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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

Eighteenth Year

DECEMBER, 1919

Number 2

The Season's Greetings



[To the uninitiated: The above reads "Merry Christmas, Happy New Year" in the finger spelling used by our members.]

TREASURER'S REPORT.

Division Collection for November.

Chicago.....	\$ 486.01
Detroit.....	233.54
Saginaw.....	22.10
Louisville.....	70.66
Little Rock.....	78.66
Nashua.....	30.26
Dayton.....	57.98
Bay City.....	12.56
Cincinnati.....	67.79
Evansville.....	23.92
Nashville.....	35.25
Springfield, O.....	16.60
Olathe.....	62.80
Flint.....	109.85
Toledo.....	68.14
Milwaukee.....	152.42
Columbus.....	70.89
Knoxville.....	60.55
Cleveland.....	121.53
Indianapolis.....	223.37
Greater New York.....	287.27
St. Louis.....	159.18
New Haven.....	34.81
Holyoke.....	38.18
Los Angeles.....	68.40
Atlanta.....	136.10
Philadelphia.....	172.35
Kansas City.....	82.23
Omaha.....	134.64
New Orleans.....	106.48
Kalamazoo.....	28.73
Boston.....	137.41
Pittsburgh.....	144.16
Hartford.....	33.33
Memphis.....	32.47
Portland, Me.....	68.01
Buffalo.....	75.64
Portland, Ore.....	51.96
Newark.....	37.20
Providence.....	79.20
Seattle.....	47.14
Utica.....	79.20
Washington.....	56.18
Baltimore.....	49.45
Syracuse.....	176.32
Cedar Rapids.....	46.07
Huntington.....	43.45
Albany.....	47.35
Rochester.....	75.15
San Francisco (Oct.).....	78.96
San Francisco (Nov.).....	48.04
Reading.....	291.03
Akron.....	40.76
Salt Lake City.....	52.11
Rockford.....	91.12
Springfield, Ill.....	37.00
Davenport.....	41.40
Worcester.....	118.31
St. Paul.....	68.90
Ft. Worth.....	75.20
Dallas.....	97.37
Denver.....	19.69
Waterbury.....	28.74
Bridgeport.....	35.07
Springfield, Mass.....	34.06
Waco.....	23.67
Ogden.....	34.46
Pittsfield.....	35.75
Bangor.....	29.71
Kenosha.....	
Birmingham.....	

Total collections.....\$5,843.00

Buy War Savings Stamps.



SEATTLE DIVISION, No. 44, N. F. S. D.

Top row, left to right—R. B. Rogers, Claude Ziegler, A. C. Reeves (Portland), Joseph Snider, W. O. Sneve, Joseph Modar (Olathe), W. E. Brown, W. S. Root.

Second row—Jerry Stewart, J. H. O'Leary, E. W. Miland, L. M. Miller, E. A. Chasse, Fred Kuhn, Leroy Smith, J. E. Gustin.

Third row—William West, sergeant; Leonard Rasmussen, director; L. O. Christenson, treasurer; Olof Hanson, president; C. K. McConnell, vice-president; A. W. Wright, secretary, John Bodley, trustee.

Bottom row—Abe Himmelschein, Hugo Holcomb, Roy Harris, Oscar Larson, A. K. Waugh.

SAYINGS OF SOLOMON, JUNIOR.

On What a Frat Should Know and Do.

My son, I would speak to thee on the subject of using the talents with which thou wert endowed by Nature.

Nature made thee a diamond, like unto the four thousand odd of our order who glory in the shibboleth "We All Eat Fat Pork."

So govern thineself that thy mother need not be ashamed of thee, nor thy father cuss the day on which he didst turn a hand spring and bellow forth, "It is a BOY."

Be thou an 18 karat stone, not a piece of stage glass.

Nay, act thou natural, so that thy neighbor will not say of thee, "There goeth a piece of walking syncopated jazz."

Thou mayest make a good ruler. Rule thou, then, and rule well. And shouldst thy gavel break, get thee a new one, and rule until thy herd followeth thy lead in true line.

Or, thou mayest be cut of cloth that maketh a good scribe. Take up thy pen and scribble. Scribble until thou gettest writer's cramp and then, get thee a machine and pound the keys until they holler for mercy. Scribble or pound according to thy lights, and be blessed.

Shouldst thou have a knack for getting figures and statistics in their proper columns, a sense for the guarding and hoarding of shekels, consent thou unto the mandate of thy order, and be the financial watch dog. And guard thou well.

Shouldst thy tribe consider thee lacking of talent in the one or the other, remember—Be not a piece of syncopated jazz.

Let not the discord of blasted ambitions gnaw into thine heart and make the music

of thy soul sound like unto the squeak of a rusty hinge.

For I say unto you, a man that doeth a small thing right is more respected than the man that bunglenth up a weighty matter, and is entitled to all the honors that accrue unto "the ham what am."

Think not that because thou canst not wear the robes of exalted office thou needst be a pariah.

Thou canst be a shield bearer in the ranks. No army was ever composed of all centuries and no legionaries.

Why mope? Why fret? Why pine? Why gnash thy teeth?

WE ALL EAT FAT PORK.

Remember thou that.

And in the offing there may be prepared unto thy memory a tablet reading:

"He ruled not, nor did he dictate, but Solomon with all his wealth could not match his works for the good of his fellow man."

Selah!

MEN FOR FIRESTONE.

Strong, ambitious deaf workmen are offered an equal opportunity with hearing men in the Firestone factories in Akron. Must be over 18 years of age and weigh 140 pounds. Physical examination required. Good wages and steady advancement while learning. For further information address B. M. Schowe, Labor Department, Firestone Tire & Rubber Co., Akron, Ohio.

BE SURE YOU HAVE ENOUGH.

Is there a mortgage on your home? If there is, would your wife or dependents be able to pay it off if you should be taken away? Better add enough insurance to cover that mortgage.—[The Bearer.

FOR THE GOOD OF THE ORDER.

"Get One"—a half a dozen if you can, but don't try to keep another brother from "getting one" at the same time. There is a practice which has become rather universal in extent, and which is rather rampant here in the "City of Opportunity," but brought within our gates largely from other places. It has become a custom, or rather a sort of bad habit for frats high and low in all parts of this great United States of ours to "cache" their friends that are non-frats. The trouble is, they keep them "cached" too long.

Non-Frats from all over the country troop into Akron. In a couple of months they are generally ready and willing, nay even anxious, to join the society. When they are approached and requested to join they almost invariably say: "I have promised my friend So-and-So to let him endorse me." There is where the absurdity of it all starts and ends. It is downright unjust to our order, your non-Frat friends and those Frats who are always on the go "for the good of the order" to bind certain ones to you hand and foot by the infernal "cache" system. Such a system was invented to make trouble one way or another.

If you cannot get your friend to join the N. F. S. D. when you first approach him don't bind him by a promise to let you and no one else be his endorser when he is ready and willing to join.

Such a practice retards the membership growth of the divisions and has a bad effect and poor results on all concerned. For at a time when a non-frat is in the mood to join, the friend to whom he has given his promise is nowhere around to endorse him, and because he is in honor bound to this "friend," he decides to put off joining. The opportunity is lost, and that is one member less. And when you think it over, you feel the one who "cached" this non-member is not as loyal to the society as he could be, has not the best interests of the society at heart.

And so I would conclude by saying, "Don't try to 'hog the dollar.'" There are other things to be considered besides the glittering 'cart-wheel' that you get for your pains. If you cannot get a man in, don't bind him to you for all time. Let some other frat get him if you can't."

—T. J. Blake, Akron, Ohio.

January—and new year payments are due. Start right. The fellow who pays ahead has it on all the rest, and is well satisfied with himself, as well as having his division treasurer feeling the same way. We all love him; he makes things easier all around.—Chicago's Treasurer.

A CORRECTION.

The November Frat omitted to schedule the payment of \$200.00 to Anker Nicolaison, Guardian of Clarence Blumer, and the final payment made in connection with the death claim of Ernest Blumer, Darien, Wis. The amount was reported in the grand treasurer's statement, but not among the claims listed.

January payments are due.



One of our western members writes: "I have had occasion to meet up with a very religious man and in trying to get him to join I got a new and entirely unlooked for argument. He argued that he could not join because the society operated in contradiction to his beliefs. From his observance it appeared to be a selfish organization. Those who pass the medical examination are supposed to be strong and healthy and are admitted into the fold, while the others who are not so fortunate are kept out. This, he argues, is not following in the footsteps of Jesus, is not living according to His teachings, since He aimed mostly to succor the weak and unfortunate. Those who are strong and healthy do not need help as much as the weak. He believes in helping the less fortunate first. He is a devout church member and says one of the chief objects of the church is to help those who are in need of it now. He is seemingly an intelligent man, a farmer by occupation and would be glad to join the society if it would aid the weak and unfortunate as well as the strong and fortunate. I admit I was partly stumped by his arguments, but told him if our laws were changed to accord with his principles, sickness and death would soon wreck our organization unless we raised our rates to undreamed-of heights. Now, what I'd like to know is what line of talk would you have handed him? You might use this in The Forum and see what others have to say about it.

