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The Frat Volume 17 Number 08 June 1919

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

JUNE, 1919

Number 8



Photo by Frank C. Holton; design by Oscar Lauby.

ST. PAUL DIVISION, No. 61, N. F. S. D.

Top row, left to right—Anthony Garibano, Michael A. Harrer, Bickerton L. Winston; Joseph G. Capp, Franklin E. Grey, Arthur O. Huebner, Edwin J. Cleveland, Edward A. Hauwiller, John P. Klein, John Leifel.

Second row—Erik Engh, Edward Bauer, Arthur Bren, Hans Saterlund, Leo J. Werner, Dante J. Ungaretti, Ernest Chenvert, Jens Hansen, Edmond J. Nadeau.

Third row—Philip O. Reilly, David Hagerstrom, William R. Bratter, Alfred J. Peltier, Martin Klein, August C. Brueske, Axel Kirke, Walter Falmoe, William W. Henneman, Albert Exberg, James S. S. Bowen, Gustav E. Torgerson.

Fourth row—Frank C. Holton, W. C. Jones (Trustee), Philip E. Cadwell (Trustee), Paul E. Kees (Past-President), Anton Schroeder (President), John W. Langford (Vice-President), John A. Benolkin (Secretary), Frederick Brant (Treasurer), Oscar Lauby (Director), Joseph A. Stuart (Sergeant).

Bottom row—W. Leister Williams, Charles C. Booth.

Absent—Leonard W. Hodgman, Victor J. Trost, Wallace Anderson, Robert G. Foulds, J. Howard Johnson, Herbert R. Kraling, Joseph Margolis, Alby H. Pererson.

OUR GRAND OFFICERS.

Short Sketches of the Men Who Manage the Grand Division's Affairs.

Harry C. Anderson, President, Indianapolis, Ind., is serving his third term. Joined in 1910. Employed with the Farmers' Trust Company of that city; married; graduate of the Indiana school.

William L. Davis, 1st Vice-President, Philadelphia, Pa.; serving his third term on the Board. Joined in 1910. With the

Lehigh Valley R. R.; married; graduate of the Pennsylvania (Mt. Airy) school.

H. Lorraine Tracy, 2nd Vice-President, Baton Rouge, La.; serving his third term on the Board. Joined in 1910. Principal of the Louisiana school, editor of its paper, The Pelican, minister of the Episcopal church; married; graduate of the Iowa school and Gallaudet college.

Edward H. McIlvain, 3rd Vice-President, Olathe, Kans. He succeeded Arthur

L. Roberts, resigned. Joined in 1907. Teacher at the Kansas school; married; graduate of the Ohio school.

Alexander L. Pach, 4th Vice-President, New York, N. Y.; serving his first term on the Board. Joined in 1909. Manager Pach Photograph Co.; married; graduate of the New York (Fanwood) school.

Leon A. Fisk, 5th Vice-President, Los Angeles, Calif. He succeeded Melville J. Matheis, resigned. Joined in 1911.

THE FRAT

THE GET ONE DEGREE.

The "I am going to" chap slips on a banana peel and loses his balance. The "Do it now" chap watches his step, starts right and finishes right.

Never turn down your duty nor turn up your nose. Go and get your prospect before he turns up his toes.

Hold tight to your duty, corral a new member and respond to this roll call.

Chicago Division—A. H. McDonald, W. H. Lyles, Jr., N. Olson.

Cincinnati—L. B. Honicon.

Evansville—J. R. Langford, A. Brizius.

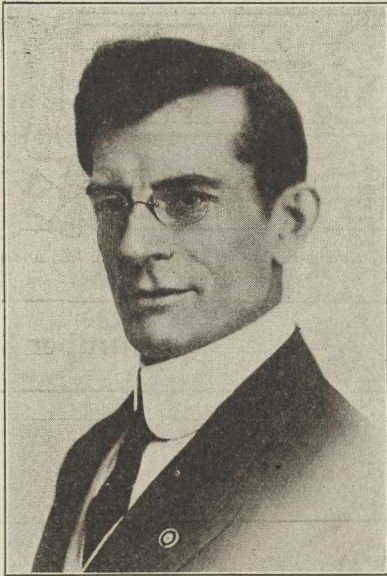
Cleveland—F. Hayer, C. Wasserstrom.

Indianapolis—G. S. Beyer.

Greater New York—L. Frey, A. L. Pach (2), C. F. Schneider, M. J. Blake, J. Bohlman.

St. Louis—G. Roeder, A. O. Steidmann, N. J. Kieran.

Atlanta—F. J. Hart, J. H. Norris.



HARRY A. ANDERSON,
President.

Automobile mechanic; single; graduate of the Wisconsin school.

Thomas J. Blake, 6th Vice-President, Akron, Ohio; serving his first term on the Board. Joined in 1914. Tire worker; single; graduate of the Maryland school.

Francis P. Gibson, Secretary, Chicago, Ill.; serving his fourth term. Joined in 1903. Married; educated on Chicago public schools.

Edward M. Rowse, Assistant Secretary and Treasurer, Chicago, Ill.; serving his second term on the Board. Joined in 1910. Single; educated in public schools of Plymouth, Mass., graduate of Gallaudet college.

George F. Flick, Chairman of Trustees, Chicago, Ill.; serving his third term. Joined in 1912. Pastor of All Angels' Episcopal church for the deaf; married; graduate of the Ohio school and Gallaudet college.

Harrison M. Leiter, Trustee, Chicago, Ill.; serving his second term. Joined in 1910. Clerk in Corn Exchange National Bank; married; educated at the Illinois school.

Washington Barrow, Trustee, Chicago, Ill.; serving his first term in this office, served four terms as Treasurer. Joined in 1901. Clerk with Firemen's Insurance Company; married; educated at the Illinois school.

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.



WILLIAM L. DAVIS,
First Vice-President.

Philadelphia—H. Sack.

Omaha—P. E. Seely, F. W. Trisler.

Boston—E. H. McGowan.

Pittsburgh—T. Gorman.

Memphis—P. B. Jones.

Seattle—A. W. Wright (2).

Washington—G. G. Kannapell (2), O.

D. Guire, Jr., (2), A. L. Roberts (2), W. Cooper.

Baltimore—A. E. Feast (2), W. W. Duvall, Jr., (2).

Syracuse—F. Sager.

Cedar Rapids—C. S. Kinser.

Huntington—C. E. Burgess, G. H. Drake.

Akron—T. J. Blake (3).

Salt Lake City—T. E. Lewis.

Springfield, Ill.—A. C. Johnson, F. W. Schoneman.

Dallas—E. E. Disz, L. E. King.

Denver—C. P. Jones.

Springfield, Mass.—F. Greenough.

Are you a frat?

BIRTHS.

To Mr. and Mrs. Erik Engh of Minneapolis, Minnesota, on January 10, 1919, a boy.

To Mr. and Mrs. Luverne Byrne of Des Moines, New Mexico, on May 12, 1919, a girl.

To Mr. and Mrs. Chester B. Huffman of Columbus, Ohio, on May 18, 1919, a girl.

To Mr. and Mrs. Louis Zimmerman of New Orleans, Louisiana, on May 23, 1919, a boy.

To Mr. and Mrs. John J. Knorr of Niagara Falls, New York, on May 28, 1919, a girl.

MARRIAGES.

March 16, 1919—Newton Mankin to Chassie Smith, both of Knoxville, Tenn.

April 23, 1919—Arthur LeBar of LaSalle, New York, to Lillian M. Warren of Syracuse, New York.

May 4, 1919—Alexander Shultz to Josephine Utolowski, both of Buffalo, New York.

May 27, 1919—Harry A. Slater to Nora Connor, both of Buffalo, New York.

June 8, 1919—Max Caro to Mary Zuckerman, both of Chicago, Illinois.

June 19, 1919—Harrison M. Leiter of Chicago, Illinois, to Katherine Cardell of Philadelphia, Pennsylvania.

ENGAGEMENTS.

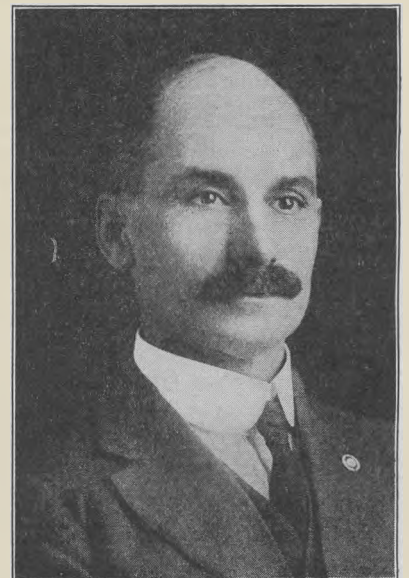
Edward Knobloch and Carrie Sullivan, both of Chicago, Illinois.

DEATHS.

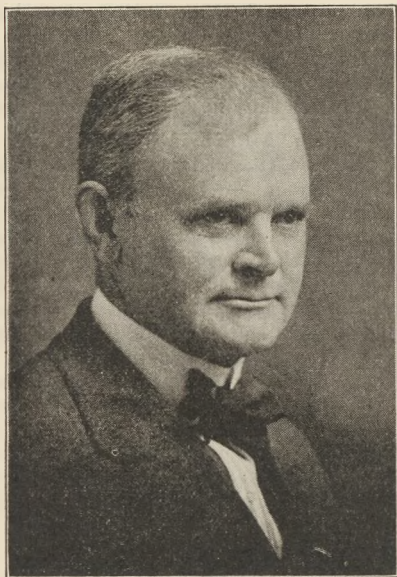
May 21, 1919—Mrs. Lottie H. Schwarz, wife of John Schwarz of Niles Center, Illinois.

MAY DEATH CLAIM.

Paid to Mrs. Lucy Kramer, Savannah, Ga., for death benefit of John Frederick Kramer, Certificate No. 2163, deceased January 9, 1919, \$1,000.00.



H. LORRAINE TRACY,
Second Vice-President.



EDWARD H. McILVAIN,
Third Vice-President.

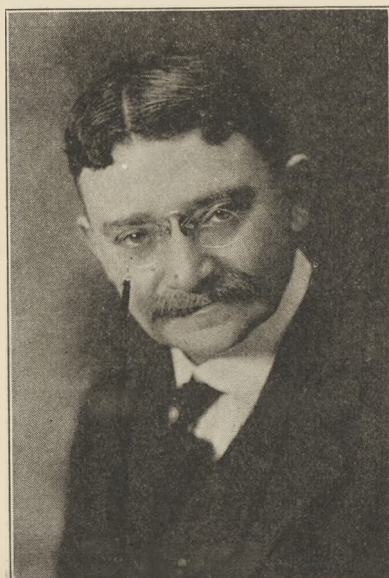
NEW MEMBERS.

