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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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Seventeenth Year

NOVEMBER, 1919

Number 1

HOW TO CONVERT OLD CLASS A CERTIFICATES TO ONE OF THE NEW FORMS IN CLASSES C, D, OR E.

Old members who hold certificates in Class A may now, if they so desire, exchange them for certificates issued on one of the new insurance plans in Class C, D, or E.

A member who wishes to make such a conversion should obtain, from his division secretary or from the home office, an inquiry blank which he can fill out, stating to which of the new classes he wants to transfer; when filled out, this blank is to be mailed to the home office. On receipt of it, the home office will figure up the credit that can be allowed the member for his past payments and will let him know how much he would have to pay each month on his new converted certificate—and any other information he would need to know before deciding to make the change.

If this reply is satisfactory to the member and he decides to make the conversion, he can then fill out another blank (which will be sent with the reply to his inquiry). He is then to enclose it with his old Class A certificate and mail to the home office. On its receipt the old certificate will be cancelled, and a new one will be issued to him in the class he has elected.

The blanks will be so arranged that, if a member wants at the same time to increase or reduce the amount of his insurance, he can so indicate—and also change his beneficiary if he wishes.

A fee of fifty cents (50c) will be charged for recording the conversion and issuing the new certificate. If an increase or reduction of insurance is made at the same time, an extra fee of fifty cents (50c) will be charged. The fee for registering a change of beneficiary is also fifty cents (50c). If an increase of insurance is applied for, a new medical examination will be necessary (the needed blanks for this will also be enclosed with the reply from home office to member's first inquiry).

The necessary blanks are now being prepared and should be in the hands of the division secretaries by the time this issue of *The Frat* comes off the press.

One more word—do not be in too much of a hurry to make your conversion. Take time to think it over and make sure you know what you want. Read the explanation of the different plans which is given below. Ask your division secretary or

some other well-informed member who can tell you what you want to know. Watch for "The Forum" or "Questions and Answers" in later issues of *The Frat*—there might be letters and discussion concerning various points on which you want information. And, finally, the home office is now entering on its busiest season of the year, when in addition to the regular work it has to wind up business for the year and make the annual reports to state insurance departments. And so, if we are swamped with applications for conversion of old certificates it will take some time to handle them all. Just remember this, if you send in your application for conversion and it is not acted upon promptly.

To aid members who may be considering conversion of their present Class A certificate, a brief description of the several insurance plans with an explanation of their principal features is here given—reprinted from the May issue.

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

Class C—Ordinary Whole Life, WITH surrender allowance. This is the same general plan as that on which Class A certificates are issued; a member joining on this plan is to make stated, regular payments until death—monthly, quarterly, semi-annually, or annually, as he chooses. This old, simple, easily understood, straight whole life plan is for the average man probably the best in the long run. It is cheaper too for all except the few who join young and live to be very old.

Value of the Right to Surrender Allowance.

There is one important difference between Class C and Class A. These Class C certificates carry the privilege of a surrender allowance in the form of paid-up insurance for a reduced amount of benefit. This means that, at any time after three years from date of issue of a Class C certificate, if the member holding it becomes unable to continue his monthly payments (as, for instance, if he were to become totally disabled from working) he can surrender his certificate and receive in its stead a certificate of paid-up insurance for such a part as his past payments entitle him to of the full amount

for which he was insured on his old certificate. On this new paid-up certificate he will not have to make any more payments; but on his death the amount of the reduced benefit guaranteed by the new certificate will be paid to this beneficiary. And so he will get full value in the way of insurance protection for all the money he has paid in. And the longer he has been a member before being obliged to withdraw, the more his allowance of paid-up insurance will amount to when he surrenders.

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

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

lose the entire benefit of all that he had paid in during the long years of his membership.

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

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

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

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

Class D certificates will also carry the valuable privilege of a surrender allowance. And the privilege is worth even more on a Class D certificate than on one in Class A, for the reason that a member in this class who was obliged to drop out would get a much larger surrender allowance than he would in the ordinary whole life class. Since rates for the 20-year-pay

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

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

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

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

Rates for Class E are, for a young man, very little higher than on the whole life plan, yet guarantee a limit of payments.

For older members, Class E offers what is practically a twenty-year, fifteen-year, or ten-year limited payment policy, depending on the member's age. We think this plan will be very popular.

Official Notices

Divisions that have not made such arrangements are requested to have their President, Secretary and Treasurer act as a special sick committee on non-resident claims, such special committee having the same duties insofar as possible as the regular committee.

Division Treasurers: Try your best to have a clean sheet with your December report—it helps a lot in "summing up" the year's business at the home office, besides speaking a lot for your division, its members and yourself.

Enquiries as to transfers (conversions) from Class A to one of the new classes (C, D or E) are all answered by the article in this issue. It will not appear again, and it will be well for our deputies and division officers to make a close study of it and thus be prepared to answer future enquiring. Our old members are plainly shown how to go about such conversion and just what the new classes are. It is not a bad idea for our new members to get posted also.

Division Secretaries: If you will all get your December reports to the home office before December 17, we will be able to give the list of division officers for 1920 in the December Frat, otherwise it will have to go over to the January issue. This rule holds good for any matter that is for The Frat—the 17th of the month is the final day for receipt of copy.

NEW MEMBERS.

1. P. A. Uhren..... Chicago, Ill.
1. Simeon Hendrixson..... Chicago, Ill.
1. E. O. Tell..... Chicago, Ill.
3. P. J. St. George..... Port Arthur, Mich.
8. M. D. Stebelton..... Dayton, Ohio
14. J. B. Kaufman..... Mound Ridge, Kans.
14. J. A. Weber..... Liebenenthal, Kans.
14. L. H. Allison..... Seneca, Kans.
17. F. T. Stewart..... Woodford, Wis.
17. L. H. Davis..... Pardeeville, Wis.
17. Jacob Elmer..... Milwaukee, Wis.
17. E. H. Lucht..... Milwaukee, Wis.
17. J. H. Schreiter, Jr..... Milwaukee, Wis.
21. P. F. Moguish..... Cleveland, Ohio
21. F. E. Schacht..... Cleveland, Ohio
21. M. P. Klaassen..... Cleveland, Ohio
22. C. H. Wesling..... Indianapolis, Ind.
23. George Braun..... Brooklyn, N. Y.
23. Charles Schatzkin..... Brooklyn, N. Y.
23. A. J. Buhl..... New York, N. Y.
24. Salvatore Laberta..... St. Louis, Mo.
26. P. J. Harris..... Northampton, Mass.
27. R. J. Mephram..... Los Angeles, Cal.
27. T. C. Singleton..... Eureka, Cal.
27. H. L. Terry..... Los Angeles, Cal.
27. D. F. Mitchelson..... Los Angeles, Cal.
27. J. G. Riley..... Los Angeles, Cal.
28. W. E. Reeder..... Atlanta, Ga.
30. William Norton..... Mahanoy Plane, Pa.
31. J. F. Shepard..... Gilliam, Mo.
32. August Gutting..... Benson, Neb.
32. L. J. Thomas..... So. Omaha, Neb.
35. W. J. Roussin..... Lynn, Mass.
35. T. N. Bassett..... New Bedford, Mass.
35. H. H. Bilodean..... Lowell, Mass.
36. R. M. Krotzer..... Pittsburgh, Pa.
37. F. Harrison..... Manchester, Conn.
43. W. T. O'Brien..... Providence, R. I.
43. J. J. Beatty..... Olneyville, R. I.
44. J. E. Skoglund..... Spokane, Wash.
44. F. E. Fulmer..... Spokane, Wash.
44. A. R. Martin..... Seattle, Wash.
44. C. E. Burks..... Spokane, Wash.
44. W. A. Curl..... Spokane, Wash.
44. O. J. Johne..... Colton, Wash.
45. G. W. Miller..... Little Falls, N. Y.
47. S. H. Noel..... Baltimore, Md.
48. A. D. Ensworth..... Oswego, N. Y.
50. A. H. Clay..... Dry Creek, W. Va.
53. E. E. Songey..... San Francisco, Cal.
55. Joseph Ward, Jr..... Akron, Ohio
55. C. B. F. Ensworth..... Akron, Ohio
56. Rufus Elben..... Salina, Utah
55. A. A. Duflot..... Akron, Ohio
59. F. R. Peard..... Rock Island, Ill.
61. C. E. Sharp..... Duluth, Minn.
61. O. E. Johnson..... St. Paul, Minn.
61. A. O. Peterson..... Ada, Minn.
63. B. E. Neve..... Thrall, Texas
63. W. P. Fisher..... Graham, Texas
63. C. D. Pickett..... Clarkville, Texas
64. C. F. Pratt..... Karval, Colo.
67. W. L. Ledoux..... Springfield, Mass.
68. F. Gilmore..... Waelder, Tex.
71. E. M. Curran..... East Orington, Me.
72. G. L. Lord..... Racine, Wis.
72. T. Hagerty..... Delavan, Wis.
73. D. M. Huffman..... Selma, Ala.
73. R. C. McElvana N. Birmingham, Ala.
73. J. G. Chunn..... Birmingham, Ala.

Try and close the year aright—have yourself among the paid-ups before your division Treasurer closes his December account.

Buy Red Cross Christmas Seals.

December payments are due.

TREASURER'S STATEMENT.

For October, 1919.

Balance, September 30.....\$207,722.75

Receipts.

Division collections..... 6,122.95
 Rent, Chicago Division..... 5.00
 Button sales..... 40.30
 Fob sales..... 2.00
 Secretary's fees..... 5.00
 Interest, mortgage loans..... 1,008.90
 Interest, mortgage bonds..... 82.50
 Interest, Liberty bonds..... 318.80
 Interest, bank deposits..... 16.21
 Exchange..... .35

Total balance and receipts.....\$215,324.76

Expenditures.

Death benefits..... \$ 1,700.00
 Sick benefits..... 280.00
 Accident benefits..... 210.00
 Rent of office..... 57.50
 Lodge supplies..... 44.85
 Official publication..... 122.40
 Engraving halftone..... 7.09
 Refunds..... 5.00
 Salary, Dr. Furlong..... 25.00
 Salary, F. P. Gibson..... 166.66
 Salary, E. M. Rowse..... 125.00
 Salary, H. C. Anderson..... 41.66
 Services, L. A. Gwin..... 72.00
 Services, F. B. Pleasant..... 60.00
 Services, W. Barrow..... 10.00
 Services, M. J. Matheis..... 10.00
 Office file section..... 3.60
 Postage..... 25.76
 Seal for Birmingham..... 2.50
 Vault rent..... 25.00
 Office expense..... 25.29

Total expenditures.....\$ 3,019.31

Recapitulation.

Total balance and receipts.....\$215,324.76
 Total expenditures..... 3,019.31

Balance, October 31.....\$212,305.45

TRUSTEES' REPORT.

Ledger Assets, October 31, 1919.

First Mortgage Loans.....\$146,400.00
 First Mortgage Bonds..... 27,343.22
 Liberty Bonds..... 30,200.00
 Certificates of Deposit..... 3,155.00
 Checking Account..... 4,659.50
 Secretary's Fund..... 300.00
 Treasurer's Cash Balance..... 247.73

Total ledger assets.....\$212,305.45

Balances in Funds.

Reserve Fund.....\$173,170.31
 Mortuary Fund..... 24,514.49
 Sick and Accident Fund..... 5,627.07
 General Expense Fund..... 5,739.05
 Organizing Fund..... 440.70
 Convention Fund..... 2,813.83

Total in all Funds.....\$212,305.45

Concerning Investments.

Interest receipts in October were \$1,426.41. A part payment of \$3,000.00 was received on principal of a farm loan, and this was re-invested with other current surplus funds in two farm mortgages of \$5,000.00 and \$2,500.00, respectively, bearing interest at 5½ per cent.

TREASURER'S REPORT.

Division Collections for October.

