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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-sixth Year

March, 1929

Number Nine

THE N. F. S. D.—A BROADCASTING STATION OF SMILES

(Delivered at the Pittsburgh Frat Banquet, February 16, 1929.)

We all have to be taught. On the occasion of his eighty-second birthday last Monday Thomas Edison said among other things, "We do not know one millionth of one per cent of anything." No one is ever too old to learn.

When we were babies, we had to be taught to eat solid food. We were satisfied with a liquid diet and did not like to change. We had to be humored and coddled to bring out a smile.

We had to be taught to talk. Lots of us learned the lesson so well that we do entirely too much of it.

We were taught to be kind, honest, charitable and to practice all the other virtues. Some of us were quick to learn these as certainly as the boy in this story was. "Robert," said the teacher, to drive home the lesson, which was on charity and kindness, "if I saw a man beating a donkey and stopped him from doing so, what virtue would I be showing?" "Brotherly love," said Bobby promptly.

We had to be taught the three R's—reading, 'riting and 'rithmetic. Some of us had a head for figures and some of us disliked them, as did little Tommy who said arithmetic was simply invented in order to give teachers a good excuse for punishing their unhappy pupils. As we became older we had to be taught many other things. Some of us were taught to dig deeper in Latin, geometry and chemistry, given a sheepskin and sent out into the cold world to be taught how to earn the wherewithal to keep body and soul together.

Alas, in being taught how to earn our bread and butter, we forgot many of the other things we had learned. We forgot our Latin, geometry and chemistry, but what did these matter! We had no use for them in our work in the world.

But in the long years of struggle to keep our noses above water, we forgot another thing we learned in happy, carefree days. We forgot how to laugh. Our jaws became set.

Then when you Frats went into the N. F. S. D. didn't you learn how inconsequential were the things you had been doing? You, no doubt, realized your own unimportance, and learned again the best lesson in life; that to

live, love and laugh is the highest privilege of the animal which walks on its hind legs. It is the one thing which distinguishes him from the brute.

The N. S. F. D. teaches you, Fraters, the lesson of laughter. It is the broadcasting station of smiles. The big thing in life is to do something for the other fellow. We are thankful to be living and we are thankful that we can help the other fellow while helping ourselves. We gather at meetings and socials and find happiness and laughter in congenial company. At banquets we sip the wine of fellowship. We will have our next national convention at Boston in 1931. How we enjoy such conventions! It is there that so many good friendships are made, friendships that last for years and surely that helps tremendously in making the N. F. S. D. still better. What is more beautiful than a loyal and lasting friendship? What does it bring? Peace, contentment and happiness.

There are Fraters scattered all over



ART THOU DEJECTED?

By EDWARD YOUNG

ART thou dejected? Is thy mind o'ercast?

Amid her fair ones, thou the fairest choose,

To chase thy gloom. Go, fix some weighty truth;

Chain down some passion; do some generous good;

Teach ignorance to see, or grief to smile;

Correct thy friend; befriend thy greatest foe;

Or with warm heart, and confidence divine,

Spring up, and lay strong hold on Him who made thee.



the country whom you have never met. How nice it is to come across a fellow wearing the Frat button in some strange town; how soon the fraternal feeling of brotherhood comes to the surface. It is like finding an oasis in a desert.

In joining the Frat body your happiness is increased in the knowledge that by taking out insurance you are protecting your loved ones.

It must indeed be a great source of satisfaction for you to look back at the many homes of wives and children of members who have passed on, and to know that your organization has helped them through life insurance.

A few years back our division lost by death two young unmarried members who had joined only a short time before. The mother of one received a check for \$2,000 from headquarters. She had not known of the insurance so it was a pleasant surprise and how it helped! With the money she established a small bakery which at present is doing a flourishing business. The mother of the other also was kept in ignorance of the insurance carried in her favor. So surprised and pleased was she that she insisted on paying the deaf pall bearers for the day lost from their work.

Life insurance does not shorten life a day, but may add to it the days which anxiety might cut off.

N. F. S. D. insurance and sick benefits drive away anxious thoughts of the morrow which would otherwise rob life of many pleasures and much peace. There may be some of you here not affiliated with the N. F. S. D. If so, why be like a certain man, who before leaving home to attend a convention, presented his wife with a pair of suspenders. When she asked him what the idea was, he said they would be her means of support while he was gone.

We can stick our chests out on this:—the N. F. S. D. is a million dollar corporation, the result of hard work and fine co-operation. We are proud of it. But the biggest thing in the N. F. S. D. is to teach men the important lesson of laughter and happiness.

"Man shall help man and the saints in heaven shall be glad because men no more fear each other and fellowship shall be established in heaven and on earth."—Sara Streby Holliday.

NATIONAL RESEARCH COUNCIL HOLDS SECOND CONFERENCE

By Elwood A. Stevenson

One of the most vital and important gatherings and one that is to prove epochal in the history of deaf education was called February 1st and 2nd in Washington, D. C. The second Conference on Problems of the Deaf and the Hard of Hearing, under the auspices of the Division of Anthropology and Psychology of the National Research Council was called to order Friday, February 1st, at 9:30 a. m., with Dr. Knight Dunlap of Johns Hopkins University as chairman. A large share of the degree of success of the meeting is due Dr. Dunlap for the smoothness and dexterity with which he handled the sessions. Likewise, for one not associated intimately with our work and problems, he showed a grasp of the various phases of this special field. His interest and sympathetic appreciation of the difficulties existent are to be commended. In him, the deaf and the deafened have a true and worthy friend and advocate.

At this conference there were assembled something like fifty men and women, representing the various fields touching and affecting the problems of the deaf and the hard of hearing. There were the psychologist, the psychiatrist, the scientist, the otologist, the physicist, the educator, the deaf and the hard of hearing. Every possible phase and problem were discussed and deliberated upon. Much value was added to such discussion, since the problem was studied from different angles as would be expected in so varied a group. All persons present showed deep interest and concern on topics presented and from such interest there resulted much valuable and constructive thought and contribution, all of which, when expressed in action and accomplishment, will prove to be a new era in all educational work with the deaf and the deafened.

In connection with the above, it might be well to state that throughout the discussions, it was evident that there is great need for a common understanding of terms used when speaking about the work with the deaf and the deafened. For a long time the writer has advocated a clear cut and definite nomenclature in order that one may understand what the other fellow intends to convey when speaking upon or discussing a certain phase of the work. Without this common and similar interpretation of terms, there can be no healthful progress of constructive thought. A very important step in the right direction would be the appointing of a committee on terminology or nomenclature.

To the writer, there should be a clear and definite distinction between the terms *deaf* and *deafened*. When thinking of the average deaf child, educated in the schools for the deaf, we never think of him as "deafened." The word *deafened* has crept into our terminology because of the necessity of avoiding the

danger of confusing the hard of hearing with the deaf. Yet if not clearly defined and understood, such additional terms will only increase the confusion. As the writer has oftentimes stated, this confusion is common and proves very detrimental to the proper and efficient handling of the two in an educational way. There is no similarity only in the type of handicap. The hard of hearing child does not face the same obstacles and difficulties as does the deaf child. There is a vast difference and such difference should be clearly made and understood by those carrying on the work.

The deaf may be congenital or adventitious. We think of the children in our schools for the deaf as deaf, not deafened. They possess no ability to hear in the true hearing sense.

The deafened, on the other hand, include those who have heard normally at one time—who have developed mentally "hearingly"—who have obtained a mental outlook and reaction to life through the avenue of hearing—who think "hearingly" and who use and respond to spoken language unconsciously and automatically. The deafened would include those who are not totally deaf, but who have defective hearing ranging from almost zero to a very slight defect in hearing. The deafened would be the group who have never received the formal education, the speech drills, and slow language development in the same manner in which the deaf have. They have been educated in the normal way—through the ear, even though this organ might be defective. In other words, the term *deafened* would mean the same as *the hard of hearing*. For if it means the same as deaf, why the need of the word

deafened? The *deafened* individual might eventually lose all power of hearing and if so he is then *deaf*. But so long as he has some remnant of hearing—a degree sufficient, provided amplification is available, to react to spoken language through the ear, he is considered deafened. This affords a clear distinction between the words *deaf* and *deafened* so that in the writer's mind, at least, straight and fixed lines are drawn wherever the terms are used.—The California News.

SHORT THOUGHTS ON A BIG ISSUE

The 14th Conference resolved that they were in favor of establishing a Junior College for the Deaf.

Congress is made up of senators and representatives from each state. Why don't the superintendents and principals all talk about the present college to their senators and representatives? There must be more than one superintendent or principal who can influence their own state senators and representatives to speak in Congress in favor of Gallaudet College. Our biggest men and ablest leaders are our superintendents and we must look to them to get in touch with Congress.

The Edward Miner Gallaudet Memorial Fund is collecting dollars, quarters and dimes from the adult deaf and deaf children of the U. S. Sentiment is all very fine but we need money and need it in big amounts to do any good. What can be done with \$50,000 today? Or \$100,000 for that matter? We will have to go after the big men and philanthropists of the U. S., if we want to build a big fine college for the graduates of over 50 schools with an attendance of 17,000 deaf children.

If Gallaudet College is so situated that strings are tied to any gifts or to its growth or Congress cannot give it full support (as it needs), then the strings must be broken. If the strings cannot be broken, then establish the Junior College. Establish it so that there will be no restrictions as to its service and growth and help to the deaf people.

If something must be done about the Junior College or Gallaudet College, then why not have concerted action by the authorities of Gallaudet College, by the superintendents of ALL state schools, by the Alumni of Gallaudet College, by the National Association of the Deaf, by all state associations of the deaf? A plan of action in concert by all of these must get somewhere and must get something done.

A committee picked from all the above named associations would not blunder if they got together and did something right now. But so often committees are picked to look into something, but they look too long. How long will the delay continue—with our schools yearly pouring out "graduates" who are only half-educated and half-prepared to compete with hearing and well-trained and well-educated people?—U. C. J., in the Deaf Mississippian.



IN musty tome, in quiet place,
I found a quaint, old valentine,
A thing of gilt and paper lace,
And lovers' vows in faltering rhyme,
And on the margin faintly trace
The sender's name in faded line.

How easily we smile and sigh
At love and fashions long outgrown,
And yet perchance her heart beat high,
His hopes were valiant as your own—
The girl who laid it carefully by,
The boy whose fate must be unknown.

—K. BAXTER.



AT THE CONFERENCE

By T. L. Anderson

Deaf men attending the recent Conference of the National Research Council in Washington were: Dr. J. Schuyler Long, principal of the Iowa School for the Deaf; Mr. F. P. Gibson, president of the National Fraternal Society of the Deaf; and Mr. John A. McIlvaine, Jr., veteran teacher of the Mt. Airy School for the Deaf.

Mr. Arthur L. Roberts, president of the National Association of the Deaf was invited, but, owing to the press of his duties as secretary-treasurer of the National Fraternal Society of the Deaf, he was unable to attend.

It was incorrectly reported in the Gallaudet College correspondence in this paper that Dr. Phillip J. Hasenstab, venerable deaf minister of Chicago, was in Washington to attend this Conference. Dr. Hasenstab might well have honored the notable gathering with his presence, but he was in Washington on business of his church.

While discussing the achievements of the deaf, Dr. Percival Hall mentioned the National Fraternal Society of the Deaf, and called attention to Grand President Francis P. Gibson, who was given the floor. Mr. Gibson made a brief but impressive talk, which was well received on every hand.

Dr. E. A. Gruver brought up the subject of the welfare work being carried on by the deaf, and introduced Mr. John A. McIlvaine, Jr., who gave a talk on the establishment and maintenance of Pennsylvania's Home for the Aged Deaf. Mr. McIlvaine's remarks were likewise well received.

Observers on the floor of the Conference report that quite a number of hard-of-hearing men and women were in attendance, most of them using sound-amplifying instruments of one sort or another, and that Dr. Dunlap of Johns Hopkins University, chairman of the Conference, was himself so hard-of-hearing that questions raised at a

distance from the platform were relayed to him through friends seated near by. In spite of this handicap, however, it is said that Dr. Dunlap managed the proceedings in a masterly way, cleverly confined the discussions to the questions at issue, eliminated irrelevant matter, and brought the meeting to a close at the appointed hour, the purpose of the Conference accomplished.

In the final report of the Council were embodied the recommendations for research and investigation proposed by the various committees and finally adopted by the Council.

These recommendations covered a study of the deaf and the hard-of-hearing from all angles, but mainly in the field of psychology and education—especially of younger children. The deaf and the hard-of-hearing in their relation to society were also considered.

The Washington Star gives the following summary of the work of the Council:

The program aimed at attacking deafness at all stages of life, but particularly among children. For this purpose, the establishment of a nursery school for deaf children was recommended. No definite location was decided upon, although there was some discussion of placing it in Washington.

A study of Gallaudet College was decided upon to determine the best way for this institution to co-operate with other schools for the deaf in training teachers, and to obtain suggestions for the adjustment of deaf students in other colleges.

Other lines of research which were approved by the committee were:

Studies of the heredity of deafness to determine just how much actually runs in families and how much is due to early environment.

Development of adequate tests of hearing for young children so that it will be possible to tell whether infants are suffering from auditory deficiency. This is practically impossible at pres-

ent unless the hearing deficiency is marked.

Tests to be used as a basis for differential diagnosis of feeble-mindedness and auditory deficiency.

A study of the possibilities of hearing aids for the hard-of-hearing child.

Comparative studies by anatomists and dentists of the development of the mouth, jaws, teeth and throat structures of normal and hard-of-hearing children.

Studies of the basic motor reactions of the tongue, lips, diaphragm and throat in normal and hard-of-hearing children.

Studies of the extent to which the development of complex mental processes is affected by the absence of language stimulation.

A study of the role of auditory stimulation in the spontaneous behavior of children.

Studies of the effect of deafness on the development of other senses and on motor ability.

The effect of deafness on the personality and social relations of young children.

A study of the pathological factors in the hearing defects of young children.

The development of progressive deafness in the young.

The conference struck out a recommendation for the encouragement of childless marriages among deaf persons whose deafness was suspected of being hereditary.—The Iowa Hawkeye.

It is not so much the cost of carrying insurance, as what it costs not to carry it that counts.

ATTA BOY!

A Frat is the fellow
Who didn't show yellow,
But who did know his onions fine;
For he took off his hat,
Told the world that's that,
And then signed on the dotted line.
—Paul R. Wys.



GENIUS is only the power of making continuous efforts. The line between failure and success is so fine that we scarcely know when we pass it; so fine that we are often on the line and do not know it. How many a man has thrown up his hands at a time when a little more effort, a little more patience, would have achieved success. As the tide goes clear out, so it comes clear in. In business, some-

times, prospects may seem darkest when really they are on the turn. A little more persistence, a little more effort, and what seemed hopeless failure may turn to glorious success. There is no failure except in no longer trying. There is no defeat except from within, no really insurmountable barrier save our own inherent weakness of purpose.—
ELBERT HUBBARD.

COMPENSATION INSURANCE

The committee appointed by the Convention of American Instructors of the Deaf at its Columbus meeting, to investigate the situation confronting the deaf arising from the reported refusal of insurance companies to permit deaf workmen to come under the provisions of workmen's compensation insurance, has tried for almost two years to secure first-hand evidence from the deaf, and has had no success.

We have appealed to the deaf, through the press, upon several occasions, to furnish us with names of workmen who have been turned down on this insurance excuse when applying for work. We have asked for co-operation from other papers, and from organizations of the deaf throughout the country. We understand that a similar committee was appointed by the N. A. D. and that it was ordered to cooperate with us in this effort to secure data. We appealed to the delegates assembled in the Convention of the N. F. S. D. at Denver, asking for co-operation in this effort to secure data. The net result to date is— not one name, not one bit of evidence supplied us by the deaf of the United States, through any individual, organization, or publication supposedly laboring in behalf of the deaf. All we have comes from the insurance companies themselves, and this, of course, does not represent both sides.

We are just in receipt of a letter from a gentleman in New York, stating that he has heard several "rumors" of late of deaf being turned down on the old insurance excuse, and asking if we had any information on the insurance situation. We, too, have heard of these "rumors," and, after doing everything we know how, barring a personal tour of the country to

meet every deaf individual, we are inclined to believe that it all ends as a "rumor." And so much we will be forced to report at Faribault this summer, unless those who have the facts, or who know who have the facts, of any actual case where a deaf workman was denied work on the insurance excuse, report same to us, or to Mr. F. P. Gibson of Chicago, or to Mr. Kreigh B. Ayers of Akron.

