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The National Fraternal Society of the Deaf (NFSD)

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THE
FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., 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.

Seventeenth Year

MAY, 1919

Number 7



SALT LAKE CITY DIVISION, No. 56, N. F. S. D.

Back row, standing, from left to right—Michael D. Rowan, Dallas D. Burrows, George N. Preece, Robert Hicks, Emery Preece, Ezra T. Rollo, Roy Donelson, Alexander G. Wright, Leo Hawkins, Elgin Jacobson.

Center row, sitting—Ezra B. Christensen, Joseph Cameron, Jr. (Director), John D. Rowan (Secretary), Riley Carter (President), Jacob Beck (Vice-President), Axel M. Amundsen (Treasurer), Ole E. Pettit (Sergeant).

Front row, sitting—John W. McMills, Grant R. Morgan, Thomas E. Lewis, Jack J. Waterhouse, Joseph A. Wild.

NEW CLASSES C, D, AND E.

At the Philadelphia convention, a special committee on rates and plans presented a quite long and detailed report, recommending that the convention authorize the issuing of certificates carrying some form of surrender allowance—this for the protection of old members who might find themselves no longer able to keep up their monthly payments. A further recommendation was that, in addition to the straight whole life plan upon which all certificates have heretofore been issued, the society should also write certificates on one or two of several other popular plans described in the report.

While the convention adopted these recommendations, it did not take up the

matter of deciding upon which particular plans should be added, but left this to the judgment of the Board of Directors. (This, by the way, was the chief reason for the delay in getting out the revised edition of the constitution and laws. This work had to be held up until the details of the new plans could be decided upon, in order that the necessary provisions could be incorporated in the revised laws.)

The board is now able to announce that, beginning July 1, certificates will be issued to new members on the following plans:

Class A. Ordinary Whole Life, without surrender allowance.

Class C. Ordinary Whole Life, with surrender allowance.

Class D. Twenty Year Payment, with surrender allowance.

Class E. Paid-Up at Age 60, with surrender allowance.

A brief description of the different plans with an explanation of their principal features is here given.

Class A—Ordinary Whole Life, WITHOUT surrender allowance. This is the present plan, on which all certificates now in force were issued. The society will continue to write certificates on this plan for all new members who prefer it.

Class C—Ordinary Whole Life, WITH surrender allowance. This is the same general plan as that on which Class A certificates are issued; a member joining on this plan is to make stated, regular payments—monthly, quarterly, semi-annually, or annually, as he chooses

—as long as he lives. This old, simple, easily understood, straight whole life plan is for the average man probably the best in the long run. It is cheaper too for all except the few who join young and live to be very old.

There is one important difference between Class C and Class A. These Class C certificates carry the privilege of a surrender allowance in the form of paid-up insurance for a reduced amount of benefit. This means that, at any time after three years from date of issue of a Class C certificate, if the member holding it becomes unable to continue his monthly payments (as, for instance, if he were to become totally disabled from working) he can surrender his certificate and receive in its stead a certificate of paid-up insurance for such a part as his past payments entitle him to of the full amount for which he was insured on his old certificate. On this new paid-up certificate he will not have to make any more payments; but on his death the amount of the reduced benefit guaranteed by the new certificate will be paid to this beneficiary. And so he will get full value in the way of insurance protection for all the money he has paid in. And the longer he has been a member before being obliged to withdraw, the more his allowance of paid-up insurance will amount to when he surrenders.

Another thing: if the holder of a Class A certificate without surrender allowance should die after having carelessly allowed himself to fall two or three months in arrears, his whole death benefit is forfeited. But, if the same thing happens to the holder of a Class C certificate, the society will pay to his beneficiary the amount that would have been due him as a surrender allowance: that is to say, the beneficiary does not lose *all* of the benefit, but will at least receive as much of it as the member's past payments fairly entitle her to—full value for the reserve which the society was holding on its contract with the deceased member.

One more advantage of the right to a surrender allowance: if a member holding one of these Class C certificates lives to be very old, he may find that he no longer needs the insurance protection so much as he used to, and may have no very strong reason or desire to keep it up. For instance, he may find himself a widower, fairly well-to-do or at least with enough to live on; his children are all grown up and comfortably off; in such circumstances, he might not feel any great wish to keep his insurance any longer in force for the full amount, and might prefer to cease his payments and surrender his certificate, being satisfied to let his insurance run on for the reduced amount of the surrender allowance (and for a very old member that would be quite a large part of the full amount for which his certificate was originally issued—say, as much as \$700 or \$800, or even more, on a certificate written for \$1,000). We say, he might prefer to do this. On the other hand, he might not. The point is, he can do as he likes—and in either case he is sure of getting full insurance value for the money he has paid. If he had held a Class A

certificate, he would have had to keep up his payments until he died; for, if he were to stop them, he would be dropped and lose the entire benefit of all that he had paid in during the long years of his membership.

It can be clearly seen from all that has been said above that the intent of the surrender allowance is to safeguard the interests of old members. It also does away in the new classes with forfeitures by lapsing (being dropped). It makes certain that, even if through his own folly and carelessness in neglecting to make his payments when due a member should fail to obtain the full benefits of his insurance protection, at least he will not lose the benefit inuring from the payments he has made up to that time. Certainly, the principle of a surrender allowance must appeal to every feeling of fitness and right. It means "a square deal."

The rates for the new Class C are somewhat higher than the rates for Class A—from 20 to 30 cents a month higher. But the value of the right to a surrender allowance is well worth the small additional sum. Besides, whenever a valuation shows that it can be safely done, it is the intention to skip a monthly assessment. That is to say, if valuation shows a reasonable surplus over the reserve which the society must maintain on these certificates, the collection of one monthly assessment will be omitted and credits for all payments already made will be advanced one month. Such reductions of the costs of a member's insurance will correspond to the yearly refunds or so-called "dividends" of the old-line companies. The future ability to skip assessments cannot, of course, be guaranteed—any more than an old-line insurance company can guarantee its "dividends," or than one can guarantee hot weather in summer; but it is practically certain that the society will easily be able to maintain the required reserve on ten or eleven assessments a year, waiving one or two as its experience may justify.

Class D—Twenty Year Limited Payment, with surrender allowance. A member who takes out a certificate on this plan is to pay the required monthly assessments and tax for a period of twenty years beginning with date of certificate issue. If he lives out the twenty year period, his insurance is all paid up for life; and on his death, within or after the twenty year period, his beneficiary the benefit for which his certificate is written.

Many young men will prefer this plan. Its great advantage is this: The member pays in full for his insurance while he is young and making good wages. When he is old, perhaps unable to work steadily any more or has to work for smaller wages, he doesn't have to pay any more dues—he has finished all his payments. But his insurance protection continues in force as long as he lives.

Class D certificates will also carry the valuable privilege of a surrender allowance. And the privilege is worth even more on a Class D certificate than on one in Class A, for the reason that a member in this class who was obliged to drop out would get a much larger surrender allowance

than he would in the ordinary whole life class. Since rates for the 20-year-pay class are somewhat greater, he would have paid in more, and so his allowance would be correspondingly larger. (For instance, take the case of a member joining at age 25 for \$1000 of insurance; fifteen years later he gets crippled by rheumatism or loses a leg or something, so that he can't work and has to stop paying dues. On an ordinary whole life certificate he would be allowed about \$364 in paid-up insurance; on the 20-year-pay certificate the allowance in paid-up insurance would be \$747—more than double the value he would be allowed on the ordinary whole life certificate. When this is taken into consideration, the desirability of a 20-year-pay certificate is even greater than at first appears.

The rates for Class D are considerably higher than for whole life—as is only right and natural, considering that the insurance payments for a whole lifetime must be crowded into the period of twenty years.

Class E—Paid-Up at Age 60, with surrender allowance. Under a certificate issued on this plan a member's dues payments stop when he becomes sixty years old.

Like the two other new classes, certificates in Class E carry the right to a surrender allowance.

Rates for Class E are, for a young man, very little higher than on the whole life plan, yet guarantee a limit of payments. We think this plan ought to be very popular.

Certificates on any of the new plans will be issued on and after July 1 to new members applying for them, and such applications may be made now. But old members who desire to transfer to any of these new classes will have to wait a bit. Not all of the needful tables to be used in figuring up what credit on the new contract should be allowed an old member for his past payments are yet ready. It takes a good deal of time and not a little labor to prepare such tables. We will have to ask the old 'uns to be patient a little longer.

Folders with a description of the new plans and giving rate tables are now being printed. The rates for the new classes will also be published in the June issue of *The Frat*.

APRIL DEATH CLAIMS.

Paid to Mrs. Sallie J. Bradley, Hillboro, Tex., for death benefit of Joseph G. Bradley, Certificate No. 1765, deceased April 6, 1919, \$1000.00.

Paid to Mrs. Mary A. Williams, New Haven, Conn., for death benefit of Patrick F. Williams, Certificate No. 1936, deceased March 28, 1919, \$250.00.

Paid to Mrs. Mary A. Schull, Pittsburgh, Penna., for death benefit of William J. Schull, Certificate No. 1444, deceased March 17, 1919, \$250.00.

Paid to Mrs. Clara M. Berg, Greenfield, Mass., for death benefit of Ferdinand P. O. Berg, Certificate No. 1034, deceased March 24, 1919, \$500.00.

Paid to Mrs. Mollie L. Dobbins, Akron, O., for death benefit of John S. Dobbins, Certificate No. 2385, deceased March 3, 1919, \$1000.00.

NEW MEMBERS.

- 1. A. H. McDonald.....Winnipeg, Can.
- 1. M. M. Johnson.....Centerville, S. D.
- 1. M. E. Carr.....Chicago
- 5. W. T. Walls.....Lonoke, Ark.
- 8. R. F. Marshall.....Dayton, O.
- 16. J. O. Parker.....Toledo, O.
- 21. C. D. Kline.....Cleveland
- 21. S. E. Davis.....E. Cleveland
- 21. A. J. Baloga.....Cleveland
- 23. E. J. Shannon.....Bronx, New York
- 24. C. F. Kleinschmidt.....St. Louis, Mo.
- 26. E. G. Larivee.....Holyoke, Mass.
- 27. H. D. Mercer.....Los Angeles
- 27. A. Ramirez.....Los Angeles
- 28. H. E. Morgan.....Litha Springs, Ga.
- 28. R. H. Freeman.....Atlanta
- 28. Joseph Todd.....Atlanta
- 28. George Young.....Atlanta
- 30. W. A. McIntyre.....Philadelphia
- 30. J. A. Barrett.....Philadelphia
- 30. A. J. Lewis.....Philadelphia
- 31. G. W. Green.....Kansas City, Mo.
- 32. C. C. Ormes.....Omaha, Neb.
- 35. J. F. Shea.....Boston
- 35. E. F. Morris.....Danvers, Mass.
- 35. N. L. Daniels.....Lynn, Mass.
- 36. C. A. Reed.....Pittsburgh
- 37. S. M. Warner.....Hartford
- 41. G. J. Fromm.....Portland, Ore.
- 42. D. F. Speece.....Camden, N. J.
- 42. E. B. Earnst.....Jersey City, N. J.
- 45. F. J. Jelniek.....Irvington, N. J.
- 45. A. W. Winchell.....Clark Mills, N. Y.
- 47. L. N. Noppenberger.....Baltimore
- 52. L. S. Hower.....Elmira, N. Y.
- 52. J. O. Clark.....Binghamton, N. Y.
- 54. W. J. Brazukas.....Minersville, Pa.
- 55. F. C. Starr.....Akron
- 55. F. E. Ewing.....Akron
- 55. A. Barr.....Akron
- 55. B. M. Schowe.....Akron
- 55. P. F. Sitton.....Akron
- 55. A. S. Courge.....Akron
- 59. V. A. Lytle.....Washington, Ia.
- 61. C. Santo.....St. Paul
- 63. W. L. Thompson.....Waxahachie, Tex.
- 68. R. A. Bankhead.....Temple, Tex.
- 68. A. M. Bowman.....Abbott, Tex.
- 68. R. Bowman.....Penelope, Tex.
- 70. J. M. McMahan.....Williamstown, Mass
- 70. A. F. Richter.....Pittsfield, Mass.



BANGOR DIVISION, No. 71, N. F. S. D.

Back row, standing, left to right—George E. Strout, Linwood C. Grant, Michael J. Constantine.

