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The National Fraternal Society of the Deaf (NFSD)

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Twenty-sixth Year

February, 1929

Number Eight

RESEARCH COUNCIL SURVEY

Grand President Gibson was in attendance at the Conference of the Committee on Research for the Deaf and Hard of Hearing, under the auspices of the National Research Council, at Washington, D. C., February 1-2. He represented the N. F. S. D., and on request of President Roberts of the N. A. D., who was unable to attend, also represented the National Association of the Deaf.

This was the second conference held by the committee. At the first one it had been suggested that the two national organizations of the adult deaf should have representation thereon. The Iowa Hawkeye thus details the result:

Recognition of the right of the deaf to sit in at committee conferences of national importance, having to do with problems of the deaf in school and out, has been gracefully given by the National Research Council, sponsored by the Rockefeller Foundation, which has invited three leading deaf men to attend a meeting in Washington, D. C., February 1 and 2. These men are: Dr. J. Schuyler Long, principal of the Iowa School for the Deaf, and nationally prominent in the affairs of the deaf for the past quarter of a century; Francis P. Gibson, president of the National Fraternal Society of the Deaf, probably the best known national figure engaged in work in behalf of the adult deaf as head of a million dollar insurance society; and Arthur L. Roberts, president of the National Association of the Deaf, and able secretary-treasurer of the National Fraternal Society of the Deaf. There is a possibility that other deaf men were invited to this conference, but if so, their names are not available at this writing.

The men named above will attend the Washington conference with a number of men and women from all over the country, prominently identified with the education and the welfare of the deaf. We await with much interest the report of this conference, which we will endeavor to summarize for our readers.

are also quoting the Ohio Chronicle's outline of the purpose of the Conference-the following clear explanation written by Superintendent Jones:

The National Research Council of Washington, D. C., held a Conference February 1-2 to consider a program for a very large survey of schools for the deaf throughout the United States and Canada.

It is not so much a survey of deaf schools as it is of conditions and principles underlying the deaf considered from every angle. The Conference was composed of psychologists, otologists and specialists in these lines. To this group of people were added several superintendents of schools for the deaf.

The Ohio Superintendent was present upon invitation.

invitation.

invitation.

The program laid down by Dr. Knight Dunlap of the National Research Council and of John Hopkins Institution is very broad. Is begins with a survey of deaf children at a

very young age; the establishment of nurseries to see what can be done to restore their hearing and to recommend to their parents intelligent lines of co-operation.

Also the survey includes an after study of what graduates and drop-outs in schools for the deaf do; how well they get on in the world and what society can do to help them.

Lying between these two extremes is every possible form of investigation including aids to develop residual hearing and to teach pupils how to use such hearing as they have to use such hearing as they have

pils how to use such hearing as they have in speech.

Already instruments have been constructed for this line of teaching but other instruments are coming out rapidly, each one being more practical and less expensive than the others

others.

As we sat in that Conference and studied with other men these great problems, we could see a better day for the deaf in many ways. The proposed survey, however, may be long delayed because it is necessary to raise a large fund in order to prosecute it. But the inception of such an idea on the part of the National Research Council is highly commendable.

This survey doubtless has grown out of a

commendable.
This survey doubtless has grown out of a partial one made a few years ago by the National Research Council. It opened the way to a larger field of investigation.

Among the members of the Conference were these heads of schools for the deaf, all of whom are personally known to many of our members, especially those who have attended the schools named:

Dr. Hall of Gallaudet College, Superintendents Jones (Ohio), Gruver (Pennsylvania), Taylor (Lexington

EVER STOP TO THINK—

That the lodge that gets the publicity gets the members?

That the lodge that advertises grows? That advertising a lodge right is a business and not child's play?

That men will go miles to attend a good, live lodge?

That your lodge will increase in membership when people know you are awake?

That members from neighboring cities will come where there is something doing?

That the lodge that does not seek something better than it now has is going to lose out?

That now is the time your lodge needs advertising and publicity more than ever before?

That if you don't get out and go after members, some other lodge will?

That if they do, they will get the members you should get?—

-R. B. KREBS.



Ave., New York), Pope (New Jersey), Waldhaus (St. Rita's), Leonard (Northampton), Adams (Boston), Driggs (Utah), Stevenson (California), Cloud (Kansas), Forrester (Rochester), McMannaway (Virginia), Day (Missouri).

It was a pleasure to also note among those present and active in the work of the Conference, three sons of deaf parents-Drs. Donald Patterson of Minneapolis, Dan T. Cloud of Olathe and Elwood A. Stevenson of Berkeley.

In addition to Dr. Long and Mr. Gibson, the deaf also had representation in the presence of John McIlvaine, Jr., of the Mt. Airy School staff. Drs. Hall, Cloud and Stevenson kindly interpreted the proceedings of the session for them so that they were able to follow every bit of the discussion of the subcommittee reports all through the meetings. We are in doubt as to the proceedings being given publicity just now, but will endeavor to outline them in these columns when they are released.

GREEK WORD "TELE" HAS A **NEW MEANING**

The word "tele" comes from the Greek. Originally it meant "far" or "distant," but in the modern meaning of the word it has come to mean "near."

The telebolos or shouting orator of the Greeks, whose range was limited only by the power of his voice, has been succeeded by the telephone which brings near the voice of the party far away. The teleskopos for the far-seeing observer of the Greeks has been replaced by the telescope, which brings far off objects near at hand. Then there was also the telemachos or farcasting bow, the telepompes, or the man who had visited far lands, the telekleitos or far-famed hero and the telegonos or far-born foreigner.

The telephone, the telegraph and the telescope, however, have entirely altered the meaning of the original Greek word "tele." Last of all comes television which, allied with the telephone, completely annihilates distances so that both the object and the voice are brought near at hand, even though they are hundreds or thousands of miles away.-Bell Telephone News.

Deafness Excuses Lots of Faults, but Ear of Justice Misses Nothing

By Robert J. Casey

Deaf my love is, as I sing (Tinkle, tink, the sad guitar!)-Doesn't hear a single thing-Sits there distant as a star.

Not an echo of my art Ever penetrates her ear. Nor the calling of my heart. While my lute I'm tuning here.

But her mood I understand! Though I maul the jolly clef, All my singing will sound grand If my blooming love is deaf. -Vest Pocket Anthology.

He came before Judge Herbert G. Immenhausen in the town hall court (Chicago) serene in the knowledge that he had done nothing except to cure Wilson avenue of what ailed it.

"I have administered my little gray powder for all sorts of complaints from dandruff to tonsilitis," he wrote on a card, which he pushed across the rostrum. "And to date I have never heard any complaints about it."

"What is your name?" inquired the judge. But the other merely smiled.

"The bird is deaf, your honor," explained Sergeant Roy Coutre in a kindly tone. "He had to be . . . There were fifty women trying to tear his joint apart. He told them his little gray powder would put permanent waves in their hair . . .

"In twenty years I have heard no complaints," wrote the defendant on a card.

"I think we ought to find out his name," proceeded the judge. would be too bad to convict him and then discover that we had convicted somebody else. . . ."

"The name on the powder boxes is Jacob Quirk," explained the sergeant. "The name on the warrant is John

"What are all these people talking about?" wrote Mr. Quirk on a tablet, which he displayed to the judge.

Judge Immenhausen sighed.

"Bring in a black board and some chalk," he directed his bailiff. "The points at issue in this trial are neatness, spelling and penmanship."

Somebody found a blackboard in the police station and brought it in. The bailiff rapped loudly with his gavel and demanded silence.

"What for?" inquired the judge. "A case like this could be tried in a boiler factory and if the defendant would care for a change of venue to any such factory I should certainly be willing to grant it. . . What's this man charged

with, anyway?"
"I think obtaining money under false pretenses and practicing medicine without a license would be pretty

good charges," suggested the sergeant.
"And you might also accuse him of disorderly conduct. . .'

The prisoner stood looking at the sergeant uncomprehendingly, and the smile of rectitude broadened across his simple face.

"Poor old guy," whispered the bail-

iff.
"He thinks the sarge is paying him compliments."

"He's caused us a lot of trouble up there in Wilson avenue," went on the sergeant. "One day he advertised that his powder would reduce obesity without a diet and so many fat dames got into his place that the floor started to sag. The next day he advertised that it would make thin people fat and we had about the same amount of riot. . .

"What have you to say to these charges?" wrote Judge Immenhausen on the blackboard.

"What charges?" scribbled Mr. Quirk on his pad.

The judge groaned and proceeded to

transcribe the testimony. "I can't read your handwriting," cote Mr. Quirk. "You have a very

wrote Mr. Quirk. poor capital S, if I do say it.'

"The difference between my handwriting and yours," wrote the judge, "is that I may consider yours in contempt of court."

"Not guilty," printed Mr. Quirk.

There followed minutes of deep silence, broken only by the scratching of Mr. Quirk's fountain pen. Attorneys waiting to appear in other cases glanced at their watches and remembered luncheon engagements that they

knew would never be kept. The judge waited patiently, wishing the while that he had taken the trouble to learn the sign language. And then presently Mr. Quirk presented four closely written pages setting forth the nature of his business and the respectability of his motives.

"And so," the document concluded, "I cannot understand why I should be arrested for conferring a boon upon mankind. The world has been waiting for my great medical discovery. And hoping you are the same I remain, yours sincerely, Jacob Quirk."

Assistant State's Attorney Dongan

stepped forward.

"I'd like to have this man held, your honor," he said. "His written confession shows that he has been practicing without a license. I think the state board should be allowed to act in his case."

Mr. Quirk was still wearing his detached smile.

"Tell you what I'll do," remarked the judge. "I'll allow you time, I'll fine him \$100 on the other charges and give him, say, thirty days."

And then for the first time arose

the voice of Mr. Quirk. "What the what?" he inquired.

"You'd fine me \$100 for a little thing like that?"

Judge Immenhausen looked at the defendant and then at the blackboard.

"You misunderstood me," he stated th great gentleness. "That, no with great gentleness. doubt, is due to your poor hearing. said \$200 and sixty days."-Chicago Daily News.

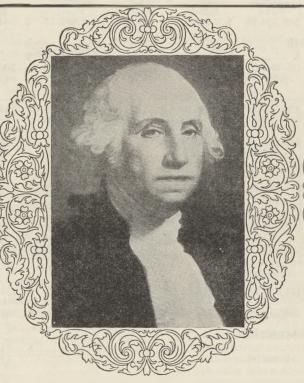


WEALTH

THE men who make money are, as a very general rule, also capable, industrious and useful, and our most dependable citizens. There are objections to the system which permits a man to accumulate more than he needs, but the system has more advantages than disadvantages, or men would not maintain it century after century. First among its advantages is that it is an incentive to every man to become a respectable and useful citizen. The system is at the foundation of our civilization, and we should not abolish it because of an occasional fortune put to bad use. For every fortune wasted, thousands have been of the greatest service to humanity; for every fortune made by speculation bordering on dishonesty, thousands have been made by useful and honest work.—E. W. Howe.

\$~~~~~~~~~~~

In Veneration of WASHINGTON AND LINCOLN



"I consider it my indispensable duty to close this last solemn act of my official life (resignation as General) by commending the interests of our dearest country to the protection of Almighty God, and those who have the superintendence of them to His holy keeping."

GEORGE WASHINGTON

BORN FEBRUARY 22, 1732

"Mark his majestic fabric! He's a temple! Sacred by birth, and built by hands divine."

(a) (a) (a)

WOULD we could coin for thee new words of praise;

To call thee only great, is meaningless;
Thou didst the woes of humankind redress,
And the blest standard of our freedom raise;
Didst lead us safe o'er strange, untrodden ways,
And in thy life—that did all truth express—
Teach us thy cherished creed which we confess,
The equal rights of men to crown their days.
Thou didst not sleep in sound of city's toil;
The din of traffic, murmur of the mart,
Are far away; within thy native soil
We leave thee, heart of honor, Honor's heart;
Not in cathedral's gorgeous sculptured gloom,
But 'neath thy much loved stars, a fitter tomb.