We must have the name of the workman, the name of the company denying him work, the name of the insurance company in whose name this denial was made, the date, and any other evidence we can get. "Rumors" will not help any, unless the report of rumor gives the name and address of the one whom it was "rumored" was denied work on the old insurance excuse, which will at least give us something to work on.

We ask every deaf man, or other person interested in the welfare of the deaf who reads this, to exert himself to aid this investigation, through personal work among the deaf of his acquaintance, or through the republication of this notice. One more effort will be made before we conclude one of two things: That there is not any discrimination; or that the deaf just will not co-operate.—T. L. Anderson, in Iowa Hawkeye.

TALKIES FAIL TO SCORE WITH THE DEAF

In all this talk about talking movies, those who feel most deeply on the subject, have said not a word. Some fans like them. They say so. Some fans don't. They say so. But the most ardent fans of all, the fans to whom moving pictures are the most wonderful thing in entertainment, dislike the talking picture intensely—and don't say so. They are the deaf and dumb of the

country, who have looked upon moving pictures as heaven-sent to supply entertainment for them. The advent of the all-talkie fills their hearts with woe. So it is said for them, by those who know them.

The story goes that a deaf-and-dumb Scot found, upon arriving at his favorite motion picture house, a talking attraction and demanded that he be let in for half price.

Half price wouldn't begin to console the real deaf-and-dumb moving picture fan. Those who are lip readers are not so badly off under the new regime of entertainment. But those who are not lip readers find the talking picture often unintelligible, even nonsensical.

At St. Mary's School for the Deaf, 2253 Main street, the silent picture is the best beloved entertainment of the children. Once a week movies are shown, and the children are beside themselves with delight on show nights. Of course, there is no equipment for showing sound pictures at the school, and no need for such equipment. The younger children have never seen a talking picture.

But several of the older girls who are allowed to see movies downtown have encountered the talkie, and the principal of the school says that in writing home the girls told their parents that they did not like the new form of entertainment.

"I had not known that the talking picture was developing rapidly," the principal said. "But I am sure that if it comes to be universal a large number of people will be deprived of their most highly prized form of entertainment. It is striking to see how much these children enjoy the movies we show here. There is nothing they like better."

The children in the school are taught lip reading in their early years, and they are not so badly handicapped as the adult deaf-and-dumb person who has not learned the method. Yet even these St. Mary's girls, proficient as they are in lip reading, found the talking pictures disappointing.

Perfection of visual effects has been the aim of motion picture directors for the last few years. With emphasis on this angle, the moving picture was even more satisfactory entertainment for the keen-sighted deaf-mute. Now that emphasis is shifted to plot and sound effects, the value of the picture as entertainment for those interested chiefly in sights is greatly decreased.

By the last census there are 44,885 deaf and dumb persons in the United States. Surely not enough to affect the profits of the moving picture industry one way or another. Yet on the side of appreciation this silent audience is no negligible quantity.—Buffalo Courier-Express.

Professor: "What's the most common impediment in the speech of the American people?"

Freshman: "Chewing gum."—Purple Parrot.

FORWARD WITH FRATERNALISM

THE present time marks, I believe, an epoch in the history of fraternal insurance. For years our fraternal societies have, without blare of trumpets, in a very methodical and quiet way, rendered to society and to those in distress, untold service and help. Financial help was but a small portion of this effort. By far the most helpful part was the personal efforts put forth by the members of the different orders.

Times and conditions are changing and each organization must determine if it is measuring up to the requirements of the present times. Our fraternal institutions must either go forward or backward. No organizations such as ours can stand still.

Let us realize that to-day is the age of progress. Our fraternal institutions must be ever alert to the changing conditions. Our field is continually enlarging, but our difficulties are continually increasing. Let us measure up to these increased opportunities with renewed effort to render better service to mankind.

—President John C. Spicer of Pennsylvania Fraternal Congress.

Life Insurance Is the Only Thing We Can Buy on the Installment Plan Which Increases as the Years Roll By

First Things First

WHEN in the company of his friends Daniel Webster was once asked what was the greatest thought that had ever occupied his mind, he replied: "There is no evil we cannot face or flee from but the consequences of a duty disregarded. A sense of obligation pursues us ever. We cannot escape. A duty performed or a duty violated is still with us, for our happiness or misery."

It is in recognition of the great duty of providing for their dependents that men strive and labor and, in most cases, through courage, prudence and foresight are enabled to discharge this primary obligation as father and head of the household.

A duty oftentimes is recognized, but difficult of fulfilment. Men find in life insurance a great ally in assisting them to make provision for their dependent ones, thereby attaining the happiness and satisfaction of duty performed.—The Forester.

A Few Reasons Why

THE life insurance estate is the quickest to secure, and gives the highest rate of yield with absolute safety even if carried on one's life expectancy.

The second advantage of life insurance estate is that it is easiest to buy. One pays only on an installment or percentage basis.

The third advantage of a life insurance estate is that it is the best to buy. At death it is always worth 100 cents on the dollar, and it is the only kind of estate which (at death) automatically converts itself into immediate cash.

The fourth advantage of a life insurance estate is that it is the safest to buy.

There are other advantages. The life insurance estate is lowest in cost. The monthly payments are scarcely larger than the taxes would be, if the estate were city property. It is inexpensive to maintain; no taxes, repairs, or upkeep. It is fireproof; the policyholder's town might burn without impairing his insurance estate. It is foolproof, so long as your monthly payments are paid. It is burglarproof; true ownership is recorded at the home office. It can be made payable so that no administrator or executor is required; and no court proceedings are necessary.



LOOK AHEAD!

OLD AGE should be a happy time of life when one can rest in comfort and peace while the world hurries on. But thousands of old folks never have a chance to rest. They must work to the day of their death because they did not think, when they were young, that old age, unprovided for, could be such a purgatory.

Success Magazine

Life Insurance Supreme as Promoter of Thrift

THE insurance carried on American lives equals nearly nine times the assessed valuation of all property in New York City.

It exceeds by nearly fifteen thousand million dollars the estimated total wealth of France.

It is three-fourths of all the life insurance in the world.

If distributed equally it would give every person in the United States more than \$650.

It is the largest institution we have for the systematic cultivation of thrift and the most useful.

You can save by other methods, but most of us don't. Life insurance pulls us by the heart strings and makes us do from a mingled sense of duty and shame what otherwise we might easily forget.

It is, therefore, about the most useful type of business activity in the land. The men who promote it do an invaluable service.—*New York American.*

CHARITY



GET an insurance policy and hold on to it. It means self-respect, it means that nobody will have to put something in a hat for you or for your dependent ones if you should be snatched away from them.

The Pay Envelope

WE WONDER how many mothers ever stop and figure the amount of capital that is represented in the weekly envelope that the head of the house brings home.

A man is earning \$30.00 a week, and to have that amount coming into the home each week, in lieu of the pay envelope, would require an investment of over \$25,000, bearing interest at 6%; while the man earning \$40.00 a week an investment of over \$34,000.

Comparatively few widows are left with an income that even nearly approaches the amount that was brought into the home by the bread-winner. Yet numerous mothers for some reason or other seem to think that a minimum amount of insurance is all the husband can afford and, in case of the unexpected—"They will manage somehow."

The income on a \$2,000 policy, provided it is not used for other expenses, if invested at 6%, would bring in \$120.00 a year, or about \$2.30 a week. Assuming the total cash assets are represented in the life insurance policy, the widow is called upon to carry on with an income of \$2.30 a week as against a weekly pay envelope of \$30 or \$40.

Most men are under-insured, and it is a wise woman who encourages her husband to carry an amount of life insurance that would help to some extent fill up the gap between \$2.30 a week and the pay envelope.—The Forester.

Vision

"NO MAN liveth to himself," the Good Book says, And likewise when he dieth, not alone Does he face the future and unknown; But his loved ones, too, face dreary days.

If he, neglectful and remiss in life,
Has failed to make provision for their needs,
The future they must face is sad indeed,
Yea, doubly sorrowful the lot of child or wife.

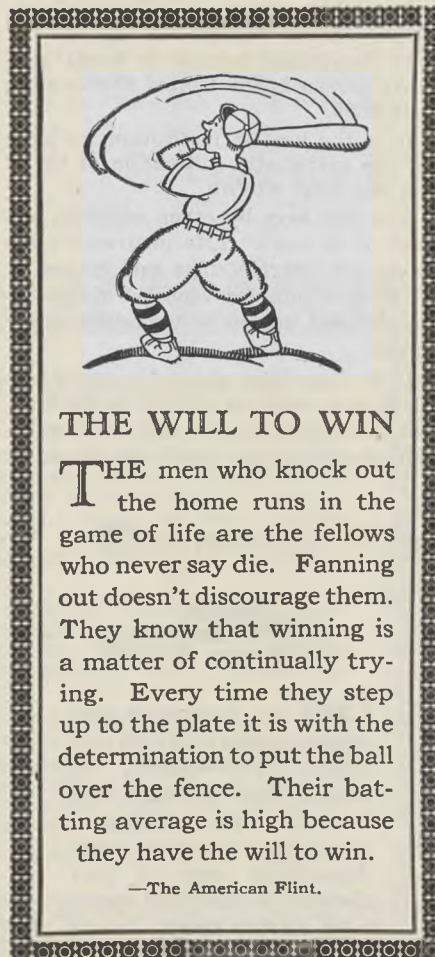
To men who understand and have the power
To remedy such evil, point the way
To lift somewhat the burden of that hour,
That both the living and the dying may
Face more calmly death's approaching day—*Flash.*

TREASURER'S REPORT

Division Collections for February	
Grand Division	\$ 54.83
Chicago No. 1	826.76
Detroit	374.73
Saginaw	40.76
Louisville	161.60
Little Rock	198.20
Dayton	90.89
Bay City	28.98
Cincinnati	269.56
Evansville	41.15
Nashville	61.75
Springfield, O.	30.58
Olathe	135.24
Flint	223.15
Toledo	239.53
Milwaukee	219.54
Columbus	365.96
Knoxville	157.52
Cleveland	232.74
Indianapolis	292.29
Brooklyn	1,044.38
St. Louis	432.92
New Haven	69.46
Holyoke	55.53
Los Angeles	314.32
Atlanta	154.49
Philadelphia	319.76
Kansas City	229.45
Omaha	222.90
New Orleans	160.42
Kalamazoo	49.67
Boston	314.27
Pittsburgh	264.75
Hartford	93.06
Memphis	101.85
Portland, Me.	64.34
Buffalo	193.53
Portland, Ore.	230.37
Newark	130.14
Providence	57.12
Seattle	174.77
Utica	170.42
Washington	185.88
Baltimore	169.51
Syracuse	113.86
Cedar Rapids	129.20
Huntington	127.04
Albany	66.56
Rochester	178.15
San Francisco	212.10
Reading	159.46
Akron	351.85
Salt Lake City	
Rockford	128.92
Springfield, Ill.	79.81
Davenport	77.93
Worcester	86.15
St. Paul-Minneapolis	222.43
Fort Worth	257.00
Dallas	254.62
Denver	173.82
Waterbury	40.93
Springfield, Mass. (Jan.)	37.32
Springfield, Mass. (Feb.)	29.14
Waco	166.24
Pittsfield	25.34
Bangor	44.64
Kenosha	76.72
Birmingham	94.07
Sioux Falls	62.46
Wichita	145.87
Spokane	42.82
Des Moines	89.61
Lowell	67.65
Berkeley	58.07
Delavan	329.30

Houston	152.96
Scranton	68.13
Richmond	
Johnstown	53.13
Manhattan	388.51
Jacksonville	120.42
Lewiston	86.45
Peoria	49.71
Jersey City	75.14
Bronx	105.04
Columbia	57.54
Charlotte (Jan.)	92.38
Charlotte (Feb.)	70.82
Durham	122.68
Dubuque	43.17
Grand Rapids	49.53
Toronto	356.98
Duluth	60.07
Canton	48.33
Faribault	67.74
South Bend	72.88
Council Bluffs	70.03
Fort Wayne	67.46
Schenectady	51.25
Chicago, No. 106	166.61
Miami	53.11
Binghamton	62.96
Wilkinsburg	82.75
San Diego	20.50
Total collections	\$15,894.43

In the January report of collections, Boston Division was credited with two remittances, the second of which, \$104.57, should have been credited to Houston Division.



THE WILL TO WIN

THE men who knock out the home runs in the game of life are the fellows who never say die. Fanning out doesn't discourage them. They know that winning is a matter of continually trying. Every time they step up to the plate it is with the determination to put the ball over the fence. Their batting average is high because they have the will to win.

—The American Flint.

TREASURER'S STATEMENT FOR FEBRUARY, 1929

Balance and Income	
Balance, January 31	\$1,112,009.93
Division collections	15,894.43
Interest, mortgage loans	3,407.55
Interest, bonds	630.00
Interest, banks	13.15
Sale of emblem jewelry	46.80
Recording fees	40.00
Subscriptions to Frat	4.20
Advertising in Frat	46.50
Surety bond premiums	312.05
Exchange on checks	2.20
Sundry supplies	11.00
Total balance and income	\$1,132,417.81

Disbursements	
Death benefits	\$ 2,750.00
Sick benefits	1,195.00
Accident benefits	235.00
Old age income payment	4.06
Organizing expenses	23.48
Accrued int., mortgages	735.84
Salaries	637.49
Services	490.00
Insurance Dept. fees	667.50
Official publication	314.65
Rent	175.00
Office expenses	118.99
Postage	89.09
Surety bond premiums	39.40
Printing and stationery	6.24
Total disbursements	\$ 7,481.74

Recapitulation	
Balance and income	\$1,132,417.81
Disbursements	7,481.74
Balance, February 28	\$1,124,936.07

TRUSTEES' REPORT

Ledger Assets, February 28, 1929	
Real estate	\$ 11,000.00
First mortgage loans	901,200.00
First mortgage bonds	172,905.63
U. S. Liberty bonds	15,000.00
Canadian bonds	996.02
Cash in banks:	
Central Trust Co.	9,922.01
Bank of Montreal	12,031.56
President's cont. fund	300.00
Sec'y-Treasurer's cash	1,580.85
Total ledger assets	\$1,124,936.07

Balance in Funds	
Reserve Fund	\$ 990,683.11
Mortuary Fund	29,790.79
Sick and Accident Fund	82,046.47
Unallocated interest	6,982.05
Convention Fund	6,801.41
Organizing Fund	2,108.41
General Expense Fund	6,523.83
Total in all funds	\$1,124,936.07

Investments
In February, \$8,500 was received on maturities of investments, and mortgages amounting to \$19,000 were acquired by the Society.

Every lodge has a lot of members who pay their premiums promptly, but who are otherwise dead enough to pay the certificate claim on.

FEBRUARY DISABILITY CLAIMS

*T. A. Ware, Atlanta.....	\$ 15.00
*F. M. Rines, Ft. Wayne.....	10.00
*F. Lupien, Jacksonville.....	15.00
*A. St. Onge, Lewiston.....	50.00
*Lester Cohen, Manhattan.....	15.00
*J. Shropshire, Akron.....	25.00
*E. N. Cook, Dallas.....	15.00
*Byron Neve, Dallas.....	15.00
J. R. Quarles, Miami.....	10.00
Cleveland Davis, Miami.....	10.00
G. J. Benton, Atlanta.....	75.00
T. J. Spurlin, Atlanta.....	10.00
O. W. Lorenz, Chicago.....	25.00
E. W. Carlson, Chicago.....	20.00
H. Fleener, Cedar Rapids.....	10.00
R. Carpenter, Cedar Rapids.....	10.00
C. H. Stiltz, Baltimore.....	10.00
W. O. Dilworth, Baltimore.....	10.00
T. Sheehan, Springfield, Mass.....	10.00
D. F. Good, Omaha.....	10.00
Herman Woods, Brooklyn.....	30.00
T. J. Cosgrove, Brooklyn.....	225.00
J. R. Carter, Akron.....	10.00
Kenneth Murphy, Akron.....	10.00
Eugene White, Columbus.....	15.00
J. Reinhardt, Pittsburgh.....	5.00
F. D. Allen, Pittsburgh.....	20.00
J. Lynch, Philadelphia.....	10.00
C. Paxton, Philadelphia.....	10.00
M. R. Rich, Nashville.....	10.00
Thomas Welch, Dallas.....	5.00
Edwin Teweles, Milwaukee.....	50.00
Michael Wolfe, Milwaukee.....	50.00
Wm. J. Japes, Detroit.....	35.00
*L. Krakover, Philadelphia.....	5.00
*J. Rosensteel, Johnstown.....	10.00
*P. O'Brien, Philadelphia.....	50.00
*D. R. Mela, Philadelphia.....	10.00
C. Sullivan, Washington.....	10.00
C. J. Holland, Atlanta.....	10.00
T. A. Ware, Atlanta.....	10.00
B. Banta, Indianapolis.....	15.00
A. Pierce, Indianapolis.....	20.00
G. Anthony, Cedar Rapids.....	50.00
J. G. Brown, New Orleans.....	15.00
A. B. Meacham, Boston.....	50.00
S. E. Koebel, St. Louis.....	10.00
W. H. Maack, St. Louis.....	15.00
C. H. Smith, Canton.....	10.00
Rion Hoel, Cincinnati.....	40.00
B. Craven, Portland, Ore.....	200.00
W. W. Vanderford, Columbia.....	10.00
H. L. Bishop, Memphis.....	20.00
R. J. Cone, Washington.....	15.00
Total for the month.....	\$1,430.00

*Denotes accident claims.