Second row, standing—Myron A. Shepard, John T. Myers, Charles M. Gordon, Walter M. McHale (Sergeant), Reuben H. Kenny.

Third row, sitting—Alfred R. Shaw, John C. Jellison (Vice-President), J. Fred Flynn (President), Albert L. Carlisle (Secretary-Treasurer), Harry E. Gleason (Director), James C. Jellison.

Front row—Frederick C. Frazier, Douglas E. Trenholm.

APRIL DISABILITY CLAIMS.

*W. Smith, Buffalo.....	\$ 25.00
*C. R. Nutt, Little Rock.....	15.00
E. R. Peter, Kansas City, Mo.....	30.00
A. Sigman, Hot Springs, Ark.....	10.00
E. C. Stephens, Charleston, Ill.....	20.00
*W. I. Roller, Akron.....	15.00
C. W. Battle, Corinth, Miss.....	15.00
J. R. Jelinek, Omaha.....	10.00
J. E. Melampy, Lebanon, O.....	35.00
*P. Reilly, Minneapolis.....	10.00
A. Kirke, St. Paul.....	10.00
R. T. Roberts, Baltimore.....	25.00
*J. J. Thompson, Corning, Ia.....	10.00
*F. E. Ward, Ft. Dodge, Ia.....	15.00
*J. T. Myers, Orono, Me.....	10.00
F. Goetz, Elmwood Place, O.....	10.00
W. D. Ross, Cincinnati.....	20.00
J. Schwarz, Niles Center, Ill.....	10.00
J. E. Purdum, Oak Park, Ill.....	20.00
W. V. Hovious, Kniffey, Ky.....	10.00
J. T. Cull, Louisville, Ky.....	10.00
J. Werner, Louisville, Ky.....	15.00

P. D. Munger, Cleveland.....	\$ 20.00
J. B. Smith, Mt. Pleasant, Pa.....	10.00
L. L. Brown, Henderson, Mich.....	15.00
H. W. Metcalfe, Denver.....	15.00
W. W. Hines, Jeffersonville, O.....	50.00
B. W. Cunningham, Denver.....	10.00
G. C. Hoagland, Chicago.....	10.00
J. Williams, Reading.....	10.00
E. C. Ritchie, Reading.....	40.00
J. M. McCartt, Akron.....	15.00
J. W. Ellard, Marlboro, Mass.....	35.00
L. Price, Knoxville.....	20.00
G. W. Brown, Atlanta.....	50.00
W. Marer, Indianapolis.....	10.00
D. W. Gould, Mishawaka, Ind.....	30.00
W. G. Wilson, Logansport, Ind.....	10.00
B. Jacobson, Chicago.....	10.00
L. Presley, Wilmington, Calif.....	10.00
F. S. Offerele, Elgin, Ill.....	10.00
G. W. Anthony, Ely, Ia.....	20.00

Total for the month.....\$750.00

*Denotes accident claims.

BIRTHS.

- To Mr. and Mrs. Adolor Bohan of Waukesha, Wis., on November 7, 1918, a boy.
- To Mr. and Mrs. Elmer A. Briel of Buffalo, N. Y., on January 23, a boy.
- To Mr. and Mrs. James C. Hummel of Indianapolis, Ind., on February 22, a boy.
- To Mr. and Mrs. Calvin George of Philadelphia, Pa., on February 28, a boy.
- To Mr. and Mrs. John M. Black of Newark, N. J., on March 12, a boy.

- To Mr. and Mrs. Anthony Petois of Newark, N. J., on March 28, twin girls.
- To Mr. and Mrs. James Moran of Philadelphia, Pa., on March 28, a girl.
- To Mr. and Mrs. Joseph F. Donahue of Springfield, Mass., on April 8, a girl.
- To Mr. and Mrs. Ira Todd of Rochester, N. Y., on April 23, a boy.
- To Mr. and Mrs. William A. Ownby of S. Greenwood, S. C., on April 27, a boy.
- To Mr. and Mrs. John C. Brockmeyer of St. Louis, Mo., on May 1, a girl.
- To Mr. and Mrs. Harry Clampitt of Goshen, Ind., on May 2, a girl.
- To Mr. and Mrs. Alvin Heinz of Rochester, N. Y., on May 4, a boy.

MARRIAGES.

- November 27, 1918—Benjamin Bushart to Ellen C. Rogers, both of Syracuse, N. Y.
- April 16—Floyd C. McCrory of Tiffin, O., to Esther L. Hetzel of Sandusky, O.
- May 7—Roscoe E. West to Alvina Ramlow, both of Milwaukee, Wis.

ENGAGEMENT.

- Fred Foster of Syracuse, N. Y., to Flora Hall of Cleveland, Ohio.

HELP WANTED.

Wanted—A good shoe repairer who can operate Champion straight needle stitcher. For good work, good pay and a steady job. Write Arcade Shoe Shop, Johnson City, Tenn.

THE GET ONE DEGREE.

Are you one of those who sit back at ease and say, "Let George do the hustling for new members?"

A pessimist says, "It can't be done." An optimist says it *can* be done—then goes out and does it.

The optimist is the one who goes out and gets a new member. The pessimist never gets anywhere. It was not the pessimists who built up this society of ours.

Here's the roll of last month's go-getters—optimists all.

Chicago Division—F. P. Gibson, G. Daniels, A. Dietzsch.

Little Rock—B. E. Nutt.

Dayton—H. T. Volmer.

Toledo—N. P. Henick.

Cleveland—C. Wasserstrom, P. D. Munger (2).

Greater New York—J. D. Shea.

St. Louis—G. Roeder.

Holyoke—A. J. Lariviere.

Los Angeles—J. O. Harris, W. H. Phelps.

Atlanta—M. E. Morgan, J. H. Norris, J. R. Bankston, P. W. Ligon.

Philadelphia—I. B. Marchman (2), M. A. Caviston (2).

Kansas City—P. W. Haner.

Omaha—O. M. Treuke.

Boston—J. I. Kelly, F. Collyer, A. Pettit.

Pittsburgh—S. Nichols.

Hartford—E. C. Luther.

Portland, Ore.—W. F. Schneider.

Newark—E. C. Ellsworth, E. Bradley.

Utica—T. L. Kinsella.

Baltimore—A. E. Feast.

Rochester—E. B. Hamilton, H. Whyland.

Reading—J. F. Trough.

Akron—T. J. Blake (3), C. R. Ewing, R. L. Dann, J. D. Loftin.

Davenport—B. E. Jennish.

St. Paul—J. A. Benolkin.

Dallas—C. L. Talbot.

Waco—T. Smith (3).

Pittsfield—W. H. Sears, H. Klinke.

INDUSTRIAL PROSPECTS OF THE DEAF.

The period of readjustment following the war has already begun regarding employment conditions. Already many thousands of honorably discharged soldiers are back expecting to fill their old places if not better ones with former employers. Of course it is a question of great concern to the deaf whether they will be turned off to make room for the old hand or retained. Knowing the industrial record of the deaf we feel confident that as a whole our class will as a rule not be unfavorably affected. Those deaf workers who have tried to make good and proved profitable workmen are quite sure to hold on. Employers are always loath to lose good men for one thing and the period of great industrial expansion that all expect to follow the war make it necessary for every one of them to hold on to the satisfactory labor they have against the time coming when such help will be scarce and hard to find.

This war has afforded the deaf a splendid chance to show what they could do

and to get positions they would not have been allowed to under ordinary conditions, and a great majority have made good. Many deaf men have demonstrated their reliability as machinists to run expensive and complicated machinery or do their part in the construction of fine machines of the many finely finished articles in use in the home or office. Even if our friends have to make way for the returned soldiers they now command new skill and sufficient experience at higher paid work to get better positions than they had before the war. In addition one of this class will have the advantage of first-class references from those who have employed them during the war time.—[The Optic.

TREASURER'S STATEMENT.

For April, 1919.

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

Receipts.

Division collections.....	\$ 5,695.97
Interest, mortgage loans.....	543.75
Interest, mortgage bonds.....	96.25
Interest, Liberty bonds.....	302.99
Interest, bank deposits.....	35.93
Button sales.....	24.20
Fob sales.....	2.50
Surety bond premiums.....	7.50
Secretary's fees.....	4.50
For halftone.....	3.43
Rent, Chicago Division.....	10.00

Total, balance and receipts ..\$195,340.36

Expenditures.

Death benefits.....	\$ 3,000.00
Sick benefits.....	650.00
Accident benefits.....	100.00
Salary, M. Furlong, M. D.....	25.00
Salary, H. C. Anderson.....	41.66
Salary, E. M. Rowse.....	125.00
Salary, F. P. Gibson.....	166.66
Services, M. J. Matheis.....	100.00
Rent.....	45.00
Printing, THE FRAT.....	122.83
Postage.....	38.68
Office expenses.....	30.84
Printing and stationery.....	38.50
Insurance Department fees.....	40.00
Officers' expenses (W.L. Davis).....	4.11
Engraving halftones.....	10.34

Total expenditures.....\$ 4,538.62

Recapitulation.

Total, balance and receipts.....\$195,340.36

Total expenditures..... 4,538.62

Balance, April 30.....\$190,801.74

NEW LAWS READY.

The new edition of the Society's Constitution and Laws is ready for distribution. Be sure and get yours. Your division secretary will supply it—to all members whose certificates are dated in, or prior to May, 1919. New members, whose certificates are dated in June, and thereafter, will have theirs sent to them direct from Chicago headquarters.

Time for June payments.

Atlanta—1921.

TREASURER'S REPORT.**Division Collections for April.**

Chicago.....	\$ 484.13
Detroit.....	247.61
Saginaw.....	21.06
Louisville.....	109.66
Little Rock.....	79.73
Nashua.....	25.40
Dayton.....	46.23
Bay City.....	14.71
Cincinnati.....	106.31
Evansville.....	35.54
Nashville.....	33.40
Springfield (O.).....	24.23
Olathe.....	89.49
Flint.....	106.83
Toledo.....	82.21
Milwaukee.....	132.88
Columbus.....	73.93
Knoxville.....	80.19
Cleveland.....	115.41
Indianapolis.....	218.80
Greater New York.....	247.57
St. Louis.....	154.86
New Haven.....	23.35
Holyoke.....	21.88
Los Angeles.....	109.16
Atlanta.....	
Philadelphia.....	195.56
Kansas City.....	93.79
Omaha.....	130.45
New Orleans.....	97.46
Kalamazoo.....	25.83
Boston.....	98.17
Pittsburgh.....	116.40
Hartford.....	28.07
Memphis.....	35.24
Portland (Me.).....	67.63
Buffalo.....	53.58
Portland (Ore.).....	48.71
Newark.....	115.56
Providence.....	25.23
Seattle.....	105.37
Utica.....	59.82
Washington.....	107.74
Baltimore.....	51.89
Syracuse.....	29.64
Cedar Rapids.....	93.69
Huntington.....	37.12
Albany.....	47.04
Rochester.....	43.47
San Francisco (March).....	116.99
San Francisco (April).....	126.58
Reading.....	32.03
Akron.....	219.15
Salt Lake City.....	30.54
Rockford.....	79.37
Springfield (Ill.).....	89.96
Davenport.....	44.73
Worcester.....	25.11
St. Paul.....	89.02
Fort Worth.....	79.24
Dallas.....	69.71
Denver.....	83.45
Waterbury.....	20.33
Bridgeport.....	30.91
Springfield (Mass.).....	32.43
Waco.....	36.13
Ogden.....	18.11
Pittsfield.....	14.04
Bangor.....	28.96
Kenosha.....	37.15

Total collections.....\$5,695.97

Buy War Savings Stamps.

National Fraternal Society of the Deaf

Home Office: 21 North La Salle St.
Chicago, Illinois

How the Society Has Grown Since Its Chartering in 1907

	Members	Assets in Hand	Insurance in Force
December 31, 1907.....	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908.....	597	4,905.58	298,500.00
December 31, 1909.....	774	6,692.73	387,000.00
December 31, 1910.....	989	10,783.39	488,250.00
December 31, 1911.....	1099	18,731.71	705,950.00
December 31, 1912.....	1319	28,013.88	876,050.00
December 31, 1913.....	1586	45,913.19	1,079,950.00
December 31, 1914.....	1917	66,175.59	1,294,450.00
December 31, 1915.....	2075	86,209.85	1,417,200.00
December 31, 1916.....	2520	114,122.28	1,779,750.00
December 31, 1917.....	3137	152,363.03	2,297,750.00
December 31, 1918.....	3640	179,305.25	2,719,750.00

Benefits Paid to December 31, 1918:

Death Benefits.....	\$61,125.00
Sick and Accident Benefits.....	34,640.00
Total.....	\$95,765.00

The National Fraternal Society of the Deaf writes life insurance on the same sound plan and correct principles as the regular old-line life insurance companies. Consequently life insurance in the N. F. S. D. is just as sound and safe as insurance in an old-line company, with these advantages:

It is much easier to pay the small monthly dues than a large annual premium. You can pay dues monthly, or for two, three or more months or even for a whole year, as you prefer. In short, you can make the payments as best suits your own convenience.