"Speaking of The Forum reminds me of what I've read therein anent allowing women to join the organization. J. H. Brady wants arguments on the negative side. I'll say that those who are in favor of having women come in should not forget the primary objects of this society. We have insurance so that our families or other relatives will not be destitute immediately after we are gone. And we get our sick benefits so that our dependents will not be in want while we are unable to work. Now, what do women want insurance and sick benefits for? Who is dependent on women? Of course I see plenty of women working for their living and occasionally an instance occurs where the woman is the support of some member of the family, usually her mother. Hardly ever is it a case of "Work or Starve." As a general thing women get married sooner or later and automatically become dependents. Not so with the men—as soon as the knot is tied they have fresh responsibilities. They become the guardian of another human being and feel this responsibility so much that life insurance is necessary. They know if they do not provide for their families after they are dead, they will be destitute and thrown upon charity. Our stock argument with prospects is that they should provide for their families or dependent relatives after they are unable to do anything further

for them. This argument is hardly ever used in connection with the women. We cannot argue against the women from the social point of view. Everybody knows the dear ladies are simply indispensable when there are social affairs on hand. And so it would seem the term "aux-frats" would satisfy everybody concerned, and no further privileges would be desired. We haven't seen any of our women complaining here, and if it is the same in other cities, why spend so much time, energy and thought on something the women do not want. They haven't said they wanted to join and we shouldn't stuff it down their throats. If they want to come in, let some one up and say so. And then, we can start to quarreling about it."

THE GET-ONE DEGREE.

Here's another list of go-getters—the fellows who got theirs.

How long since you made the degree (if you have made it)? Repeaters are the real thing in this degree. And while you are about it read what Brother Blake says elsewhere.

Chicago—Frank Worswick, Bernard J. Taran.

Detroit—Arthur W. Meek.

Olathe—Edward S. Folz.

Toledo—E. M. Hetzel, F. E. Neal, B. L. Tussing.

Milwaukee—J. M. Goff, L. Kolman, F. L. Gierloff (2), E. J. Mongon, H. B. Plunkett.

Columbus—Edwin I. Holycross, Geo. D. Black.

Cleveland—P. D. Munger, John Simko.

New York—L. Edwards, G. W. Donovan, W. B. Taylor, J. D. Shea.

St. Louis—A. Williams, W. B. Wilson, G. D. Hunter.

Holyoke—John Tolpa.

Los Angeles—Leon A. Fisk (2), C. M. Benedict.

Atlanta—James E. A. Neal.

Philadelphia—I. H. Marchman, Fred Greiner, J. R. Lynch.

Omaha—W. Poshusta, Z. L. Osmun, Harold S. Lee.

New Orleans—Hobart L. Tracy (2).

Boston—J. McKeown (2), W. H. Battersby.

Pittsburgh—Francis M. Holliday.

Buffalo—Philip John Maue.

Providence—Arthur J. Myers.

Newark—Julius M. Aaron (3), E. C. Ellsworth.

Seattle—J. H. O'Leary (3), A. W. Wright, E. W. Chambers.

Washington—Wilbert P. Souder (2).

Cedar Rapids—Allen R. Murdock.

Akron—Benjamin M. Schowe.

Springfield, Ill.—Art. C. Johnson, E. H. Shaffer.

Worcester—George L. Tatro (2).

St. Paul—James S. Bowen.

Ft. Worth—Thomas P. Rosser, Herman Stanley, W. H. Jennings.

Dallas—Edwin S. Cochran (2), William A. Barnes, J. B. Irvin.

Waco—Tilden Smith.

Pittsfield—Walter H. Sears.

Bangor—Albert L. Carlisle.

Birmingham—Melvin S. Weil.

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.

NEW MEMBERS.

1. Mathia F. Uhren.....	Chicago, Ill.
2. John T. Walter.....	Detroit, Mich.
14. K. G. Willman.....	Olathe, Kans.
16. Herbert C. Volp.....	Toledo, Ohio
16. W. A. Morrison.....	Toledo, Ohio
16. C. M. Schmidt.....	Toledo, Ohio
17. Walter A. Krohn.....	Milwaukee, Wis.
17. Joseph L. Bantz.....	Beloit, Wis.
17. Charles Funke.....	Milwaukee, Wis.
17. T. B. Zolandeck.....	Milwaukee, Wis.
17. O. J. DuCharme.....	Delavan, Wis.
17. W. T. Brown.....	Beloit, Wis.
18. Frank E. Hibbs.....	Columbus, O.
18. Joseph B. Arnold.....	Columbus, O.
21. Edward E. McNabb.....	Cleveland, O.
21. Fred Stupavisky.....	Cleveland, O.
23. Jack Sobel.....	New York, N. Y.
23. J. A. Harrington.....	Brooklyn, N. Y.
23. E. V. Moeslein.....	Ridgewood, L. I.
23. W. J. Hansen.....	New York, N. Y.
24. Fred Morris.....	Fulton, Mo.
24. Ira. G. Yankey.....	Madison, Ill.
24. J. J. Housman.....	St. Louis, Mo.
26. Jas. F. Gagnon.....	Holyoke, Mass.
27. J. B. McCurry.....	Long Beach, Cal.
27. J. I. Saunders.....	Chino, Cal.
27. Crom F. Boam.....	Porterville, Cal.
28. G. A. McKenney.....	Atlanta, Ga.
30. C. T. Dever.....	Morristown, Pa.
30. J. E. Chandler.....	Upland, Pa.
30. John Nitto.....	Pittston, Pa.
32. E. R. Johnson.....	Mason City, Ia.
32. C. F. Wieseman.....	Osceola, Neb.
32. P. A. Miller.....	Council Bluffs, Ia.
33. J. W. Schindler.....	Lake Charles, La.
33. Bufferd Stewart.....	Farmersville, La.
35. A. S. Holmberg.....	Brockton, Mass.
35. Fred J. Gero.....	Gilbertville, Mass.
35. A. J. DeJulio.....	Boston, Mass.
36. Frank D. Wilson.....	Johnetta, Pa.
40. Walter H. LeBar.....	LaSalle, N. Y.
42. Thomas Keely.....	Jersey City, N. J.
42. W. D. Stocker.....	Orange, N. J.
42. Frank E. Mesick.....	Paterson, N. J.
42. C. J. Hardy.....	Passaic, N. J.
43. Low D. Helberg.....	Providence, R. I.
44. John W. Cross.....	Spokane, Wash.
44. N. J. Barney.....	Spokane, Wash.
44. A. R. Martin.....	Seattle, Wash.
44. Fred E. Fulmer.....	Spokane, Wash.
44. J. E. Skoglund.....	Spokane, Wash.
46. Joseph H. Heeke.....	Washington, D. C.
46. G. A. Rawlson.....	Washington, D. C.
49. Glenn H. Smith.....	Mt. Pleasant, Ia.
55. Benito V. Baca.....	Akron, Ohio.
58. Earl Worley.....	Springfield, Ill.
58. R. A. Montgomery.....	Beason, Ill.
60. W. J. Hudson.....	Worcester, Mass.
60. P. O. Hudson.....	Worcester, Mass.
61. F. E. Bulmer.....	Minneapolis, Minn.
61. J. J. McNeil.....	St. Paul, Minn.
62. C. C. Harris.....	Valley View, Tex.
62. E. M. Froment.....	Ft. Worth, Tex.
62. J. R. Allbert.....	Denton, Tex.
63. A. A. Hendrix.....	Dallas, Tex.
63. Guy K. Rorex.....	Dallas, Tex.
63. W. H. Davis.....	Austin, Tex.
68. T. P. Jackson.....	Galveston, Tex.
68. J. A. Sanders.....	Thornton, Tex.
70. A. J. LaFramboise.....	Dalton, Mass.
71. G. S. Mackenzie.....	Moneton, N. B.
73. W. V. Coupland.....	Birmingham, Ala.

If you are not a frat—turn over a new leaf and start 1920 aright; join now.

Get one. Get us?

OBITUARY.

John W. Wear.

Brother John W. Wear of Kansas City Division passed away at the home of his son in Verdon, Neb., November 21. He had not been in very good health for some time past, but his death was sudden, after but a few days illness. He was in his 65th year.

Brother Wear joined the society in 1909, through Kansas City Division, and was one of its delegates at the Columbus convention in 1912. He went to California in 1913 and for a while was attached to Los Angeles, San Francisco and Omaha Divisions, coming back to his original affiliation last year.

William J. C. Toegel.

Brother William J. C. Toegel of Detroit Division passed away at his home in that city November 27, after an illness of some duration. He is survived by a widow, three daughters and one son. Burial was in Detroit. He was in his 60th year.

Brother Toegel joined the society in 1905 and was active in his division, being one of its delegates to the Cincinnati convention in 1907. He was born in Germany and educated there, but had been a resident of Detroit for the past 20 years, marrying Miss Bertha Miller of Ohio.

BIRTHS.

To Mr. and Mrs. Frank Forsyth, of Buffalo, on September 9, a boy.

To Mr. and Mrs. Elmer A. Seth, of Caldwell, Idaho, on November 7, a girl.

To Mr. and Mrs. William Hill, of Boston, on November 16, a boy.

To Mr. and Mrs. Harry Redman, of Newark, on November 23, a girl.

To Mr. and Mrs. George Rigg, of Newark, on December 7, a girl.

To Mr. and Mrs. G. Elliott Rhodes, of Walhalla, S. C., on December 8, a boy.

MARRIAGES.

October—Samuel D. Smith to Elsie L. Sturges, both of Newark.

October—George Oscar Bedford to Miss Van Sickle, both of Newark.

November 8—William John Hoffman of Terra Bella, Calif., to Grace Pearl Knight of Chicago.

November 15—Abraham Chaimowitz to Gussie Sleven, both of New York.

November 22—Julius Goetsch to Ida Nimmer, both of Milwaukee.