FEBRUARY DEATH CLAIMS

Paid to Ida M. Carsley, Intervale, Me., for death benefit of George F. Carsley, certificate No. 4148, deceased January 17, 1929, \$250.
 Paid to William H. Parker, Lewiston, Me., for death benefit of Almon C. Parker, certificate No. 2318, deceased January 12, 1929, \$250.
 Paid to Kenneth McKenzie, Chicago, Ill., for death benefit of Roderick H. McKenzie, certificate No. 445, deceased January 16, 1929, \$250.
 Paid to Sadie A. Cone, Riverton, Va., for death benefit of Raymond J. Cone, certificate No. 5275, deceased January 17, 1929, \$1,000.
 Paid to Mr. and Mrs. J. P. Peltier, Hugo, Minn., for death benefit of Alfred J. Peltier, certificate No. 1347, deceased January 30, 1929, \$1,000.

A TROUBLESOME INVENTION

Another recent invention due to work something of a revolution in industry is the teletypsetter, or telegraphically operated linotype or monotype keyboard, whereby a thousand or so typesetting machines all over the country may be operated by one man in New York, or any other key location. It is hard to locate the demand for this invention. Since its use will displace a large number of operators who have spent years in mastering their profession, and will result in just a little more speed in getting news on the streets, we cannot see how mankind is the gainer in any degree. The wide use of this invention will hit deaf operators as well as hearing men, excepting on the smaller publications which do not use Associated Press or other syndicated news matter.
 —Iowa Hawkeye.

SOME PRINTER

"May I print a kiss upon your lips?"
 I said,
 And she nodded her sweet permission;
 So we went to press and, I rather guess,
 We printed a full edition.
 "One edition is hardly enough," said she, with a charming pout;
 So again on the press the form was placed,
 And we got some extras out.
 —Bell Telephone News.

NEW WELFARE BUREAUS

The Ohio Deaf Mute Alumni Association is sponsoring a bill to create in the Department of Education a division to be known as the "Division of the Deaf." Provision is made for the appointment of a commissioner and his necessary assistants, whose duties shall pertain to the general welfare of the adult deaf of the state, to their securing proper employment, and proper treatment. Since both the state school for the deaf and the commissioner of the deaf would be under the same department head, the commissioner would co-operate with the head of the state school in the matter of "advising and assisting in co-ordinating the educational efforts to fit the deaf for employment and labor according to their capacities."

California announces the creation of an office much the same as the above, the official to act as a field agent and placement officer for the state school, and the other schools for the deaf under the supervision of the Department of Education.—Iowa Hawkeye.

SOME SCHOOL STATISTICS

Every January issue of The American Annals of the Deaf contains tabular statements of American schools for the deaf from which we may get interesting statistical facts about the work we are doing to educate deaf children. We give below a few facts from the last issue of The Annals.

There are 200 schools for the deaf in the United States, 64 of which are public residential or state schools, 117 public day-schools and 19 private and denominational schools.

The total number of pupils enrolled in the 200 schools as of October 20, 1928, is 17,238, of whom 9,300 are boys and 7,909 girls.

The estimated total number of boys and girls having received instruction in the 200 schools since the establishment of the first school in 1817 is 107,869.

The total number of teachers engaged in the work at the 200 schools is 2,456—about 9 pupils to the teacher.

The total valuation of buildings and grounds of the 59 state schools reporting is estimated at \$32,116,183, an increase of nearly 13 million over that of ten years ago.

The total amount expended during the last fiscal year for support and maintenance of the 59 reporting schools was \$7,221,784—almost double that of ten years ago. That is almost 22½ per cent of the capital outlay. The per capita is about \$582.

The total amount spent for permanent improvements at 38 of the state schools during the last fiscal year was \$1,689,413.—Deaf Carolinian.

Some fellows are so selfish that, although they carry insurance on everything else around the place, they reject life insurance because they cannot be present in person to collect the returns from the investment.

Keeping Friendship

FRIENDSHIP is an oasis in the desert of life where the exhausted traveler finds springs of spiritual refreshing. Without friendship life becomes monotonous and loses its charm.

In an eastern country they say that each individual has but half a soul and that he is never complete until he finds the other half of himself in the heart of a friend. Shakespeare wisely said, "Hast, thou friends? Grapple them to thy heart with hooks of steel." We can afford to give up many of the luxuries of life, but we cannot afford to lose one friend.

In spite of the value we place on our friends, we frequently need to be reminded to keep the fences of friendship in repair. Many of us become so absorbed in the lesser things of life that we neglect those who should come first in our affections.

—S. M. LINDSAY



The Southern (Dixie) basketball tournament at Atlanta, February 15-16 was won by the Arkansas school team—for the third successive year. The other teams participating were Mississippi, Alabama, Tennessee, Georgia, Florida, North Carolina, South Carolina. The Eastern tournament at Frederick, Md., February 21-22, was won by Connecticut, over New York (St. Joseph's), New Jersey, Pennsylvania (Mt. Airy), Virginia, Maryland. The Central tournament at Columbus, Ohio, February 21-22 resulted in Indiana beating Wisconsin, Michigan, Ohio, Illinois, Kentucky. There was no Western tournament this year.

We should like to see Arkansas, Indiana, Connecticut, and Nebraska meet together in a tourney at some convenient place and decide the championship of American schools for the deaf. Perhaps such an arrangement can be made for next year if some responsible person will start the movement.—Deaf Carolinian.

According to a scientific analysis by Dr. Rudolph Pintner of the recent Survey of Schools for the Deaf, sponsored by the National Research Council, no one of the three methods of instruction pursued in schools for the deaf in this country,—namely, the Oral, the Combined and the Manual,—is superior to the other in practical results when due and proper consideration is given to the inherent talents of the pupils. In this conclusion the adherents of the three methods may well discover a basis of mutual sympathy, good will and unity.—The Silent Missionary.

The many friends of Miss Delight Rice will be gratified to know that she has been appointed by the Berkeley Board of Education to teach special classes for children having hearing defects and speech impediments. Miss Rice has had wide experience in the work which she has just undertaken. She is without question one of the most successful teachers of the deaf in America. The pupils of the Berkeley schools who need the services of a special teacher are very fortunate in getting Miss Rice to direct them.—California News.

Mr. and Mrs. W. E. Chapman, for many years superintendent and matron respectively of the Ohio Home for Aged and Infirm Deaf, have resigned, owing to ill-health. Their successors are Mr. and Mrs. Clapham; Mrs. Clapham is the daughter of deaf parents and is at home in the use of the sign language, while her husband is a capable farmer.—Kentucky Standard.

The Editor of this page will appreciate any information concerning the whereabouts of a certain deaf man

named Jim Ryan who secured money from several deaf people of Louisiana under false pretenses. Description of Ryan: Is about 45 years old. 5 feet and 9 inches tall, weighing about 190 pounds, has straight light brown hair, gray at the temples, blue eyes, blunt features and a swarthy complexion. Wore blue overalls, a blue work jacket and a light cap when last seen. Is rather fat and sloppy in appearance. Upper front teeth missing.—Louisiana Pelican. [The description fits one Jeff Vice, for whom Louisiana parties also have been looking.—Editor The Frat.]

Speaking of the possibilities of television a writer makes this prediction: "Probably by the time the next President is inaugurated we shall sit in our libraries and not only hear his inauguration address, but see him delivering it." This expectation means even more to the deaf than it can to the hearing, for with the deaf it will take the place the radio now fills for the hearing.—Alabama Messenger.

On February 1, the Michigan School for the Deaf will have completed seventy-five years of service to the deaf. It is planned to have a celebration of the event in connection with their commencement in June—Rocky Mountain Leader.

Charles P. Gillett, formerly superintendent of the Illinois School for the Deaf, passed away December 23rd at his home in Jacksonville, Illinois.—Colorado Index.

Ammer Boone of Little Rock continues to make good as a lingerie salesman. He is planning a trip to Texas and may take in the reunion of the deaf "Long Horns" at Fort Worth in July.—Deaf Mississippian.

The projected Home for the Aged Deaf of Missouri will likely become a reality before very long, as the fund for that purpose has reached nearly eighteen thousand dollars. This sum has been collected and is under the guardianship of the Missouri Association of the Deaf. Its first treasurer was the late Dr. Cloud. He was suc-

ceeded by Henry Gross, who died recently, and now the treasurer is Dr. Cloud's successor in the mission field, A. O. Steidemann.—New York Journal.

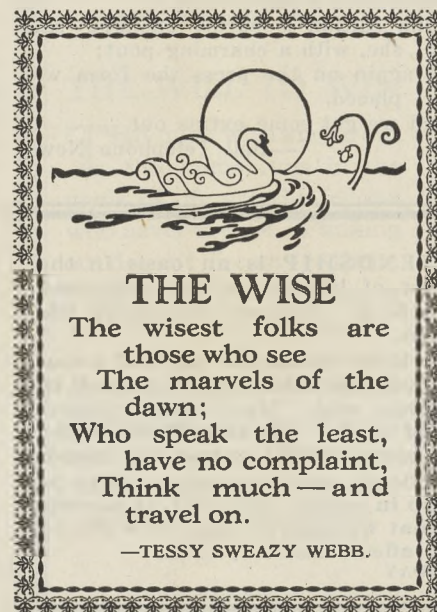
The will of James B. Ford made bequests to thirty-four public institutions aggregating \$885,000 and a bequest to the Explorers' Club of \$50,000. The largest single bequest was \$200,000 to the New York Institution for the Instruction for the Deaf. He also gave \$10,000 to the Church Mission for Deaf-Mutes. Being a member of the Board of Directors of the New York Institution for many years, he was intimately informed concerning the obstacles that impede the deaf boy or girl in the struggle for an education.—Deaf-Mutes' Journal.

Through the order of the Suffolk Superior Court the funds of the Gallaudet Society for the Deaf, which was organized nearly 40 years ago, and had long since ceased to function, have been turned over to the treasurer of the New England Home for Deaf Mutes. The Gallaudet Society was organized for educational, social, and literary purposes, and at one time was a vital social force among the deaf of Boston and vicinity. Death, advancing age and removal from the vicinity of Boston resulted in a loss of membership, and in recent years the sole surviving active member was Edwin W. Frisbee of Wrentham, who was both president and treasurer, consequently, legal action was instituted in 1927 to wind up the affairs of the society, which was incorporated under Massachusetts laws, and on Feb. 12 last Judge Qua approved the petition for the dissolution of the society and the payment of the balance of its funds, after the settlement of all obligations, to the New England Home for Deaf Mutes, which is also incorporated under Massachusetts law. The balance, which was in two savings banks, amounted to \$1,094.45.—The New England Spokesman.

The executive committee of the American Association to Promote the Teaching of Speech to the Deaf has announced that the next summer normal school for teachers of the deaf will be held at the Olathe, Kansas, School. The custom of previous years of starting some time in June will be continued.—Kansas Star.

The invitation of the authorities of the Minnesota School for the Deaf to hold the Twenty-Sixth Meeting of the Convention of American Instructors of the Deaf at Faribault, Minnesota, has been accepted for the week of June 17, 1929.

One pleasing fact in regard to industrial conditions among the deaf people of Minnesota is the length of time that many of them have held their positions—five, ten, fifteen, twenty, and even twenty-five years. This indicates that the deaf are efficient workers, that they make themselves and their work so acceptable to their employers that their services are retained year after year.—Minnesota Companion.



THE WISE

The wisest folks are
those who see
The marvels of the
dawn;
Who speak the least,
have no complaint,
Think much—and
travel on.

—TESSY SWEAZY WEBB.



ON PARLIAMENTARY LAW By Edwin M. Hazel

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

The President should see that no member is allowed to interrupt another member who has the floor to make a motion or to debate, unless it is necessary that a parliamentary inquiry or request is to be disposed of. However, it is poor policy to thus interrupt when any member has the floor. The time limits of debate waits for no one. It is usually from 2 to 10 minutes, depending on the Division's rules. Some limit it to 2 minutes, others to 3 minutes, etc.

The President should never hasten transactions for the sake of time saving, by hurriedly putting questions to vote before the members have a chance to express their views in debate. He also should never try to prevent a member from having the floor—members cannot be deprived of their rights by such action. But, if a member is trying to obstruct business by merely using parliamentary forms, the Chair may refuse to recognize him.

The President (Chair) has to be very careful in the way he exercises his power or rules, he must maintain justice and courtesy to all concerned.

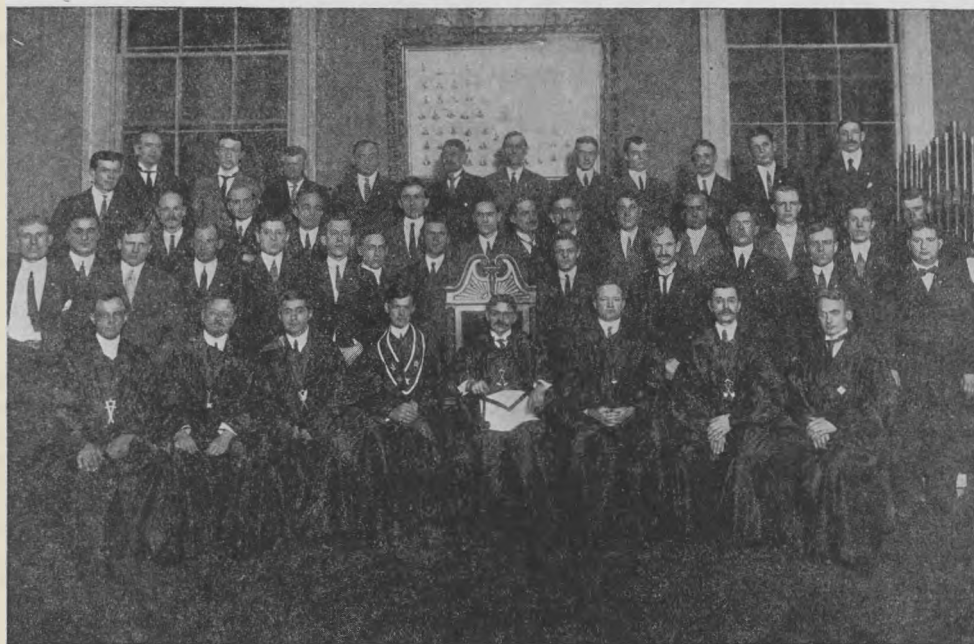
If the Chair knows a certain member uses parliamentary forms only to obstruct the business of the meeting, he should never recognize him, except as an obstructionist. Such motions are called "absurd" or "frivolous" motions and must not be allowed to be imposed upon the meeting for the purpose of furthering aims of obstructionists. By ruling these motions out of order, the Division's rights are protected. Any discourteousness shown to or by the Chair is reflected on the Division.

The Vice President presides at all meetings in the absence of the President. He becomes President automatically in case of death or resignation of the President. The Vice President should be chosen for his fitness for the position.

The Secretary should always use the third person in his minutes. No universal rules for keeping minutes exist. A favorable form recommended by Robert's Rules of Order is to state briefly and concisely: (a) Kind of meeting, regular, adjourned or special; (b) Name of organization, date and place of meeting; (c) Name of occupant of the chair; (d) State disposition of minutes of previous meeting; (e) Number of members present; (f) Business transacted.