In case of sickness or injury you can draw disability benefits.

You find yourself united for friendliness and goodwill with three thousand other members in an organization that is nation-wide—that is working always for the common good of all the deaf—that promises to attain an ever-increasing power and usefulness.

Do you believe in union and co-operation? Don't you want to have a part in this great and growing movement, which has but one object—to promote the general welfare of the American deaf?

You need insurance, and we need you. Every new member added makes the society stronger. We want your aid and influence—your help in making a bigger, better N. F. S. D.



Publication Office - - - - - Mount Morris, Ill.

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

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

Articles for publication must reach the editor by
the 15th of the month.
Correspondence is solicited from all members and
others interested in the Society.

Entered as second-class matter, August 28, 1911,
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Act of July 16, 1894.

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



MAY, 1919

SPECIAL NOTICE.

In sending changes of address Divi-
sion Secretaries and individual mem-
bers should always give the old address
as well as the new one.

\$190,801.74.

Atlanta—1921.

Read the notice about the Laws books
in another column.

They are waking up all along the line.
Dayton makes the Get-One this month.

The new classes of insurance which the
society is putting into effect are fully out-
lined and explained in a special article
in this issue. It should have careful
reading.

When you get your copy of the new
Laws do not give it the "once-over" and
then put it away. Make it your text book,
give it the study it should have. Ignorance
of the law excuses no one, you know.

Any husky frat wanting remunerative,
pleasant employment, and with social,
educational and athletic advantages, may
find it with Goodyear at Akron, Ohio.
To such: Read its announcement in an-
other part of this paper.

More of our divisions are changing
their meeting dates from the second to
first week of the month so as to assist
headquarters by having reports, etc., in
early. Kalamazoo, Cedar Rapids and
Ogden report such changes. Think it
over, you who stick to the "seconds."

New members continue to come in at
the average set, but—we say it yet—a
little more pep injected into the recruiting
would do a lot better. Counting noses,
we find we have on May 1st, 3,800 members
on our rolls, who are carrying \$2,880,750.00
worth of insurance. Some figures, aren't
they? Sure; but they would be a lot
bigger if every man Frat of you got busy
as you can and should do.

NATIONAL FRATERNAL SOCIETY OF THE DEAF.

Summary of Income and Disbursements for the Period January 1-April 30, 1919.

Income.	Disbursements.
Interest received on invest- ments (net).....\$ 3,683.03	
Premiums collected:	
Mortuary assessments..... 16,803.55	Death benefits.....\$11,000.00
Sick and accident tax..... 4,249.90	Sick and accident benefits..... 3,615.00
For general expense:	
Tax.....\$3,378.85	
Entry fees..... 483.00	
Buttons, etc..... 273.38	
Total for expense..... 4,135.23	Outgo for management and maintenance..... 3,859.57
For organizing expense..... 240.00	
For Convention Fund..... 859.35	
Total income.....\$29,971.06	Total disbursements.....\$18,474.57

Gain for the four months, \$11,496.49—margin of income over outgo.

There is a very gratifying falling off in "flu" claims. They appear to have about
stopped coming in.

Here is a summary of our influenza mortality and sickness experience during the
six months' period ending April 30, 1919:

Deaths from influenza and pneumonia during this period, 22; amount paid in death benefits on these "flu" claims.....\$12,750.00
Sick claims arising out of influenza and pneumonia, 241; amount paid in sick benefits on these "flu" claims..... 3,530.00

Total "flu" benefits paid..... \$16,280.

The following divisions report having
made Victory Loan subscriptions: Chi-
cago, Cincinnati, Milwaukee, Columbus,
Holyoke, Los Angeles, Pittsburgh, Syra-
cuse, Albany, Springfield (Mass.), Pitts-
field, Bangor. We believe there were
others and look for a supplemental list
next month.

That special birthday edition we men-
tioned in this column last month has not
had much attention, it seems. No one
has responded to our enquiry as to what
you think about it. Just the same, we
are going to make the June Frat a little
different, somehow. And, in passing, this
reminder about its being an anniversary
worth observing still holds good. It's up
to you—divisions.

The flu cost the society a pretty penny
—just as it did all the fraternal and life
companies. We paid out for claims it
was responsible for, up to April 30, \$16,280
—and there may be more coming. That
sum would look mighty good out at in-
terest in our reserve, but it has done lots
of good to those it benefited, and has
proven the society's ability to cope with
an extraordinary drain on its resources,
as well as shown its stability and per-
manency. Any doubting Thomases left?
Is not the society making good in an un-
mistakable manner?

The craze for speed has caused the death
of another of our members—the motor-
cycle accident in which Brother Lyster
of Indianapolis was the victim. If this
sort of thing keeps up drivers of such are
likely to get into our prohibited class.
There are few things more enjoyable than
a spin in one's auto or on one's motor-
cycle when one takes along his horse
sense—otherwise it is apt to have a costly

and sudden ending. In our March issue
we spoke of all this, and wish to repeat it
here—the observance of the Golden Rule
(the laws of the road) and of Safety First
must be a part of every motor driver's
training. Look what the Pennsylvania
legislature is up to (see our Pittsburgh
letter). Watch your step.

TRUSTEES' REPORT.

Ledger Assets, April 30, 1919.

First mortgage loans.....\$137,400.00
First mortgage bonds..... 21,500.00
Liberty bonds..... 25,600.00
Cash in bank..... 5,912.45
Secretary's contingent fund..... 300.00
Treasurer's cash..... 89.29

Total ledger assets.....\$190,801.74

Balances in Funds.

Reserve Fund.....\$168,435.76
Mortuary Fund..... 10,799.56
Sick and Accident Fund..... 3,496.02
General Expense Fund..... 5,873.95
Organizing Fund..... 483.02
Convention Fund..... 1,713.43

Total in all funds.....\$190,801.74

Concerning Investments.

Interest receipts for April amounted
to \$978.92. An apartment building bond
of amount \$500 matured and was paid;
and \$1,800 was received as a prepayment
on principal of a farm loan. These pay-
ments received were immediately rein-
vested, together with accumulated sur-
plus funds on hand, in three high-grade
farm loans for a total amount of \$16,000,
bearing interest at 5½ and 6 per cent.
An initial payment of \$400 was made on
the society's \$5,000 subscription to the
Victory Loan.

Buy War Savings Stamps.



COMING DIVISION EVENTS.

June.

- 1. Social.....Saginaw
- 1. Social.....Kalamazoo
- 14. Box Social.....Springfield, Ill.
- 14. Lecture.....Reading
- 14. Strawberry Festival.....Newark
- 14. Picnic.....St. Louis
- 14. Lawn Fete.....Columbus
- 16. Banquet.....Flint
- 21. Social.....Toledo
- 21. Mock Trial.....Pittsburgh
- 21. Strawberry Festival.....Worcester
- 21. Outing.....Washington
- 28. Social.....Rochester
- 28. Picnic.....Buffalo

July.

- 4. Picnic.....Louisville
- 4. Picnic.....Little Rock
- 4. Picnic.....Cincinnati
- 4. Picnic.....Evansville
- 4. Picnic.....Huntington
- 4. Picnic.....Indianapolis
- 4. Picnic.....New Haven, Waterbury, Bridgeport
- 4. Picnic.....Kansas City, Mo.
- 4. Picnic.....Kalamazoo
- 4. Picnic.....Boston
- 4. Picnic.....Pittsburgh
- 4. Picnic.....Springfield, Ill.
- 4. Picnic.....Waco
- 4. Outing.....Worcester
- 4. Excursion.....Baltimore
- 5. Outing.....Memphis
- 5. Banquet.....Springfield, Ill.
- 5. Initiation Social.....Louisville
- 5. Dance.....Portland, Ore.
- 6. Picnic.....New Orleans
- 20. Picnic.....Kenosha
- 20. Outing.....Springfield, Mass.
- 26. Picnic.....Syracuse
- 26. Picnic.....Rochester

August.

- 2. Picnic.....Utica
- 3. Picnic.....Milwaukee
- 7. Excursion.....Baltimore
- 17. Picnic.....Chicago
- 30. Picnic.....Greater New York
- 30. Outing.....Rochester

September.

- 1. Social.....Baltimore
- 1. Picnic.....Toledo
- 1. Outing.....Rochester
- 20. Banquet.....Hartford
- 27. Shore Dinner.....Rochester

Chicago.

Recent visitors at headquarters were Brother and Mrs. Norbert L. Pilliod of Swanton, Ohio, enroute home after an extended visit in South Dakota; Frank Andrewjeski, Eric Ornberg, J. A. Blevins of Akron, Frank Hanlon of Sioux City, Iowa, Theodore Bonkowski of Detroit,

Elmer Peterson of Des Moines, Alfred Anderson of Rockford, Ill., Harry Benowitz of Rochester, N. Y., Simon Himmelschein of Los Angeles.

The division's annual smoker will be held in June, the date not yet decided, and the S. A. C. club house has been engaged for the event. Will Brashar, S. G. M., is chairman of the committee in charge, and knowing him as we do we feel sure the novices who attend will agree that his degree (Some Goat Master) has been well earned.

The many old friends and fraters of Abe Himmelschein, late of Los Angeles but now residing in Washington state, regret to learn of the distressing accident he recently met with—the loss of the fingers of his right hand in a woodworking machine. However, Abe writes us he is making the best of it, having fine care, and expects to be back at work soon. He is making good progress learning to write with his left hand. (There's an optimist for you.) His brother, Simon, was in Chicago at the time the accident occurred and learned of it at headquarters. Simon, as well as Abe, is an old Chicago boy and his many friends here were mighty glad to see him after his long absence in California. He is now somewhere in Ohio, having been heard from at Akron and Toledo.

Sam Brown, Kenosha's hustling secretary and deputy, was a visitor at our May meeting and had the opportunity to see how "Dad Chicago" did things. He says as well as writes, the "baby" is some kid. (To which we add, "Amen.")

Frank Pleasant, Denver's most pleasant frater and until recently its efficient secretary, is in Chicago for a course at the Mergenthaler linotype school. He has made good with the Chicago deaf and is taking a hand in local frat and S. A. C. doings, a la Denver.

Greater New York.

The next entertainment of the Silent Athletic Club of Greater New York Division will be a stereopticon exhibition "From New York to San Francisco and Somewhere," by Charles C. McMann, at St. Anne's Gymnasium, 511 W. 148th St., New York, Saturday evening, June 14. Your picture may be in it; come and see. Anyhow, there are many of interest that will well repay attending.

The S. A. C. rooms are open and the new organization has a bright future ahead of it, and is bound to make itself felt in the social and fraternal life of the New York deaf.

The division's banquet May 10 was a successful event and goes down in No. 23's history as another of its over-the-top affairs. Many out-of-town frats were present from neighboring divisions.

St. Louis.

The division will hold its annual picnic on June 14 at Schmidt's Grove at Monk's Mound, Ill. This place is said to be more well known to European scientists than to St. Louisans who live but ten miles away. It is said to have the largest pyramid ever constructed by human labor, not even excepting the ones in Egypt. Being built of earth, time and erosion have played havoc with the mass, but enough remains to form a great hill well worthy a visit; and taking a picnic with all the usual attractions and then some thrown in, makes the June affair one none can miss. Brother Burgherr is chairman of the committee in charge and with his assistants guarantees one "bigger, better, brighter than ever."

St. Louis Division recently passed its tenth birthday and a stag has been arranged for May 17 to fittingly celebrate the anniversary; all nonresident members and visiting brothers are cordially invited to attend the same. It will be held at Brother Stack's home, and a royal time is assured. The division has the names of about 160 members on its rolls, but through transfers, lapses, deaths and other causes, some forty were lost to the Division.