RUTH LAWRENCE



"I'll do the very best I can,—the very best I know how. And I mean to keep doing so till the end. If the end brings me out all right what is said against me won't amount to anything. If the end brings me out wrong, ten angels swearing I was right would make no difference."

ABRAHAM LINCOLN

BORN FEBRUARY 12, 1809

"The kindly, earnest, brave, foreseeing man, sagacious, patient, dreading praise, not blame."

(a) (a) (b)

THIS man whose homely face you look upon, Was one of nature's masterful, great men; Born with strong arms, that unfought battles won;

Direct of speech, and cunning with the pen. Chosen for large designs, he had the art Of winning with his humor, and he went Straight to his mark, which was the human

Wise, too, for what he could not break, he bent.

Upon his back a more than Atlas-load,
The burden of the Commonwealth, was laid;
He stooped, and rose up to it, though the road
Shot suddenly downwards, not a whit dismayed.

Hold, warriors, councillors, kings! All now give place

To this dear Benefactor of the race.

RICHARD HENRY STODDARD

ANNUAL STATEMENT

Mortuary Fund	Reserve Fund	Accident Fund	tion Fund	Organ- izing Fund	Expense Fund		Totals
			\$ 2,245.72	\$ 2,337.59	\$ 7,972.13	\$	964,058.33
	INCO						
			\$		\$ 841.00	\$	841.00
		20,659.49	3,735.53	***************************************	18,693.89 488.50		100,642.28 43,088.91 488.50
.\$100,642.25 59.72			\$ 3,735.53 2.28	\$	\$20,023.39 11.40	\$	145,060.66 89.60
\$100,582.53	\$	\$20,643.29	\$ 3,733.25	\$	\$20,011.99	\$	144,971.06
	7,808.48 330.78	4,242.92			440/19		49,559.32 7,808.48 330.78
		**	***************************************	**	343.20		343.20 20.55
	***************************************		**************		41.49		41.49
		***********	**********		33.70		132.50 33.70
							85.24 28.04
		***************************************			351.78		351.78 4.55
.\$100,582.53	\$ 53,014.02	\$24,886.21	\$ 3,733.25	\$	\$21,494.68	\$	203,710.69
\$110,091.75	\$925,683.11	\$94,210.79	\$ 5,978.97	\$ 2,337.59	\$29,466.81	\$1,	167,769.02
	DISBURS	SEMENTS					
		\$	\$	\$	\$	\$	34,303.00
	***************************************	·					$14,365.00 \\ 48.72$
			**************	***************************************	***************************************	_	50.00
\$ 34,401.72	\$	\$14,365.00	\$	\$	\$	\$	48,766.72
	4				5,685.00		7,650.00 $5,685.00$
	******************	***************************************	***************************************				450.00 836.50
**	***************************************	***************************************	***************************************		2,100.00		2,100.00
**************		***************************************		***************************************			610.47 375.68
	***************************************		***************************************	***************************************	253.59		253.59
	***************************************	***************************************			3,542.88		3,542.88 25.00
			***************	***************************************	112.70		112.70
	***************************************	***************************************		204.15	1,064.45		1,064.45 204.15
					145.36		145.36
					307.65	_	307.65
75,690.03	\$ 925,683.11	\$14,365.00 79,845.79	\$. 5,978.97	\$ 204.15 2,133.44	\$23,159.28 6,307.53	\$	72,130.15 095,638.87 65,000.00
					\$ 6.307.53	\$1.	160,638.87
65,000.00					***************************************		65,000.00
\$ 10,690.03	\$990,683.11	\$79,845.79	\$ 5,978.97	\$ 2,133.44	\$ 6,307.53	\$1,0	095,638.87
						_	
		De-th 1.1	vomented but				\$ 400.00

nds	867,700.00 188,901.65	Assessments					
bb	649.38						
	300.00		General expense	e	18	58.85	
### Wh	\$1,095,638.87	Total ad			_	_	1.914.70
lanata		Total adva	nce assessments.				1,214.76
Assets	0 10 100 50						
ABBELS	2,428.75						
	\$\text{34,401.72} \text{50.00} \text{34,401.72} \text{75,690.03} \text{65,000.00} \text{10,690.03} 10,690.0	\$ 9,509.22 \$872,669.09 INCO \$ 100,642.25 \$ 100,642.25 \$ 14,870.21 7,808.48 330.78 \$ 34,401.72 \$ 925,683.11 BISBURS \$ 34,303.00 \$ 10,690.03 \$990,683.11 \$ 10,690.03 \$990,683.11 \$ 10,690.03 \$990,683.11	### Section Se	S	S	S	S

EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE

No.	Amount	Death Claims	
Certificates in force December 31, 1927	\$5,245,270.48 240,500.00	Claims unpaid December 31, 1927	\$ Amount 1,500.00 34,328.00
Certificates renewed during the year	3,639.00 62,250.00	Total 52 Claims paid during the year 50	\$ 35,828.00 34,303.00
Gross totals6,654	\$5,551,659.48	Balance	\$ 1,525.00 125.00 1,000.00 400.00
Deduct deaths, lapses, decreases 146	160,133.72	Sick and Accident Claims	
Certificates in force December 31, 1928	\$5,391,525.76	Disability claims unpaid December 31, 1927. None Increase in liability during 1928. 99 Claims reported during the year. 491	\$ Nothing 2,485.00 12,250.00
Certificates terminated by death 49 Certificates terminated by lapse 97 Decrease of insurance on old members	\$ 34.328.00 78,750.00 47,055.72	Total	\$ 14,735.00 14,365.00 370.00 Nothing
Total terminations and decreases	\$ 160,133.72	Claims reported during the year	\$ 98.72 98.72



By Edwin M. Hazel

Important points for new officers to remember, continued from last month.

The President should always examine a visiting member's due card before permitting him to attend any meeting.

He is the only one to give the password to members.

He has no authority to give the password to a visiting member without the consent of the Home Office.

He has no power to give resident or nonresident members the password except at a regular meeting. An exception is when a resident or a nonresident member is to be away for a time, then the President may give it to him before he leaves.

Sending the password by mail to a member is not permissible.

The President cannot appoint a visiting member on any committee, nor to act as a teller.

The President cannot permit a visiting member to make a motion, debate or vote, even though unanimous consent is given by the Division. However, a visiting member may give a brief talk when "Good of the Order" is reached.

It is correct for the President to seat a visiting officer of another Division next the local officer who holds a like position. For instance, a visiting member who is secretary of his Division should be placed next the secretary of the Division he is visiting.

It is not necessary for the President to name the member who seconded a motion. He simply says, "It is moved and seconded that ——." The minutes (as a rule) do not show the name of the seconders, but the mover or introducers only.

The President must treat all members alike. He cannot on personal grounds ignore one who desires to make a motion or take part in a debate.

In case the President shows lack of justice or courtesy toward opponents to the extent of ignoring or refusing them the floor he is subject to impeachment.

If the President should wilfully refuse to in any way recognize an opponent's point of order or appeal and the members are afraid to call his attention to the injustice, the person so ignored may make a motion to censure him or to declare him unfit to hold office. He may move that his station be declared vacant. The members are witnesses, therefore an action may be speedily taken towards discipline. But if the majority of the Division should support the President (Chair) in his decisions through fear or favoritism, the person so ignored may appeal by letter to the Grand President.

The members must stand by the laws of the Society, by the Division's rules, and by Robert's Rules of Order, which is the recognized parliamentary authority of the Society. Therefore they must stand by anyone who has not been treated fairly by the President.

The President must remember that he is simply the servant of the Division. He is not invested with any autocratic powers, and cannot let his personal feelings influence him for or against anyone.

A Pessimist finds a difficulty in every opportunity; an Optimist finds an opportunity in every difficulty.—L. P. Jacks.

UNCANNY NUMBERS

EXHIBIT OF CLAIMS

In the Dental Craftsman for June, 1928, we find some interesting facts regarding the number 9. It was discovered by W. Green in the latter part of the 18th century that by multiplying 9 by any figure the sum of the resultant figures will inevitably add up as 9. Thus:

9. Thus:

"Twice 9 is 18; add the digits together, and 1 and 8 is 9. Three times 9 is 27, and 2 and 7 added make 9. So it goes on up to 11 times 9, which gives 99; 9 and 9 added make 18 and 1 and 8 are 9. Go to any extent and you cannot get away from the figure 9. For example, 9 times 339 is 3051; add the digits together and they make 9. Again, 9 times 5071 is 45639; the sum of these digits is 27; and 2 and 7 is 9."

UNSELFISHNESS

Our fraternal organizations are examples of unselfishness of purpose and pure philanthropy. They are not conducted for the enrichment of a few, but for the protection and blessing of all and the oppression of none. There is a spirit of independence which attaches to fraternal membership. Each member contributes to the organization proportionate to benefits received, and none are burdened.—The Fiery Cross.

If someone calls you a fool, go into the silence and think it over. He may be right.—A. R. Casey.



THE man who thrives in any calling is not always the shrewdest or hardest worker, but he is almost invariably one who has shown a willingness to please and to be pleased.



NEW MEMBERS

IAE AA MIEN	IDEKS
10. J. C. Abrams	Cincinnati
10. H. G. Grimm	Clifton, Ky.
16. E. L. Lehman	Toledo
21. J. F. Miller	Cleveland
23. B. S. Ash	Brooklyn
24. J. L. Dillard	St. Louis
28. W. J. Scott	AtlantaSalem, Mass.
35. A. S. Wilcrewski	Salem, Mass.
35. P. F. Amico	.E. Boston, Mass.
46. W. J. Krug	Washington
46. J. B. Taylor	Washington Wilkes-Barre, Pa.
54. O. O. Buck	Wilkes-Barre, Pa.
54. H. W. Deibel	Wilkes-Barre, Pa.
54. C. F. Windt	Wilkes-Barre, Pa.
54. C. A. Boltz	Nanticoke, Pa.
54. W. Randolph	Allentown, Pa.
63. A. J. Mills	Coolidge, Tex.
64. J. Castilian	Canon City, Colo.
64. J. A. Mattocks	Cheraw, Colo.
64. *A. Lamoreaux	Pueblo, Colo.
72. T. E. Jennings	Racine, Wis.
95. J. W. Luck	Graham, N. C.
98. T. W. Hacking	Hamilton, Ont.
98. C. Murtell	Hamilton, Ont.
98. M. J. Coules	Renfrew, Ont.
103. B. Bacchus	Council Bluffs
106. E. A. Nelson	Chicago
109. G. H. McConne	ellWilkinsburg
109. J. R. Friend	Wilkinsburg
109. R. C. Friend	Wilkinsburg
110. C. F. Berg	San Diego

^{*}Denotes social member.

ON THE JOB

Mother: "Jimmy, did you get that loaf of bread I sent you for?"

Jimmy: "No, mother, the store was closed."

Mother: "What! Closed at this hour of the day?"

Jimmy: "Sure. There was a sign on the door that said 'Home Baking'."— Sydney Bulletin.

THE GET-ONE DEGREE

Cincinnati Division-Wylie Ross (2).

Toledo-N. P. Henick.

Cleveland - Charles Wasserstrom, Percy Ligon.

Brooklyn—J. L. Call. St. Louis—A. J. Rodenberger.

Boston-H. F. Woodman, Sam

Washington-Robert Werdig (2). Reading-Frank Kasmark (4), H. R. Snyder.

Dallas-Troy E. Hill.

Denver-Lloyd Shields (3).

Kenosha-Thomas Meredith.

Durham-James M. Vestal.

Toronto-N. L. Gleadow (2), S. B. Baskerville.

Council Bluffs-G. N. Osborne. Chicago No. 106-F. W. Hinrichs. Wilkinsburg-J. L. Friend (2), Henry Bardes.

San Diego-Jesse C. Brown.

"DEAF AND DUMB DRIVERS"

Chicago, Feb. 1.—"All auto drivers should be licensed; I know of one driver who is deaf and dumb," says one victim of your Requiring Reporter to-

I know personally of two or three dozen. And only one of those deafmutes figured in an auto accident inside the last four years; that because the other fellow was drunk and failed to observe the rules of the road.

