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The National Fraternal Society of the Deaf (NFSD)

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Twenty-seventh Year

August, 1929

Number Two

(Show This to Your Employer)

Deafness—Is It An Obstacle In The Crafts?

By Robert V. Jones, Secretary, Detroit Chapter, Michigan Association of the Deaf

M ANY newspapers would refuse to consider an article under the above caption on the grounds that it is not news, but I contend that it is news to the vast public blessed with their full allotment of the five senses, who are, in the majority, ignorant of the facts pertaining to the status of the hard of hearing and the deaf-mute.

hard of hearing and the deaf-mute.

They believe in classing them among the "unfortunates" in life's great game, an object of "sympathy" to be relegated to the tender mercies of charitable organizations, and then quiet their conscience with the thought that "They will be taken care of somehow," at the expense of the tax payers of the Community, State and Nation, and rush along blindly and selfishly in their own individual pursuit of the almighty dollar, forgetting in their self-concentration that the same dollar that they are seeking is as vital to the interests of the deaf man and his dependents as it is to themselves.

This is not a plea for "financial assistance," or a "cry for sympathy," but it is a plea for recognition in the marts of mankind.

We ask that our ability to compete for a livelihood be appraised at its actual worth, and that we be given an unrestricted chance to show what we are good for and be paid accordingly.

We ask that employment agents of the various manufacturing concerns of the country reserve their private opinions to themselves and give the deaf applicant a try-out, and retain or discharge him on the same basis he would any other applicant appearing for the position open.

The workmanship of the deaf-mute is often superior to that of his normal competitor, as he can not talk and work at the same time, for his hands are his means of communication as well as his "tools" for labor. It will be something of a surprise to many to learn that the deaf-mute, whom thousands of employers throughout the country seem to think is only "dead-wood" as far as availability and adaptability to their needs are concerned, and whom so



ROBERT V. JONES

many think an object of pity, is as independent as his normal brother, and is graded in workmanship all along the scale of arts from common labor to high salaried craftsmen.

Henry Ford, a manufacturer who knows their ability, has hundreds of them working for him on production mind you, running punch-presses, lathes, drill-presses, milling-machines, emery-wheels, and diversified machinery, and employs several of them in his tool rooms and die departments at \$8.40 per day.

There are over fifteen hundred deafmutes living in Detroit and its environs who are employed in the diversified industries of the community at fair wages, and are in many instances home owners and tax payers, thus being a real "cog" in the wheels of municipal progress. The only real difference between the deaf-mute and his normal brother is that one can't hear or talk fluently while the other can—the latter sometimes talking too fluently when he should be concentrating his mind and his time on his work.

The first disadvantage of instructing the deaf-mute as to his duties, (if on production work he has never handled before,) is more than compensated in the amount of production he turns out when he becomes familiar with the work required of him

We have had letters from the managers of some of Detroit's leading manufacturing plants assuring us that the deaf-mute would be given an equal chance for open positions along with normal competitors, but I have been informed by several of the deaf who have tried for such positions that the incumbents of the employment departments seemed to take the view that the deaf man could not do anything worth while, and because of his affliction was unavailable, and solely on his own judgment, shut the door to a livelihood and refused to give him a try-out.

It is often said: "There is plenty of work for those who are willing to work," but in this case there seems to be a leak somewhere. Either the management is opposed to giving the deaf-mute an unbiased opportunity to earn a living through the medium of its establishment, or the employing agent, swelled with the sense of his importance, and knowing he holds the requisites of his applicant's existence in his own hands, constitutes himself both "judge and jury" and, according to his temperament, his likes and dislikes, decides the fate of the applicant regardless of the policies of the concern he represents.

Again, I reiterate that this is not a plea for financial assistance, or a cry for sympathy, but a plea for recognition, justice, and a square deal for the deaf man whose vital economic interests are identical with your own.—American Deaf Citizen.

SECRETARY-TREASURER'S DEPARTMENT

Notes to Division Officials and Other Comment

Membership Applications

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Division secretaries and deputies should scan all applications for membership with great care before sending to the Home Office, to make sure that every question is fully answered, and that all dates called for thereon are correct.

Unless this is done in every case, omissions and mistakes are very likely to occur, making it necessary for the Home Office to correspond with the applicant and the Division, and in some instances causing protracted delays.

Such omissions and mistakes are much easier to correct at the source of the application than after reaching the Home Office, and we ask all division secretaries and deputies to take greater care in this regard.

Documents to the Home Office

In sending documents to the Home Office, especially certificates of members. Division officials should always state for what purpose the documents are sent. It must be remembered that a great many such documents are sent in regularly, for various purposes, and when no reason is given, it is necessary to go through our files to ascertain why the documents are sent in. Attention to this small detail will save a great deal of time at the Home Office, and enable us to route the matter immediately on receipt.

Disability Claims

Careful attention on the part of Division to the following instructions will help to prevent possible irregularity, and injustice to claimants for disability benefits:

A claim should always be carefully investigated by the Division sick committee, to assure the members of the committee that claimant was disabled for the full time stated in the claim. When they are satisfied the claim is justified, they must sign it in the space provided on the lower left hand side of the claim blank.

The claim is then sent or handed to the division secretary, who has the Division claims committee, consisting of the President, Secretary, and Treasurer, pass on it. If approved and signed by the Division claims committee, it should then be forwarded to the Home Office, without waiting for Division action. The secretary reports the action of the Division claims committee to the next following meeting of the Division.

If there is any doubt whatever as to statements made on a claim, the Division sick committee must investigate the matter before signing. If the sick committee signs, the Division claims committee should hold up the claim, if its members have any doubts about

it, and make an independent investigation of their own, before sending it to the Home Office, or rejecting it. Doubt as to the length of disability of a claimant very often can be cleared up by making inquiries at his place of employment.

In this way, a proper check can be maintained on claims, and the likelihood of injustice and irregularity minimized.

Status of Paid-up Members

Paid-up members become so by (1) Completing term of Certificate D, E, or F; (2) Resigning after three years in Class C, D, E, or F; (3) Lapsing after three years in the foregoing classes; (4) Being expelled after three years in these classes.

- Completing term: Such members have completed their contract with the Society as far as payments on death benefits are concerned. They must be regarded as active members thereafter, with all Division privileges, and pay local dues. They are eligible to disability benefits until age 70, provided they elect to pay taxes for such benefits.
- (2) Resigning: Such members sever their connection completely with the Division, as far as active membership and Division privileges are concerned. Their names are merely carried on the rolls in the endeavor to keep track of them and pay the amount of their paid-up certificates when they die.
- (3) Lapsing: Such members become paid-up from various causes, through permanent illness or disability; lack of employment; old age; dissatisfaction of some kind; carelessness; wanderlust; lack of thrift; misfortune; circumstances over which they have no control; failure to realize the value of their insurance protection; and so on. Only in very rare cases should a Division grant Division privileges to such a paid-up member, and in no such case will the Home Office allow eligibility to disability benefits to continue, or accept taxes for such benefits. A safe rule for all Divisions to follow would be to grant Division privileges to such lapsed and paid-up members only in case of old age or permanent disability, barring them from remunerative employment, fac-

tors which a Division may easily investigate and establish as being true. As a general thing, the Home Office does not approve the granting of Division privileges to any lapsed and paid-up member, no matter what the cause. Once in a long time, a deserving case may come up, and in such event, it is best for the Division to send a detailed description of the case to Headquarters for advice on the matter. In this way, action arising from possible favoritism and undue sentiment may be avoided. Care must be taken in this connection not to create what we might call a class of "deadheads," a nuisance and source of annoyance both to the Divisions and to Headquarters. In short, the granting of Division privileges to lapsed and paid-up members should be a matter of unanimous action, and only in obvious cases where there is no doubt whatever.

(4) Expelled members: Such members receiving paid-up equities are in the same category as resigned members (2), and should be treated accordingly.

With the growth of our paid-up roll, many inquiries as to the status of paidup members have lately reached us, and it is hoped that the foregoing detailed explanation of the matter will serve to guide Divisions in future. With the issue of each paid-up certificate, a circular along much the foregoing lines is always sent the Division secretary.

"Business is Sensitive,

"It goes only where it is welcomed, but walks out where ill treated." This is a truism that may be applied, with some modification, to our fraternal We believe that all members work. are welcome, of course, and that no member is deliberately ill treated. But what we wish to emphasize is the fact that the new member must be given a good deal of attention during the first months of membership, both by Division officials and by older members. In most cases, the new member must be taught the fundamental tenets underlying the purpose of our order, impressed with the value of his membership both to himself and to the Society, and led gradually to a realization of his responsibility for his part in our work.

RATERNAL societies are, in my opinion, one of the greatest powers for good government and the protection of the home, that we have in this country. This government will endure just as long as we protect the great interests represented by these orders. In working out the great problems which confront our nation, we must depend wholly upon the sentiments which actuate and protect the fraternities, viz: "The brotherhood of man and the sacredness of American home life."

 $-Theodore\ Roosevelt.$

Too often, a candidate is approached and urged to join and much ado is made over the value to himself of membership in the Society. This is all right, as far as it goes. But it often happens that after the candidate is ushered into the Society, he is promptly forgotten and allowed to shift for himself. There may be many questions in his mind that he would like answered, and unless these are answered rightly the new member is very apt to become discouraged, and fails to realize the value of his membership. This is one of the greatest causes of lapsation during the first few years, a cause that could in many cases be prevented by giving the new member a little attention and encouragement at the outset of his career.

As we have repeated time and again, get the new member "rooted" in the Society and you have a loyal worker.

The Bluff American

The great American game of "bull" goes merrily on. They say we are a nation over given to hyperbole and extravagant utterance. We claim extraordinary things for ourselves, and we confess to a belief that some of these may be justified in the main. But at the same time, it might be well if our claims were made known to a breathless world in calmer and more modest guise. Humility is a wonderful thing, but alas, so infrequently discovered in the American.

Our monuments of business enterprise arise around us in a perfect forest of accomplishment and, presto, we get upon the tops of our tallest skyscrapers and announce it to the envious earth, and then build still higher edifices to proclaim it to the faltering skies. Whereat we reap a bountiful harvest of jealousy and resentment from our less fortunate brethren in other nations.

Perhaps the American may be pardoned his supreme contempt for the feelings of others. He has inherited an unlimited domain, and found ready to his hand all the materials for great achievement. He has been carried to the ultimate heights by wealth undreamed of by old Midas, impossible of comprehension by the ancient Croesus. The world is his oyster, and no one shall say him nay.

Yet, and notwithstanding, modesty is a virtue well worthy of cultivation, even by Americans. Lack of it, carried to extreme, becomes offensive and destructive in results. The art of diplomacy is a kindred accomplishment practically unknown to this nation of shirt sleeves and exponents of direct action. A judicious admixture of modesty and diplomacy goes a long way toward making life endurable among humans and also among nations.

But with all our bluff mannerisms and what Europeans term "rawness," we are glad we live in America. We wouldn't live anywhere else, even for a king's ransom, or for all the pomp and glory of a glittering empire.



ON PARLIAMENTARY LAW By Edwin M. Hazel

Question No. 1.—I notice that some members have a habit in moving that a committee's report be taken up as "New Business." What is your opinion of it?

Answer.—It is absurd. The Chair should be familiar with parliamentary law in order to help them iron out all their erroneous ideas. He should patiently explain to members that the reports of committees are always to be disposed of before the next order of business is taken up even though there are some amendments pending. An exception is when a member has some urgent motion he wishes to offer. He may then move that the committee's report be postponed till his motion is acted upon.

Q. 2.—Is it in order to rescind (repeal) the vote on a motion at the same meeting after a motion to reconsider was lost?

A.—No.

Q. 3.—Can a motion to reconsider the vote be repeated with regard to the same motion after the first motion to reconsider was rejected?

A.—No, except by general consent. No motion can be reconsidered more than once unless it was materially amended after its first reconsideration.

Q. 4.—Can an application, if accepted, be reconsidered at a subsequent meeting?

A.—No. The Home Office has to act on this, as a protest, according to the Society's laws, within three months.

Q. 5.—Can a rejected application be reconsidered at the same meeting?

A.—Yes. In case the reconsideration does not carry, the applicant may try again at the next meeting. In case he loses out a second time he can not enter another application until six months have elapsed.



IT IS so easy, very easy, to misunderstand, to misinterpret, to misjudge. Give everyone the benefit of a possible error, and discount your own observation liberally. This advice is for all of us—for you and the other fellow, because the very advice we give and apply to others is an injunction we may need ourselves.

-JEROME CORWIN.

Q. 6.—Suppose the Division voted in favor of a committee's recommendation to give an officer a gift, either of money or something else, can the vote to do this be reconsidered?

A.—Yes, provided the officer is not present, nor has been informed of the gift. In case he is present or has been informed of the same, it is too late.

Q. 7.—What does "Committee of the Whole" mean? Please explain fully.

A.—It means that all of the members present at the meeting sit as a committee. They have more freedom than they would at a regular meeting, or as an ordinary committee. I will further explain:

Suppose Brother A wants a vote on his motion, at once, without restrictions imposed at a regular meeting. Instead of moving that it be referred to an ordinary committee, he moves that the Division resolve itself into a committee of the whole, giving reasons for his motion. If it is adopted, the president (Chair) appoints another member to act as a chairman of the committee. The president and secretary leave their respective seats and sit among the members of the committee. The chairman of the committee then chooses someone to act as a secretary of the committee, and the business in The matter of closhand is taken up. ing or limiting debate in the committee of the whole may be fixed at the Division meeting before the committee meeting takes up the business in hand. Unless a limit is set before the committee of the whole is in effect, a member may speak as frequently as he can obtain the floor, and as long each time as is permitted in debate in the Di-

After all debates are closed, as arranged by the Division, the committee adjourns itself by means of a motion to rise. After the motion to rise is adopted, the regular president and secretary return to their respective seats. The chairman of the committee with the aid of the committee secretary arranges a report, with whatever amendments or recommendations were decided upon to be submitted. The committee of the whole can not go beyond a committee's privileges, the same as an ordinary committee.

After the amendments or recommendations are reported, the Division takes up and considers them. After it is adopted, the motion as amended is now to be disposed of by the vote of the Division, the same as any other motion.

The secretary of the committee of the whole does not record the committee proceedings in the minutes, but helps the chairman of the committee make up the committee's decision before the report is given.

If the committee meeting results in disorder, the Division president (Chair) has power to dissolve the committee meeting and assumes his duty as president, provided that the secretary (regular) returns to his position also.

TREASURER'S REPORT Division Collections for July

Division Collections for	July
Grand Division\$	29.36
Chicago No. 1	650.04
Detroit	534.89
Saginaw	37.43
Louisville	157.77
Little Rock	126.57
Dayton	$106.95 \\ 26.43$
Bay City	239.88
Evansville	31.53
Nashville	61.39
Springfield, O.	18.00
Olathe	78.26
Flint	152.89
Toledo	176.13
Milwaukee	175.30
Columbus	205.76 154.96
Claveland	175.71
Indianapolis	293.59
Brooklyn	552.97
St. Louis	371.82
New Haven (June)	88.55
New Haven (July)	78.90
Holyoke	61.92
Los Angeles	391.80
Atlanta	189.29
Philadelphia	285.16 185.74
Omaha	143.29
New Orleans	74.34
Kalamazoo	63.15
Boston	307.78
Pittsburgh	310.22
Hartford	70.81
Memphis	92.70
Portland, Me.	77.80 169.35
Buffalo Portland, Ore.	228.94
Newark	116.73
Providence	58.60
Seattle	105.63
Utica	131.61
Washington	150.36
Baltimore	130.89
Syracuse	83.25
Cedar Rapids	125.72 138.76
HuntingtonAlbany	83.49
Rochester	108.99
San Francisco	138.10
Reading	206.84
Akron	337.50
Salt Lake City	44.52
Rockford	131.28
Springfield, Ill.	57.36
Davenport	99.76 72.23
St. Paul-Minneapolis	217.43
Fort Worth	97.66
Dallas	
Denver	83.85
Waterbury	41.67
Springfield, Mass.	62.34
Waco	77.90
Bangor	81.79 106.16
Kenosha Birmingham	100.10
Birmingham Sioux Falls	74.88
Wichita	97.76
Spokane	55.05
Des Moines	92.90
Lowell	79.95
Berkeley	46.93
Delavan	176.42
Houston	98.93

Scranton	51.42
Richmond	58.11
Johnstown	58.91
Manhattan	242.71
Jacksonville	42.76
Lewiston	81.91
Peoria	55.64
Jersey City	
Bronx	101.61
Columbia (June)	68.42
Columbia (July)	83.14
Charlotte	99.74
Durham	84.67
Dubuque	40.40
Grand Rapids	78.71
Toronto	386.30
Duluth	57.37
Canton	31.38
Faribault	91.20
South Bend	80.98
Council Bluffs	91.46
Fort Wayne	54.94
Schenectady	
Chicago No. 106	
Miami	68.92
Binghamton	73.66
Wilkinsburg	67.69
San Diego	31.12
Total collections	\$13,362.57

Lunatics publish a paper at an asylum in England. This country is more democratic. Some of them are driving automobiles in the United States.—Federation News.