He should write on the right hand page of his minutes. The opposite page is for corrections—such as correcting errors, amendments to the rules, etc. He should always record what is done by vote of the Division, not what is said by the members, nor the name of the member who seconded a motion, nor the names of those taking part in debates. He should never express his own opinions, make criticisms, favorable or otherwise, on anything said or done. It is, however, sometimes well to record some special service or remarks of a member or of a visiting member.

He should bear in mind that he is to draw a circle, with red ink, around rescinded or expunged matter, writing across the same "rescinded and expunged by order of the Division," giving the date of the order, and signing the entry officially. Expunged matter must never be blotted out so as not to be readable. This insures the minutes being a perfect record of everything done, while, in spirit, the objectionable action or words have been expunged. If an apology is made and is followed by a vote to expunge, it should be shown on the minutes thus: "Apologized for, and expunged by order of the Division." Thus there is no way to falsify the minutes. In addition there are the duties set out in Section 93 of the laws of the Society.



WAY BACK WHEN

Brooklyn Division sat for its picture for *The Silent Worker* and *The Frat*. Recognize the officers? Know the members? Most of them are still on the job, either in "23" or its brother divisions. Some have answered the Last Roll Call though.

NEW MEMBERS

1. R. Tillman.....Highland Park, Ill.
1. Tony Zupancic.....Chicago
1. C. M. Donofrio.....Chicago
2. J. S. Cwicklowski.....Detroit
2. E. C. Johnson.....Detroit
2. Max Schrieber.....Detroit
4. Thomas Turner.....Midway, Ky.
5. Roy Calhoun.....Little Rock
18. H. Greifenstein.....Columbus
23. R. J. Cheney.....Brooklyn
24. E. C. Dykes.....Granite City, Ill.
24. W. Viets.....Webster Groves, Mo.
35. A. S. Wilczenski.....Salem, Mass.
35. P. F. Amico.....East Boston, Mass.
39. L. P. Gendron.....Biddeford, Me.
39. R. J. Dupras.....Biddeford, Me.
44. D. Hubbard.....White Swan, Wash.
47. *G. W. Baron.....Baltimore
47. *G. A. Werner.....Baltimore
48. Leonardo Lovette.....Syracuse
51. R. Carlin.....Saratoga Spgs., N. Y.
54. S. M. Joseph.....Hazleton, Pa.
63. J. L. Hess.....Austin, Tex.
87. Hyman Gordon.....Brooklyn
91. Fred Noble, Jr.....Jersey City
93. O. M. Snipes.....Rock Hill, S. C.
94. M. N. Herron.....Charlotte
109. A. A. Maier.....Apollo, Pa.
110. W. Cunningham.....San Diego

THE GET-ONE DEGREE

- Chicago Division, No. 1—P. E. Tillman, D. S. Loomis, C. J. Krauel.
 Detroit—S. J. Shanosky (2), C. A. Schrieber.
 Louisville—Herman W. Scott.
 Little Rock—J. M. Smith.
 Columbus—A. J. Beckert.
 Brooklyn—Sol. E. Pachter.
 St. Louis—Salvatore LaBerta, W. H. Schaub.
 Boston—H. F. Woodman, Sam Gouner.
 Portland, Me.—G. A. Mathieu (2).
 Seattle—A. W. Wright.
 Baltimore—R. M. Kauffman (2).
 Syracuse—A. S. Pabst.
 Albany—P. E. Corrigan.
 Reading—Clarence Goldberg.
 Dallas—Troy E. Hill.
 Manhattan—Abraham Barr.
 Jersey City—H. W. Hester.
 Columbia—R. F. Cartin.
 Charlotte—W. R. Hackney.
 Wilkinsburg—R. N. Marshall.
 San Diego—John F. Sticht.

MARRIAGES

- October 3—Laurence Osborn, Rockport, Ind., and Elizabeth Hunsucker, Potts Camp, Miss.
 January 13—Clyde A. Teeple, Donora, Pa., and Thelma E. Callahan, Akron, O.
 January 14—Harold Greenwood and Lois Palmer, both of Portland, Ore.
 January 14—Herman Wirth and Maud Burnett, both of Portland, Ore.
 January 17—Lawrence O. Newton, Henry, Ill., and Margaret L. Kennedy, Speer, Ill.
 February 16—Hal E. Adcock and Mary N. Bacon, both of Little Rock, Ark.
 February 19—Robert L. Kern, Lancaster, Pa., and Elsie P. Ford.

OBITUARY

Herbert J. Buyer

Brother Herbert J. Buyer, 57, died at Sandusky, Ohio, February 11. He joined the Society through Toledo Division in May, 1920.

Henry Gunther

Brother Henry Gunther, 51, died at Westfield, Mass., February 14. He joined the Society through Holyoke Division in January, 1918.

Inze L. Harrington

Brother Inze L. Harrington, 47, died at Paragould, Ark., Feb. 24. He joined the Society through Little Rock Division in May, 1919.

Isaac N. Soper

Brother Isaac N. Soper, 77, died at Wappingers Falls, N. Y., March 6. He joined the Society as a social member through Brooklyn Division in February, 1912.

Mark C. Knighthart

Brother Mark C. Knighthart, 57, died at Chicago, Ill., March 7. He joined the Society through Chicago Division in February, 1923.

William G. Jones

Brother William G. Jones, 78, died at New York, N. Y., March 10. He joined the Society as a social member through Brooklyn Division in April, 1912.

Fred D. Allen

Brother Fred D. Allen, 55, died at Pittsburgh, Pa., March 13. He joined the Society through Chicago Division in July, 1913, transferring to Cleveland Division in 1916, then to Pittsburgh Division in 1919.

Glenn Butler

Brother Glenn Butler, 42, died at Huntington, Ind., March 17. He joined the Society through Indianapolis Division in August, 1910, transferring to Fort Wayne Division as a charter member when it was organized in 1925.

ENGAGEMENTS

- Odell Ballman, Detroit, Mich., and Esther Dettinger, Decatur, Ill.
 Emile Ouellet, Nashua, N. H., and Mildred Belanger, Methuen, Mass.
 Guinaro Maiorisi, Providence, R. I., and Rosie La Rosce, Everett, Mass.

LIFE would be a perpetual flea hunt if a man were obliged to run down all the innuendoes, insinuations and misrepresentations which are uttered against him.—Henry W. Beecher.

DEATHS

October 11—Charles J. Miller, brother of Albert Miller, Grand Rapids, Mich.

October 31—Laura A. Decker, mother of Ralph R. Decker, Lubbock, Tex.

November 29—Helen Joell, daughter of Thomas Joell, St. Louis, Mo.

December 10—Marie Tasche, mother of Oscar Tasche, St. Louis, Mo.

December 23—John Quinn, brother of Norbert Quinn, Kalamazoo, Mich.

December 24—Catherine C. Miller, mother of Albert Miller, Grand Rapids, Mich.

January 10—Jay Hastings, brother of Bud Hastings, Salem, Ore.

January 10—Abel J. Smith, infant son of Cloid Smith, Sebring, O.

January 17—George A. High, mother of Courtney High, Terrell, Tex.

February 13—Bridget D. Kolman, wife of Ladimir Kolman, Milwaukee, Wis.

February 15—Daniel Longworth, father of Robert Longworth, Richmond, Va.

February 24—William Smith, father of Floyd Smith, Grand Rapids, Mich.

February 25—Charles Pluchel, father of John Pluchel, Alliance, O.

February 25—George F. Stebelton, at Chicago, Ill., brother of Eugene Stebelton, Dayton, O., and Wilson Stebelton, Flint, Mich.

March 3—Mary E. Baker, mother of Edwin J. Baker, Utica, N. Y.

March 6—Lucy A. Pike, mother of George W. Pike, Roxbury, Mass.

March 9—Flora Conley, mother of Robert Conley, Syracuse, N. Y.

BIRTHS

May 30—Mr. and Mrs. Clifford Thompson, Akron, O., a boy.

October 6—Mr. and Mrs. Joseph Pontius, Buffalo, N. Y., a girl.

November 6—Mr. and Mrs. August Lerner, Buffalo, N. Y., a boy.

November 29—Mr. and Mrs. B. W. Cunningham, Denver, Colo., a girl.

December 1—Mr. and Mrs. George Pace, St. Louis, Mo., a girl.

January 8—Mr. and Mrs. Cloid Smith, Sebring, O., a boy.

January 13—Mr. and Mrs. W. S. Hunter, Vancouver, Wash., a boy.

January 21—Mr. and Mrs. Adolard Paquin, Providence, R. I., a boy.

January 24—Mr. and Mrs. Dennis Wickline, Akron, O., a boy.

February 9—Mr. and Mrs. Theo. Mielke, Green Bay, Wis., a girl.

February 22—Mr. and Mrs. Peter Schat, Chicago, Ill., a boy.

February 23—Mr. and Mrs. Fred Stocksick, St. Louis, Mo., a girl.

February 23—Mr. and Mrs. Ladislav Tulibacki, Philadelphia, Pa., a girl.

March 1—Mr. and Mrs. Thomas J. Blake, Newark, N. J., a girl.

March 1—Mr. and Mrs. Argy P. Pickle, Akron, O., a girl.

March 2—Mr. and Mrs. George Korn, Pittsburgh, Pa., a boy.

Pointed Facts

PROTECT YOUR FAMILY! Join the N. F. S. D.
RATES are right—high enough, but not too high.
OUR SOCIETY has paid nearly \$300,000.00 in death benefits.
TOTAL sick and accident benefits paid, nearly \$150,000.00.
EVERY deaf man ought to join the N. F. S. D.
CAN'T you afford to pay dues while you live?
THEN how can your widow get along after you are dead?
INSURANCE is the best provision for your family.
ONLY one house in 16,000 burns. Everybody must die.
NOW is the time—you'll never be younger! Join the N. F. S. D.

THE PRESIDENT'S PAY

In this democratic country of ours, even the President, the head of the government, is a "hired man." His services are rendered for a stated compensation, for a stated time, and the very day he steps out of office his pay ceases.

His salary of \$75,000 per annum is very moderate pay in comparison with what some of the officials of big business enterprises in the United States receive. It is a mere fraction of the pay of the king of England and of the rulers of some other countries.

It must not be understood, however, that all the expenses of White House life are covered in that \$75,000 paid the President as salary. Each year Congress makes specific appropriations to defray specific expenses. The congressional appropriation act for 1923 provides for the office of President, in addition to his salary, the following salaries for his clerks and other helpers:

Secretary, \$7,500; executive clerk, \$5,000; chief clerk, \$3,000; appointed clerk, \$3,500; record clerk, \$2,500; expert stenographers—one \$3,000 and one \$2,500; accounting and disbursing clerk, \$2,500; two correspondents at \$2,500 each; clerks—two at \$2,500 each, four at \$2,000 each; messengers—three at \$900 each, three at \$840 each; three laborers at \$720 each; and other clerks, which brings the total of this budget up to \$80,880.

This act covers also contingent expenses of the executive office, including stationery, record books, telegrams, telephones, books for library, furniture and carpets for offices, automobile, expenses of garage, including labor, special service and miscellaneous items, a total amount of \$36,000.

There is also allowed for printing and binding \$3,000, and for traveling expenses and official entertainment \$25,000.

For the upkeep of the executive mansion, greenhouses and grounds, the appropriation covers various items totaling the amount of \$102,000. The whole White House expenses foot up to the sum of \$218,000.

This seems like a liberal remuneration in comparison with what the earlier Presidents of the United States received, but there must be taken into consideration the fact that each succeeding incumbent of the office, because of altering conditions and circumstances, is called upon to meet an increasing expense budget.

The original salary of the President of the United States was \$25,000. During President Grant's second term in 1873, it was raised to \$50,000, and again, while Theodore Roosevelt was in office, to the present figure—\$75,000.

The first executive mansion at Washington was erected in 1800, when John Adams was at the head of the nation. It was built of unpainted freestone. We find the first appropriation from the United States treasury for its maintenance was an item of \$15,000 for furniture, and again, in 1807, a similar amount for repairs.

During President Roosevelt's term of office the President's home was repaired, redecorated and given a general renewal at an expense of something more than \$475,000.

The White House is a two story building 170 feet by 86 feet. On the second floor are the family apartments. There are elevators beside the main and private staircases. The principal rooms of the mansion are the Red Room, Blue Room, Green Room, the State Dining-Room and the Usher's Lobby.

The White House is now too small for present requirements, notwithstanding that in 1903 additional executive offices were erected on the grounds and connected with the main building.—The Classmate.

A Letter to Write?

LETTER-writing, even more than conversation, perhaps, is one of the lost arts. Telephones and lack of time and inclination have almost killed it. Yet how we all of us continue to



love the postman, and how wistful we feel when we encounter long letterless periods. Even a bill or a receipt envelope takes on a kindly aspect, while birthdays would cease to be birthdays if they did not bring letters as well as presents.

And, however you yourself may neglect letter-writing as an art, however you may promise yourself to use the telephone always and never put pen to paper, you will find that some occasions demand a letter, and if you are cut off from the convenience of the telephone shall your friends exist without some news of you?

Try to make your letters attractive. Long letters, of course, will only go to those you do not often see. But if you have doubts about your gifts of expression let your letters err on the short side; a short interesting letter is better than a long dull one.

Things to write about? As endless as subjects to talk about. And if you are writing to some one you know very well, try writing as you would talk.

Friends have an unending appetite for all that happens at home: the simplest, everyday things gather significance as soon as you are cut off from them. News of people they used to know, news of authors they like to read, news of books, of new plays, or anything in which they are specially interested, of *your* new house, or your new car, all these are grist to the mill. The friend in the country is nearly as easy to cater for: she will like to hear all about town, while the friend in town will like to hear about the new puppies and the farmyards and the ploughed fields.

I heard it said of a girl the other day, "Why, her scrappiest letter of a few lines always holds something of interest." The attractive or original phraseology which gives the shortest sentence individuality is a gift which we may not all share, but we can all of us take pains and bring a little thoughtfulness to bear upon our letter writing.

Remember as well your notepaper and the setting out on your notepaper; margins and attractive arrangement make what you have to say look more impressive. And that is distinctly an advantage when you have nothing to say!—Answers.



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MARCH, 1929

\$1,124,936.07.

Boston—1931.

April payments are due.

Also the waivers to those who have earned them.

Why did you take your obligation, if not to live up to it?

There's always someone in every Division to whom the President instinctively turns when he wants something out of the ordinary done—and done right. Are you there when he looks around?

Many of our members fail to realize that when they move they should notify this office of their change in address if they expect to receive The Frat regularly—their other mail, too. And their post office should also be notified. Complaints of "no paper" are invariably traced to this failure. A postal card and little elbow grease are all it costs to so insure your paper coming to you each month.

Brother Frat: You are a member of the greatest organization of your class the world has, the strongest life insurance society in the country, and a typical American association in its operation and progress; you are financially interested in its prosperity and growth. You realize, do you not, that it is to your advantage, the glory of us all, that it should keep on growing, its power for good continue to spread? Is it not the proper thing to do—good business for you, for us all—to pass the good word on, to boost

for all you are worth? There is no better advertising than the recommendations of friends to friends—write yours, or tell them in heart to heart talks all about the N. F. S. D., what it means to you, to us; and what we want it to mean to them, and to theirs. Such advertising cannot be bought—it is the best in the world, just like the Society itself.

PRESIDENTIAL CALLS

In addition to the visits to St. Louis, Little Rock, Houston and New Orleans Divisions covered in Division Notes, Grand President Gibson made calls at the following points:

February 25, at Dallas, where he was looked after by Deputy Hill and Division President W. K. Gibson. In the evening he addressed a gathering of the members at the Y. M. C. A., at which he conducted a "questionnaire" and gave a talk on Society topics. Treasurer Geer and President Tully of No. 62 accompanied him to Fort Worth in the former's car after the close of this meeting.

February 26 and 27, in Sulphur, Okla., the guest of Dr. and Mrs. Blattner at the Oklahoma School for the Deaf, and together with the resident Frats and the school staff they made his two-days stay most enjoyable, among the events arranged for his entertainment being a reception in the parlor of the school, a dinner in town and a smoker at the home of Brother Davies. There are not quite enough resident members to start a Division at Sulphur, or any of the other Oklahoma cities, but it is hoped that one or more may be organized before long. All but one of the eligibles on the staff of the school are already members.

February 28, at Fort Worth. In the afternoon the city was shown the visitor by President Tully and Vice President Rogers, in the latter's car. In the evening a conference with the officers of the Division was had at the Chamber of Commerce, until it was time to leave for Houston.