Why not license pedestrians—pass a law to keep deaf folks from walking on the sidewalk? They might bump into somebody.

Why, if you-yourself, the reader -should get a blow on the head which suddenly deprived you permanently of your hearing, would that affect your

driving skill? Be frank with yourself, and you will conclude your eyes would "accelerate" month by month, until you would have it all over the seven sense driver who jumps at a sudden noise. For in both driving a car and promenading a pave, the eyes and judgment are everything; the ears relatively unimportant.

Several states in recent years have passed auto laws restricting deaf drivers, and every single state has-after a rigorous test of several deaf-mutes -removed all taboos thereon.

This periodical hullabaloo recalls California's boxing law, requiring every fisticuff contender must be "physically perfect." Of course deaf-mutes are "out." (As if one fought with his ears.) But the laugh came when California's boxing commission barred the champion of the world in his class—the late "Deacon" Flowers, I believe it was-because he had one finger missing at the joint!

Don't make Illinois another laughing stock!-J. Frederick Meagher in Chicago Tribune.

OUR PET PEEVE

We hear people say "had went" and "where at,"

And make other "breaks" without number.

Till the sound of bad English, so needless and flat,

Is enough to cause uneasy slumber. But the culprits that worry us most of them all-

I hardly know just what to style 'em-

Are the obstinate, obdurate people who call

A school for the deaf an asylum. -W. A. Caldwell.

			INS AND LOSS									_	
		December			n in 1928	Transfe	r Gain	Lo	osses by		Insurance	Dece	mber_31, 1928
Om 1 mm	Divi-	Mem-	Insurance in Force	Mem- bers	Insurance in Force	Mem- bers	T	D I	T	Trans-	Written Off	3.5. 1	Insurance
STATE	sions	bers		Ders		pers	Insurance	Deaths	-	siers		Member	
Alabama		47	\$ 39,023.00	*********	\$		\$	****	2	****	\$ 2,710.00	45	\$ 36,313.00
Arkansas		81	70,613.00	5	8,250	1	1,000	****	****	4	4,386.00	83	75,477.00
California		277	218,874.00	10	8,500	12	11,500	1	6	5	12,337.00	287	226,537.00
Colorado		57	47,643.00	4 3	5,500	3	4,250	1	6		5,650.00	58	51,743.00
Connecticut	ð	105 72	66,334.00 47.011.00		1,250	ð	3,500	2131	1	3	4,599.00	107	66,485.00
District of Columbia	1	22	23,250.00	2	750	-	1.500	*144	2	2	3,000.00	69	44,011.00
Florida		59	43,257.00	6	5,500	1	1,000			2	3,000.00 2.811.00	21	22,500.00
Georgia		498	439,957.00	34	36,491	9	7.000	6	2 8	10		64	46,946.00
Illinois	0	230	191,506.00	11	9,863	9	7,000	2	3		26,696.00	517	456,752.00
Indiana		170	161.141.00	3	7,000	3	2.250	2	4	4	7,456.00	232	193,913.00
Iowa		94	88,352.00	6	4.250	2	1.750	1	2	5 3	13,314.00 6,527.00	165 96	157,077.00
Kansas	4	82	66,367.00	2	3,500	1	500	7	2		1,500.00	83	87,825.00 68,867.00
Kentucky		74	64,906.00	2	6,500		200	1	1	also.	1,500.00	74	
Louisiana	3	87	73,294.00	7	10,000	1	500	2	1	-	2,500.00	92	69,906.00 81,294.00
Maine		70	42,250.00	i	250	2	750		1	****	250.00	72	43,000.00
Massachusetts		271	195.481.00	21	16,000	2	750	2	5	7	14.134.00	280	198,097.00
Michigan		324	296,817.48	19	16,500	10	8,750	1	2	3	5.064.72	347	317,002.76
Minnesota		146	136,709.00	2	1,500	2	2,000	1	3	1	3,225.00	145	136.984.00
Missouri		281	247.831.00	12	10,000	5	4.500	2	2	5	11,382.00	289	250,949.00
Nebraska		70	64.920.00	10	9,500	2	750	2	2	3	7.884.00	75	67,286.00
New Jersey	9	134	89,250.00	1	1,000		100	ī	2		2,813.00	132	87,437.00
New York	10	781	537,988.00	33	33,750	-6	4.500	6	10	6	20,500.00	798	555.738.00
North Carolina	2	87	87,855.00	6	5,500	ĭ	1,000	ĭ	1	2	4,673.00	90	89,682.00
Ohio		675	540,662.00	18	26,035	5	5,000	$\hat{4}$	ź.	6	19.163.00	681	552,534.00
Oregon		98	79,712.00	6	2,750		0,000		6	ĭ	6.293.00	97	76,169.00
Pennsylvania		466	337,370.00	12	15,250	6	4,500	3	2	4	9,185.00	475	347,935.00
Rhode Island		39	25,111.00		750		-	200				39	25,861.00
South Carolina		32	30,359.00	1	1,000		***************************************	1			500.00	32	30,859.00
South Dakota		25	29,908.00	1	1,000			-			000100	26	30,908.00
Tennessee		112	108,580.00	4	7,000			- 2	2	1	7.602.00	111	107,978.00
Texas		229	247,798.00	9	10,000	1	500		4	2	5.500.00	233	252,798.00
Utah	1	15	16,000.00	1	3,000	****				1	1.000.00	15	18,000.00
Virginia		52	34,444.00	5	5,000	1	1,500	2	1		2,577.00	55	38,367.00
Washington		102	88,351.00	5	4,750	1000	***********	1		1	4,040.00	105	89,061.00
West Virginia	1	61	53,390.00	2	2,500	****		1	3	2	4,000.00	57	51,890.00
Wisconsin		224	206,206.00	3	3,000	2	1,500	3	3	2	8,112.00	221	202,594.00
Canada	1	119	106,750.00	19	23,000	2	5,000		1000	100		140	134,750.00
	-	-		-				-	-	-	-	-	
Totals	102	6,368	\$5,245,270.48	286	\$306,389	85	\$75,750	49	97	85	\$235,883.72	6,508	\$5,391,525.76

	RT.	Worcester	. 67.51
Division Collections for Ja-	nuary	St. Paul-Minneapolis	
Grand Division\$	33.75	Fort Worth	
Chicago No. 1	890.97	Dallas	
Detroit	384.58	Denver	
Saginaw	36.34	Waterbury	30.06
Louisville	255.83	Springfield, Mass.	
Little Rock	190.40	Waco	
Dayton	128.97	Pittsfield	
Bay City	24.96	Bangor	
Cincinnati	582.11	Kenosha	. 68.02
Evansville	50.10	Birmingham	
Nashville	79.08	Sioux Falls	
Springfield, O.	35.48	Wichita	
Olathe	116.01	Spokane	
Flint	200.11	Des Moines	
Γoledo	203.34	Lowell	. 113.81
Milwaukee	207.14	Berkeley	86.17
Columbus	324.21	Delavan	
Knoxville	116.17	Boston	
Cleveland	201.88	Scranton	
Indianapolis	448.06	Richmond	
Brooklyn	736.88	Johnstown	
St. Louis	488.26	Manhattan	254.02
New Haven	129.25	Jacksonville	. 58.71
	60.34	Lewiston	
Holyoke	343.50	Peoria	64.52
Los Angeles Atlanta	120.83	Jersey City	
Philadelphia	549.83	Bronx	. 75.92
	219.35	Columbia	58.41
Kansas City		Charlotte	
Omaha	313.35	Durham	174.37
New Orleans	186.94	Dubuque	57.96
Kalamazoo	71.45	Grand Rapids	
Boston	289.99	Toronto	
Pittsburgh	272.93	Duluth	62.18
Hartford	77.50	Canton	
Memphis	161.09	Faribault	
Portland, Me	60.93	South Bend	
Buffalo	160.77	Council Bluffs	
Portland, Ore.	245.71	Fort Wayne	
Newark	134.63	Schenectady	
Providence	63.33	Chicago	
Seattle	151.36	Miami	
Utica	190.76	Binghamton	
Washington	134.16	Wilkinsburg	
Baltimore	180.13	San Diego	
Syracuse	108.44	Duit Diego	
Cedar Rapids	188.30	Total collections	816.779.88
Huntington	168.40	Total collections	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Albany	88.44	D- D-11441- /4 4	
Rochester	160.18	Dr. Doolittle (trying t	
San Francisco	139.14	witty while feeling patient's	
Reading	244.61	"I suppose you consider n	ie an oid
Akron	396.47	humbug."	
Salt Lake City	36.20	Patient—"Why, I had no	
Rockford	160.09	could ascertain a woman's	thoughts
Springfield, Ill	126.18	by merely feeling her pulse	e."—Path-
Davenport	71.83	finder.	

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

As the surplus accumulation is far in excess of the required minimum of 5%, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, E, and F who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1929.

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

Chicago, Ill., February 11, 1929.

TREASURER'S STATEMENT FOR JANUARY, 1929

Balance and Income

Balance, December 31\$1,	095,638.87
Division collections	16,779.88
Interest, mortgage loans	3,645.00
Interest, banks	22.19
Sale of emblem jewelry	26.30
Recording fees	40.25
Subscriptions to Frat	1.20
Advertising in Frat	15.50
Exchange on checks	1.60

Total balance and income..\$1,116,170.79

Disbursements

Death benefits\$	250.00
Sick benefits	1,545.00
Accident benefits	270.00
Old age income payment	4.06
Organizing expenses	1.55
Salaries	637.49
Services	490.00
Surety bond premiums	337.58
Official publication	305.88
Rent	175.00
Office expenses	92.52
Printing and stationery	22.00
Lodge supplies	20.00
Postage	8.15
Insurance Department	
fees	1.63
Total disbursements\$	4.160.86

Recapitulation

Balance and income\$1,1	16,170.79
Disbursements	4,160.86

Balance, January 31\$1,112,009.93

TRUSTEES' REPORT

Ledger Assets, January 31, 1929

Licusor Hobbito, Vandary	,
Real Estate\$	11,000.00
First mortgage loans	890,700.00
First mortgage bonds	172,905.00
U. S. Liberty bonds	15,000.00
Canadian bonds	996.02
Cash in banks:	
Central Trust Co	8,261.34
Bank of Montreal	11,670.08
President's cont. fund	300.00
Sec'y-Treasurer's cash	1,176.86

Total ledger assets \$1,112,009.93

Balance in Funds

Reserve Fund\$	990,683.11
Mortuary Fund	21,836.05
Sick and Accident Fund	80,772.74
Unallocated interest	3,667.19
Convention Fund	6,400.87
Organizing Fund	2,131.89
General Expense Fund	6,518.08

Total in all funds\$1,112,009.93

Investments

In January, a first mortgage principal note of \$2,000 matured and was paid the Society.

During the month, \$25,000 was invested in a first mortgage at 6%, the balance of \$10,000 to be taken up in February.

There is a difference between boasting and boosting. One is personal.