November 22—Alfred H. Robbins of Rochester, Ind., to Carolyn H. Morse of Waltham, Mass.

December 14—Paul Krueger to Clara Kleinschmidt, both of Milwaukee.

Atlanta—1921.

**Buy War Savings
Stamps**

TRUSTEES' REPORT.

Ledger Assets, November 29, 1919.

First mortgage loans.....	\$152,400.00
First mortgage bonds.....	27,343.22
U. S. Liberty bonds.....	30,200.00
Canadian Victory bonds.....	4,837.50
Certificates of deposit.....	55.00
Funds on checking account.....	1,872.85
Grand Secretary's Fund.....	300.00
Treasurer's cash balance.....	273.71

Total ledger assets.....\$217,282.28

Balances in Funds.

Reserve Fund.....	\$173,739.31
Mortuary Fund.....	28,319.94
Sick and Accident Fund.....	5,858.82
General Expense Fund.....	5,873.33
Organizing Fund.....	495.70
Convention Fund.....	2,995.18

Total in all Funds.....\$217,282.28

Concerning Investments.

A payment of \$500 in full of remaining unpaid principal was received on a farm loan. Funds of current surplus to the amount of \$6,500 were invested in two new farm loans at 5½ %. And a subscription of \$5,000 to the Canadian Victory Loan was paid in; these Canadian Victory bonds were purchased at 97.25 to net a little over 6 %.

NOVEMBER DISABILITY CLAIMS.

*Howard L. Arnold, Harrisburg, Pa.	\$35.00
*Irving Simon, Boston, Mass.....	30.00
Thomas Breen, Philadelphia, Pa.	50.00
*Charles C. Dool, Rockford, Ill.	10.00
*Levite J. Beaulieu, Waterville, Me.	10.00
Joseph Fisher, Cincinnati, Ohio.....	50.00
Edwin Teweles, Milwaukee, Wis.	10.00
Patrick O'Brien, Philadelphia, Pa.	50.00
Elmer Lewis, Dayton, Ohio.....	50.00
*Henry O. Silk, Grapevine, Texas....	15.00
Irving Blumenthal, Bronx, N. Y.	35.00
Willie N. Carothers, Dallas, Tex.....	10.00
Willie E. Richmond, Adams, Mass..	15.00
Charles Dunn, Chicago, Ill.....	45.00
Stan. Witomski, Baltimore, Md.....	15.00
*Bruce D. Troxell, Ellet, Ohio.....	10.00
*John W. Close, Springfield, Ill.....	15.00
*Samuel Clarkson, Columbia, S. C.	30.00
Albert Rosenhall, Leeds, England....	20.00
*Carl Stephenson, Memphis, Tenn....	50.00
*William T. Welch, Dallas, Tex.....	10.00
*John T. Flood, Washington, D. C.	10.00
John Amos Todd, Memphis, Tenn....	10.00
Leroy Smith, Seattle, Wash.....	10.00
William Heck, Flint, Michigan.....	15.00
Fred A. Lawrason, Flint, Mich.....	20.00
Irvin J. Lynch, St. Louis, Mo.....	15.00
Simon Stolowitz, Brooklyn, N. Y.....	15.00
*R. Dubosar, New Britain, Conn.....	15.00

Total for the month.....\$675.00

*Denotes accidents.

MEN WANTED.

Ten deaf men wanted to learn drilling at \$4.00 per day. When experienced, from \$6.50 to \$8.40 per day can be made. Steady work guaranteed as the company turns out some 425 piano plates per day. Wickham Piano Plate Co., Springfield, Ohio.

DIAMONDS IN AMERICA.

Geologists believe that some day diamonds will be mined on a very large scale in the United States. They are confident there are valuable diamond mines hidden under this country, because many loose diamonds have been found in various sections. There must be a parent lode they say, and this is believed to be in either the Rocky Mountain or Appalachian range, regular diamond chimneys, like those of South Africa. They are filled with periododite, akin to the famous Kimberlite of South Africa.

A farmer in Indiana, ploughing a gravelly hillside, found the first diamond in America in 1837. More than twenty diamonds have been found in Indiana in the last twenty years, and one sold for \$1200. Other valuable diamonds have been found in Virginia, North Carolina, Wisconsin, South Carolina, Georgia, Alabama, Louisiana, Idaho, Texas, Montana, Arizona, and California. A laborer working in an excavation in Manchester, Va., found a stone weighing twenty-three and three-quarter carats in 1855. Numerous stones, weighing from three to twenty-one and three-eighths carats have been found in Wisconsin.—[Detroit News.

THE BROTHERHOOD OF MAN.

Begin thy morning with these thoughts: I shall meet the meddler, the ingrate, the scorner, the hypocrite, the envious man, the cynic. These men are such because they know not how to discern the difference between good and evil. But I know that goodness is beauty and that evil is loathsomeness. I know that the real nature of the evildoer is akin to mine, not only physically but in a unity of intelligence and in participation in the Divine nature. Therefore I know that I cannot be harmed by such persons, nor can they thrust upon me what is base. I know, too, that I should not be angry with my kinsmen nor hate them, because we are all made to work together fitly like the feet, the hands, the eyelids, the rows of the upper and the lower teeth. To be at strife one with another is therefore contrary to our real nature; and to be angry with one another, to despise one another, is to be at strife one with another.—[Marcus Aurelius Antoninus.

WORK.

I am the foundation of all business. I am the fount of all prosperity. I am the parent of genius. I am the salt that gives life its savor. I have laid the foundation of every fortune in America, from Rockefeller's down. I must be loved before I can bestow my greatest blessings and achieve my greatest ends. Loved, I make life sweet and purposeful and fruitful. I can do more to advance a youth than his own parents, be they ever so rich. Fools hate me; wise men love me. I am represented in every loaf of bread that comes from the oven, in every train that crosses the continent, in every newspaper that comes from the press. I am the mother of democracy. All progress springs from me. Who am I? What am I? I am work.

FRIENDS

Friends don't make a man, but if a man has the right qualities, the right personality, the right caliber, he cannot help making friends; they just feel drawn to him. The thing to do is not to set out to cultivate friends who, you figure, may prove useful, but to cultivate and develop qualities and abilities that increase your own usefulness. If you do that, and do it, of course, on the square, the friendship part will take care of itself.—Albert H. Wiggins.

YES, HE'S SOME MAN.

He may wear a last year's straw hat; his finger-nails may need manicuring; his vest may hang a little loose and his pants may bag at the knees; his face may show signs of a second-day's growth, and the tin dinner bucket he carries may be full of dents and doughnuts; but don't you call him "the old man." He's your father.

For years and years he has been rustling around to get things together. Never once has he failed to do the right thing by you. He thinks you are the greatest boy on earth, bar none, even though you plaster your hair back, wear smart clothes, smoke cigarettes, and fail to bring home a cent. He is the man who won the love and life partnership of the greatest woman on earth—your mother. He is "some" man and not "the old man."

If you win as good a wife as he did, you will have to go some.—[The Silent Partner.

QUEEN ALEXANDRA'S DEAFNESS.

The Queen is, as all the world knows, slightly deaf. Her husband, children, and intimate friends take care to come close beside her, and so direct their voices that her majesty should have the smallest possible difficulty in catching the sound.

But it is with ordinary people that the trouble comes in. It is impossible to poke oneself close to the Royal ear; and it is not pleasant to shout aloud one's utterances. And so it comes to pass that much of the tide of everyday conversation passes unheard by the Queen.

Perhaps it is this that has given Her Majesty that expression of appeal that is so often visible upon the gentle face. "She listens with her eyes," one of the princesses once remarked. "She always manages to hear when it is needful to understand other peoples' troubles."—[British Deaf Times.



COMING DIVISION EVENTS.

January.

- | | | |
|-----|--------------------------|--------------------|
| 1. | Open House..... | Chicago |
| 1. | Open House..... | Indianapolis |
| 1. | Bowling Tournament..... | Boston |
| 3. | Installation..... | Syracuse |
| 3. | Social..... | Utica |
| 7. | Installation..... | Washington |
| 10. | Banquet..... | Holyoke |
| 13. | Get-Together Social..... | Baltimore |
| 17. | Annual Ball..... | Chicago |
| 17. | Masquerade Ball..... | Waterbury |
| 17. | Smoker..... | Cleveland |
| 20. | Vaudeville Show..... | Cleveland |
| 24. | Smoker..... | Pittsburgh |
| 24. | Card Party..... | Kenosha |
| 24. | Card Party..... | Springfield, Mass. |

February.

- | | | |
|-----|-----------------------|------------|
| 1. | Valentine Social..... | Huntington |
| 14. | Banquet..... | Kenosha |
| 14. | Annual Ball..... | New York |
| 14. | Masquerade Ball..... | Albany |
| 17. | Masquerade Ball..... | Waterbury |
| 21. | Masquerade Ball..... | Cleveland |
| 21. | Box Party..... | Nashua |
| 21. | Annual banquet..... | Pittsburgh |
| 26. | Dance..... | Cincinnati |

Utica.