THE SECRETARY

HE IS the oil can. He pours lubricant on the troubled waters of petty jealousies and animosities of those who didn't get the full sweep of their obligations. Many a lodge has been kept sweet and harmonious because of his applications from his alabaster box of sweet ointment which he must always have at his disposal.

If anything goes wrong the secretary is blamed; if things go all right the other fellow gets the credit. He receives more brickbats than bouquets all year. Sometimes a posy is tossed him at the annual meeting.

Some day maybe the bodies will recognize what it all means to be secretary, and after a man has served a sufficient number of years in the position he will be given an honorary title, for if anyone has earned it, it is the secretary.

-The Masonic News, London.



TREASURER'S STATEMENT FOR JULY, 1929

Balance and Income

Balance, June 30\$1,1	70,489.58
Division collections	13,362.57
Interest, mortgage loans	4,845.00
Interest, banks	2.25
Rent	10.00
Refund Ins. Dept. fee	20.00
Sale of emblem jewelry	14.10
Recording fees	51.25
Subscriptions to FRAT	1.20
Advertising in FRAT	15.00
Surety bond premiums	14.34
Exchange on checks	2.90

Total balance and income..\$1,188,828.19

Disbursements

Death benefits\$	5,500.00
Sick benefits	1,280.00
Accident benefits	240.00
Old Age Income payment	4.06
Refund of dues	9.48
Organizing expenses	175.59
Taxes on real estate	205.76
Salaries	637.49
Services	490.00
Official publication	298.73
Rent	250.00
Office expenses	63.39
Insurance Dept. fees	20.00
Postage	.45
Total dishuseaments \$	9 17/ 95

Total disbursements\$ 9,174.95

Recapitulation

Balance	and	income	\$1,188,828.19	
Disburse	ment	S	9,174.95	

Balance, July 31\$1,179,653.24

TRUSTEES' REPORT

Ledger Assets, July 31, 1929

Real estate\$	11,000.00
First mortgage loans	963,400.00
First mortgage bonds	172,905.63
U. S. Liberty bonds	15,000.00
Canadian bonds	996.02
Cash in banks:	
Central Trust Co.	1,978.21
Bank of Montreal	13,496.54
President's cont. fund	300.00
Sec'v-Treasurer's cash	576.84

Total ledger assets\$1,179,653.24

Balances in Funds

Reserve Fund\$	990,683.11
Mortuary Fund	55,002.97
Sick and Accident Fund	83,635.95
Unallocated interest	35,695.29
Convention Fund	8,271.18
Organizing Fund	1,872.50
General Expense Fund	4,492.24

Total in all funds......\$1,179,653.24

Investments

Maturities during July amounted to \$500 and first mortgages to the amount of \$10,000 at 6% were acquired.

"Now my little man," said the barber to the little boy in the chair, "How do you want your hair cut?"

"With a hole in the top, like dad's."

The Chariot.

JULY DISABILITY CLAIMS

JULI DISABILITI CLAII	ATO
L. Presley, Los Angeles\$	50.00
J. P. Dahl, Chicago	20.00
I. A. Benson, Albany	50.00
A. Bender, Cincinnati	10.00
	50.00
T. Goldsmith, Columbus	
A. Brockenbusch, Waco	10.00
T. M. Jenkins, Richmond	50.00
O. M. Thompson, Delavan	25.00
*D. White, Portland, Ore	50.00
*V. Mendillo, Providence	30.00
*L. Christenson, Seattle	20.00
C. Rollings, Indianapolis	50.00
John Werner, Louisville	25.00
Gulick Ambrosen, St. Paul	15.00
F. E. Whitney, Flint	10.00
O. L. Loew, Manhattan	50.00
	25.00
Nathan Wolk, Brooklyn	
Albert Zwicker, Brooklyn	50.00
J. D. Eshelman, Columbus	20.00
C. James, Portland, Ore	50.00
J. Chance, Jr., Houston	10.00
*H. C. Lines, Olathe	15.00
*M. F. Kelly, Olathe	35.00
*John Molway, Boston	5.00
*O. W. Reed, Detroit	10.00
F. Bulmer, Los Angeles	50.00
S. Himmelschein, Los Angeles	50.00
G. H. Bright, Rockford	20.00
W. W. Potter, Boston	50.00
I Stipling In Poston	45.00
J. Stirling, Jr., Boston A. L. Klopfer, Holyoke	45.00
A. L. Klopter, Holyoke	
Perry Hubbard, Saginaw	30.00
O. M. Hoffman, Detroit	15.00
W. C. Rubeling, St. Louis	15.00
E. P. Bonvillain, Bronx	50.00
Fred Arndt, Cleveland	20.00
R. R. Ogden, Columbus	10.00
S. D. Stakley, Akron	125.00
J. E. Lynch, Cincinnati	50.00
H. O. Berger, Reading	10.00
H. O. Berger, Reading	20.00
D. C. Bolton, Dallas	30.00
Frank Sayles, Milwaukee	25.00
*J. J. Smead, Fort Wayne	75.00
Leonard Watson, Davenport	50.00
Deonard Watson, Davemport	00.00
m 1 1 C 11 41 C1	F00.00

Total for the month\$1,520.00

JULY DEATH CLAIMS

Paid to Mrs. Thelma Boltz, Tampa, Fla., for death benefit of James G. Boltz, certificate No. 4395, deceased July 2, 1929, \$1,000.

Paid to Mrs. Mary F. Mangan, Burlingame, Cal., for death benefit of Clarence J. Mangan, certificate No. 5875, deceased June 21, 1929, \$1,000.

Paid to Mrs. Hattie Eikens, Stonewall, Miss., for death benefit of Herman J. Eikens, certificate No. 1660,

deceased July 4, 1929, \$500.
Paid to Mrs. Grace M. McMahon, Irvington, N. J., for death benefit of Thomas P. McMahon, certificate No. 4364, deceased May 25, 1929, \$2,000.

Paid to Mrs. Evelyn Leriche, Auburn, Mass., for death benefit of Armand J. Leriche, certificate No. 6171, deceased June 21, 1929, \$1,000.

The first and best victory is to conquer self; to be conquered by self is, of all things, the most shameful and vile.-Plato.

OBITUARY

Henry L. Bishop

Brother Henry L. Bishop, 62, died at Memphis, Tenn., July 22. He joined the Society through Memphis Division in January, 1916.

Charles E. Bronson

Brother Charles E. Bronson, 54, died at Waterbury, Conn., July 28. He joined the Society through New Haven Division in May, 1910, transferring to Waterbury Division as a charter member thereof in 1918.

Evan R. Scott

Brother Evan R. Scott, 43, died at Somerville, Mass., July 29. He joined the Society through Worcester Division in February, 1917.

Elliott S. Waring

Brother Elliott S. Waring, 68, died at Omaha, Neb., July 31. He joined the Society through Omaha Division in October, 1913.

Wilfred E. Gauding

Brother Wilfred E. Gauding, 25, died at St. Louis, Mo., August 3. He joined the Society through St. Louis Division in November, 1924.

Nathan I. Wolk

Brother Nathan I. Wolk, 58, died at Brooklyn, N. Y., August 12. He joined the Society through Brooklyn Division in July, 1910.

DEATHS

April 18-Andrew Anderson, father of Arvid Anderson, Boston, Mass.

May 14-Julia Weinrich, mother of Eberhard Weinrich, Maywood, Ill.

June 1-Jennie De Arman, mother of J. J. De Arman, Little Rock, Ark. June 10-Margareth Poellman, mother of Frank Poellman, Milwaukee,

June 19—Susan Dewitt, mother of W. F. Dewitt, Louisville, Ky.

June 22-John Nelson, brother of R. S. Nelson, Teaneck, N. J.

July 4-Alvin Miller, son of Edward Miller, St. Louis, Mo.

July 18-Morton W. May, father of George C. May, Detroit, Mich.

July 29-Rosie Jacobson, mother of B. B. Jacobson, Chicago, Ill.

A flower in the sick room is better

than a bouquet on the grave.

NEW MEMBERS

1.	Palmino CologrossiChicago
2.	A. L. HolowayDetroit
2.	O. E. JohnsonDetroit
2.	F. S. HewsonDetroit
2.	D. E. Saunders Detroit
10.	D. C. CaseyCincinnati
14.	O. H. Koehn Montezuma, Kan.
22.	H. D. HetzlerAngola, Ind.
22.	Joe Rodie Terre Haute, Ind.
23.	S. GoldsteinAstoria, N. Y.
25.	R. A. Hague New Haven
27.	A. M. LongLos Angeles
27.	L. H. WilderLos Angeles
27.	J. S. Allen Monrovia, Cal.
27.	G. CorderoSouth Gate, Cal.
35.	G. L. TaylorBoston D. H. KramerPittsburgh
36.	D. H. KramerPittsburgh
36.	J. Johnson, JrFranklin, Pa.
54.	C. Christian Harrisburg, Pa.
61.	Wilbert Birr St. Paul
64.	W. J. ThielkeDenver
72.	Charles SvecRacine, Wis.
80.	R. L. Rosenfield Delayan
80.	C. A. UehlingBeloit, Wis.
83.	Toivo LindholmStaunton, Va.
87.	Leo WeinerNew York
88.	J. PassavageJacksonville
88.	F. E. FridayAnchor, Ill.
92.	John BattagliaNew York
92.	C. P. PergentileNew York
98.	T. M. Rourke Hamilton, Ont.
107.	F. S. Parker Miami

THE GET-ONE DEGREE

Chicago Division No. 1-Harry Da-

Detroit-A. M. Hinch (2), S. J. Shanosky, Leo Goldstick. Cincinnati—Wylie Ross. Olathe-Henry O. Hoss.

Milwaukee-E. E. Rosenfield. Indianapolis—J. Boyles, C. Schmidt. Brooklyn-William Morrison.

New Haven-Clarence Baldwin. Los Angeles-Leon A. Fisk (4). Boston-A. A. Sinclair.

Pittsburgh--H. V. Zahn, F. W. Swift.

Washington-H. L. Tracy. Reading-W. H. Blessing.

St. Paul-Minneapolis—Nathan Fritz. Denver-Joseph S. Haden.

Kenosha-Thomas Meredith. Delavan—Francis McLean.

Manhattan-Peter Weiner. Jacksonville-H. A. Molohon, Harry Mather.

Bronx-A. J. Laccetti, L. C. Saracione.

Toronto-Ernest Hackbush. Miami-Raymond H. Rou.

SECTIONS YOU OUGHT TO KNOW

NECTION 120. The name of this society—National Fra-Section 120. The hante of the section ternal Society of the Deaf—shall not be used except on ternal Society of the Deaf—shall not be used except on ternal books, membership the official papers, literature, special books, membership cards, certificates, official seals, buttons, badges, charms, banners, charters, etc., etc., pertaining to the society, unless special permission be secured from the Grand Division Board of Directors for such use.

^{*}Denotes accident claims.

MARRIAGES

December 24, 1928—Lamar E. Palmer, Lewiston, Idaho, and Pauline Dressell, Clarkston, Wash.
June 22—Henry C. Moran, Boyle,

Miss., and Alice Seahorn, Gilmer, Texas.

June 25-August Weber and Agatha Giebler, both of Ellis, Kans.

June 30-B. P. Rosenmund, Harrisburg, Pa., and Maymie C. MacDonald, Ocoee, Tenn.

July 9-Robert Marsden, Little Rock, Ark., and Betty Galloway, Leachville, Ark.

July 18-John Conley, Lewiston, Idaho, and Margaret Gorman, Seattle,

July 27-Carroll Upchurch, Jacksonville, Ill., and Elma Barton, Waukegan, Ill.

August 5-Jewell K. Boyles and Marie Lawson, both of Terre Haute, Ind.

August 7-Hugh Barker and Luella Lamb, both of Chicago, Ill.

August 18-Morris Ellman and Tillie Greenberg, both of Chicago, Ill.

ENGAGEMENTS

Harry E. Dixon, Jersey City, N. J., and Hildus Colberg, Wildwood, N. J. Barney Data, Dubuque, Ia., and Dorothy Kennedy, Dixon, Ill.

Clarence Bender and Mary Kelch, both of Cincinnati. O.

Bird Middaugh and Jeannette Smith, both of Houston, Tex.

BIRTHS

March 27-Mr. and Mrs. J. E. Crough, Walkerville, Ont., a boy. May 25-Mr. and Mrs. J. W. Wil-

son, Los Angeles, Cal., a girl.
June 11—Mr. and Mrs. C. S. Mc-

Cormick, Allentown, Pa., a girl.

June 29-Mr. and Mrs. Byrd Trawick, Cedartown, Ga., a girl.

July 5-Mr. and Mrs. Luther Conaway, San Francisco, Cal., a boy.

July 5-Mr. and Mrs. E. M. Morgan, Atlanta, Ga., a boy.

July 11-Mr. and Mrs. Frank Col-

lignon, Chicago, Ill., a girl. July 16-Mr. and Mrs. R. O. Scott,

Washington, D. C., a boy. July 23-Mr. and Mrs. Levi Larsen, Los Angeles, Cal., a boy.

July 23-Mr. and Mrs. R. A. Macon, Houston, Tex., a girl.

August 9-Mr. and Mrs. J. J. Davidson, Jersey City, N. J., a boy.

SHOOT STRAIGHT

To those who nurse the philosophy That times ain't what they ought to be, With her man first to meet his end The wife then at his task should bend. Just flash as P. D. Q. as can That times would better be if Man Did "know his onions"; for instance, To give a thought to Insurance! ---Paul R. Wvs.

A young man idle—an old man

JEREMIAH IN THE NEWS

What a Deaf Boy Did-the Bible Story That Came to Him in the Nick of Time

It is not often that Jeremiah appears in the news, even today. Here the Prophet of Doom comes in a cheerful story.

A deaf boy named Robert Arnfield has distinguished himself in the neighborhood of Dukinfield, England.

In the districts where there are disused coal mines there are often airshafts only partly filled in. Near such a shaft several little girls were playing when one of them fell in. The other girls ran away to get help. First they ran to the nearest main road, but there they could not see anyone about. Then they ran to a farm near the shaft. No one was there except Robert Arnfield, who is fourteen years old and was staying at the farm for his health's sake.

As he was quite deaf they had some difficulty in making him understand what had happened, but when he did understand he acted with quickness and excellent judgment. He ran into a store room, found a rope, gathered up some old rags, and then rushed away to the pit. One end of the rope he fastened to some rails which surrounded the pit, and the rest of the rope he dropped down the pit. Then he let himself down the rope, which reached the bottom of the shaft.

The girl was suffering from shock and fright, but was not seriously hurt. The boy at once fastened the rope round her body under the armpits, which he packed with rags so that the rope would not hurt her when she was hoisted up out of the pit by the other helpers who came on the scene.