JANUARY DISABILITY CL	AIMS
*C. N. Snyder, Buffalo\$	30.00
*W. C. Armstrong, Brooklyn.	50.00
*M. O. Wilson, Pittsburgh	10.00
*James Nash, Philadelphia	20.00
Anthony Kihm, Denver	40.00
H. M. Rogers, Chicago	20.00
Benj. Ryan, Chicago	15.00
Mathias Wagner, Evansville	25.00
C. Weliever, Indianapolis	50.00
B. Banta, Indianapolis	35.00
C. Sochalski, Indianapolis	15.00
R. E. Anthony, Omaha	75.00
G. H. St. Clair, Manhattan	15.00
L. J. Hyams, Manhattan	10.00
W. D. Robinson, Utica	50.00
H. J. Schutte, Cincinnati	10.00
D. E. Klepinger, Dayton	20.00
John Molway, Boston *J. C. Helmer, Toledo	45.00
*J. C. Helmer, Toledo	10.00
*H. Caulson, Philadelphia	50.00
J. T. Sprouse, Los Angeles	50.00
J. W. Barrett, Los Angeles	10.00
Hiram Huff, Jacksonville	10.00
R. Anderson, Council Bluffs	10.00
T. F. Boyle, Cedar Rapids	15.00
L. T. Herbold, Cedar Rapids	50.00
P. L. Richard, New Orleans	50.00
C. E. Drake, Detroit	75.00
H. Goetzinger, Detroit	50.00
Albert Lacetti, Bronx	15.00
Chas. Sussman, Manhattan	150.00
George Sherman, Brooklyn	100.00
Gerson Taube, Brooklyn	75.00
Nathan Sharr, Brooklyn	100.00
I. M. Robinson, Akron	50.00
A. B. Classen, Akron	10.00
K. B. Ayers, Akron	15.00
C. H. Brown, Akron	10.00
Albert Watters, Cincinnati E. E. Conaway, Columbus	15.00
C. E. Conaway, Columbus	10.00
C. E. Saylor, Johnstown	10.00
G. C. Burcham, Huntington	10.00
Carroll Harmon, Huntington	15.00
I. V. McPeake	10.00
*I M Jackson Lowell	10.00
*L. Trousdale, New Orleans *J. M. Jackson, Lowell *O. J. Justiss, Dallas	10.00 15.00
Theodore Law, Berkeley	15.00
G R Brashar Chicago	20.00
G. R. Brashar Chicago	15.00
G W Clark Springfield III	10.00
G. W. Clark, Springfield, Ill R. C. Holland, Omaha	20.00

J. A. Curley, Bronx	. 10.00
F. F. Foster, Cleveland	. 10.00
G. T. Sanders, Philadelphia	. 10.00
J. F. Reinhardt, Pittsburgh	. 10.00
J. N. Brown, Columbia	. 50.00
Thomas Welch, Dallas	. 10.00
Mike McNamara, Dallas	. 10.00
Carl Harris, Dallas	. 10.00
A. J. Phillips, Richmond	. 10.00
Valentine Kuzba, Milwaukee	
G. H. Rubin, Milwaukee	. 10.00
J. T. Amondson, Milwaukee	. 40.00
·	
Total for the month	\$1,815.00

*Denotes accident claims.

JANUARY DEATH CLAIMS

Paid to Mrs. Caroline Thompson, Delavan, Wis., for death benefit of Roy Thompson, certificate No. 1525, deceased January 3, 1929, \$250.

OBITUARY

Isaac C. Shimp

Brother Isaac C. Shimp, 47, died at Toledo, January 27. He joined the Society through Dayton Division in June, 1907, transferring to Toledo Division in 1928.

Alfred J. Peltier

Brother Alfred J. Peltier, 47, died at Minneapolis, Minn., January 30. He joined the Society through Chicago Division in May, 1912, transferring to St. Paul Division in 1917.

Joseph C. Rogers

Brother Joseph C. Rogers, 29, died at Toomsuba, Miss., February 6. He joined the Society through Houston Division in 1926.

Charles Wolff

Brother Charles Wolff, 67, died at St. Louis, Mo., February 10. He joined the Society through Chicago Division in August, 1905, transferring to St. Louis Division as a charter mem-

ber when it was organized in 1909. R. C. Holland, Omaha.... RETROSPECT Nor on the dial hearts of men Do the years mark themselves in vain; But every cloud that in one sky hath passed, Some gloom or glory hath upon us cast; And there have fallen from us as we travelled, Many a burden of an ancient pain-Many a tangled cord hath been unravelled, Never to bind our foolish heart again. Old loves have left us lingeringly and slow As melts away the distant strain of low Sweet music-waking us from troubled dreams. Lulling to holier ones—that die afar. -Anon.

BIRTHS

October 28-Mr. and Mrs. T. E. Beggs, Caney, Kan., a girl. November 4-Mr. and Mrs. T. J. Gillen, Brooklyn, N. Y., a boy.

November 6-Mr. and Mrs. A. J. Morneau, Minneapolis, Minn., a girl. November 19-Mr. and Mrs. W. J.

O'Connell, Waterbury, Conn., a girl. December 27-Mr. and Mrs. Albert Rensman, Chicago, Ill., a boy.

January 5-Mr. and Mrs. Roy Coble, Chicago, Ill., a girl.

January 7-Mr. and Mrs. Godfrey Lauby, Chicago, Ill., a boy.

January 7-Mr. and Mrs. Robert Clarkson, Muscatine, Ia., a girl. January 16-Mr. and Mrs. J. D.

Brown, Montgomery, Ala., a boy. January 20-Mr. and Mrs. J. F.

Long, Cleveland, O., a girl. January 22-Mr. and Mrs. John Garland, Hoboken, N. J., a girl.

January 23-Mr. and Mrs. Morris

Lahasky, New Orleans, La., a boy. February 3-Mr. and Mrs. J. P. Buchan, Toronto, Ont., a boy.

February 4-Mr. and Mrs. R. L. Stultz, Baltimore, Md., a girl.

MARRIAGES

November 17-Carl Hegdahl, Howard, S. D., and Rosina Diegel, Roscoe,

December 25-Albin St. Germain, New Orleans, La., and Celeste Fontenot, Ville Platte, La.

January 12-Nelwyn Speers, Greenville, Mich., and Ruth Yoder, Carlock,

January 12-J. F. Lavenduski and

Blanche Milesky, both of Reading, Pa.

DEATHS

October 29-Charles Downs, brother of James Downs, Chicago, Ill.

December 22-Mother of R. M. Kleberg, Galveston, Tex.

December 28-Louise C. Nelson, mother of Randolph Nelson, North Hackensack, N. J.

January 3-Lorenz Frisby, fath of John P. Frisby, Spokane, Wash. father

January 7-Lena Kaufman, mother of Fred Kaufman, Chicago, Ill.

January 13-Joseph Offenberger, Sr., father of Joseph and Martin Offenberger, Grove City, Ohio.

January 20 - Frank McMahon. brother of J. Bennett McMahon, Lowell, Mass.

January 28-Minnie Harrison, mother of Frederick Harrison, Manchester, Conn.

1-Father of Ernest C. February Burch, Indianapolis, Ind.

February 3-Maurice Powers, father of Robert H. Powers, Springfield, Ill.

ENGAGEMENTS

Carl Olson, Wethersfield, Conn., and Maggie McSorley, East Hampden, Me. Orie C. Maust, Uniontown, Pa., and Ida McFarland, Smithfield, O.

Dewey Marsh, Clark Mills, N. Y., and Mary Blood, Marcy, N. Y.



Carol Land writes from Placerville that he is doing a brisk business in his new photograph studio. He has lately installed three new eighteen gallon stoneware developing tanks and a new printer. He said he expects much work the coming spring and summer because he is rapidly making a name for himself for fine portrait work. He carries an advertisement in the local telephone book, stating that "as he is deaf he has no phone but would be pleased for people to call at his studio."-California News.

The Flint Division of the National Fraternal Society of the Deaf is making arrangements for a "Frat Night" at the convention of the Michigan Association of the Deaf in June next. The convention meets at our School to celebrate the seventy-fifth anniversary of the Michigan School for the Deaf. All of the Michigan Divisions will have a part in "Frat Night" and Grand President Francis P. Gibson is expected to be present.-Michigan Mir-

These talking movies seem to be here for good, and blessed is the deaf man who lives in a town where the bathroom shades slide down every Saturday evening! It is in such towns that movietones are out of the question. The writer attended a talkie some while ago and it will be the last one, too. Never, ah never did he feel so foolish as when everybody around him was laughing and there was nothing in the listless picture that struck him as being mirth provoking.-The Oklahoman.

Carson Hoy, son of Mr. and Mrs. W. E. Hoy, almost as well known in Kentucky as in Ohio where they attended school, has been chosen Mayor of Mt. Healthy, a suburb of Cincinnati. He is quite a young man to be thus honored, but is evidently a chip off the old block and has been "doing things" in a manner to win the enthusiastic support of the progressive element of the little city over which he presides. Of course Dad and Mother are very proud of their boy .- Kentucky Standard.

One of Salt Lake overall factories seems much interested in deaf-people's work and employs a number of deaf women and girls.-Utah Eagle.

Our school is to have the honor of entertaining the Convention of American Instructors of the Deaf next June, the tentative dates being June 17-20. This means that we shall have with us as guests a notable body of educators of the deaf from all parts of the United States and some from Canada. We realize the magnitude of the under-

ourselves of it to the satisfaction of all and to the credit of Minnesota hospitality.-Minnesota Companion.

Miss Kitty Gallaudet, first daughter of Dr. E. M. Gallaudet, is now living in Santa Barbara. She is chaperoning the four young orphan children of her sister Mrs. Marion Gallaudet Edgerton, who met a tragic death in an automobile accident about a year ago.-Iowa Hawkeye.

The Rev. Olof Hanson, Sc.D., of Seattle, Wash., a Deacon, was advanced to the Priesthood by Bishop Huston in St. Mark's Church, Seattle. Dr. Hanson read the Gospel in the sign language, and the sermon, which was by the Bishop, was similarly rendered by the Rev. Homer E. Grace, of Denver, who made a special journey to Seattle to take part in the ordination service.-The Message.

Witnessed by a congregation made up of the deaf and those blessed with the gift of hearing, the Rev. R. C. Fortune, deaf minister of the Durham deaf mute congregation, was on January 27 elevated to the priesthood of the Episcopal church. The impressive service, held in St. Philip's Episcopal church, was conducted by Bishop Joseph B. Cheshire, head of the diocese of North Carolina.-The Carolinan.

The Silent Five of Baton Rouge started off their basketball season with a bang and are now sharing honors with another team at the very top of the Closed Half of the Commercial Basketball League which is under way at the local Y. M. C. A. The "Silents" is a team composed of the deaf men living in Baton Rouge. The players are H. L. Baynes, captain, M. Major, S. Smith, J. Root, H. Mayer and R. Viverate, and, all being Frats, they challenge the Frats of New Orleans to two basket ball games and the deaf of any city in Louisiana may consider themselves challenged, too .- Louisiana Pelican.

President Coolidge has recently had some book plates made and these are available to collectors in return for a \$5 contribution to the fund now being raised for the Clarke school, an institution for deaf mutes at Northampton, Mass. Mrs. Coolidge taught at the school for two years prior to her marriage. She and Mr. Coolidge are interested in the institution and its efforts to raise a two million dollar endowment fund. More than a million and a half dollars already have been received .- Chicago Tribune.

Twenty years ago Tom Anderson was at Gallaudet and making a name for himself on the editorial staff of The Buff and Blue.-Colorado Index.

All the deaf of the nation will profit by the fourteenth Conference of Superintendents and Principals of American Schools for the Deaf, but the deaf of Knoxville and vicinity, we believe, will profit most. The conference has shown hearing people around here that the educational system of the deaf of the country is well organized and comtaking, and we shall endeavor to acquit petently managed and that our school, being worthy of playing the part of host to the conference, merits the consideration, cooperation and support of all citizens of Tennessee.—Silent Ob-

A Belgian student was relating his experience in studying the English language. "When I discovered that if I was quick I was fast," he said, "and that if I was tied I was fast, if I spent too freely I was fast, and that not to eat was to fast, I was discouraged. But when I came across the sentence, 'The first one won one one-dollar prize,' I gave up trying to learn English."-The Register.

Merle Thurman, the deaf Texas oil operator, has asked us to send him five hundred manual alphabet cards. He intends to distrubute them among the oil workers in the great Texas fields. Merle is so valuable a man that his company finds it to their advantage to transport him to their different operations either by auto or airplane. We are very sorry to learn that he lost his infant son.—California News.

It is reported that Ike Ries of Dallas, Texas, contemplates giving up the insurance business and in the near future, return to his old home Vicksburg, and start in some business on his own hook.—The Mississippian.