1. W. H. Krug.....Lorlie, Canada
1. C. C. Lee.....Columbia, S. C.
1. W. E. Norton.....Hammond, Ind.
10. Charles Birch.....Middletown, O.
11. W. H. DeCamps.....Evansville
11. A. C. Kroener.....Evansville
21. L. C. McComb.....Cleveland
21. Albert Ebel.....Cleveland
22. E. C. Burch.....Indianapolis
23. Benjamin Elkin.....New York City
23. J. F. Eberhardt.....Brooklyn
23. L. W. Brook.....Brooklyn
23. F. J. Cunningham.....New York City
23. W. J. Burke.....New York City
23. Murray Campbell.....Tucson, Ariz.
24. C. A. Kafka.....St. Louis
24. C. T. Chamberlain.....St. Louis
24. W. T. Cratin.....St. Louis
28. F. K. Dixon.....Savannah, Ga.
28. H. P. Nash.....Decatur, Ga.
30. Ferdinand Stumpf.....Philadelphia
32. W. H. Hartz University Place, Neb.
32. B. A. Griggs.....Omaha
35. J. H. O'Neill.....Charlestown, Mass.
36. Jacob Hess.....Pittsburgh
38. R. F. Ellis.....Corinth, Miss.
44. Jerry Stewart.....Yakima, Wash.
44. D. H. Krause.....Mt. Vernon, Wash.
46. L. S. Cherry.....Washington
46. H. J. Pulver.....Washington
46. S. R. Burns.....Washington
46. Nathan Lahn.....Washington
46. H. V. Barnett.....Washington
46. W. A. Gray.....Mt. Rainier, Md.
46. C. C. Sullivan.....Clarendon, Va.
47. F. R. Smith.....Baltimore
47. Michael Weinstein.....Baltimore
47. F. K. Fraley.....Baltimore
47. J. H. Behrens.....Baltimore
48. Charles Poucher.....Syracuse
49. Julius Hertel.....Van Horne, Ia.
50. Annis Brock.....Huntington, W. Va.
50. C. D. Seaton.....Romney, W. Va.
55. W. E. Murphy.....Akron
55. T. S. Baker.....Akron
55. H. H. Olinger.....Akron
56. John Fehr.....Salt Lake City
58. F. R. Wendell.....Willisville, Ill.

58. R. L. Carter.....Jacksonville, Ill.
63. Charlie Morris.....Grand Saline, Tex.
63. Naaman Richard.....Denison, Tex.
64. C. C. LeMaster.....Pueblo, Colo.
67. F. E. Shaughnessy.....Springfield, Mass.

MAY DISABILITY CLAIMS.

F. J. Hellsten, Omaha.....	\$ 10.00
J. Weigel, Knoxville.....	15.00
M. A. Johnson, Golden, Colo.....	50.00
*F. N. Trisler, Omaha.....	10.00
E. C. Randall, W. Harpswell, Me.....	50.00
*M. H. Weiner, Malden, Mass.....	15.00
H. Gunther, Westfield, Mass.....	10.00
J. D. Tate, Fayetteville, N. C.....	15.00
J. M. Matney, Decatur, Neb.....	50.00
J. F. Kramer, Savannah, Ga.....	50.00
H. J. Morris, Murray, Utah.....	10.00
A. W. Harkless, Callensburg, Pa.....	15.00
M. Cutler, Lewiston, Utah.....	10.00
J. J. Knorr, Niagara Falls, N. Y.....	20.00
A. Bohan, Waukesha, Wis.....	10.00



ALEXANDER L. PACH,
Fourth Vice-President.

R. D. Lowe, Casey, Ill.....	10.00
W. Toegel, Detroit.....	50.00
L. A. Pagilaro, New York City.....	10.00
E. Jackson, Detroit.....	15.00
*C. L. Chambless, Little Rock.....	15.00
W. L. Stichler, Univertisy Pl. Neb.....	10.00
H. Turner, Washington.....	10.00
W. Eamon, Detroit.....	10.00
G. E. Worley, Kenosha, Wis.....	10.00
J. T. Flood, Washington.....	10.00
W. A. Barnes, Dallas.....	30.00
M. T. Johnson, San Francisco.....	35.00
*W. W. Kimball, S. Paris, Me.....	25.00
J. J. Hodes, New York City.....	15.00

Total for the month.....\$595.00
*Denotes accident claims.

WANTED:

Deaf couple acquainted with farm work to live on small farm and work same on shares; also deaf woman as companion and helper. Write Mrs. J. J. Kleinhans, 1303 Maple St., Niles, Mich.

TRUSTEES' REPORT.

Ledger Assets, May 31, 1919.

First mortgage loans.....	\$140,100.00
First mortgage bonds.....	21,500.00
Liberty bonds.....	30,200.00
Cash in bank.....	1,430.07
Certificates of deposit.....	840.50
Secretary's contingent fund.....	300.00
Treasurer's cash.....	100.87

Total ledger assets.....\$194,471.44

Balance in Funds.

Reserve Fund.....	\$169,245.80
Mortuary Fund.....	13,286.65
Sick and Accident Fund.....	3,758.17
General Expense Fund.....	5,955.67
Organizing Fund.....	340.02
Convention Fund.....	1,885.13

Total in all funds.....\$194,471.44

Interest receipts for May amounted to \$822.56. Part payment on principal amounting to \$3,300.00 were received on two farm loans.

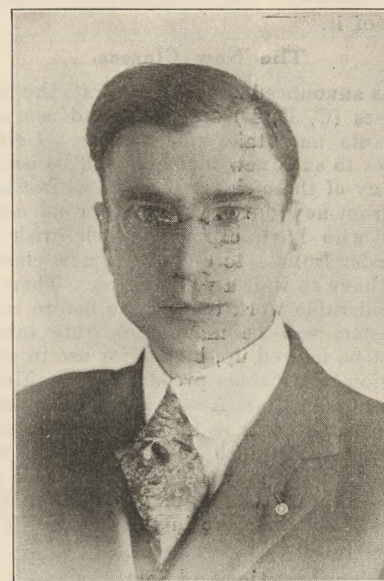
Surplus funds to the amount of \$6,000.00 were invested in a new farm loan, bearing interest at 5 1-2 per cent. And \$4,600.00 more was applied to take up the balance of the society's subscription to the Victory loan.

THE DESTROYER OF CONFIDENCE.

The man who knocks the order that protects his family practices one of the worst forms of dishonesty. Such conduct tends to destroy confidence and that always weakens the organization. The order is the membership—the knocker hits himself first of all. Its like pulling the roof down over his own head. It's cowardly too, and does not become a man who believes in the association to the extent of maintaining his protection.—[Bee Hive.

The All-Important Questions.

He—"Will you marry me?"
She—"Are you a Frat?"



LEON A. FISK,
Fifth Vice-President.



THOMAS J. BLAKE,
Sixth Vice-President.

Official Notices

The New Laws.

The new edition of the society's Laws has been supplied to each division secretary, and he is expected to send a copy to each non-resident member and hand one to the residents whose certificates are dated prior to June 1st. Headquarters has mailed a copy direct to those whose certificates were dated June 1st and will do the same to all whose certificates are issued after that date. If any member has failed to receive his copy, he should write his division secretary about it. Headquarters has received quite a few compliments on the excellent job these books represent, on the new arrangement of the laws, etc. The edition was printed by Kable Brothers, who publish *The Frat* for us, and they assuredly made a good piece of work out of it.

The New Classes.

As announced in the May *Frat*, the new classes (C, D, E) are ready and *new* applicants may take their choice. Certificates to such new members will be issued in any of these classes, as well as in Class A, from now on. However, our *old members* who have expressed their wish to transfer from A to one of the new classes will have to wait a while longer. There is considerable work to be done before such transfers can be made, new rate tables must be figured up, blanks for use in connection, certificates prepared, etc. Members now in Class A lose nothing by waiting a little longer as all they have paid in will be taken into consideration in the transfer they may make. The table of rates for each class will be found in the Laws, also elsewhere in this issue of *The Frat*.

To Deputies and Secretaries.

Headquarters continues to receive applications bearing your approval and incorrect and incomplete. This will not do.

It means bother and delay all around. You should carefully check each line in the applications and so see that everything is right before going ahead. There is another point you must watch hereafter—each applicant must state what class he wishes to enter—A, C, D or E. The applicant should know what he wants, and put it down. After a certificate has been issued its class cannot be changed without doing the work all over again, changing records, issuing a new certificate, etc., and of course a charge would be made in such cases, so it is advisable no mistakes be made on the application. The new rate folders just issued (supplies of which will go to you), the articles in *The Frat* and the Laws, all give complete information about the different classes and there is no reason why an applicant should not know beforehand just what he is applying for.

Once in a while there is a protest made

The postage rate on letters goes back to two cents the ounce on July 1, so in remitting for small accounts to headquarters division secretaries will please do so in stamps of the one or two cent variety.

The Memorial Tablet.

It will be recalled that at the Philadelphia convention the matter of placing a memorial tablet in the Washington Monument came up as a result of the visit to Washington paid by many of the delegates. Secretary Todd of Memphis Division has advised us that in response to his enquiry as to the possibility of such tablet being accepted the department in charge of the monument has advised him it is not able to grant such request; that for the past thirty years like requests have been invariably refused, among them many from various patriotic and fraternal organizations; that the only exceptions made have been in the cases of States and foreign governments.

This report may be deemed official and as closing the matter.

Ritual Committee Work.

Little attention has been paid by the membership body to the request of the Ritual Committee for suggestions in its work of revision, and Chairman Norris wishes to remind everybody that the committee is still on the job and open to the receipt of ideas from any frat interested in the work. His address is 825 E. 40th St., Indianapolis, Ind. The committee has in mind the adoption of uniform regalia (robes, etc.) for all the divisions so it is not advisable that such should be purchased before the committee has adopted same. Meanwhile, the present ritual (with its supplemental book on installations) continues in force.

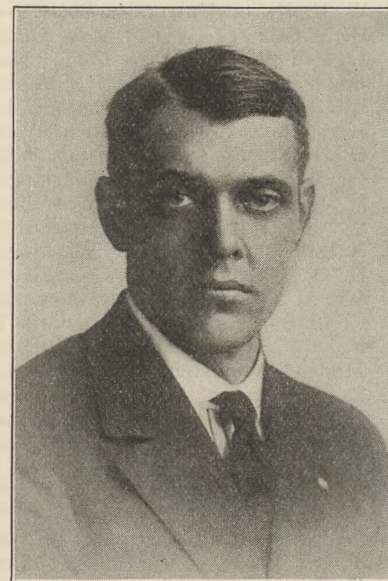
About The Frat.