Chicago.....\$ 491.63
 Detroit..... 311.97
 Saginaw..... 14.87
 Louisville..... 106.57
 Little Rock..... 106.28
 Nashua..... 26.73
 Dayton..... 54.16
 Bay City..... 12.62
 Cincinnati..... 108.37
 Evansville..... 32.76
 Nashville..... 22.55
 Springfield, O..... 37.85
 Olathe..... 91.42
 Flint..... 137.56
 Toledo..... 89.95
 Milwaukee..... 136.90
 Columbus..... 87.19
 Knoxville..... 49.43
 Cleveland..... 130.59
 Indianapolis..... 247.14
 Greater New York..... 271.32
 St. Louis..... 232.35
 New Haven..... 42.84
 Holyoke..... 42.74
 Los Angeles..... 120.33
 Atlanta..... 98.78
 Philadelphia..... 198.51
 Kansas City..... 105.22
 Omaha..... 121.65
 New Orleans..... 59.38
 Kalamazoo..... 21.76
 Boston..... 141.84
 Pittsburgh..... 158.77
 Hartford..... 41.85
 Memphis..... 46.61
 Portland, Me..... 65.90
 Buffalo..... 64.58
 Portland, Ore..... 65.53
 Newark..... 110.61
 Providence..... 24.79
 Seattle..... 60.15
 Utica..... 81.51
 Washington..... 122.48
 Baltimore..... 54.32
 Syracuse..... 39.14
 Cedar Rapids..... 100.92
 Huntington..... 41.72
 Albany..... 37.63
 Rochester..... 51.83
 San Francisco.....
 Reading..... 32.78
 Akron..... 227.64
 Salt Lake City..... 38.38
 Rockford..... 91.89
 Springfield, Ill..... 105.54
 Davenport..... 48.79
 Worcester..... 21.51
 St. Paul..... 142.96
 Ft. Worth..... 86.43
 Dallas..... 70.15
 Denver..... 67.62
 Waterbury..... 14.27
 Bridgeport..... 20.62
 Springfield, Mass..... 26.99
 Waco..... 31.92
 Ogden..... 26.30
 Pittsfield..... 23.65
 Bangor..... 28.85
 Kenosha..... 49.38
 Birmingham..... 45.68

Total collections.....\$6,122.95

If you can answer "yes" to "are you a frat?" you have the "open sesame" to a good many good things.

THE GET-ONE DEGREE.

Here's another bunch of real live ones—the fellows who appreciate what the society is to them and want their friends to have the same opportunities and get them to join. To make this degree—to have your name appear here—means you have done something for your order and your friend or friends a good turn, for which he and his beneficiary will thank you later on.

Chicago Division—R. R. Decker, B. J. Taran, W. T. Brashar.

Saginaw Division—W. J. Cummingford. Dayton—H. T. Vollmer.

Olathe—W. E. Wait, E. B. Melvain (2). Milwaukee—J. M. Goff, T. Jones, H. B.

Plunkett, E. E. Rosenfield, W. O. Dowe. Cleveland—P. D. Munger (2), H. M.

Hinkle. Indianapolis—R. O. Yoder.

Gr. New York—E. Berg, A. L. Pach, A. Baschen.

St. Louis—E. J. Creamer.

Holyoke—J. E. Kremer.

Los Angeles—W. Cook, L. Fisk, U. M. Cool, W. H. Phelps (2).

Atlanta—J. H. Norris.

Philadelphia—G. J. Aschman.

Kansas City—M. L. Ahern.

Omaha—J. W. Claussen, Jr. (2).

Boston—C. C. McCord, J. J. McKeown (2).

Pittsburgh—J. K. Forbes.

Hartford—L. V. Collins.

Providence—A. E. Beauchene (2).

Seattle—A. W. Wright, Jas. O'Leary (5).

Utica—P. Gleason.

Baltimore—O. J. Whildin.

Syracuse—S. R. Woodworth.

Huntington—J. A. Breedlove.

San Francisco—I. Selig.

Akron—B. M. Schowe, P. Dolan, C. M. Thompson.

Salt Lake City—A. M. Amundsen.

Davenport—B. J. Jennisch.

St. Paul—A. Peterson, J. A. Benlokin, J. A. DeLance.

Dallas—C. L. Talbott, E. E. Disz, R. Payne.

Denver—Z. L. Osmun.

Springfield—W. G. Abbott.

Waco—F. E. Autrey.

Bangor—W. M. Hale.

Kenosha—E. J. Drinkwine, C. Boss.

Birmingham—J. E. Stiles, M. S. Weil (2).

THANK YOU.

The "Frat," the official publication of the N. F. S. D., is the best fraternal organ we have ever seen or expect to see. It is typographically neat, tells just what the brotherhood wants to know, and is ably edited.—[The Alabama Messenger.

Hi, there, Kable Brothers! Join with us in blushing, but we know there are others in the family; eh?

OCTOBER DEATH CLAIMS.

Paid to Mrs. Berda W. Underwood, Philadelphia, Penn., for death benefit of Robert E. Underwood, Certificate No. 1087, deceased September 24, 1919, \$500.00.

Paid to Mrs. Sarah DeSmit, Kalamazoo, Mich., for death benefit of Peter A. DeSmit, Certificate No. 1336, deceased September 20, 1919, \$1,000.00.

National Fraternal Society of the Deaf

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

How the Society Has Grown Since Its Chartering in 1907

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

Benefits Paid to December 31, 1918:

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

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

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

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

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

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

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



COMING DIVISION EVENTS. December.

- | | | |
|--------|----------------------------------|----------------|
| 6. | Stag Party..... | St. Louis |
| 6. | Observance of Gallaudet Day..... | Portland, Ore. |
| 6. | Orange Social..... | Reading |
| 6. | Smoker..... | Fort Worth |
| 13. | Mock Trial..... | Syracuse |
| 13. | Observance of Gallaudet Day..... | Denver |
| 19-20. | Bazaar..... | Hartford |
| 20. | Smoker..... | Cleveland |
| 20. | Christmas Harmony Party..... | Kalamazoo |
| 20. | Informal Social..... | Toledo |
| 20. | Christmas Tree and Social..... | Utica |
| 25. | Rabbit Feast..... | Kansas City |
| 27. | Social..... | Rochester |
| 31. | Open House..... | Pittsburgh |
| 31. | New Years Eve Social..... | Columbus |
| 31. | Watch Night..... | St. Louis |
| 31. | Annual Ball..... | Milwaukee |
| 31. | Public Installation..... | Denver |
| 31. | Annual Ball..... | Boston |
| 31. | Watch Night Party..... | Evansville |
| 31. | Watch Night Party..... | Holyoke |

January.

- | | | |
|-----|--------------------------|------------|
| 1. | Open House..... | Chicago |
| 7. | Public Installation..... | Washington |
| 10. | Banquet..... | Holyoke |
| 17. | Annual Ball..... | Chicago |
| 17. | Masquerade Ball..... | Waterbury |
| 20. | Vaudeville Show..... | Cleveland |

February.

- | | | |
|-----|----------------------|-----------|
| 14. | Annual Ball..... | New York |
| 17. | Masquerade Ball..... | Waterbury |
| 21. | Mask Social..... | Cleveland |

Chicago.

James A. Pring, secretary of Huntington Division and the hustling deputy for West Virginia, was a Chicago visitor November 5th and 6th. He had to leave without having the chance to take in Chicago Division's meeting the 7th, much to his regret.

C. C. Codman, after nearly ten years' absence in Montana, ranching, is back on his native heath for a while. It's the same CCC of yore, but weathered and silvered on top. His plans for the future are still in doubt—Akron may get him, and if it does it will get something worth while, Chicago says.

Recent visitors at headquarters were James R. Alford of Denver, T. Scott Cuscaden of Omaha, Earle L. Bell of Martin, Tenn., Claude V. Ozier of Memphis, Tenn., Norbert Quinn of Kalamazoo, Mich., Edward Svacina, Thomas Haggerty, Chas. Boss, James Goff and Adron Henry of Delavan, Wis., Robert B. Rogers of Ellensburg, Wash., Forrest Peard of Rock Island, Ill., Mr. and Mrs. L. W. Hodgman of Minneapolis.

Robert W. Bowman and Minnie Fowler were married at Jacksonville November

6 and were visitors in Kalamazoo and Chicago while on their honeymoon.

George Parish made some long jumps after leaving Chicago. Fort Worth, Texas, had a call from him and now we learn he's in Los Angeles for the winter.

Gallaudet Day will be observed at the S. A. C. clubhouse and the frats are invited to join in the exercises—December 10.

John Schorr is back from the farm and with his son on the south side. The Pullman Company recently pensioned him, after 37 years' service.

Do not forget our open house at the S. A. C., all day New Year's—and in the evening the public installation of the division officers for 1920.

After that comes our annual ball, January 17. You know us, boys; be sure and come.

Holyoke.

Wondering where Anaclet Mercier was hiding himself and fearing to let him hide too long, since he is the guardian of the cash-box, we went on a tour of investigation and found that he is working overtime at Stevens Arms Company, earning shekels by the peck.

And our dear and honored president, not to be outdone by the honorable treasurer, is also doing night work—at the Hendee Motor Cycle Company of Springfield. I forgot to mention our president's name is Philip Beausoleil.

Joseph O'Connell seems to have been born under a lucky star. He attended the division dance at Pittsfield, October 31, and won the \$5.00 prize. If money came as easy to us, we'd go around attending all the dances of the neighborhood.

Holyoke is to make merry as the old year dies at the home of Arno Klopfer. The event is a social, and the division is sure to be royally entertained.

Whist parties have been the main thing these last few weeks. The latest was held at the home of Joseph O'Connell on the evening of October 25th. Several outsiders attended and are hoping for just such another affair soon. They will not be disappointed for the next to be held is on November 15, at the home of George O'Brien.

John Tolpa was another 26-er to attend the dance at Pittsfield. He extended an invitation to our neighbor division to come over to our December 31st social, and they say they are coming.

Bowling will hold sway on the evening of January 1. We have assurances from Pittsfield that they will send competing teams. The scrap is to be over a cup, and the one that wins will have to work hard.

Arno Klopfer was in the bowling tournament held at Smith's alleys, Springfield. He played on the Bristol, Conn., Independents and helped the team bowl to victory.

He received a loving cup as one of the winners. Holyoke Division was not represented, as most of the members had to stick to their jobs.

And we are pleased to announce that Grand Vice-President, Alex. L. Pach, is to be present at our banquet on January 10. The banquet is to celebrate the tenth anniversary of the division—the first in Massachusetts. Outsiders are welcome—we will be glad to have any who can come. Be sure to notify Arno L. Klopfer, 22 Jackson St., Holyoke, so there will be no hitch in the arrangements. The feast will be held at Hotel Nonotuck—\$2.50 per plate.

Arthur Lariviere is not freezing up in Canada as he told everybody he would be. No sir, he is right down yonder in Akron and liking the work there fine. He told us all he was going to work on his uncle's farm in Canada, and we, simple children, believed him. We forgot that people can't farm much in winter. Anyway, so long as we know Arthur is still on his native soil we have no kick coming, if he will come back to No. 26 some time.

Baltimore.

The annual Halloween social which was pulled off on the 25th ult. proved to be one of the best we have ever had. The tastefully decorated room was jammed to the doors. All the credit goes to Chairman Sandebeck and his committee, of course, for the special effort they put forward to make it an unusual occasion.

"Cobb" Boynton has been spending the weekends in New York City quite frequently of late. Somebody saw him go into a jeweler's shop recently, so it may not be entirely Christmas bells that will be ringing by and by.

It was a great pleasure to have our late member, Henry Nicol, now of No. 46, with us at our last meeting.

Brother Stone is getting into the lime-light all by himself these days. He is making a splendid basket ball record on the S. A. C. team. Shooting goals from center of the floor is becoming a habit with him, and he seldom misses the basket.