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

Marr and Holman, of Nashville, Tennessee, have just drawn plans for a new hotel building to be located in the business section of Nashville. Pictures of the building as it will look when completed were printed in the Nashville papers a few days ago, and show a most imposing structure. The firm has also had plans accepted for a magnificent new administration building at the Tennessee Central State Hospital for the insane, at Murfreesboro [and for Montgomery Ward's \$100,000 Nashville branch house]. The senior member of the firm is a graduate of the Tennessee School, and of Gallaudet College.— Kentucky Standard.

A Minnesota paper says that just before the Iowa School football team went into action against Minnesota last month the "Rev." T. L. Anderson, in charge of the squad, "administered a prayer in the deaf and dumb language" to the team. We can readily imagine that a little of the "brimstone of the Lord," "administered" by the peppery editor of The Hawkeye would lead those boys to play their heads off, so we are not surprised to learn that Iowa won. "Tom" is evidently "a powerful exhorter."—Kentucky Standard.

The wedding ring was first used in a Christian marriage in 860.-Rochester Advocate.



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

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Articles for publication must reach the editor by the 10th of the month.

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

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

Subscription price: Sixty cents per year

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

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FEBRUARY, 1929

\$1,112,009.93.

Boston-1931.

March dues are payable.

This issue goes to press on time. We have not waited for anyone. The result is to be noted in the Division Notes columns-comparatively little news to be found there. Our correspondents must observe the time limit shown at the head of this columnhave copy reach us by the tenth of the month.

The Editor will visit various southern points between February 22 and March 11. At this writing the following schedule has been arranged. St. Louis, February 22; Little Rock. 23-24; Dallas, 25; Oklahoma points, 26-27; Fort Worth, 28; Houston, March 2-3; New Orleans, 4-5; Atlanta, 6-7; Birmingham, 8; Nashville, 9; Evansville, 11.

There could be no better way to observe the birthday of Edward Miner Gallaudet, which comes this month than by making a contribution to the fund that is being raised for the purpose of erecting a memorial to him at Gallaudet College. Each state has its authorized collector-find out who yours is and do your bit without waiting to be asked-and do it now.

In various states bills are being introduced in the legislatures, in others the matter is having much discussion in the newspapers, looking towards the examination of all applicants for licenses to drive motor cars. Many of the school papers for the deaf are advising support of the plan, and to a man. We agree with them in As Brother Anderson of the Iowa Hawkeye says: "The deaf should join this movement whole-heartedly. and support the idea of licensing drivers for the obvious advantages of this system, considering the good of all. The idea of licensing drivers cannot be argued down. It is a steam-roller idea, and will eventually prevail all over this country. The deaf should be among the first to climb into the band wagon. By aligning themselves with the pioneers in this movement to license drivers in Iowa, the deaf should be able to secure favorable attention to their idea of what constitutes regulations fair to all drivers. They should be able to prevent the system going into effect in this state carrying the provision that deaf drivers will not be permitted to take the test at all. By preventing this injustice at the start, we eliminate the fight to have the regulations altered. We also aid the deaf in other states, when the matter of licensing drivers comes up in them as it certainly will, inasmuch as the tendency will always be to adopt legislation of this sort modelled after that of states which have already adopted it. Other states will take Iowa's licensing code as a model, and will tend to adopt it without provisions barring deaf drivers from the prescribed tests."

THE GALLAUDET FUND

The Edward Miner Gallaudet Memorial Building Fund is now somewhat over \$30,000. This sum was raised by the deaf and their hearing friends throughout the United States. purpose of the money is to erect on the campus of Gallaudet College, the government college for the deaf at Washington, D. C., a useful and necessary administration building in honor of the founder of this, the only college for the deaf in the world. The further sum of \$20,000 is necessary. After this is raised it is proposed to petition Congress to appropriate \$50,000 to-



JUST LIKE A BANK

LODGE is much like a bank-if A you want to get anything out of it you must first put something in it.
The trouble is that too few of us open accounts. In most lodges, about ten per cent of the members do about ninety per cent of the work. We forget that per cent of the work. We forget that it is our lodge. We are inclined to think of it as belonging to the officers. lose sight of the fact that it is we members who make up the lodge and that the officers are only our leaders whom we have chosen. The success of a lodge rests no more with the officers than it does with the members who make it up.

-Wisconsin Odd Fellow.



wards the building thus giving the college a \$100,000 edifice.

The sum asked of the deaf of the United States is very modest. It should have been raised within a year, but the apathy of the deaf has kept the project several years behind schedule. Most of the deaf of this country are prosperous and could easily afford to give at least a dollar towards honoring the memory of a great and good friend. There are at least ninety thousand deaf people in the States. All of these have benefited in one way or other by the influence of Dr. Gallaudet's long labors in their behalf. It should be a matter of pride to all to see that the memory of this man is perpetuated in some way, which in this case it is proposed that a building, now badly needed, would be the most suitable.

Gallaudet College, founded in 1864 by Edward Miner Gallaudet, was chartered by special act of Congress to confer degrees. The act was signed by Abraham Lincoln who was then President of the United States, and who became the first patron.

The college is open to all ambitious young deaf people who graduate from the various schools for the deaf throughout the country. Owing to lack of accommodations, however, it is necessary to limit the number of boarding students to about one hundred and thirty-five. With a new administration building and aditional government funds, the number can easily be increased so that each state may be able to send all of its promising deaf candidates to the college for the desired academic training which will fit them for greater usefulness in this world of fierce competition .- W. S. Runde in the California News.

TWO THOUSAND DOLLARS **NEEDED**

The commission for the erection of the statue of Charles Michel De l'Epee has been awarded to Eugene Elmer Hannan of Washington, D. C., and he is now engaged on the work at his New York studio.

The pedestal on which the statue is to stand will be built by a Buffalo firm. The base will be of solid Vermont granite. It will be useful as well as ornamental, having seats on each side of the statue, with the manual alphabet carved along the backs thereof. It will be fourteen feet long and five feet wide.

With the site selected-on the grounds of the Le Couteulx school and prominently located, it will be one of the sights of Buffalo. It is to be unveiled at the time of the convention of the National Association of the Deaf in 1930.

We need \$2,000 more. We appeal to you to send in your contributions, fellow Frats. No matter how small, it will be welcome.

Send them to me at 168 West 86th St., New York City.

SAMUEL FRANKENHEIM, Treasurer, De l'Epee Memorial.



Coming Division Events

ı	8										
March											
	2.	Whist	Berkeley Los Angeles								
	2.	Ball	Los Angeles								
	2.	Party	Utica								
	2.	Fraternival .	Houston								
	2.	Smoker	Grand Rapids								
	2.	Bunco	Chicago								
	3.	Whist	Lowell								
	4.	Open House	Washington								
	8.	Social	Knoxville								
	9.	Card party	Kenosha								
	9.	Card party	Cedar Rapids								
	9.	Smoker	Reading Fort Worth								
	9.	F'raternival	Fort Worth								
	9.	Smoker	Syracuse								
-	16.	Social	Rochester								
	16.	Social	Seattle								
-	16. 16.	Party	Kalamazoo Saginaw								
	16.	Amminomanni	Dayton								
в	16.	Anniversary	Boston								
	16.	Boy conial	Fort Wayne								
	16.	Cord Porty	Baltimore								
-	16.	Parcal nost i	party Springfield, Ill.								
	16.	Party	Peoria								
-	l 6.	Jamboree	Schenectady								
	19.	Fish party	Houston								
15	23.	Card party	Sioux Falls								
6	23.	Equinox par	tyCouncil Bluffs								
6	23.	Party	Richmond								
4	30.	Banquet	Durham								
	6.	Card party	AprilAlbany								
	6.	Party.	Houston								
-	20.	Masquerade	Utica								
	20.	Party	Portland, Me.								
-	20.	Social	Providence								
_	20.	Card party	Manhattan								
2	27.	Banquet	Dallas								
2	27.	Entertainmen	ntOmaha								
2	27.	Apron social	Syracuse								
2	27.	Box social	Richmond								
			70 111								

25. Strawberry festival......Richmond

Chicago

30. Anniversary _____Baltimore

May

Milwaukee

Reading

Syracuse

4. Dance

11. Social

25. Anniversary

The annual mask ball of No. 1 was held on February 9, and was largely attended. In fact, the hall proved too small to accommodate the crowd, making the grand march and subsequent dancing difficult of accomplishment. But everyone appeared to have a good time, just the same. Chairman Fred Meinken and his helpers worked like Trojans to make it a success. Cash prizes aggregating \$100 were distributed to the best costumed. The number in costume was rather disappointing, but those who did try their hand at

representing some well-known advertised article showed considerable originality in their dress. Robert Harding, in the past a frequent winner in such contests, lived up to his reputation, being awarded first prize. Joseph Schreiter came in second. The remaining ten prizes went to the following, in the order named: Mrs. Hosea Hooper, Mrs. Edna Carlson, Mrs. Ralph Miller, Mrs. Fred Meinken, Mrs. Gus Hyman, Miss Caroline Hyman, Miss Emma Maser, Miss Goldberg, Mrs. Stockton and Mrs. Sloan, a decided preponderance in favor of the ladies. Comparatively few men were in costume. The judges were August and Emil Valentine, of Clinton, Iowa, and Charles Dore, of Hibbing, Minn., reducing the chances of local favoritism to the minimum. The lunch and soft drink counter did a good business, also, but probably the hardest worked members of the committee were those in charge of the cloak room, where there was a constant crush, going and coming. They certainly earned any thanks they will get. An orchestra of blind musicians furnished music.

Paul J. Damen reports all set for the bunco and card party at the Capitol Building on February 23, and intends to see that it comes up to the standard set by its predecessors.

Our regular meeting on March 5 will undoubtedly be well attended, as some good stunts are scheduled to follow the meeting. More and more we are trying to shorten our meetings so as to give more time for a social hour afterwards. "All work and no play makes Jack a dull boy," so we want to keep awake by playing a little.

On March 23, the first Saturday after St. Patrick's Day, the Ladies' Auxiliary will stage an entertainment of some kind, just what I am not informed, but it is sure to be good.

Polonia Grove, where we held our annual picnic last year, has again been engaged, the date this year being July 27, if I am not mistaken. Further announcements later.—C. B. K.

DAHLIAS

Per dozen, \$3.00, \$5.00, \$10.00 according to quality

Full value guaranteed. Strong field-grown tubers.

Dahlia seed, \$3.50 per 100

Quality unsurpassed

From the R. & B. Dahlia Gardens, Bell, Calif. Winners at Santa Monica, Los Angeles, Denver, 1928.

GEORGE WM. VEDITZ

414 N. Custer Ave., Colorado Springs, Colo.

Robert Blair, in charge of No. 106's movie entertainment for the benefit of the Home on February 16, is leaving no stone unturned to make the affair a success, and hopes for a goodly financial return therefrom, to help make the old people at the Home happier.

On January 24 our bowling team played the Meyercord Co. team and won by 36 points. On February 13 we play the Pricing Department team of the Brunswick, Balke, Collender Co., and on February 27 the Bender and Gartner team. We also play the team from No. 1 on the fourth Sunday afternoon of each month, until May, at the alleys on the fourth floor, 235 Wabash Ave. Games start at three o'clock.

On March 2 the Division will give a bunco and "500" party at the Capitol Building, 19th floor, starting at 8:00 p. m. Hugh Barker will have general charge of this affair, and a big crowd is expected. Refreshments will be served.

Our March meeting will see No. 106 completing three full years of existence as a Division, and plans are afoot to give a birthday celebration sometime in April. Starting with 33 members, we now have 70, all told, an average of one new member for each month of the Division's life. Hugo Pulver and a committee are in charge of this proposed whoopee.—F. B. W.

Rockford

The watch night party on December 31 was one of the most successful affairs ever held in Rockford, the attendance being around 150. Quite a number came from points in Wisconsin and Iowa for the event. The program started with a comical recitation by Brothers Boyer and Bondik, which was very creditable, considering the limited rehearsal they had been able to have. It was remarked that the boys had surely missed their calling; they should be in the movies, or end men on the stage. Mrs. Boyer, as Aunt Jemina, also surprised her friends with her dancing ability, giving a hoe down that would have done credit to an Uncle Tom's Cabin performer. We consider all three quite a find. The eats were also good, and plentiful. Promptly at 12 o'clock the lights were turned out, and when they flashed on again the crowd was trying to extricate itself from a two-foot depth of confetti and streamers.