Brother Hommelson was held up by highwaymen on the night of the 14th and relieved of all further care and interest in \$7 he had with him. Not having stood and delivered promptly, through inability to understand what was wanted of him, he was first knocked down with the butt end of a revolver before being searched. Brother Hommelson will hereafter hit the haypile with the set of sun and so avoid a repetition. We have also to chronicle the similar adventure of Brother Skaggs who lost \$3 a few evenings later.

Brother Harden has the smile that won't rub off now as his son, Raymond, was recently mustered out of the navy and returned home, to find his civilian suits were entirely too small in girth and length. He also brought home a lot of souvenirs and an increased appetite, with plenty of stories of life on the briny.

Brothers Toma and Branstetter with Mrs. Toma, were among those confirmed on Palm Sunday at services held by Bishop Johnson and Rev. Brother Cloud. Brother Cloud had a class of eight confirmed.

Major Emil Burgherr of the Medical Corps, 138th Regiment, a brother of our Brother Burgherr, returned home with the 35th Division, with something unique in the way of souvenirs—a medal of honor for his services in the war. He was badly gassed treating wounded under fire and rendered partially blind for a short time but recovered in time to come back with his regiment. St. Louis gave a memorable welcome home to the regiment on its return to its native city.

On April 12, William Schaub's brother, Charles, was laid at eternal rest.

Toledo.

September 1 is the date set for the coming picnic of the division which promises to surpass all other events of the past. The place is not quite ready to be

announced due to the fact that the committee is endeavoring to secure a more tempting location. In case that fails, then the regular place of previous outings will be booked. Brothers Hannan and King, ably assisted, promise something unusual along the lines of games and refreshments. Pin your hopes upon a day to chase away dull cares.

After disposing his motorcycle to Brother Modisette for a fancy sum, Brother Clinker purchased a seven passenger, eight cylinder Cadillac. Being a good sport he shows a fondness in taking carloads of frats and ladies out in the country to visit non-resident frats, giving them plenty of recreation.

Brother Hess is in the training school of the Overland Motor Co., learning to become a general mechanical operator.

That box social turned out to be some hummer after all and the contents in the boxes were devoured with haste. Brother Pope turned out to be some auctioneer when one box was bid as high as \$8.25.

Brother Cook is getting to be a poultry enthusiast and devotes his time to raising poultry of several breeds. Recently he supervised the hatching of 104 chicks.

Brother Schoenfeld has taken up his residence in Fremont, O., and has transferred to Dayton Division.

In spite of unfavorable weather conditions, Brothers George and Pope went on a fishing trip and returned with a catch of forty-eight fish of several varieties. [Near "57."]

The Northwestern Ohio Association of the Deaf will hold an old-fashioned basket picnic on July 4, at Birchard Park, which is not far from the homestead of Ex-President Hayes. Many of the frats are members of the association and make it a custom to be in attendance yearly. Brother Hetzel handles the gavel for the association capably.

The bowling tournament at Tiffin, O., netted Brother Pope and his team a neat little sum by winning one of the prizes.

Brother Valentine became affected with the "go west young man" spirit and left for the field of lucre, Akron, O., to search for the much heralded lure of gold. Instead of searching he was struck with a bad case of homesickness and made a bee line back to his old hunting grounds. Suppose he was looking for a soft spot to lie down. Akron has gold and plenty of it for the hustler.

Looking for an opportunity to kill time during his spare hours has convinced Brother Kane that the poultry business with ducks as a specialty fills the bill to a nicety. During the day he handles a bucket and brush. A fine combination—a painter on clear days and ducks on rainy days.

The night force of the Auto Lite Company has the services of Brothers Hetzel, J. Schwartz and Clinker as operators.

Brother Augustus was recipient of a surprise birthday party from his many friends who called during the evening to wish him many happy returns of the day. Gifts, games and refreshments made the evening pass merrily.

Demonstrating their own abilities to cooperate with the division for its welfare, the

aux-frats headed by Mesdames Augustus, Bartow, Curry, Harman, Tussing, Blum, Opicka, Walton, and the Misses Augustus managed to get hold of a good scheme and opened up a cafeteria during the evening of a social on April 19 and served home cooked delicacies. Within a short time every article was sold and the sum of \$49.14 was realized for the division's local fund.

Willy's Overland plant has shut down indefinitely on account of the gigantic strike of at least 6,000 employees, who have demanded better pay. In the meantime several frats are temporarily out of employment. The mayor is making efforts to bring the factions to a reconciliation. Until operation of the plants is resumed several frat employees have taken trips to visit their former places of residence.

Brother and Mrs. Pilliod have concluded a much delayed honeymoon trip to South Dakota, visiting the bride's relatives. Enroute to Swanton, O., they stopped off for a day in Chicago and visited the headquarters office.

Brother and Mrs. Gerner are happy parents of a girl baby that came to gladden their hearts.

Simon Himmelschein of Los Angeles, Calif., was a visitor at our last meeting and was impressed with the city to some extent and may remain temporarily providing he can secure a position. One of his brothers resides here.

Toledo went over the top during the Victory Loan campaign. Every accountable frat went to the limit in purchasing bonds.

No. 16 is anticipating an outing at Sugar Island during the summer in conjunction with No. 2 again. Judging from the results of last year's event such an outing is beneficial in several ways. Getting acquainted with new as well as old friends once a year is always a pleasant affair. It is an ideal location for an outing on a hot day, with cool breezes and an abundance of water surrounding it. Of course the outing would not materialize well unless Detroit Division is inclined to accept the sentiment and come this way. An ideal place for two divisions to meet mutually.

Holyoke.

Whist parties have taken a strong hold upon frats here judging from the enthusiasm already shown. The last one was well attended and a pleasant evening was spent. The prize winners were John Tolpa and Mrs. F. Greenough. Their luck brought them a tie and a hand bag. The losers had nothing to envy, being remembered with booby prizes consisting of toilet articles, and were awarded to Joe O'Connell and Mrs. N. Haggerty. Brother Marr's son's wife won a large box of chocolates. The next whist party will be staged at Brother Marr's house.

Holyoke Division is a long way from being a welcher and has subscribed \$150.00 to the Fifth Liberty Loan. That is not all—individual members subscribed \$1,000 worth. No. 26 subscribed to every loan and is credited with \$400 worth of bonds of the first to fourth issues. You ought to see how the interest on the bonds hops in when due.

Anaclet Mercier is still putting in extra hours, besides his regular ones, at the Westinghouse Fire Arms Co.

John Tolpa had the misfortune to meet with a painful accident in the paper mill while laboring on the circular saw bench. A split finger put him under medical attention for eight days.

George O'Brien has landed a position with Westinghouse Fire Arms Co. after three months' idleness.

Milwaukee.

Nicholas Pleskatchek is anxiously awaiting the return of his family from St. Louis, where they have gone on a visit. During their absence he has been making all sorts of improvements in and around the place where they make their permanent residence.

Roscoe West's plan to keep his marriage a secret was foiled by one of the dailies announcing his betrothal to Miss Alvina Ramlow. The wedding ceremony was private with relatives as witnesses and Reverend T. M. Wangerin officiating.

Friends of John Holub are happy to learn that his wife is on the road to recovery after being under medical care for at least three months.

August Rexin is some frat after all and shows somewhat a better spirit than some of us do. He lives quite a way out of the city on a farm, yet makes it a rule to attend each division meeting regardless of weather conditions.

Buffalo.

Brother Bromwich has resigned as secretary much to our regret and has moved to Akron, O., where prospects for a regular pay envelope are better for the present.

Somebody has swiped our horseshoe, I presume. After losing our secretary, our star basketball players, Brothers Nowak and Mankiewicz forsake this old burg. They have taken a fancy to the fat pay envelopes of Goodyear's at Akron, O. So long as things are so tempting there they will remain.

Patsy Norton is still busy unloading grain cargoes at elevators and is anxiously waiting for his vacation to roll around so he can make plans to purchase a five-room bungalow in Central Park. What have you got up in your sleeve, Patsy?

After remaining out of employment for some time on account of an injury due to an accident, Simon Condren is fast rounding into shape and has secured a position with Burt Paper Box Mfg. Co. In the meantime he accumulated so much weight until he tips the scales at 230 pounds.

Philip J. Maue is the newly elected secretary to fill in Brother Bromwich's boots.

Rochester.

June 28 is the correct date for our coming social, and not the 26th, as previously announced.

Being disgusted with his inability to secure any steady employment in the city, Harry Simons has become a farm hand temporarily, until better prospects are in view. He hates to miss a meeting since he learned the worth of such.

Brother Maxson disposed his motor-

cycle to Brother Sparks, and is planning to purchase a roadster later to enable the family to share of the joys in automobiling.

All the noise about establishing a new division in Elmira will have to rest temporarily. The gigantic strike in the automobile trade there has put the "ki-bosh" on any hope of a grand opening any too soon. As soon as the trade is re-established on a sound business basis, that city will be heard from with an abundance of noise.

The infant son of Brother and Mrs. Ira Todd passed away a week after its birth. Our sympathy is theirs in their bereavement.

Syracuse.

Brother Stevens is in our midst once more, having forsaken Buffalo. He is employed at his trade of yore.

Our division assisted in putting over the final touches of the war by purchasing a Victory Bond.

No. 48 will celebrate its fifth anniversary with a reception on May 30.

Brother Martin purchased a Ford and can afford to take all kinds of spins in and out of the city. Lately the country has impressed him to such an extent that he is contemplating purchasing a country home.

Brother Lynch has been stricken with the chicken-breeding craze and during one of his experiments successfully hatched sixty chicks.

Brother Lee is steadily employed at the Syracuse Post-Standard as a printer. He has been residing here for at least two years, yet never took any pains to transfer from Utica until recently.

Brother Darby is now located in Cato, N. Y., where he has taken full charge of his father's farm.

Boston.

Any one within striking distance of this city who does not attend our Fourth of July picnic is going to have a long tale of woe to nurse afterwards. According to plans under way a big time is assured. Like all past holiday events, which have been great, this one is going to surpass any of the other ones. Coming as it does on Friday and being within distance of the famous resorts such as Revere and Nantasket Beaches, etc., it ought to be enough of an attraction for any one in search of a good time. Full particulars will be within your reach soon. Be on the alert for them.

Charles Fritz, formerly of Portland, Me., is now employed at Lynn, Mass. We expect to see his transfer card pretty soon.

Marcus Brown journeyed all the way from Gleasondale to attend our May meeting which gave him a chance to take on a new lease of life. He is anticipating his son's return from the war zone soon.

Evansville.

William Wiggers, a member of No. 1, returned here to be of assistance to his father while moving from the farm to the city during the month of April. Later Brother Wiggers was taken ill and No. 11 looked after his wants with pleasure.

Returning from a very pleasant six months sojourn in Los Angeles, Calif., Mrs. Julius Bente stopped off here for a few days to visit relatives and friends. After enjoying No. 11's hospitality as well

as her relatives', she left for her home in Kenosha, Wis., to join Brother Bente who is Vice-President of No. 72.

Brother and Mrs. Henry West are proud parents of a baby boy that arrived on April 19.

Rudolph J. Brinkham cast his lot with us again when he applied for membership. He was given the glad hand like all new members receive.

The three year old child of Brother and Mrs. Dickens passed away on April 24. The sympathy of the division goes out to them.

Portland, Me.

Frats and friends are invited to attend our picnic and clam bake to be held at Falmouth Foreside on May 30. A good time is assured all that will mingle with us.

Enroute to his old home in northern Maine, Brother Thibodeau of Boston stopped off here on May 10 long enough to attend division meeting. He was given a royal welcome. Being well-known here he was induced to extend his stopover until early Monday morning.

The automobile craze seems to take a firm hold upon the deaf nowadays. While other divisions are bragging about their fiends, we have ours. Brother Leighton has purchased a brand new Ford. Like all good frats he invites us to keep company with him on trips.

Charles Fritz of Lynn, Mass., was an enthusiastic visitor at our May meeting.

The results of the annual party turned out to be just what were anticipated. A good time, dandy crowd and enriched treasury.

Attention—Nonresident members: In the future in applying for sick, accident and application blanks, please write to the secretary, W. O. Kimball, 48 Gilman St., Portland, Me., and not to the treasurer. In doing so you will save lots of time and energy for both officers. Your cooperation in the matter will be appreciated.

Springfield, Mass.

Strawberry festival on May 29. Will you be there?