But how came Robert Arnfield to think at once of the rags when he understood what would be needed? When he was asked that question his reply was that he knew what to do because he had read in the Bible how the prophet Jeremiah, when let down by cords into a deep dungeon, was rescued by an Ethiopian slave.

It was a fine deed well done, and not the least fine part of it was the quick intelligence with which the boy used the knowledge he had gained from his Bible reading. How many boys of fourteen are there who would have known of that rescue of Jeremiah by Ebed-melech the Ethiopian slave?

It is interesting to recall the story as the Bible tells it.

"Then took they Jeremiah and cast him into the dungeon. They let down Jeremiah with cords. So Jeremiah sunk in the mire.

"Now when Ebed-melech the Ethiopian heard they had put Jeremiah in the dungeon, Ebed-melech went and spake to the king, saying, My lord the king, these men have done evil in all that they have done to Jeremiah, whom they cast into the dungeon, and he is like to die for hunger in the place where he is, for there is no more bread.

"Then the king commanded the Ethiopian, saying, take thirty men with thee, and take up the prophet out of the dungeon, before he die. So Ebed-melech took the men with him, and went into the house of the king under the treasury, and took thence old cast clouts and old rotten rags, and let them down by cords into the dungeon; and the Ethiopian said unto Jeremiah, Put now these old clouts and rotten rags under thine armholes under the cords. And Jeremiah did so.

"So they drew up Jeremiah with cords, and took him up out of the dungeon." (See Jeremiah, chapter 38.)

Such is the story Robert Arnfield remembered, and we congratulate our deaf friend on his heroic application of it in an anxious situation.-The War Cry.



CARMEN URSETTO AND HIS TEACHER, JOHN H. GEARY

Our older members will recall Mr. Geary, who was at one time Chairman of Trustees and Travelling Organizer of the Society. He is now endeavoring to establish a National School for the Deaf-Blind in Chicago. Carmen Ursetto is one of the special pupils he has been teaching, a deaf-blind boy, aged 15.

TO THE THINKING MAN IN CLASS A

DO YOU KNOW

That you are in constant peril?

That the casualties of modern life in peace time are far greater than in modern warfare?

That daily you are at the Front, exposed to accident or illness, and temporary or permanent disability, that may rob you of your earning power and the ability to maintain your insurance in force?

WOULD YOU

Accept an offer of absolute safety, doing away with the hazard you are constantly under?

Exchange your present state of worry and uncertainty for one of confidence and assurance that you have acted wisely?

Prefer the safe and sure way to one that may lead to disaster and leave your family unprotected when they need that protection most?

CONVERT YOUR OLD CLASS A CERTIFICATE

Into one that carries the assurance of a paid-up equity in case of misfortune and inability to keep up your dues, and the option of electing an old age income at 70.

Your present certificate in the OLD CLASS A carries none of these provisions. All other CLASSES, C, D, E, and F, have these features.

A comparison of the yearly dues per \$1000 for ages at five-year intervals is given to illustrate the small difference you would pay for a feeling of security against possible misfortune:

ENTRY AGE	YEARLY DUES PER \$1000				
	Class A	Class C	Class D	Class E	Class F
25	\$ 12.48	\$ 12.40	\$ 17.80	\$ 13.60	\$ 13.70
30	14.64	14.20	19.70	16.10	16.00
35	17.40	16.50	22.00	19.60	19.20
40	21.12	19.60	25.00	25.00	23.60
45	25.92	23.80	28.90	34.00	30.00
50	32.52	29.70	34.10	51.80	* 39.90
55	41.28	37.90	41.40	103.50	56.20

FULL CREDIT

Will be given for past payments on your OLD CLASS A certificate. No back payments are required and there are no frills of any kind. You simply change over to the new class of your choice and begin paying the new dues.

Write the Home Office or Ask|Your Division Secretary for a Conversion Application

NO DISCRIMINATION EVIDENT By Tom L. Anderson

At the Denver Convention, I took up the valuable time of the delegates long enough to explain that the Convention of American Instructors of the Deaf, held a short time before at Columbus, Ohio, had appointed me chairman of a committee to investigate current reports that the deaf were being denied employment in industrial plants by reason of alleged refusal of insurance companies to write industrial compensation insurance on plants employing deaf workmen. The Convention recognized that the existence of such a reason for denying deaf workmen employment constituted a direct thrust at the schools, which were expending thousands of dollars on industrial education, to fit young deaf people for the very work which reports stated was being denied them. The Convention permitted me to name the other members of the committee, and I quickly chose Francis P. Gibson, then secretary of the National Fraternal Society of the Deaf, and Kreigh B. Ayers, an aggressive leader of the Ohio deaf, the two being well situated to aid in the investigating.

I asked the Denver delegates to aid us by reporting any evidence they might obtain tending to show that deaf workmen were being denied employment on the grounds that insurance President Robregulations forbade. erts of the N. A. D. followed with a talk supporting us, and also ordered an existing committee of the N. A. D., appointed for a similar purpose, to work with us. Publicity was given the investigation, and the cooperation of all public-spirited deaf people was asked, so that the committee might run down every rumor for facts tending to show who was being denied employment, by what firm, and at the order of what insurance company.

The report of the investigation covering the past two years, made at the Faribault Convention of the American Instructors in June of this year stated that no evidence had been found to show that any deaf person had been denied employment by any firm on the ground that insurance regulations forbade. Letters were read from several of the leading insurance companies, denying that their agents were in-structed to reject firms which em-ployed deaf workmen. A letter was read from the Ford Motor Company, which writes its own compensation insurance, advising that the employment of deaf-mutes in the Ford Factory had no effect upon compensation and insurance. The report showed, in brief, that we had absolutely no definite information from the deaf of this country, or any of their friends, that they were being discriminated against by insurance regulations; and most definite denials from the companies and firms approached that any such dis-crimination was being practised. The following is a copy of the letter mailed

to the leading insurance companies handling compensation insurance, on the letterhead of the Convention of American Instructors of the Deaf:

Gentlemen:

Gentlemen:

This organization is making a study of employment conditions affecting deaf persons who have been given industrial training in our schools. One of the conditions reported to us, which seriously threatens the success of our educational program, is that employers are said to be turning away deaf applicants for work with the explanation that insurance companies do not allow them to employ deaf workmen.

work with the panies do not allow them to employ deaf workmen.

To assist us in ascertaining the truth of this report, will you kindly state your company's position in regard to deaf workmen being employed by firms protected by your company? The direct question would be: Has an agent of your company any instructions to lay down conditions affecting the free choice of any employer to hire workmen for his plant, which would go so far as to forbid an employer, protected by your company, to employ a workman whose hearing is defective but who is otherwise capable and efficient?

Your early reply will be greatly appreciated by this organization, which meets in regular convention June 17, 1929.

Yours very truly,

Tom L. Anderson,
Chairman of Committee.

Some of the replies are given in full, as follows:

Independence Indemnity Company Philadelphia, Pa.

Dear Sirs:

In reply to your letter of June 6th, Independence Indemnity Company makes no demand upon its policy holders as to the employment of workmen who are deficient in hearing. No agent of this Company has any instructions upon this point; and we make no inquiries of our policyholders as to whether they do or do not employ such workmen.

Should we in the course of an inspection or loss adjustment, find that a workman afflicted by deafness was employed, we might conceivably suggest that he should be located in a part of the plant where he would not run unusual risks because of his lack of hearing, but certainly we should not suggest that his employment should be terminated.

Yours very truly.

Charles H. Holland,

President.

Aetna Life Insurance Company Accident and Liability Department Hartford, Conn.

Replying to your letter of the 6th addressed to the Aetna Indemnity Co., in so far as this company is concerned, the answer is "No."

Yours very truly,

Ernest C. Higgins,

North American Accident Insurance Company Chicago, Ill.

Dear Mr. Anderson:

Answering your inquiry of June 6th as we understand the questions you raise in this letter it would affect primarily those employees accepting insurance under the group plan rather than the individual risk.

Inasmuch as this company does not handle any group insurance we, of course, cannot give an intelligent answer to your question.

Yours very truly,

George F. Manzelman,
Agency Director.

The Travelers Indemnity Company Hartford, Conn.

Dear Sir:

No agent of our Company has any instructions to lay down conditions affecting the free choice of any employer to hire workmen for his plant or to forbid an employer protected by our Company employing workmen whose hearing is detective.

It is not the rule or practice of this Company to interfere with the employment of deaf persons nor of I know of any other Insurance company which interferes with an employer's choice in this respect. Very likely, at times when industrial plants are inspected an inspector may find it advisable to suggest to the employer that an employee engaged in a particular work, who by reason of his deafness may be subjected to danger, be transferred to some other department where his infirmity will not interfere, but these suggestions are in the interests of the employee.

Yours very truly,

William Brosmith,
Vice-President and General Counsel. is not the rule or practice of this Company

Vice-President and General Counsel.

Miss Josephine Timberlake of the Volta Bureau reported that their files contained no information on the subject of such discrimination as alleged. She undertook to assist us, and the following letter from the Ford Motor Company was the valuable contribution received through her:

Ford Motor Company Dearborn, Mich.

Gentlemen:

Gentlemen:

In reply to your communication of the 28th ult., addressing the Superintendent of Labor of the Ford Motor Plant, wish to advise that we employ a number of deaf mutes in our Factory. and that employment of such has no effect on our Compensation and Insurance.

We carry our own risk in all our Plants, and the writer does not recall any serious accident to any more than one deaf mute which was a number of years ago, and at which time he suffered the loss of one foot, but is at present employed in our Institution.

Very truly yours,

Ford Motor Company.

Ford Motor Company, C. E. Moore, Compensation Department.

A letter sent to the Iowa State Insurance Commissioner brought this:

Insurance Department of Iowa Des Moines

Dear Sir:

We acknowledge receipt of your letter of the 10th inst., in which you complain of the discrimination by companies writing compensation insurance as a result of their refusal to accept compensation insurance on plants where deaf workers are employed, and we note your request that we investigate this practice.

As you no doubt know, this Department is charged with no responsibility in the matter of determining or prescribing the rates to be charged by insurance companies transacting business in the State. Neither do we have any jurisdiction to compel insurance carriers to accept risks which their underwriting departments consider hazardous. There is undoubtedly some reason from an underwriting standpoint, why the companies refuse or decline to accept the liability under the workmen's compensation act on concerns employing deaf workers.

Therefore, inasmuch as the Department would have no authority to correct the practice, we do not believe it advisable to undertake an investigation of the reasons why the practice prevails. The companies would undoubtedly be willing to furnish you the reasons why they decline to accept such risks.

Donald Harlow, Deputy Commissioner.

Donald Harlow Deputy Commissioner.

The following letter from the Supervisor of Vocational Rehabilitation in Iowa is of interest by reason of the new angle brought out.

Board for Vocational Education Des Moines, Iowa

Dear Mr. Anderson:

Your inquiry of November 5 has opened up a large question relative to the employment of persons with physical handicaps. If I recall my statement at the Convention (Iowa Association, August, 1928) I said that employers were inclined to hide behind compensation insurance and other forms of group insurance as an excuse for their unwillingness to employ disabled persons. Some advance the theory that pension and sickness benefits provided by joint participation of employers and employees would cause employees to resent the inclusion of such persons in the group. This is largely prejudice but it is just as real as a barrier.

I do not think you can lay the blame upon the insurance companies. As I understand it, the rate in each establishment is fixed by experience with that class of risks but may be raised for a particular employer if he has an unusual number of compensable accidents. It is this fear of raising the rate that must be overcome.

It is especially difficult to interest employers

come.

It is especially difficult to interest employers now because employment conditions are such that they are able to select from a surplus of applicants. Not only does it affect persons with physical defects, but the old-age deadline is gradually receding until now it is difficult for a person past forty to get started with the establishments offering the best opportunities. We are in the midst of a social readjustment, not so much the result of the war but because of the enormous strides in practical science and labor saving machinery.

If we can be of further assistance please write again.

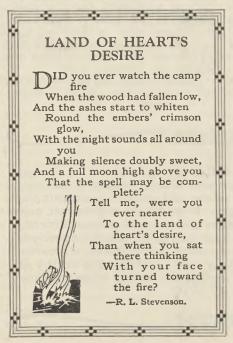
Yours very truly,

Yours very truly, Willis W. Grant, Supervisor Vocational Rehabilitation. After having watched conditions affecting the deaf of the country, both in his frequent trips about the country and in the routine of correspondence reaching the National Fraternal Society of the Deaf headquarters, Mr. Gibson reported finally on June 1, 1929, that "As far as I know there is really no special evidence of such discrimination as we were to endeavor to locate."

Mr. Ayers, the other member of the committee, was active in the industrial centers of his state, and from time to time reported the imminence of information, but was able to report nothing definite. He succeeded in interesting Insurance Commissioner Toomey of Ohio in the subject of insurance regulations affecting the deaf, so that Mr. Toomey conducted quite an extensive correspondence with insurance men, whose replies were turned over to Mr. Ayers. Unfortunately, however, these replies in practically every instance dealt with life insurance restrictions, and did not take up the one subject of compensation insurance we were investigating, and so were of no value to us.

The National Research Council has appointed a committee to go into the same question, and as its resources are superior to ours, we can expect their report to be more exhaustive.

Leaders of the deaf in our industrial centers should be particularly vigilant to see that employment agents are not permitted to get away with it if they reject deaf applicants on the excuse, which may be the whim of the moment, that "insurance company will not permit." If any such instance can be definitely reported to the insurance company, it may be that the consequences will prove beneficial to the deaf. Be alert to follow up any evidence, get the definite details such as names and places, firms, and insurance companies involved, and make a report of same to the National Research Council, Washington, D. C.



OUT WHERE THE WEST IS

President Gibson was in hopes all the Divisions visited on his trip West in June and July would have their own correspondents send in the stories, but it seems some of them thought that he would write it up as a whole—although he much prefers that they do it themselves, for obvious reasons—that he wants the local viewpoints. Portland, Seattle, San Francisco, Los Angeles, Denver and Omaha have theirs in "Division Notes" in this issue—he will try to cover the other points of call in this article.

Accompanied by Mrs. Gibson, he left Chicago the evening of June 21, The following day, at St. Paul, Brother Schroeder's car was at their service and as president Brother Gibson saw much more of St. Paul and Minneapolis that day than he had been able to do as secretary during the convention week in In the evening, at the Thompson Clubhouse a rally was held to which everybody had been invited and an address was given by President Gibson, who took as his subject, as he did in the talks he delivered at all points, the place the deaf of America have taken in the affairs of the world in general, with special reference to the proud position held by the National Fraternal Society of the Deaf-a continuation of what he has been saying about the American deaf sitting atop the world, and endeavoring to make it plain that in his use of the word America he includes the American continent. The next afternoon, the 23rd, a special meeting of St. Paul-Minneapolis Division was held at the same place and matters of interest to the Division discussed. An evening train was taken for Winnipeg.

Owing to many of the Winnipeg Frats being away, but a 21/2-hours stop was made in that city, Monday, the 24th. However, there was an "entertainment committee," a party of Frats and Aux Frats waiting at the station with a big car and a very enjoyable trip about the city was had, including a call at the school for the deaf, where Superintendent Rodwell showed the party through the grounds and buildings-and a modern, well arranged plant it is. In the afternoon a Canadian Pacific train was boarded and the trip to Vancouver, B. C., through the wonderful Canadian Rockies began. At Regina, Sask., Peter Stewart of that city boarded the train and became "friend, guide and counsellor" for the rest of the trip, being on his way to the convention at Vancouver.

Vancouver was reached the 26th, and the party met by Brother McDonald of Winnipeg and others, hotel headquarters secured and after getting located and acquainted with the lay of the city and meeting several old friends who came up from the States, among them Brother and Mrs. O'Leary of Spokane, and Brother Gumaer of Seattle, a visit was paid to a British cruiser in the harbor, then in the evening the opening session of the convention was attended.

There are quite a few good Frats who were active at this convention, and as it was so well managed and arranged it will not be inappropriate to tell something about it here, not having seen mention of it in the columns of the deaf press as yet—and it is hoped that those hustling Canadian friends of ours will be thinking of having a Frat Division one of these days.