It is intended that *The Frat* should be in the hands of our members the last of the month its dating bears. In order to do this we must have all copy reach headquarters by the 15th of the month. If your division notes get there later than



FRANCIS P. GIBSON,
Secretary.

by a division in connection with the admission by another of someone who was not, for one reason or another, welcome in the place he originally hailed from, and as a result headquarters is made the recipient of "protests." When an application comes up in your division from a former resident of another division city it is advisable enquiries be made as to why he did not apply there—a sort of request for references, just as would be made by any first class organization of newcomers or semi-strangers. This would also be a check on undesirables gaining admission. We wish to add, too, that it is the duty of every member, when applications are under discussion, to give any information he may have as to possible physical or moral drawbacks the applicant may have. The society wants "quality" more than "quantity"—the restrictions in its Laws as to its membership call for the exercise of all possible care by divisions in the admissions made.



EDWARD M. ROWSE,
Treasurer.



GEORGE F. FLICK,
Chairman of Trustees.

that, they must go over. It can be seen that it is advisable division secretaries have their reports, address changes, applications, etc., there by that date also. The change we made two months ago has proved popular and we intend to stick to it.

TREASURER'S STATEMENT.

For May, 1919.

Balance, April 30.....	\$190,801.74
Receipts.	
Division collections.....	\$ 5,512.61
Interest, mortgage loans.....	678.00
Interest, mortgage bonds.....	137.50
Interest, Liberty bonds.....	2.13
Interest, bank deposits.....	4.93
Button sales.....	43.80
Fob sales.....	1.75
Secretary's fees.....	3.75
Rent, Chicago Division.....	5.00
For halftones.....	2.90
Fees.....	1.50

Total balance and receipts...\$197,195.61

Expenditures.

Death benefits.....	\$ 1,000.00
Sick benefits.....	530.00
Accident benefits.....	65.00
Rent.....	57.50
Printing THE FRAT.....	115.45
Salaries—W. L. Davis.....	12.50
Salaries—H. L. Tracy.....	12.50
Salaries—E. H. McIlvain.....	12.50
Salaries—A. L. Pach.....	12.50
Salaries—L. A. Fisk.....	12.50
Salaries—T. J. Blake.....	12.50
Salaries—G. F. Flick.....	12.50
Salaries—W. Barrow.....	6.25
Salaries—H. M. Leiter.....	6.25
Salaries—H. C. Anderson.....	41.66
Salaries—F. P. Gibson.....	166.66
Salaries—E. M. Rowse.....	125.00
Salaries—M. Furlong, M. D.....	25.00
Services—M. J. Matheis.....	100.00
Emblem buttons.....	31.97
Furniture and fixtures.....	38.80

Office expenses.....	\$ 48.83
Refunds.....	48.14
Endorser's fees.....	208.00
Engraving halftones.....	9.31
Insurance Department fees.....	7.00
Postage.....	5.85

Total expenditures.....\$ 2,724.17

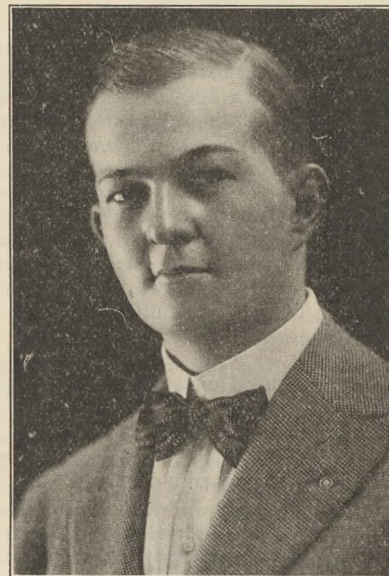
Recapitulation.

Total balance and receipts.....	\$197,195.61
Total expenditures.....	2,724.17

Balance, May 31.....\$194,471.44

FIRESTONE.

Wants strong, energetic deaf workmen over 18 years of age and weighing over 140 pounds. Physical examination required. Good wages to start. For full information address: B. M. Showe, Labor Department, Firestone Tire & Rubber Company, Firestone Park, Akron, Ohio.



HARRISON M. LEITER,
Trustee.

TREASURER'S REPORT.

Division Collections for May.

Chicago.....	\$ 490.53
Detroit.....	199.12
Saginaw.....	9.85
Louisville.....	66.43
Little Rock.....	102.55
Nashua.....	22.45
Dayton.....	58.45
Bay City.....	12.56
Cincinnati.....	127.48
Evansville.....	20.54
Nashville.....	14.96
Springfield, O.....	20.57
Olathe.....	55.52
Flint.....	116.26
Toledo.....	82.34
Milwaukee.....	113.73
Columbus.....	73.11
Knoxville.....	50.19
Cleveland.....	111.23
Indianapolis.....	213.88
Greater New York.....	280.32
St. Louis.....	189.99

New Haven.....	\$ 28.51
Holyoke.....	32.03
Los Angeles.....	99.67
Atlanta (April).....	80.43
Atlanta (May).....	115.65
Philadelphia.....	196.01
Kansas City.....	73.58
Omaha.....	94.35
New Orleans.....	91.91
Kalamazoo.....	18.12
Boston.....	106.41
Pittsburgh.....	217.51
Hartford.....	31.85
Memphis.....	26.25
Portland, Me.....	66.49
Buffalo.....	61.64
Portland, Ore.....	
Newark.....	96.75
Providence.....	37.46
Seattle.....	50.34
Utica.....	69.88
Washington.....	65.61
Baltimore.....	59.99
Syracuse.....	30.69
Cedar Rapids.....	67.49
Huntington.....	37.22
Albany.....	23.31
Rochester.....	35.98
San Francisco.....	89.44
Reading.....	36.43
Akron.....	229.61
Salt Lake City.....	38.93
Rockford.....	62.08
Springfield, Ill.....	71.08
Davenport.....	32.14
Worcester.....	37.57
St. Paul.....	93.29
Ft. Worth.....	84.14
Dallas.....	58.18
Denver.....	82.37
Waterbury.....	15.64
Bridgeport.....	27.96
Springfield, Mass.....	38.22
Waco.....	29.16
Ogden.....	23.11
Pittsfield.....	32.80
Bangor.....	30.64
Kenosha.....	53.53

Total collections.....\$5,512.61



WASHINGTON BARROW,
Trustee.



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, Illin

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

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

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

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



JUNE, 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.

\$194,471.44.

Atlanta—1921.

July payments are due.

Get one—then get more.

Get the habit—pay on the first.

Make up your mind that if your member-
ship was worth getting, surely it is worth
keeping.

Do not forget you have to attain the
“Get-One” degree before you can qualify
for the “Make-Good.”

Akron Division has the record for a single
class of novices. It recently put through
one of forty. Aren't you sorry for Billy?

Never mind the dry part of July 1st;
take consolation in the fact that you can
wet a two cent stamp thereafter, instead
of the usual “three.” Everything has its
compensations.

Three years ago the society's funds were
nearing the one hundred thousand dollar
mark—today its balance sheet shows it has
about doubled that showing. We assured-
ly have added progress, permanency and
prosperity to the things the “P” in our
emblem stands for.

Grand President Anderson goes on
vacation from June 28 to July 12 and plans
to pay visits to Chicago, Kenosha, Mil-
waukee and St. Paul Divisions, as well as
one to headquarters. He also will attend
the meeting of the Minnesota Associa-
tion at Duluth, July 2-5.

More of our divisions are changing meet-
ing dates so as to be in accord with the re-
quest we have made towards assisting in
having The Frat out early. Cleveland and

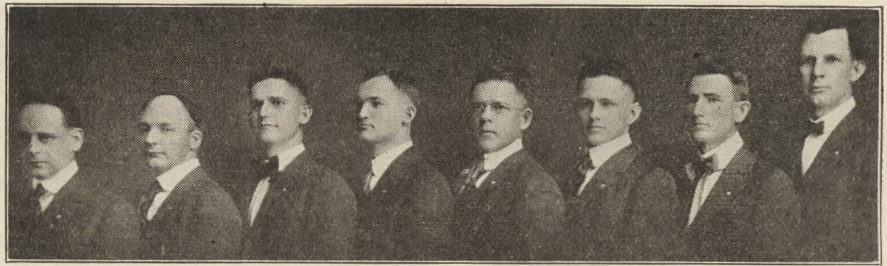


Photo by W. H. Lyles.

A BUNCH OF PROSPEROUS COLUMBIA (S. C.) FRATS.

Left to right—W. H. Lyles (photographer), T. J. Tinsley (vulcanizer), J. A. Cook
(vulcanizer), H. R. Glover (printer), O. A. Darby (mailer), L. J. Fant (printer), W. L.
Smith (carpenter), R. L. Cave (vulcanizer).

Philadelphia change to the first Saturday,
beginning with August. It is hoped that
the rest will find it convenient to adopt
first week dates soon. From comment
received at headquarters the early receipt
of their paper, prior to the meetings, is
pleasing all our members.

It devolved on the editor to get up that
“birthday number” after all, so he thought
that for one thing the membership body
would like to see who's who in the Grand
Division offices, and you'll find them—
their portraits and short sketches on other
pages. On the front page is very good evi-
dence of the way the society grows—in
fact such is shown all through this edition
—in St. Paul Division's portrait. It's not
so far back that we printed this division's
group with but eight members in it.

In the passing of Brothers Allabough
and Irick the society has lost two members
it could ill afford to spare. Both were en-
thusiastic frats, helpful in division af-
fairs and taking special interest in the
society's welfare and advancement; both
had a good deal to do with the revising
of our Laws, Brother Irick was on our
Ritual Committee and Brother Allabough's
leading part at the Philadelphia conven-
tion and his subsequent outlining of its
doings while on his travels helped many
an isolated frat to get clear on things that
were puzzling him. * Louisville and Cleve-
land Divisions will miss them indeed.

There's a nice little moral in the way
the recent visit of the “flu” showed the
value of life insurance. Those old say-
ings about nothing being sure but death
and taxes, and it being always the unex-
pected that happens were borne out with
a vengeance. Aside from those of our
own members the epidemic took away,
we would like to know how many victims
it claimed from among deaf men who
carried no insurance. Brother Frat,
you can do your friends no greater service
than to show them the advantages of
membership in this, your society, and get
them to join. Of course it helps us, helps
you and the odd 3,999 brothers you have
in the Order—but it will help your friend
a lot more, getting him out of the unpro-
tected class and putting him in another
where the self-satisfaction is greater all
around, and those dependent upon him will
thank you too—if not now, later.

CONFIDENCE.