Next on our program is a St. Patrick's party on March 16. It will be held at the Emanuel Episcopal Church hall. Ernest Swangren is chairman, so we expect something new and interesting. Everybody is welcome, and we look for a good crowd.

It appears from our December letter as published in The Frat that we inadvertently dropped an adjective in speaking of the performance of our goat at our last smoker. Our remarks might be taken to apply to any of a dozen different occasions, and brought from the editor the question, "What are you driving at?" So for the bene-

fit of other Divisions who might attempt a like performance, and to show how dear to the heart of No. 57 is Old Billy, we will tell what happened. The chairman of the smoker announced that he had secured a number of interesting films for the occasion, including Lindy's flight across the Atlantic and one of Rockford's own Bert Hassel on his flight to Greenland. Those in charge of the goat thinking there would not be sufficient time left for him to do his stuff, announced that he would not be brought out that evening, there being but two candidates, anyway, and they could wait. This brought every loyal Frat to his feet, instanter, and in less time than it takes to tell it, it was moved and carried that the movie be omitted, and Billy brought forth as usual. This was done, but he having been neither groomed or fed up, his performance was hardly satisfactory to any but the two novices who rode him-hence our remarks. We are glad to add that Old Billy is now himself again, and so gentle that even the most timid may approach him without fear, and unlike Gotham's famous goat, or Chicago's fabled steer, leads only to that which is good and true.

The following appeared in the Rockford Republic on January 29:

"Persons who have themselves endured physical afflictions can appreciate the sufferings of others and to express sympathy and good will to the patients at the Municipal sanatorium the National Fraternal Society of the Deaf, Rockford Division, No. 57, sent a contribution of \$10 as a gift to The Daily Republic Municipal Sanatorium fund.

"This beautiful gift to the fund was brought to The Republic offices by Frank A. Dobson, 315 Howard Ave., who is himself a deaf mute, and who explained in writing the desire of the society to help save the patients at the sanatorium from eviction."—B. F. J.

Lowell

The public installation of officers of our Division was held on January 13, with a good crowd of members and their friends witnessing the ceremony. Deputy Carlisle acted as installing officer, with Emile Ouillet assisting him. Speeches were made by the new officers, who made the forecast that 1929 would be a promising year. Miss Elizabeth Hayes, an active and well-known worker among the deaf of the Merrimac valley, also spoke, taking for her theme the meaning and value of life insurance. A buffet lunch was served under the direction of the social committee. All agreed that it was one of the best and most pleasing installations held by the Division.

On January 19 a social and whist party was held for the benefit of the Boston convention fund. It was held at Lincoln Hall, and about 100 people attended, including 25 who came from Lynn by bus. A neat profit was realized from the affair, and more socials will be held later for the same purpose of boosting the convention fund.

SECTIONS YOU OUGHT TO KNOW

SECTION 206a. Suspensions for non-payment of dues (assessments) shall not only affect the member's benefits, but also bar him from attending meetings, not only of his own Division but also as a visitor at others. Non-payment of fines, special local assessments, dues and relief loans within the agreed time as decided upon by the Division, shall operate as suspensions from all Division privileges as in disciplinary cases. Suspensions brought about by disciplinary action shall carry with them the loss of all privileges such as attending meetings, socials, etc., but not affect the member's standing (eligibility) as to disability or death benefits; provided all payments are made regularly as required.

We invite every Frat within reach to come and help us swell it.

On Saturday afternoon, January 26, the Lowell deaf bowlers again showed their abilities, beating the boys of the Lynn Silent Club in a match at the Crescent Bowling Alleys, by a plurality of 68 pins. The next match will be played in Lynn, and we of course hope that the Lowell boys will win again.

—C. C. M.

Omaha

At its January meeting the Division voted \$15 to help along a cause which the Nebraska Association of the Deaf has been championing. That is the efforts the Association has been making to have the Nebraska school taken out of the jurisdiction of the Board of Control and placed under that of the Board of Regents. The matter was out before the people at the November election, and carried by an overwhelming majority, but interested parties are claiming it was illegal, through some techicality or other. The matter is now in the hands of the courts, and we are awaiting the decision.

A welcome visitor at our February meeting was Fred Wondrack, a member of Cincinnati Division, who spent a few days in town as the guest of Edwin Hazel. He gave us an interesting account of his trip to and from the Pacific coast by auto last summer, in company with his brother John and the latter's wife. He is now on his way back to the coast again, in particular, Portland, Ore., where he thinks he may locate.

Question Box

When did you last attend a meeting of your Division?

If you are not regular at it, are you not ashamed of your-self?

If you are not, what kind of a Frat are you?

Do you intend to do better hereafter?

Have you memorized, and do you follow Section 130?

Emil Hladik and Abie Rosenblatt, who have recently been confined to the hospital, are out and around again, much to the pleasure of their friends.

—C. J. F.

Toronto

We have a local sick and accident benefit privilege available to every member of our Division upon payment of 25 cents per month, or \$2.70 per year in advance, in addition to his regular dues. Ask our treasurer for full particulars. Also note that the Grand Division pays similar benefits ranging from \$5 to \$25, as the member may elect. These benefits come in handy when you are sick or disabled. Arrange for it now.

Be sure to see that your monthly dues are paid regularly. Why so? Because if not, your beneficiary may be in danger of losing the insurance money through your neglect, and if sick or disabled, you, yourself, would be unable to collect any disabilty benefit, perhaps much needed. We urge every Frat to make every possible effort to keep his dues paid up in full, every month. Take no chances.

Help your Division officers all you can. Your loyalty and assistance are always appreciated. Throwing mud and back-biting helps nobody; but frank criticism and suggestions for the betterment of the Division are always welcome. Have you any? If so, see the officers about it.

Our wish for 1929 is that it may bring unprecedented success to every Division, both in membership and in financial and social affairs. We hope for our share, too.—H. E. G.

Hartford

The year 1928 was a most colorful year for Hartford Division, replete with interesting events. True, we gained only two new members during the year, and lost two by transfer and one by death, but in other ways we consider it a very successful year. One of the outstanding events was the visit of Grand President Gibson, who spent three days with us as our guest, and from whom we learned much that we needed to know. As an evidence of our appreciation, we presented him and Mrs. Gibson with a table lamp, the

wood of which was from the old Hartford school, the first school for the deaf in America.

Another outstanding event was our annual affair in October, which eclipsed all other past affairs, and broke all records in the way of financial profit. Much of this was due to the hustling work of Milton Silverman and his committee. Can we better it this year? Come on, boys, let us try! "He who hesitates, is lost." Don't hesitate, then, but go ahead and see if you can't go Brother Silverman one better.

Two of our members have lately blossomed out with new cars. Walter Rockwell, whose favorite game is surprising us, is one of them. Walter Durian is the other, sporting a new Studebaker.—H. V. J.

Washington

On the evening of February 9 the Division held a social in Northeast Masonic Temple, with A. J. Parker as chairman. Owing to inclement weather the crowd was not as large as expected, but all who were on hand had a most enjoyable time, either playing "500," dancing, or joining in the contests prepared by the versatile chairman and his able committee.

Early last autumn J. F. Davidson decided that it was not good for man to be alone, so he persuaded a charming young graduate of Gallaudet College, Miss Ellen Marie Parker of Illinois, to become his helpmeet. It was not until its February meeting that the members of No. 46 could arrange to make the happy couple feel that there was fraternal elation over the event. Then, on the night of the 6th, they were given the best wishes of one and all, through the medium of a set of handsome, up-to-date glassware.

When a son or daughter of a Frat does something to make one sit up and take notice, one feels inclined to make personal mention thereof. Hence we want to congratulate Brother Heeke on having a son who has proven himself great as captain of the basketball team at the Georgia School of Technology. The daily papers recently contained flattering items about the prowess of this young man .-- H. L. T.

Cincinnati

Our February meeting was long and interesting. Secretary Straus was laid up with the flu, so unable to be present. His post was filled by Wylie Ross. Two new members were admitted, one from Georgia, and one from Kentucky.

A collection of \$31 was taken up for the benefit of two destitute members. A. T. Love of Dallas Division was a visitor at the meeting. He is looking

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Poems We Want You To Know

(Written by the Deaf)

They Say I'm Deaf

SAUL N. KESSLER

They say I'm deaf, These folks who call me friend They do not comprehend.

They say I'm deaf,
And look on me as queer, Because I cannot hear.

They say I'm deaf, I, who hear all day My throbbing heart at play, The song the sunset sings, The joy of pretty things, The smiles that greet my eye, Two lovers passing by, A brook, a tree, a bird; Who says I have not heard? Aye, tho it must seem odd, At night I oft hear God. So many kinds, I get Of happy songs, and yet They say I'm deaf.

Middletown was also in attendance, the first time in several months.

The social held in Ludlow, Ky., on Jan. 26, for the benefit of the Kentucky Home fund was a splendid success. The net profit was \$145.50. It was our first social of any kind held across the river and surely proved a good start. Brothers Welte, Taylor, Lawson, Honicon and Allen proved themselves real go-getters.

Fraternity seems to run in families, as we have several cases of two and three members from one family. In brothers we have Albert and Clarence Bender, William, George and Robert Barrowcliff, Isaac and Abraham Goldberg, Frank and Clifford Ellerhorst, John, Fred and Frank Wondrack, and Herbert and Elmer Schutte, whose fa-

for a job here. Joseph Goldman of ther, the late John F. Schutte, was also a member of our Division. John and Paul Hahn, father and son, also belong to the list, which likewise has four cases of brothers-in-law. If any other of the Divisions can beat the above record, we would be glad to hear from them through these columns.

> On Sunday, Jan. 27, quite a number of our members journeyed to Hamilton to express their sympathy to Rodney Bradley in the loss of his wife, who was buried the following day.

Cincinnati Division extends a glad hand to the two new Divisions, Wilkinsburg, No. 109, and San Diego, No. 110.—J. M. S.

Fort Wayne

The Valentine party scheduled for February 23 was cancelled because of conflicting dates with other organizations. Instead, we will hold a social on March 16. This should prove interesting, as there will be games, with good prizes, and it will close with a dance. A prize will be awarded the lady displaying the most attractive

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"You're THERE with the Hawkeye"
Twice monthly for the school year—One dollar. Iowa School for the Deaf, Council Bluffs, Iowa.

lunch box or basket, and one to the second best. Bunco will also be played, with a prize to the highest score, and a booby prize. All who can afford to attend are urged to do so, and see how Fort Wayne Division can put over things in a social way. John J. Smead will be chairman in charge of the affair. Remember the date, March 16.

—J. J. S.

Faribault

In spite of the abundant snow around here, nearly every member of this Division and of the Auxiliary were present at their February meetings. After adjournment, eight tables of bridge were played, and light refreshments, arranged by a committee of the Auxiliary, were served to soothe the feelings of the unlucky bridge players and increase the contentment of the lucky ones. The prize winners were Misses Berggren and Ramsey and Brothers Cohen and Schwirtz. The Brothers Cohen and Schwirtz. committee in charge, headed by Mrs. Mansfield, assisted by Mesdames Johnson and Cottet and Misses King and Malley, deserve warm mention in this column for the pleasant arrangements made for the social side of the evening.

Director Albert Swee, who is a farmer living several miles from town, was forced to remain on his farm for more than two weeks, the country roads being snowbound. We do not know whether he followed the example of the ground hog on February 2, or not, but we do know that he did not want to be left alone with his shadow that evening, when there was a meeting and a bridge game in town. So he drove in with horse and sleigh. Say, Brother, give us all an old time sleigh ride before the snow goes!