The opening of the convention was in the nature of a reception, with excellent addresses by local city officials, Superintendent Lawrence of the Vancouver (B. C.) School for the Deaf, officers of the Association and visitors—and they were all interesting and optimistic in the real American way.

The following day (the 27th) was devoted to business sessions. In the evening a banquet was held, with a fine menu and list of toasts, and George P. Riley, president of the Association, as toastmaster. Brother Riley-yes, he is now a Frat, having applied at Seattle the following week-put things through in great shape. Among the speakers were Brother and Mrs. O'Leary, the Rev. Mr. Ferber of Duluth, the Rev. Mr. Gaertner of Seattle and F. P. Gibson; Mrs. Riley, Brothers Williams of Saskatoon, McDonald of Winnipeg, Batho of Vancouver, and Messrs. Reid and Brodie of Vancouver. Speaking for the visitors, Brother Gibson says he is sure they all enjoyed the dinner and the extra "dessert"—the social after the regular program was concluded. Among the special guests present was Mrs. MacDermid whose husband was for many years superintendent of the Winnipeg (Manitoba) School, and who was prevailed upon to say a few words of welcome to the many old friends gathered there.

The morning and evening of the 28th were devoted to business sessions. In the afternoon the visitors and members of the convention were the guests of the captain of the Steamship "Empress of France" at luncheon, previous to which the party was shown through the ship. Many had never been on an ocean liner so this courtesy was thoroughly enjoyed. Later in the afternoon Mrs. Martin, daughter of Mrs. MacDermid, entertained at afternoon tea at her beautiful country home, the rose garden of which was in full bloom. (Right here Brother Gibson wishes to say that the roses of the Northwest are all they are said to be-Vancouver. Seattle and Portland have more claim than Chicago to the "Garden City" the latter has been termed—and Portland's "Rose City" is appropriate, indeed. To the lover of flowers-in the Central or Eastern States-one can advise nothing better than to see that part of America, and California, before he brags of his garden.) At the evening session of the convention new officers were elected, as given in our Seattle Division notes. President Riley and Secretary White were re-elected, but changed offices and it is now President White and Secretary Riley.

The afternoon of the 29th, after adjournment of the convention, Superintendent and Mrs. Lawrence entertained at a garden party at the school for the deaf just outside the city proper. The location is beautiful, overlooking the Bay, and the Chicago guests were much pleased to be able to have this opportunity to add another school visit to their long list of such calls. Brother and Mrs. Wright of Seattle having driven up to take the Gibsons back with them the following day, the evening was spent in seeing more of Vancouver in their car—then it was "early to bed and early to rise" in preparation for the drive to Seattle the next morning. Spokane was omitted from the itinerary because the Spokane members expected to attend the Seattle convention, and most of them did.

Here this story leaves off and the Seattle and Portland correspondents take it up in Division Notes.

However, Brother Gibson wishes to say here that the company of the Canadian friends who went to Seattle and Portland for the doings there July 2 to 7 was much enjoyed, and the spirit of cooperation appreciated by everybody, he is sure. He regretted that he was unable to take in the Vancouver picnic July 1-those who did told him what a big time they had. W. C. A. D. meant to all those fortunate to attend this its third convention-"We Certainly Are Delighted." And the wonderful trips by auto from Vancouver to Seattle, from Seattle to Mt. Rainier and back, from Seattle to Portland, via Tacoma and Olympia (stopping here an hour to go through the beautiful capitol); out of Portland over the Columbia Highway to Mt. Hood and return; and another to Vancouver, Washington, where the Washington School for the Deaf was visited and the party shown around the plant by Superintendent Lloyd, and Brother and Mrs. Divine were paid a call and that famous Divine prune orchard explored-well, these sights were a continuous exclamation point-they were grand and glorious-and everything!

Leaving Portland the night of July 7, Berkeley was reached the evening of the next day, the 8th, where the visitors were overnight guests of Principal and Mrs. Stevenson at the California School for the Deaf. Several friends called during the evening and it was most pleasantly spent in resuming "auld acquaintance."

The following morning, the 9th, Brother Stevenson showed his guests through the school buildings and grounds, telling the pleasing story of the many improvements that are to be made soon-then the visitors were turned over to Miss Rice, special hostess for San Francisco Division, whose car was at their service for the next three (Brother Rice, Miss Rice's days. father, was unable to accompany them, having met with an accident the day before-from which he has since recovered and is now planning to attend the Ohio reunion this month.) The day

was spent in driving around the Bay Cities (Berkeley, Oakland, Alameda and over to San Francisco in the evening). The 10th and 11th were very enjoyable with their tours of San Francisco and down the peninsula, with a visit to While at Leland Stanford University. the latter point it was decided to extend the trip to San Martin, where a call was paid on Sidney H. Howard and his sister. Brother Howard is hale, hearty and happy at 82-and he asked that he be remembered to all his old friends in The evethe East through THE FRAT. ning of the 10th, while President Gibson was attending the meeting of San Francisco Division, Mrs. Gibson was taken for a tour of "Chinatown" by Miss Rice and several others.

Our San Francisco and Los Angeles correspondents tell the rest in their Division Notes, but Brother Gibson wishes to add these sidelights: The visit to those old Chicago friends, the Smalls, at Santa Barbara, enroute to Los Angeles, July 12, was most enjoyable—they are noted for their hospitality—and the drive to Los Angeles was another wonderful one. All those experienced were that, each in its own way-they have splendid roads out West, and the scenic beauties are-well, just grand. The cars of Brother Samuelson, Gilmore and McMann were at the visitors' service at Los Angeles. Sunday, the 14th, it was Long Beach, Redondo Beach, San Pedro, Hollywood, etc., with the Gilmores; the 16th and 17th down to San Diego, and Tia Jauna and Agua Caliente with the McManns.

At San Diego, July 16, there was a meeting of No. 110, a reception and a dinner in honor of the visitors, all on the same evening. Brother Gibson gave a talk at the conclusion of the dinner. The San Diego Frats are an enthusiastic bunch-fine folks, too-and when the Division is a little older it may be expected to be more in the limelight. Right now it has a nice little local fund and is giving social affairs right along, keeping in close touch with its older brother, No. 27. President Gibson certainly enjoyed his call on "our youngest child"—which by the way, is anxiously awaiting the arrival of No. 111 so the "heirloom" may be handed down.

The last three days of their stay in Los Angeles the visitors were the house guests of Brother and Mrs. McMann, transplanted New Yorkers who seem to have "fitted in" Los Angeles' affairs in great shape, and on the evening of the 17th were dinner guests of Brother and Mrs. Sonneborn and later in the evening called on Mrs. Gallaher and her daughter, Mrs. Princell, former Chicagoans, the car of Brother Boss. also "Ex-Chicago," being the means of transportation. (In passing, you must have a car at your service if you want to see things out there-the distances are immense, just as are the sights.)

July 19 saw Brother and Mrs. Gibson Eastward bound, and the next day, the 20th, at Salt Lake City as the guests of No. 56. That afternoon "Saltair"-the resort on Salt Lake-was visited, with drives through the big smelter-towns nearby and around Salt Lake City itself, and in the car of Brother Keeley. In the evening the Frats of Ogden and Salt Lake City had an outing at "The Lagoon," an amusement park situated midway between the two cities about 20 miles from Salt Lake City, at which gathered about 80 of the deaf of the vicinity. An al fresco supper was served by the Aux Frats, and it was done full justice to-as it deserved. Later, Brother Gibson gave a talk, right there out in the open air where, as he had said at Portland "the sky was the limit," and he felt that there was much more inspiration than there could be inside four walls.

The 20th a trip to Ogden, from Salt Lake City, was had, Brother Keeley driving, and Brother and Mrs. Mark joined the party there, after which a tour of the city, with a short stop at the Utah School for the Deaf, and Ogden Canyon was made and a trout dinner at the Hermitage Inn up in the mountains as the guests of the Ogden Frats topped off another perfect day. (No. 56 is not much in evidence in THE FRAT, but it is very much alive and hopes to be heard from oftener from now on-brought in two new recruits last month, you know.) That evening the Gibsons were on their way again, over the mountains, through the Rockies bound for Denver, which was reached the following night.

Denver and Omaha have writeups of the doings at those cities-in Division

RIENDSHIP is a gift, but it is also an acquirement. It is like the rope with which climbers in the high mountains bind themselves for safety, and only a coward cuts the rope when a comrade is in danger. From Cicero to Emerson, and long before Cicero, and forever after Emerson, the praises of friendship have been set forth. Even fragments of friendship are precious and to be treasured. But to have a whole, real friend is the greatest of earth's gifts, save one. To be a whole, real friend is worthy of high endeavor, for faith, truth, courage and loyalty bring one close to the Kingdom of Heaven.-ATMOS.



Notes—so this chronicle moves on to the Des Moines and Cedar Rapids stops, because, it would seem, Brothers Koons and Osterberg "let Gib do it." However, they are excusable, the former having had some hard experiences at the State Smoker, and Mrs. Osterberg being in the hospital, recovering from a serious fall, left Carl little spare time for much else than looking after the good wife and subbing at the household duties.

Leaving Omaha the morning of July 26 the "homewardbounds" left their train at Ames, Iowa, where they were met by Brothers Koons and Rasmussen (of Akron) in the Koons car and driven to Des Moines, the guests of Brother and Mrs. Koons. In the afternoon rides about the city were had and in the evening the Frats and Aux Frats gathered at their hall for a talk with Prexy-or he with them, if that is preferred in description-and another enjoyable evening was spent "en famille." with the ladies serving refreshments Of course, Brother Gibson told later. about his visit out West, and the good old story of why No. 77 should not feel lonesome in such fine company as it was in as a part of the finest organization of its kind in the world. (Yes, that is what it is-and more. Every one of you Frats would more than agree with Gib if you could have taken the trip he was just returning from.)

Saturday, July 27, the visitors were driven from Des Moines to Cedar Rapids in the Koons car-a very pleasant ride through the Tall Corn country. After getting located at this their last point of call, the Osterberg car was requisitioned for a tour of the cityand some city it is. In the evening, with the ladies and non-Frat visitors holding a social in an adjoining room, the Iowa State Smoker was pulled off. There were representatives from all the Iowa Divisions present, as well as from some outside the state. The "class" was quite a large one, and somewhat of a "show-me" sort, requiring a vigorous exposition of the course of sprouts it was put through, President Gibson found when he took it in hand as master of ceremonies by request. At the conclusion of the "course" the matter of having an annual State Frat Conclave was taken up and discussed, and left to a committee to be made up of members from each Division in the state. Near midnight a Dutch lunch was served, to which the ladies and other guests were bidden. Altogether, a real good time was had, even the goat -which the Aux-Frats will testify was "real" and built along "tall corn" lines -enjoyed himself immensely, notwithstanding the fact that his riders were a pretty hefty and husky bunch.

The following day, the 28th, an outing was held at one of the city parks. Lunch was served, cafeteria style, at noon. Brother and Mrs. Gibson were obliged to leave soon after, in order to make the train they wished to leave on, so the balance of the day's program was missed by them. However, knowing Cedar Rapids' reputation as an

entertainer, it is safe to say that everybody must have enjoyed the day, the committee in charge having many good things in store, they said.

That night found the travelers home again-and very glad to be there, for after all there is no place like it. They wish to here reiterate their thanks for the courtesies extended them everywhere, both divisional and individual. They had a wonderful time, also a strenuous one-the trip being so extensive-appreciated every bit of it, too. It was seeing America at its best, meeting Americans it was a pleasure to know better, and all through it pleasant weather was their luck, but two evenings of rain and two days of uncomfortably warm weather were experienced.

[We are immensely proud of our Country, of our people; proud of the near seven thousand of them who are affiliated with this typically American Society of ours—the N. F. S. D.—and the, perhaps, added seven thousand Aux-Frats who contribute so much to its welfare with their loyal support; proud, indeed, that we can be president of such an organization, and thankful that we had this opportunity to thus meet and become better acquainted with those out where the West is.—The Editor.]

CAN YOU LOCATE HIM?

Mrs. Wm. Zuercher, hearing, of Wheeler, Ore., Box 204, asks for aid in locating her father, a deaf-mute.

She describes him as being about five feet four, brown hair, blue eyes, weight about 160 pounds, chief occupation a wood-turner, age about 49 now. Name is William Kopieske.

She was about six years old when he left and four years later was seen last in western Canada, presumably Vancouver or Victoria, B. C.

She is very anxious to locate him. She is now 25 years old, married, and has one daughter, four years old.



YOU may have terrible trials and discouragements, but everyone who has gone through the stormy years of youth and come out on the calmer and sunnier hill slopes beyond agrees upon some encouraging things. The man who is troubled with forethought—for it is a troublesome thing—who enters upon nothing without seeing its black possibilities as well as its light ones, who is prepared for the worst as well as for the best, but who has courage to go on, rarely fails.

-J. Ramsay MacDonald.



The Small Division

The small Division has a fighting time of it, and there are those in the large Divisions who think the small Division is a sore on the N. F. S. D. organization. Only recently there was offered in Springfield Division a motion to surrender the charter. This was the outcome of continued bickerings in an organization in a nearby city. I am also told that an eligible young man was advised not to join Springfield Division and that this came from another organization of N. F. S. D. The reason given was, No. 13 is about dead. Such is Fraternity?

In most every other like organization the strong help the weak. The Masons, Odd Fellows, Knights of Pythias all have small lodges in almost every city, hamlet and village, and all are respected. The city lodges visit the country lodges and vice versa. In this way the spirit of Fraternity is kept alive in these large organizations. Take the small lodges away from either of them and they would flop.

The small Division question was vividly brought to my attention at the Denver convention, when a delegate asked me to support his city for the next convention, to which I agreed. On learning that I had but two votes, he said, "Is that all you can help?"

Like the widow who gave her mite, I gave my all. That is, I gave my all, just one time. After that the two lonely votes were cast for another city without solicitation.

If I remember rightly, the great organization now known as The National Fraternal Society of the Deaf was organized by five men, good and true. They met with reverses of all kinds, were laughed at, and even persecuted. Now, supposing these five men had ruled that there could be no small Divisions. Of course, they would have flopped. But they were wise and made a provision that so few as seven could maintain a Division. This was changed to ten at Denver.

The life of an organization is in its combined units. A cent is ten mills, a hundred cents make one dollar, and a hundred thousand cents make one "grand." So it is with us. A member is one unit. A combination of members is one Division, and combination of Divisions make one Grand Division. If the large Division is so hard up for members as to poach on forbidden territory, it is sick, indeed.

Get over the idea that the small Division is a sore and the large Division is God's elect and I am sure we will grow faster and be better prepared to exemplify Fraternity as it should be.—H. H. Folckemer, Springfield Division, No. 13.



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

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AUGUST, 1929

\$1,179,653.24.

Boston-1931.

September payments are due.

What's in a name? We have had six Fridays on our roll for some time past. . A father, his four sons and his brother. The current list of new members brings us a seventh—a young man not related to the others-a week of Fridays, as it were.

Mae Tinee, the Chicago Tribune's movie critic, has added "optiaudience" to her lexicon, and credits the acquisition to this admiring fan of hers-the Editor of THE FRAT—we having made the suggestion some time back as a combination of "optience" and "audience" indicated by the coming of the "talkies."

Brother Hinch is still at it-seven in July and two more this month. The fellows our Division Notes say are going to try and do likewise will have to hustle some. As we have said before, imitation is the sincerest of flattery-go to it and flatter him-he will like it. It is said he is beginning to feel like a movie idol-his mail is quite heavy these days-congratulations galore, and plenty of "howdoyoudoits." Good old No. 2 certainly deserves the limelight he has turned its way. And, while on this subject, we might call your attention to the fine work No. 27 is putting on, and our own home town has the drive fever, too. It ought to be contagious. Catch it and see how good it makes you feel, boys-everywhere.