The sixth annual banquet of Utica Division was held at Hotel Utica, in the famous English Club room on the evening of November 29. On this occasion we were honored with the presence of Alexander L. Pach, Grand Vice-President of the fourth district. Promptly at nine o'clock the doors of the banquet room were opened and the assemblage, numbering seventy-five or so, marched in and took their places. There was one long table at the head of the room occupied by Toastmaster Thomas, Grand Vice-President Pach, Division President McAllister and Mrs. Sandusky. This overlooked the fifteen or more round tables at which the others were seated. After a most appetizing menu had been enjoyed Secretary Thomas, as master of ceremonies, made a few timely remarks followed by President McAllister, who addressed the company as only a president may. The event of the evening, however, was the speech by the guest of honor on, "Lifting the Deaf Man's Burden." Opening his remarks with a timely story which caused a ripple of merriment all over the room, the speaker related some of the difficulties experienced in the early history of the N. F. S. D. This gifted speaker paid a high tribute to the combined method of educating the deaf and the large part it plays in lifting their burden. In recounting the growth and development of the N. F. S. D., the speaker voiced his appreciation of the grand officers at headquarters in a way that made every frat

in the room feel all puffed up with pride. It is a safe bet that more than one non-frat made a resolve to wear a frat button at the next banquet. Brother Pach uses very clear and impressive signs and he held the interest of all present, and finished amidst applause that hardly measured the pleasure and satisfaction of his audience. After remarks by various members Mrs. Jennie Hilts Sandusky brought the evening's program to a fitting close by rendering "America," in graceful signs. The banquet of 1919 was in every way a credit to the zeal and untiring efforts of Chairman Thomas L. Kinsella, Paul J. Sandusky and John H. Thomas.

Sunday, Grand Vice-President Pach went to Rome accompanied by Secretary Thomas. They visited the Rome school for the deaf.

October 22nd, at the home of the bride's parents, Mr. and Mrs. Walter Hilts, of Rome, N. Y., the only daughter, Jennie May, was united in marriage to Paul Johann Sandusky, of Utica. The Rev. Brother Herbert C. Merrill of Washington, D. C., tied the nuptial knot, using the beautiful marriage service of the Episcopal church. The ceremony was performed in the presence of only the relatives of the contracting parties and the only attendants were Miss Marion Merrill of Utica, a close friend of the bride, and Clyde Hilts, the bride's only brother. After a short but pleasant trip to Albany and Canajoharie the happy couple returned to this city where they have taken up their residence in a newly furnished apartment at 1303 Linden St. The couple received many handsome gifts attesting the high esteem in which they are held. They were the guests of honor at several pre-nuptial and post-nuptial affairs at which they were generously showered with gifts. Among the presents we are able to recall was a dinner set from the employees of the Sanquoit Paper Company where the groom is employed, a beautiful massive mahogany pedestal and smoking stand from Utica Division, and substantial checks from the bride's parents and the groom's father.

Weddings are becoming rather frequent in deaf circles so you needn't be surprised to hear that the bells are to ring again this month. On Saturday, Dec. 27th, Thomas D. Harter of Iliion and Miss Mamie Augusta Twamley are to be married at the bride's home in Rochester, N. Y. After January 6th, the couple will be at home at their newly furnished residence, 95 Morgan St., Iliion, N. Y.

Utica Division desires to take off its hat to Brother Kemp and suggests that he be given a place in the list of "Make Good." We were delighted to hear that our former secretary has been elected to the secretaryship of Akron Division. We

haven't the least doubt but that Brother Kemp is thoroughly efficient in his role of Secretary and we congratulate No. 55 on its splendid choice, and Brother Kemp on having won the high honor.

On November 6th, as a preliminary to the main wrestling bout between Utica's pride, Joe Malcewicz, and Pat Connelly, of Chicago, John Adamezyk of this city met and defeated Kid Mitchell with the terrible toe hold, accomplishing the feat in three and a half minutes.

January 3rd there's to be a social under the auspices of No. 45 at Little Falls. Arrangements are being made for a record crowd and several new features promise to make the event one long to be remembered.

Dr. D. R. Kinloch, of 312 Court St., Utica, has been appointed medical examiner for Utica Division and future applicants will go to him for examination. Dr. Kinloch has had practice in this city for many years and besides being a physician he is also a surgeon of recognized standing. He possesses a genial personality and is able to use the manual alphabet and has always shown a warm and friendly interest in all deaf persons who have come under his care. Utica Division, as a whole, can feel that in making this selection its best interests will be conscientiously looked after.

The Season's Greetings to all.

Akron.

President Munger of the Cleveland division was in town Sunday, December 14, on business and pleasure bent. Brother Munger is always a very welcome visitor in Akron but the trouble is he does not come often enough. While here, he made arrangements for his Cleveland bowling team to lock horns with the Akron Silent Bowlers in Cleveland.

C. C. Codman is in town now working at Goodyear. He dropped in on us from far-away Montana. He looks like he has weathered many a storm but is still hale and hearty and the same old "C. C. C."

On the fourth Saturday in January, 1920, Akron Division will hold its third annual banquet. Grand President Anderson will be the guest of honor and the division is going to try and give him the biggest, warmest and liveliest reception he has ever received. Detailed arrangements for the banquet have not been completed. Brother Anderson has never been in Akron and thus No. 55 will be as much if not more so, delighted as our Prexy. He will have a good chance to see an example of the unsurpassed and sturdy growth of a division of the society of which he is president.

Brother Snyder who has been down with typhoid fever is getting along nicely at present. He will soon be able to return to work, so he says.

Charles Kemp has been "off watch" for the past two weeks from an attack of la grippe.

Dennis Wickline will spend his Christmas vacation in Pittsburgh. There is an attraction down there for Dennis which we suspect is far fairer than the Smoky City itself.

(Continued on page 9.)



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FRANCIS P. GIBSON Editor
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DECEMBER, 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.

\$217,282.28.

Watch it grow.

Get yours yet?

We hoped we could give in this issue the list of new division officers for 1920, but we cannot, Sorry, the tardy ones are still with us. Look for it in January's.

In the passing of Brothers Wear and Toegel the society loses two more of its pioneer members—the old guard. The Editor knew both, so knows whereof he speaks when he says they were in the Make-Good Degree long before it made its appearance in these columns, what more can be said—or is it necessary to say?

Solomon, Jr., had his experience with "pi" last month and the last paragraph of his letter did not look well. Here's what he intended it should say—and it is the right stuff: "Soften thy criticism with justice, and the shillalah thou didst hold in thine hand shall turn into a floral offering unto thy brother, and a burnt offering to the Supreme Ruler."

Opportunity sure does knock at the Goodyear employee's door. Atop of all the advantages we read about their having comes the news they are stockholders in the firm, and to the tune of over \$200,000. Not all of them got next to that good thing, and we learn of some dabbling in stocks that have no such backing as that Opportunity had under her arm when she knocked. It's funny—some of us cannot tell it is Opportunity even were the knocking done with one of Goodyear's big tire cores, so deaf are we. It is said



BIRMINGHAM DIVISION, No. 73, N. F. S. D.

From left to right—Melvin S. Weil, president; James E. Stiles, secretary; Joseph F. Brocato, treasurer; Dewitt C. Logan, Eugene E. Bradley, William H. Morris, sergeant; William E. Waid, director; Thomas N. Sheppard, trustee; Edward M. Sutter, Jr.

none are so blind as those who will not see—and none are so deaf as those who will not hear, it seems.

DIVISION PENNANTS.

The home office often receives enquiries as to pennants, but has never supplied such. Below is a cut of a pennant which many of our divisions have, and which is made with all the colors of the society (red, white, blue and black) shown. The best way to get these is to have the divisions order and sell them to their members, in this way making something for the local fund at the same time. It is



the same pennant the Dallas Division news speaks of in this issue of The Frat, and we know it is as neat and pretty as it looks—more so than the cut shows in one color. Brother Bacheberle of Cincinnati Division is manufacturer's agent for them and all enquiries should be addressed to him: Louis J. Bacheberle, 2421 Moerlein Ave., Cincinnati, Ohio.

WORK AT GOODYEAR.

If you are tired of moving around from one job to another, losing time and money, or if you desire to better your present condition, Goodyear offers you permanent work the year around—good money and an open door to advancement. This is an opportunity for inexperienced men between the ages of 18-45, in good physical condition. We now employ five hundred of the deaf, maintain a splendid club house, encourage athletics, and offer educational advantages free of charge. A copy of "Silent Workers' Special" will be sent you on request. Communicate with A. D. Martin, Labor Division, Goodyear Tire & Rubber Co., Akron, Ohio.

Do not forget it is 1920.

TREASURER'S STATEMENT.

For November, 1919.

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

Receipts.

Division Collections.....	5,843.00
Interest—mortgage loans.....	444.00
Interest—mortgage bonds.....	137.50
Interest—Liberty bonds.....	2.12
Interest—bank deposits.....	3.40
Rent, Chicago Division.....	5.00
Button sales.....	21.70
Fob sales.....	.50
On bills for halftones.....	12.84
Sale of electros.....	.75
Secretary's fees.....	4.00
For exchange on checks.....	.20

Total balance and receipts.....\$218,780.46

Expenditures.

Sick benefits.....	\$ 435.00
Accident benefits.....	240.00
Back interest on purchased mortgage and bonds.....	18.02
Refunded entry fee.....	4.00
Rent.....	57.50
Emblem fobs.....	85.92
Salary—W. L. Davis.....	12.50
Salary—H. L. Tracy.....	12.50
Salary—E. H. McIlvain.....	12.50
Salary—A. L. Pach.....	12.50
Salary—L. A. Fisk.....	12.50
Salary—T. J. Blake.....	12.50
Salary—G. F. Flick.....	12.50
Salary—H. M. Leiter.....	6.25
Salary—W. Barrow.....	6.25
Salary—Dr. M. Furlong.....	25.00
Salary—H. C. Anderson.....	41.66
Salary—E. M. Rowse.....	125.00
Salary—F. P. Gibson.....	166.66
Services—Lillie A. Gwin.....	72.00
Services—F. B. Pleasant.....	100.00
Vault rent.....	10.00
Office expense.....	14.67
Postage.....	2.75

Total disbursements.....\$ 1,498.18

Recapitulation.