Brother Moylan has been slightly indisposed lately, but has gone about his duties as usual.

Never before has No. 47 shown such rapid strides in growth as has been displayed only recently. There are fifty-six members to date and several candidates are up for admission, so it is reasonable to suppose we will be heard from before long—and we will. A new home for the division is the latest project, and the enthusiasm for this knows no bounds. Our Fraternity Hall drive is on in earnest, and the committee, Frothers Price, Chairman, Whildin, Kauffman, Leitner and Branflick have rolled up their sleeves and promise to keep the pot boiling until all are comfortably settled in the new Frat Hall.

Who can beat this? No. 47 lays claim to having the largest number of frats owning their homes. With only two exceptions every member of this division owns his home. And so, with a nice home, a family, a certificate in the N. F. S. D., and good health, what else does a man want?

Waterbury.

Greetings to all. We haven't fallen under the H. C. L. yet.

Theodore Cossette of Bridgeport was present at our November meeting.

William J. O'Connell was at New Haven's division social on November 1, and reported a splendid time.

Edward Fitzpatrick writes from Boston that he is coming back to old Waterbury before Thanksgiving.

Stop, Look, and Listen! There will be a masquerade ball given by the division on January 17. Admission 35 cents. Don't forget to come. Oh, yes, it will be held at Garden Hall—how stupid of me to forget that.

Joseph Grady and wife are now keeping house on North Main Street.

Rochester.

On December 27, the division will hold a banquet in honor of the retiring officers.

There was a parcel post social and bazaar on the 25th of last month. There was an unusually large attendance making the whole affair quite a success. Such things usually bring crowds anyway. Each one there seemed to have a big time. Refreshments were on sale.

Boston.

Everything is in readiness for our fancy dress ball to be held at Huntington Chambers, Huntington Avenue, Boston, on the night of December 31. The committee has been working on the arrangements for over a month and a good time is assured to all who attend. Come and help us make it a success.

Everything in Boston is quiet now. The policemen's strike is a thing of the past, and an entirely new force is ready to relieve the soldiers who have been on duty since the strike started. So don't be afraid to come to Boston on the 31st.

Members of the society who live in New England and are out of work should communicate with Irving Simon, 36 McLean Street, Boston, who can possibly place them in a shop of some kind. There is plenty of work for all here, and a good many employers want deaf workmen.

At our December meeting we expect to go over the top with our hundredth member. Just watch us do it!

Pittsfield.

Pittsfield Division held a Halloween dance October 31, at Orange Hall. There were about 75 present, including visitors from Bristol, Bridgeport and Holyoke. Prizes for costumes were given, and were won by the following: 1st prize, \$25 by Miss Bissailone a hearing lady of Pittsfield; 2nd, a \$15 traveling bag by Daniel F. Murray of Division No. 70; 3rd, \$5 in cash by Joseph O'Connell of Holyoke, and 4th, \$5 in cash by E. Lucass of Waterbury.

Daniel Murray is the luckiest fellow we have ever seen. In the raffle at Hartford not long ago, he won \$25 in cash, and later he was the lucky winner of the gold watch given by Springfield. And now, here in Pittsfield he pulled that \$15 traveling bag besides a five dollar bill prize for selling the most raffle tickets. It looks as if he has a monopoly on prizes, or is a prize profiteer.

Brothers Bakos, Collins and Fisher of Bristol, and Packard of North Adams were visitors at our November meeting.

Prother and Mrs. Ercoliani have moved from 29 Appleton Avenue to 118 Lincoln Street. They have a much better home now and are better satisfied all around. Brother Ercoliani has a better position than he had before—he is now a weaver in Dalton Woolen Mills, and is a member of the Woolen Mills Bowling team.

Brother Klinke has come back to Pittsfield and is now back at his old position at the Pontoosuc mills. He had been at the Germania Mills in Holyoke, but says there is no place like home and No. 70.

Brothers Gilmartin and Klinke are going on a deer hunting expedition next month. Already they are counting the number of deer they will bring back with them.

Brother Packard left Akron in September and came east looking for a job. He is employed as a shoe cutter at Wall Brothers Shoe Company in North Adams and says he is well satisfied, and will move the whole outfit and start to keep house next spring. You don't often hear of 'em leaving Akron for better jobs elsewhere. It is usually the other way—leaving jobs for better ones in Akron, so when such a thing does happen, there is reason to note it.

Brother Risley met with a serious accident at the General Electric Works not long ago. His left foot was mashed by a twenty pound oiled maple block which fell as he was moving his coil from the machine. He is still confined to his room, and may be there for a couple more weeks.

Springfield, Mass.

This time, all the space will be taken up with a write-up of the memorable three-day affair of October 11, 12 and 13. There was a record breaking number of visitors from out of town. Beginning with October 11, they began to arrive in droves, and kept coming in all day. In the evening a big dance was held at Lenox hall, and was attended by over two hundred people, many of whom were hearing. Excellent music was furnished by Forester's orchestra, and almost everybody danced to their heart's content. Miss M. Egan of Malden, and F. Fritz of Lynn, formerly of Portland division, won the prizes for the best waltzers. Sunday the 12th was spent in visiting Clarke School at Northampton, the American School at Hartford, and Forest Park. These trips were made by automobile and trolley. Grand Vice-President Pach, and President Meacham of Boston Division were the guests of No. 67 on this trip. It was a great pleasure to Brother Pach to see this school again after an absence of thirty years. In the evening, the genial brother stood up to a large audience and spoke for an hour and a half on 'Being Deaf Gracefully.' Brother Pach can not give any sort of a talk without putting in a good word for the N. F. S. D., and at this meeting, he gave us some good pointers on the society. Impromptu speeches were given by President Beausoliel of Holyoke, President Meacham of Boston, President Leighton of Portland, President Hagan of

Bridgeport, President Ruckdeschel of Providence, Vice-President Thibodeau of Boston, Secretary Klopfer of Holyoke, Secretary Haggerty of Springfield, Secretary Sears of Pittsfield, and Frank Cossette of Connecticut, the proud father of four members of the society. Our own President Abbott gave a talk after all of these had spoken. Refreshments were then served at a long table to about 125 people. Brother Pach had the guest of honor seat, but he did not eat anything to speak of, he was so busy talking. On Monday the 13th, there was a bowling tournament at Smith's Alleys, with the following results: Bristol Independents, 1296; Worcester Division, 1291; Lowell Independents, 1273; Springfield Division, 1241; Portland Division, 1181; Boston Division, 1161; Clarke Alumni, 1153; Providence Division, 1147; Pittsfield Division 1111. Silver cups were awarded to the members of the winning team, Messrs. Mellis, Cossette, Collins, Bakos and Klopfer. Carson of the Worcester team knocked down the highest number of individual pins—121. In the ladies' individual contest, Mrs. Elizabeth Henry of Lowell, came out ahead making 70 as her score. In a raffle drawing, Brother Murray of Pittsfield won the gold watch. Boston gets the distinction of sending the most members—forty, including President Meacham. At five o'clock the visitors began to depart, and by seven all had gone, leaving a dull empty feeling in the hearts of us all. No. 67 extends sincere thanks to each division for contributing their assistance and helping make this one of the most successful gatherings of its kind that has ever been pulled off. The chairman, F. Greenough, has made good in conducting this affair, and deserves all the praise for the splendid manner in which everything was carried off. Here's hoping for a bigger, better and brighter occasion in 1920.

Bridgeport.

Louis Hagan and Miss Edith Pellman will be married on the 21st of December.

Brother Berg of South Norwalk was in Buffalo for three weeks and likes it so well there that he is seriously thinking of going there to live soon.

Brother Bakos has been roaming about Pittsfield and Springfield since last fall. He is an excellent bowler and helped to bring home the pennant in the recent tournament in Springfield.

Dallas.

The carnival given on October 11 was a success in every way except that Jupiter Pluvius seemed to have a grudge against us and kept the attendance low. October is the golden month in the South, but this year it went back on itself. All the roads leading into Dallas were sticky with Texas mud. So many deaf had such hard luck with their cotton too, that they did not care to risk the big expense of the trip. But the attendance was fairly good and a goodly sum was realized, thus swelling the coffers of the local fund.

Neal Allen, who runs a shoe repairing shop with Brother Brown in Athens, came to Dallas recently, looking for a 1920 model H D motor cycle. He decided not to buy at this time as, with the winter

coming on, the roads will soon be almost impassable.

Among the numerous visitors who were at the state fair and also our carnival were W. E. Mason and wife, Hugh Munn and wife, Charlie Morris, J. E. Crouch, and a number of frats of Fort Worth Division.

Billy Gaston was called to Oklahoma recently with the promise of a good job, and we were wondering how he was faring, when all of a sudden he dropped in on us again. He has secured a job here and says he prefers Dallas after all. Good boy.

Nashville.

Nashville is still on the map even if we have not sent in any news. There's an old proverb to the effect that "no news is good news," and it takes no exception in our case. We're all right down here in Dixie and this will prove it.

Thomas Marr was the host at a delightful Halloween party given to frats and their friends at the residence of Brother and Mrs. Ogilvie on the evening of the 31st.

T. A. Ogilvie and his better half spent a few days in Evansville recently. They had the good fortune to meet a good many of the frats of that place and were treated right royally.

Everybody is on the qui vive over the purchase of the big powder plant by the General Motor Company of Flint, Michigan. They are reconstructing the entire plant, which is to be used as a motor factory. Among the makes of cars that will be built will be the Buick, the Chevrolet, the Cadillac, and others. They hope to open up the first of the coming year. It is rumored that Goodyear Tire and Rubber Company may also open a branch here. In that case there will be plenty of jobs for all the frats here and they will not have to go north to make a living.

Atlanta.

R. F. Young has our sincere sympathy over the loss of his mother recently.

Herman Harper has moved again. When he came to Atlanta not so very long ago, we were in hopes we could keep him with us always. But Miami, Florida, offered too good an opportunity to be turned down, so he has gone there.

Are you coming to the Atlanta Convention in 1921? If not, why not?

Birmingham.

Birmingham No. 73 is getting along fine, thank you. It is the baby division, born September 5, and is just now learning to walk and to talk—witness these few items. Our officers are rather inexperienced when compared to those of the other divisions, but we are going to make a live wire division and don't you forget it.

President and Mrs. Melvin S. Weil gave a delightful party on Halloween at their home on Hayes Street.

Brother Huffman, one of our new members has secured a fine position with the Birmingham News, one of the largest newspapers in the south. He will reside in Birmingham in the future.

Oscar Waid is working on a farm at Chancellor Springs.

We are going to give a banquet pretty soon. The guest of honor will be Grand

Vice-President Tracy of Baton Rouge, La. Watch these columns for the date.

Well, I have talked enough for the first time, but hope to have more to say later on.

Louisville.

That fool car strike is over and then the first thing that No. 4 did was to strike against the Sunday afternoon arrangement for meetings. As a consequence, the November meeting was held on Saturday, the first, and the down town feed stores welcomed our night owls once more. Johnny Werner heard that oysters were out again and went down for a dozen fried. The restaurateur was so glad to see Johnny back that he forgot to collect the tax on the feed.

Charlie Reiss is now taking a correspondence course in penmanship. Won a five dollar fountain pen for a jit. He punched the right hole, that's how he won it.

The literary meeting on the 26th of October was a humdinger. We never imagined there were that many deaf people in Louisville. The reading on "The Three Musketeers" by Jawn-the-rotund Mueller lasted almost two hours and strange to tell, not a single person fell asleep. But that may have been due to the fact that little Miss Ovan Scott gave several renditions of classic dances. The proposed vaudeville show had to be called off owing to the fact that Fatty Arbuckle Werner's coal had come in the evening previous and Fatty had to work all night getting it under lock and key. There will be one sometime in the winter, and the whole society will be invited to be present. The proceeds of the literary meeting were pretty good, close to nine beans being salted away, Frank Flynn donating a whole cartwheel by himself. Which led to a little dialogue which ought to make a hit with Weber and Fields. Johnston: "Flynn donated a dollar out of gratitude, having just drawn seventy-two in benefits." Scott: "G'wan, ye nut, he donated it out of gratitude for having been detained at his girl's and thus escaping twisting his neck out of shape trying to keep tab of the Rotund's gymnastic gyrations." Such is fame!