For years we have been trying to get THE FRAT in the hands of our members during the month in which it is published (dated), but one thing or another has prevented. The June and July numbers reached them around the last of those months—we have been able to change conditions so as to allow it occasionally. However, we intend to make it a regular thing after this. We will not wait for anybody, but get copy off to the printer promptly on the 14th or 15th of each month, thus getting the paper in the mail by the 25th. In order to do this we must make the following rules for the observance of our correspondents and the secretaries of all Divisions: (1) All Division news must reach this office by the 10th of the month; (2) likewise all changes of address for our mail list; (3) items for insertion in our Coming Division Events column, and (4) any special articles sent in for publication. This means that the Divisions that meet in the second week of the month will have to instruct their secretaries or correspondents not to hold such matter back to go with monthly reports, but to send it in promptly as above. To do this means only an extra postage stamp and a little added work-but it will please some 7,000 fellow members by getting their FRAT to them earlier, and in time to have things that are worth Division discussion come up at the meeting soon after. There is rarely any real reason why a Division should not meet in the first week, and many good ones in favor of it. For example: It allows the secretary and the treasurer to get their reports off earlier, and the early receipt at the Home Office helps a lot-enables us to close the month's work promptly. Think that over. But be sure to remember this new rule of ours-the 10th is the "dead line" for the receipt of copy at this office, from now on.

LIFE INSURANCE

Instead of a life insurance agent being obliged to go to a man's home or place of business and argue with him to insure his life, the agent should be privileged to stay in his office during business hours and receive the voluntary visits of seekers after insurance. In fact, the agent should have so many callers for insurance that they would have to wait for their turns to receive attention. Every man should carry life insurance. He should do so for his own good, and for the welfare of some one or ones dependent on him. You never hear anyone complain because of receiving life insurance money, unless there is complaint because there is not more. Those who carry life insurance of course help the insurance companies, which is all right, but the policy holder reaps the greater benefit. The insured has the satisfaction of knowing that he has provided either for his own old age or for those dependent on him, or both. It is easy to find perfectly reliable life insurance companies. None other should be permitted to operate, and none but the known good companies should appeal favorably to the seekers of insurance. No! This paragraph is not written at the suggestion of any insurance agent or company. It is the writer's personal belief concerning a subject that should be considered by everybody, and which subject affords valuable opportunity for all. About insurance of all practical nature: Beware of unnecessary delay!---Clarinda (Iowa) Journal.

Success or failure in business is caused more by mental attitude than by mental capacities .- Walter Dill Scott.



THOUGHTS

To perform his daily task; But he let it slide, so an idea died. Was he a success? Why ask?

Another man thought out a plan To save his employer loss. The plan was tried; it worked, and, beside,

The thinker now is boss.

A worth-while thought may mean a lot If given but half a chance, And it's mighty plain, it's the active brain

That makes the world advance.

-Henry L. Hines, in "The Vent"



COMING DIVISION EVENTS

C				1	
	ep	10	m	n	er

1.	Pienie	Rochester
1.	Picnic	San Francisco
1.	Picnic	Kalamazoo
1.	Smoker	Atlanta
2.	Picnic	Columbus
2.	City Exposition	Rochester
2.	Outing	Evansville
2.	Picnic	
2.	Picnic	Richmond
2.		Houston
20.	Feast	Houston
21.	Social	Kenosha
21.	Social	Toledo
21.	Social	Baltimore
28.	Whist party	Springfield, Mass.
28.	Social	Holyoke
28.	Corn party	Toledo
28.	Stag	Los Angeles

October

5.	Smoker		Toledo	
12.	Dance	C	Chicago No. 106	
12.	Smoker		Reading	
12.	Ball	S	pringfield, Mass.	
13.	Lecture	S	pringfield, Mass	
19.	Masquerade		Baltimore	
19.	Hallowe'en	party	Rochester	
	Happyland	***********	Hartford	
26.	Hallowe'en	party	Syracuse	
26.			Chicago No. 1	
26.	Hallowe'en	party	Akron	
26.	Hallowe'en	party	Kansas City	
26.	Hallowe'en	dance	Boston	
26.	Masquerade	party	Peoria	
26.	Hallowe'en	party	Omaha	
26.			Richmond	
26.	Hallowe'en	party	Lewiston	

November

2	Banquet	Columbia
3.	Social	Waterbury
16.	Fraternal ball	Worcester
16.	Ball	Manhattan
16.	Parcel post social	Rochester
23.	Masquerade ball	New Haven
23.	Banquet	Richmond

Chicago

Recent visitors at the Home Office were Arthur M. Hinch, Mr. and Mrs. C. E. Drake, Stella M. Wisniewski, Arthur Tremaine, William C. Glaze, Abner Harkless, all of Detroit, Mich., J. A. Benolkin, Minneapolis, Minn., Donovan Waybright, Flint, Mich., Mrs. Ellen P. Stewart, Washington, D. C., Alice L. Pearson, Omaha, Nebr., Mr. and Mrs. Fred Moore, Trenton, N. J., Mrs. Valentine J. Behr, St. Louis, Mo., John A. Opica, Ensley, Ala., Frank X. Zitnik, Akron, Ohio, Berta E. Shockley, Frederick, Md., William J. Hoffman, Terra Bella, Cal., Robert B. Heacock, Buffalo, N. Y., G. W. Mc-Clure, Danville, Ky., Toivo Lindholm, Milwaukee, Wis., Homer K. Shumate, Cincinnati, Ohio, Mrs. Emma Barlow

and Ann Koch, Chicago, Ill., R. B. Redlich, Mr. and Mrs. J. G. Otto and Marian Lilienstein, Springfield, Ill., Florence W. Lewis, New York, N. Y.

July 23 was certainly a great day for Chicago Division No. 1, the occasion being its annual picnic at Polonia Grove. The day was very hot, but that did not prevent a big crowd from turning out for the promised good time. And they were not disappointed. The committee headed by William Zollinger had worked hard to make a success of the affair, and they certainly succeeded. The day was spent in the usual various happy ways. Plenty of eats were on sale, together with ice cream and soft drinks. The latter, thanks to the heat, sold at a great rate, and a handsome profit resulted. All in all, it was a very pleasant affair, and the committee are to be congratulated on the way it was managed.

As a preliminary step to our projected drive for new members, cards were distributed at the August meeting on which members are requested to write the names of such non-members as they may be acquainted with. Returned to the secretary, they will be made the basis for the drive, possibly through a rally to be held later.

Frederick Meinken, who so successfully acted as chairman of last winter's mask ball, has been picked to repeat the performance next winter. Backed by past experiences here and in New York, Fred is a good man for the thankless task, and with a corps of willing helpers to carry out directions, we may rest assured that next winter's ball will be fully up to the standard of the past. He has already engaged a hall for the affair, and when his plans for it are fully prepared, will have an announcement in THE FRAT in plenty of time for the members to get their costumes in order. It is hinted that he has something new up his sleeve, so watch out for announce-

Join our Cinema Society and be Somebody

Holly wood Masquerade and Fourth Annual Ball

CHICAGO DIVISION No. 106 Saturday Eve, OCTOBER 12, 1929

West End Woman's Club
37 So. Ashland Blvd., Cor. Monroe St.
Illinois Collegians' Admission 75 cents
Orchestra Wardrobe Included BEST COSTUMES, PLUS CLEVEREST ACTING,
Mimicking Nearest Movie Stars,

WIN CASH PRIZES

Children Admitted, of course. They can dress like "Our Gang." Fredrick W. Hinrichs, Chairman

Grand President Gibson has returned from his trip to the Pacific coast, tired but happy, and looking fine. He showed up at the August meeting of No. 1, and word having gone around that it was his birthday, he got a rousing reception, with plenty of wishes for many happy returns of the day. Later, at the close of the meeting, he regaled us for an hour with an account of his trip, incidentally delivering himself of greetings to No. 1 from some dozen Divisions of the Order, as well as from the Western Canada Association of the Deaf, whose convention he attended in Vancouver, B. C. The president of the Association put in his application for membership, and more are looked for.

The members of No. 1 wish, through THE FRAT to extend their thanks and appreciation of the many expressions of good will from the various Divisions visited by Grand President Gibson, and to return them in kind. We are all one big Fraternal family, and such expressions add greatly to the pleasures of membership.—C. B. K.

Increased interest in bowling by the members of No. 106, with added membership, has rendered it advisable to have four teams instead of three, as heretofore. It has also been decided to give new names to the teams, which will henceforth be known as the "Gibson," "Roberts," "Barrow," and "Kemp" teams, in compliment to those brothers connected with the Home Office, and the four together will be known as the "Like 'Em League." We have no doubt but what the so honored brothers will boost their respective teams, and follow their standings with interest.

Many of us attended the annual picnic of No. 1 expecting to witness a hot baseball game between their team and the team of No. 106, but for some reason the game did not materialize.

There's a lull in Division affairs these vacation days, but arrangements are under way for our annual dance Oct. 12, to be held at the West End Woman's Club, and will be in the nature of a movie costume affair. That is, those participating will dress or impersonate some character seen in the movies. There will be prizes for the best costumes.

Secretary Wirt had a visitor from Philadelphia Division recently. He was Edward G. Merkle of that town, and being a stranger to Chicago, the secretary showed him some of the sights, and hopes he had a good time during his stay, which was limited to one day. —F. В. W.

Boston

Boston, 1931!

Do not forget our coming Hallowe'en costume party and dance at Huntington Chambers, 30 Huntington Ave., Boston, on October 26. There will be wonderful prizes.

Our Fourth of July picnic came out a big success, and a nice sum of money was realized for the convention

fund. We thank all for their co-operation. Visitors were noted from Albany, Schenectady, New York City, Springfield, Hartford, and other places.

Realizing that the local committee members were overworked, William Garland, a member of the printing and advertising committee, decided to get outside help. To that end, last June, he took unto himself a wife in the person of Miss Margaret Caldwell of Arlington, Mass.

President Battersby, while busy enough with convention matters, still finds time for a little relaxation now and then. With Mrs. Battersby and Brother and Mrs. Sinclair he recently went out to the airport to see the sights. Curiosity got the better of him, and he took a ride, and was so pleased that he plans to repeat it as often as possible. He and his family spent their vacation at Patrick Thibodeau's Maple Grove farm at Gray, Me. There the fishing craze got him, and going out with Charles Fritz, he caught a string of 24. Some Isaak Walton.

Chairman Sinclair is ready to make bookings for the Fourth of July "movies." The pictures will be first shown in Boston in October. Come and see how you looked.

At this writing 20 autos have been chartered to carry the elect to Brother Hammond's farm for an outing on August 18. Thomas Cryan is chairman of this venture, and the proceeds will go to the convention fund, of course.

Announcements for our coming annual dance on December 28 will be given out soon.—A. A. S.

Waterbury

Our Division will have a social on November 2. It will be held at Garden Hall, starting at 8 o'clock. There will be games and prizes. Get your ticket early.

Fred Gagnier of Springfield Division and Nathan Zietz of Brooklyn Division were visitors at our last meeting.

The sudden death of Charles Bronson on July 28 was a shock to us all. The following acted as pallbearers at the funeral: Joseph Grady, Edward Hine, Michael Walsh, Philip Cossette, Alfonse Ciminera and Jacob Marcella.

Our members feel the greatest admiration for Brother Hinch, Detroit Division's great Go-Getter. Some of us are going to try and copy him, and see if we can increase our membership.—W. J. O'C.

Kenosha

The summer vacation period is about over, and Kenosha Division is preparing for the fall social activities. The first event will be a social on September 21. It will be held at the German-American Hall, 52nd St. and 17th Ave. An enjoyable time is looked for. We will have something new on the bill, so just watch our smoke.

Our thanks are due to the members of the picnic committee, and also to the ladies who so kindly donated the many cakes.—A. C.

Flint

Due to some misunderstanding on my part, a write-up of the "Frat Night" engineered by Flint Division on Saturday evening, June 14, during the reunion of the Michigan Association of the Deaf, did not appear in the July number of THE FRAT. A belated account would be out of place at this time, but I shall touch upon it a little. Beyond any question the event was the greatest ever undertaken in the history of Flint Division. Credit is due Detroit Division for the assistance it rendered in making the event a success. We were honored with the presence of some of the lights of our organization, such as Grand President Gibson, Grand Vice President Shilton, of Toronto, Division Treasurer Jaffray of Toronto, Arthur Hinch of Detroit, Otis Yoder of Angola, Ind., and other notables. Every division in Michigan was represented. It is to be hoped that considerable more pep will be put in the organizing work in this state and greater enthusiasm infused.

At our August meeting it was suggested that more interest be taken in matters properly coming under the "Good of the Order." Members resigning from our organization because of differences of opinion in procedure and work was the subject discussed. Anyone so resigning must be considered as being self-centered and not concerned with the interest and welfare of others. Old Age Dependency was also discussed at some length. Other matters will come up from time to time, so as to enthuse every member in our organization.—E. M. B.

Atlanta

The absence of Atlanta notes lately has doubtless led many to believe that the "summer slump" has got us, but Division affairs are progressing normally, and members have been lending a hand to other organizations as well.

The 4th of July has always been "The Frat's Own" holiday in Atlanta, but this year it was turned over to the Georgia Association of the Deaf, which held a two day meet July 4-5, instead of meeting jointly with the Dixie Association as was formerly announced.

Last call for the D. A. D. Convention in Atlanta! Are you coming? The local committee could manage much better with a five day program, but as it is, they are cramming all they can into the three days allotted.

SPECIAL NOTICE

Read the editorial concerning change in our publication date and lend a hand. It is in your interest. It means THE FRAT for September will reach you in September, that you will have the news for that month in that month. We want to please you. Please!

Atlanta Division will give a smoker on the afternoon of September 1st, for visiting frats and out-of-town members who will be here for the convention. A record crowd is expected as many will stay over Sunday, and Monday, Labor Day.—M. B.

Cleveland

Our August meeting was somewhat enlivened by a few who were curious to know what all the racket in Detroit is about, and resulted in a committee being appointed to devise ways and means to secure new members. If it decides we should admit them minus initiation fees or pay them to join, or possibly offer a new Lincoln automobile as an incentive to get Brother Hinch to come here and fill up the empty chairs, then watch our smoke. Apparently, it is not a question of convincing anyone of our lodge's worth. They all admit its advantages, but, as Brother Mueller would say, they're flat.

In contrast with all previous good-of-the-order speeches, which seems to have replaced business routine in popularity lately, the one given by the Rev. Brother Whildin of Baltimore at our August meeting strikes us as comparing favorably with the best minds on the subject of fraternity or anything we should know. Brother Whildin left for Denver, Colo., after spending several weeks in this city.

Albert G. Lepley left for California August 5 via the Greyhound Bus Lines, and will have 1716 Winona Blvd., Hollywood, as his permanent address. Brother Lepley has retired from the printing business and takes an honest pride in his 40 years at the game. His leaving for the coast reminds us of a few lines Brother Meagher wrote in the Typographical Journal as a tribute to an old-timer who "went west."

His locker's lonely and alone—
All empty stand his stick and stone;
No more he pats with happy paw
His galley, gauge and miter-saw.

The July issue of THE FRAT was the second in a row that we have received and read before lodge day, and we hope this policy will be continued.—P. D. M.

St. Louis

The annual picnic of the Division was well attended but not so much as was expected. The fact that it was held on Saturday probably accounted for the smaller gathering as many could not come from work till late in the afternoon and so stayed at home. A good time was had however by all who attended.

We regret to report the sudden death of Wilfred Gauding, one of the youngest members of our Division. He had what was thought to be an attack of malaria that turned to pneumonia but later after death was found to be an abscess of the brain. He was buried on the fifth, with Division members as pallbearers. The Rev. Brother Steidemann officiated at the services.

Brother Gauding was one of our promising younger members and the Division tenders its sincere sympathy to his parents, brother and two sisters who survive him.

The Rev. Brother Waters of Detroit Division passed through St. Louis recently with his family on his way to his ancestral home in West Missouri.