Ever since whist parties were inaugurated last January and held from time to time at the residences of various brothers, they have been successful in every respect. The competition as to which is able to turn in the largest sum for the local fund is very keen.

Brother Daniels, after receiving his credentials at Akron, O., decided to listen to a better call at Buffalo, N. Y. During his short stay in Akron he met his old pal, Frank Forsyth. Akron seems good enough for Frank.

Brothers Beauvais and Rock are in Boston for the present. The latter connected with the Wrench Mfg. Co., and was fortunate to receive employment at the first place he applied to, and was admitted by the superintendent without any demand for references on account of the superintendent happening to have a deaf daughter.

Brothers Finnegan, Smith and Brown are still in Akron and "making hay while the sun shines." As long as the industry is demoralized in this neighborhood along their lines, they are contented to remain where they are.

Treasurer Brunsell is contented with life as he is enjoying a good position as pattern maker ever since his return from Detroit, Mich.

Anthony Rezzani donated a frame with the emblem carved and colored therein to the division recently.

Brothers Leno and Haggerty accept Bakos and Hagan's challenge to a set of ten games in bowling. Now let's fix the place, date and time. Quite a novelty to see two divisions in short dresses clash for supremacy.

Worcester.

Delbert J. Trask is a gain and a loss for Worcester and Boston, he having transferred to our division. The longer he stays here, the better he will like it.

Brother and Mrs. Gour celebrated their ten years' anniversary with a host of friends from nearby towns and local frats at their residence. They were well remembered with gifts.

Frank E. Lander had a business appointment in Boston on a certain Saturday and had an opportunity to attend No. 35's whist party and meet old and new acquaintances. The next day he called on Organizer Cameron.

President Scott and Brother Trask attended Boston Division's March business meeting. At the same time Brother Cameron of Boston attended ours and received an ovation.

Hiram Brown came from Boston during our April meeting and made a good impression during Good of the Order.

Edwin S. Parslem turned out to be the first Worcester frat to follow the steps of brother frats elsewhere and join the Goodyear clan at Akron, O. So far no word has arrived from him in regard to his progress.

Archie A. Meunier and Clifford Carsen are contracting the same craze so common among the deaf nowadays, and expect to be added to Goodyear's payroll soon.

Clifford Carsen had the pleasure of entertaining Brother Battersby of Boston at his home after the February meeting.

Brothers Kane and Lander had Michael Kane of Lynn, Mass., as their guest recently and made him feel at home during his stay. He has a host of friends that are always glad to see him whenever he appears in this city.

Have you heard anything about our coming picnic on July 4? It will be held in N. Oxford. Edwin Chute is the chairman. He is going to make it a success, so he says. You better be there.

We were pleased with the appearances of Brothers Haggerty of Springfield, and McCord of Lowell during one of our whist parties.

Bridgeport.

Greater New York Division's tenth anniversary banquet seemed too tempting for Brothers Hagan, Bakos, Sheehan and London to overlook, so they went and enjoyed themselves to the limit of the law.

Arrangements for the three allied divisions' picnic at Double Beach, New Haven, Conn., on July 4, are fast rounding into shape. An elaborate program is being considered for three days of merriment. July 4, picnic with field athletic contests;

smoker on 5th; reception on 6th. Smoker and reception will be held in New Haven Division's hall. Don't get the dates confused.

Kansas City.

Somehow ye scribe got a poke in the ribs and was asked: "What has become of Kansas City?" Mighty glad to say that all the bugs out here are very much alive and the city is right on the map. Just a moment—there are two Kansas Cities, I mean the one in Missouri. I have something nice up in my sleeve for visitors who make it a habit (a good one I should say) every summer to attend our Fourth of July picnics. Instead of holding it at Budd's Park, where buds are not so plentiful as of yore, Swope Park will be the next place. Ever been there? Some park it is with a large zoological garden, lake, boating facilities, lovers' lanes, trees, flowers, aeroplanes and amusements of all kinds for young as well as old. It covers approximately 1,000 acres and is considered the second largest park in the United States. Here is a way as to how you may locate the picnickers. Just walk to the boat house after you reach the entrance and the rest will be easy. Prizes of all kinds will be awarded under the auspices of No. 31. A record crowd of at least 600 is expected. One of our previous picnics had 400 attendants. Let's swoop down on Swope Park and eat, drink and be merry on the glorious Fourth of July. Enuf sed!

Brother Davis is at the printing trade temporarily until the Bull Tire Company throws its doors open again for employment in June.

In comparing his Velie to his old flivver Brother Haner admits that the new car is giving better results.

Brother Mollvain, professor at Olathe, addressed an audience at Grace Church under the auspices of the Ladies' Aid Society recently.

Brother Laughlin, chicken breeder, pullet fancier and egg merchant, is doing a flourishing business on the side. His success is due to his technical knowledge in coaxing hens to lay eggs the year around. He was represented at the state's hen farm in a contest for champion egg layers.

Brother and Mrs. Duffield were guests at a surprise party sprung upon them during the anniversary of their twenty-five years of wedlock. Frats and friends remembered them well with a beautiful gift. They have a daughter whose husband was killed in action, and a fine son who is still in the navy.

Brother Wys is now employed at the Missouri Dairy Co., with Brother Horn.

Not to be outdone by neighbor divisions with all their braggings about clubs, Kansas City has inaugurated one of her own. Organizing is well under way with Brother Horn as President, Brother Conway, Secretary-Treasurer; Brothers Wys and Riley on the committee. A former opera house has been rented for present quarters. The sentiment is just like this: Hail, the gang is all here. Watch us grow.

Cincinnati.

The April social, under the auspices of the aux-frats, was a brilliant affair. The crowd was below expectations, but the financial end was the largest ever pulled off by the ladies. Mrs. Watters had some unusual novelties in games and prizes for all and ran everything in tip-top shape and pleased everybody present.

Division social activities are curtailed until October, with the single exception of a lecture by Dr. Patterson of Columbus on May 31. Chairman Shepherd anticipates the gate receipts to exceed his fondest hopes. It is expected that every member will be present to show the right spirit and enable the fund to pass the \$100 mark.

As usual, No. 10 is making arrangements for a Fourth of July picnic and the place will be selected and announced before long.

Say, Brother Mueller—How about the story of the "Port of Shredded Wheat" you promised to thrill The Frat readers with. Typewriter wrecked or out of ink?

Indianapolis.

Indianapolis is "no mean city"—1924.

The super-social held on April 19, was nothing short of a success. When the frats and visitors entered the hall, they found the place all decorated up. Greatest credit is given the women for all the pluck shown while acting on the committees. They vowed to smash all previous records to splinters and now look at what they went and did. The candy booth, under Mrs. Lee Harris, was decorated in red and white; the Easter booth, Mrs. Samuel Ottenbacher, in Easter colors; the lemonade booth, Mrs. Robert Binkley, in yellow; the ice cream booth, Mrs. Harry Phillips, in white. Long before bedtime the hungry mopped up the booths. There was a pump with the sign above, "Ye Olden Town Pump. Drink all you want." The dry law was suspended and it turned out to be one of the busiest scenes for a while. Finally Mrs. Harry Phillips came out from seclusion all drenched from the "splashing" and "bally-hooed" everything as sold out. She had been passing souvenirs through the water spout. Brother Phillips showed his friends that he could fill a job as post master. Brother Harris, anxious to get himself fitted to spade up his garden, went behind the ice cream booth and helped dig up the ice cream. Brother Ottenbacher was the "barker" for the ladies, using his husky "voice" to some good advantage, putting up a card saying, "Wanted dishwashers—no experience needed." Brothers Binkley and Weiner applied for jobs and were accepted. Holy smoke, you should have seen the way they plunged into the tubs, almost destroying the map of China, then eased up, drying them in the gas oven. Other amusements were had and there was not a dull moment during such a riotous night. A crowd of 200 were present. Hats off to the ladies.

Brothers Claude and Joseph Rollings are planning a motor trip to surroundings of by-gone days.

Brother Banta has entered the general contracting business, with the pleasure of taking care of orders on short notice. Give him a trial order.

Brother Robbins of Rochester, Ind., was

a visitor at our May meeting. Previously he came to attend the Welcome Home celebration in honor of the Rainbow Division heroes.

Omar Flagg was guest at a stupendous chicken dinner in honor of his fortieth birthday at his mother's residence in Argos, Ind., on April 27. Covers were laid for at least fifteen. Among the visiting frats were John Steele, John C. Myers and Alfred H. Robbins.

Yes, the Hoosier frats gave until it hurt and there was no need of saying, "ouch." They subscribed one hundred per cent to the Victory Loan. In all of the loan campaigns they have a record to be proud of.

Once more we repeat—Indianapolis, 1924.

Springfield, Ill.

Stop-look-listen, if you are looking for a good time during July 4-5. Arrangements have been completed for a picnic on the 4th, and a banquet on the 5th. All visiting frats desiring to attend can get in communication with Secretary Johnson for further particulars. Places of interest to all concerned will be taken in. An elaborate program will keep everybody on the jump and an enjoyable time will be assured all. Hotel accommodations will be attended to promptly. Committees will meet visiting frats at station and look after their wants all the time during their stay here. Historic Lincoln landmarks ought not to be overlooked. That is a chance of a lifetime for you to pay your respects to the memory of such a great statesman. Come one and all. Give No. 58 a chance to deliver the goods.

Brother Redlich is still doing business at The Silent Smoke Shop, dealing in all sorts of smokes and chews. After toiling for the last ten years he is thinking of taking a vacation. Where to, Ruddy?

The division had its group photograph taken recently and will have it published in The Frat before long.

Socials of all kinds are the rule around this burg lately and the treasury grows steadily on.

Brother Gates and wife spent a pleasant visit here during May 4, having come from Deatur, Ill.

While in this city, always remember to visit our club room at the Unity Bldg., room 319.

Brother Sides ran up against a streak of ill luck and fractured one of his arms during a bad fall.

Toby Klinge and Miss Wavy J. Norris were married last month and were kept busy accepting congratulations from frats and friends. Toby is well known among the many employees of Hart's Shoe Store at Harrisburg and is well liked. Mrs. Klinge resided in Marion, Ill., prior to her marriage.

Mrs. Carl Schurman is in Harrisburg, Ill., visiting with Brother and Mrs. Flannigan.

Brother Johnson was in Jacksonville last month spreading N. F. S. D. propaganda.

No. 58 expects Brother Matheis to stop off and give a talk sometime in June, while enroute on a short tour.

Cleveland.

One new member, six initiated, a good attendance, a scrappy goat and five outside visitors were features at the May meeting of No. 21. Speeches by President Munger, President T. J. Blake of Akron, Dennis Wickline, also of Akron, Harry McCann and Herman Koelle added zest to the meeting. What was said ought to go a long ways to boost the welfare of No. 21.

Sixth Grand Vice President T. J. Blake never knew what peace meant until he took a sudden notion to visit Cleveland. Side-tracking his many inquisitive friends and locking up his room full of correspondence and restless typewriter, he hooked arms with Dennis Wickline and took a Cleveland-bound car. This was the week end of May 4. They were visitors at the business meeting and also witnessed the initiation ceremonies as well as tactics of the goat. Brother Blake was the guest of President Munger over Sunday, and they, together with Secretary Bauer, saw the ball game between Cleveland and Chicago. No. 55's president returned to Akron quite refreshed from the rest afforded here and it behooves others to do likewise if any real benefit is to be derived from days off duty, as it is understood the Goodyearites are busy outside as well as inside the factory, working in the interest of brotherly advancement when not working for dollars.

Brother Himmelschein of Los Angeles stopped off in Cleveland on his way to nowhere in particular. He has been making an extensive tour during his leave of absence from work, coming here from Akron. This gentleman has a very pleasant way of conversing with his fellows and his inability to stay here is regretted.

The recent anxiety over Herman Koelle's health was somewhat relieved when it was learned that his case did not require an operation. It turned out to be acute indigestion.

The latest tin lizzie owner among local Frats is Charles Ortoff. The little tub rambles along as good as the best of them, so there's no use trying to induce him to sell it and buy something more in line with his wealth (?).

Mute printers wishing to work will find Cleveland a good field at present, especially linotype operators. For instance, President Munger has worked five consecutive weeks without a day off in addition to thirty hours overtime on account of the scarcity of operators. Before any attempt is made to come to Cleveland it would be wise to communicate with P. D. Munger, care Plain Dealer, first, and state whether holding a card or not.