Total balance and receipts.....\$218,780.46
Total disbursements.....1,498.18

Balance, November 29.....\$217,282.28

DIVISION NOTES.

(Continued from page 7.)

Tom J. Blake is spending the Christmas holidays with his folks in Cumberland, Md. He expects to visit Baltimore, Washington, and Frederick, Md., before he returns. This is his first vacation since his Philadelphia trip and he says he has a cosy going-home feeling crawling up and down his spine.

Whew! it is cold here in Akron. The writer would not object being with George Parish in Los Angeles if everything is true that his post cards tell. Brother Parish, if you want a reply to one of your numerous cards, please forward your address to Akron.

A. J. Sullivan of Louisiana, who has taught school there for eighteen years, is spending his vacation working at Good-year. That is a unique vacation time—from November to April. Brother Sullivan does not know yet if he will stay but everybody hopes he does.

The Silent Athletic Club has organized a dramatic troupe and in the near future will give plays and vaudeville stunts in Goodyear Hall. Brother Pfunder is chairman of the dramatic club.

A. D. Martin expects to have a championship basketball five this year. He has a fine bunch of youngsters caging the ball these days.

The annual election of officers of Akron Division was held on December 6. Fred Moore of football fame was elected president and Charles Marshall, likewise of football renown, who has been captain of the Silent Goodyear eleven, was elected vice-president. Charles Kemp, who hails from New York and who has had much experience in his home town as a secretary was given the job here. Frank Andrewjeski, who has been No. 55's secretary for the past year, was shoved into the treasurership because he was the smallest man to be obtained for the place. Benjamin Schowe of Firestone was elected director and Pat Murphy, sergeant—and I'll let you know he is an ideal one. Brother Grimm was re-elected as trustee, a place he has ably filled the past three years. The entire official family of No. 55 for the new year is a good one. They are all frats of sound judgment and ability and great things are expected of them. Their slogan is "400 members in 1921, and all aboard for Atlanta." No. 55 expects to charter a special train to Atlanta and take along a band. Atlanta, are you getting ready?

Dallas.

Sherman Grough of Krum, Texas, was in Dallas recently looking for a new Ford. Unfortunately, there are none in stock now and he will have to wait.

Fee Griggs was a visitor at Neal Allen's in Athens not long ago. Says the trains up that way are as slow as molasses in January.

Wallace K. Gibson is the latest addition to Dallas "society." He comes from Denver and is employed as chemist with the Trinity Cement Company. We hope he will decide to stay here.

Sam Barnes is spending the winter on his wife's farm in Oklahoma, but expects to be back in Dallas in the spring.

Troy Hill was mingling with friends here recently. He had just come in from Akron and says Texas looks good to him and he may decide to stay down south.

The N. F. S. D. pennants purchased through Louis Bacheberle of Cincinnati are quite popular here. Nearly every frat has one. Dallas and Fort Worth have bought around four dozen and whenever you visit in the home of any frat you may be sure to find the pennant occupying the place of honor on the wall.

At least six frats from Dallas are planning on attending the state convention in Austin during the holidays. That's a good time to get-one, and we hope each one will bring back a new applicant.

Notice to non-resident members: The new treasurer and his address is Edward B. Kolp, 3002 Carlisle Street, Dallas. Please send your dues to him after this.

No. 63 extends Christmas and New Year greetings to each and every member and hopes the new year brings prosperity to all.

Waterbury.

Merry Christmas and a Happy, Healthy and Prosperous New Year from No. 65 to all you frats.

"Now that John Barleycorn has been Jack Dempseyed," says Charles Bronson, "we have another obsolete phrase, i. e., 'What are you going to have?'"

Brothers O'Connell and Bronson are going to Hartford Division's bazaar on the 20th.

Don't forget to come to our masquerade ball on January 17, 1920. There will be plenty of fun and frolic for all.

Pittsburgh.

Captain A. C. Manning, teacher in Edgewood Park School, delivered a very interesting lecture on November 22nd, at McGeagh Hall. He spoke extensively on his experiences in military hospitals and his work among deafened soldiers.

Paul Graves organized a team among the brothers and bravely challenged the West Pennsylvania Institution team to a game of soccer and Rugby on Thanksgiving. Of course the challenge was accepted. In the game of soccer the School beat us 5 to 0 and in Rugby the two teams tied. J. C. Craig was umpire and Frank A. Leitner was referee.

Francis M. Holliday and Miss Sara Streby of Iowa were married in Washington, D. C. on November 29th, Rev Brother H. C. Merrill officiating. Before coming to Pittsburgh, they stopped off in Philadelphia over Sunday. Miss Streby has been in the government service, coming from the Iowa school where she had taught for a number of years. The Division extends its hearty well wishes for a long and prosperous married life.

Brother Haven's wife has been on the sick list for some time, but latest reports say she is improving, and we are all heartily glad.

William J. Smith visited friends at New Brighton recently. It has become quite a habit with Brother Smith to go over there.

Taking a trip from 50 to 120 miles in order to attend the election of division officers is the record of J. Rosensteel,

J. Butterbaugh, G. Montgomery, W. J. Stewart and O. Maust. Which speaks for the love and loyalty that each member holds for our fraternity. A full attendance of resident members was also a gratifying observation. There was nip and tuck in the races for the various offices. The results are shown in the tabulated list in this issue. These officers will be installed at our Open House Social Wednesday evening, December 31.

F. J. Reinhardt and family of Sharon spent a month in Jamestown, N. Y., and returned looking as brown and healthy as Indians. He has recently bought a home and is on pins and needles to move in but the present tenants seem loath to leave.

A stag banquet was held recently at the First Presbyterian Church in Wilkinsburg. Dr. Fitch, a missionary from China was there and gave a talk which was interpreted by Mr. Read. Among those present were Brothers H. Bards, G. M. Teegarden and J. C. Craig.

Arthur Finch of Detroit has found a good paying position here and will make his future home among us.

Keep in mind the all important date—February 21, 1920. For on that date the annual banquet will be held and you don't want to miss it. It would be one of the unpardonable sins if you did. Full particulars in next issue of The Frat.

Better late than never—so a merry Christmas and a Happy New Year.

Louisville.

M. C., H. N. Y.

Something is always happening to bust—or try to bust—our monthly meetings. July, it was the heat; August, it was a terrific rain storm; September and October, street car strike; November, we had a respite; December, the Fuel Administration put a ban on lodge meetings. Just as the president, the one and only Julius "Zip" Senn, sent orders to the secretary to send out postponement notices, Fuel Ad. raised the ban to the extent that lodges might meet if they held open meetings. We did. But no one availed himself of the right to nosey. And all our secrets are still secrets. We are wondering what the new year will bring us.

All things come to him who will but wait. So said Longfellow. Well, there is one gink down here who has been waiting to be noticed for, lo! these many years. In despair, he finally went and took 300% increase in certificate amount, and the bunch began to sit up and take notice. Then and only then, did they notice what Jos. Willie had in his make-up. So they forthwith elected him president and now J. W. is trying hard to convince himself that twins are not the only honors worth going after. (Excuse us, we're speaking of Joseph W. Ferg.)

Roy Alex Hertzman, our oft absent little fire brand, got soaked at the recent election. He knew he did not have a chance, so he ran for sergeant, and got—elected.

Jackson Morrison, one of our non-residents, dropped into town a few days before the December meeting and told us he had sold his fine farm. We told him

he was a heluvadam fool. He went on to tell us he made a cool \$2,500 profit on the deal. We got sarcastic. To square matters, he took out an increase in certificate amount to the limit. We are a little inclined to forgive him now, but the only one that can divorce us from the little bit of real estate we own is the Grim Reaper, and even he will have a job doing that.

Once upon a time Louisville was called the volcano of the society. Gosh, how we would kick, provocation or none. That was—once upon a time. But today—oh, Boy, you orter see us. We're scrapping worse than ever before, but to a purpose. Every mother's son wants to do something worth while for the division and for the society. We believe the December election was a record breaker. Good men were put up and they got the votes, and when the last vote had been counted, the whole business had taken just thirty-one minutes. [It was a record breaker.—Ed.]

A. S. Johnson had a harrowing experience the night before Thanksgiving. A friend had promised him a ten pound turkey and gave him a neatly wrapped up fowl, all right-o. When he got home and unwrapped the bird, some son of a gun had swapped two pairs of old shoes, four coca cola bottles and a brick bat for the turk. There was a heavy casualty among the Shelby Park cats that night, but that is nothing compared with what will happen to the rummy who made the trade if he ever gets found out.

Little Biographies—No. 2.

John Thomas Cull, Certificate No. 86—Was born just in time to be playmate with Little Bo-Peep and Jack Horner. Joined the society on a lark and won't get out now. Says he can't afford it. Book-binder by trade, and a good one, believe 'us. His employers say he is the king of them all. Made a good stand for the secretary using nothing but card board and tape, which can be folded and takes up no more room than an average edition of *The Frat*. Knows more about history than the man who invented it. Never seen without a stogie; we believe he even sleeps with one. Strong point—three minute speeches which can be seen half way across the state.

Detroit.

What the Detroit Frats are doing might interest some of you, so here goes:

Detroit Division No. 2 has played a prominent part in the advancement of the fund for the N. A. D. convention in 1920. It appropriated \$10 from the local treasury and has helped in other ways. Peter Hellers, Frat No. 1, had charge of the July 4th picnic and under his able leadership brought in a goodly sum.