The Missouri State Association of the Deaf will hold its ninth triennial convention in this city on August 30-September 2, and all Frats are invited to come. St. Louis Division will do its share to make the affair memorable in the eyes of all visitors. The convention will open with a reception on Friday, the 30th, with business sessions Saturday, a banquet on the evening of the 31st, and a picnic on Labor Day. Headquarters are at the American Annex Hotel, 6th and Market Sts .- A.

Detroit

The president, vice president, patriarch, sergeant and messenger were very conspicuous by their absence at the August meeting of No. 2, but vacation time, coupled with the shift system of the Detroit factories, probably was the dominating factor in the unusual coincidence, and it should not be taken as an invitation to the rest of us to go and do likewise. Thanks to the "Hinch Cinch" there were enough resident members present to make a quorum, and Secretary Stutsman, with the consent of the meeting, appointed Peter N. Hellers to fill the president's chair, George Hansz to take the vice president's station, William Behrendt to replace the patriarch, Elmer Zeiler as sergeant and Eugene Underhill as messenger, and business went forward as usual.

We are proud to announce that Detroit Division No. 2 has over 249 members on its membership roll, with Brother Hinch still gunning for more. He bagged a couple for the August meeting, while Brother Goldstick brought in one and Brother Shanosky brought in another, and they were all accepted.

Brother Harkless, of Pittsburgh, and Brother Myers, of Akron, were visitors at our August meeting, and brought greetings from their respective Divisions.

Emanuel Jacobs reports that his brother-in-law, who is in the hospital as a result of having been hit by a speeding automobile, has been found to have lost his speech and hearing through the accident. He is 45 years old, and will sue in the courts, for damages, upon his recovery.

The Rev. Brother Waters left De-

Cadillac Association of the Deaf

2254 Vermont Ave., Corner Michigan

Open every evening. Michigan Cars pass the door. Visitors always welcome

troit on August 3 for a two weeks' vacation in Marshall, Mo., where he went to attend a reunion of the Waters family. He drove there in his new Model A Tudor Ford car, which was presented to him by his mother, brothers and sisters, on his being ordained to the deaconate in the Episcopal church

Charles E. Drake attended a family reunion in Grand Ledge, August 10.

George C. May has the sincere sympathy of his Fraternal brothers in the loss of his beloved father, Morton W. May, who passed away July 18, at the Ford Hospital. He was 70 years old, and a native of England .- R. V. J.

Richmond

Richmond, the home of No. 83, was the scene of the ninth convention of the Virginia Association of the Deaf, July 24-27. A record breaking crowd was in attendance and, it can be said without contradiction, every one "had the time of his or her life." Meade B. Dalton, No. 83's popular secretary, presided over the sessions with fairness and dispatch. H. K. Bush was the general chairman, and was kept well occupied from beginning to end in seeing that all were looked after properly. Besides routine matters with which the association was concerned, all had plenty of diversions, winding up with a railroad excursion down to a beach, miles below Richmond and in the neighborhood of Newport News, the home of the state school for colored deaf. By the way, Newport News will be host to the tenth convention in 1931. The new officers are C. C. Quinley, president; S. C. Jones, first vice president; Mrs. A. G. Tucker, second vice president; Bernard Moore, secretary; and Obie Nunn, treasurer.-H. L. T.

It seems but natural for us, Washingtonians, to turn out in goodly numbers to swell the attendance at a good thing, hence it is no surprise that not a few of us attended the recent convention of the Virginia Association of the Deaf at Richmond. All have united in saying that they had a most enjoyable time, not a single hitch having occurred to mar the occasion.

Much constructive work in behalf of the Virginia deaf was accomplished, the results to be seen later on. Several of No. 46's members who were in attendance were shown honors by being placed on important committees. C. C. Quinley was made chairman of the committee to audit the treasurer's books and R. Smoak was chairman of the committee to revise the constitution and by-laws. Brother Smoak also made the response to the address of welcome. Brother Quinley, No. 46's delegate to the Denver convention, was drafted and elected president of the Association for the next biennium, during which not a few worthwhile measures are expected to be carried out.

The annual boat ride down the historic Potomac to Marshall Hall, Md., took place July 20th. Roy J. Stewart was chairman and did all he could to make the excursion a success. There was, however, a slump in attendance, due to the "mix-up" in the Government Printing Office, mentioned in our previous letter. However, it seems the Division's local funds may be considerably increased.-H. L. T.

Denver

Denver Frats held their annual picnic, July 4th, at Colorado Springs, on the beautiful campus of the State School for the Deaf. The picnic was well attended and much credit is due the committee, consisting of Bros. Harvat, Haden, Herbold, R. Alford, and Castilian (Florence) (Canon City). The ladies donated a beautifully decorated basket of "eats," which was sold at auction, and the money secured from the sale used for prizes and other expense. Superintendent McAloney and Mr. Brown, former principal of the Colorado School, but now superintendent of the Florida School, and our good friend, Asa T. Jones, president of the Colorado School Board, spent the day with the picnickers and acted as judges in selecting the most attractively decorated baskets: Mrs. Huff's basket won first prize and the basket donated by Mrs. Harvat won second. There were many pretty baskets in the contest, and the judges had a hard time selecting the winners. Prizes were also given to highest bidders, Castilian. getting first and Northern second. Many contests, athletic, etc., including a tug-o'-war, and an exciting ball game between the married and single men, added to the jollity of the day. We did not get a list of the winners. The school gym was thrown open to the visitors, and coffee was furnished gratis by the school management also other courtesies extended. Without doubt the presence of our old friend, the genial Asa T. Jones, and our popular superintendent. Thomas S.

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L. J. BACHEBERLE

P. O. Box 95 NORWOOD, OHIO McAloney, contributed as much as anything else toward making the picnic such a highly enjoyable event.

John McTigue, one of the oldest members of Denver Division, was recently elected treasurer of the Building and Common Laborers' Union No. 340. This organization has hundreds of members, and John's brother Frats are proud of him in the honor he has won. John expresses himself as being well pleased with his new duties.

The one and only Francis P. Gibson. Grand President of the National Fraternal Society of the Deaf, accompanied by his charming wife, arrived in this city on July 22nd, on the return swing from his visit to the Pacific Coast. This trip includes visits to practically all the Divisions -present and prospective-between Chicago and the coast, in the northern part of the United States and southern Canada. They remained here until the evening of the next day. President Gibson gave a talk before the Frats Monday night, and another address at an open meeting Tuesday night. Both meetings were well attended and much enjoyed. A large number of non-resident Frats were in the city to meet Prexy and attend the meetings. Among them were: Brothers Simpson of Boone, Lamoreaux of Pueblo, Cox of Florence, Tuskey of Fort Morgan, Brooks of Fort Collins, Wolpert of Henderson, and others whose names slip our memory.-T. Y. N., in the American Deaf Citizen.

San Francisco

Since my last letter, San Francisco Division has had many ups and downs, many joys and sorrows. Among the joys it is a pleasure to chronicle the visit of Grand President Gibson, which left nothing to be desired. The committee in charge of his reception and entertainment worked with a will, and many were the favorable comments made by our out of town guests. Luther Conaway and his willing workers are to be congratulated on the way they upheld our claim that "San Francisco knows how!" President Gibson arrived Monday, July 8, and was the guest of Superintendent Stevenson of the state school at Berkeley for the night. Tuesday evening No. 53 held a grand reception in honor of our distinguished visitor and his wife. Mrs. Gibson was presented with a large bunch of California roses, with the Division's compliments. Both were kept busy meeting old friends and making new ones. The crowd numbered around 200 persons. Speeches were made by the Grand President, Principal Stevenson, Mrs. Lester,

Detroit Association of the Deaf

8 E. Jefferson Ave., Detroit, Mich.

Open daily. Meetings, second Sunday of each month.

VISITORS ARE WELCOME

president of the California Association of the Deaf, Brothers Runde, Patterson, Lapides and others. The evening passed so pleasantly that all were agreed that one evening was not sufficient, and wished that President and Mrs. Gibson could have stayed longer. On Wednesday we held our regular monthly meeting, it having been postponed a few days so that President Gibson might be present at the meeting to settle several important matters, and to enlighten us on several points about which we were in doubt. He also gave a short talk on Fraternalism in general. On Tuesday, Wednesday and Thursday the Gibsons were taken on auto rides to various interesting points by Miss Delight Rice, a friend of long standing, whom many readers will remember for her connection with the school for the deaf in the Philippines. I wish, personally and for the Division, to thank Miss Rice for her help in making their stay pleasant. Certainly we all hope their stay was pleasant, and we thank them for giving us the opportunity to make their better acquaintance. It is to be hoped that they may come again, and make a longer visit.

June 21 was a sad day for the members of our Division, when Clarence J. Mangan died at his home in Burlingame, of bronchial pneumonia. He had been a member of our Division for about eight years, and was popular with all. He was 38 years of age, and worked as a press-feeder in San Francisco. The Division mourns his passing, and extends its heartfelt sympathy to his mother and brother. The latter, Aloysius Mangan, is also a member of No. 53.

On the same evening, Armand Leriche was drowned at the Sutro baths. He was a member of the Lewiston Division, and had been in San Francisco but a short time, working as an auto mechanic at the Ford plant. The Division extends its condolences to the bereaved family and to Division No. 89.

June was a hard month for the San Francisco deaf. In all, no less than six of their number have passed away.

Michael Lapides, a member of New Haven Division, has secured a job at the state school at Berkeley, and will prove a popular addition to our Fra-

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ternal community. Welcome to California, brother.

Harry Whalen of Los Angeles Division was a visitor here in July.

The most important event of the year occurred on July 5, when Mrs. Conaway, wife of our most popular member, presented hubby with a son and heir. "Lute" has grown three inches taller since he became the father of a Native Son, and we have hopes that when "Jr." grows up he will be the exact image of his so-called carpet-bagging papa. Congratulations to both.—H. O. S.

Portland, Oregon

Coming to Portland for the two days' celebration in honor of Grand President Gibson, July 6-7, were James O'Leary of Spokane, Jack Bertram of Seattle, N. J. Novak of Calgary, Alberta, P. D. Stewart, Mrs. A. L. MacPhail Cook and Miss Carrie Fedora, all from Winnipeg, Man., Geo. Riley of Victoria, B. C., former president of the Western Canada Association of the Deaf.

President Gibson attended the Portland Frat meeting July 6th, while Mrs. Gibson and Mrs. A. L. Cook were invited to attend the meeting of the S. F. L. Club in the same building. Gibson became a honorary member of the ladies' club and was presented with a gold pin badge. Saturday, President Gibson was shown over the Columbia highway and taken up to Mt. Hood. After the meeting that evening, a reception was given in the banquet room of the W. O. W. Temple, closing with ice-cream, cake and coffee. Short addresses were given by Presidents Gibson and Craven, the latter of Division No. 41.

Sunday, July 7th, an outing was held in Laurelhurst Park, one of Portland's finest parks. About 150 listened to a very fine and interesting address given by Grand President Gibson. Mrs. H. P. Nelson told of the history of the S. F. L. Club. Mrs. B. L. Craven sang a couple of songs. Mrs. A. L. Cook of Winnipeg, told of her visit and invited all to Winnipeg for the W. C. A. D. convention in 1932. In the evening about twenty accompanied President and Mrs. Gibson to a chicken dinner at the Henry Thiele Grill, after which they went to the depot to see the Gibsons off for San Francisco.

C. H. Linde deserves great praise, as he was general chairman for the two-day celebration in honor of the N. F. S. D.'s Grand President. President Gibson drove from Seattle to Portland in the Kautz car, and was shown the highway in the new sedan of the Reichles.—H. P. N., in Deaf-Mute's Journal.

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This club is being operated by the deaf and is open every evening and Sundays. Visitors cordially invited to call. The best club in Western Pennsylvania.

Seattle

Every convention usually has some notable visitor and this instance (the Washington State Association meeting at Seattle, July 2-4) it was F. P. Gibson and Mrs. Gibson, who were the guests. As president of the N. F. S. D., Mr. Gibson left Chicago June 21st, on a tour of the middle west and Pacific coast divisions. After a couple of days at St. Paul, the first stop was at Vancouver, British Columbia, June 26th-30th, to take in the Western Canadian convention. All visitors reported a very fine program and entertainment schedule, carried out under the direction of President George Riley and his aides.

Mr. and Mrs. A. W. Wright drove up to Vancouver on Saturday, and brought the distinguished guests, the Gibsons, down to Seattle the next day, in order that they might see as much as possible of the scenic beauties of Western Washington's sound, mountains and rivers in the 160-mile trip.

In her early teens, Mrs. Gibson knew W. S. Root in New York. Like brother and sister, they were very happy to meet each other at the Root's home, where a luncheon was served when the Gibsons reached Seattle from the Canadian convention.

On Monday, with Mrs. Jack Bertram added, the party drove to Mt. Rainier, a 120-mile trip. In the space of three hours, from green lawns and blooming roses at sea level, the visitors were taken to an elevation of 5,600 feet, the last mile of the journey between snow banks, to the Inn. The road had been only cleared of snow and opened to traffic two days previous. For the balance of the distance to the summit at 14,408 feet, it was one vast snow and ice field, over which no one dared venture without guides. A couple wild bears were seen along the road.

The evening of July 2 at the reception at the Pure Milk Dairy auditorium, President Gibson delivered a one-andhalf-hour speech about the Society that has been his life work. A half-hour speech usually wears out an audience, but President Gibson held attention to the last minute. Attendance at the reception was estimated at 175.

For July 2d, 3d and 4th, Mr. and Mrs. Gibson were part of the convention crowd, with short scenic trips about the city sandwiched in. They were luncheon guests of the Roots, Wrights, Hansons and Bertrams at different times. Friday morning, they resumed their journey southward, Mr. and Mrs. Kautz of Portland returning home, taking them in their car.

The Canadian visitors at the W. S. A. D. convention were Mr. and Mrs.

MASQUERADE BALL New Haven Division No. 25 Montowese Hall, 210 Meadow St., New Haven, Conn.

SATURDAY EVE., NOVEMBER 23, 1929 A real good time is promised all TICKETS-75 CENTS

Riley, Mesdames Cook, Mathias and Noble, Misses Strachan, Fedna, McPhee and Stinson, and Messrs. White, Mac-Donald, Walker, Stewart, Beaton and Novak.

The officers of the Western Canadian Association for 1929-1932 are President, C. White; first vice-president, R. Batho; second vice-president, Peter Stewart: secretary, George Riley; treasurer, A. H. McDonald, and directors, Mrs. George Riley, Mrs. Anna Cook, David Piekoff and Rupert Williams .- "Puget Sound," in the Deaf-Mutes' Journal.

July, the month for which the Frats have been looking forward to for weeks, came and went, and with it the W. S. A. D. convention, Grand President and Mrs. Gibson, and the Portland-Seattle half-way picnic at Centralia.

The convention, on July 2, 3, and 4 was one of the largest gatherings of the deaf that Seattle has ever witnessed, and the distinguished Chicago visitor fitted smoothly into the convention routine, the evening reception being given over almost exclusively to listening to his talk on the Society's affairs in general. Nothing but favorable comment in regard to his presence and speech was heard. In fact, he won over many who had heretofore questioned the worth of the Society's activities. At the convention banquet he was Spokane Division's guest, that Division "getting there first" with banquet tickets. We will not go into further details, as Brother Gibson will undoubtedly cover everything when he writes up his trip for THE FRAT—as of course

Close upon the convention doings followed the fourth annual Portland-Seattle picnic at Centralia. While the attendance this year was slightly less than in previous years, the picnic was a financial success, the profit being around \$1.50, whereas former picnics have cost the two Divisions about \$30 annually. This year it was Portland's day. Completely reversing last year's form, No. 41 carried off the horseshoe pitching championship, and also vanquished Seattle in the baseball affair. 21 to 11. Only half of a good list of sports were run off, as it was somewhat warm, and the crowd appeared to prefer sitting in the shade to active participation in the sports.