So that little mutt that dishes up Cincinnati news wants to know why we did not come up to the Big Series. Always willing to explain if it does not cost us anything. We sure did move heaven and earth to get our work done on time, for our vacation was contingent upon finishing a certain job at a certain time, but heaven and earth and hades in the bargain cannot make tariff printers out of mediocre material. As a consequence, we finished the job the very day the Reds took the last game from the Sox, and of course, not having an invite to the banquet at the Cincinnati Chamber of Commerce, we simply stayed at home. Next year we will be there if it costs us our job. But by the way, Emil, dear boy, why didn't you come down and look over the bang tails at the Downs as you were telling our wife you would do? Remember what Solomon, Junior, says about folks living in glass houses bathing in the day time.

Beginning with this issue and continu-

ing until we are kicked out of office, we are going to run a new department entitled "Little Biographies." The subject this month is John Jacob Frederick. Born near Philadelphia about the time Andrew Jackson was elected president, he early in life displayed a roving disposition and set out to travel. Nor did he stop till he got to Louisville. Met HER and of course, that knocked all wanderlust out of him. Three children, two boys and one girl, besides several grandchildren. Broom maker by trade, working in a factory where he owns some of the stock. Called "Ivory Dome," but not because he is mentally ossified, but because he left his scalp behind him one day when being chased by a toy spaniel. When he takes off his hat, everyone gets in front of him, the reflection is too strong. Charter member; oldest on our roster; treasurer for over ten years. Seldom speaks, but when he does, it is a mouthful, and then some.

After seeing the cut of Indianapolis Division in the October Frat we're more than ever in favor of "Indianapolis, 1924." As Solomon, Jr., might say: "Go thou, and decide likewise."

Pittsburgh.

Frank A. Leitner is no longer a "grass widower"—his wife returned home October 28th from her prolonged visit with relatives and friends in Colorado and Nebraska.

The Rev. Brother Oliver J. Whildin of Baltimore was in Pittsburgh October 19, the guest of the Rev. Brother Smielau. He conducted services at Trinity P. E. Chapel in the evening.

John L. Friend has returned from a hunting trip in the Allegheny mountains. We are now awaiting with much eagerness the wonderful tales he must have to tell of his experiences while following the primeval occupation.

Frank A. Leitner was in Wheeling, West Virginia, October 18, to deliver a lecture. His subject was "The Melting Pot" and he treated it in a masterly manner—from all reports. On Sunday, the 19th, he went to Pellaire, Ohio, as the guest of Mr. and Mrs. Samuel Corbett, and held Sunday services there. He reports prospects are bright for a division in Wheeling.

George Phillips was called home from Akron to attend the funeral of his mother recently. After the funeral, he returned to Akron, where he is employed at Good-years.

Our hall is located on Bigelow boulevard and hundreds of autos pass the door every minute, so it is good policy to keep a sharp lookout when crossing the street at this point—and at all other points for that matter.

Notice to all non-resident members: If you will send in news items to the division secretary, he will send them in to The Frat for publication. The following items came from Johnstown:

The Cambria Steel Company, one of the largest industries in the city, is still idle, and has been so since the beginning of the nation-wide steel strike. A good many brothers are out of work from this shut-down of the factory, and are still in

(Continued on page 9.)



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

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

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NOVEMBER, 1919

SPECIAL NOTICE.

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

\$212,305.45.

Atlanta—1921.

Look who's here! Nos. 8, 43 and 3 make the Get-One this month—rather, they reappear after long absences. Come again.

The annual turning over of new leaves and starting with clean sheets approaches—please your division treasurer and the one at headquarters by paying up for 1919; it helps a lot, all around.

Usually the Palmetto Leaf and its chauffeur, Laurens Walker, go some, but when we received one of its June editions in October we were glad to see we were not alone in this being late stunt. So our members may find consolation as well.

Our Pittsfield division notes tell of the luck Brother Murray of that division has. Brother Collins of Providence Division fell into a tub of boiling water; Brother Royster, a non-resident member of Chicago Division in North Carolina, lost his home and all his belongings by fire. You see there's another side to the picture.

Silent Facts, "a monthly publication in the interests of the deaf of Nebraska and official organ of the Nebraska Association of the Deaf," has made its debut here. Long may it flourish. Facts are stubborn things, you know—whereat it may be this particular bunch of them will outlive the jinx that got all its predecessors in the independent class. Here's hoping.

The Red Cross appeals in the last two issues of The Frat were intended to be individual—that is, to individuals—but Greater New York Division sent its check

for \$25.00 to headquarters, with the request that it be added to our fund. It had to be returned, with the advice to put it on the roll of the division's local chapter. There you are again—the real frat spirit.

Recent appointments that have The Frat's enthusiastic approval are that of S. Teft Walker, former superintendent of several of our state schools and good friend of ours, as the first superintendent of the fine new benefit home and hospital of the Knights and Ladies of Security at Topeka, Kansas; and that of our fellow member and old time booster, Roy B. Conkling as instructor of printing at his alma mater, the Ohio school at Columbus.

The Wingfoot Clan, Goodyear's house organ, is a mighty good paper and of interest outside the "clan" as well as inside, but it could improve a lot if it would send to the cannery the worn out, played out, incorrectly used "mutes" that it persists in using when it mentions the company's deaf employees. Even some of the Akron deaf are getting the habit and using the term themselves! Start the campaign of education now, Brother Martin. And when the Clan, with its first hand knowledge of the deaf, expresses itself this way in connection with the recent auto tour of some of its members, we wonder, and wonder hard: "A very remarkable feature of the trip was that although every member of the party was a Mute, no accidents occurred." Aside from the question as to why remarkable, we wonder what sort of accidents could be feared among a party of mutes—mutes, mind you, not deaf. Call on that editor, Brother Martin—and do what is necessary. Firestone, even with its late start has started right—and we are sure Goodyear is not going to give up its lead.

SPECIAL NOTICE.

To the Pacific Coast and Rocky Mountain District Divisions.

To encourage and stimulate recruiting and in the interest of a larger membership, I have decided to offer a prize to the division, in the above named district, that secures the largest percentage of new members between and including the January and June, 1920, meetings—that is, for the months of January, February, March, April, May and June. Only applications acted on at these meetings and duly accepted by the home office will be figured in.

The prize will be a gavel, suitably mounted and engraved, and the award will be made on a percentage basis, to be decided by the home office at the end of the contest.

Divisions are requested to start drives of their own, and it would be a good idea for the divisions to themselves offer prizes to individual members, and thus add enthusiasm to the contest.

LEON A. FISK,
Fifth Grand Vice-President.

Atlanta—1921.

BIRTHS.

To Mr. and Mrs. Melvin S. Weil, of Birmingham, on May 19, a boy.

To Mr. and Mrs. Jonas Scherr, of Baltimore, on July 19, a boy.

To Mr. and Mrs. Frank S. Bohn, of Bridgeport, Conn., on August 4, a girl.

To Mr. and Mrs. Julius H. Senn, of Louisville, on September 10, a girl.

To Mr. and Mrs. James Foxwell, of Baltimore, on October 19, a girl.

To Mr. and Mrs. W. F. Ware, of Laurel, Miss., on October 23, a boy.

To Mr. and Mrs. Nick Puskatchek of Milwaukee, on October 24, a boy.

To Mr. and Mrs. Abraham Silnutzer, of Philadelphia, on October 18, a boy.

To Mr. and Mrs. Raymond Tunison, of Rockford, Ill., on October 28, a boy.

To Mr. and Mrs. Joseph Beisang, of Los Angeles, on October 31, a girl.

To Mr. and Mrs. Henry Schleibaum of Baltimore, on November 2, a boy.

MARRIAGES.

September 11—Albert Hofner of Akron, to Miss Toy Flack of Kerrville, Texas.

September 15—Dewitt Loftin of Akron, to Miss Beth Saxon of Regan, Texas.

October 19—W. F. Sample of Waco, to Miss Lena Bates of Tulia, Texas.

October 22—Paul J. Sandusky of Utica, N. Y., to Miss Jennie May Hiltz, of Rome, N. Y.

November 6—Robert Hogan of Akron, to Miss Ione Dix of Columbus, Ohio.

November 27—Joseph T. Sprouse to Miss Kathryn Croughen, both of Fort Worth, Texas.

Delbert J. Trask of Auburn, Mass., to Miss Gladys Wass of Somerville, Mass.

DEATHS.

Dora L., daughter of Mr. and Mrs. Albert F. Sanford, November 2, at Canobie Lake, N. H.

Beulah K., infant daughter of Thomas Boyle, November 4, at Cedar Rapids, Iowa.

OCTOBER DISABILITY CLAIMS.

W. Mortimer, Los Angeles	\$ 15.00
*F. Flynn, Louisville, Ky.	45.00
*G. O. Daigle, New Orleans, La.	10.00
*C. C. Ormes, Omaha, Neb.	10.00
*J. W. Claussen, Omaha, Neb.	45.00
*R. Brinkman, Evansville, Ind.	10.00
*E. Phipps, Ft. Worth, Texas.	10.00
J. B. Martin, Carrollton, Ga.	50.00
G. C. Harms, Cleo Springs, Okla.	50.00
H. L. Burdick, N. Adams, Mass.	10.00
*J. L. Ferres, S. Akron, O.	20.00
T. J. Cossett, Jr., Meriden, Conn.	40.00
E. F. Castle, Van Buren, Ark.	50.00
*A. A. Green, Rockwood, Tenn.	10.00
*K. M. Leighton, Westbrook, Me.	15.00
*J. F. Keller, Syracuse, N. Y.	10.00
*H. C. Davis, Wilkinsburg, Pa.	25.00
L. E. Osborn, Trumann, Ark.	40.00
C. J. Ridler, Flint, Mich.	10.00
H. E. Hopson, Durham, N. C.	15.00

Total for the month \$490.00

* Denotes accident claims.

Get your share of Red Cross Christmas seals.

DIVISION NOTES

(Continued from page 7.)

doubt as to when they will go back. Among those affected by the strike are William James, William Siebert, John Woodrow and Merrill Wilson.

R. M. Barker, who is one of the inspectors at the Cambria Steel works, is acting as a special officer during the strike.

On account of the strike, a number of our brothers are seeking work elsewhere. John Woodrow and William Siebert have gone to Akron, to try their hand at Good-years, but Merrill Wilson preferred a place nearer home, so is working in a tannery in Clearfield county where his parents live. We hope each of these brothers will come back to Johnstown when the mill opens about January 1.

Harry Bulger, who holds a fine, steady position at the Ambridge Company at Ambridge, Pennsylvania, has been transferred to the plant at Canton, Ohio. This is in the nature of a promotion for him, and he is well pleased to be sent there. At present, Mrs. Bulger is the guest of Brother and Mrs. Barker, but will join her husband soon.

Brother and Mrs. Friant are entertaining as their guest, Miss Mary Clark of Pittsburgh.

Raymond Callaghan spent a few days on business in Buffalo recently. He is the President of the Alumni Association of Le Couteux school.

Roland Barker, our esteemed treasurer, has another addition to his family—an original "barker," a full blooded bull dog. Brother Barker threatens to send the latest "Barker" after all members who fail to pay their dues promptly, so, brothers, beware.

Gilbert Singerman, George Curtin, Ernest Brookbank and Ray Callaghan attended a banquet given by the International Typographical Unions of Johnstown and Altoona at Fort Stanwix Hotel recently.

Cleveland.