There are lots of good people in the
world. That person knows best who tries
to find them.

Some people make a mistake in souring
on the world because they happen to have
an unpleasant experience with some indi-
vidual. If you go out to find the bad in
people you can find it all right. If you
go out to find the good there is in people
you will find lots of it.

The world needs lots of things, but one
of its most important needs is that people
should have more confidence in each other.
In our business dealings with one another
it is a good plan to consider a fellow honest
until you have found that he is not. When
you find that he is not, don't jump to the
conclusion that he represents the majority
because he does not.

The great majority of people are honest.
Just keep this in mind and your dealings
with other people will not only be more
satisfactory in the long run, but you will be
contributing your mite to the establish-
ment of a greater degree of confidence
which should prevail in the world. People
need more confidence in each other. The
business world needs more confidence and
society needs more people who have con-
fidence in one another.

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 main-
tain 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. Phys-
ical 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.



COMING DIVISION EVENTS.
July.

- 4. Picnic..... Louisville
- 4. Picnic..... Little Rock
- 4. Picnic..... Cincinnati
- 4. Picnic..... Evansville
- 4. Picnic..... Huntington
- 4. Picnic..... New Haven, Waterbury, Bridgeport
- 4. Picnic..... Kansas City
- 4. Picnic..... Kalamazoo
- 4. Picnic..... Boston
- 4. Picnic..... Pittsburgh
- 4. Picnic..... Springfield, Ill.
- 4. Picnic..... Waco
- 4. Outing..... Worcester
- 4. Excursion..... Baltimore
- 4. Picnic..... Atlanta
- 4. Picnic..... Davenport
- 4. Picnic..... Evansville
- 4. Picnic..... Memphis
- 5. Outing..... Memphis
- 5. Social..... Toledo
- 5. Banquet..... Springfield, Ill.
- 5. Outing..... Syracuse
- 5. Initiation social..... Louisville
- 5. Dance..... Portland, Ore.
- 5. Outing..... Atlanta
- 6. Outing..... Atlanta
- 6. Picnic..... New Orleans
- 12. Outing..... Providence
- 19. Lawn fete..... Holyoke
- 19. Picnic..... Denver
- 20. Picnic..... Kenosha
- 20. Picnic..... St. Paul
- 20. Outing..... Springfield, Mass.
- 25. Lecture (A. L. Pach)..... Syracuse
- 26. Picnic..... Syracuse
- 26. Picnic..... Rochester
- 27. Union picnic..... Ruggles Beach, O.

August.

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

September.

- 1. Outing..... Rochester
- 1. Picnic..... Flint
- 1. Picnic..... Pittsfield
- 1. Picnic..... Toledo
- 1. Social..... Baltimore
- 1. Home Fund picnic..... Chicago
- 20. Banquet..... Hartford
- 27. Shore Dinner..... Rochester

Chicago.

Recent visitors at headquarters were the following members: Henry Riordan of Ottawa, Ill., S. E. Brown of Kenosha, Wis., Max Lubin of New York, J. W. Seitz of Indianapolis, A. S. Courrage of New Iberia, La., John Bertram of Seattle, Wash., Wilfred Dick of Flint, Mich., Harry Keasal of Jacksonville, Ill., Aloysius Japes of Detroit, Mich.; also Brother and Mrs. Frederick Allbert of McCracken,

Kans., newly-weds enroute home from Cleveland. Other callers were: George Prigge of Worcester, Mass., James Wilson and Thomas Crawford of Mississippi, H. L. Battiste of Spokane, Wash., Phil Bassell of New York, John J. Lloyd of Colorado Springs, Colo.

Chicago Division has its annual smoker at the Silent Athletic Club House, June 28. Its goat is said to be a brand new one this year, and some doings are expected. John D. Sullivan and an able corps of assistants will see to No. 1 keeping up its standard along Tropic of Capricornus lines.

Harrison M. Leiter, President of Chicago Division and a member of the Grand Division Board of Trustees, has a lot to be thankful for in connection with his taking in the Philadelphia convention last year. The 19th of this month he led to the altar Miss Katharine Cardell of Philadelphia, the consummation of the romance "Philateen" began. On the 11th some fifty of his local fraters gathered at the Briggs and gave him a good-bye-bach dinner. He has promised to be home for the smoker on the 28th, and awaiting him there will be a \$50.00 bill, Chicago Division's wedding gift, as well as an enthusiastic welcome home.

Henry P. Plunkett of Milwaukee, one of our returned "nephews" from overseas and son of Brother Plunkett of the same city, was a recent caller at headquarters, and the staff was glad to meet the fine young man. He's the son of his dad, all right, although along somewhat lighter lines. Donald P. Gibson, son of Brother and Mrs. Gibson, also is back from over there, safe and sound and glad to get into "civies" after two years of "olive drab" strenuousity.

Max M. Lubin, President of Greater New York Division, spent a good part of his vacation in Chicago last month. We did our best to make his visit pleasant, and we know everybody hopes he will come again and stay longer. On his way home, he stopped off at Detroit and met D. A. D. and "his" sons and brothers. Asked for an explanation of his coming to Chicago so unannounced, Brother Lubin handed us the following, with apologies to Walt Mason and Jimmy Meagher:

"I read that Number One's boys were getting up a show, which was to have come off some thirty days ago, that's sure to be a corker, so our papers say, and that it really comes off the twenty-fourth of May. It's a long, long way to Chicago, and a long, long way to go; it's a long, long way to Chicago, yet I go to see that show. Good-bye, you dear old New York. Adieu, dear Twenty-three. It's a long, long trip to Chicago, but the show's good to see."

Chicago, we are sure, hopes he was "shown."

Toledo.

Toledo frats connected with the Overland Motor Co., are still out of employment on account of the general strike. During several riots, only two deaf employees were slightly injured among many hearing employees that received rough treatment in the hands of strikers. A federal court injunction has relieved the situation to some extent and the deaf workers expect to resume employment within a short time.

On Decoration Day, Brother Whitacre entertained Brother and Mrs. Hannan, Brother Heniek and the Stevensons at his residence.

Brothers Henick and Henry spent a couple of days on Detroit's streets and walks while the strike of the motor company was at its height.

Brother Henry has secured a temporary position in Canton, O.

Brother Elvert of Davenport, Ia., is here seeking employment. He is apt to secure what he is after at the pump factory in West Toledo.

John Bertram suddenly departed for Seattle without giving his friends any enlightenment. It may be presumed that he received short notice to the effect that there was waiting for him a more tempting offer and did not lose any time in getting away. He stopped off in Chicago long enough to see headquarters and the Silent Athletic Club's new club house.

Brother and Mrs. Schelusta were overjoyed at the arrival of a baby girl on May 11.

Brother Lee's son returned from oversea service on May 10, and surprised his parents at midnight with a joyous home coming.

Toledo Division will hold an open social on July 5 at Kapp Hall, corner Summit and Adams Streets, immediately after its meeting in order to keep open house and get acquainted with visiting frats that are apt to be around to witness the Fourth's boxing exhibition.

Milwaukee.

Taking advantage of a new automobile just purchased, Brother and Fred Gierloff enjoyed a spin from Beloit, Wis., to this city on June 1st. Enroute they stopped at Delavan, Wis., and picked up Brother and Mrs. Otto Willie for company.

James Kearns placed more confidence in his bed mattress as a safe deposit vault than the banks, with the sad result that clever burglars entered the premises and ransacked his home to the tune of \$48.00. Due to their anxiety the jimmy experts overlooked a batch of Liberty bonds hidden elsewhere in the house. Looking for something cheap is like stopping a clock to save time. James, you better get more confidence in the banks.

Edwin Teweles is preparing to locate at his summer resort bungalow for the duration of the summer with his family and expects to be busy boating, swimming, sun bathing and playing tag with fish. To boost his fishing ability he will take John Holub along as a guide. Some camouflage, Eddie.

Henry Plunkett is wearing broader smiles these days since his son returned

from the war. The boy is a lot different than before enlisting. He paid a personal visit to our last meeting and answered willingly all questions regarding the horrors of war. Later he took a trip to Chicago to say howdy to headquarters. He looks the pink of health and is bigger and stronger.

Roscoe West met with an accident while cutting wood and inflicted a bad wound on his leg, which required medical attention and entered him on the disability roster.

Thomas Meredith is carpentering around New London, Wis., and purchased a lot and intends to erect a bungalow soon. Don't forget that house warming, Tommy.

Harry Hansman had his horseshoe with him when he and his team of horses were struck by a fast express train while crossing the tracks. The horses met instant death and he missed the same sentence by a hairbreadth.

Samuel Sutter is desirous of hearing from William O. Wilson. William, when you read this, please communicate with him at once.

Cleveland.

*By us no perfunctory word shall be said
Nor hollow mockery of forced good cheer.
But, for a comrade who has gone ahead,
We stand with bowed heads and a tear.*

The above refers to Rev. Brother Brewster Randall Allabough, whose death occurred May 19 in Middletown, Ohio. Mourning the loss of our esteemed brother No. 21's June business meeting was transacted with a feeling of keen regret that he was called away. That Brother Allabough was a well educated man is well known, but the extent of his literary knowledge is only guessed by many. The writer had the opportunity to visit Mrs. Nellie Allabough a short time after his death, the purpose being to adjust the claim blank. I was shown some books which Mrs. Allabough donated to St. Agnes' Mission for use as a library. The gift looked very generous, but that was not all. Led to the cellar, the writer beheld rows and rows of books, boxes and still more boxes, all filled with books. Just how many books there were is impossible to say at present, but without exaggerating it goes fairly close to being enough to build the foundation for the house that sheltered them. They will make a fine library. Brothers Flick of Chicago, Blake of Akron, Leitner and Atcheson of Pittsburgh were among the out-of-town attendants at the funeral. One hundred and fifty attended the services, which is considered pretty good in view of the fact that only twelve hours were allowed to prepare for the service. Had there been the usual time allowance a much larger attendance would have been the result. As it was, alteration of funeral plans were made almost at the last minute.

C. S. Sawhill is back in Cleveland after spending a month in the south, most of the time with his daughter, who resides in Birmingham, Ala. "Col." has been foreman of a night force at the National Lamp Co. for some time, but the company has just discontinued night work and brought him up to nature's best gift—daylight work.

A. J. Faulhaber had the surprise of his life when he returned home from a movie to find about fifty of his friends waiting for him on his birthday.

Married—Fred Foster of Syracuse, N. Y., to Miss Flora Hall, Cleveland, Wednesday, June 4, at St. Paul's Episcopal Church. Rev. A. B. Payzant, assisted by Layreader C. S. Sawhill, performed the ceremony. The newlyweds plan to make Cleveland their home.