Ivan Heymanson is Chairman of arrangements for the coming masquerade ball on January 17. From present indications, it is going to be a "humdinger," as the Louisville correspondent would say, for Brother Ivan is a frat and knows how.

These are just two instances of what the frats are doing. We could go on and list them all, but that would be hogging space. We'll be conservative and mention a few at a time.

Flint comes in for a goodly share of the hustling honors for the convention fund. That division gave a Labor Day picnic for the benefit of the fund. That's not all either—all the members of the Local Committee from Flint are frats, and Mrs. Stewart is the wife of a frat, which means about the same thing, you know.

Then listen to Kalamazoo—that division is never behind. It has donated \$5.00 from the local treasury and is to give a social on December 20th. The proceeds to go to the same fund.

This sounds like "convention dope." Well, perhaps it is, but it is also a boost for the frats. One night at the convention is to be called Fraternity Night and we are pulling for a strong representation at this event. And of course, without the convention we couldn't have a Fraternity Night.

W. K. Liddy, a veteran frat, has been compelled to resign from the local committee of the N. A. D. on orders from his family doctor. The L. C. regrets the step and mourns the loss of a good worker. Ivan Heymanson is his successor, so there's a frat for you again.

The D. A. D. club rooms are hunting grounds for Ben Beaver, a hustling frat-getter. Whenever a new member of the club comes in, Brother Beaver makes a bee-ver line for him and pretty soon has him signing up. Get-One, and while the getting is good, Get-Another.

The Frats and the N. A. D. both rent from the D. A. D. so it is only natural that there is such close association of the two organizations.

The D. A. D. is going after a club house of its own as soon as it is through with the convention, and the local frats say they are going to hustle along too. So with these two working in harness something ought to show up.

Holiday greetings.

Cincinnati.

For the first time in its history the division will celebrate its anniversary with a dance, to be held the 26th of February. The dance will be held in the dance hall of the building where the division holds its meetings, and a large crowd is confidently expected. This advance notice is given with the purpose of inviting outsiders and giving them a chance to plan for the trip.

Wyle Ross has returned to Rehman Plant after a siege of bad colds which laid him up some little time.

The dry humor and good nature of Brother Conkling is sadly missed by Cincy frats, but he has the very best wishes of us all for his success in the Ohio school.

As Columbus is to be the gainer by the transfer of Brother Conklin, so is Dayton to see a Cincinnati frat—Barry Taylor. He is working on one of the dailies there but we were not informed as to his exact position, so as far as we know he may be the editor.

Frank Wallace, feeling the trend of the years and tiring of being a moving stone has settled down in a home of his own in Cote Brillante, Kentucky. He still works at the watch factory in Dayton, Ky., and makes the trip to work from Cote Brillante.

Clifford Ellerhorst was in town with his little family recently. He is employed in Akron and is wearing a happy and prosperous look.

The Little Biographies which have started in the Louisville notes is making a hit around here, and if it continues there will be some interesting bits of gossip. And the writer of same should be reminded that when he writes his own biography he must not forget to mention the pair of suspenders he received while at Gallaudet, nor "Wags, the Dog that adopted him" at Lexington somewhere around 13 years ago. It is such little side-lights that go to make up a story.

Flint.

Wilfred Vick left for Upper Michigan the twelfth for a month's sojourn at the home of his grandparents. He will spend the time in hunting and we certainly do envy him.

Clyde B. Beach is building an additional flat to his home at Civic Park. The housing problem here is serious—not enough buildings or rooms can be found to accommodate the increasing number of home-seekers. So Brother Beach is building this addition and expects to have a cosy little nest-egg from the rent of the flat.

A large number of our deaf were thrown out of work by the closing down of the factories through the order of Regional Director Findley. Things are expected to return to normal conditions in a few weeks.

The installation of officers for 1920 will take place at the watch night social to be held December 31, at the Flint Social Club. The public is cordially invited to be present.

St. Louis.

Married—On December 9th, Oliver D. Williams, Jr., of Memphis, Tenn., and Miss Ruth L. Elliott of St. Louis.

On December 12th, Hebert Buchanan of Farmington and Miss Lillian Louisa Aut of St. Louis. Both couples were married at St. Thomas Mission by Rev. Brother Cloud. Brother Williams is a member of Memphis Division who recently came to St. Louis from Akron and with a permanent job ready for him lost no time in setting up his own home. His bride is well known and popular among local circles and they have the best wishes of a host of friends for a long and happy married life.

Brother Buchanan is a member of St. Louis Division and has been a resident of this city for a number of years, but will take his bride to his old home in Farmington. The bride is a hearing sister of Brother Aut, a member of No. 24, and has a large acquaintance among the younger set. Life long happiness is the wish of their friends.

At the annual business meeting of No. 24, the goat was much in evidence as an unusually large number were present for initiation. Refreshments were served after the initiation. The affair was in charge of Brother Burgherr, and they had their hands full as nearly a hundred frats were present.

Non-resident members will please take

notice: The secretary for 1920 is Dr. James H. Cloud, 2606 Virginia Ave., and the treasurer is J. H. Burgherr, 4236 Osceola Street. All communications should go to these two brothers henceforth.

Roy Jones of this division is missing and his wife and three children are destitute. Frats of other cities are requested to inform the secretary of No. 24 as to his whereabouts in case he is discovered. His number is 3799.

Rochester.

Two of our members are mourning the loss of their fathers. Glen Foland's father was killed by a train at the crossing in Constato, and Henry Kimmel's died from a long illness. No 52 extends its sympathy.

George Sparks has bought the Ford touring car of Brother Maxson. Brother Maxson will have to foot it after this until he can make up his mind to get the Maxwell he is talking about.

George Sparks is planning a trip to Canada to see his family. He has been away from them nine years and says it is just about time he was going back for a while.

We wish you all a Merry Christmas and a Happy New Year.

Bridgeport.

Brother Bakos is talking Boston nowadays. He is going up there to their dance on the 31st and take in the bowling tournament on the 1st.

Brother Hagan has let the cat out of the bag at last. He is to be married on the 21st but he doesn't name the young lady who is to be the party of the second part. However, we can guess, but we prefer to let him do the telling in his own way. The honeymoon trip will include Baltimore, Norfolk and Washington.

Brother Sinnott has moved to Bristol where he has a position in the New Departure Company there.

Gilbert F. Marshall is a fond papa again. A fine boy was born on the 4th of this month, making the sum total of the family seven, divided as follows: three boys, two girls, Dad Marshall and last but not least, Mother.

Evansville.

G. D. Allen of Tennyson, Indiana, dropped in to see Secretary Brizius not long ago. He says he has leased the farm for another year and has moved to Kentucky. He says his crop of tobacco was very good and prices were such as to admit of him buying more stock and farming implements.

It was a gloomy Thanksgiving here. Most of us were troubled by the coal strike. If industries had shut down completely it would have thrown many of us out of work. But now, everything is settled and all is fair weather again.

A double surprise party was given to James Langford and Mrs. Mathias Wagner at the home of Brother Langford on the 9th.

There is a rumor afloat that the state has bought the 800 acre farm of James Sargent at Tennyson, Indiana, and will use it as the site of a home for the feeble minded, but we have not been able to verify the rumor.

On account of hard times, our watch party scheduled for December 31 has been cancelled. However, some sort of amusement will be provided if everybody is determined to have it.

Milwaukee.

On October 2nd, Mrs. Valentine Kuzba went to Green Bay and Campbellsport to visit relatives. During her absence, Brother Kuzba and the two sons cleaned house, put up the storm windows and made all necessary repairs so when the madame returned a month later she received the surprise of her life.

The Smoker held on November 15 was a tremendous success. It was held under the management of L. Kolman, Ernest Mantz and Paul Krueger. There were visitors from Sheboygan, Manitowac and Kenosha. Edwin Teweles, attired as a policeman had a lively time chasing the new members who had come to ride the goat. John Lewis, a product of Russia, proved to be a good actor. He has never been to school but he sure can learn—wheh!

After eight years faithful service as Treasurer, L. Kolman declined the office a ninth term and accepted the trusteeship instead. Non-resident members will please take notice of this and send their dues to the new treasurer, Ernest R. Mantz, 468 37th Street, Milwaukee.

Grand Secretary Gibson has accepted an invitation to give a talk here under No. 17's auspices, some time in January.

St. Paul.

The Frat is a welcome little visitor that gladdens the heart of every local frat each month. It is admirably edited, arranged and classified to perfection. [Thanks!—Pubs. and Ed.] It is much sought after and acquaints all with the latest activities of the N. F. S. D.

Edward Bauer reports a harvest of three hundred bushels of potatoes from his truck garden for the year of 1919.

Frank C. Holton has been called to his home in Chicago by the serious illness of his father.

We are sorry to see Leo J. Werner around without his distinguished French style mustache.

Dante J. Ungarretti is the happiest boy in the local division since his father presented him with a Model 1919 Ford.

There will be Watch Night parties at many of the frat homes to bid the Old Year a rousing sendoff and give a royal welcome to the New Year.

Alby Peterson of Faribault was suddenly taken very sick and brought to the Lucas Hospital where he underwent an operation for appendicitis. He is up now and recovering nicely.

While Frank C. Holton was at the frat meeting, the aux-frats stormed his residence and led their victim, Mrs. Holton, to the kitchen where they surprised her with an enamel-ware shower.