The Halloween social held in October by No. 21 had a large attendance, as is usually the case whenever functions are held in West Side Turn hall. The evening was spent in getting acquainted and enjoying entertaining talks by C. S. Sawhill, P. Munger and others. Refreshments were served, thanks to Brother and Mrs. John Miller, who solved the sugar problem by placing at our disposal enough sugar to go round.

Ghosts and clowns invaded the attic of Brother and Mrs. H. Koelle Saturday evening, Oct. 15. Of course it was by invitation, but real hoboos and panhandlers could have gained entrance as far as identification was concerned. Not until a merry time at guessing who's who did the guests remove their masks. Mrs. Koelle proved very capable of arranging a wonderful set of games for the occasion. Mrs. J. Munger and Mrs. H. Ortolf won prizes for being the best costumed individuals. Day after the party Mrs. Koelle was a victim of her own joke. When she ascended the stairs to clean up the attic she failed to recognize the "ghost" in a corner and was scared stiff.

Fred G. Harlan has transferred to No. 21 from Akron. Many brothers have been moving to this city lately, but fail to make their whereabouts known, thus evading possible censure for failing to transfer to the local division. Excuses for not complying with the rule as regards this matter are always poor, so it behooves all such to avoid criticism by following the example set by Brother Harlan and others.

Preparations for the smoker and entertainment for children December 20, are well under way. Chairman Munger has secured the cooperation of the aux-frats, who have already responded to the call of Mrs. W. E. Stover to get together and assist the committee in charge of the affair. Big doings are on tap, including a loaded Christmas tree, over-burdened Santa Claus and a hot-tempered dog, which will be seen in action by the frats for an hour in another room.

Brother and Mrs. C. E. Sewell have returned from a three weeks' visit with the former's parents, who have been ill most of the summer. Brother Sewell narrates many amusing incidents during his visit out in Kansas, among them, catching a slow train that needed so much repairs one could not keep dry without an umbrella; was nearly duped by a farmer who wanted him to buy his tin lizzy; went out wild duck hunting and shot down a wagon load of what later proved mud hens! After vain attempts by friends to persuade the couple to stay out west they are back here, which proves there is no place like the Sixth City, even to strangers.

Goodyear's silent football team has a large local following, who watch results of their games with keen interest. Hardly a game is played without more than a dozen Clevelanders witnessing, regardless of the distance. Some make the trips by automobile while others join the Akron rooters by trolley. The Thanksgiving Day tilt between the Silents and another team representing the Goodyear Company will draw a large crowd from here. [Oh, that Chicago and Akron were not so far apart!—Ed.]

St. Paul.

Victor J. Trost is fast recovering from a recent operation.

The Chaplin mustache is the latest craze among the local frats nowadays.

Wallace Anderson dropped in the Twin Cities for a few days.

Franklin E. Grey says that since the clock has been turned back one hour, it has caused him to go to work without shaving.

The engagement of Alby Peterson of Faribault, Minn., and Miss Nellie Devine of Aberdeen, S. D., has been announced.

Jens Hansen went to Lusk to attend the silver wedding of his sister.

Albert Ekberg has a fine position with the Nevens Laundry Co. He is a general repair man.

C. Santo went duck hunting the other day, but we did not see any ducks. We think he must be a better fisherman.

Edwin J. Cleveland took advantage of his week's lay-off by going down to Iowa for a visit with his relatives.

Philip O. Reilly returned to the Twin Cities from his business trip in Southern

Minnesota and Northern Iowa. He reports that he gets more orders than he can fill for the present.

Herbert R. Kraling of Bowbells, N. D., was a visitor in the Twin Cities for a couple of days. He says that North Dakota is a dry state, but we think he refers to the weather.

Philip E. Cadwell made a flying trip to St. Peters. As a result, he brought a new application for membership in the local division.

Tony Garbarino and James Johnson had a good time on a week-end fishing trip. They got five bullheads, three catfish, one gold fish and a bass. The funny thing about it was they had more tales than they had fish. [The usual case.—Ed.]

Joseph C. Capp has secured a steady job as a carpenter for outside and inside work for all winter.

Wm. W. Henneman had a two weeks' vacation and went to Silver Creek. His pastimes were rowing, fishing, tramping and hunting. He happened to hear of an unusually fine farm that has been offered for sale and contemplates purchasing it for general agricultural purposes.

Arthur Bren is a successful farmer living at Hopkins. He has never missed a single frat meeting, regardless of the difficult means of travel and the weather changes. He is an ideal host among the frats. His brothers always enjoy his genial hospitality at the farm by the lake. His boat, fishing outfit and gun, even his jovial companionship, are at their disposal.

L. W. Hodgman and family have gone to Los Angeles, Cal., for the winter. Prior to their departure, they were much entertained at whist parties and farewell receptions and have the best wishes of their friends during their sojourn in the "land of perpetual sunshine."

The second annual banquet given by the local division on the evening of November 1 was a brilliant success. More than one hundred and fifty frats, including wives and sweethearts, took their places around the beautifully decorated table, in the shape of a giant horseshoe. An elaborate program of witty speeches was presented during the evening. Due credit should be given to Chairman Paul Kees, ably assisted by Philip E. Cadwell, Gustav Togerson, Tony Garbarino and Oscar Lauby.

Simon Himmelschein of Los Angeles honored the local division with his presence at the October meeting. He has such a pleasant personality that he made a favorable impression upon all whom he met while here and he gave an instructive talk during the meeting. We had the pleasure of learning through him that Brother and Mrs. Joe Besaing, formerly of Minneapolis, have just bought a home of their own in the "City of Angels." Many of the old timers remember the popular young couple and wish to extend them their heartiest congratulations upon the birth of their daughter.

Frederick Brant is the proud owner of a fine duplex house on a 90 x 130 lot with a beautiful lawn, artistic shrubbery and a well-cultivated orchard. The most interesting part about the house was the fact that he made extensive improvements with his own hands, of materials which he

bought in small quantities. The house is two stories, has a large attic suitable for two more chambers and a full basement. Everything is finished most attractively. The decorations and lighting effects are splendid. Fine heating and plumbing systems are installed. Brother Brant is a member of the typographical union and is an expert stonemason. [And ought to be in the carpenters' union it seems.—Ed.]

An athletic association was organized for the good of our girls and boys. The officers are as follows: John W. Langford, Chairman; Walter H. Falmoe, Secretary; Mrs. B. L. Winston, treasurer; Mrs. P. E. Cadwell and Tony Garbarino. A regular team well known as the "Silents" played a schedule of six games in the Amateur Football League of Minneapolis. It won three games, lost two and tied one. It won the unanimous approval and admiration of the hearing public by its clean playing. Even the newspapers made frequent mention of the high class games of our team. A strong basketball five will be the chief attraction during the coming winter. The girls will form their own basketball team and it promises to be a good drawing card. Baseball is a certainty and will be regularly played in the Amateur Baseball League of the Twin Cities.

Akron.

The Goodyear and Firestone colonies of deaf people and especially the Akron Branch of the Gallaudet College Alumni Association were honored and very much delighted by a two days' visit of Dr. Percival Hall, President of Gallaudet College, Washington, D. C. Dr. Hall visited Akron at the special invitation of the G. C. A. A. branch of Akron. On Saturday night a banquet was given in his honor in the Goodyear office dining room. Dr. Hall was the principal speaker of the evening and gave an interesting account of the activities of the deaf and their achievements against great odds and urged the deaf of Akron to make the most of their opportunities in the Rubber City and to be loyal all around. Among the other honored guests and speakers of the evening were Factory Manager Litchfield of Goodyear—the first time he ever attended a gathering of the deaf. He gave an interesting address in which he said he was entirely satisfied with the deaf employes and their work. Mr. Keith, of the technical service department, Mr. Stephens, superintendent of production, Harry Blythe, in charge of Goodyear's Flying Squadron, Fred Fuller and A. D. Martin of the labor department also made interesting addresses that were much appreciated. Superintendent Pope of the New Jersey school for the deaf also dropped in on us on his way to the convention of teachers in Columbus. He was at the banquet and delivered a most interesting address.

Dr. Hall and Supt. Pope also addressed the silent Sunday School class of Mrs. Burt's at the Church of Christ Sunday morning, November 9. Sunday night they both were in tow of Brother Schowe at his end of the town, in South Akron at the Firestone Club House. Over six hundred deaf people of Akron were in the large

auditorium of the club to greet Dr. Hall who talked for over two hours on "Education." His address was a most frank and interesting one. He also addressed three hundred and fifty Goodyear foremen Monday noon at the Goodyear factory. His talk was about the deaf and it aroused much interest and such a talk to the foremen was invaluable both to them and to the deaf workers at Goodyear.

Supt. Pope in his address at the Firestone Club spoke of the needs of the Chinese deaf in China and of the unselfish work of Mrs. Mills who has devoted her life to the education of the deaf in China. At the close of his remarks the hat was passed and seventy dollars was collected in as many seconds to help in the education of the deaf of China.

Brother Faquhar, President of the Alumni Association acted as toastmaster at the banquet and proved a most capable one. His remarks had "pep" and push to them and brought forth rounds of applause.

James A. Pring, deputy of the Huntington, W. Va., division, stopped off in Akron for a couple days on his way home from a visit in Chicago. He paid the Frat office a visit and while here got a new member for our order. Brother Pring is some hustler and a most sociable frat.

Miss Lily Gwin, secretary to the Secretary at Chicago headquarters of the N. F. S. D., paid Akron and many of her old college friends here a visit during the latter part of October. She gave an interesting address at the silent Sunday school class in the Church of Christ, took in a football game of the Goodyear Silents and a meeting of the Akron Branch of the G. C. A. A., and also paid her respects at the local Frat office. Everybody here at Goodyear as glad to meet Miss Gwin and all were sad to see her depart. She has a standing invitation to come again.

Brother Cuscaden of Omaha Division is one of the newest additions to the Goodyear silent colony. He is playing on the Goodyear silent football team too and is keeping up his reputation of college days. He is some football player and some frat and Akron is glad to have him.

During the recent stock sale campaign of the Goodyear Co., A. D. Martin sold over \$190,000.00 worth of stock to the deaf workers at Goodyear.

Wm. Stephens, Goodyear Production Manager, in his address at the banquet in honor of Dr. Hall said:

"Park Myers was the first Silent to be employed by Goodyear. He was put to work finishing tires, but the job was a little too strenuous. He asked Mr. Stephens to transfer him. As Mr. Stephens put it, he had 'some job' getting the foreman of the Shipping Room to accept Myers. The foreman wanted to know what Stephens had against him, wishing the mute on him that way. It was compromised by Mr. Stephens telling the foreman that he would transfer Myers again as soon as possible. Three weeks later Mr. Stephens put through the new transfer, and the Shipping Room foreman made his appearance with a long-drawn face. 'Why in Hades do you want to take away my best man?' was his query.

"Myers is still working in the shipping

room, and Silents are now numbered among the best workers of Goodyear, from office to every factory department."

The announcement of the coming marriage of Brother Sprouse, of Fort Worth, Texas, to Miss Kathryn Croughen on November 27th has been received. Brother Sprouse has many warm friends in Akron who wish him and his bride all happiness in their coming venture on the matrimonial sea. [Same from Chicago—and everywhere else where the good frater is known.—Ed.]

Kerrie D. Cabell of Charlestown, W. Va., and a member of Huntington Division is one of the latest arrivals in Akron.

The Goodyear Silent Football team so far has not been scored against and at this writing it has only two more games to play. Sunday, November 16, they played at Columbus, and will wind up their schedule on Thanksgiving Day at home with the Goodyear Regulars who are trying to wrest the amateur championship of Ohio from them. The game will be the hardest one for the deaf but they are going to win. Can't the editor of The Frat and his entire office force come down to see this football classic? [O, how we wish we could. But—Ed.] The Silents so far have made 336 points to their opponents 0.

The Rev. Brother Flick of Chicago surprised everyone in Akron by suddenly dropping in on us Sunday the 12th of October. Everybody was glad to see him but, as usual, his visit was very brief and tasted like more.