Frank Forsythe, a member of No. 21, but who is working in Buffalo, visited Cleveland friends the week of May 22.

No. 21's auxiliary held an election in May with the following results: President, Mrs. W. E. Stover; secretary, Mrs. A. J. Faulhaber; treasurer, Mrs. C. Ortolf. The value of this branch to our division is great. Their accomplishments to date include the arrangements of several socials, buying utensils and stimulating interest in our welfare.

Indianapolis.

At last we've been and gone and done it. We've made Brother Jackson yell for help. Harry is some hustler and we have been giving him all the work he could do and lately a little more. Therefore at our last meeting he requested that we relieve him of the job of writing Frat notes. Of course we had to take pity on him and pass the job on to President Norris.

The death of Brother Allabough will be very deeply felt by the deaf of Indianapolis. His genial disposition and earnestness in any cause that was for the benefit of the deaf endeared him to all of us.

Old H. C. L. is still with us and seems to be getting huskier all the time. The latest gouge is a general scarcity of houses and a big raise in rents. Several of our boys have been ordered to move and cannot find any place to move to. Brother Ottenbacher had to put his goods in storage and send wifey to Columbus, O., on a visit till he can find a place. One or two others are almost in the same fix. What next?

A. D. Martin of Akron was in town for the auto race on May 31st. We saw his coat tails as he was leaving town. Come again, brother, and meet some real Frats next time.

Brother Stoltz is the latest motor maniac in our camp. He has bought himself a Maxwell and there are no other cars in sight for Walter.

Brother Virgin has recovered from his recent motorcycle accident and is now an enthusiastic member of the We Walks.

Earl Hinton took unto himself a wife in the person of the charming Dora Ambuhl on June 19th. The occasion is one that will long be remembered by those present.

We were recently treated to a talk by Edward J. Hecker, who was formerly teacher of printing in our school. Hecker is a good sign maker and kept the crowd roaring for an hour or so telling tales of school days and jokes on various persons present. There is only one Hecker.

If you don't think Indianapolis can entertain a convention, ask the next Shriner you meet. The Shriners were here in force and went home happy. Moral: INDIANAPOLIS 1924.

The picnic our Division had scheduled for July 4 has been indefinitely postponed because of inability to secure suitable grounds. However, "The Sycamores" will be keeping open house that day.

The news of the death of Rev. Brother B. R. Allabough was a shock to many friends here and cast gloom and feelings of sorrow among the deaf community. He was beloved and respected by old and young and was a man of sterling qualities and has left here and elsewhere a legacy of good deeds that may well be emulated. F. A. Leitner and Joe Atcheson went to Cleveland, Ohio, to attend the funeral services.

Henry Bardes has a big smile now as his two sons, Dwight and George, were recently discharged from the army after several months' service in France and joined the family on May 20th. They brought home lots of souvenirs and also have in store many thrilling battle stories. Another son, Paul, is still in the navy.

Joseph Johovicis tried his luck and landed a job at Akron, Ohio. Word was received from him that he injured his ankle while sliding at a ball game at Canton, Ohio, where the Goodyear nine played.

A special excursion from Harrisburg to Pittsburgh brought in some friends, among whom we are able to find the Blessing brothers, Harry Wise, Howard Arnold. They visited the division room at the McGeagh Building, and made a short visit at the school for the deaf at Edgewood Park.

Our division had arranged for a big "smoker," including a trip for the novices through Goatdom on May 17th, but it was postponed owing to the street car strike which continued four days. It will be held on July 5th at McGeagh Hall as soon as the regular business meeting is over. *Notice:* all novices and those who have never been put through are respectfully requested to present themselves before 7:30 p. m. at room 407, McGeagh Hall, July 5.

George Clementson attended the smoker with the broadest of smiles, which puzzled the brothers who had it in their minds to treat George with a visit to Goatdom. Soon it was found that George Clementson, Jr. arrived on May 7th. Brother Clementson and the family are now living at Sheffield, Beaver County, on a farm. They will probably stay there during the hot months.

A four dollar excursion to Washington, D. C., on May 24th brought Brothers Frank Blackhall, Wm. Lemmon, J. B. Smith, O. Maust, W. Stewart and the Misses S. Campbell and Myrtle Zelch to take advantage of this cheap ticket. They visited Gallaudet College and met their old classmates from Edgewood Park School and also took in sightseeing via an automobile.

The strawberry social on May 31st at our hall was largely attended and everybody seemed to enjoy the evening. J. K. Forbes attended to the serving of ice cream, strawberries and cakes, and Brother Fritzges was the chairman.

Keep the date in your hat. Arrangements for the annual picnic on July 4th at Edgewood Park School for the Deaf

grounds are getting into shape. A good time is assured all that mingle with us. Ball games and races will be the features of the day. Visiting frats can communicate with the Secretary for particulars. Brother Painter will take pictures of the crowd and the frats in groups.

Greater New York.

Harry Grossman is back from Massachusetts, where he has been residing for some time past. He thinks the City of Churches about right. He showed up at the Silent Athletic Club rooms and reported for resident duties.

Brothers J. Levy, A. Peterson, and V. Anderson were visitors in Washington, May 30. They report "Soudersburg" quiet, with President Wilson away and everybody else busy.

Irving Blumenthal recently became a benedict, but unfortunately we do not know the bride's name. Congratulations, anyhow.

The engagement of Abe Chaimowitz and Miss Gussie Sloven is announced.

The new S. A. C. which opened May 1st is progressing at a great rate and has "full speed ahead" on its indicator all the time. Visiting fraters are invited to drop in at any time.

President Lubin returned from his wild-and-wooly-western jaunt in fine shape and is busy regaling us with the story. According to him, Chicago and Detroit have some great clubs and a lot of other things worth seeing. The only drawback when we come to think of the trip is the distance.

Holyoke.

The whist party held at Brother Marr's turned out to be a pleasant affair. At least thirty-five guests were present. Prizes were awarded Mrs. George O'Brien and John Tolpa. The boobies turned out to be Mrs. George Leno and Anaclet Mercier.

A lawn fete will take place at Brother O'Brien's in Chicopee Falls on July 19. Plans are under way by the committee to arrange an up-to-date program. Brother Mercier is contemplating staging one later in the fall.

Atlanta.

Everybody connected with No. 28 is getting down to brass tacks and making preparations for the next conclave in 1921. Every lubber ought to get up an Atlantytone Club and save. Some may be fortunate enough to return home with bales of cotton. With the cost of living still on the soar, we presume that cotton raiment will be the rage in due time.

Our Atlantytone saving account is growing fast and sufficient funds will be available to allow every delegate and visitor to receive a genuine touch of real southern hospitality. The camouflage slogan is strictly under ban here and will not be lifted until after the convention. No doubt that slogan will be either misspelled or forgotten afterwards.

Samuel Morris and Hattie Darracott of Macon, Georgia, are whispering their engagement. The bells will be ringing in this part of Dixie land before long.

Walter H. Christian, connected with the local Ford shop's shoe repairing depart-

ment delivered an interesting appeal to his deaf co-workers during the Victory Loan campaign to subscribe to the loan. Twenty-four out of twenty-seven subscribed. In ten minutes \$1,200.00 worth of bonds were sold. Besides encouraging these co-workers, Brother Christian took an active part in pushing the campaign to the limit among the deaf in and around Atlanta with the result that ninety per cent subscribed.

Brother Skelton will be married to Hattie Smith of Cave Springs, on July 27.

Philadelphia.

May 29th the Division had a grand smoker and initiation. Twelve novices were put through the mysteries of W. A. E. A jolly time was had by all present. The only one who did not enjoy it was our goat—one of whose horns was broken when he tried to tickle the pants of one of the new ones who weighs around 200 pounds. For those of obesity we'll have to hire a mule hereafter.

Brother Clayton was present with a peach of a baby not long ago. This being a high-priced age, we presume he's glad it was not a pair.

Brother O'Brien has been confined to the house on account of an extreme case of rheumatism for many months. But the rheumatism has not yet smothered his Irish good nature. Another old war horse, Brother Underwood, is not himself. He is missed in the haunts that he frequented. He, too, is down with the rheumatism.

The Allied Deaf Societies had a picnic May 30th and Philadelphia frats were out in force. It was a success as a talking bee and financially, too. The reporter believes it would be better if they held athletic meets—offering prizes.

Several firms in and around Philadelphia have presented employees—deaf among them—with life insurance policies up to \$3,000. This is the day of the working man, and more benefits are sure to come.

In July the Division will meet on the 10th. After that meetings will be held on the first Saturday of the month at 1626 Arch St. It is hoped many non-residents will take the opportunity to come to the meeting on that day and see how things are run.

A club is in process of being formed along S. A. C., Chicago, lines. Of course 90% of the prospective members will be frats. If a mute in Philadelphia is not a Frat he is not worth while. [Whoopee!—Ed.]

Brother Scott was recently the recipient of a fine desk—the gift of his many friends who appreciated his work in different societies and clubs.

Some of the boys do say they can tell the seasons exactly simply by looking at the clothes Jimmy Foster sports at each trip of the sun to and from the Equinox.

Kansas City.

Brothers Loeb, Wys, Richardson and Riley are preparing to leave for the harvest fields during the summer vacation. Won't it be funny if they change their minds? Of late they are feeling the heat and can

imagine how much hotter it will be on the fields.

Brother Butcher, (not of the meat market variety), has returned from Akron and will swear off hitting the roads for the present and remain at home.

Although Akron has it on us in getting new members, we are not discouraged and wish to congratulate No. 55 for its fine spurt in lassoing forty new members within a month.

Brother and Mrs. Glasscock are recipients of a new baby boy who made his timely bow in the world on May 12.

Brother Burkmeister of St. Louis, Mo., has secured a good paying position here.

Brother Schultz, a Missouri product but now of Los Angeles, handed his old friends and schoolmates a nice surprise package by his short sojourn here while on his honeymoon trip to his old home in southern Missouri after an absence of several years.

Boston.

Brother Graves is located in Akron, O., and toiling in the Firestone tire factory. At last reports he is doing well.

Brother Thibodeau has recently returned from a two weeks' fishing trip away up in the wilderness of Maine. He caught all kinds of fish, yet hasn't brought an alibi. His fish stories were numerous.

Chairman McKeown promises the coming 4th of July picnic to be a humdinger with all kinds of features in store.

Fourth Grand Vice-President Alexander Pach has been tendered a cordial invitation to lecture here the fifth of July. If he decides to appear, it is going to be worth while to have every frat in New England attend.

Utica.