March 8, at Birmingham. That evening at a meeting of Birmingham Division, with President Rittenberg and Secretary Chunn doing the honors in town. After the meeting, a gathering of the Birmingham deaf at the

home of Brother and Mrs. Opicka was addressed, and supper served by the Aux-Frats. Then another train had to be caught—for Nashville.

March 9, at Nashville, the guest of President and Mrs. Warren during the day, the Division and its Auxiliary was given a talk at their lodge hall in the evening. Brother Marr was away, but he saw that the refreshments were there—as is his invariable custom at such affairs.

March 10, en route to Evansville a stop was made at Louisville for a conference with Grand Vice President Mueller, and the night spent at his home. Of course, Mrs. Mueller saw that the guest was made aware that he was still in the territory where Southern hospitality flourishes.

March 11, at Evansville, with Deputy Wiggers and Secretary Brizius in charge of the entertainment during the day. At dinner with Deputy and Mrs. Wiggers it came out that the day was the birthday of our long-time Friend and Brother Brizius—and a wheel horse of the Society since 1906. It was indeed a pleasure to assist in this little celebration. In the evening, at the Y. M. C. A., the deaf of the city and vicinity gathered, and the visitor tried to make amends for his leaving Evansville off his calling list for so long and gave his optience the best he had in his repertoire—and it was the finale, too, for at its close he boarded a train for home.

The swing was a most pleasing addition to the many the President has made. He found the Frat spirit strong everywhere and believes he succeeded in getting some "new ones" in. He takes this opportunity to again thank all who contributed to the courtesies and hospitality shown him—and trusts that the Divisions visited will find his call was helpful.

"OPTIENCE"

We note the word *optience* here and there, so it would seem that Bro. McFarlane succeeded in getting his idea across. We have not heard if the word is to be given rating in dictionaries, and we wonder if some one will enlighten us.—Deaf Oklahoman.

The word "optience" suggested by us some years ago in the Forum Magazine in referring to an assembly of the deaf, is being used by some of the leading deaf writers. Like a new tool it takes a new word some time to get broken in.—Alabama Messenger.

Mae Tinee, the movie editor of the Chicago Tribune, has been using the word for years past and an enquiry of her as to its origin brought the reply that she had coined it to fit the occasion—movie audiences became optiences in her articles. Merriam's New International dictionary, edition of 1928, contains it as: "A body of spectators, as at a moving-picture show." With the "talkies" now so general, someone may come along and suggest a change to "optiaudience," perhaps.

ADVERTISING

is simply telling to others what we have to sell and telling it in such a way as to create the desire to buy



Division Notes



Edited by Charles B. Kemp

Coming Division Events

April

- 6. Card party Chicago
- 6. Party Dubuque
- 6. Card party Albany
- 6. Social Boston
- 6. Smoker Washington
- 13. Social Kenosha
- 13. Dance St. Paul-Minneapolis
- 13. Party Wichita
- 14. Lecture Boston
- 16. Party Houston
- 20. Anniversary banquet Baltimore
- 20. Social Buffalo
- 20. Social Pittsburgh
- 20. Smoker Milwaukee
- 20. Masquerade Utica
- 20. Party Portland, Me.
- 20. Social Providence
- 20. Card party Manhattan
- 20. Supper Kalamazoo
- 20. Smoker Memphis
- 20. Social Huntington
- 20. Bunco party Peoria
- 27. Carnival Bronx
- 27. Banquet Dallas
- 27. Entertainment Omaha
- 27. Box social Richmond
- 27. Apron social Syracuse
- 27. Whist party Holyoke
- 27. Box supper Little Rock
- 27. Whist Lowell
- 27. Card party South Bend

May

- 4. Smoker Cleveland
- 4. Dance Milwaukee
- 11. Dance Chicago
- 11. Social Reading
- 18. Strawberry festival Baltimore
- 18. Social Cleveland
- 25. Card party Chicago
- 25. Anniversary Syracuse
- 25. Strawberry festival Richmond
- 25. Party Bangor

June

- 22. Outing Omaha
- 22. Bazaar Richmond
- 29. Field Day Utica

Chicago

Recent visitors at headquarters were Frank Drapela, Redmond, Ore., Don Herran, La Porte, Ind., Fred Wondrack, Cincinnati, O., F. J. Neesam, Reuben Rosenfield, Frank Rutowski, Hubert Arnold, Harvey Boldt, Gerald Hesser, Rudolph Kirar, John Kuglitsch, Boyce R. Williams, Delavan, Wis., Al T. Love, Waco, Tex., Paul E. Kees, Minneapolis, Minn., Eugene Stebelton, Dayton, O.

After several months of activity in the social line, Division No. 1 will take a rest. Its March date will be taken over by its Auxiliary, which will make

its social debut by putting over a St. Patrick's Day party on the 23rd. And it is a safe bet that we will lose nothing, socially, by the exchange of management. The Division's April date, also, will be passed up, this time in favor of the Silent Athletic Club, to which many of our members belong. The clubhouse is to be sold, and the club will give a farewell dance on April 27, probably the last chance the Chicago deaf will have to use this famous clubhouse. On May 25, the Division will again take up the reins with a social, which will probably be the last indoor event until next fall. The past season's affairs, mostly bunco and "500" parties, have been successful and well attended, the last one, on February 23, bringing out a capacity crowd.

The March meeting of No. 1 was enlivened by a warm discussion of local sick benefit problems. The Division now pays \$2.00 per week on the same conditions as Grand Division benefits. Some of the members advocated letting it stand as it was; others wanted to confine it strictly to resident members, while others thought there was no need of any local benefit at all, now that the Grand Division allowed an optional benefit of from \$5 to \$25. The matter was finally tabled for further discussion in April.—C. B. K.

The allied societies of the deaf in Chicago will unite in giving a charity ball for the benefit of the Illinois Home for Aged Deaf, at the West End Women's Club, 37 South Ashland Boulevard, Saturday evening, April 20. A buffet luncheon will be served, and for those who do not care to dance there will be cards. Tickets are \$1, which includes wardrobe. We hope to see every Frat and Aux-Frat in town present. The cause is most worthy—and it will be the event of the season. All set; go!—F. P. G.

WHAT IT IS TO BE A FRAT

How often have we heard the same excuses given as to why this or that young fellow is not a Frat? One of principal alibis claimed by a young married deaf man is that he has his home and family well protected in old line insurance companies and cannot afford any additional. Another's is that he objects to the obligations required in attendance at monthly meetings; still another is that objection of selling tickets to the two annual affairs, the annual dance and annual picnic; and still another is that his wife objects to his leaving home one night a month, and so on, and on so far as excuses go. Unfortunately this state of affairs does not pertain to the young man with a family dependent on him but to the young bachelors branching out in the busy world, to say nothing of the already confirmed old bachelor whose love of self is placed ahead of everything else.

While we are conversant with such reasons and with due respect for a home-loving, law-abiding man, still we are convinced that in principle and theory he is dead wrong. First of all the National Fraternal Society of the Deaf is an organization founded, managed and controlled by the deaf—an organization that ranks among the leading ones in the fraternal insurance field and of which every worth-while deaf man is a member. Its financial stability and the honesty and integrity of its present officers cannot be questioned.

Every cent paid in to this organization comes right back to him in protection to his dependent ones, in case of death, and sick and accident benefits in case of prolonged disability. The various social affairs are wholly for the sick fund, aside from the necessary divisional expenses, so there is nothing to lose and everything to gain, and all can be had at rates much cheaper than those found in old line companies. And at the regular monthly meetings all is not work—it has its social end also. It's a real privilege to meet and greet these boys at the meetings, a privilege otherwise denied for months or years on the contrary, as in a city like Chicago the deaf are so widely scattered, and are inclined to mix only with their neighboring clubs and societies.

This fact was never brought so vividly to my mind as at the Denver convention. There, some of the leading deaf of the country and Canada were met during the convention week and I returned home satisfied that I had met a bunch of the finest fellows on earth.—E. W. Craig, in "Frat Talk," No. 106's paper.

On the evening of February 16, at the M. E. Mission Hall, Division No. 106 gave a movie entertainment for the benefit of the Illinois Home for Aged Deaf. Robert Blair ran the show, using his own projector. He showed two reels of the Home itself, and a four-reel story. There was a nice crowd present, which enjoyed both the show and the refreshments dispensed by the Ladies' Auxiliary of the Division. We raised \$70 for the Home, and a later gift increased it to \$75, which sum we were very happy to turn over to the Board. We were all glad of the chance to do our bit, and many thanks are due to Brother and Mrs. Blair for their help.

Most of our boys are ardent bowling fans, and now the fever has communicated itself to some of the girls in the Auxiliary, who are talking of forming a bowling team of their own. When they get started, we will all root for them, you can bet your last sou.

On February 24 our bowlers played the team from No. 1, and for the first time won from them, three games straight. A return match will be played March 24, at the Bensinger alleys, 70 W. Madison St., at 3:00 p. m.

On Saturday evening, March 2, we held a bunco and "500" party at the Capitol Building, which drew a fair crowd, and from which we made a neat profit. Prizes were in cash. Another similar affair will be held at the same place on April 6. The girls of the Auxiliary will furnish the refreshments this time, so they are sure to be good.

MAY DANCE 500 & BRIDGE

CHICAGO DIVISION No. 106

Saturday, May 11, Occidental Hall

N. W. Corner Madison St. and Sacramento Blvd.

Illinois Collegians' Orchestra

Tickets 50c—Card Games

Managed by Gordon Rice and Louis Rozett

Extra Extra

There will be novel games for the young and old during dancing.

On May 11 we will try a bridge party. We are not sure as to the number who can play that game, so we will be prepared to put out tables for "500" to accommodate those who do not play bridge. No bunco games will be provided for this time. Those who do not care to play cards can dance. This will be the biggest affair so far this year. It will be given at Occidental Hall, N. W. corner Madison St. and Sacramento Blvd. Madison St. cars to the door.—F. B. W.

San Francisco

On February 23 the Division gave a rare treat to the deaf of San Francisco and the Bay Cities. A mask ball, the largest in some years, was given at the Native Sons Building. Someone who "counted noses" reported 175 in attendance. The grand march started at nine o'clock sharp, and the judges, Miss Morton, Mr. Schneider and Mrs. Harris, had a hard time deciding the winners. They finally decided that the best sustained character was represented by J. W. Howson, as a colonial gentleman; the most beautiful costume, Miss Doris Velasco, as a Spanish dancer, and the most weird, Mrs. Berenice Floyd, who was supposed to be a lunatic. Hugh Mitscher was awarded first prize in the balloon dance. Other games and dances followed, including a fair sample of the Argentine tango by Miss Velasco and partner.

A prominent guest at the ball was Fred (Dummy) Mahan, who fights Young Corbett III on March 18. He and his manager showed up late in the evening, and were promptly mobbed by the younger and sport-loving element. Luther Conaway made the introducing speech, and Mahan was prevailed upon to give an exhibition of shadow boxing. But as he had just left the hospital after an attack of yellow jaundice, his manager would not allow him to do much.

As usual, many out of town guests were present at the ball. The writer was introduced to many new people, and asks pardon for not being able to give space to all of them. The ball, on the whole, was a signal success. The entire committee worked hard, and are to be congratulated.

Reading

Reading Division's smoker, one long to be remembered, drew Fraters from a radius of 100 miles around. Frank Kazmark brought a carload of tenderfeet from Wilkes-Barre, 90 miles up north. Others came from Harrisburg, Lancaster, Allentown, West Chester, Philadelphia and Wilmington. The goat sweated freely, and finally broke down under the attack of the husky Brothers Sangrey and Shelley. H. Ray Snyder of Allentown kindly offered his services in the role of veterinarian for No. 54, and will guarantee that "Billy" is again shipshape for the next smoker. Thanks, Doc. If there was anyone that enjoyed the affair, it was Corey Allen of Allentown, who was present for the first time in

SECTIONS YOU OUGHT TO KNOW

SECTION 118. *Amendments to the constitution and laws offered prior to a convention shall be submitted in writing to the Grand Division Law Committee: provided that they have been approved by the Divisions to which the members submitting same belong. Such proposed amendments, if in the judgment of the committee they are not incompatible with the interests of the society and are in conformity with state and national laws, shall, together with the recommendations of the committee, be published in the form of a brief at least thirty days before the date of the convention. Amendments in writing may be submitted from the floor up to the close of the second day from the opening of the convention, and not thereafter, except by unanimous consent.*

over six years. Brother Allen was a regular attendant at our meetings until he was struck by an auto in Florida, which accident left him in bad shape, unable to get around. He was able to come through the kindness of Brothers Snyder and McCormick of Allentown. The members of No. 54 were as glad to see him as he was to see them.

Secretary Ritchie desires to stress the fact that applications for membership will not be accepted after 60 days from date of medical examination. All go-getters will please note this fact, and see that as soon as the physician has filled out his part of the application, and the applicant has answered ALL questions, it is immediately sent to the deputy, John L. Wise, 342 N. 4th St., Reading, Pa.

The prize go-getters of the Division are Frank Kazmark of Wilkes-Barre and H. Ray Snyder of Allentown. It is a neck and neck affair, and the Division will not spoil the race by handing out a prize at this time, though we may give a prize later on to anyone catching up with these hustlers. So all together: "Gone and done, that 100 by 1930."—E. C. R.

Baltimore

Baltimore Division has decided to have a banquet to celebrate its fifteenth anniversary on Saturday evening, Apr. 20, 1929. It will be held at "The Place to Eat," 119 W. Fayette St., at seven o'clock. The menu and programme have been arranged, and tickets are on sale at \$1.50 per plate. Our endeavor will be to make this the best attended and the most interesting event of its kind Baltimore Division has ever had. Assist us with your presence, your good will and your co-operation. With these assured, we shall gladly accept all other responsibilities. Those who desire reservation of plates should write to Ray M. Kauffman, 222 Roland Ave., Baltimore, Md.

Thanks to Brother Tracy of Washington and the lines of the immortal poet, we recently had an evening that was one of the most interesting and pleasing the local has enjoyed for some

time. Brother Tracy's fine rendition makes many of us feel that we are missing much by not reading more of Shakespeare's works.

A beautiful table lamp was presented to Brother Howell Elliott, who was married to Miss Frances B. Miller in November last. Both are proud of this thoughtful gift from the members of this Division.

Instead of the regular oyster supper, the Division had on February 16th an "Oyster in Style" supper, which was a most enjoyable affair. The menu offered four choices for the gourmands. A large crowd turned out for the occasion, and every one had a good word for the new style, which we have never had before.

For the first time in years a card party given on March 16th proved to be a successful affair. A good crowd found themselves interested in playing several different games of cards, in which three useful prizes were awarded to the winners. Light refreshments were served to soothe the feelings of the unlucky players. The Division will likely make it an annual affair.—R. M. K.

Kalamazoo

On Saturday evening, April 20, the Division will give a supper at Moose Temple, Portage St. The Aux-Frats will have general charge of the affair, with Mrs. Moses Graff as chairman, aided by Mrs. Frank Adams, Mrs. Merton Francisco and Mrs. Eddie Parsons. We expect something new in the way of attractive games, and also look for a good crowd. Everybody is welcome.

Clifford Stevens, who engineered the Valentine party in Moose Hall on February 16, put over a very successful affair. The attendance was good, about 50 being present.

Frats hereabouts are cudgeling their brains for an idea in decoration. The twin cities, St. Joseph and Benton Harbor, will hold a Blossom Festival parade this spring, and we want to have an auto in it, decorated in a manner symbolical of our million-dollar society. We hope that something suitable can be evolved.

We admitted three new members at our last meeting, and expect about half a dozen more later.

Kalamazoo Division extends its best wishes to our two new babies, Wilkinsburg and San Diego Divisions.—M. L. F.

Grand Rapids

Every dog has his day, it is said, and on Saturday evening, March 2, we had a big smoker at which six members of the Division who had not yet tackled our goat, had their day—or night, rather. Those who then became full-fledged Frats were Ralph Bunting, Robert Hanink, John McGinness, Joseph Vikstris, Clarence Hansen and Walter LeClear, and the process furnished the rest of us with some high class amusement. After the smoker the doors were opened to the public, and a good crowd rushed in, and enjoyed a number of new games, with prizes to the winners. Free refreshments were furnished by the Division.

Our Division is still growing in number of members. We now have 26, and expect two more new members and two transfers shortly.—L. M.