Edmond J. Nadeau is back with a nice coat of tan and some wonderful stories of his extensive trip in the country. We expect to spend a profitable hour or two in listening to his travelogues soon.

August C. Brueske is a shining example of good fellowship. He is optimistic and

smiling under all circumstances. He radiates cheerfulness, has a warm handshake and a cordial greeting for every brother. We all depend a good deal upon him as he is always ready to lend a helping hand.

Martin Klein has been striving to reduce his weight, but, in spite of long walks and going without lunch at noon, the scales register—? Now he has purchased a pair of skates and he may be seen taking daily strenuous exercise on one of the city rinks. Hope he will soon become slim and sylph-like.

On the last day of October, a large party of gay frats and aux-frats accompanied the football team to Faribault to witness a game with the team of the school for the deaf. There was plenty of excitement, rooting, waving of the colors and snake dances on the field. The final score was 7 to 7. In the evening a brilliant Halloween social was attended by the frat crowd from the Twin Cities, the townspeople, the faculty and the older pupils. Chairman Alby Peterson, assisted by Philip E. Cadwell and Oscar Lauby, both of Minneapolis, kept the merry crowd in continuous motion until the clock struck twelve.

The local division has made satisfactory progress during the past year. The total membership up-to-date is 62. The division has a good number of hustling Get-One degree men who advertise the policy of the N. F. S. D. upon an extensive basis, and are rewarded by fine results in their difficult work. New membership is beginning to come in from nearby towns around the Twin Cities. The splendid progress of the local workers being reflected by the healthy prosperity of the Grand Division has been closely watched by the great non-frat deaf public. This is an efficient medium of life insurance advertising that appeals to and convinces all.

Boston.

Boston Division had this notice in the November issue: "At our December meeting we expect to go over the top with our hundredth member. Just watch us do it!" Well, we did it! When the roll call was out, there were 100 members registered. Most of the credit for our fine showing this year is due to the champion make-good, James J. McKeown. Jim intends to leave us in a month or so. He has felt the "call of the clan" and what is our loss is Akron's gain and we wish him much success.

Allen B. Meacham, like Woodrow in Washington, likes to smash precedents. This time he has done it by being elected president of our Division for the fourth successive term.

Brother O'Rourke of Portland Division was back to see us recently. He has just recovered from a very serious operation and we are heartily glad to see him looking so well again.

Don't fail to attend our annual ball on December 31, and the big bowling tournament January 1, 1920.

Buffalo.

Harry Whalen, Bennie H. Benowitz and William Clark spent Thanksgiving in

Rochester. They visited the school for the deaf there and took in the foot ball game in the afternoon between the Prospects of Buffalo and the Jeffersons of Rochester.

Crossing streets now-a-days is no joke. Recently, as W. E. Davis was crossing the street, the city lights went out and he was knocked down and severely bruised by an automobile. He was taken to a local hospital and received first aid treatment, and is now getting along all right. Watch your step!

William M. Smith was given a surprise birthday party on November 7th. There were about twenty-four present at the party and they made merry until the wee sma' hours.

Buffalo Division has several members on the sick list and they were unable to attend the December meeting. Among those that are laid up are Daniel and James Coughlin, and W. Elmer Davis.

Felix Novak, Carl Mankiewicz and Edward Boedecker have returned to Buffalo from Akron and have secured better paying jobs than what they had in Akron. They seem glad to be in their home town once more.

Indianapolis.

Indianapolis, 1924.

Reason No. 6—Louisville is for Indianapolis and we all know the Kentucky colonels. With Indianapolis and Louisville pulling together there is sure to be some "doings." Better get on the band wagon. Who's next?

"Sammy" Ottenbacher and "Red" Phillips went a hunting. Nothing extraordinary about that except the fact that they got caught—in the worst storm of the season. They are not sure yet whether they got back or not.

Ernest W. Hall has landed a state contract that nets him a pretty good sum each month. He is official shoe repairer for the Indiana Girls' School.

The Silent Hoosier is "heap solid" with No. 22 these days. Witness—the last issue contained one of the best write-ups of the N. F. S. D. ever put in type by an outside paper, and the boys know how to appreciate a boost of that kind.

Rollie Yoder jumped his job a while back and went to another shop. He made such a good impression there that he was kept working on French heels until he got dizzy. Then Rollie jumped back to the old job at increased pay.

Billy Wiggers has developed into quite an efficient dining room "girl."

"Beau" Banta has sold out again, and is almost willing to admit his error. He has to move and can't find a place to move to.

Columbus.

Edson Ruth, one of No. 18's non-resident members, was a recent interested visitor at Akron, not to be "Akronized" though. He is a practical farmer and owns a fine farm and says not even the golden shekels from Akron can tempt him away from it.

The secretary of No. 18 was recently in Marion. Needless to say the chief topic of conversation was the N. F. S. D.,

and with the help of Brothers Huevner and Wright, two of our non-residents, got them to thinking a little harder. A result that may be noticed soon is the new applicants that will come in from there.

Fred Jones is back with us from Akron, saying, there is no place like the good old Columbus town. We knew it all along.

Brothers Sprague of Reynoldsburg, Shade of West Jefferson, Brown of Thurston and others were interested non-resident members at our December meeting. They came up for the election and took a lively interest in the politics of the order.

Brother Miller is progressive all right. Just look at this—he moved to a larger and better farm just outside the city limits, sold his rickety little old Ford, bought a powerful Chevrolet and—but we are waiting for the rest of the story.

Brother Onlemacher, our good and trusty treasurer for the past six years, declined a seventh term and is now resting from his labors. His boots will be ably filled, however, by Brother Beckert.

Here's another home-owner. Brother Robbins bought a fine little \$3,500 home out in east end, and is to move in as soon as the present tenant can vacate.

Non-residents will please note our new treasurer's address—August Beckert, care of school for the Deaf, Columbus, Ohio.

Brothers Showalter, Hay, C. Brown and Fryfogle saw the big game at Akron Thanksgiving Day. They report the weeping was something fierce—but constrained as becomes silents.

Little Rock.

After several months of continual search, No. 5 has succeeded in securing a lodge hall in town—the W. O. W. Hall on 120 1-2 West Markham St. The first meeting held therein was on December 6, and a record crowd was present. Being in the city and more centrally located a good many of the non-residents can attend the meetings now, so the change seems to be advantageous to all.

We deeply regret to lose one of our oldest and most loyal members, George D. Martin. He has been a teacher in the Arkansas school for more than 20 years and has become so much a part of the school. He goes to accept a like position in the school in Vancouver, Washington.

His sister, Mrs. Sallie Bradley, widow of the late Brother Bradley of Hillsboro, Texas, accompanied him and also has a position at the school.

Another member to take leave is Clyde Chambless, who, for the past five years, has been assistant cabinet maker to Brother King at the school. He goes a little farther south—to Mississippi, where he is instructor in carpentry and cabinet making there.

S. W. King and wife spent their entire vacation in the west. They spent most of the time in California looking after their orange grove which they have owned several years. With an orange grove in California, and what looks to us like a life job in Arkansas, they simply live in clover these days of high living.

Willie Hill was in the oil fields of Louisiana recently. While watching the well-

drilling a great stream of oil gushed up and bespattered him and every one else. He got a thorough oiling and in his best suit, too.

Clarence Berry and family have moved back to Little Rock after spending the summer at Tupelo. Glad to have him back with us again.

Brothers Brown, Hill, Walls, Payne and Oliver were non-resident visitors at our last meeting.

The latest news we have from Earl Bell is that he is now at Firestone's in Akron and liking his work first-rate.

Pittsfield.

Brother and Mrs. Gagnier and Freddy, Jr., spent a few days with Brother and Mrs. Sears in Dalton.

Robert Burdick recently disappeared from Bristol and none knew whither he had gone. Patience has its reward for after a long period of "watchful waiting" we heard he was in Akron. We might have known it.

Joseph Belouin has picked up his outfit and moved from Liberty Street to 99 Bracewell Avenue, North Adams. His hearing sister and her daughter are living with him now. He is employed as a mule spinner at Greylock Cotton Mills.

After a five week term of enforced idleness due to a serious accident, Charles S. Risley has resumed work at the General Electric Works.

Brother and Mrs. Packard of North Adams were the week-end guests of Brother and Mrs. Bedford and Brother Packard took in our December meeting. He is a hustling member of Nashua Division.

According to schedule as announced in a recent issue of The Frat, Brothers Gilmartin and Klinka went on that deer hunting expedition they had talked so much about. The deer proved to be mighty dear, for they were scarce and the two hunters returned empty handed far ahead of the time they were looked for.

Brother Luther of Hartford Division held mission services at St. Stephens church Sunday. He spent the afternoon at Brother Sears' home. He missed the 7:30 train to Hartford, so had to wait until 1:22 a. m.

This item is just to wish you one and all a very merry Christmas and a happy and prosperous New Year.

Huntington.

Andrew Drake and Miss Willie Arms, both of this city, were married October 29. The ceremony was performed by Rev. Brother Herbert C. Merrill of Washington, D. C. Brother Drake is a baker in the Strachmann Baking Company and has been so employed there for more than a year.

John Jarrell and wife were recent callers at Brother Burcham's home in Proctorville, Ohio. Brother Jarrell is still with the Columbia Gas Plant at Kenova, but we do not hear from him personally.

Kerrie Cabell of Charleston has deserted the hills of West Virginia for the rubber of Akron. Latest reports say he is making plenty of the "filthy lucre."

John Amick and Arthur Clay of Charleston were in Huntington on the 7th.