At our July meeting it was decided that it was time to start a fund for delegate's expenses to Boston in 1931, and we will begin the fall social activities with a Hallowe'en party in October. W. Eugene Brown will be in charge.

Among the visitors at the July meeting were Erve W. Chambers and John Conley of Spokane Division. The latter, on returning to his home at Lewis-

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ton, Idaho, took with him a bride, who was Miss Marguerite Gorham. have the best wishes of their friends.

Seattle Frats have had quite a number of "digital" accidents this summer. The first was L. O. Christenson, who lost part of a finger in a printing press. Then Laurence Bradbury, returning to work after the July 4 layoff, monkeyed with a trimmer saw, and it was feared amoutation of a finger would be necessary, but the doctor managed to save it. W. S. Root, joining in the chorus, slipped on the pavement, and what at first was thought to be only a sprain, turned out to be a broken finger, which is now done up in splints .- A. W. W.

Los Angeles

On the way to Los Angeles from San Francisco, Grand President and Mrs. Gibson stopped at Santa Barbara, where they spent a day with Brother and Mrs. Ward Small, who are former residents of Chicago. The Smalls drove them to Los Angeles, via the fine coast highway the following day.

Saturday evening, July 13, at Sunset Lodge, there was a gathering of about 350 people to honor the visitors, and they were well impressed with Grand President Gibson's speech regarding the Fraternity. It was a rare sight to see Brother Gibson meet Mrs. Grace Emery Coombs on the stage, and to see him say that he owed much to her, as she was his teacher in the long ago at the day school in Chicago.

Sunday, July 14, the Los Angeles Division had an all day picnic, open to the public, at Redondo Beach, in honor of Brother and Mrs. Gibson. Brother Gibson seemed much pleased to meet so many old friends and make a lot of new ones. That day Elmer Watt was nearly drowned in the surf owing to cramp in his leg. He was rescued by Mr. Mahan, the well known deaf pugilist.

Monday night, July 15, saw a closed meeting for the Frats where the ceremonies of initiation were given to sixteen new members, in charge of Grand President Gibson. He was surprised to find that ten of them were from as many different states, and one from Canada. They are proud of being in the "Gibson Class of 1929." Brother Stevenson, principal of the California School for the Deaf, and Brother Long, principal of the Iowa School for the Deaf were present and made impressive speeches.

During his visit here, Brother Mc-Mann took President and Mrs. Gibson in his new Studebaker Sedan to San Diego, where they attended a meeting of San Diego Division, and the next

NOTICE

Los Angeles Division Members

The sure to attend the Stag-Smoker at Walker Auditorium, 730 S. Grand Ave., September 28, 1929. Bring Your Non-Frat Friends

For further particulars see Los Angeles Division Notes in these columns.

day had a short visit at Tia Juana, Mexico.

Grand President Gibson's visit in California has been worth while, as we have recently had seventeen new members added to Los Angeles Division and we are now in sixth place, we understand, with only Brooklyn, Chicago No. 1, Detroit, Philadelphia and St. Louis ahead of us.

Saturday night, September 28, Los Angeles Division will have an open Stag-Smoker—a complimentary entertainment given to non-Frats. The object of this affair is to entertain our non-member friends of Los Angeles and vicinity and to become better acquainted with them. Members are urged to bring such friends with them, or invite them to come. There will be no charge for their admissionthey will be the Division's guests. Get them to come. Our medical examiner will be on hand to serve those who wish to apply then so that it will save the time and trouble of going to his office. The division secretary will have sufficient membership application blanks ready for them.

Brothers Stevenson and Long are spending their vacation at Long Beach. Brother Stevenson said it is his first long vacation in eight years. He also gave a fine speech at the Sphinx Club on August 6, especially about his job as principal of the California School for the Deaf, and the appropriation from the state for new buildings, in installments for the next ten years, to improve the plant of the school at Berkeley. He asked for cooperation from all the deaf people of California towards the success of the California school.

If local Frats want news in the The Frat, give it to Secretary Doane, please. Now, just watch us grow—we are on the trail of the leaders. We are going to "Hinchize" some ourselves.—C. H. D.

Peoria

Our annual picnic, held at Fond Du Lac Park on Sunday, July 7th, was a success from the start. Approximately two hundred were in attendance and there is no denying that everybody made real "whoopee" on that day. General Rudolph B. Redlich of Springfield Division commandeered Brother Fancher's big bus and brought a full load from the Capital City, with Brother Otto in his Nash, either as pathfinder or trailer. Peoria appreciates Springfield's boost and is only waiting for an opportunity to reciprocate. Decatur, a town that has long needed a Division, also sent up a good crowd. Chairman Bunch with his live wire committee was busy hustling all day to see that everybody had a good time and his work did not go in vain. In the afternoon the program was given over to games and contests. Following are the contests and their winners: Ladies' 50-yard dash, Mrs. Coberly; hitting ball contest, Mrs. Gates; cutting strip contest, Mrs. Jesse Loer; hopping race, Mrs. Andy Gallagher; balloon race, Mrs. Ora Reed. Men's balloon blowing contest, Ben Carter; 100-yard shoe race, Walter Craig; pop drinking contest. Brother Baird: peanut pushing contest, Eddie Young; throwing ball, reverse-hand contest, Harold Fragel. Useful prizes were awarded all winners.

A reproduction of the photo taken at the picnic is printed in this issue of THE FRAT, and anyone desiring a copy can obtain same by remitting 50c, plus 4c postage, to the secretary of Peoria Division.

It is good to see Brothers Mueller and Pach appear in THE FRAT again. Since the demise of the Silent Worker, the deaf have been without a real paper. The writer still looks forward to the day when THE FRAT will be the one real and only magazine for all deafdom, and believes that day is not far off now.

Brother Hinch is still in good condition, judging from recent reports. This time he placed with 7 new ones and we expect to play him across the boards for a batch of at least 20 more soon. Neal or Halbert haven't anything on our own Brother Hinch!

Requests have come to us, asking that we put on another of our Dutch suppers next winter, as it has been considered one of the biggest things No. 90 has ever attempted, aside from the recent banquet. The Division has taken this under advisement, and due announcement will be made in some future issue of this paper.

At a recent informal gathering of Frats, it was suggested that something be done to get all the Divisions to have a write-up each month. Starting with No. 1, and down to our newest acquisition on the Pacific coast, each in rotation, a historical sketch, with halftone cuts, if possible, and other data, we believe, would make interesting reading for all Frats in general, and it would also help stimulate the recruiting of new members and forming new Divisions. The writer believes it is worth trying.

The Aux-Frats have been meeting regularly every month. The ladies surely derive much benefit and amusement from these meetings, and it has been a great help towards relaxation from household cares. Owing to the hot weather, the August meeting will be dispensed with, but they will meet on the last Wednesday of September with Mrs. Cunningham as hostess.—C. J. C.

Faribault

The annual Division picnic was held at French Lake Park on Sunday, August fourth. The day was ideal for picnicking, and a large crowd turned out, with visitors from all parts of Minnesota, Iowa and Wisconsin present to help make it a success. It was originally planned to hold the picnic at



ANNUAL PICNIC OF PEORIA DIVISION
Held at Fond du Lac Park, July 7, 1929

Jewetts Point, as announced in the last issue of THE FRAT, but a crowd of over four thousand jolly Irishmen captured that fort and the Frats had to vote a change of location. The place was ideal and no one regretted that the change had to be made. During the forenoon a number of Twin City Frats went out on the lake and towards noon they came back to shore all smiles, bringing with them the finest string of crappies we have ever seen.

During the afternoon a kitten ball game between picked teams from the Twin Cities and Faribault was a feature. The local team was polite enough to allow the visitors to win by the score of 21 to 10, and the visitors, of course, took the prizes. After the game, races were held, and prizes donated by the Division were awarded to the winners.

A picnic supper ended the day and many of the visitors wished that such a picnic, at such a place, on such a day was a weekly affair, and not an annual one.—W. A. L.

Columbus

At the August meeting of the Division at the Knights of Columbus Temple, just before we convened for the business session, the Rev. Utten E. Reed of Cincinnati outlined the commissioner of the deaf proposition that recently passed the state legislature, only to be vetoed by the governor. We are now informed that the governor, learning more about the matter, has experienced a change of heart, and it may go through, after all. Mr. Reed has been asked by the deaf to be a candidate for the office of commissioner, should it be created, as he is well fitted for such a position, being born of deaf parents, was for years a valued teacher at schools for the deaf, and has spent practically all his life among the deaf. He is willing, if we want him, and the powers that be will appoint him. His petition is out, and is being signed in a rush by all of us, because we do want him.

The Ohio Frats and the deaf in general are all agog over the coming reunion and centennial celebration at the Ohio school on August 30-31 and September 1. Labor Day will add another day off to be enjoyed at the same time, and this will be Frat day. We have decided to spend that day at the Home for Aged Deaf near Westerville, with an old-fashioned country picnic, and incidently a chicken dinner, perhaps. Those attending the big doings at the school should not spend all of their energies there, but save some for the picnic. There will be all sorts of games and contests that will tax their endurance.

It being evident that we needed an extra lamp at the speakers platform, C. B. Jones, generous as he always is, volunteered to furnish us one free of cost to us. Such generosity is always appreciated, and we only wish there were more like him.

William C. Myles, formerly of Buffalo but now of this city, gave us an amusing account of his recent vacation trip to various cities, among which were Cleveland, Toledo, Youngstown, Buffalo and Rochester. He spoke especially of the coming N. A. D. convention in Buffalo in 1930, and pointed out some of the interesting places that visitors should see, notably Niagara Falls.

Division Secretary Arnold being away on his vacation, Caspar Jacobson was appointed acting secretary at the August meeting, and filled the position most acceptably.—C. C. N.

Reading

Just a reminder that the \$3 entrance fee will be increased to \$5 on and after January 1, 1930. Get your new member now; enclose application in an envelope, and Uncle Sam will bring it to No. 54. Then we will attain that 100 by 1930. To put it off means that you will forget. Do it now; then you cannot forget.

Recruiting has fallen off materially these summer months. The heat can be blamed for most anything, so let's blame it on the heat. Our enthusiasm has not flagged.

The past few months have seen several good picnics with good turnouts in eastern Pennsylvania. First came Harrisburg at Hershey Park, Reading at Luden's Park, Pottsville at Schuylkill Park, and Allentown at Central

Park. Fine weather at all excepting the latter. The Allentown affair for the second successive time had a rainy day, but in the evening a good-sized crowd was at the club rooms, and on the Sunday following the club's summer home was the scene of activity.

William H. Blessing, who works as a service station attendant in Harrisburg, gets but one week-end off each month, and he has wisely selected the second week-end of the month. Why? So he can attend our meetings and socials, even though he lives 60 miles away.

Another Division smoker is scheduled for October 12. Don't forget the date. These smokers have been the talk of eastern Pennsylvania, and no further notice seems necessary. Come and enjoy an evening of fun. We guarantee to make everybody laugh, even the goat and those who have never laughed before.

Reading Division No. 54 is good. It is getting better. Let's make it the best.—E. C. R.

Little Rock

The Division has a new home in the Bathurst Bldg., 213½ W. Second St. The Moose building has been undergoing repairs, and the part where our hall was located collapsed, which compelled us to postpone our July meeting. The Moose have leased the entire third floor of the building, and assure us of as good a meeting hall as before.

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A State Association

Members of the N. F. S. D. will receive courteous attention by writing to Wesley Lauritsen, Special Representative School for the Deaf, Faribault, Minn.

Our annual picnic was held on July 4, and was mostly a family affair, basket lunches being much in evidence. However, sandwiches were sold to those unlucky enough to be without baskets. We had perhaps the smallest number of visitors in years. "Too busy to come," seemed to be the reason.

Vice President Marsden presided at our August meeting, President Smith and wife being away on vacation in and around St. Louis. Reports say they are

having a good time.

Cupid has just persuaded a most charming belle to give up her ambition for a college career. Miss Betty Galloway became Mrs. Robert Marsden on July 9 at Leachville, Ark. Congratulations and best wishes.

Ivon Davis, Will Hill and Len Relle Fulmer are our most consistent fishermen. They are known by the finny tribe far and near, and woe to the one that tries nibbling their bait.—P. B. J.

Worcester

Our members mourn the loss of Evan R. Scott, who dropped dead at Somerville on July 29. He was the first active member of the Division to pass on since our organization in 1917. He had many friends here, and their sympathy goes out to the bereaved family. He was a past president of the Division, and will be missed. The body was brought to Worcester for interment in Hope cemetery. A short service was held at the cemetery, Aug. 3, and the Division placed a beautiful wreath on the grave.

The Division is getting ready to give a big ball to be known as the New England Fraternal Ball on November It will be held at Washburn Hall, and Laurence Donovan will be in general charge. Admission 75 cents. Programs will be mailed to the secretaries of the New England Divisions this month. We hope for a big crowd. From advance reports, it looks like many visitors from neighboring towns, and if we do not have 300 present we will be disappointed. The proceeds will go to swell the Boston convention fund, so we look for the loyal support of every New England Frat who can come. Watch for the programs—they will be out soon. For further particulars, write Laurence Donovan, Blue Eagle Inn, Whitinsville, Mass.

It is planned to make our September meeting a short one, so as to have time for a whist party afterward.

Akron

Ralph Dann, Myer Baliff and John Jacobson have been appointed as the arrangement committee for the annual masquerade ball on October 26.

Frank Bauer has forsaken Akron and taken up his residence in Cleveland. Reason, a job with the Lincoln Electric Co. of that city.

Numer E. Pike, caretaker of the Chicago Silent Athletic Club, was a visitor at our July meeting. He is spending a part of his month's vacation with his sisters, Mrs. J. T. Hower and Mrs. S. D. Stakley.

Dennis Wickline is stepping high, wide and handsome these days. To be more correct, he is burning up the local asphalt with a new DeLuxe Master Buick sedan.

Goodyear pony blimps have been taking passengers for rides in the air at the Akron Municipal Airport this summer. Thus far J. O. Hamersley is the only deaf person to risk his neck for the thrilling ride in one of them.

William Pfunder has returned from his vacation in the east. He stopped for a few days at Atlantic City. Arthur Rasmussen has likewise returned to town, bringing unbelievable tales of Iowa corn.-J. O. H.

AKRON-AS SHE IS

Akron, O., June 6.—This city is growing faster than it did during the "boom days" of 1918-1920.

Akron, O., June 6.—This city is growing faster than it did during the "boom days" of 1918-1920.

We are in the midst of extensive big projects, such as widening the streets from a mere 40-foot width to 80-foot thoroughfares, building big warchouses to care for our surplus rubber goods, building the world's largest Zeppelin factory and hangars, etc.

The deaf residents are faring very well, thank you. This will answer those who thought Akron deaf are all worn-out, nearly dying from Hard work, and all that.

We still have more deaf people owning their homes, rearing fine children into useful citizens; we are all respected by the hearing folks of this city, and counted on as wor.n-while fellow citizens.

We are as much alive to our rights and responsibilities as we have always been, and are more or less cosmopolitan in our deaf population. If exact figures were given. I would think that there are at present in Akron's deaf population a percentage of 75% rand and educated in other states to 25% native of Ohio.

Yet, with such a mixed population, we are free from clannishness. We all mingle and get along finely together. We lately held a combined social, which had an attendance of over 400 people and cleared a profit of \$220, which was used as our contribution toward the O. D. M. A. A. legislative work program.

We prefer living in this city to any other. Work in the rubber factories is getting harder, more fast and exacting, and that may te on some of us; but this is in line with modern practices, this being the era of machinery and efficiency. But we do not seem to see any of the deaf here quitting on that score. There is always room here for the deaf worker, but he must compete with the hearing candidate. Such is life now. There is no favoritism—the better education a fellow has and uses at the employment offices, Such is life now. A. A. and its objects;

the employment office, often gets him in ahead of the hearing fellows.

All the deaf of Akron are rooting for the success of the O. D. M. A. A. and its objects; the Frat Association for its definite purpose—to promote a common fraternal spirit and fellowship among the Frats;—and we are "sitting pretty" and feeling good over our ginger ale, and playing cards.—K. B. A., in The American Deaf Citizen.