St. Louis

Grand President Gibson was with us for a short time on the evening of February 22. He was met at the union station by several members and taken out to dinner. He was then escorted to the new Tuttle Memorial Auditorium, where the Division members, with their wives and sweethearts, awaited him. After a pleasant time of several hours duration, during which he made observations on Fraternity here and in other lands, he was escorted back to the station and sent on his way to Little Rock and its 25th anniversary.

James Quinn, of Denver, Colo., and Carlton A. Reinke, of Michigan City, Ind., were visitors at our last meeting.—A. O. S.

Rochester

It may have been noticed that we have been lax in sending in news for these columns. Our excuse is that we have been very busy preparing programs for the coming year. Previous socials have been enjoyable, but we do not feel called upon to write them up at this late date.

April 20 will be a red letter day for Rochester Frats. It will be a lively affair, fittingly set after the Lenten season, and will be called "All-Fools' Night." The program committee is very particularly interested in this affair, which will be a huge, rough-house event. They feel obligated to make it a really great affair, as the name implies hot stuff, and the members are apt to work out their own conception

Detroit Fraternal Club of the Deaf

2254 Vermont Ave., Corner Michigan

Open Saturdays, Sundays and Holidays. Michigan Cars pass the door. Membership open to Frats only. Visitors always welcome.



WAY BACK WHEN

The Frat and its editor were younger—the Society too, to be sure. Look closely and you will find Past Grand Financial Secretary Neuner and Brother Shaw of Cambridge, Mass., featured.

of what the name implies. We look for a night full of fun for all, regardless of age. Even the usual lookers-on are expected to jump in and enjoy the fun.—L. A. S.

Kenosha

Beginning with the April meeting, our Division will meet in a new hall, the German American Hall at 52nd St. and 18th Ave. Also, the meeting night will be changed, the present second Friday being changed to the second Thursday evening of the month. Members should bear these changes in mind, so as not to go to the wrong place at the wrong time.

Our picnic will be held on July 27 this year. The place selected is Washington Park.

Don't forget the coming social at the German American Hall on April 13. A good time is assured.—A. C.

Pittsburgh

At the March meeting President Zahn announced that he would appoint a membership committee to take up the question of getting more new members. We will have to hustle if we want to grow. And we want to make up for the loss of the members transferred to the New Wilksburg Division. Boost No. 36!

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Our next social will be held on April 20. Samuel Rogalsky will be in charge. The place where it is to be held will be announced at the April meeting. Keep that date open, sure. We look for a big attendance. The 16th anniversary banquet of Pittsburgh Division, held in the banquet room of the new Roosevelt Hotel on February 16, was truly a successful affair. One of the chief speakers was James F. Malone, president of the Pittsburgh city council, whose address was interpreted by Elmer Read. He tickled our vanity somewhat by declaring that while he had attended many banquets, he had enjoyed ours the most. Others, too, gave expression to the opinion that this was one of the best banquets we have ever held. Other hearing speakers were Attorney J. I. Winslow and J. Flannery. Peter Graves, Division deputy, Mrs. Francis Holliday, Fred Connor and Samuel Rogalsky also addressed the banqueters. Miss Dorothy Havens sang "America the Beautiful," and two little girls gave an exhibition of acrobatic dancing that was very interesting. In fact, we are very proud of the success of our banquet—though, of course, we hope to do even better next year. Our thanks are due to the banquet committee, whose untiring efforts made it such a success. Samuel Nichols was chairman of the committee, having as his aids Samuel Rogalsky, Peter Graves, William Gibson and Enza Ludovico. Division President Harry Zahn acted as toastmaster.

THE IOWA HAWKEYE

"The Midwest News Magazine for the Deaf"

Published at America's most progressive school—
Edited by Tom L. Anderson—Dedicated to wholesome
publicity concerning the deaf—Special writers—
Educative articles—Peppery editorials—Correspondents
wanted everywhere.

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

The famous Pittsburgh Silent Five have a good record this year, winning 20 out of 24 games, some of them with the strongest teams they have ever met. The regular players are Harry Puke, Wesley Stevenson, Howard McElroy, Roy Ludovico (Captain), Enza Ludovico and Fred Swift, with Thomas Ross as manager. Most of them are Frats. They will play against the Old Timers at the Western Pennsylvania School, Edgewood, on March 15.—E. A. L.

Schenectady

The Division held a barn dance on January 12 that was a very pleasant affair, though the attendance was rather small, owing to bad weather and sickness among the members.

An Irish jamboree will be held at Tuxedo Hall the evening before St. Patrick's Day. Edward Klier is chairman of the committee in charge, and promises fun for all. He also expects to make a big hit with his coming "Chinatown Night," repeated from last year, when it was a big success. It will be held sometime in May. Watch for the date and place.

On March 9 the members of the Division and friends helped Brother and Mrs. William Dolph celebrate the 48th anniversary of their wedding. A handsome mantel clock was presented them by their friends. We all hope to help them celebrate their golden wedding two years hence.

Our Easter greetings to everyone.—J. F. K.

Houston

March 1, 2 and 3, Grand President Gibson visited Houston, and Houston Division. The program arranged for his entertainment covered all three days—one more than had been originally planned for because a change in his schedule brought him to town a day earlier than expected. Auto trips to the San Jacinto battlefield, the ship channel, to Galveston, through Houston's beautiful suburbs, calls on friends in and out of town, passed the day time most pleasantly he will tell you.

The evening of March 1, a reception was held, at which the Aux-Frats served "Southern" coffee and tamales, a la Mex—introducing the visitor to the Houston substitute for "chile canine," someone remarked.

The next evening—Saturday—the Division held a "Questionnaire," a sort of forum at which many things for the good of the order were brought up and discussed. There were present at this council members from all over the state and some from Louisiana. Brother Duffot came from Lake Charles, La., Brother King from Dallas, Brothers

Brooks, Rives, W. H. and R. L. Davis from Austin, for example. We regret we cannot name all those from a distance. The distances down there are some going—they told the visitor that Texas is so big that if it were stood on end and took a notion to fall North it would make a pancake out of Chicago! (That would be tough on Chicago, but there are some other places between that would "go boom," too, in such a happening.) While the Frats were in conclave, the ladies and the few "non-frats" at the gathering were enjoying a social in an adjoining hall, and it was midnight before the two parties broke up.

Sunday, the 3rd, the pleasant three-days came to an end with a real Dixie chicken dinner, served at one of the cafes that are famous for that specialty. After the menu had full justice done to its excellence a program of informal talks was put on, at which the Chicagoan contributed his bit. (It reminded him of the Sunday Evening Club programs the Chicago folks used to enjoy at the Silent Athletic Club, he said.) His talk had to do with the N. F. S. D., of course, but mainly with the many blessings that the American deaf enjoy these days, why, and how. There were over a hundred in attendance at this event, and had it not been for threatening weather probably would have been many more. As it was there were many comments on the good work the committee in charge had done in arranging for it, and the others—and it was a highly pleased crowd that finally had to say goodbye all around—and the most reluctant to do so was Brother Gibson himself when he, later in the evening, had to board his Pullman for New Orleans. (He said he had enjoyed every minute of his stay and hoped to be able to come again soon.) It is regretted that Brother Marr and his sister, Miss Kate Marr, of Nashville were unable to be with us. They were in town the 2nd and 3rd, but through a misunderstanding were not located until too late to participate in the program. Our mistake; we are sorry.

Flint

The March meeting of Flint Division was enlivened by a discussion of the "Frat Night" at the reunion of the Michigan Association of the Deaf next June. It was decided to hold the af-

fair on the evening of June 14, and other plans were left to a committee to formulate. They will be announced at the April meeting. The committee appointed to take charge of the affair is composed of President Douglass and Brothers Tripp, Schreiber, DeChamplain and Crippen. By the way, June 14 is Flag Day, and it will also commemorate the twenty-second anniversary of Flint Division's organization. However, it will not be an exclusive affair, and we will invite the members of the other Michigan Divisions to take part. President Gibson has been invited to be present and deliver an address. The committee in charge requests all who intend to attend the "Frat Night" to bring their red caps, and division officers their blue ones, of course.—E. M. B.

New Orleans

Grand President Gibson was the guest of No. 33, Monday and Tuesday, March 4-5. He came from Houston, on his way back North. He was met at the station by Brothers Soland and Mayer, and accompanied by Brother Powers of Chicago, a visitor here, taken for an auto trip around the city, which included a visit to the battlefields and a tour of the wharves and docks. Monday evening, at our lodge hall, he addressed one of the largest crowds the division has had in some time, after which a social hour was spent, and our Aux-Frat punch served. We look for a revival in recruiting as a result of the plain talk Brother Gibson handed out—he has the N. F. S. D. at his finger ends, you know.

The following evening an informal dinner was tendered him at the Jung Hotel, prior to his departure for Atlanta, most of those present going to the station to see him off.—H. J. S.

Atlanta

The third annual Dixie basketball tournament, held in Atlanta, February 15-16, will be pleasantly remembered by all who attended as the most successful tournament Atlanta has sponsored. Teams participating were from the Arkansas, Tennessee, Alabama, South Carolina, North Carolina, Georgia, Florida and Mississippi schools. The Arkansas team was again acclaimed champions, and carried home the trophy, which is theirs to keep for all time, after winning three consecutive championships. This was not so easily won, as all of the teams played splendidly. The game between Alabama and Arkansas was one of the most exciting of the series. During the first half the score seemed to be a tie; every time Arkansas scored a point, Alabama came right on up, but in the last half the Arkansas boys took to the wind, sailed ahead and the final score stood 12 to 34. The final game was between South Carolina and Arkansas.

Detroit Association of the Deaf

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The South Carolina boys played well, and put up a stiff fight, but the best team won. However, South Carolina had many sympathizers; we "overheard" some one say "if South Carolina loses, we will wear crepe on our arm three weeks."

It is rumored that the next tourney will go to Memphis, but this will be definitely decided by the general chairman, Mr. Zimble of Arkansas, who succeeds Mr. Underhill, the latter having resigned after three years' excellent record.

Among the visitors were Superintendent Brown of the Florida School, The Rev. and Mrs. J. W. Michaels, Mr. and Mrs. H. K. Bush, and Miss Ruth Tucker of Richmond, Va., Mr. and Mrs. H. M. Ross of Brooklyn, N. Y., and many others whose names we were unable to secure.

Before the games, Saturday afternoon, "The Nadfrats" corralled all visiting ladies, bade them forsake all dates for the time being, and led the way to Davison's Tea Room, where a delicious three-course luncheon was served at a table especially reserved for them. Covers were laid for twenty.

Many of the visitors remained over Sunday for church services and sight-seeing. The Rev. Brother Freeman preached to a large congregation at St. Mark's church in the morning; the Rev. Brother Michaels preached at the B. Y. P. U. meeting Sunday night.

Atlanta Division was honored with a visit from Grand President Gibson, March 6-7. A gathering at the Robert Fulton Hotel, an auto ride through the beautiful Druid Hills and north side residential districts, a dinner at the Frances Virginia Tea Room, all pleasantly informal, featured his visit here. At the dinner, President Gibson gave us a very interesting account of the proceedings of the National Research Council, which he attended in Washington, February 1-2. He concluded with a short talk on "Americanism." After a social hour, President Gibson left on a night train for Birmingham.—M. B.

Lowell

What, again? On Saturday, February 23, Lowell Division's bowling team went down to Lynn and trimmed the Lynn Silent Club with 57 points to spare. After the match they went to the club rooms, where a buffet lunch was served, interspersed with speeches and story-telling.

On February 16 the members gathered at the home of Matthew Yokela to assist him and Mrs. Yokela in celebrating their 10th wedding anniversary. They were recipients of many presents, mostly kitchenware and linen. A social hour, followed by refreshments, kept the visitors engaged until late, when they departed, wishing their hosts "many more of them."

On March 2 Brother and Mrs. Yokela again threw open their home to the members of the Division and their friends. This time it was for the Division's whist party and so-

Poems We Want You to Know

(Written by the Deaf)

How to Do it

ANSON R. SPEAR

IF THE WORK that we are doing
Gives no rest from labor's call,
If it seems to us unending,
Like the waves that rise and fall,
And we hear complaint's loud knocking,
Let us open not the door,
For the soul is thus made bitter
And but feels the burden more.

Let us then to duty's summons,
Calling us our best to do,
Answer with a smile of brightness,
With a heart of gladness, too;
With a word of cheer for others,
Who are struggling 'gainst the tide.
Thus our labor shall seem lighter,
For, to love, the door is wide.

cial, which called out a good crowd, in spite of stormy weather. A good profit was realized for the banquet fund. After the whist, a farewell party was tendered Mrs. Clara Grady, who is leaving for California to live with her sons. A purse of \$25 was presented her. She was much overcome, but managed to make a neat speech in return. The committee in charge of this affair were Colin McCord, Matthew Yokela and Bennett McMahon.

Keep your eye on the Lowell bowling team at the bowling tournament at Worcester on Saturday, April 20. They hope and expect to repeat their past successes.—C. C. McC.

Omaha

The February entertainment committee headed by Edmond Berney put the masquerade ball, of February 23 over the top in a way that would have done credit to an experienced master of like affairs. It was Brother Berney's first venture in this line, and we should say that he did exceedingly well for a beginner. The Burlew family of Lincoln had a monopoly on the prizes. Brother Burlew captured the prize for the most comical get-up. Mrs. Burlew was adjudged the most original, impersonating in dress and manner a lady of the 19th century. Mrs. Gilson and Oscar Treuke won the other prizes.

After the award of prizes, the evening was spent in dancing by the younger set, while their elders gathered into groups, discussing the weighty problems and news of the day.

Omaha Division did a good piece of work at its last meeting. There were two members who had been regarding each other coolly for a number of years, but it was only recently that we had an inkling of the true state of feeling between them. So during the Good of the Order period we took the matter up to see what we could do to bring about better feeling between them. The principles for which the N. F. S. D. stand were expounded at length, and then the two members voluntarily took the floor and had their say in the matter. In a short time the misunderstanding between the two had been straightened out, amid the cheers of the members. After the meeting the occasion was celebrated in one of our favorite eating places, when the two were told to get their fill at the expense of the members. Now, as we retrospect the affair, we cannot help but notice the real spirit of the Frats. We are anxious to preserve the harmony that should exist between members. We succeeded in this instance, and in so doing we feel that we have done a good service both to the Division and the order.—C. J. F.

Detroit

It begins to look as if President Drake, of our Division, is fast solving the absentee problem by having the secretary notify the absent ones that it would be wise for them to show up at the next meeting, and give some valid reason for non-attendance, or be amenable to the rules governing such cases, for our March meeting was well up to the standard. This is as it should be, for no Division can do business without a quorum, and every member should realize that he is a valuable unit in that quorum. If he had a sick claim up for approval, he would be very anxious to have a quorum present, so it could be acted upon. You may not need any help, but the other fellow may. Show your Fraternity by assuring him of that help by doing your part to insure a quorum at every meeting.

At our February meeting the members held a one-minute service of silent respect for the late Roderick McKenzie. He died January 16, and was one of the older members of the Division, having certificate No. 445, and was very proud of his Frat button.

The Division will hold an excursion to Tashmoo Park on Sunday, July 21. It is hoped that Toledo and other neighboring brothers will find it convenient to join us there, for the bigger the crowd, the more the pleasure.

Arthur M. Hinch has only just transferred to No. 2 from No. 1, but he is already busy rounding up a bunch of youngsters, trying to get them to join this great society of ours. That's the kind of members we like to receive by transfer—workers.

Three new members were admitted at the March meeting. They were welcome, and the degree team will have to start grooming the festive goat, and get him ready for the boys to ride. At this meeting we also gained several other members via the transfer route. Henry P. Crutcher transfers from Brooklyn Division, Daniel Uebelhack from Ft. Wayne, Roy Nick Lynch from Newark, Frederick Mayville from Hartford, Benjamin Nelson from Dubuque, and Herbert Uran from Indianapolis. We are indeed glad to welcome the boys among us, and hope they will enhance the Fraternal spirit of No. 2.—R. V. J.

Akron

The Division loses a member this month through the transfer of Clyde Teeple to Wilkinsburg Division. This puts us on the danger line in regard to taking advantage of the Grand Division rule allowing one-third of the resident members to constitute a quorum for Divisions having 150 members or more. We now have just 150. If we fall below that, good night! Get busy, boys of No. 55. We've got to have some new members to offset any possible loss by transfer.