Chairman Kreutzer, of the picnic committee says our annual picnic at Sylvan Beach is going to be the biggest and best yet. All the eligible young men are going to be there and lots of girls, both plain and pretty. The attractions at this inland resort will be fully equal to those of former years and with the splendid facilities for bathing and boating the day should be one of rare enjoyment for every one. Handsome prizes will be given to the winners of the various athletic contests, and competition will be keen.

There are now eight deaf men working for the Hind & Harrison Plush Co. at Clark Mills. The Company will give employment to more of the deaf and any deserving frats who are looking for a job can be reasonably sure of getting work there. The company looks after its employees in every possible way and furnishes homes for those who have families and living conditions in this pretty little village are of the best to be found in villages of similar size in this part of the state.

Alonzo T. DeVoe, son of Albert A. DeVoe, has been honorably discharged from service after a year of service in the Salvage Division stationed at Camp Merritt, N. J.

There is talk that the Remington Typewriter works will shut down August 2 for two weeks' vacation. Joe Lever, one of the oldest of the company's employes, plans to spend his vacation at Cape Vin-

cent, where he will test his skill to lure the finny tribe and renew his youth among the cool breezes of the St. Lawrence.

Richard McCabe, who moved his family here from Gloversville, has a fine position as a linotype operator on the Utica Herald Dispatch. There seems to be a scarcity of linotype operators and the pay is so good one can't help wondering why more of the deaf do not learn the trade.

The gun works at Ilian shows no indications of increased activity and no more deaf employes have been taken on. The rapid growth of Utica Division was due largely to the activities at this plant during war time, but it may be a long time before such a large number of deaf men are drawn together in Ilian again.

William Carleton Thomas, son of John H. Thomas, has been assigned to the U. S. S. Seattle, and is, at this writing, in France.

William Wolfe, who is employed by the Bassert Company in Utica, came very near being seriously injured recently when a pile of steel castings toppled over at the plant. Fortunately he was only slightly bruised about the hips and all were glad to see him at the meeting on June 14.

William Greenbaum was called home to New York by the death of his mother on June 4th. He has the sympathy of his many friends, both here and in New York, in his great loss.

Irving Blumenthal and his bride, who was Bella Hanneman, of New York stopped off in Utica on their wedding trip and spent several days at the home of Brother and Mrs. Greenbaum. On account of the continued heat, they returned home to New York on Sunday, June 8th, instead of continuing their trip westward as at first planned. Mrs. Blumenthal, who possesses normal hearing, is the daughter of deaf parents and uses the language of the deaf perfectly. They will reside at the Hanneman home on Tinton Ave., New York City.

In the May Frat mention was made of Henry A. Mineker's misfortune in getting one of his legs broken in an automobile accident. An X-Ray examination made later discovered that the other leg was also broken. Henry has had to spend some six weeks in bed with both legs in casts.

Utica frats will be pleased to learn that James Lewis has a good job in the printing department of one of the Endicott Johnson Shoe factories.

After the frat meeting, July 12th, there will be a social in our lodge rooms for the purpose of raising funds to get prizes for the picnic contests, and a large attendance is hoped for.

Joe Lever is all puffed up with pride, which he has a perfect right to be, because Harold Lever, a nephew of his, who ran in the A. E. F. track meet in Paris recently, finished third against such stars as Tischer of Harvard and Smith. At home Harold is known as "Boots" and is a prominent athlete. He has had little training and less coaching and in the Paris races he got a bad start so his work is the more remarkable. He won a handsome medal and hopes to do even better in the inter-allied meet to be held in July.

Cedar Rapids.

That gigantic explosion in a large starch factory must have jarred our composure since we are hitting the trail of amusements.

The frats enjoyed a pleasant smoker one evening and banded together to arrange programs for monthly entertainments. The event was pulled off successfully at Brother James' residence. The room was decorated in a riot of colors by Aux-frats Murdock, Williams and James. A chain imitating the emblem, made out of white and red crepe hung over all sections of the room. No. 49's pennant was displayed at the entrance with the words "shake hands" right under it. As all entered the room that slogan met nearly response. Old glory, in the shape of a fan attached to a large emblem was in full view on a table. The whole appearance of the room made the true fraternal spirit run up and down the veins of everybody present. The opening address was delivered by Brother James and he illustrated that with the right spirit of fraternalism, discord and failure are impossible. Ideas were exchanged by all frats, then programs for advanced events were arranged. With refreshments served by the ladies and Old Glory saluted a pleasant evening came to a climax.

A social was held at Brother Oldfather's residence in Marion, with an opening address by Brother Osterberg upon the growth of the N. F. S. D.; followed with a talk by Brother James on the "Joy of Reading." A game of "three kingdoms" then was in order after which chats became the chief topic. The aspect of everybody was of the right variety. After being "soothed" with ice cream and cakes "adieu" was said until the next event at Brother Williams'.

Rochester.

John O. Clark of Binghamton was a recent initiate and had a glimpse of No. 52 in action.

Brother Devitt made a swell electric sign with the division's name and emblem on glass and in colors. He's now engaged in making a larger one, 42 inches square, for possible use at the big hall or club house we hope to have some day.

Brothers Todd, Maxon and others were the guests of the Phi Phi debating club at the school for the deaf June 6 and had quite a share in the evening. They showed the boys why a frat, all right.

Mr. McLaughlin's lecture on the League of Nations at our hall last month was a fine one and well attended. He also talked on fraternity and showed quite a few where their duty lies. We hope he will come off the fence soon.

Grand Vice-President Pach is to lecture here July 26—something that is good news to us all. Paste the date in your hats.

Akron.

Akron Division, No. 55, has about completed arrangements for holding a monster reunion picnic of all the members of the National Fraternal Society of the Deaf in Ohio and other sections of the country nearby. The affair is fostered by Grand Vice-President Blake who wants to get

all the frats with their wives, sisters, sweethearts and friends together so they can all get acquainted with each other and have a good time, too. If the affair turns out to be a success it is expected to make it an annual outing or "get acquainted" picnic. The picnic will be held at Ruggles Beach about 45 miles from Cleveland on the Lake Shore electric line. The beach is very fine, as Lake Erie stretches for miles in all directions and the pavilion for dancing and the fine forest of trees in the nearby park are hard to beat. In fact it is a most excellent place for a picnic. Arrangements are being made here in Akron to run special cars direct to the picnic grounds. We expect to get a special rate for the round trip, although at this writing such arrangements have not been completed. Akron will turn out five hundred strong. All the other divisions in Ohio are invited to take part and either to come collectively or individually—either way they will all be welcome. Toledo and other nearby points probably will run special cars to the grounds. Detroit and Pittsburgh are invited and urged to come to our picnic. There will be room for all. If it is possible for frats in Louisville, Ky, and Huntington, W. Va., to come, why do so. Or from anywhere else. Just come—one and all. There will be baseball games, races of all kinds and also swimming contests between the different divisions. Akron and Cleveland will play baseball for a case of "Bevo" [Just think of it.—Ed.] and there will be many other interesting amusements pulled off during the day. Valuable prizes will be given away. It would be a nice plan for each division to donate one prize for all to compete for. The picnic will be held on Sunday, July 27, from 6:30 a. m. till 10:30 p. m. Yes, it is going to be held on Sunday, so don't think the above is a mistake. The committee in charge decided on Sunday because nobody works on Sunday and thus everybody will have a chance to go. The committee in charge at the Akron end are Brothers Moore, Chairman, Porter, Pfunder, Grimm, Dowell, Daniels, Empson, Durian and Ellis. They are on the job and expect to make it a great success. Everybody is welcome at this picnic, both frats and non-frats.

The death of Rev. Brother Allabough, particulars of which will be found elsewhere, was a great shock to his many friends in Akron. He was a frequent visitor to our city and was untiring in his work for the deaf here and elsewhere. He was especially very much interested in Akron Division, No. 55, as he was in the rest of the N. F. S. D. It is to be regretted that such a staunch upholder of fraternalism should be taken from our midst.

Brothers Durian and Blake and Mesdames Dann and Lainger of Akron attended the Allabough funeral services that were held in Cleveland.

Harvey Wilson and Miss Eva Bamberg were united in marriage at the bride's home in Ada, Ohio, on June 4, by Rev. Mr. Charles of Columbus, O. The young couple left immediately on their honeymoon trip, intending to take in New York City, Atlantic City and Niagara Falls before returning to settle down in Akron.

Both of them are well known in Akron circles where they have lived for the past couple of years, working at Goodyear. Mr. Wilson's old home is in Colorado. Their many friends in Akron join in wishing them all happiness.

Brother Shannon also skipped away (to Missouri) and was married to a Miss Sawhill of that state on June 11. Sorry we have no more particulars about the wedding. Brother Shannon is a popular member of the deaf colony here in Akron and everybody will be glad to welcome him back with his bride.

Troy Hill the "man of many jobs" and also the hustling manager of the Goodyear baseball nine is whipping a fine nine into shape and if they keep on they will soon be known from one part of the state to the other.

One of the biggest affairs in the history of Akron Division, No. 55, was held last month when they got out their "goat" and allowed forty new members to show their riding ability. The smoker and luncheon that was given the same night after his goatship was stabled was attended by over two hundred and fifty frats. The local hall was taxed to its capacity. A most enjoyable time was had by all. There are now one hundred and sixty names on our roll call and we are growing so fast that it is hard to keep up with the work.

Grand Vice-President Blake attended the initiation of new members of Cleveland Division, No. 21, during the early part of May. Seven new members were admitted. He reports being shown a fine time by his Cleveland brothers and he says they also have some "goat." The prospects of Cleveland Division growing and becoming a bigger and better one are very good. President Munger and the rest of the members are hustlers and one and all of them seem to be determined to make it a division worthy of Cleveland.

Brothers Lenz and Cherry of No. 55, who live in a cottage at Springfield Lake, have bought an auto boat to carry passengers around the lakes. They are first to engage in such a business.

There are about one hundred deaf living in cottages out at Sawyerwood and Springfield Lakes. They work at Goodyear and most of them keep "batch."

Rev. Brother Flick of Chicago stopped off in Akron for a couple days on his way to Dayton, O., after attending the funeral of Rev. Brother Allabough in Cleveland. He was the guest of Tom J. Blake while here and paid a short visit to the Goodyear factory. He called on his old friend "Dummy Hoy" of baseball fame and also took in the Goodyear Silent Club. All were glad to see Brother Flick and he was tempted to stay longer but would not.

A. D. Martin took a couple weeks off from his duties at Goodyear recently and paid a visit to his old home and school in Danville, Ky. He also took in the auto races at Indianapolis and saw the Goodyear tires produced by deaf workers "make good." He has invested in an auto since he got back to Akron but as yet no one cares to ride with him as he cannot get around the corners, they say.