Sam McCarthy was an enthusiastic attendant at our December meeting. It was the first meeting he has attended in a long time as he has had to do night work on the composing staff of The Advertiser.

Charles Seaton is the first teacher at the Romney school to become a frat. He is a great hustler and we are glad to have him in our ranks.

The Rev. Brother Merrill has taken over the missionary work among the deaf in Northern Pennsylvania, succeeding the late Reverend Henry Van Allen. We miss the genial kindness of Brother Merrill and realize that his place will be hard to fill, but do not begrudge him the good things that he deserves.

Huntington Division wishes to extend its congratulations and best wishes to Brother Conkling upon being chosen instructor of printing at the Ohio school.

Brother Pring has returned from his vacation trip. He took in Cincinnati, Chicago, Akron, Romney and Wheeling in the space of ten days, which proves he was going some. He paid his respects to headquarters while in Chicago, also to the S. A. C. there.

The Division is to have a Valentine social on February 14th at the I. O. O. F. Hall. Prizes and games and a good time is in store for all, so everybody come and help make merry.

KIND WORDS.

Kind words and bouquets are more appreciated by the living than the dead. It is not our intention to lessen the honors that we pay the departed, but we would like to increase the flowers that we give the living. When eyes look love and laughter, and when hands can press ours in friendliness, is when words of commendation can do most good.

There are times when a word of praise for work well done will do a wealth of good, and spur one on to greater endeavor. Many weary workers fail because of lack of human interest and words unspoken on account of the pressing call of business.

There is power in applause and strength in praise.

Don't wait until your friends are laid in the silent grave, and their dull dead eyes look no more upon the beautiful earth and the starry heavens before you speak the words you have in your heart, and should have uttered long before.

Words are but simple things, but they can make or mar our lives and the lives of others.—[United Forester.

Fully Explained.

A tramp knocked at a farmer's door and called for something to eat.

"Are you a Christian?" asked the good-hearted countryman.

"Can't you tell?" answered the man. "Look at the holes worn in the knees of my pants. What do they prove?"

The farmer's wife promptly brought out the food, and the tramp turned to go.

"Well! Well!" exclaimed the farmer. "What made those holes in the back of your pants?"

"Backsliding," replied the tramp, as he hurried on.—[Christian Herald.

THE ERA OF FRATERNALISM.

"The dream of liberty, equality and fraternity which was in the hearts of the French revolutionists and the American revolutionists is about to be fulfilled. The dawn is in the sky." These are the words of Prime Minister Clemenceau, the "Tiger of France."

What will come out of this war? Each man predicts the outcome that his heart desires. Humanity instinctively feels that this vast convulsion shall not be in vain.

At the bottom of all creeds is the soul's relief that God is Good. "Shall not the Judge of all the earth do right?" And though perplexed by the supreme horror of the visitation of wrath now upon us, we stubbornly cling to our faith—and who could endure to live, did he not have this shred of faith left?—that "somehow good shall be the final goal of ill."

And one hope we see, shining starlike in this thick night. It is that fraternalism is about to come into its own.

This fraternalism will come, not by some artificial scheme or governmental contrivance, like Socialism, not by Bolshevism that screams, "Be my brother or I'll cut your throat!" But by the intelligent initiative of the people, by their free out-giving of the best they have.

It will be a free cooperation under democracy.

The Kingdom of Heaven is not like an army, nor a legislature, nor any other authority imposed upon an ignorant people by the supermen or wiseacres.

For the Kingdom of Heaven is like unto a lump of leaven, which a woman took and hid in three measures of meal.

It is a silent, germinating, growing force within the people themselves.

The millennium will not be like a house that men build, but like a tree that grows.

The great fraternal orders are preparing the way.

They are the forerunners of universal brotherhood.

They are the John the Baptists of universal peace.

They are the harbingers of the day, the day of "judgment," not of madness, when reason and not force shall rule, and, though of different race and speech, "men to men shall brothers be, for a' that."—[Frank Crane in New York Globe.

Buy War Savings Stamps.

BEHOLD THE
CLAM
WHICH, THOUGH
IT SEEMS TO
BE ALL MOUTH,
NEVER BREAKS
ITS SILENCE.

THE SHADOW OF SILENCE.

By Harold Trowbridge Pulsifer.

The wind no longer sings to me,
Nor is there any sound
From the white fringes of the sea
Or spring rain on the ground.

I see the song-bird's swelling throat,
And lift my head to hear
A long-belated silver note
That never meets my ear.

The earth like velvet deeply drowns
All echoes of my tread,
My ghostly friends through ghostly towns
Drift like the formless dead.

Only the changeless pantomime
Of stars in still review
Keeps me in touch with space and time
And worlds that once I knew.

For all the chorus of the earth
Down the unending days
Will bring no tidings of clean mirth:—
I walk through soundless ways.

Wind, sea, birds and living men:
If you are silent—be it so!
A voice I shall not hear again
Is the one grief I know.

—[Outlook.

THE DEAF BENEFITED BY THE WAR.

Taking a broad view of conditions brought about by the Great War one must admit that the deaf have benefited to a very large extent. Manufacturing and other establishments that were closed to them in the days of universal peace—the pre-war days—now welcome them as workers and make no discrimination in wages because of deafness.

Quite a change has been wrought in the industrial prospects of deaf-mutes. The fact that they have made good in industrial centers, has spread throughout the whole country, and the result is that the "verboten" tag is no longer pinned to their applications for employment.

The move to accept the deaf began before the war, in manufacturing centers like Akron, Detroit, etc. The war caused a shortage in man power, and the deaf, being exempt from military service, were available as workers and were eagerly sought. They protested in vain against the restrictions that barred them from the Army and the Navy. They were willing to fight—in fact, hundreds of them were crazy to get into the trenches and pump bullets or throw grenades at the Hun.

So the deaf contented themselves by making their money fight through the purchase of Liberty Bonds. They bought joyfully, extravagantly, recklessly, and today there is scarcely a deafmute home in the country that cannot proudly exhibit Liberty Bonds.—[Deaf-Mutes' Journal.

Tom—Are you deaf to my pleadings?

Eva—I am.

Tom—But what if I were to offer you a diamond ring?

Eva—Oh, I'm not stone deaf.—[Success

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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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. CummiFord	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.	W. O. W. Hall—First Saturday.
Charles F. Athy	219 E. Sixth St.	
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	Kapp Hall—First Saturday.
John E. Curry	3707 Homewood Ave., W. Toledo	
MILWAUKEE, No. 17	Milwaukee, Wis.	8 W. corner Third and State St.—First Saturday.
Samuel Sutter	1403 20th St.	
COLUMBUS, No. 18	Columbus, Ohio	I. O. F. Hall—Second Saturday.
Edwin I. Holycross	610 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. F. Hall—First Wednesday.
Harry V. Jackson	811 N. Jefferson Ave.	
GREATER NEW YORK, No. 23	New York, N. Y.	360 Fulton St., Brooklyn—First Saturday.
Millard B. Greene	57 St. Nicholas Ave., Brooklyn	
ST. LOUIS, No. 24	St. Louis, Mo.	3549 Olive St.—First 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 St.—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 Lahasky	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.—First Saturday.
John A. Todd	367 Gaston Ave.	
PORTLAND (Me.), No. 39	Portland, Maine	514 Congress St.—First Saturday.
William O. Kimball	1 Munroe Place	
RUFFALO, No. 40	Buffalo, N. Y.	Misjah 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	373 East Ave., Pawtucket, R. I.	
SEATTLE, No. 44	Seattle, Wash.	Liberty Building—First Saturday.
Albert W. Wright	c-o B. Box 95th & Woodland Park Ave.	
UTICA, No. 45	Utica, N. Y.	Maceabee'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	358 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	62 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.	127 S. Penn St.—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. F. Hall, 510 Brady St.—Second Saturday.
Charles M. Sharrar	2024 1-2 W. Sixth St.	
WORCESTER, No. 60	Worcester, Mass.	308 Main St.—Second Saturday.
Frank E. Lander	217 Broadway, Everett, Mass.	
ST. PAUL, No. 61	St. Paul, Minn.	Charles Thompson Memorial Hall—Second Saturday.
John A. Benolkin	912 N. E. University Ave. Minneapolis, Minn.	
FORT WORTH, No. 62	Fort Worth, Texas	W. O. W. Hall, Rosen Heights—First Monday.
Joseph T. Sprouse	1404 1/2 N. Main St.	
DALLAS, No. 63	Dallas, Texas	Labor Temple—First Saturday.
Elmer E. Dias	4216 Cedar Springs Road	
DENVER, No. 64	Denver, Colo.	1421 Arapahoe St.—First Wednesday.
Daniel Decker	Weaver Hall, 1421 Arapahoe St.	
WATERBURY, No. 65	Waterbury, Conn.	Garden Hall—Second Saturday.
William O'Connell	31 Central Ave.	
BRIDGEPORT, No. 66	Bridgeport, Conn.	Carpenter Hall—Second Saturday.
Gilbert P. Marshall	60 Sixth St.	
SPRINGFIELD, No. 67	Springfield, Mass.	48 Pynchon St.—First Saturday.
John E. Haggerty	807 Liberty St.	
WACO, No. 68	Waco, Texas	First Wednesday.
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.	G. A. R. Hall—Second Saturday.
George R. Hebard	1064 Pearl St.	
BIRMINGHAM, No. 73	Birmingham, Ala.	Y. M. C. A.—First Saturday.
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	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
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.)

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances.

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS 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	3.76
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.)

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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