Brother Turrill of Detroit spent some time visiting among the frats and was impressed with No. 21. He attended one of the meetings and got a warm reception. Later he left for Detroit, where he expects to remain for the present.

Pittsburgh.

Some brothers and the division bought the Victory Bonds, and are not we mighty glad we did? Don't we look them over now and then and think, "Here is real solid

money that I have got. I never have saved so much before in so short a time and would have spent it for something that would not be worth a tin dime to me today. Gee, it is good to have a little on the side and feel independent!"

George Winch and family are rejoicing over the return of their son, Charles, from "over there." Charles was in the thick of the fighting, judging from the wounds he received, but it is pleasing to know that he is well. Owing to the inability of getting back his old job, Charles went to Akron, Ohio, where he is working for Goodyear.

J. M. Rolshouse gave a good exhibition of legerdemain at the Edgewood school for the deaf on March 22. A large number of graduates and friends were present. Brother Rolshouse has quite a variety of magic and sleight-of-hand. Between the acts H. Bardes and Mr. Rogolasky, who were dressed and acted as clowns, added to the enjoyment of all who were present.

Brother Bardes and family are happy. Their son, Paul, turned up at home recently on his five day furlough. Paul will soon go back to Europe and is assigned to the navy. The two other sons, Dwight and George, are expected to visit the family very soon.

Brother Lemmon, of Mt. Pleasant, Pa., has our sympathy upon the death of his aged mother last month.

Mrs. Alson Jones of Johnsonburg, Pa., is visiting relatives and family in this city. She informed us that her son died of influenza and pneumonia recently. Our division extends their sympathy to the bereaved family. Her husband is one of our members of the division.

A contribution of five dollars was sent to the Rev. F. C. Smielan from this division for his expenses in the fight to prevent the passage of the bill in the Pennsylvania Legislature prohibiting persons with less than two per cent of normal hearing driving motor vehicles. What an idea! The law allows one-armed men to drive the motor vehicles.

H. J. Bulger attended the meeting with his finger in bandages. It was rather a bad accident. He works for the American Bridge Company at Ambridge, Pa., and was hurt at his work.

William Stewart is showing great interest and is so enthusiastic over the progress of our division. In fact he comes to attend the meeting occasionally on his motoreycle, a ride of fifty miles from his home.

C. Gregg started his own business in vulcanizing and tube repairing at 1903 Chateau Street (on Lincoln Highway). We wish him good luck and success in his new work.

Joseph Abelson, who tried to get employment in this city without success, left here for Akron, Ohio. Edward Reese also went along to try for employment there.

Fred Bloom of Harwick, Pa., was recently appointed as foreman and takes charge of four firemen. Another frat, Joe Bailie is working there and takes charge of all the mine works. They are deserving of praise for having such good positions. Frank Burgess, of Olathe Division No.

14, who had been in this city for several months, left this city for his home in Kansas upon his father's request.

Much sympathy is felt for Francis M. Holliday, as this is his second great bereavement inside six months. His wife died on November 17, 1918, and his mother died in Los Angeles, California. Funeral services were held at the residence of Francis's sister, Mrs. H. Irons, in this city. For the benefit of several deaf people at services Miss Bertha Tiegel was the interpreter.

The Western Pennsylvanian had an article about our social member, G. M. Teegarden. Brother Teegarden is kept busy these days taking the place of Mr. Branson as editor of this paper and also keeping up with his own work in the school room.

Brother Rolshouse, and family, after their residence in Aspinwall for about 20 years moved to Wilkinsburg this month. Their change of residence is necessary so as to be nearer to the school for the deaf where Brother Rolshouse is Supervisor of Boys.

Baltimore.

Atlanta, 1921.

BALTIMORE, 1924.

Non-resident members of Division, No. 47, please note the new address of William G. Hokemeyer, our popular and efficient treasurer, 5424 Arlington Ave., Lauraville, Baltimore, Md.

A series of enjoyable and profitable entertainments have been held with marked success during the past month. The annual smoker under the direction of Brother Price, Chairman, and his able associates, Brothers Bomhoff and Kauffman, came off with success. A novel program was admirably arranged for this occasion. During the intermission Brother Branflick, chairman of the Price Testimonial Committee, presented President Price on behalf of the Division with a large mahogany clock of rare beauty as a token of their gratitude for his unflinching devotion to his duties as secretary for five years. He declined to accept another term last December.

A special committee has been appointed to prepare a lengthy report as to the feasibility of starting a Home Fund Campaign and unquestionably it will soon be a reality.

The Fifth Anniversary of our Division was fittingly observed on April 26 last. Nearly 75 persons were present and greatly enjoyed the exercises. Among those who took part were: Mrs. John L. Unsworth, recitation of a patriotic poem; President Price, "Our N. F. S. D."; Geo. C. Brown, "Our Aux-Frats," and Mrs. Bessie K. Feast made a neat response on behalf of the Aux-Frats, the secretary of No. 47 spoke on "The History of the Baltimore Division and Its Achievements," in which he reviewed at some length the growth and bright future of this organization, interspersed with interesting statistics. A buffet luncheon was served by the Aux-Frats of No. 47. The arrangements of details were in the charge of Geo. C. Brown, Chairman and his assistant, A. F. Bomhoff.

Henry O. Nicol, Jr., of Washington,

D. C., was a surprise visitor at the April meeting. With emotion, he spoke that he felt it his duty to abide by the ruling enacted at the Philadelphia convention in the matter of transfers and accordingly requested his transfer to the Washington Division. He was virtually raised with his beloved Division No. 47 and was its charter treasurer. In bidding his former fellow-members farewell and Godspeed he treated them to Havana cigars and confections.

On invitation of Reverend Brothers Moylan and Branflick, Arthur L. Roberts, of Washington, D. C., gave an unusually interesting dramatic reading from the works of Victor Hugo before a very large audience in the auditorium of their church on Easter Monday night, April 21. The local Frats turned out en masse to greet him, and upon the conclusion of his reading, they joined the audience in tendering him a reception.

Bartlett-Hayward Co., one of Uncle Sam's mammoth munition plants, was closed shortly after the armistice and about fifteen of our brothers were consequently released from lucrative employment. Fortunately they were taken back at their pre-war trades.

John L. Unsworth and John Smith are being employed at Fort Washington on the Potomac River for a temporary period as furniture polishers in the officers' quarters.

Brother and Mrs. Fred L. Tschiffely went across the "big pond" to Centerville, Md., and tarried at the home of their life-long friends for a couple of days. They reported a fine trip.

Russell T. Roberts spent a week-end visit in Philadelphia recently as guest of Brother and Mrs. A. C. Buxton.

"Cobby" Boynton, accompanied by his most intimate chums, Gaetano Buccheri and Millard O'Neal, went over to New York City 3 Saturdays ago in his Ford car. They returned home via "Cobby's Tinny Liz," camouflaged with the New York road mud and Gotham City and Baltimore pennants a-fluttering. Much sympathy is expressed for Reverend Brother and Mrs. John A. Branflick over the irreparable loss of their beloved daughter, Mrs. Mitchell Arnold, who was called to the Great Beyond on May 3 last, after a lingering illness.

The writer is a happy recipient of a large clay medallion of Dr. Gallaudet, our lamented friend, from Elmer E. Hannan, who is sculpturing in Boston.

Kenosha.

Veral Smith who has been working in a foundry in Racine, Wis., left the first of this month for Crossville, Ill., to work on a farm during the summer. He intends returning to Wisconsin again in the fall.

Gilbert Worley after spending two weeks in a local hospital, returned to his bench at the Nash Motors Co. plant only to find a returning fighter had his place, so Gilbert preferred a night job rather than deprive a soldier of a job.

Night work with its accompanying bonus and larger wages is again becoming popular among the Nashites. Hubert Fiedler is another one of the local frats who asked

for a transfer from day work in the body plant to night work in the brass department and got it. Although five nights a week is the limit it is equal to six or seven days daylight.

The first social given by The Kenosha Division No. 72 in G. A. R. hall, April 26, was quite a success and the local fund is increased as a result. Credit is given Chairman George Hebard who handled the entertainment in an efficient manner. He was ably assisted by Henry Bickel.

Would you believe it? Kenosha "baby" division subscribed and paid cash for a \$50.00 V Liberty Bond. Pa and Ma will be asking each other—"Where did baby get so much money?"

Melville J. Matheis, with his wife and Matty, Jr., spent the week end of May 3-4 with the Browns. Brother Matheis took in the May meeting of Keno Div. No. 72 and was invited to deliver a talk. He dwelt on the N. F. S. D. and certainly paid a most befitting tribute to the Old Guards of the Society who, by sticking to it thru sunshine and at other times a hail of hell, made the N. F. S. D. what it is today, the most powerful organization of the deaf on the continent.

This is a busy day for our William Sayles. He writes from his farm at Franksville, about 15 miles northwest of Racine, that some 175 little chicks and over 200 eggs in the incubator calls for quite a bit of his attention. However, there is money in poultry and William is looking to the day when he can "afford-a-ford" and ride down to take in one of Kenosha Division meetings.

The wife and two little daughters of Julius Bente returned to Kenosha, May 5th, from Los Angeles, Calif. They returned via the far southern route along the border of Old Mexico, scratched across the northwestern corner of Florida.

More proof that Kenosha Division No. 72 is growing to be a big "baby." Fr 'stance Blinn Nethorpe and Edwin Drinkwine only recently passed from their 'teens into their twenties and Vincent Strang changed from short pants to long trousers.

Kenosha Division's first annual picnic is scheduled to take place at Schend's Park, on Milwaukee Ave., July 20. The committee consisting of Brothers Rapp, Chairman, Hebard, Worley, Bente, Johnson and Martin assure one and all a hilarious time, rain, shine, wet or dry. Both Chicago and Milwaukee Divisions have assured us that they will send down a large delegation of "uncles," "aunts," "cousins" and "goats." We will try our darndest to back any previous demonstrations completely off the boards.

Nashville.

Bro. Jesse Warren's mother passed over "The Great Divide" Saturday afternoon, May 3. The division is sincere in its sorrow with Bro. Warren as his mother was a friend to all the Frats. Only a short while before, his brother Bob died with the Army of Occupation, Over There.

The division was honored at the recent meeting by the presence of Brothers Sawhill of Cleveland and Palmer of Knoxville. Both made short talks, which the members

appreciated. The two were classmates at Gallaudet College in the long ago.

St. Paul.

Andrew Stinar of Omaha, Neb., dropped in the Twin Cities for a couple of days. He has had the pleasure of meeting his frat brothers here and there. He reports that Omaha Division is doing splendid and pulling together for new members.

Mrs. Hansen, the wife of Jens Hansen, has recovered fully from an attack of influenza.

Michael Harrer has opened a fine confectionery and cigar store at Emerson and 26th Avenues, one of the finest business corners in North Minneapolis. He has placed a big electric display in front of the store that can be seen a block from any street.

Robert G. Foulds worked with a force of lumber-jacks at Winter, Wis., last winter. He just sent two interesting photos to Frederick Brant. One picture shows a mammoth pile of three million feet of logs, the result of the gang's work during the cold months. The other reveals the likeness of Foulds and his fine team of white horses.

Hans Saterlund, all-around sportsman, is the proud owner of a high-powered Harley-Davidson motorcycle. It has a side seat for specially carrying his hunting or fishing supplies. In summer he enjoys fishing. He occasionally brings a fine catch home. In fall he hunts prairie chickens, wild ducks and geese. In the late autumn, for a limited period of two weeks, he transfers his activities to the chase of deer and moose. In winter he follows the tracks of wild jack rabbits over the prairies and through the woods, and cuts a hole through the ice to catch crappies with the hook. In spring, owing to the restrictions of the game laws governing the breeding season, he wastes a reasonable quantity of powder shooting jacksnipe, a target that is not easy.

It was officially announced that the activities of state organizers have been discontinued and the new deputy system has been substituted. It is a genuine pleasure to acknowledge the excellent work of former State Organizer John Benolkin. The admirable, steady growth of our local division has been largely indebted to his tireless, extensive campaign. As a life insurance salesman, he has had skill, tact and knowledge of human nature. He approached his prospects in a manner that did not offend. He gradually drew the attention of the other fellow to his own physical and mental condition, his capacity and earning power, his obligations and responsibilities for his family's needs. Such an appeal is irresistible and converts a skeptic into an enthusiastic frat. Benolkin has been a consistent booster for the N. F. S. D. He has never allowed his personal inclinations to influence him against the call to represent the society.