George Parish, the Mark Twain of Akron, suddenly departed for parts unknown on the 12th of October. His ultimate destination is Birmingham, Alabama, but where he goes before that is a mystery. [He stopped in Chicago a day or so—Ed.]

C. Davis of Pittsburgh is back in Akron again. He is working at Firestone now. We are glad to have him back in the rubber city.

Clifford Thompson spent his vacation in Minnesota. He stopped off in Chicago for two days. He plays center on the silent football team at Goodyear and is displaying more "pep" now than he has hitherto. There's a reason!

Benjamin Schowe won a beautiful loving cup at Firestone's recently. He is now the champion tennis player at the south end factory, winning all the preliminaries and downing Miller in the finals, October 18.

Brother Carver is off watch these days, his trouble being not one but several—numerous boils on his arms. He says Job had nothing on him when it comes to patience.

H. J. Bromwich is laid up at his home on Goodyear Heights with an injury on his leg that developed into near blood poisoning. At this writing he is much improved and hopes to be back at work before this notice gets into print.

James Landon, Frank Green and Thomas Harter, after six months at Goodyear, have returned to their old jobs at the Remington Arms plant at Ilion, N. Y. Evidently they find home life preferable to the hand-to-mouth existence that they led in Akron.

William F. Grace has deserted Akron for

the winter and has gone to the sunny south. He is teaching in the school for the colored deaf in Alabama. Brother Grace has been one of our most valuable and hustling members and we regret to lose him. But what is our loss is Alabama's gain, and we can not do more nor less than wish him success in his new labors.

Brother Ware, one of the oldest and best deaf workers at Firestone has solved the problem of the high cost of producing. Knowing that rent profiteering was no joke and that contractors' prices were out of reach, he set to work on his own house all by himself. He did the work after factory hours and has just put the finishing touches on one of the nicest semi-bungalows that can be found anywhere. He put in a movable stairway and built a garage for his buzz wagon. Can you beat it?

Frederick G. Fancher and party got back to Akron October 17, from their western auto tour, looking weather beaten but hale and hearty withal. They have many a tale to relate as to their experiences and can make many a dull evening merry with their vivid descriptions. The party was composed of Brothers Fancher, Barron, Ornberg, Buster, Parrish and Mr. Haggard. A. D. Martin went on the trip as far as Omaha but had to come back before the others owing to the press of business.

The Halloween frolic of No. 55 on October 18, was a brilliant success in every respect. The attendance broke all records, there being three hundred and four paid admissions. The games and usual Halloween stunts were entered into with the most hilarious spirits. Prizes were awarded for the best dressed lady and gentleman, the ugliest, and the funniest, and to winners of the chestnut guessing and pie eating contests. Space forbids naming the lucky winners. Ex-Mayor Laub of Akron was one of the visitors and gave a talk. Mr. O'Neill of Goodyear, who is running for the city council was also present. We had visitors from Cleveland and Canton too. And what was perhaps the chief attraction—we had home made pumpkin pies that disappeared faster than they could be distributed.

Columbus.

Edgar Hay of Cincinnati, a product of the Kentucky school and a member of No. 10, has been practising for some time on the linotype at the school for the deaf here.

Isaac Shimp of No. 8 was here recently to see his three boys at the school. At present, he is working in Detroit at one of the big auto factories.

Brother Robbins has wisely bought a house in the east end, and will move in about the holiday season, or as soon as the tenant moves out. Brother Robbins says he can't be fooled by high-rent profiteers.

Brother Martin, who was initiated as a member at the last meeting is a valuable addition to No. 18. He is one of the best known bowlers in town, being a member of a local crack team, each bowler being credited with 200 or more points.

No. 18 lost two of its members via the transfer route recently. Brothers Goldsmith and Crossen are the two we have

lost—they went to No. 55. However, we got two new members, and we are still looking for more this coming winter. Watch us!

George Weber and his flivver said goodbye to Ohio, and went to New Green Castle, Indiana. His wife recently became the possessor of a farm of 250 acres through the death of her father. Brother Weber sold his farm near Grove City. We are sorry to see him leave us, but wish him success in his new home.

The ladies' aid society had a masquerade ball at the school for the deaf on November 1. Among those from out of town seen in costume were three well-known aux-frats, Mrs. Cory and Mrs. Albert of Dayton, and Mrs. Hannan of Toledo.

One of the largest shoe factories here has every one of its employees insured at its own expense. Among the number is Brother Enenkel, who has been connected with the factory for a long time.

Roy Conkling of Cincinnati has just been appointed instructor in printing at the school here to succeed C. W. Charles, resigned to enter the ministry.

After residing in Dayton for more than 28 years, Brother and Mrs. Cory have moved to Lima to live with Brother Cory's aged father.

Akron Silents came down and played the Chippewas here Sunday the 16th. They played a great and sensational game, winning by a 21-0 score. Over 100 rooters came from Akron, the majority of them wearing the frat button. And the players as given in the line-up were frats excepting three, and we are hoping these three will some day see the light and come into the fold.

Indianapolis.

Indianapolis—1924.

Reason No. 5—No. 22 has 65 resident members and 88 non-resident members, 153 in all, and every man of them will be right there with bells on helping to entertain the visitors. Nuff said.

No. 22 will as usual have its annual open house and installation this year. In spite of post war conditions and other drawbacks the past year has been one of progress and prosperity for No. 22 and we propose to celebrate it in proper style. Brother George Kercher and an able committee will be in charge of the affair. The place has not as yet been chosen but keep your ear to the ground, brother, and when it is announced make your plans to be on hand for a good time.

George Weber, formerly of Columbus, Ohio, but now a resident of Franklin, with his wife was the guest of Glenn Weimer recently.

J. "Bill" Seitz has blossomed forth as a special agent for a life insurance company. Here's luck to you, Bill, borrow wisdom from the misadventures of others and you will surely make good.

George Layden was approached for a loan recently by a deaf man who gave his name as Brantberg and claimed to be a member of No. 1. George is one wise guy and "Brother" Brantberg is still missing whereabouts. [No such name on the society's roll.—Ed.]

The wife of Roy Hiatt is slowly recover-

ing from a very severe nervous breakdown and Roy is beginning to smile again.

Secretary Jackson is still our champion rabbit hunter but at last accounts the rabbit population was just as large as ever. He is planning a trip to the home of Brother Perkins and promises to have a rabbit dinner when he comes back.

Ernest Hall was taken to the City Hospital suffering from a severe attack of heart trouble recently. At last accounts he was improving.

J. H. Stroud of Elwood has traded his "Lizzie" for a motor truck and has employed his brother to drive it. John is some progressive and we wonder if he is not thinking of trying double harness.

Curtis Barr recently spent a week in Chicago with his son who was stationed there on recruiting service for the navy. The boy and his wife have now returned to New York.

Owing to the fact that we were unable to get a hall for November 15th, the social planned for that date has had to be postponed indefinitely.

Indianapolis—1924!

Springfield, Ill.

William Smith of Decatur has been transferred to our division from Chicago Division and is a regular and welcome attendant at our meetings.

Earl Shaffer and John Ruby attended the Halloween doings in St. Louis.

Otto Kader of Taylorsville stopped off here on his way to Detroit where he goes seeking employment as a linotype operator.

Robert Bowman of Jacksonville was married to Miss Minnie Fowler of Murrayville on November 6. They spent their honeymoon in Kalamazoo, Michigan, but stopped off in Springfield while enroute as the guests of Art C. Johnson.

Charles Huegel, a former member of No. 58, now works in Detroit. He was recently married to a Canadian girl and brought her down on a visit to his home-folks. He was at our Halloween entertainment.

And that is not all the weddings either. Otto Ensley of Decatur was married to Miss Mattie Deihl of Taylorsville last month. Not so very long ago a party of Springfield frats went over to Decatur and gave a surprise party to the newly-weds. This party served also as a shower, as they received a good many handsome presents.

About the most enjoyable occasion of the year was the Halloween party given at the home of John Otto on Saturday, November 1. There were about sixty present—a whole houseful—with several out-of-town guests. Nearly everybody wore masquerade costumes and six prizes were offered, i.e., to the prettiest, the ugliest and the funniest dressed member of each sex. Games and dancing were the features of the evening. And there was plenty of music—for those who needed such "to still the savage breast," the victrola was kept going all the time. Refreshments of pumpkin pie, doughnuts, apples, coffee and cider were served. Among those from out of town who were here were Irvin J. Lynch of St. Louis, Marshall Shackel and John Manley of Jacksonville, Charles Huegel of Detroit, William Smith of De-

catur and William Binstead and George Roberts of Illiopolis.

Don't forget our Watch Night party on December 31. Everybody is welcome, so do not hesitate to come. It is for all of us and each one should come and help make merry and welcome in the New Year.

Milwaukee.

Emil Rosenfield is again employed as a fur-worker. He was in the printing business for nearly three years.

Hubert Booz played the generous gentleman act not long since. Owning a motorcycle with side car attachment, he took Fred Moeller and wife with him to Port Washington to see Brother and Mrs. Isaac Larsen. They made a day of it—the distance is only 25 miles. But they had to come home in a driving rain.

Here is an example worth following if you are bothered with rent profiteers. Recently Paul Krueger had a tiff with his landlord, the latter wanted to raise the rent, to which friend Paul objected. It was a case of pay more or out you go, so Brother Krueger went out—and bought a two flat building. He has already moved in and says there's nothing like owning your own home.

Thomas Meredith has given up his job as cabinet maker at New London, and has accepted a better paying one as drill-presser in the I. Case Threshing Machine Co., at Racine. He will probably settle down there for good.

Edwin Teweles recently had an attack of grip and bronchitis, which scared us into suspecting it was the dread flu again. But it was nothing but a scare, Brother Teweles is all right now.

Kenosha.

The former news reporter from this division decided to shake the dust of Wisconsin off his shoes to dabble in that of California, so I have been chosen as his successor.

No doubt some of you readers who know we have been losing some of our best members think we have been losing pep too, but not so. We are still here to see that No. 72 stays on the map. Why, we have been getting new members all along and the latest to join are two of the teachers at the Delavan school.

Hubert Fiedler secured a job in Two Rivers a few weeks ago. Quite recently he showed up in Kenosha again—his shop had closed down on account of a strike. Instead of loafing until the strike was called off, Brother Fiedler worked as a sewer digger. He worked at this only two weeks, as the strike at Two Rivers was settled and he has gone back to his former position.

Julius Bente has gone back to California after living here about ten years. He says there is no climate to equal that of the land of sunshine and flowers, and it must be so—so many of the deaf are moving there. The next to go was Sam E. Brown and wife. We hate to lose these two good families, but wish them all success.

George Johnson received a letter from Brother Bente not long ago, but cannot answer it as he failed to give any address. I hope Bente will see this and will write again and give an address.

On February 14, we will have our first anniversary banquet. The division was organized a year ago, and we must celebrate this event this year.

The November 1 social has come and gone and left a very pleasant feeling all around. It was one of the most enjoyable affairs of its kind that has ever been held here. It was a box social, and the auctioneer was a woman—another step forward in women's suffrage. There are policewomen, congresswomen, hotelwomen, street-car conductoresses, and now there is an auctioneeress, or -ette, whichever way you want to put it. Miss Julia Carney was the lady that conducted the bidding, and seemed quite at home behind the auctioneers block. The prize for the prettiest box went to the lady from Racine who made a jack-o-lantern serve as a lunch box. And after all the goodies in the box had been eaten, it was lighted and put on the President's desk and all lights were put out and this single light was left burning a while. The local fund is the richer by \$29.53.

Our next social will be a card party at Racine on January 24. The members living in Racine are now hustling around looking for a hall large enough to accommodate the crowd that is expected to attend.

Portland, Ore.

Brothers Seaman and Greenwald were on the sick list recently, but are all right now and back at work earning their daily bread, butter and jam.