Leo Frater of Columbus, O., is back at Goodyear again. He is an ex-President

of No. 55 and all his old friends were glad to see him again. He is back to stay this time.

W. F. Durian is back in our midst again. He is going to move to Akron for keeps soon. Everybody is glad to have him around as he is always on the move in any movement in behalf of the deaf, especially the frats. He is the lay reader here for the deaf mission and is always a good drawing card because of his clear sign delivery and interesting broad-minded talks.

B. M. Schowe who looks after the deaf workers at the Firestone Tire & Rubber Co. is one of the latest to join No. 55 and the division was glad to extend him the glad hand. He probably will be bringing in more than a few new members for the local division from his plant.

The Goodyear Silent Club's reception room has recently been adorned by an excellent likeness of Grand Secretary Gibson, the same being the handwork of Brother Pach of New York. Photos of all the other Grand Officers would be appreciated, too. [Note this, you Grands.—Ed.]

The many friends of Brother Irick of Louisville, Ky., who died suddenly, were shocked to hear of his death. Brother Irick was not long ago appointed as deputy of the Louisville district by Grand Vice-President Blake and his sudden death leaves vacant a place hard to fill. The N. F. S. D. has lost a good and loyal worker.

The local frats are urged to beware of "flim-flammers" who bob up in Akron every once in a while selling stock or trying to organize a stock company of some sort or other. Don't invest without investigation. There are all kinds of worthless stock on the market and it is best to be careful where you put your money. Many stock manipulators have heard that the deaf are rolling in money here so they are around pretty often with their wares. They are generally slick hearing men, although a few deaf have showed up with such lines.

Rockford.

Suppose we remained in the cradle too long. At last we have been rocked out and have a little townsite gossip for the readers. The chief topic will be concerning the long drawn out strikes among the furniture and machine workers. Ever since April 1st, the employment outlook has been kind of gloomy. Brothers Anderson and Wondra are in Chicago, being employed with new concerns. Several are looking for opportunities elsewhere as long as there is a slim chance of an early settlement of the strikes.

Robert Tank turned out to be the most fortunate of the deaf unemployed. He was out on strike a short time when he was called back again. While the strike was in progress at his place of employment, he absented himself from the city and remained on his brother-in-law's farm in Monroe Center, Ill.

John D. Johnston spent a couple of days in Chicago, looking for opportunities.

Fred Shatwell has been appointed deputy for this district and vows to make good. His host of fraters wish him all

kinds of good luck. He is a frat of long standing and a charter member of No. 57. His early frat days were spent in and around Chicago and Belvidere prior to taking up his residence here.

Springfield, Ill.

Springfield Division, No. 58, is to hold its annual picnic and outing July 4th, at Bergen Park. There will be games and prizes galore, and it is hoped that the occasion will be a sort of reunion day for Southern and Central Illinois frats. Deputy Organizer John D. Sullivan and Grand Secretary Gibson have accepted invitations to attend and also be the division's guests at the banquet the evening of July 5th, which will be at the Leland Hotel. Another guest will be Past-President William Brashar of Davenport Division, now Chicago Division's G. M. Hugh Gates of Decatur is to be toastmaster at the banquet and they say he's going to have some toasts worth while. It is also hoped that Governor Lowden may find it possible to attend the banquet. Aside from these two big events, Springfield is well worth visiting. Come on, you frats.

St. Paul.

St. Paul Division No. 61 extends its felicitations to the National Fraternal Society of the Deaf upon the eighteenth milestone of its successful organization. The society has made a splendid record of steady growth in membership and a proportionate increase in funds till it rightfully boasts of a total membership of more than four thousand scattered all over the continent from the Atlantic to the Pacific and from the Dominion of Canada to Mexico; a treasury that holds nearly two hundred thousand dollars; and a large volume of business that takes care of the total insurance amounting to more than two million dollars. A skillful campaign and high-class, clean advertising have been a winning and valuable factor for the success of enrolling new membership. The fact that legal investments of the society take care of the life insurance business in a legitimate way cannot fail to impress anybody that this is a sound, conservative, safe investment he can afford to put a part of his savings in for his own benefit. The society, by virtue of reputation and financial standing, has a brilliant past and a bright future.

A copy of the N. F. S. D.'s 1918 Constitution and Laws was just received. It is a beauty. It is arranged in an appropriate, easily handled and attractive booklet. The typography is up-to-date, clean and readable. The booklet is handy and easy to carry in one's pocket. The legal language is brief, pointed and understandable. It promises to furnish plenty of intelligent arguments, being followed by further explanations, to enlighten the minds of the doubting. Congratulations, Committee on Laws, for your great work. [We share this bouquet with you, Kable Brothers Company.—Ed.]

At the invitation of this division, Dr. J. L. Smith, of the Minnesota School for the Deaf, recently delivered a lecture upon fraternal societies with a fine punch before a record-breaking crowd. He paid a fitting tribute to the splendid work of the N. F.

S. D. Dr. Smith left a lasting impression upon his hearers that the Society has made very good in prompt payments of all the death and disability claims. He advised all who were vitally concerned to join the N. F. S. D. He praised the great teamwork of the society and the officers who direct the destinies of the only life insurance society of the deaf in the world; and who had put the society on a level with old-line life insurance companies. This was a very gratifying testimonial from one of the foremost American educators and leaders as to the reputation and financial standing of the N. F. S. D.

Our division maintains a free employment bureau for the benefit of its own members. As a result, every frat has a steady job and gets good wages. Most of them have families, comfortable homes and healthy children to bring up. They wear the air of prosperity, dress well and enjoy life immensely. Their wives and children are secure and happy in the thought that they are well thought of by their husbands and fathers who have their lives already insured by the N. F. S. D. for the protection of their loved ones.

W. C. Jones, a designer and specialty advertising printer, holds an enviable position with the Twin City Commercial Bulletin. A few years ago he foresaw the growing public demand for skilled artisans and high-class printers. He therefore took advantage of the course of instruction in printing arranged by the International Typographical Union for the benefit of its own members. Now he is equipped with all the materials to execute designs and set display and decorative typography on a scientific basis. He gets unusually high wages for this special work.

The Companion, the bi-weekly of the Minnesota School for the Deaf, printed a few clever cartoons, the work of Chas. B. Booth. In a happy, humorous vein, he depicted the President and other officers of the Minnesota Association of the Deaf doing their "bit" in the work they are to represent at the Duluth convention.

St. Paul Division's annual picnic is scheduled for July 20. We hope you will be there and so not miss a treat.

Denver.

The Division "mock trial" on May 10 was what may be termed a "howling success." The following brothers did their parts admirably: Judge, F. L. Reid; prosecuting attorney, F. A. Lessley; defendant, T. R. Tansey, charged with hog stealing; counsel for defendant, S. W. Harris; sheriff, John McTigue; clerk of court, A. L. Kent; witnesses, Thomas Collins, Brother and Mrs. D. H. Wolpert and W. K. Gibson. Ed. Whittaker was the foreman of the jury which was composed of seven men and five women. The verdict was "Guilty as charged," and a sentence of one minute's imprisonment was deferred on motion for new trial. A packed hall witnessed the educational fun, which was followed by refreshments and dancing.

Mountain trout-fishing season officially opened on the midnight of May 24, and several Denver silent disciples of the great and only Izaak Walton slipped out of the city for the fascinating sport of catching

the most wary of the finny tribe. The writer knows the luck, or rather the ill-luck of T. R. Tansey, who swears by the beards of his ancestors that it is "Never again Bear Creek for me." Perhaps he beheld visions of too many grizzly man-huggers out there.

Denver Division, No. 64, will hold an auto-ride and picnic on the top of the famed Lookout Mountain, Saturday afternoon, July 19, until the last midnight car. A good time is in store for all contemplating attendance at the big event. Everyone, whether a frat or not, is welcome, and do not forget to bring a lady or so, for what is a picnic without the dear "aux-frats"? Deaf people out of Denver should notify by card or letter J. Leon Harvat, Secretary of Picnic Committee, 1421 Arapohoe St., Denver, Colo. Transportation alone will be about \$1.25 each person for the round trip. Picnic eats will be a la carte at reasonable prices.

Brothers Joe Wilkins, John Kilthan and Ed Wagner essayed to eat the dust from Denver to Colorado Springs one Saturday afternoon, all three on one overburdened motorcycle with a side-car.

All went well until halfway, when the horseless critter balked at mountain climbing and gave all sorts of annoyance to the riders, who failed to reach their goal until the next morning, after a night's quiet tug-of-war at a certain village hotel which had only one vacant bed for three hitherto sound snorers. The trio returned home via the good old steam railway, sadder and wiser.

S. W. Harris, the boss of the Denver Division, took a flying trip to Colorado Springs one week-end recently to look over the Colorado School for the Deaf and the Blind and incidentally "live over" the memories of his college days with Prof. A. L. Brown.

H. Stewart Smith of Colorado Springs, whose articles to the Silent Worker and several hunting and fishing magazines under the nom de plume of "Bob-White" attract attention, was a Denver visitor for the week-end recently.

Waterbury.

Waterbury Division members will charter a large automobile truck on July 4th, as a means of transporting members and friends to the allied divisions' picnic at Double Beach. Get in line one and all and take advantage of the trip, which is going to be great. Enroute several towns will be passed and those desiring to make the trip will be picked up. New Haven sent word that everything is all het up for the occasion, so don't commit a boner and remain away.

Brother Backus is an automobile truck driver for the Apothecaries Drug Co., and Brother O'Connell is his able assistant.

Brother Geron was laid at eternal rest on May 15 and we have lost a good friend.

Springfield, Mass.

Brother and Mrs. Fred Gagnier of Pittsfield paid a visit to Brother and Mrs. J. Haggerty during May 11, while enroute to visit relatives in Meriden, Conn. While in Meriden they celebrated their fifth wedding anniversary.

Frank Cossette of Bristol, Conn., a member of Holyoke Division was a spectator at our May meeting.

We contemplate going to Double Beach on July 4, to attend the allied picnic under the auspices of Bridgeport, New Haven and Waterbury Divisions. In our locality there are several good athletes who can make a good showing in any kind of events. They will be entered to compete with the rest.

Berger Brunzell received a tempting offer to return to Cleveland and work in a large automobile factory. After giving the matter due consideration, he came to the conclusion that his present position will do. He is cosily situated in a nice little bungalow with a life partner.

At last the Fisk Tire Company is beginning to realize the value of deaf employees after ignoring them entirely in the past. If they decide to throw their doors open to deaf labor, what an era of prosperity would strike the New England States among the deaf. That concern is located in Chicopee Falls, Mass., and is almost on a par with the Goodyear Tire Co. Furthermore, if such comes true the railroads will suffer a shrinkage in passengers between the New England States and Akron, Ohio.