TRIBUTE TO THE FLAG

HAVE seen the glories of art and architecture and of river and mountain. have seen the sunset on the Jungfrau and moon rise over Mount Blanc. But the fairest vision on which these eyes ever rested was the flag of my country in a foreign port.

-Senator George F. Hoar.

Hartford

For the next two months the slogan of the Hartford Frats will be "Happy-land, October 16!" The entertainment committee have completed plans for this great show, and it will be full of fun and whoopee from start to finish. There will be several acts that will make Ringlings' circus look like 30 cents. It will be held in the lower Unity Hall, from 7 to 12 o'clock. Admission will be 75 cents, children under 12, 40 cents. This includes free wardrobe service. We are helping to fill the bag of gold needed for the Boston convention, and as everyone here, Frat and non-Frat alike, is interested in helping Boston make a success of it, we look for a big crowd. Get your seat early, so as not to miss anything. Tell your friends about the good time in store, and urge them to come. They will get the jolliest 75 cents worth they ever had. If you have not received a program, ask your secretary about it. If he cannot supply you, write the Hartford Division secretary, H. V. Jarvis, 18 Orange St., Hartford, Conn. And above all, don't forget the date, October 16. Paste it in your hat, on the windshield of your car, on the sideboard in the diningroom -anywhere where it will help you to "remember to remember."

Francis J. Martineau requests us to announce that from now on he will be known as Jacob L. Lenhoff. This is his true name, the former having been assumed.

Notice to members: Our regular October meeting will be held October 5 instead of October 12, as many of our members wish to attend Springfield Division's blowout on October 12 and 13. Bear this change of date in mind. —H. V. J.

Omaha

Grand President and Mrs. Gibson coasted into Omaha on the last lap of their tour through the western part of the country on July 24. They met with a very warm reception, inasmuch as one of our well known heat spells was in full force, with the thermometer registering around the 100-mark. We regretted it extremely, but could not make the weather fit our desires. The evening of their arrival was given over to a smoker, with a good crowd present. A good many were out of town, dodging the heat. Council Bluffs Division was well represented, a good percentage of its members being present. Two new members, John Flood and John Probert. were initiated into the mysteries of the Order. After the initiation the rest of the evening was spent in a way well known to those who have attended smokers. The open meeting on the following evening was also well attended, though here, too, the heat played its part in keeping the attendance down. Grand President Gibson held the fort at this meeting, talking for two solid hours, during which he touched on various topics, mainly matters pertaining to the N. F. S. D., the National Research Council, and the status of the

deaf in general. He expressed himself eloquently, and his arguments carried no little force, making his talk both interesting and inspiring, and should set us Frats to work earnestly in getting new members. Well done, Brother Gibson; come again, the next time in January, and get a touch of our below zero weather.

It is with a heavy heart that we record the passing of Elliott S. Waring, who died in the early morning of July 31, from complications caused by pressure on the heart. Brother Waring was one of our oldest members, being 69 years old at the time of his death. Six members of the Society bore him to his final resting place, and the Division sent a message of sympathy to the bereaved widow.

Harry W. Stark of Los Angeles, Cal., but formerly of Pierce, Nebr., appeared at our last regular meeting beaming with smiles. We were puzzled thereat, but it soon leaked out that the cause was that he had come back to get "hitched" to a young lady of these parts, Miss Viola Cowell, the knot having been tied that same afternoon. His friends wished him and his bride a pleasant voyage on the sea of matrimony. They will make their home in Los Angeles.—C. J. F.

Toronto

One of the most thoroughly successful picnics from the standpoint of enjoyability and number in attendance was the all-day outing of Toronto Division at Centre Island on August 5. This was our third annual pienic, and there were large aggregations present from such near-by places as Hamilton, London and Brantford, and even from Chicago, Rochester and Detroit. The festivities began early in the forenoon, and with everyone imbued with the spirit of fun and goodfellowship, the whole day was replete with enjoyment. President Baskerville was on the ground to take moving pictures of the crowd. The films may be shown on the screen sometime in the fall, and we can see ourselves as others see us. Several games of indoor baseball were played between the S. A. C. and Frats, Frats and non-Frats, residents and non-residents. There were good prizes for the first and second winners of the series of games. Much credit is due Charles McLaughlin and his committee for the success of the picnic.

Among the visitors we noted Alex Buchan of Chicago, George Petrimoulx of Detroit, Howard Whyland of Rochester, Howard Lloyd of Brantford, George Pepper of London, Norman Gleadow, William Batstone and J. M. Moreland of Hamilton, and others whose names we cannot recall.—H. E. G.

Cincinnati

Our August meeting was well attended, about 65 members being present despite the heat, the thermometer registering 95 degrees. One application for membership was up for approval, and five applications for increase of sick

benefit. The outing committee reported that the outing on July 14 was a success. Visitors at this meeting were Charles Suttka, Danville, Ky., Ivan Lynch, Indianapolis, and Allen Greene, Hamilton.

The outing on July 14 was our annual affair, and the attendance was around 225, including large delegations from Danville, Ky., and from Ohio towns. The ball game between the Ohio and Kentucky members resulted in victory for the Kentuckians by the score of 11 to 1. Many other games and contests were staged, also. The committee had planned on making it a family affair, and at lunch time family groups were scattered all over, partaking of the contents of well-filled lunch baskets. The outing was very enjoyable.

Motor trips are quite popular with our members. Howard Weber and family made a trip through Pennsylvania and West Virginia the first part of the month. Albert and Clarence Bender drove up to Kalamazoo, Mich., with a side trip to Chicago. H. B. Marlow was up to Akron, and Joseph Goldman somewhere in the East.—J. M. S.

Philadelphia

The Division had an excursion down the Delaware river on June 29, and everybody reported a nice time. Many young fellows—wonderful prospects as members of the Society—were noted on the boat. But there did not seem to be any enthusiasm on the part of the members in "selling" the Society to them. There was the deputy, and was not it his business to look after that end? That seemed to be the general idea, anyhow. And the deputy did his duty, and spread the seed on fallow soil, but he cannot be expected to talk business with everyone, considering



TO-DAY!

WITH every rising of the sun Think of your life as just begun.

The Past has cancelled and buried deep. All yesterdays. There let them sleep.

Concern yourself with but To-day. Grasp it, and teach it to obey

Your will and plan. Since time began To-day has been the friend of man.

You and To-day! A soul sublime And the great heritage of time.

With God himself to bind the twain, Go forth, brave heart! Attain! Attain!

RESERVANTER.

the time it takes to explain the good points of our Society. It would not be a bad suggestion to make every member a deputy. The N. F. S. D. does not need advertising to let all and sundry know it is in existence, but prospects need approach and convincing arguments as to the advisability of joining. If they do not come in now, they will eventually.

There are some who do not try to get new members because they themselves do not fully understand the nature and purposes of the various classes of certificate issued, and so cannot enlighten prospects in regard to them. That is all right, but if they know of eligible prospects, they could at least bring them to the deputy for further enlightenment. They would get a dollar for each one so brought in, if accepted. Not all know this. One member, handed his dollar for getting a new member, wanted to know what it was for! In his case, it was a labor of love, indeed.

One of the most frequent questions asked of the division secretary is "Which is the best class of certificate for me?" He would be a supernatural personage indeed if he could tell the day, month and year in which each individual will receive the summons to join his fathers, and advising him to plan accordingly by suggesting this plan or that. When one picks out plan or that. Class C, it means that he wants the largest amount of insurance possible, at the smallest cost per month, regardless of the length of time he will have to keep up his payments. Those in Class D believe that they will live more than 20 years, and are willing to pay higher dues to back their belief. The Class E group feel sure that they will live to reach 60, and do not want to keep on paying mortuary dues after that. For those looking for an age of ease after the labor of youth, by drawing dividends at age 70-the well-known patriarchal three score and ten-Class F, of course, suggests itself. One man's guess is as good as another's, but only a fool will say that insurance is not necessary.

John A. Roach has dropped in at the meetings of so many other Divisions that it is hard to recall the number, but if an award were to be made for bringing in the most greetings from these Divisions, Brother Roach would undoubtedly carry off the prize. If he has not visited your Division, don't be surprised if he drops in, and give him the glad hand, for he is a loyal Frat, and a good fellow to boot.

One after another of our boys has become a daddy, and it is presumed that they will compare notes on the characteristics, antics and mentalities of their offspring. A strange coincidence, this: All of the executive officers of this Division have girls exclusively—and they are not much interested in having ladies admitted as members on a par with the men. A case of cause and effect? Write your own "ticket."—J. F. B.

National Fraternal Society of the Deaf

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

GRAND DIVISION DIRECTORY
Board of Directors
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HARRISON M. LEITER Chairman of Trustees
130 North Wells St., Chicago, Illinois
Board of Trustees

HARRISON M. LEITER, ChairmanChicago, Illinois WASBINGTON BARROW
SUBORDINATE DIVISION DIRECTORY (Giving date and place of meeting and Secretary's
Corinthian Hall, Capitol Building—First Tuesday
G. A. R., Grand River and Cass Aves.—First Saturday Asa A. Stutsman
William J Cummiford 438 Lincoln St.
LOUISVILLE No. 4Louisville, Kentucky Rebinson Hall-First Saturday
LOUISVILLE No. 4. Louisville, Kentucky Richinson Rall—First Saturday William C. Fugate
Percy B. Jones
Ben Hur Hall—First Saturday Alby H. Peterson
2325 Woodside Ave.—First Monday
CINCINNATI No. 10
EVANSVILLE No. 11
Adolph Brizius, Sr
Charles F. W. Lawrence
SPRINGFIELD No. 13
OLATHE No. 14
Hyer's Hall—First Tuesday Thomas C. Simpson
Thomas C. Simpson
TOLEDO No. 16 Toledo, Ohio
Frank E. Neal
TOLEDO No. 16. Toledo, Ohio Kapp Hall—First Saturday Frank E. Neal 412 Arcadia Ave. MILWAUKEE No. 17. Milwaukee, Wisconsin Silent Club, 221 W. Water St.—First Tuesday Samuel Sutter. St.—Columbus No. 18. Columbus Ohio.
COLUMBUS No. 18. Columbus Ohio Knights of Columbus Temple—First Tuesday Joseph B. Arnold. School for the Deaf KNOXVILLE No. 20. Knoxville, Tennessee Gillespie Building—Second Friday L. Arthur Palmer. 1507 Geogra Ave. South Knoxville.
Joseph B. Arnold
Gillespie Building—Second Friday L. Arthur Palmer1507 Goode Ave., South Knoxville
CLEVELAND No. 21
CLEVELAND No. 21
Richard H. Phillips 2945 Kenwood Ave.
BROOKLYN No. 23Brooklyn, New York 309 Schermerhorn St., Brooklyn—First Saturday Benjamin Friedwald84 Lawrence Ave.
Henjamin Friedwald
Fraternal Hell 10 Flm St Second Saturday
Clarence Baldwin. 166 Dwight St. HOLYOKE No. 26. Holyoke, Massachusetts Bridge Street Turn Hall-First Monday J. B. Kremer. 86 Pleasant St., Northampton, Mass. 10S ANGELES No. 27
Bridge Street Turn Hall—First Monday J. E. Kremer86 Pleasant St., Northampton, Mass.
LOS ANGELES No. 27Los Angeles, California 730 S. Grand Ave.—First Saturday Clarence H. Doane
Clarence H. Donne
Red Men's Wigwam—First Friday
Ross A. Johnson
ATLANTA No. 28. Allanta, Georgia Red Men's Wigwam—First Friday Ross A. Johnson. 113 Henderson St., Marietts Ga. PHILADELPHIA No. 30. Philadelphia, Pennsylvania 1628 Arch St.—First Friday James F. Brady. 202 Walnut St., Audubon, N. J. KANSAS CITY No. 31. Kansas City, Missouri 1912 Grand Ave.—First Saturday Everette N. Raitan. 7229 Monigall Ave. OMAHA No. 32

NEW ORLEANS No. 33
William C. Goss
KALAMAZOO No. 34
Merton L. FranciscoRoute Seven
BOSTON No. 35
A. A. Sinclair16 Princeton T., West Lynn, Mass.
McGeagh Hall—First Saturday
Enza A. Ludovico
425 Ann St.—Second Saturday
Harry V. Jarvis
Y. M. C. A.—First Saturday
PORTLAND No. 39 Portland, Maine
514 Congress St.—Second Saturday
BUFFALO No. 40
262-264 E. Utica St.—First Saturday Frank H Krahling 543 Plymouth St.
PORTLAND (ORE.) No. 41Portland, Oregon
Clarence H. Linde
NEWARK No. 42 Newark, New Jersey
Bernard L. Doyle116 Conant St., Hillside, N. J.
PROVIDENCE No. 43Providence, Rhode Island
Earl F. Gardiner182 Mulberry St., Pawtucket, R. I.
SEATTLE No. 44
Albert W. Wright
UTICA No. 45
Richard McCabe
WASHINGTON No. 46. Washington, District of Columbia N. E. Masonic Temple—First Wednesday Wilbert P. SouderCare Census Bureau
Willert P. SouderCare Census Bureau
BALTIMORE No. 47Baltimore, Maryland
BALTIMORE No. 47Baltimore, Maryland 516 N. Eutaw St.—First Wednesday Ray M. Kauffman4614 Roland Ave.
SYRACUSE No. 48
Jr. O. U. A. M. Hall-Second Saturday
CEDAR RAPIDS No. 49
CEDAR RAPIDS No. 49
HUNTINGTON No. 50 Huntington West Virginia
HUNTINGTON No. 58
AIDANY No. 51
ALBANY No. 51
ROCHESTER No. 52 Rochester New York
Culver Hall—First Friday
SAN FRANCISCO No. 53 San Francisco California
SAN FRANCISCO No. 53San Francisco, California Native Sons' Hall—First Saturday Isadore Selig
DEADING No. 54
READING No. 54Reading, Pennsylvania 612 Court St.—Second Saturday Edwin C. Ritchle26 E. Lancaster Ave., Shillington, Pa.
Wilmot Hall, 982 E. Market St.—First Saturday Thomas W. Osborne
SALT LAKE CITY No. 56 Solt Lake City Mah.
SALT LAKE CITY No. 56Salt Lake City, Utah First Tuesday Edward R. ThurstonBox 68 Murray Utah
the state of the s
ROCKFORD No. 57
Stanley S. Bondick1407 Christania St.
SPRINGFIELD No. 58
Painters Hall, 214 1/3 S. 6th St.—First Saturday John G. Otto 116 South 13th St.
I. O. O. F. Hall, 510 Brady St.—First Saturday
Charles E. Loughran427 East 32nd St.
306 Main St.—First Saturday
Delbert J. Trask347 Packachoag St., Auhurn, Mass.
ST. PAUL-MINNEAPOLIS No. 61St. Paul, Minnesota 1824 Marshall Ave., St. Paul—First Saturday John J. McNeill912 Marshall Ave., St. Paul
John J. McNeill
FORT WORTH No. 62
William B. Utley
Y. M. C. A. Building—First Saturday
DALLAS No. 68
DENVER No. 64
Thomas Y. Northern
Garden Hall—First Saturday
SPRINGFIELD No. 67 Springfold Manual Ave.
347 Worthington St.—First Thursday
WATERBURY No. 65
WACO No. 68
BANGOR No. 71
BANGOR No. 71
Contint, Me.



















INSURANCE PLANS AND RATES

CERTIFICATE CLASSES

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

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

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

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

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

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

WITHDRAWAL EQUITIES AND MONTHLY INCOME OPTIONS

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

REQUIRED MONTHLY PAYMENTS

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized

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

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

Objects

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

Benefit Certificates—Amounts; Age Limits

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

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

than \$1,000 if past 50.

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

Social Membership

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

Death, Sick and Accident Benefits

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

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

Payments Required of Members

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

Social Features

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

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

Safeguards

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

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

Why You Should Join

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

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

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

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