On his way home from St. Paul, where he spent two weeks studying the latest improvements in the art of mottle work at an old friend's paint shop. Carl Osterberg of Cedar Rapids Division made a stop-over here on February 2 for a visit with Frank Thompson.—M. C.

Akror

Our Division showed its interest in the welfare of the deaf by contributing \$100 to a fund being raised in Ohio to aid in putting several bills through the legislature in the interest of the deaf, and to fight against any and all bills whose purport might be to prevent the deaf from driving automobiles. Through our local Senator, Kreigh B. Ayers is sponsoring a labor bill in the interest of making more jobs for the deaf of Ohio.

I. M. Robinson put in another safety suggestion at the Goodyear recently, which put him \$5 ahead. Last year he won the first prize on safety essays in

Detroit Association of the Deaf

8 E. Jefferson Ave., Detroit, Mich.

Open every day. Meetings, first Sunday of each month.

VISITORS ARE WELCOME



Patrick Dolan

Way back when "Uncle Pat" was a Grand Vice President and State Organizer for Kentucky.

a factory-wide contest, which netted him \$50. Incidentally, Brother Robinson is the first Akron Frat to receive the advantage of the new increases in sick and accident benefit. He was down with the influenza a little over two weeks, and drew \$50 sick benefit, where formerly he would have been able to draw only \$10.

Local sports were much interested in the news item that K. O. Christener came so near to knocking out Sharkey in their bout at Madison Square Garden. Christener was well known here, and at one time played on the Akron Silents' football team, and had many friends among the deaf, with whom he could converse easily, both by signs and finger spelling.

Our Division has decided to put up an annual prize of \$5, to be known as "The Akron Frat Essay Prize," which is to be awarded to the male graduate of the Ohio School for the Deaf submitting the best essay on "Why Insurance with the N. F. S. D. Is Desirable." It ought to bring out some good arguments.

Our latest gain by transfer is Charles A. Jacquet, from Canton Division.—J. O. H.

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Columbus

The social held at Woodmen's Hall on January 19 was by far the best ever held by No. 18. A large crowd turned out for the occasion, and everyone had good words, both for the hall and for the way the social was conducted. The menu was the best ever, and was cooked by Brother Hartard, chef at the school. He had a bunch of live wires for assistants, who flitted Woodman to and fro like real fairies. Hall is a new structure, and is the one used by the state Frat convention last summer. The crowd was a good-natured one, and thoroughly enjoyed the hattle of confetti and streamers. The enjoyment of the janitor, however, may be doubted, when he came to clean it up. The financial return from the social was very good, amounting to close to \$55.

Kreigh B. Ayers of Akron, president of the Ohio Alumni Association, is sponsoring a bill now before the legislature seeking to create a new office—Commissioner of the Deaf. The duties of such officer would be to look after the welfare of the deaf in general, such as educational facilities, employment, licensing auto drivers, discriminations, etc. The Alumni Association, which means practically the whole deaf population of the state, is backing Brother Ayers in his project.

Plans are under way for a proper celebration by the alumni of the 100th anniversary of the Ohio school. Fred G. Schwartz is chairman of the executive committee, and C. C. Neuner is secretary, and they will undoubtedly have the cooperation of Superintendent Jones of the school, and of the Director of Education. The celebration will be held from August 30 to September 1, and alumni all over are urged to take their vacation at this time, and take it in Columbus.

The Offenberger brothers, Jacob and Martin, have our sympathy in the death of their aged father on January 13.—C. C. N.

Reading

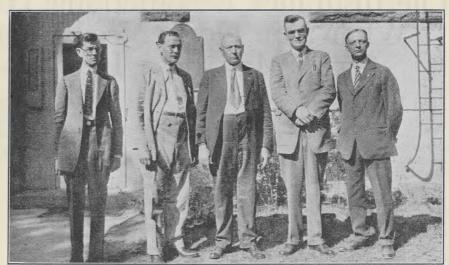
A salute of at least 21 guns should be fired in recognition of the class of 15 to be initiated at Reading, March 9. The event is to be celebrated by a smoker, and full-fledged Frats are invited to attend. This largest class ever initiated in Reading certainly denotes that the slogan, "An Hundred by 1930," is excellent bait for the elusive.

At our February meeting five applications were passed, but sad to relate we lost ground when one member failed to see the wisdom of keeping up with me and you for six months and was dropped from the roll. We sunk to 89, 11 short of the goal—100.

While on the matter of arrearages, how about sending out black-bordered letters in black-bordered envelopes to the "dead ones" as reminders that the

EMBLEM CARDS, EMBOSSED IN COLORS. With your name and address, 100 for \$1.25. W. J. Maiworm, 3041 N. Albany Ave., Chicago.

THE GRAND PRESIDENTS OF THE SOCIETY



Grand Presidents of the N. F. S. D., from left to right: Harry C. Anderson (Indianapolis), 1912-'27; E. Morris Bristol (Flint), 1909-'12; Jacob J. Kleinhans (Niles, Mich.), 1905-'09; Francis P. Gibson (Chicago), 1903-'05—1927-'31; Peter J. Hellers (Detroit), 1901-'03.

"deceased" could still be "resurrected" by paying up before the sixth month rolls around? Or why not make March of every year "paid-up month" when letters to those in arrears should be followed up by personal calls with the hope that at least once in every year each division can send in a report to headquarters with every member paid up? A 100% Division.

David F. L. Tobias has for 25 years been employed as a driver in delivering coal, and in all that time has not met with a single accident. It speaks well for the deaf as being safe on the traffic lanes, be it by motor or the oldfashioned hoss and wagon.

We missed Joseph Lavenduski at the January meeting. He hied himself to the coal regions and returned with a welcome addition to our colony-Mrs. Lavenduski, who was formerly Miss Blanche Milesky. Both have the well wishes of No. 54.-E. C. R.

Cleveland

Feb. 7-News for this issue is scarce. but the announcement that John Miller was admitted at our February meeting is probably worth a whole column of general news. The next day John bought a new Pontiac sedan, which he is learning to drive. We do not know if this had something to do with his joining, but be that as it may, we are glad to have him with us.

In last month's issue we commented on the pride Ray V. Callaghan had in the success of his brother's election as secretary of state by Arizona voters. We regret to announce that Brother Callaghan was reading the Plain Dealer while on his way to work on Jan. 28 and noted an Associated Press dispatch on the front page to the effect that John C. Callaghan died after an operation. The funeral was held in Johnstown, Pa., and was attended by Brother Callaghan.

The following is plainly amateurish, but has its purpose:

We are all merry Frats,
Yea, oh yea, oh yea.
We run our own lodge
Till we're old and gray.
Judd's arduous, Mohr's cautious,
Koelle's careful, Graves' too,
And when we pass a law
We're all in a stew.
Wassy stands upon his feet,
Munger on his head;
Smielau makes a motion sweet,
Callaghan's spirited.
But when McCann objects
Lepley starts to sweat;
And soon we adjourn,
Then light a cigaret.
We are all merry Frats,
Yea, oh yea, oh yea.
—P. D. —P. D. M.

Dayton

The Division will hold its 24th anniversary social on March 16 and 17. It will be held at the Rauh Building, 4th and Jefferson Sts., 3rd floor. The committee is working hard to insure a good time for everyone. Come, ladies and gentlemen, all, and have some fun with us.

Plans are being started for a silver jubilee celebration on our 25th anniversary in 1930. Our Division has the of all the Ohio Divisions, being the first one organized in the state. The date of organization was March 18, 1905, so we plan our jubilee for some time in that month, next year. President Jackson Bates, who is also a charter member of the Division, has appointed a committee of arrangements, consisting of Alby Peterson, chairman, Ray M. Black, Henry G. Hartley, Arthur Peterson and Stephen O. Miller. Henry P. Mundary will be treasurer. Raising of a fund to finance the celebration has already started. Edwin I. Holycross, a charter member, but now a member of Columbus Division, made the first contribution, a neat little \$5.

We offer our congratulations to the two new Divisions, Wilkinsburg and San Diego .- A. H. P.

Indianapolis

Indianapolis Division announces that it has postponed its 20th anniversary celebration, which was set for March 2 and 3, until further notice. Announcement of the new date will be made as soon as decided on.

Boston

Hubward, 1931!

The Aux-Frats will hold their first dance on April 6, and the net proceeds will go to swell our convention fund. The Division will hold its regular meeting in the afternoon, then go to the dance in a body. We must endeavor to help the Aux-Frats make good, and every member of the Division should attend.

The program of the 1931 committee for the coming year has been made out. Beginning with the dance by the Aux-Frats on April 6, something good will be held every month thereafter. On April 14 John O'Rourke will lecture; May 25, dance by the Lynn Silent Club; June 16, strawberry festi-

proud distinction of being the father val; July 4, annual picnic; August 25, outing at Hammond's farm; September (?), opening dance; October 26, Hallowe'en party; November (?), Turkey dance; December 28, annual dance. Changes of dates may be made later, and more events may be added, including whist parties in private homes. The proceeds of all are to go into the convention fund, and we hope to raise around \$2,000 thereby. Brothers Sinclair, Battersby and Cryan, of the committee, will attend the March meeting of Worcester Division to give talks on the prospects for 1931.

The party at Lawrence on January 19, under the chairmanship of Colin McCord of Lowell Division netted the convention fund the nice sum of \$42, for which they have our hearty thanks. A bus took 28 Frats and wives from Boston and Lynn to the dance, thus helping swell the proceeds. All 100 per cent boosters.

John O'Rourke will be pleased to make lecture dates with some of the New England Divisions, giving interesting accounts of his recent trip to the Orient, proceeds to be donated to the convention fund. Public spirited, as always, is Brother O'Rourke.

A. B. Meacham is doing nicely, and well on the road to recovery from his illness, and we hope he will soon be back on the committee, working with A late addition to the committee is D. McGregor Cameron. His experience at past conventions may be of help to us, as will that gained by Brothers Battersby and Sinclair at the Denver convention.

The Division will hold a smoker after its regular meeting on March 2, at which several new members will be initiated. Every member is urged to at-

Don't forget April 6! Visiting Frats welcome to attend our meeting and the dance afterwards.—A. A. S.

Life Insurance Is Something You Have To Get When You Don't Need It In Order That You May Have It When You Do

That Machine of Yours

'MY salary," said one friend to another, "is \$3,000 a year. Not a large salary in this day, but enough to buy the comforts of life.

"I am not boasting," he continued, "but I think I am a wonderful man to earn that much. Why, if I was a machine that earned that amount for its owner, I would be valued at sixty thousand dollars. My salary is 5 per cent of that amount, therefore as an investment I am worth that amount!

"I am a machine," continued this philosopher, "insofar as earning money is concerned. My brain is the motor, my body the mechanism. So long as I keep this machine in

order and running, it brings \$3,000 a year to myself and family. How necessary that I keep it in order. How careful I should be of its every piece and part, for it is a very valuable machine—worth \$60,000. Nor can it be replaced. It may be replaced by another man who would earn as much, but he wouldn't earn it for the same purpose to which I put it. I am earning the \$3,000 for my children. No other man would work for them. So it is quite necessary that I keep my machine in order.

"The sad thing about it is that this machine of mine will wear out. Not only do such machines wear out, they frequently, and with little warning, blow up completely and suddenly, leaving nothing that is worth a penny. The income, of course, stops with the blow-up.

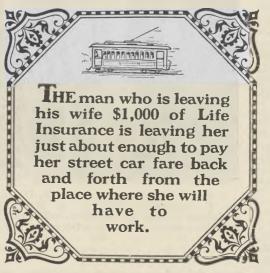
"There is a way, however, by which the income, or a part of it, may be continued although the machine which earned it is destroyed—that is to invest in life a part of the income the machine was earning before the blow-

up.
"If I owned a real mechanical machine that was earning me \$3,000 a year, and which could not be replaced, I am sure I would try to keep it insured for all it was worth.

"And I will do the same thing with this human machine of mine that is so valuable."—Yeoman Shield.

Who Will Support You?