Utica.

Henry A. Mineker, who returned to his home in Albany after the completion of government contracts at the Remington plant, recently had the misfortune to get hit by an automobile while crossing the

street. In the accident his right leg was broken and the left one somewhat bruised. After the accident, which happened on the 28th of April, he was taken to St. Peter's Hospital where the broken leg was straightened and placed in a cast. In a letter to Secretary Thomas he says his doctor thinks he may be able to walk in about two months. This is a most unfortunate occurrence in that it follows so closely upon another at the Remington plant, when Henry lost one of his index fingers.

Charles B. Kemp went to Akron early in March and landed a good paying position at the Goodyear plant. He is evidently well satisfied in every way as he has resigned as Secretary of No. 45 and asked for a transfer to No. 55, thus giving the inference that he intends to remain there for some time.

Thomas Harter, James Landon and Thomas Muldoon are also Utica boys who like the change from Remington to Goodyear environment. All three have requested to be transferred to No. 55.

Charles Marston and Frank Green are two more members of No. 45 who secured work at the Goodyear plant. Marston recently returned home and is now expecting a call to work in the Remington plant. Frank is on the fence as to whether he will stay in Akron or come back to his old haunts.

William Greenbaum, who has been working for an electrical concern in New York City, has given up his place there and returned to his home in Frankfort. This is the time of year when a man's garden and chickens need a good deal of attention. "Billy" has demonstrated that he can raise a splendid crop of potatoes under adverse conditions so he is likely to make a success of his chicken venture.

Thomas Kinsella has at last secured a position much to his liking on the Utica Daily Press.

Fred Kreuzer is one of the fortunate ones who have had steady work. He has been working right along at the Library Bureau and hardly realized the change from war-time to peace-time conditions. The same may be said of Sam McAllister and Joe Lever, who have had steady employment at the typewriter plant in Ilion.

Through the operation of the new transfer law, No. 45 is shy another member. Frank Lee, who has had a position in Syracuse and has taken up his residence there, will hereafter be affiliated with No. 48. This makes a total of five members to be transferred out of No. 45 in a single month and they are the kind of members that Utica Division hates to lose.

After the May meeting adjourned, the members of No. 45 and their families and friends had a pleasant social evening in their rooms at Maccabee Hall. There were over half-a-hundred in attendance in spite of the fact that it was a very wet and chilly evening and the affair proved a financial success as well, thanks to the untiring efforts of the committee who had it in charge.

John H. Thomas, who has held a civil service position in the government's ordnance department for the past year, has

been released from service because of a reduction in forces made necessary by the completion of the Government's war contracts. In addition to a beautifully engraved certificate of faithful service measuring 16x20 and bearing the big official seal of the Department of Ordnance, he was made the recipient of a full month's pay which is the equivalent of the month's vacation with pay that is granted to all Government employes who complete a full year of continuous service. The week following his release he was offered a fine position in Utica so he accepted and is now working for the Williams Steel Wheel and Rim Company.

President McAllister has moved his family and household effects to a cozy little upper flat at 43 West Rand Street. While it is quite a walk to and from work for Sam, there is no doubt but what the fine elevation above the village, the grand view of the surrounding country and the delightfully fresh breezes will more than compensate for the inconvenience and extra steps.

At the regular May meeting of Utica Division, No. 45, John H. Thomas was chosen to succeed Charles B. Kemp as division secretary. The new secretary is willing and anxious to measure up to the desire of all the members in what a secretary should be. It is now up to the members of No. 45 to see that they promptly inform John H. Thomas, 100 Hillcrest Road, Frankfort, N. Y., of any change in address, accidents, sickness and news items for The Frat.

FACTORY WORK.

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

While learning, we pay you 40 cents per hour, which takes from one to six weeks, after which you are able to earn \$4 to \$6 per day and better. Our factory operates six days per week on three eight-hour shifts.

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

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

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

WANTED IN MACHINE SHOP.

We are offering opportunities to deaf men with machine shop experience, at 55 cents per hour to start.

We adjust these rates from time to time in order to give each man an opportunity to earn according to his ability. Open shop.

Communicate with A. D. Martin, Labor Department, THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO.

OBITUARY.

Grover C. Schneck.

Brother Grover C. Schneck of Akron, Ohio was run over and so badly hurt by an auto truck on April 24 that his death ensued a few hours later. The accident happened in front of the Goodyear factory at Akron where he was employed. His home was at Shawnee, Okla., to which place his body was taken for burial, after services were held at Akron. Brother Schneck joined the society through Akron Division only last February. He was in his twenty-fifth year.

Thomas J. Lyster.

Brother Thomas J. Lyster of Indianapolis, Ind., was fatally hurt in a head-on collision between a motorcycle which he was driving and an auto truck at Indianapolis, May 4, and death resulted four hours later. He was showing a friend, John Virgin, who had just bought the motorcycle, how to drive it, and Brother Virgin, on the rear seat, was badly hurt. Burial was at his old home at Franklin, Ind. Brother Lyster joined the society through Indianapolis Division in April, 1917. He was in his twenty-second year.

Frederick Geron.

Brother Frederick Geron passed away May 14 at St. Mary's Hospital, Waterbury, Conn. He was in his 40th year and had been a member of the society since June, 1910, joining through New Haven Division, transferring to Waterbury Division when it was chartered. He is survived by his wife, Margaret, and three daughters.

Robert Irick.

Brother Robert Irick of Louisville, Ky., passed away May 17. Full particulars as to his death have not been received at this writing, but it must have been sudden as it was but a few days ago that the home office had been in receipt of one of his cheerful and chatty report-letters. Brother Irick was secretary of Louisville Division and deputy organizer for his district; he also represented his division at the Philadelphia convention. He joined the society in November, 1914, through Louisville Division, and was in his 44th year. He is survived by his wife, Edna, a son and a daughter.

Brewster R. Allabough.

Brother Brewster R. Allabough of Cleveland, Ohio, passed away at Middletown, Ohio, on the evening of May 19. From meagre reports just as The Frat is going to press, we are advised that his death was sudden, occurring on the street just after a lecture he had delivered. Brother Allabough joined the society in August, 1912, through Cleveland Division, and had been actively identified with its affairs since his admission. He was his division's delegate at the Philadelphia convention. He was in his 58th year, and is survived by his wife, Nellie.

AN APPRECIATION OF ROOSEVELT.

Address of Gov. Frank O. Lowden of Illinois at Chicago Roosevelt Memorial.

Today, a great nation pays tribute to the memory of a great man. All over the land men and women and children are gathered together to confess their debt to Theodore Roosevelt. They assemble by a common impulse, with no thought of reviewing the life just closed, for that life was too crowded with mighty achievement to be reviewed in an hour, or a day, or a week. They come together just to relieve their surcharged hearts of some part of the mighty love they bore their fallen leader. Not, therefore, for the sake of Theodore Roosevelt are we met, but for our own. That people which has not heroic dead to cherish, or that people which, having heroic dead, does not cherish them is hastening to its doom.

There are those who would compare Theodore Roosevelt with Lincoln, or Jackson, or some other. This, I think, is wrong. He was as distinctly individual as any man in our history, and, therefore, is like no other man in our history. Men of the first rank are like nothing but themselves. So, he was just Theodore Roosevelt. We are told in sacred writ that "one star differeth from another star in glory," and so it is with the luminaries of the earth.

Great events are forever connected with his name: the Panama canal, the Portsmouth peace conference, the great conservation movement, the curbing of powerful corporations. But the greatest event of all was Theodore Roosevelt himself. It was not so much what he did as what he was. For during all his life he was the lightning in the political sky which purified the air.

No one in our time has taught so well as he the simple and homely virtues. He never wearied of exalting the beauty and sanctity of the home. And people listened because they knew that his own life illustrated perfectly his theme. Courage, manliness, were words that were often upon his lips. Men heeded when he spoke of these things because his own life was a running, approving commentary upon what he said.

He was passionately American. Just as his family was dearer to him than any other in all the world, so his country was dearer to him than all the world beside. He did not diffuse his love. He wished all nations well. He sympathized with people everywhere. But he reserved his deepest love for his own people and his own land.

With sure skill he diagnosed society's ills. If he did not always find the remedy, it was not that he did not dare to employ the most heroic means. Nothing better illustrates this aspect of his character than a report upon his conduct at the battle of Guasimas by his superior officer, General Young. General Young declared that Colonel Roosevelt "disdained to take advantage of shelter or cover from the enemy's fire," while any of his men were exposed to it, and added that this was "an error of judgment, but happily on the heroic side." And so, though men may differ as to some of the judgments he formed, I think it will be generally agreed,

MY PRAYER.

To grow a little wiser day by day,
To school my mind and body to obey,
To keep my inner life both clean and strong,
To free my life from guile, my hand from wrong,
To shut the door on hate and scorn and pride;
To open then to love the windows wide.
To meet with cheerful heart what comes to me,
To turn life's discords into harmony,
To share some weary worker's heavy load,
To point some straying comrade to the road,
To know that what I have is not my own,
To feel that I am never quite alone.
This would I pray from day to day,
For then I know my life will flow
In peace until it be God's will I go.
—[Author Unknown.]

in the words of General Young, that his errors were "happily on the heroic side."

No one knew better than Roosevelt that law alone does not suffice. Again and again, he emphasized the fact that back of a "right law" there must be a "right public opinion." Running through all his public utterances was the thought that the quality and the character of the individual was the basic thing.

Let me take at random two of his phrases: "Raise the level of individual morality"; and, "strengthen the average individual character." Therefore, statesmanship to him was something more than dealing with cold formulas of government. It had to do with the innermost facts of human life. He was, therefore, something more than a statesman. He was a great teacher as well.

Of this career, filled with great achievements, I venture to say that his largest public service to his country and to the world was during the last years of his life. Without the power or prestige which office gives, his was the most potent and most useful voice that was raised, first, for preparedness against the dangers which he foresaw, and then, when those dangers came, in arousing his countrymen to their magnitude.

In the darkest hours of the war, when ruin of all seemed near, there was not a lover of his country anywhere who did not thank God for Theodore Roosevelt. Americans everywhere turned to Oyster Bay, and renewed alike their courage and their hope.

And now those of us who realize that the battle is but half won, and that we must pluck the red flag of anarchy from the sky as we have torn that other banner of Prussian despotism down, must have within us a constant sense of loss that Roosevelt no longer leads on earth. But thank God, we have, to strengthen and guide us, the matchless words and deeds that all his life were aimed against disorder and anarchy everywhere.

The student of American history loves to dwell upon the life and career of John Quincy Adams. He had been in high office all his earlier years and became president of the United States. But when men

now review his long career, they think most lovingly and most admiringly of the Old Man Eloquent's later years when, as a member of the house of representatives, almost alone, he thundered against the crime of slavery. And so, I wonder if, in the future ages, the historian giving full credit to Theodore Roosevelt for the achievements of his official life will not put above them all the matchless and indispensable service he rendered to his country in his latest years.

When, a hundred years from now, men of America shall discuss the great war, they will recall two graves—one near Chamery, France, the other at Oyster Bay. These graves are three thousand miles apart, but very near together. The one on foreign soil will stand forevermore for the dauntless and great-hearted youth of America which helped roll back the tide of Prussian despotism. And men will more and more make pilgrimage to that other grave at Oyster Bay when they need to revive their courage and renew their faith in pure and genuine Americanism.

The intrepid soul of Theodore Roosevelt has taken its flight. A mighty voice is stilled. The most forceful personality of our time has gone from out our midst. But while America endures, it will be a better America because he lived and wrought.—[Modern Brotherhood.]

FORTUNATE ARGUMENT.

There should be no doubt in the minds of the people that protection in the shape of life insurance is a necessity. No thinking person will refuse to be interested in our work, no thinking man can say, "I don't believe in life insurance." I personally called upon a friend one Sunday in June last and spent several hours convincing him that he needed the protection we have to offer. Fortunately for his wife and three small children, I was successful, for we buried him just four months after the certificate was issued. He had always been strong and healthy but in the recent epidemic it was the strong and healthy that had to go, and 85 per cent were young people.

Many persons have said, "I don't believe in insurance," that have since traveled the road our departed brother has gone, without leaving as much as he did. \$1,000.—[Fraternal Benefit League.]

Brotherly Love.