Kenosha.

Non-residents can secure application blanks, etc., by dropping a card to Secretary Brown.

July 20, 1919, Schend's Park, Kenosha, Wisconsin, U. S. A.

Yes—that's it—paste it in your hat.

Say, Josh, by gosh, isn't it fine to get The Frat on time or better still a week earlier?

Those from No. 72 who attended the Milwaukee ball, May 10th, were George Gellatly, in his Nash car with Vincent Strang, Blinn Nelthorpe, Gilbert Worley and Mr. Lindstrom.

Fred Rapp in his Jeffery took up a full load of suffragettes. Via train and trolley went Geo. Hebard, Hubert Fielder and Rob Clarkson.

Wilfred Vick of Flint, was in Kenosha June 1-2 calling on the Michigan boys who are all steadily employed at the Nash Motors Co. Wilfred has a good place with the Chevrolet Motors Co. at Flint.

For hunters to shoot two birds with one shot is a common occurrence but our Henry Bickel with his "Tin Buzzer" has the distinction of running over two dogs at the same time and on low gear.

Frank Davis of Chicago has secured a job at the Nash Motors Co. here. He is on the night shift.

All the members of Division No. 72 have been supplied with the new Law books and it is to be hoped they will not give it the once over and forget all about it in a few minutes. From now on, ignorance of the law of fraternalism is going to be a mighty poor excuse for any member.

Edwin Drinkwine, of Racine, being something of an electrician decided to have his house wired for electric lights and did the whole job himself.

Miss Vera Drinkwine, sister of Edwin, and the three children of Frank Spear returned to Racine June 10 for the summer vacation from the school for the deaf at Delavan, Wis.

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.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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- 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 Saturday.
Clyde R. Barnett.....285 Charlevoix Ave.
- SAGINAW, No. 3.....Saginaw, Mich.
Second Thursday.
William J. Cummiord.....520 Van Etten St.
- LOUISVILLE, No. 4.....Louisville, Ky.
Robinson Hall—First Saturday.
John H. Mueller.....1013 E. Kentucky St.
- LITTLE ROCK, No. 5.....Little Rock, Ark.
First Wednesday.
Charles F. Athy.....c-o Dem. Ptg. & Litho Co.
- 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.
Thomas A. Oulvie.....714 Benton Ave.
- SPRINGFIELD, No. 13.....Springfield, Ohio
Zimmerman Bldg.—Second Saturday.
Perry R. McMurray.....2501 Beatrice St.
- OLATHE, No. 14.....Olathe, Kan.
First Tuesday.
E. H. McIlvain.....Lock Box 212
- FLINT, No. 15.....Flint, Mich.
Columbian Circle Hall—First Tuesday.
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.
S. W. corner Third and State Sts.—First Saturday.
Samuel Suttler.....1403 20th St.
- COLUMBUS, No. 18.....Columbus, Ohio
I. O. O. F. Hall—Second Saturday.
Edwin I. Holyeros.....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 Whitten 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 Wigwan—Second Tuesday.
John H. Norris.....450 S. Pryor St.
- PHILADELPHIA, No. 30.....Philadelphia, Pa.
1626 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 Labasky.....205 S. Rampart St.
- KALAMAZOO, No. 34.....Kalamazoo, Mich.
First Wednesday.
Fred H. Wheeler.....P. O. Box 614
- 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.....367 Gaston Ave.
- PORTLAND (Me.), No. 39.....Portland, Maine
614 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.
128 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.....393 Clinton Ave.
- PROVIDENCE, No. 43.....Providence, R. I.
850 Westminster St.—First Saturday.
A. J. Myers.....899 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.
Maccabees' 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.....1656 Preston Ave., East Akron
- SALT LAKE CITY, No. 56.....Salt Lak. City, Utah
231 Atlas Bldg.—First Saturday.
John D. Rowan.....231 Atlas Bldg.
- 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.....2024 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. Benckin.....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. Diaz.....4216 Cedar Springs Road
- DENVER, No. 64.....Denver, Colo.
1421 Arapahoe St.—First 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 Pynchon 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.
William Cole.....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.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

This is the old plan on which all the society's certificates were issued prior to July 1, 1919. On this plan a member makes stated, regular payments until his death. These certificates do not carry the privilege of a surrender allowance.

Monthly Net Rates for Death Benefit

Based on the National Fraternal Congress Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25	3.36	4.46
47	.59	1.18	2.35	3.48	4.62
48	.62	1.23	2.45	3.58	4.74
49	.65	1.29	2.58	3.70	4.86
50	.68	1.36	2.71	3.82	5.00
51	.71	1.42	2.83	3.94	5.14
52	.75	1.49	2.97	4.06	5.28
53	.78	1.56	3.12	4.18	5.44
54	.82	1.64	3.28	4.30	5.60
55	.86	1.72	3.44	4.42	5.78

(Rate for age at nearest birthday to be taken.)

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

On this plan a member makes stated, regular payments until his death. Class C certificates carry the valuable privilege of a surrender allowance.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.28	\$0.56	\$1.11	\$1.67	\$2.22
19	.28	.56	1.11	1.67	2.22
20	.28	.56	1.11	1.67	2.22
21	.29	.57	1.13	1.70	2.26
22	.29	.58	1.16	1.74	2.32
23	.30	.59	1.18	1.77	2.36
24	.31	.61	1.21	1.82	2.42
25	.31	.62	1.24	1.86	2.48
26	.32	.64	1.27	1.91	2.54
27	.33	.66	1.31	1.97	2.62
28	.34	.67	1.34	2.01	2.68
29	.35	.69	1.38	2.07	2.76
30	.36	.71	1.42	2.13	2.84
31	.37	.73	1.46	2.19	2.92
32	.38	.75	1.50	2.25	3.00
33	.39	.78	1.55	2.33	3.10
34	.40	.80	1.60	2.40	3.20
35	.42	.83	1.65	2.48	3.30
36	.43	.85	1.70	2.55	3.40
37	.44	.88	1.76	2.64	3.52
38	.46	.91	1.82	2.73	3.64
39	.48	.95	1.89	2.84	3.78
40	.49	.98	1.96	2.94	3.92
41	.51	1.02	2.03	3.05	4.06
42	.53	1.06	2.11	3.17	4.22
43	.55	1.10	2.20	3.30	4.40
44	.58	1.15	2.29	3.44	4.58
45	.60	1.19	2.38	3.57	4.76
46	.63	1.25	2.49	3.70	4.90
47	.65	1.30	2.60	3.82	5.04
48	.68	1.36	2.71	3.94	5.18
49	.71	1.42	2.84	4.06	5.32
50	.75	1.49	2.97	4.18	5.46
51	.78	1.56	3.11	4.30	5.60
52	.82	1.64	3.27	4.42	5.74
53	.86	1.72	3.43	4.54	5.88
54	.90	1.80	3.60	4.66	6.02
55	.95	1.90	3.79	4.78	6.16

(Rate for age at nearest birthday to be taken.)

After joining, a member pays each month:

(1) The mortuary assessment given in the tables on this page for his age at entry, class taken and amount for which his certificate is written. This payment is for the death benefit funds.

(2) A per capita tax for the general expense, sick and accident and convention funds. On a Class A certificate this per capita tax is FIFTY CENTS; on a certificate in Class C, D, or E, it is SIXTY CENTS.

(3) A small monthly tax for local dues to meet necessary expenses of the Division to which he is attached. The amount varies with the different Divisions, according to local needs and conditions. Some Divisions do not charge any local dues at all. Others are obliged to, in order to meet their expenses.

These payments begin with the month of certificate issue and date. (For example, a member whose certificate is issued in January is to pay the assessment, tax, and local dues for that month.

The dues, tax, and assessment are payable on the first day of the month for which they are due. Resident members (those who live in the city where the Division is located) must pay theirs at or before the monthly Division meeting. Non-resident members may send theirs to the Division Treasurer by mail. Remittances should reach him by the tenth day of the month.

Surrender Allowances.

Note that certificates issued in Classes C, D, and E carry the right to a surrender allowance. This surrender allowance is granted 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 the 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.

There are several other great advantages in this right to a surrender allowance. The whole intent and purpose of it is to make sure that a member will not lose the just benefit of the payments he has made.

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

On this plan a member makes stated, regular payments for the period of twenty years, beginning with date of certificate issue, or until his prior death. At the end of the twenty years his certificate becomes paid-up for life, subject to the conditions set forth in the society's laws. The promised benefit becomes due and payable on the member's death, whether he dies within the twenty-year term or outlives it.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.26
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

(Rate for age at nearest birthday to be taken.)

CLASS E

PAID-UP AT AGE 60 PLAN With Surrender Allowance

On this plan a member makes his stated, regular payments until he is sixty years old, or until his prior death. If he lives to age 60 his certificate becomes paid-up for life subject to the conditions set forth in the society's laws and his payments cease. The promised benefit becomes due and payable on the member's death.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.80	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

(Rate for age at nearest birthday to be taken.)

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

A certificate for \$1,500 or \$2,000 cannot be issued to an applicant who is over 45 years of age.

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

To a member disabled by sickness or injury for two full weeks or longer the society will pay a sick and accident benefit of \$5.00 per week. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than \$50.00 within twelve months; and no member can draw sick or accident benefit for any part of the first three months after joining.

Payments Required of Members.

Rate tables and other information concerning payments required of members are given on the last inside page.

Social Features.

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of membership.

The spirit of good fellowship among the members is strong; and wherever one goes about this country of ours he will find cordiality and friendliness among his fellow-wearers of the Frat button.

Safeguards.

The society is chartered under laws of the state of Illinois and is licensed by the insurance departments of more than twenty-five other states in which it operates. An annual report of the society's business for the year and financial condition is made to each of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and the treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds. Books and vouchers are at all times open for inspection by members or their legal representatives.

Why You Should Join.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for those dependent on him.

Again, life insurance is the best and most certain way to make sure that the cost of burying you will not fall on other persons.

This society offers you life insurance and disability benefits at the lowest possible cost consistent with necessary regard for permanence and safety.

It deserves your support, and the support of all the deaf. By joining, you will not only secure valuable benefits for yourself but moreover are helping and taking part in the most democratic, most useful, and already the most successful cooperative enterprise ever undertaken by the deaf anywhere in the world.

Cost of Joining.

The entrance fee is \$5.00 and is always to be paid with the application. In case of rejection the \$5.00 will be refunded. The applicant is also to pay the doctor's fee for the required medical examination—usually \$1.00 or \$2.00.

How to Join.

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

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

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

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

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

For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Page 14.