The Division's box social on February 23 was a good one, though the crowd was rather small. Paton Edwards of the Akron Times-Press en-

tertained the crowd for half an hour with his crayon drawings, and George Rattlesdorfer, the magician, gave an hour's exhibition of magic. Mrs. T. W. Osborne captured a nine-pound ham in a prize contest.

The Akron Advance Society, of which a large number of local Frats are members, presented to the Ohio Home for Aged Deaf \$477 worth of new furniture and rugs for the Akron room in the ladies' building.—J. O. H.

St. Paul-Minneapolis

A committee composed of Edward Sampson, chairman, and Charles Booth and Frank Hanlon pulled off a mask ball at Thompson Hall on February 23. It was considered a success, though the attendance was rather poor, due possibly to the Lenten season. The hall was beautifully decorated with colored balloons. Most of the prizes were won by hearing people. The dance was given for the benefit of the delegate fund.

A post card locates Eddie Brinkman at Tia Juana, Mexico, where he is watching the horse races. He met several Minnesota boys in Los Angeles, and says the climate of California is wonderful. He was lucky to be there this past winter, as it was 32 below several times at his home town of Bemidji, Minn.—J. J. McN.

Buffalo

What's the matter with Buffalo Division? It has not secured a new member in a long time. Let's wake up, brothers, and get busy.

A social party will be held at Crescent Hall on April 20. The committee in charge is headed by Felix Nowak, and he asks us to pass the word along among our friends.

Adolph Rybaren, recently admitted by our Division, is said to be one of the smallest and lightest basketball players among the semi-professionals. We hope his example in joining our society will have a good effect on other non-Frats.

We have found it impossible to find another suitable meeting place, so for the balance of 1929 we will remain where we are.

Buffalo Division extends its congratulations to Wilkinsburg and San Diego Divisions, and wishes them every success.—F. H. K.

Washington

April 6 is the date of our annual smoker this year. It will be held at Northeast Masonic Temple, with Laverne Byrne as chairman. Local members to be initiated include Walter J. Krug of Gallaudet College and James B. Taylor, a young tailor hailing from the Tarheel state. A general good time is promised one and all who can be on hand.

Number 46, as well as other Divisions which number among its members graduates or former students of Gallaudet College, is congratulating Kappa Gamma fraternity, the Greek letter society composed of men students, upon being made the possessor of the tidy sum of \$1,000, donated by Thomas S. Marr, the well-known architect of Nashville, Tenn. The money is to be used for establishing a scholarship, the income to be used in assisting needy and worthy students.

The recent meeting of the National Research Council in Washington attracted a large number of distinguished people who are making a special study of humanity, and finding ways and means to alleviate suffering where it exists. Among them were quite a number of superintendents of schools for the deaf, and three well-known deaf men, F. P. Gibson of Chicago, Dr. J. S. Long of Council Bluffs, and J. A. McIlvaine of Philadelphia. The Washington daily papers contained favorable mention of the work among the deaf.—H. L. T.

Cleveland

William Meade has recovered from a strained back caused by heavy lifting in his paint-mixing department. He was confined to his home for two weeks.

Springfield (Mass.) Division has Raymond Rock back on its roster again, which reminds us that a rolling stone gathers no moss.

Saturday, May 4, is the night the boys make whoopee. Business routine starts at 7 o'clock. A smoker will follow, with Clarence Graves in charge.

Local organizations have rallied to the support of legislative work sponsored by K. B. Ayers of Akron. The amount raised is \$75, with No. 21 donating its share.

W. E. Stover's new Pontiac was badly wrecked near Toledo while he and a hearing friend were on their way to Pontiac, Mich., in unsuitable driving weather. They were taking turns at the wheel, and at the time the car refused to stay on the road the hearing man was doing the driving. Flying glass was responsible for the bandages they wore for a few days.

The front page of The Frat recently asked: "Ever stop to think—among other things—that men will go miles to attend a good, live lodge?" This brings to mind F. F. Foster, who came all the way from Fostoria (about 100 miles) to be with us at our March meeting.

Deaf printers had a small reunion of their own at the Tri-State Printcrafts Bowling Tournament held at Toledo February 22-25. From Louisville Courier-Journal were I. Marchman, R. Kannapell and A. Bohnert; from Columbus Dispatch, W. Myles, and from Cleveland Plain Dealer, P. D. Munger. The next tournament will be held at Dayton, O. Near-top prizes were won by Munger, who bowled 638 in the singles event, 1170 in doubles and 1765 in all-events.—P. D. M.



Cincinnati

Our March meeting had an attendance of 67, and was the longest meeting of the year. A large amount of business was transacted. Two novices, H. G. Grimm, who hails from Clifton, Ky., and J. H. Abrams, who claims Atlanta as his home town, were given the obligation. It was decided to hold the last social of the season sometime in April or May, the exact date depending on when we can get the hall. Howard Weber was appointed chairman of a committee of arrangements for the third annual convention of the Ohio Divisions, to be held in Cincinnati next year. We, as well as the other Ohio Divisions, can feel assured of a big time under such an able chairmanship.

The banquet with which we celebrated our 23rd anniversary on February 16 was a success in every way, with 187 present. It was held in the new \$2,000,000 Masonic Temple, where we had the use of two of its large ballrooms. The program was as follows: "The Spar Spangled Banner," sung by Mrs. Howard Weber; Prayer, by the Rev. Brother Staubitz; Greetings by President Louis J. Bacheberle; "Fraternity," by Dr. J. B. Hawks; "Cincinnati Division, No. 10," by S. J. Taylor, and "The Aux-Frats," by R. B. Allen. After the banquet, we adjourned to the second ballroom, where the balance of the evening was spent in dancing and other amusements.

Herman Eikens, who has been working for his brother-in-law in Mississippi for the past five years, is now in Cincinnati hospital for an operation. Several of our members have visited him, and their visits cheer him up and give him more hope.

Fred Wondrack, who took a trip to the west and northwest last year, took such a fancy to that part of the world that he has gone back, and is now employed in a tailoring establishment in Portland, Ore.—J. S.

Rockford

The Rockford correspondent, for one, finds the "dead line," the 10th of the month, most difficult to make. Our Division meets on the second Saturday, and it is at the meeting that we get most of our news. If it is carried over until the next month, it is stale stuff. However, we will do our best, and wish to remind the brethren of the Division that we must have all news items in time to get them off before the 10th. We are not mind readers, so hand or send in your news.

The committee for our annual picnic has been selected. The chairman is the same as last year, so you may expect to see an improvement in the program, and also the eats. We are going to lay in a big supply in advance, so that no one need go hungry. The date and place will be announced later.

Rockford Frats are congratulating themselves that they still have their secretary's records intact. The home of our secretary, Stanley Bondik, was completely destroyed by fire on Feb-

ruary 10, the family just escaping with their lives, and our worthy secretary not having a stitch of clothing left. But by a strange, and for us lucky, coincidence, he had left the books and other property belonging to the Division in the meeting hall, where we had met the night before. So we still have our records. Also, Brother Bondik and family have our sympathy.

For the last three months the Division has been serving a light lunch after meetings. It has proven quite a convenience for our non-resident members, some of whom have quite a distance to drive, often in zero weather. Resident members, too, are not averse to taking a cup of coffee and a sandwich before starting for home.

At a meeting of our I. A. D. Convention Boosters on February 16, it was shown that they have not only been boosting, but also working. There is already a good-sized nest egg in the treasury, from which we expect good results. The next thing on our program is a box social on April 20 at the Emmanuel Episcopal Church hall at 8:00 p. m. On May 18, at the same place and hour, there will be a lecture by Mrs. Gus Hyman of Chicago. In fact, there will be something on at this hall every third Saturday of each month throughout the year, the church having generously donated its use for that purpose. We hope to have a good attendance of outsiders at these entertainments. With the next meeting of the I. A. D. just two years off, those Frats who have from time to time sought to have one of the big conventions of the N. F. S. D. or N. A. D. meet in Rockford, have a chance to show what they can do. In fact, the chairman has hanging out a standing invitation to all to lend a hand, either financially or by suggestion. Be a booster.—B. F. J.

Little Rock

At our March meeting we decided to turn one-half of the proceeds from socials into our delegate fund, and so keep it growing until convention time. We have a social every month. On March 23 it will be a lecture; on April 27, a box social; later a strawberry festival, date not yet fixed.

J. L. Goree and L. R. Fulmer are the proud possessors of the latest models of Whippet sedan and Ford Tudor cars, respectively.

Treasurer Walls is happy. Mrs. Walls and children are back from California, where they have been since last fall.

There is no doubt that life insurance is one of the greatest institutions for the benefit of mankind and that it provides one of the greatest safeguards against poverty, want and suffering that has ever come to the world.—[Marden.

On the evening of February 23 we celebrated our Division's 25th anniversary with a banquet at Hotel Marion. A good crowd was present. The guests of honor were Grand President Gibson of Chicago, J. Amos Todd of Memphis, and the Rev. Brother Michaels of Mountainburg, Ark. Division President James M. Smith acted as toastmaster. Grand President Gibson made a stirring speech on "Atop the World." He drew comparisons between the deaf of America and those of Europe, which made us feel happy that we were Americans. Brother Todd's "Good Will" speech was also ably rendered, and full of humor. The Rev. Brother Michaels' talk was on "The Progress of the N. F. S. D." An excellent menu was served, and enjoyed by everyone. The banquet closed with the hymn "America," led by Mrs. Charles F. Athy. We regretted that only one of our charter members could be present. That was Fred K. T. Lee. Others living are Sidney W. King, now in California, John E. Purdum, Chicago, Charles P. Coker, Rogers, Ark., and Harry B. Shibley, Van Buren, Ark. Grand President Gibson remained in town over Sunday, the 24th, and was entertained by Division President Smith with an auto ride around the city. He left for Dallas Sunday night. We were certainly glad to have him with us, and hope to have him here again.

The basketball team of the Arkansas school, under the able coaching of Brother Bell, won the southern states championship at the recent Atlanta tournament. This being their third consecutive win, they are now entitled to permanent possession of the Michaels' trophy, the prize striven for. If certain plans materialize, the next tournament may be held in Little Rock.

Last January the merchants of Little Rock had a "Pirate Party," inviting the public to loot their stores of articles numbered to correspond with numbers published in a leading daily paper. Over 2,000 prizes were given away, ranging from an auto to a mere pin. As far as we can learn, the only deaf person to win a prize was Mrs. Charles F. Athy, and alas, she drew a Baldwin Piano!—P. B. J.

Portland, Ore.

The masquerade on February 23, under the auspices of the local Division, was a success, part of which was due to the presence of a considerable crowd of out-of-town deaf, and which made a substantial addition to the local fund. Six cash prizes were distributed. Salem came over 20 strong, and Seattle was represented by W. S. Root and A. W. Wright and their wives, and smaller near-by towns sent their quotas. Brothers Root and Wright remained over Sunday in the interest of the proposed tour of Grand President Gibson to the Pacific coast this coming summer.

We were delighted to once more see Fred Wondrack of Cincinnati, Ohio, who arrived in this city a few weeks

ago. He is working in the Columbia Knitting Mills plant, and expects to remain here permanently.

The S. F. L., a live auxiliary of the Division, has announced that on March 23 it will stage what it calls a "Mystery Party," but declined to explain clearly what is in store for us. They, woman-like, are determined to keep us boys in the dark until the date, when the mystery will be solved.—C. H. L.

Columbus

We have not been asleep, as some may think because we have had no new members lately, but have been up against the fact that recruits are getting scarce. However, we succeeded in landing one, who was admitted at the March meeting. He is Harold A. Grifenstein, of this city. Some others are nibbling at our bait, to see what it is like, and eventually we hope to land them.

Harry Romoser recently had the scare of his life, when he was held up by two bandits one night. Fortunately for him, he had nothing of much value, so the thieves got little for their pains.

George W. Kinkel of Westerville, though only a social member, has attended about every convention of the N. F. S. D., and also of the N. A. D. He was present at our last meeting, and generously opened up a box of fragrant cigars and passed them around. He was given a rising vote of thanks for his generosity.

One of our charter members, Charles M. Rice, who for some reason dropped out of the society after going to Manila, Philippine Islands, with his daughter, to take charge of the school for the deaf there, has been heard from lately. He is now at Berkeley, Calif., where Miss Rice is in charge of the department for correction of speech defects and lip-reading for the hard of hearing in the city schools. We hope to see him at the coming reunion and centennial celebration next fall.

Dayton seems to be attracting quite a few of our members lately. Albert Bannon is up there looking for a job—which we hope he will get. Herbert Volp has a job there, and every weekend he drives to Columbus to see that his fences are kept up. There may be other attractions—but we forgot that we were not to mention it, so do not tell him we said so.—C. C. N.

Berkeley

Henry Franck has been engaged as carpenter by President Stevenson at the Berkeley school for the deaf.

John M. Imhof of Gridley was a visitor at our last meeting. Brother Imhof, who recently transferred from Hartford Division, is in the employ of Libby, McNeil and Libby, where his brother holds an executive position, and an uncle is also employed.

We are glad to see Wilhelm Schneider, who is back from Los Angeles. He has his old position in the photo-engraving department of a local newspaper.

We are pleased to note that our director, Dan Cronin, is making good money these days. He is doing very well in the plastering business with his father, a successful contractor.

A welcome new member to our Division is Vernon S. Birck, recently transferred from Akron Division. He is a teacher at the Berkeley school. But a regretted loss is that of Theodore Law, who has transferred to the new San Diego Division, by reason of residence in that town.—W. A. C.

Milwaukee

Milwaukee Division will have its next smoker on April 20, at Juneau Ave. and Sixth St. Non-resident members are especially invited to attend this smoker, and members of other Divisions will receive a cordial welcome. Don't forget to bring your due cards.

May 4 is the date of our coming dance at the North Avenue Auditorium. This is one of the best obtainable floors in Milwaukee. The admission will be only 50 cents. Come one, come all!

Milwaukee Division is mourning the loss of one of its best auxiliary members, through the death, on February 13, from pneumonia, of Mrs. Bridget Dieveney Kolman, wife of Ladimir Kolman. A cheerful, willing helper, and of charming manner, she will be missed.—S. S.

Utica

Utica Division will give a costume ball on April 20 that is going to be something new. The Utica boys know how to do things in the right way, and are going to do their best to live up to their reputation as entertainers. The ball will be held at Maccabee Hall, 59 Franklin Square, Utica, starting at 8 o'clock. That is, the fun will start at 8—and there will be lots of it. As we are out for a good time, rather than for money, the admission price has been put at a very low figure, only 35 cents. At that price any one can afford to come, and no one can afford not to come, either, for then they will lose the time of their lives. Come one, come all. Everybody welcome.—C. B. K.

Boston

Hubward, 1931.

Everything is ready for the grand entertainment and social by Boston Aux-Frats at Huntington Chambers, 30 Huntington Ave., Boston, on April 6, starting at 7 o'clock. These ladies have been doing wonderful things every month, and this venture of theirs will undoubtedly turn out to be one of the best. It is our earnest hope that everyone who can attend, will do so, and so not only reward the ladies for their efforts, but help add a substantial sum to the convention fund. Be a 100 per cent Boston Booster by attending this entertainment.

Another entertainment will be given at Friendship Hall, 515 Tremont St., on April 14, from 6 to 11 p. m. John O'Rourke will be the headliner, with

other attractions added to fill out the evening. Admission, 35 cents, and everybody welcome. Proceeds go to the convention fund, of course.

Brother and Mrs. W. J. Hall have returned home from Maine, where Mrs. Hall has been recuperating from the effects of the flu. On account of her health, she has resigned as president of the Aux-Frats, Miss Nora Eagan succeeding her, and Mrs. J. L. McDonald elected to the vacant vice presidency.

Notice! Division Treasurer McDonald expects to change his address in May, so members are advised to watch for announcement of his new address, and so avoid delay and possible loss of dues.

Albert Chapman has been ill with pneumonia, but is fast recovering, much to the pleasure of his many friends.

We all extend our sympathy to George W. Pike in the loss of his mother, who passed away on March 6.—A. A. S.

Dayton

Our Division is glad to welcome Edwin I. Holycross and Roy B. Conkling, who have just transferred from Columbus Division. Brother Holycross was a member of our Division, and now comes back after an absence of nearly 20 years. Two others whose transfers we are hoping for are Lloyd S. Bower of Akron Division, and Lewis E. Snyder of Cincinnati Division, both of whom are now working in Dayton.