Brother Spratten, who is a planer at the Western Cooperage factory recently met with an accident which cost him one of his fingers. He appeared with his right hand wrapped up at the last meeting.

The Pacific Coast Divisions have been wanting an N. F. S. D. convention for years and years, and we are now after the 1924 conclave. What's the matter with the western divisions? They deserve to be heard, so give us the next convention.

Attention, non-residents, why don't you roll up your sleeves and hustle for new applicants. Wake up! Be a live wire—not a live skeleton. Look at Brother Acuff, he has secured six new ones at Yakima and says that is not his limit.

Our division has arranged to have the mayor address us at our meeting Saturday, the 22d. An unusually large crowd is expected. Mrs. Schneider will sing "The Star Spangled Banner," and Brother Schneider and Mrs. Reichle will give a dialogue.

Brother Kantz, who is in partnership with his father in the cabinet-making business is doing well at his chosen trade. Last spring their shop was destroyed by fire, and they have rebuilt on the same site a better and larger shop.

Brother Eckstrom, who has been in the carpentry business here for over a year has gone back to Omaha, his former home, to live with his mother. We regret to see him leave us and hope some day he will move back and stay for good.

The latest news from Brother Tussing says he is now a pattern-maker at Good-year's in Akron, and thinks he will stay there for good.

Brother and Mrs. Schneider entertained

in honor of Mrs. Swangren at their home, Monday evening, October 13. Mrs. Swangren has been here all summer with her mother, but has gone back to Rockford, Illinois, now. Those who were present at the affair in her honor were Brother and Mrs. Kantz, Brother and Mrs. Fromm, Brother and Mrs. Reichle, Mrs. Craven, Brothers Eckstrom, Harris, Greenwald, and others, whose names we did not get.

Denver.

Wallace K. Gibson accepted a lucrative offer from Trinity Cement Company of Dallas, Texas, and left for the Lone Star metropolis November 7. The Mile-High Division loses a very enthusiastic and earnest frat in the departure of the splendid young man, but rejoices with him in his good fortune as a chemist for the above-named corporation.

Harry Metcalfe was a victim of an unfortunate accident while at work in the plant of Armour and Company a few weeks ago. In trying to open a window, a piece of heavy glass suddenly fell on his right wrist, severing the cord, a vein and most of the wrist's nervous system. He was immediately taken to the Armour ward at Mercy Hospital where a delicate operation was performed on the injured wrist. At this writing the patient is doing well and the surgeons are hopeful of restoring his right hand to normal use.

James Alford has gone on a pilgrimage to Akron, the Mecca of the American deaf looking for fat jobs. He was a faithful and efficient treasurer of the Denver Division and we are sorry to lose him. H. E. Grace, an old hand at figures and bookkeeping in his college days, was the unanimous choice to fill the vacancy.

The hard times Hallowe'en party November 1, proved to be one of the biggest, best and jolliest ever given by the Mile-High Division. The special committee composed of Brothers Fisher (chairman), Gibson and Kiltathau had a number of novel and interesting stunts up their sleeves. Joseph Haldeman and Miss Harriet Sparling won the adult's prizes for the worst looking hard-time costumes, and the juvenile prizes went to Johnny Fisher and Helen Lessley. Thomas Collins carried off a big silver William for guessing the nearest correct number of shelled popcorn in a pickle bottle. There were 531 kernels and his guess was 525! Refreshments were served under the direction of Brothers Harvat, Collins, Knudsen and Cox, assisted by volunteer aux-frats. Dancing was the next thing on the program. A handsome sum was netted for the division relief fund.

At its November meeting, the division voted to make a fitting observance of Gallaudet Day, December 10. The celebration will be held in the lodge quarters Saturday, December 13, at 8 p. m., and a special committee, Brothers Kent, chairman, Tansey and Harris will be in charge of the event. Everybody, whether frat or not, is very welcome to attend.

A literary and social evening will feature at the quarters of No. 64 on the evening of November 22. Only a dime admission will be charged, and hours brimful of literary and other treats are assured.

M. G. Giffen and wife, formerly Miss Ethel Ritchie, Gallaudet '03, were visitors in Denver, Colorado Springs and Henderson recently. Mrs. Giffen had been visiting in Montreal, Chicago and other points east, and was joined by her liege lord in Denver. They are now back at their ranch near Wheatland, Wyoming. Brother Giffen matriculated in a South Carolina college before losing his hearing.

The many friends of F. B. ("Peggy") Pleasant are very proud of his appointment to the office staff at the Chicago headquarters, and congratulate him on the honor and opportunity.

On New Year's Eve, No. 64 will keep open house, to which everybody is cordially invited. Public installation of newly-elected officers will take place that evening.

"DO YOU KNOW?"

Do you know that at the School for the Deaf they beat a drum for the boys to march to?—Faribault, (Minn.) Daily News.

Do you know that the vibrations of a drum are distinctly felt at a considerable distance by persons who are totally deaf? The same is true of all deep and heavy sounds. The firing of cannon at Shattuck is felt by the deaf pupils on their own grounds. The crash of thunder startles and frightens deaf children as well as hearing children. In fact, under the law of compensation the deaf become so sensitive to jarring sounds around them, such as pounding, stamping and rapping, that they are often annoyed by them more than hearing people would be. During the war drafted men often claimed exemption on the plea of deafness, real or simulated. We read of one case where the examiners suddenly dropped a book on the floor behind the "deaf" man, and when he did not bat an eye, it was taken as an added proof that he was really deaf. That makes us laugh. It was really a proof that the fellow was an impostor, for the jar of a book falling to the floor behind a bona fide deaf man would be readily felt by him.

The above statement applies only to deep and heavy sounds. Sharp and clear sounds in high notes are not perceived by the sense of feeling. If you want to test the hearing of any person, use a sharp, clear whistle or a silver bell, or something similar. If we were asked to test a man suspected of shamming deafness, we would explode a good-sized fire cracker behind him, and if he remained immovable, we would be ready to take our oath that he was a fake.—[The Minnesota Companion.]

LOUISIANA'S ENDORSEMENT.

At its recent convention the Louisiana Association of the Deaf adopted the following resolutions:

Resolved, That we reiterate our endorsement of the National Fraternal Society of the Deaf, which has passed all reasonable bounds of experiment and proved itself to be upon a firm foundation. We urge all who are not members at the present time and are eligible to become such.

SAYINGS OF SOLOMON, JUNIOR.

On What a Frat Should Know and Do.

My son, I am constrained to speak to thee with displeasure.

Thou dost persist in using our watchword for personal purposes.

Thou knowest that the shibboleth is "We All Eat Fat Pork."

And yet, thou dost use the shibboleth for a shillalah!

Even so!

My son, doth it ever occur to thee that a shibboleth used as a shillalah shall turn into a boomerang, and on its return journey smite thee even upon thy conk?

And great shall be the smite thereof!

And what shall it profit a frat that he howl for justice and deny it unto others?

Thou art right. Within the walls of our halls, we all eat fat pork. But on the outside, should thy brother prefer lean mutton, chide him not. For such is his privilege. The meat of the matter is:

Be thou consistent!

Consistency is a jewel of royalty.

Grant unto Saul that which thou desirest for thyself.

Remember, thou canst not be a Frat and a Philistine at the same time.

Thou must be one or the other.

Also, I charge thee to remember the frailty of the body whilst the spirit be willing.

A certain scribe did say: "Do not write, and thou needst not fear woman."

But a wise judge hath said: "Do thou right, and the fear of man shall not come upon thee."

Use the watchword when thou hast need thereof, but use it with caution.

Soften thy criticism with justice, and She shillalah thou didst hold in thine hand shall turn into a floral offering unto thy sother, and a burnt offering unto the bupreme Ruler.

AS OTHERS SEE US.

It is a very agreeable privilege, as it is a pleasant duty, to direct your favorable attention to the efficient service being rendered by the National Fraternal Society of the Deaf. The society appeals to all that is best in us. When, as may happen at any moment, we become dangerously ill, our thoughts are upon those who depend upon us for support; if insurance is not already provided for, it is too late for anything but regrets. If we will but consider how the intense suffering can be made even harder to bear when we realize that we are helpless to longer assist and provide for those whom we have always loved and protected, the warning is pertinent to provide while there is still time. An opportunity is offered you to do this by the N. F. S. D. which will not only provide for your loved ones after you are gone, but will take care of both you and them should misfortune, through sickness or accident, overtake you. The Society is a system of insurance for and by the deaf, built upon a sound basis, and its progressive managers have proved their ability, integrity and financial judgment in bringing it up to its present high standing.

There is a tendency to view with astonishment achievements by the deaf which would be commonplace in the hearing. There are some fields of effort in which deafness is a serious obstacle, and for a deaf man, or some body of deaf men to achieve success therein is rightly regarded as remarkable. Show your confidence in your fellows by uniting with this fraternal society; it is an organization with which every deaf man should become affiliated.

This body, and the National Association of the deaf appeal to us from the great work they are each performing, the former by providing assistance for the sick and needy; the latter by its valuable work educating the public upon subjects which particularly relate to the deaf, their general condition, their education, moral and physical welfare, and their standing in the community as self-supporting, useful citizens.—[Thomas F. Fox, President Empire State Association of the Deaf.]

ANOTHER BOUQUET.

Another society I would not hesitate to commend to you is the National Fraternal Society of the Deaf. It is a society that appeals to every man who has a family or loved ones depending upon him. It has a system of life insurance for the deaf and is conducted by the deaf themselves. It is built upon a sound basis; its financial standing proves it to be managed by men of ability, integrity and sound financial judgment. Because the deaf have been debarred from fraternal insurance societies conducted by hearing men, and were long denied the privileges of old line insurance companies, this society was established by and for the deaf. In a very brief period of time it has grown to be a tower of strength and usefulness. It should be backed by every able bodied man whether he has a family depending upon him or not. The N. F. S. D. will take care of the loved ones after the member is called to the Great Beyond and, not only this, the member himself is taken care of should he meet with illness or accident. I am happy to note that a large number of men in Louisiana have affiliated with this society, but there are a good many yet who are outside the fold and unmindful of their own uncertain future.—[H. L. Tracy, President Louisiana Association of the Deaf.]

DON'T CHEAT YOUR WIDOW.

A newspaper of Duluth, Minn., commenting on the fact that in ten years the loans on life insurance policies have increased from \$187,000,000 to \$722,000,000, says: "The man who does this is borrowing from his widow and he isn't going to pay her." One of the sources of strength in fraternal insurance is that the certificate holders are not permitted to borrow on the certificates. The first principle of insurance is protection, and any plan that weakens the protection is a strike at the beneficiaries.—[Fraternal Monitor.]