The two colored brothers were apparently about to come to blows.

"Niggah, don't mess wid me," warned one, "cause when you do yo' sure is flirtin' with a hearse."

"Don't pesticate wid me, niggah," replied the other, showing a great bony fist; "don't fo'ce me to press dis upon yo', cause if yo' do Ah'll hit yo' so ha'd Ah'll separate yo' ideas from yo' habits; Ah'll just nach-erally knock yo' from amazin' grace in to a 'floating' opportunity!"

"If yo' mess with me, niggah," replied the other, 'Ah'll jest make one pass, and dere'll be a man pattin' yo' in the face wid a spade tomorrow mornin'.'—[Borrowed.]

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

Home Office: 21 North LaSalle St., Chicago, Illinois

GRAND DIVISION.

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J. AMOS TODD, 387 Gaston Ave., Memphis, Tenn.
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CLIFTON L. TALBOT, 5529 Reiger Ave., Dallas, Texas
TILDEN SMITH, 620 Novelty St., Waco, Texas
JOSEPH CAMERON, JR., Bountiful, Utah
PAUL MARK, 2240 Adams Ave., Ogden, Utah
ALBERT W. WRIGHT, Route 2, Box 324B, Seattle, Wash.
JAMES A. PRING, 1910 Third Ave., Huntington, W. Va.
HENRY B. PLUNKETT, 791 Marshall St., Milwaukee, Wis.
SAMUEL E. BROWN, 266 Fremont Ave., Kenosha, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1..... Chicago, Ill.
412 Masonic Temple—First Friday.
Ralph Decker..... Room 301, 21 N. La Salle St.
DETROIT, No. 2..... Detroit, Mich.
176 E. Jefferson Ave.—Second Thursday.
Clyde R. Barnett..... 285 Charlevoix Ave.
SAGINAW, No. 3..... Saginaw, Mich.
Second Thursday..... 520 Van Etten St.
LOUISVILLE, No. 4..... Louisville, Ky.
Robinson Hall—First Saturday.
Robert Irick..... 458 N. 25th St.
LITTLE ROCK, No. 5..... Little Rock, Ark.
First Wednesday..... c/o Dem. Ptg. & Litho Co.
Charles F. Athy.....
NASHUA, No. 7..... Nashua, N. H.
Lafayette Hall—First Saturday.
Richard Luce..... 4 Berkeley St.
DAYTON, No. 8..... Dayton, Ohio
127 S. Main St.—First Saturday.
Jackson Bates..... 43 Calm St.
BAY CITY, No. 9..... Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence..... 806 N. Henry St.
CINCINNATI, No. 10..... Cincinnati, Ohio
Court & Central Ave.—First Saturday.
Emil Schneider..... 1859 Kinney Ave.
EVANSVILLE, No. 11..... Evansville, Ind.
Y. M. C. A.—First Monday.
Adolph Brisius..... 1718 Canal St.
NASHVILLE, No. 12..... Nashville, Tenn.
Y. M. C. A.—First Saturday.
Richard M. Baker, Jr..... 12 Keith St.
SPRINGFIELD, No. 13..... Springfield, Ohio
Zimmerman Bldg.—Second Saturday.
Perry R. McMurray..... 2501 Beatrice St.
OLATHE, No. 14..... Olathe, Kan.
First Tuesday..... Look Box 212
E. H. McIlvain.....
FLINT, No. 15..... Flint, Mich.
Columbian Circle Hall—Second Wednesday.
James M. Stewart..... 408 W. Court St.
TOLEDO, No. 16..... Toledo, Ohio
Kapp Hall—First Saturday
John E. Curry..... 3707 Homewood Ave., W. Toledo
MILWAUKEE, No. 17..... Milwaukee, Wis.
E. W. corner Third and State Sts.—First Saturday.
Samuel Sutar..... 1403 20th St.
COLUMBUS, No. 18..... Columbus, Ohio
I. O. O. F. Hall—Second Saturday.
Edwin I. Holycross..... 910 E. Rich St.
KNOXVILLE, No. 20..... Knoxville, Tenn.
K. of P. Hall—First Friday.
L. A. Palmer..... P. O. Box 590, Knoxville, Tenn.
CLEVELAND, No. 21..... Cleveland, Ohio
West Side Turn Hall—Second Saturday.
Frank M. Bauer..... 14207 Strathmore Ave., E.
INDIANAPOLIS, No. 22..... Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.
Harry V. Jackson..... 811 N. Jefferson Ave.
GREATER NEW YORK, No. 23..... New York, N. Y.
360 Fulton St., Brooklyn—First Saturday.
Millard B. Greene..... 57 St. Nicholas Ave., Brooklyn
ST. LOUIS, No. 24..... St. Louis, Mo.
3549 Olive St.—First Friday.
A. O. Steidemann..... 1444 Shawmut Place
NEW HAVEN, No. 25..... New Haven, Conn.
201 Meadow St.—First Saturday.
Alfred Stevenson..... 62 Whitney Ave.
HOLYOKE, No. 26..... Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.
Arno Klopfer..... 22 Jackson St.
LOS ANGELES, No. 27..... Los Angeles, Cal.
730 S. Grand Ave.—First Saturday.
Leon A. Fisk..... 1515 Maple Ave.
ATLANTA, No. 28..... Atlanta, Ga.
Red Men's Wigwam—Second Tuesday.
John H. Norris..... 450 S. Pryor St.
PHILADELPHIA, No. 30..... Philadelphia, Pa.
1826 Arch St.—First Friday.
James F. Brady..... 426 Locust St.
KANSAS CITY, No. 31..... Kansas City, Mo.
Swedish Hall, 23rd & Summit Sts.—First Saturday.
Matt A. Horn..... 300 Ord St.
OMAHA, No. 32..... Omaha, Neb.
Labor Temple—Second Saturday.
P. L. Axling..... 501 First Ave., Council Bluffs, Iowa
NEW ORLEANS, No. 33..... New Orleans, La.
Y. M. C. A.—First Wednesday.
Morris Lahasky..... 206 S. Rampart St.
KALAMAZOO, No. 34..... Kalamazoo, Mich.
First Wednesday..... P. O. Box 614
Fred H. Wheeler.....
BOSTON, No. 35..... Boston, Mass.
214 Dudley St., Roxbury—First Saturday.
William H. Battersby..... 122 Waterhill St., Lynn
PITTSBURGH, No. 36..... Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.
Frank A. Leitner..... 1220 Braddock Ave.
HARTFORD, No. 37..... Hartford, Conn.
Odd Fellows' Temple—First Saturday.
Edgar C. Luther..... 63 Whitman Ave., West Hartford, Conn.

MEMPHIS, No. 38..... Memphis, Tenn.
Y. M. C. A.—Second Wednesday.
John A. Todd..... 307 Gaston Ave.
PORTLAND (Me.), No. 39..... Portland, Maine
514 Congress St.—Second Saturday.
William O. Kimball..... 48 Gilman St.
BUFFALO, No. 40..... Buffalo, N. Y.
Mizpah Hall, Ferry and Herkimer Sts.—First Saturday.
Philip J. Maue..... 1045 West Ave.
PORTLAND (Ore.) No. 41..... Portland, Ore.
129 Fourth St.—Second Saturday.
John O. Reichle..... 900 E. Sixth St., N.
NEWARK, No. 42..... Newark, N. J.
210 Market St.—First Saturday.
E. C. Ellsworth..... 383 Clinton Ave.
PROVIDENCE, No. 43..... Providence, R. I.
850 Westminster St.—First Saturday.
A. J. Myers..... 399 West Ave., Pawtucket, R. I.
SEATTLE, No. 44..... Seattle, Wash.
Liberty Building—First Saturday.
Albert W. Wright..... Route 2, Box 324B
UTICA, No. 45..... Utica, N. Y.
Macebee's Hall—Second Saturday.
John H. Thomas..... Frankfort, N. Y.
WASHINGTON, No. 46..... Washington, D. C.
N. E. Masonic Temple—First Wednesday.
W. P. Souder..... 120 Sixth St., S. E.
BALTIMORE, No. 47..... Baltimore, Md.
114 N. Paca St.—Second Saturday.
William W. Duvall..... 1300 E. Fort St.
SYRACUSE, No. 48..... Syracuse, N. Y.
Whitlock Memorial Bldg.—Second Saturday.
Styles R. Woodworth..... 132 Cannon St.
CEDAR RAPIDS, No. 49..... Cedar Rapids, Ia.
First Wednesday.
Laurence James..... 1007 N. Seventeenth St., E.
HUNTINGTON, No. 50..... Huntington, W. Va.
First Saturday.
James A. Pring..... 1910 Third Ave.
ALBANY, No. 51..... Albany, N. Y.
50 State St.—Second Saturday.
Fred Lloyd..... 52 Hibbard St., Amsterdam, N. Y.
ROCHESTER, No. 52..... Rochester, N. Y.
Engineers' Hall—Second Saturday.
Rolland B. Maxson..... 32 Lehigh Ave.
SAN FRANCISCO, No. 53..... San Francisco, Cal.
44 Page St.—Second Saturday.
Walter Hannan..... 4244 19th St.
READING, No. 54..... Reading, Pa.
8th & Penn Sts.—Second Saturday.
John Wise..... 342 N. Fourth St.
AKRON, No. 55..... Akron, Ohio
127 S. Main St.—First Saturday
Frank A. Andrewjeski..... 119 Rogers Ave., East Akron
SALT LAKE CITY, No. 56..... Salt Lake City, Utah
331 Atlas Block—First Saturday.
John D. Rowan..... 231 Atlas Block
ROCKFORD, No. 57..... Rockford, Ill.
Mead Bldg., S. Main St. First Thursday.
Fred W. A. Hammer..... 1428 Rural St.
SPRINGFIELD, No. 58..... Springfield, Ill.
321 Unity Building—First Saturday.
Arthur C. Johnson..... 309 E. Monroe St.
DAVENPORT, No. 59..... Davenport, Iowa
Owls' Hall—Second Saturday.
Charles M. Sharrar..... 2018 1-2 W. Sixth St.
WORCESTER, No. 60..... Worcester, Mass.
306 Main St.—Second Saturday
Frank E. Lander..... 23 Cheever St.
ST. PAUL, No. 61..... St. Paul, Minn.
Charles Thompson Memorial Hall—Second Saturday.
Fairview and Marshall Aves., St. Paul.
John A. Benolkin..... 912 N. E. University Ave.
Minneapolis, Minn.
FORT WORTH, No. 62..... Fort Worth, Texas
W. O. W. Hall, Rosen Heights—First Monday
Joseph T. Sprouse..... 1404 1/2 N. Main St.
DALLAS, No. 63..... Dallas, Texas
Labor Temple—First Saturday.
Elmer E. Diss..... 4216 Cedar Springs Road
DENVER, No. 64..... Denver, Colo.
1421 Arapahoe St.—Second Wednesday.
Daniel Decker..... Weaver Hall, 1421 Arapahoe St.
WATERBURY, No. 65..... Waterbury, Conn.
Garden Hall—Second Saturday.
William O'Connell..... 31 Central Ave.
BRIDGEPORT, No. 66..... Bridgeport, Conn.
Carpenter Hall—Second Saturday.
Gilbert P. Marshall..... 60 Sixth St.
SPRINGFIELD, No. 67..... Springfield, Mass.
48 Pynehon St.—First Saturday.
John E. Haggerty..... 807 Liberty St.
WACO, No. 68..... Waco, Texas
First Wednesday.....
Thomas E. Childers..... 921 Proctor St.
OGDEN, No. 69..... Ogden, Utah
First Thursday..... 3544 Washington Ave.
PITTSFIELD, No. 70..... Pittsfield, Mass.
246 North St.—Second Saturday.
Walter H. Sears..... Depot St., Dalton, Mass.
BANGOR, No. 71..... Bangor, Maine
121 Main St.—First Saturday.
Albert L. Carlisle..... 27 Forest Ave.
KENOSHA, No. 72..... Kenosha, Wis.
G. A. R. Hall—Second Saturday.
Samuel E. Brown..... 266 Fremont Ave.

NATIONAL FRATERNAL SOCIETY OF THE DEAF



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

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

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

HOW FIGURED.

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

One's age is figured at the nearest age—age at nearest birthday.

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

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (Jan. 1, 1919), it has paid 125 death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

For the Address of
State Organizers,
Grand Officers and a
Directory of Divisions,
See Page 15.