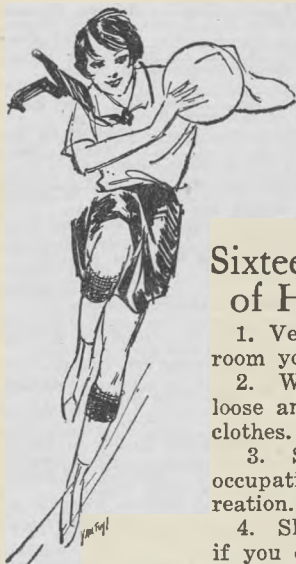
The Division has offered a prize of \$10 to the member who brings in the most applications for membership between now and the Boston convention. Ray H. Craig has started out to get one, already. Roll up your sleeves, brothers, and follow his good example. We need more members—and that \$10 might come in handy some day.

Worcester

April 20 will be the big day for the Frats of Worcester, and they are out with an attractive folder advertising the fact. The afternoon will see a grand bowling tournament at the Bay State Alleys, Exchange St., opposite the Worcester Theatre, starting 2:30 sharp. Doors open at 2. Admission, 15 cents. Teams desiring to compete should at once get in touch with Benjamin Goodstein, 161 Providence St., Worcester, Mass. Five loving cups will be awarded to the winners.

In the evening, the Division will stage its 13th annual grand ball at Fraternity Hall, Day Bldg., 306 Main St. Good prizes. Good music. Grand march at 8 o'clock. It is going to be a grand affair, and the admission will be only 50 cents. A big crowd is looked for, so don't miss it.

Brothers Sinclair, Battersby and Cryan of the Boston Convention committee will address our Division at its May meeting, as we were unable to get a hall for them on March 9, as originally intended.—D. J. T.



Your Health Is Your Greatest Asset



Sixteen Rules of Hygiene

1. Ventilate every room you occupy.
2. Wear light, loose and porous clothes.
3. Seek outdoor occupations and recreation.
4. Sleep outdoors if you can.
5. Avoid overeating and overweight.
6. Avoid excess of high protein foods, such as meat, flesh foods, eggs; also excess of salt and highly seasoned foods.
7. Eat some hard, some bulky and some raw foods daily.
8. Eat slowly and taste your food.
9. Use sufficient water internally and externally.
10. Secure thorough intestinal elimination daily.
11. Stand, sit and walk erect.
12. Do not allow poisons and infections to enter the body.
13. Keep the teeth, gums and tongue clean.
14. Work, play, rest and sleep in moderation.
15. Breathe deeply; take deep-breathing exercises several times a day.
16. Keep serene and whole-hearted.

Periodic Examination

"TO MANY people," says Dr. Rankin, "the difference between being sick and being well is the difference between a horizontal and an upright position." They count themselves "not sick" so long as they are not forced to go to bed.

This attitude is giving place to a more sensible one. We find the life of an auto will be prolonged if we turn it in for a periodic inspection. Big troubles will often be nipped in the bud. Proper adjustments will be made.

The same attention should be given to your body. Far-sighted people are more and more presenting themselves for a yearly health examination. They are beginning to realize that medicine is divided into two great classes—preventive and curative. It is not always wise to wait for trouble to arrive and then attempt to cure. It is wiser to prevent trouble if possible. The sailor, when he sees the funnel-shaped cloud of the typhoon on the horizon, reefs in his sails at once and battens down his hatches. He is an example of preventive medicine.—Toledo Academy of Medicine.

Teeth and Health

AS A RESULT of wide experience in this field, the Life Extension Institute believes that as a part of the periodic health examination an X-ray examination of the teeth is a wise precautionary measure for all individuals, and imperative in all cases where extensive dental repair or pulpless teeth are present.

In a group of 20,000 people examined at the Head Office of the Institute, 63 per cent showed root infection; 94 per cent on the advice received took the X-ray films to their dentists; 78 per cent had extractions or treatment or both; 63 per cent of these reported improvement in symptoms or general health within six months.

The importance of thorough attention to general hygiene in order to build up resistance to mouth infection cannot be over-emphasized. Vigorous use of the jaws by thorough mastication and the eating of hard, resistant, crusty foods, should be part of the daily regime. The mouth should be kept aseptic, and the tongue and gums should be cleansed daily as well as the teeth. The teeth should be cleaned night and morning, and after each meal if possible, by rapid circular rotation of the brush, brushing from the gums toward the tips of the teeth, including both sets of gums.

Periodic examination and cleaning by the dentist are important safeguards. If the dentist has facilities for giving preventive treatment by special cleaning of the teeth, he should be visited every other month. If such a program is adopted it will generally be found unnecessary to visit him for any other purpose.

Weary Body Needs Rest, Not Food

AMERICANS have developed the habit of eating and drinking to relieve fatigue or merely to pass the time. When a person is tired the body needs a chance to recuperate and it is not advisable to take in quantities of food at such a time or to overstimulate the body with drinks and drugs, observes *Hygeia* editorially. Rest in times of fatigue will do more for the digestion than something thrown into the stomach.

The human being eats to provide energy for his daily work. The antidote to the desire to eat is the development of feelings of satisfaction. Those who go on eating merely because food is set before them overtax a system that recovers slowly from undue effort.

Do You Know?

THAT the human body is the only machine for which there are no spare parts. Therefore, learn to use rightfully those you have.

That if an organ of the body is not working properly it can in many cases be brought back to health, provided faulty habits and wrong methods of living are discovered and corrected.

That pure food, pure water, pure air, pure thoughts lose the jailor his job.

That health, like the highroad, is abundantly marked with sign posts. He who is not traveling too swiftly and will pause long enough to read the signs is sure to save himself trouble and disappointment.

That parents should recognize the fact that they are responsible to the child, rather than that the child is responsible to them.

That it is the parents' duty to develop the child physically, mentally, and morally.

That health is the foundation of success.

That every mother should know what a balanced diet is.

That children need pure milk during school hours.

That adenoids, bad teeth and impaired eyesight, if neglected, may prevent a child from supporting itself at maturity.

Deep Breathing

ONE of the most important factors in building and maintaining good health is to breathe deeply. Several times daily, stop and deliberately take half a dozen or more deep breaths. Inhale through your nose, and at the same time expand your abdomen and chest to their fullest extent. Exhale through your mouth, slowly, smoothly, deeply. Realize that deep breathing cleanses your lungs and fills them with life-giving oxygen. Enjoy the exercise and get the full benefit of its invigorating effect. Deep breathing is the basis of robust health. Remind yourself many times daily to breathe deeply, and continue this practice until it becomes an unconscious habit. The last thing at night, take several deep breaths at an open window.—Glenville Kleiser.

National Fraternal Society of the Deaf

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

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OMAHA No. 32, Omaha, Nebraska

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PORTLAND (ORE.) No. 41, Portland, Oregon
NEWARK No. 42, Newark, New Jersey
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SEATTLE No. 44, Seattle, Washington
UTICA No. 45, Utica, New York
WASHINGTON No. 46, Washington, District of Columbia
BALTIMORE No. 47, Baltimore, Maryland
SYRACUSE No. 48, Syracuse, New York
CEDAR RAPIDS No. 49, Cedar Rapids, Iowa
HUNTINGTON No. 50, Huntington, West Virginia
ALBANY No. 51, Albany, New York
ROCHESTER No. 52, Rochester, New York
SAN FRANCISCO No. 53, San Francisco, California
READING No. 54, Reading, Pennsylvania
AKRON No. 55, Akron, Ohio
SALT LAKE CITY No. 56, Salt Lake City, Utah
ROCKFORD No. 57, Rockford, Illinois
SPRINGFIELD No. 58, Springfield, Illinois
DAYENPORT No. 59, Dayenport, Iowa
WORCESTER No. 60, Worcester, Massachusetts
ST. PAUL-MINNEAPOLIS No. 61, St. Paul, Minnesota
FORT WORTH No. 62, Fort Worth, Texas
DALLAS No. 63, Dallas, Texas
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WATERBURY No. 65, Waterbury, Connecticut
SPRINGFIELD No. 67, Springfield, Massachusetts
WACO No. 68, Waco, Texas
PITTSFIELD No. 70, Pittsfield, Massachusetts
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BIRMINGHAM No. 73, Birmingham, Alabama
STOUX FALLS No. 74, Stouxs Falls, South Dakota
WICHITA No. 75, Wichita, Kansas
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BERKELEY No. 79, Berkeley, California
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HOUSTON No. 81, Houston, Texas
SCRANTON No. 82, Scranton, Pennsylvania
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JACKSONVILLE No. 88, Jacksonville, Illinois
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CHARLOTTE No. 94, Charlotte, North Carolina
DURHAM No. 95, Durham, North Carolina
DUBUQUE No. 96, Dubuque, Iowa
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TORONTO No. 98, Toronto, Canada
DULUTH No. 99, Duluth, Minnesota
CANTON No. 100, Canton, Ohio
FARIBAULT No. 101, Faribault, Minnesota
SOUTH BEND No. 102, South Bend, Indiana
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COUNCIL BLUFFS No. 103, Council Bluffs, Iowa
FORT WAYNE No. 104, Fort Wayne, Indiana
SCHENECTADY No. 105, Schenectady, New York
CHICAGO No. 106, Chicago, Illinois
MIAMI No. 107, Miami, Florida
BINGHAMTON No. 108, Binghamton, N. Y.
WILKINSBURG No. 109, Wilksburg, Pennsylvania
SAN DIEGO No. 110, San Diego, California

- Kenosha, Wisconsin
Gorman American Hall, Second Thursday
Ambrose Castana, 5134 33rd Avenue
Birmingham, Alabama
Fairview Masonic Temple—First Tuesday
John G. Chunn, 517 Earle Ave., West
Stouxs Falls, South Dakota
Chamber of Commerce—First Monday
Charles H. Locks, School for the Deaf
Wichita, Kansas
Y. M. C. A.—First Saturday
Burchard R. Keach, 427 Ida Ave.
Spokane, Washington
E. 2028 Marietta Ave.—Second Sunday
Erve W. Chambers, Millanad, Wash.
Des Moines, Iowa
Moose Hall, 920 Locust St.—First Saturday
C. Ross Koons, 1217 Pine St.
Lowell, Massachusetts
84 Middlesex St.—Second Saturday
Colin C. McCord, 87 Andrew St.
Berkeley, California
561 Eleventh St., Oakland—First Saturday
William A. Cotter, 658 41st St., Oakland, Calif.
Delavan, Wisconsin
I. O. O. F. Hall—First Saturday
Orville V. Robinson, 113 Elm St.
Houston, Texas
Roes Lodge Halls, 910 1/2 Preston Ave.—First Tuesday
Richard C. Morris, 400 Qultman St.
Scranton, Pennsylvania
232 Wyoming Ave.—First Friday
Orley J. Schooley, Jr., Box 21, Peckville, Pa.
Richmond, Virginia
Labor Temple, Hall 2—Second Saturday
Meade B. Dalton, 3121 Fifth Ave.
Johnstown, Pennsylvania
Moose Temple—Second Saturday
Joshua Wilkinson, Jr., 169 Horner St.
Manhattan, New York
G. A. R. Hall, Pine St.—First Saturday
143 W. 125th St.—First Wednesday
Abraham Barr, 1018 E. 163rd St.
Jacksonville, Illinois
Gallaudet Club Hall—First Thursday
Ernest Tilton, 414 Kosciusko St.
Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday
Donald W. Gledhill, 13 High St.
Peoria, Illinois
Recreation Center—First Saturday
Charles J. Cunningham, 1713 N. Madison St.
Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday
Ernest F. DeLaure, 709 Monroe St., Hoboken, N. J.
New York, New York
Casino, 156th and St. Ann's Ave.—First Monday
James P. McGovern, 1535 Taylor Ave.
Columbia, South Carolina
Labor Union Hall, 1435 Main St.—First Saturday
William L. Smith, 2505 Park St.
Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
William R. Hackney, 8 W. Fifth St.
Durham, North Carolina
I. O. O. F. Hall—First Saturday
J. M. Vestal, P. O. Box 397, Burlington, N. C.
Dubuque, Iowa
Moose Hall—First Wednesday
Frank Hemmelder, 2520 Stafford Ave.
Grand Rapids, Michigan
Y. M. C. A.—First Friday
Loren Mars, 235 Brown St., S. E.
Toronto, Canada
I. O. O. F. Temple—First Thursday
Harry E. Grooms, 19 Barrie Ave.
Duluth, Minnesota
Suite 14, Wintrop Bldg.—First Sunday
Carl P. Magnuson, Care State Hotel
Canton, Ohio
211 North Court St.—First Saturday
William N. Toomey, 2007 Kirk Court
Faribault, Minnesota
Eagles Hall—First Saturday
Max Cohen, Care School for the Deaf
South Bend, Indiana
Moose Hall—Second Saturday
Harold W. Hanson, 763 E. Lincoln Way
Council Bluffs, Iowa
Danish Hall—Second Saturday
Norman G. Scavie, Care School for the Deaf
Fort Wayne, Indiana
Y. M. C. A.—First Saturday
John J. Smead, 3427 Vesey Ave., R. R. 8
Schenectady, New York
I. O. O. F. Hall—Second Saturday
John F. Koeper, 95 Linden St.
Chicago, Illinois
Hotel Atlantic—Second Friday
Frederick B. Wirt, 7121 Merrill Ave.
Miami, Florida
Y. M. C. A.—First Sunday
Raymond H. Rou, Station A, Box 4314
Binghamton, N. Y.
75 Court St.—First Friday
James M. Lewis, 22 Tremont Ave.
Wilksburg, Pennsylvania
W. S. C. Hall—Second Monday
Frank A. Loltner, 929 East End Ave.
San Diego, California
Synder Block—Second Saturday
Leonard B. Cartwright, 4227 Iowa St.



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.

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.							
Minimum, \$250; Maximum, \$5,000 to Age 45, \$3,000 to Age 50, \$1,000 to Age 55							
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE							
AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	1.11	19	1.60	19	1.16	19	1.20
20	1.11	20	1.63	20	1.19	20	1.20
21	1.13	21	1.66	21	1.22	21	1.23
22	1.16	22	1.69	22	1.25	22	1.27
23	1.18	23	1.72	23	1.29	23	1.30
24	1.21	24	1.75	24	1.32	24	1.33
25	1.24	25	1.78	25	1.36	25	1.37
26	1.27	26	1.81	26	1.41	26	1.41
27	1.31	27	1.85	27	1.45	27	1.46
28	1.34	28	1.89	28	1.50	28	1.50
29	1.38	29	1.93	29	1.55	29	1.55
30	1.42	30	1.97	30	1.61	30	1.60
31	1.46	31	2.01	31	1.67	31	1.66
32	1.50	32	2.05	32	1.73	32	1.72
33	1.55	33	2.10	33	1.80	33	1.78
34	1.60	34	2.15	34	1.88	34	1.85
35	1.65	35	2.20	35	1.96	35	1.92
36	1.70	36	2.25	36	2.05	36	2.00
37	1.76	37	2.31	37	2.15	37	2.08
38	1.82	38	2.37	38	2.25	38	2.17
39	1.89	39	2.43	39	2.37	39	2.26
40	1.96	40	2.50	40	2.50	40	2.36
41	2.03	41	2.57	41	2.64	41	2.47
42	2.11	42	2.64	42	2.80	42	2.59
43	2.20	43	2.72	43	2.98	43	2.71
44	2.29	44	2.80	44	3.18	44	2.85
45	2.38	45	2.89	45	3.40	45	3.00
46	2.49	46	2.98	46	3.65	46	3.16
47	2.60	47	3.08	47	3.95	47	3.34
48	2.71	48	3.18	48	4.29	48	3.54
49	2.84	49	3.29	49	4.69	49	3.75
50	2.97	50	3.41	50	5.18	50	3.99
51	3.11	51	3.54	51	5.76	51	4.25
52	3.27	52	3.67	52	6.49	52	4.53
53	3.43	53	3.82	53	7.41	53	4.85
54	3.60	54	3.97	54	8.64	54	5.21
55	3.79	55	4.14	55	10.35	55	5.62

RATE FOR AGE AT NEAREST BIRTHDAY TO BE TAKEN

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized

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

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

Objects

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

Benefit Certificates—Amounts; Age Limits

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

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

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

Social Membership

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

Death, Sick and Accident Benefits

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

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

Payments Required of Members

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

Social Features

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

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

Safeguards

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

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

Why You Should Join

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

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

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

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