Buy War Savings Stamps.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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ARNO KLOPPER..... 22 Jackson St., Holyoke, Mass.
JOHN E. HAGGERTY..... 807 Liberty St., Springfield, Mass.
WALTER H. SEARS..... Depot St., Dalton, Mass.
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J. B. SHOWALTER..... c-o School for the Deaf, Columbus, Ohio
P. D. MUNGER..... 14501 Ardenall Ave., E. Cleveland, Ohio
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WM. L. DAVIS..... 1142 Marlyn Rd., Philadelphia, Pa.
FRANK A. LEITNER..... 1220 Braddock Ave., Pittsburgh, Pa.
JOHN L. WISE..... 342 N. Fourth St., Reading, Pa.
ARTHUR J. MYERS..... 399 West Ave., Pawtucket, R. I.
JESSE T. WARREN..... 200 Third Ave., N., Nashville, Tenn.
L. ARTHUR PALMER..... P. O. Box 443, Knoxville, Tenn.
J. AMOS TODD..... 367 Gaston Ave., Memphis, Tenn.
JOSEPH T. SPROUSE..... 1404 1/2 N. Main St., Ft. Worth, Texas
CLIFTON L. TALBOT..... 5529 Reiger Ave., Dallas, Texas
TILDEN SMITH..... 620 Novelty St., Waco, Texas
JOSEPH CAMERON, JR..... Bountiful, Utah
PAUL MARK..... 2240 Adams Ave., Ogden, Utah
A. W. WRIGHT..... O. B. Box, 95th & Woodland Park, Seattle, Wash.
JAMES A. PRING..... c-o C. & O. Freight Office, Huntington, W. Va.
MILO E. HODGE..... 219 E. Loos St., Hartford, Wis.
GEORGE R. HEBARD..... 1064 Pearl St., Kenosha, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1..... Chicago, Ill.
412 Masonic Temple—First Friday.
Ralph Decker..... Room 301, 21 N. La Salle St.
DETROIT, No. 2..... Detroit, Mich.
176 E. Jefferson Ave.—First Thursday.
Daniel Whitehead..... 1346 Harper Ave.
SAGINAW, No. 3..... Saginaw, Mich.
Second Thursday.
William J. Cummmiford..... 520 Van Etten St.
LOUISVILLE, No. 4..... Louisville, Ky.
Robinson Hall—First Saturday.
John H. Mueller..... 1013 E. Kentucky St.
LITTLE ROCK, No. 5..... Little Rock, Ark.
First Wednesday.
Charles F. Athy..... c-o Dem. Ptg. & Litho Co.
NASHUA, No. 7..... Nashua, N. H.
Lafayette Hall—First Saturday.
Richard Luce..... 4 Berkeley St.
DAYTON, No. 8..... Dayton, Ohio
127 S. Main St.—First Saturday.
Jackson Bates..... 43 Calm St.
BAY CITY, No. 9..... Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence..... 806 N. Henry St.
CINCINNATI, No. 10..... Cincinnati, Ohio
Court & Central Ave.—First Saturday.
Emil Schneider..... 1859 Kinney Ave.
EVANSVILLE, No. 11..... Evansville, Ind.
Y. M. C. A.—First Monday.
Adolph Brisius..... 1718 Canal St.
NASHVILLE, No. 12..... Nashville, Tenn.
Y. M. C. A.—First Saturday.
Thomas A. Ogilvie..... 714 Benton Ave.
SPRINGFIELD, No. 13..... Springfield, Ohio
Zimmerman Bldg.—First Saturday.
Perry R. McMurray..... 2501 Beatrice St.
OLATHE, No. 14..... Olathe, Kan.
First Tuesday.
E. H. McIlvain..... Lock Box 212
FLINT, No. 15..... Flint, Mich.
424 Buckham St.—First Tuesday.
James M. Stewart..... 408 W. Court St.
TOLEDO, No. 16..... Toledo, Ohio
Kadd Hall—First Saturday.
John E. Curry..... 3707 Homewood Ave., W. Toledo
MILWAUKEE, No. 17..... Milwaukee, Wis.
S. W. corner Third and State Sts.—First Saturday.
Samuel Sutter..... 1403 20th St.
COLUMBUS, No. 18..... Columbus, Ohio
I. O. O. F. Hall—Second Saturday.
Edwin I. Holycross..... 910 E. Rich St.
KNOXVILLE, No. 20..... Knoxville, Tenn.
K. of P. Hall—First Friday.
L. A. Palmer..... P. O. Box 443, Knoxville, Tenn.
CLEVELAND, No. 21..... Cleveland, Ohio
West Side Turn Hall—First Saturday.
Frank M. Bauer..... c-o P. Munger, 14501 Ardenall Ave.
INDIANAPOLIS, No. 22..... Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.
Harry V. Jackson..... 811 N. Jefferson Ave.
GREATER NEW YORK, No. 23..... New York, N. Y.
360 Fulton St., Brooklyn—First Saturday.
Millard B. Greene..... 67 St. Nicholas Ave., Brooklyn
ST. LOUIS, No. 24..... St. Louis, Mo.
3549 Olive St.—First Saturday.
A. O. Steidemann..... 1444 Shawmut Place
NEW HAVEN, No. 25..... New Haven, Conn.
201 Meadow St.—First Saturday.
Alfred Stevenson..... 62 Whitney Ave.
HOLYOKE, No. 26..... Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.
Arno Klopfer..... 22 Jackson St.
LOS ANGELES, No. 27..... Los Angeles, Cal.
730 S. Grand Ave.—First Saturday.
Leon A. Fisk..... 1515 Maple Ave.
ATLANTA, No. 28..... Atlanta, Ga.
Red Men's Wigwam—Second Tuesday.
John H. Norris..... 450 S. Pryor St.
PHILADELPHIA, No. 30..... Philadelphia, Pa.
1626 Arch St.—First Saturday.
James F. Brady..... 426 Locust St.
KANSAS CITY, No. 31..... Kansas City, Mo.
Swedish Hall, 23rd & Summit Sts.—First Saturday.
Matt A. Horn..... c-o Dayton Hotel, 1017 Cherry St.
OMAHA, No. 32..... Omaha, Neb.
Swedish Auditorium—Second Saturday.
P. L. Axling..... 501 First Ave., Council Bluffs, Iowa
NEW ORLEANS, No. 33..... New Orleans, La.
Y. M. C. A.—First Wednesday.
Morris Labasky..... 205 S. Rampart St.
KALAMAZOO, No. 34..... Kalamazoo, Mich.
Y. M. C. A.—First Wednesday.
Fred H. Wheeler..... P. O. Box 614
BOSTON, No. 35..... Boston, Mass.
3 Boylston Place—First Saturday.
William H. Battersby..... 122 Waterhill St., Lynn
PITTSBURGH, No. 36..... Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.
Frank A. Leitner..... 1220 Braddock Ave.
HARTFORD, No. 37..... Hartford, Conn.
Odd Fellows' Temple—First Saturday.
Edgar C. Luther..... 63 Whitman Ave., West Hartford, Conn.

MEMPHIS, No. 38..... Memphis, Tenn.
Y. M. C. A.—Second Wednesday.
John A. Todd..... 367 Gaston Ave.
PORTLAND (Me.), No. 39..... Portland, Maine
514 Congress St.—First Saturday.
William O. Kimball..... 1 Munroe Place
BUFFALO, No. 40..... Buffalo, N. Y.
Mizpah Hall, Ferry and Herkimer Sts.—First Saturday.
Philip J. Maue..... 1045 West Ave.
PORTLAND (Ore.) No. 41..... Portland, Ore.
129 Fourth St.—Second Saturday.
John O. Reichle..... 900 E. Sixth St., N.
NEWARK, No. 42..... Newark, N. J.
210 Market St.—First Saturday.
E. C. Ellsworth..... 393 Clinton Ave.
PROVIDENCE, No. 43..... Providence, R. I.
850 Westminster St.—First Saturday.
A. J. Myers..... 399 West Ave., Pawtucket, R. I.
SEATTLE, No. 44..... Seattle, Wash.
Liberty Building—First Saturday.
Albert W. Wright..... O. B. Box, 95th & Woodland Park Ave.
UTICA, No. 45..... Utica, N. Y.
Maccabee's Hall—Second Saturday.
John H. Thomas..... Frankfort, N. Y.
WASHINGTON, No. 46..... Washington, D. C.
N. E. Masonic Temple—First Wednesday.
W. P. Souder..... 368 Ninth St., N. E.
BALTIMORE, No. 47..... Baltimore, Md.
114 N. Paca St.—Second Saturday.
Orlando K. Price..... 3107 Baker St.
SYRACUSE, No. 48..... Syracuse, N. Y.
Whitlock Memorial Bldg.—Second Saturday.
Styles R. Woodworth..... 132 Cannon St.
CEDAR RAPIDS, No. 49..... Cedar Rapids, Ia.
First Wednesday.
Laurence James..... 1007 N. Seventeenth St., E.
HUNTINGTON, No. 50..... Huntington, W. Va.
First Saturday.
James A. Pring..... c-o C. & O. Freight Office
ALBANY, No. 51..... Albany, N. Y.
50 State St.—Second Saturday.
Fred Lloyd..... 52 Hibbard St., Amsterdam, N. Y.
ROCHESTER, No. 52..... Rochester, N. Y.
Engineers' Hall—Second Saturday.
Rolland B. Maxson..... 32 Lehigh Ave.
SAN FRANCISCO, No. 53..... San Francisco, Cal.
44 Page St.—First Saturday.
Walter Hannan..... 4244 19th St.
READING, No. 54..... Reading, Pa.
8th & Penn Sts.—First Saturday.
John Wise..... 342 N. Fourth St.
AKRON, No. 55..... Akron, Ohio
127 S. Main St.—First Saturday.
Frank A. Andrewski..... 1656 Preston Ave., East Akron
SALT LAKE CITY, No. 56..... Salt Lake City, Utah
231 Atlas Block—First Saturday.
John D. Rowan..... 231 Atlas Block
ROCKFORD, No. 57..... Rockford, Ill.
Mead Bldg., S. Main St.—First Thursday.
Fred W. A. Hammer..... 1428 Rural St.
SPRINGFIELD, No. 58..... Springfield, Ill.
321 Unity Building—First Saturday.
Arthur C. Johnson..... 309 E. Monroe St.
DAVENPORT, No. 59..... Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—Second Saturday.
Charles M. Sharvar..... 2024 1-2 W. Sixth St.
WORCESTER, No. 60..... Worcester, Mass.
306 Main St.—Second Saturday.
Frank E. Lander..... 217 Broadway, Everett, Mass.
ST. PAUL, No. 61..... St. Paul, Minn.
Charles Thompson Memorial Hall—Second Saturday.
Fairview and Marshall Aves., St. Paul.
John A. Benolkin..... 912 N. E. University Ave.
Minneapolis, Minn.
FORT WORTH, No. 62..... Fort Worth, Texas
W. O. Wall, Rosen Heights—First Monday.
Joseph T. Sprouse..... 1404 1/2 N. Main St.
DALLAS, No. 63..... Dallas, Texas
Labor Temple—First Saturday.
Elmer E. Diaz..... 4216 Cedar Springs Road
DENVER, No. 64..... Denver, Colo.
1421 Arapahoe St.—First Wednesday.
Daniel Decker..... Weaver Hall, 1421 Arapahoe St.
WATERBURY, No. 65..... Waterbury, Conn.
Garden Hall—Second Saturday.
William O'Connell..... 31 Central Ave.
BRIDGEPORT, No. 66..... Bridgeport, Conn.
Carpenter Hall—Second Saturday.
Gilbert P. Marshall..... 60 Sixth St.
SPRINGFIELD, No. 67..... Springfield, Mass.
48 Pynehon St.—First Saturday.
John E. Haggerty..... 807 Liberty St.
WACO, No. 68..... Waco, Texas
First Wednesday.
James D. Lowery..... P. O. Box 988, Waco, Texas
OGDEN, No. 69..... Ogden, Utah
First Thursday.
William Cole..... 3544 Washington Ave.
PITTSFIELD, No. 70..... Pittsfield, Mass.
246 North St.—First Saturday.
Walter H. Sears..... Depot St., Dalton, Mass.
BANGOR, No. 71..... Bangor, Maine
121 Main St.—First Saturday.
Albert L. Carlisle..... 27 Forest Ave.
KENOSHA, No. 72..... Kenosha, Wis.
C. A. R. Hall—Second Saturday.
George R. Hebard..... 1064 Pearl St.
BIRMINGHAM, No. 73..... Birmingham, Ala.
Y. M. C. A.—First Tuesday.
James E. Stiles..... 1302 Whitaker St.

REQUIRED

MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN
Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN
With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances.

Note that certificates issued in Classes C, D, and E carry the right to a surrender allowance. This surrender allowance is granted in the form of paid-up insurance for a reduced amount of benefit.

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

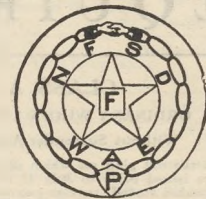
Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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