Second Saturday	
Fred W. A. Hammer.....	719 Davis St.
SPRINGFIELD No. 58.....	Springfield, Illinois
Painters Hall, 214 1/3 S. 6th 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
306 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.....	P. O. Box 2302
DENVER No. 64.....	Denver, Colorado
Howe Hall, 1548 California St.—First Saturday	
Homer E. Grace.....	929 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 Friday	
Philip Beausoleil.....	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 Klink.....	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
Regner Building, Main and South Sts.—Second Friday	
Ambrose Castana.....	5134 33rd Avenue
BIRMINGHAM No. 73.....	Birmingham, Alabama
Fairview Masonic Temple—First Tuesday	
G. Herman Harper.....	4141 Court St.
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	
William D. Settles.....	6-o Y. M. C. A.
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, 920 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
Asbury Hall—First Friday	
Melvin C. Davidson.....	1417 California St.
DELANAV No. 80.....	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Orville V. Robinson.....	113 Elm St.
HOUSTON No. 81.....	Houston, Texas
Ross Lodge Halls, 910½ Preston Ave.—First Tuesday	
Richard C. Morris.....	400 Quitman St.
SCRANTON No. 82.....	Scranton, Pennsylvania
232 Wyoming Ave.—First Friday	
Charles L. Clark.....	719 Madison Ave.
RICHMOND No. 83.....	Richmond, Virginia
Temple, Hall 2—Second Saturday	
Hugh K. Bush.....	Route 2, Box 128a
JOHNSTOWN No. 85.....	Johnstown, Pennsylvania
Moose Temple—Second Saturday	
Joshua Wilkinson, Jr.....	Box 709, Nanty Glo, Pa.
MANHATTAN No. 87.....	New York, New York
143 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—First 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.....	151 Thorne 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
Labor Union Hall, 1435 Main St.—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 Hemmelder.....	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. F. Temple—First Thursday	
Harry E. Grooms.....	19 Barrie Ave.
DULUTH No. 99.....	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Sunday	
John A. DeLance.....	5615 London Road
CANTON No. 100.....	Canton, Ohio
211 North Court St.—First Saturday	
Albert M. Price.....	2335 Indiana Way
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.....	Route 1, Crescent, Iowa
FORT WAYNE No. 104.....	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John J. Smead.....	3427 Vesey Ave., R. 8
SCHENECTADY No. 105.....	Schenectady, New York
I. O. O. F. Hall—Second Saturday	
John F. Koepfer.....	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. Rou.....	Station A, Box 4314
BINGHAMTON No. 108.....	Binghamton, N. Y.
Y. M. C. A.—First Friday	
James M. Lewis.....	22 Tremont Ave.



MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.							
Minimum, \$250; Maximum, \$5,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55							
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE							
AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	1.11	19	1.60	19	1.16	19	1.20
20	1.11	20	1.63	20	1.19	20	1.20
21	1.13	21	1.66	21	1.22	21	1.23
22	1.16	22	1.69	22	1.25	22	1.27
23	1.18	23	1.72	23	1.29	23	1.30
24	1.21	24	1.75	24	1.32	24	1.33
25	1.24	25	1.78	25	1.36	25	1.37
26	1.27	26	1.81	26	1.41	26	1.41
27	1.31	27	1.85	27	1.45	27	1.46
28	1.34	28	1.89	28	1.50	28	1.50
29	1.38	29	1.93	29	1.55	29	1.55
30	1.42	30	1.97	30	1.61	30	1.60
31	1.46	31	2.01	31	1.67	31	1.66
32	1.50	32	2.05	32	1.73	32	1.72
33	1.55	33	2.10	33	1.80	33	1.78
34	1.60	34	2.15	34	1.88	34	1.85
35	1.65	35	2.20	35	1.96	35	1.92
36	1.70	36	2.25	36	2.05	36	2.00
37	1.76	37	2.31	37	2.15	37	2.08
38	1.82	38	2.37	38	2.25	38	2.17
39	1.89	39	2.43	39	2.37	39	2.26
40	1.96	40	2.50	40	2.50	40	2.36
41	2.03	41	2.57	41	2.64	41	2.47
42	2.11	42	2.64	42	2.80	42	2.59
43	2.20	43	2.72	43	2.98	43	2.71
44	2.29	44	2.80	44	3.18	44	2.85
45	2.38	45	2.89	45	3.40	45	3.00
46	2.49	46	2.98	46	3.65	46	3.16
47	2.60	47	3.08	47	3.95	47	3.34
48	2.71	48	3.18	48	4.29	48	3.54
49	2.84	49	3.29	49	4.69	49	3.75
50	2.97	50	3.41	50	5.18	50	3.99
51	3.11	51	3.54	51	5.76	51	4.25
52	3.27	52	3.67	52	6.49	52	4.53
53	3.43	53	3.82	53	7.41	53	4.85
54	3.60	54	3.97	54	8.64	54	5.21
55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized

The society was founded in 1901, at Flint, Michigan, its organizers being some young deaf men just out of school. One of the principal reasons for the undertaking was the discrimination against the deaf by insurance companies and fraternal societies.

In 1907 the society was reorganized under its present name and received its charter from the state of Illinois.

Objects

The society's objects are: To pay death benefits to the families of members who die; to pay benefits to members who fall sick or meet accidental injury; to unite all deaf men of good health, habits and character in a brotherhood of friendliness and good fellowship for the purpose of helping one another and making life better and happier for all of its members and the deaf as a class.

Benefit Certificates—Amounts; Age Limits

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$2,000, \$3,000, \$4,000 and \$5,000.

A certificate for more than \$3,000 cannot be issued to an applicant who is over 45 years of age, or for more than \$1,000 if past 50.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years of age.

Social Membership

Social or associate membership, without benefit privileges, is open to deaf men who by reason of age or physical condition are not eligible to full membership with benefit privileges.

Death, Sick and Accident Benefits

The society guarantees to pay to the beneficiary of a deceased member the amount for which his certificate is written, subject to the requirements and restrictions set forth in the society's laws.

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

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 has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

Write to the nearest secretary and ask for an application blank and any further information you desire.

If you live in a city where there is a Division, see any member or officer of that Division.

If you live very far from any city which has a Division, or in a state in which no Division has yet been organized, write to the Grand Secretary for application blank or information.

If you do not live in or near a Division city, you will be attached to some Division as a non-resident member.

In writing for blank or information be sure and give full name, age, occupation and address.

For addresses of Grand Officers, and a Directory of the Divisions, see Page 22.