THE single man has as much need of life insurance as has the married man, whose sons are fast growing into manhood. The single man may make a "son" of a life insurance old-age contract—a "son" who never will weary of caring for him, no matter how old he grows.



Insurance For Contentment

WE DO not take out life insurance because we expect to die tomorrow. In fact, we don't expect to die at all. We may sometimes wish we were dead, or think, perhaps, the world and ourselves would be just as well off if we were. But when it comes to the pinch, we will not die, and neither will our family nor friends permit us to die. Every effort, scientific and unscientific, is made to keep breath in the body.

This is not an essay on life and death. It is simply a method of emphasizing the thought that we do not insure to die, nor do we expect to die to win. We are winning this contentment just as long as we live and pay the premium necessary to secure it.

There is more urge to live with life insurance than without it, simply because it gives us this sense of contentment and security. We live more happily and better and consequently we shall live longer. Life insurance does not make us careless or indifferent to life. On the contrary, it makes us more careful. Hence, life insurance is a good thing whichever way you look at it, and never do we have to die to win. We win from the very minute we take the insurance.

An acorn, planted by man, produces an oak many times larger than the man who planted it. Life insurance often produces results many times more important than expected by the man who carries it.—Great Southern Life.

The Best That is in You

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

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

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

A Business Man on Life Insurance

FIRST of all, life insurance is peace of mind. I am a very close investor. At death, immediate needs require immediate cash. Life insurance is ready money.

I am earning a good salary. Insurance will continue what death would end. Life insurance is the widow's salary.

Creditors are glad I owe them while I live. Soon as I die they will want their money. Life insurance pays debts.

I may live to earn and save a competence for old age. A large majority of men do not. Life insurance guarantees it.

My home is mortgaged. If I live I can pay it. If not, the home would have to go. Life insurance would save the home.

I am well fixed today. I may die wealthy. I may not. Wealth takes to itself wings. Life insurance does not.

My father-in-law is rich. So is my father. They and I may die poor. I pay a company to accept my orphans and their mother.

There is a mortgage on my life. It is due my widow. I signed it "under the mistletoe." Foreclosure may come any time. Insurance is her security.

Success Is For The Man

who can work best with others, who can bring out and be brought out, and with whom his fellows can most pleasantly get along.

How Much Do You Know?

FEW days ago I was talking with A FEW days ago I was calling a successful hotel man. I asked him a good many questions. He answered most of them. I am satisfied that he answered them correctly, but each answer came more as a statement of opinion than as a statement of fact.

This was so marked that I finally said to him: "You don't seem very positive."

"No," he said, "I stopped being positive and began to learn in 1893. Let me tell you the story.

"In 1893 I was twenty-seven years old and some kid. I was big and husky. I could sail a boat with any man on the lakes. I could swim ten miles without tiring. I could go to the mat with pretty nearly any fellow I ever saw.

and there wasn't any sport in which I wasn't in class A, and I thought I was even better than that. But I didn't confine myself to sports. I read a good deal-kept posted, and would give you a positive answer to any question you cared to ask.

"1893 was World's Fair year. I had a little money salted away, and I decided to go. I didn't expect to see anything new, because I thought there wasn't very much that I didn't understand.

"I was very much interested in machinery at the time. I was running a little power boat and I felt I was capable of running an ocean steamer. So the first place I made for at the Fair was Machinery Hall. I didn't expect to stay there long, but, as a matter of fact, I stayed there all of the first day, and as I left the door in the evening, my mind was reborn.

"I turned to my friend, a very thoughtful and retiring chap, and I said: 'Jim, I've been in this place all day. I've seen something different every minute, and I haven't seen one thing that I know anything about. I guess I'm not such a devil of a fellow as I thought I was. It's time for me to learn something.'

"And I've thought of it often since, and wished some of the young men I meet could have such an experience as I had thirty-three years ago."

I wonder if you get anything from this story. I did, and because I got a thought that will help me to be bigger, I'm passing it along, hoping that some chap who thinks he knows a lot may stumble on something that will intensify his vision, and suggest the wisdom of learning more than he al-

-Ambassador & Publicity Digest.



Remember This?

WHEN Abraham Lincoln was a young man he ran for the Legislature in Illinois and was badly swamped.

He next entered business, failed, and spent 17 years of his life paying up the debts of a worthless partner.

He was in love with a beautiful young woman, to whom he became engagedthen she died.

Later he married a woman who was a constant burden to him.

Entering politics again, he ran for Congress and was badly defeated. He then tried to get an appointment to the United States Land Office, but failed.

He became a candidate for the United States Senate and was badly defeated.

In 1856 he became a candidate for the Vice-Presidency and was again defeated.

In 1858 he was defeated by Douglas. One failure after another-bad failures-great setbacks. In the face of all of this, he eventually became one of the country's greatest men, if not the greatest.

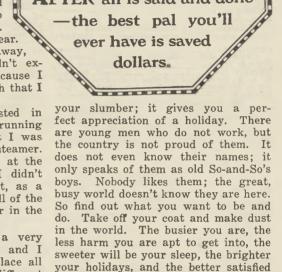
When you think of a series of setbacks like this, doesn't it make you feel kind of small to become discouraged just because you think you are having a hard time in life?





Y SON, remember you have to work. Whether you handle pick or wheelbarrow or a set of books, digging ditches or editing a newspaper, finging an auction bell or writing funny things, you must work. Don't be afraid of killing yourself by overworking on the sunny side of thirty. Men die sometimes but it is because

they quit at 9 p. m. and don't go home until 2 a. m. It's the intervals that kill, my son. The work gives you appetite for your meals; it lends solidity to



AFTER all is said and done

—the best pal you'll

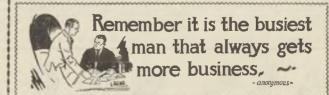
Patience

the whole world will be with you .- Bob

Burdette.

LIOW slow we are to learn that patience will achieve more than force? We all need the grace of patience. All things come to those who wait. Franklin said: "He who has patience can have what he will." Patience is a thing of intellect as well as temper. It is easier to commend patience than to command it. There is always safety in patience. The man who has no patience is a pauper. All creation speaks to us-"Work and wait." And Paul in enumerating the graces of character says: "Add to your faith virtue, and to virtue knowledge, and to knowledge temperance and to temperance patience." He puts patience between self-control and Godlikeness, both of which require patience to come to perfection.-William Barnes Lower.

Extravagance rots character; train youth away from it. On the other hand the habit of saving money, while it stiffens the will, also brightens the energies. If you are sure that you are beginning right, begin to save.-Roose-



National Fraternal Society of the Deaf

(Chartered by the State of Illinois) Home Office: 130 North Wells St., Chicago, III.

SUBORDINATE DIVISION DIRECTORY
g date and place of meeting and Secretary's
address.)

(CO. No. 1. (Prices Allerto

THE FRAT Philip Beausoleil 161 Wilbraham Ave.

WACO No. 68. Waco, Texas

Andrew M. Bowman. Route 1, Penelope, Texas

PITTSFIELD No. 70. Pittsfield, Massachusetts

12 Pine St.—Second Saturday

Gilmartin. 18 Lincoln Terrace

BANGOR No. 71. Bangor, Maine

ROyal Arcanum Hall, 173 Exchange St.—First Saturday

James R. Hale Court St., Castine, Me.

Ambrose Castons No. 23. Birmingham, Alabams John G. Chane.

BIRMINGHAM No. 73. Birmingham, Alabams John G. Chane.

John G. Chane.

School for the Deaf Wickingham, Alabams John G. Chane.

School for the Deaf Wickingham, Alabams John G. Chane.

Wichta No. 74. Stour Falls. South Dakota Charles H. Loucks. Commerce—First McGnath Dakota Charles H. Loucks. Commerce—First McGnath Quarter School for the Deaf Wichta No. 75. Wichia, Kansas Y. M. C. A.—First Saturday Gree W. Chambers. William K. Spokane, Washington E. 2023 Marietta Ave.—Seond Sunday Erve W. Chambers. Millwood, Wash. DES MOINES No. 77. Des Moines, Iowa Moose Hall, 920 Locust St.—First Saturday Golin C. McCord.

School for M























INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF writes insurance on the same sound and correct principles as the regular old-line insurance companies, and issues the following certificates:

Class A—Whole Life, on the National Fraternal Congress—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured. No new members will be admitted to this class after August 1, 1927.

Class C—Whole Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death. Dues payments continue during the lifetime of the insured.

Class D—Twenty-Year Payment Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death within the twenty-year period, or at any time thereafter. Dues payments cease after twenty years.

Class E—Paid-Up at Age Sixty Life, on the American Experience—4% basis, guaranteeing the payment of the certificate amount at death prior to age 60, or at any time thereafter. Dues payments cease at age 60.

Class F—Old Age Monthly Income for Life, on the American Experience—4% basis, and McClintock's Annuity Tables, Males, for Income after 100 Months Certain, guaranteeing the payment of the certificate amount at death prior to age 70, or, should the certificate holder live to age 70, the payment of TEN DOLLARS per month for each ONE THOUSAND DOLLARS of certificate amount for the ONE HUNDRED MONTHS CERTAIN, and should the member live beyond the ONE HUNDRED MONTHS, the monthly payments will be continued during the lifetime of the insured. Dues payments cease at age 70.

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

Certificates in Classes C, D, E, and F carry the privilege of a withdrawal equity in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

REQUIRED MONTHLY PAYMENTS

After joining, a member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) The sick and accident tax, ranging from 25c to \$1.50, as called for by the amount of weekly benefit chosen; (3) A per capita tax for the General Expense and the Convention funds, amounting to 30c in Class A and 36c in Classes C, D, E, and F; (4) A small tax for local dues, varying with the different divisions. These payments begin on the first day of the month of certificate issue, and continue to be payable on the first day of each month thereafter, in accordance with the terms of the various certificate classes and the laws of the society.

Minimum, \$250; Maximum, \$5,000 to Age 45, \$2,000 to Age 50, \$1,000 to Age 55 RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE									
AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 50 50 51 52 53 54	\$1.11 1.11 1.13 1.16 1.18 1.21 1.24 1.27 1.31 1.34 1.34 1.38 1.42 1.46 1.50 1.55 1.60 1.65 1.70 1.76 1.89 1.96 1.90 2.29 2.38 2.49 2.60 2.71 2.84 2.97 3.11 3.27 3.43 3.60 3.79	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 56 47 48 49 50 51 52 53 54	\$1.58 1.60 1.63 1.66 1.69 1.72 1.75 1.78 1.81 1.85 1.89 1.93 1.97 2.01 2.05 2.10 2.15 2.20 2.25 2.31 2.37 2.43 2.50 2.57 2.64 2.72 2.80 2.89 2.98 3.08 3.18 3.29 3.18 3.29 3.18 3.29 3.41 3.54 3.67 3.82 3.97 4.14	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 4 35 36 37 8 39 40 41 42 43 44 45 49 50 51 52 53 55 55	\$1.13 1.16 1.19 1.22 1.25 1.29 1.32 1.36 1.41 1.45 1.50 1.55 1.61 1.67 1.73 1.80 1.88 1.96 2.05 2.15 2.25 2.37 2.50 2.64 2.80 2.98 3.18 3.40 3.65 3.95 4.29 4.69 5.18 5.76 6.49 7.41 8.64	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 40 41 42 43 44 45 46 47 48 49 50 51 52 53	\$1.20 1.20 1.20 1.23 1.27 1.30 1.33 1.37 1.46 1.50 1.66 1.72 1.78 1.85 1.92 2.08 2.17 2.26 2.36 2.47 2.59 2.71 2.85 3.00 3.16 3.34 3.75 4.53 4.85 5.21 5.62		

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized

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

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

Objects

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

Benefit Certificates—Amounts; Age Limits

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

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

than \$1,000 if past 50,

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

Social Membership

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

Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two

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

Payments Required of Members

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

Social Features

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

These social pleasures are part of the benefits of member-

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 fellowwearers of the Frat button.

Safeguards

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

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

Why You Should Join

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

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

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

For addresses of Grand Officers, and a Directory of the Divisions, see Page 18.