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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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

Eighteenth Year

FEBRUARY, 1920

Number 4

THE ANNUAL REPORT.

The society's annual statement of its business and financial affairs for the year 1919 is published on another page of this issue. An abstract of our actuary's valuation report is also given. There will also be found a table showing number of members, insurance in force, new members gained during the year, payments received from members and benefits paid—all tabulated by states. The member who is interested in figures which show the society's growth and progress will find these exhibits well worth close reading and study.

Particularly so, is the valuation report of the society's actuary, Frederick A. Draper. It shows that the society has on hand a surplus of more than \$50,000.00 over and above the amount needed to meet current liabilities and the required reserve on all certificates in force. That is to say, the money which the society has now in hand in the death benefit funds will be sufficient with the addition of interest and the future payments that members will make while they live, to pay all death claims of the society's 4,000-odd members as these claims come in from year to year; and that the amount in hand is not merely sufficient but more than sufficient by a margin of 30%. In other words, the actuary's calculations show that the society's "reserve liability" is \$156,533.26; this is the amount which the society should have now in hand in order to be sure of being able to pay all future death claims. But the society has a good deal more than that—\$206,865.03, total funds available for death benefits, after deducting current liabilities. And so the valuation shows a surplus in hand of \$50,331.77 to make the insurance all the more safe. Such a showing—a surplus of \$50,000.00, and a ratio of reserve assets to reserve liabilities of 130%—is indeed evidence of an exceptionally strong financial condition. Every member should take pride in it.

This valuation report is of much greater importance than the mere statement of receipts and expenditures for the year. An actuarial valuation is the only way a society has of knowing whether it will be able to pay in full the death claims of all its members. Ours shows that we have ample guarantee of our ability to do this.

We append here the usual tables showing the increase in assets from year to year



PITTSFIELD DIVISION, No. 70, N. F. S. D.

Standing, left to right—Joseph Beloin, J. J. Bedford, T. V. Ercoliani, Clement Turgeon, George Willett, R. C. Burdick, W. E. Richmond.

Seated—Albert V. Diot, Daniel F. Murray, Walter H. Sears, Fred S. Gagnier, Harold Burdick, E. J. Gilmartin, Ernest Klinke.

since the society's re-organization and a summary of the total benefits paid from the beginning:

Total Benefits Paid.

Death Benefits.....	\$ 82,018.41
Death Benefits paid by the parent society—the old F. S. D.....	600.00
Sick and Accident Benefits.....	42,960.00
Sick and Accident Benefits paid by the old F. S. D.....	2,000.00
Grand Total.....	\$127,578.41

Growth in Financial Strength.

Balance from old F. S. D., turned over to N. F. S. D.	
December 2, 1907.....	\$ 2,947.55
December 31, 1907.....	3,066.50
December 31, 1908.....	4,905.58
December 31, 1909.....	6,692.73
December 31, 1910.....	10,783.39
December 31, 1911.....	18,731.71
December 31, 1912.....	28,013.88
December 31, 1913.....	45,913.19
December 31, 1914.....	66,175.59
December 31, 1915.....	86,209.85
December 31, 1916.....	114,122.28
December 31, 1917.....	152,363.03
December 31, 1918.....	179,305.25
December 31, 1919.....	221,763.76

The society's net interest earnings in 1919 were \$10,224.35, as against \$8,691.80 last year—a gain of more than \$1,500.00. The mean rate earned on all funds for the year was 5.23%. This is a very good return for such well-secured investments as the society's are—especially when our relatively large holding of Liberty bonds yielding only a little more than 4% is considered.

A fairly good gain in membership was made in 1919, 587 new members being admitted during the year. We hope, however, that 1920 will make an even better showing in this respect.

The average age of the society's 4,113 members on December 31, 1919, remains the same as last year, between 33 and 34 years. It will be seen that the influx of new members (most of them at the younger ages between 20 and 30) has compensated for the advance of one year in the ages of all old members. Of all the members, four-fifths are still under 45 years of age.

The average insurance carried per member is \$776.00. Last year it was \$747.00.

The new classes opened in July have proven their popularity. A great majority of the new members joining since that time have elected to take a certificate

on one or other of the new insurance plans. The Twenty-Year-Payment Plan (Class D) has been the most popular. A large number of the old members have sent in inquiries concerning the terms on which they could exchange their old certificates for new ones in Classes C, D and E. And considerable interest has been shown in the matter. Now that the annual report is out of the way, these conversions of Class A certificates for old members will be taken up just as soon as we get caught up with the regular work. We regard the putting into operation of these new insurance plans, with the right to a surrender allowance, as a great advance—a real forward step.

The "flu" was still with us during the early months of 1919, and accounts in part for the higher out-go for death losses and disability benefits than the society has experienced in years prior to 1918. But probably the greater part of the increase is the normal result of the society's rapid growth in membership during recent years and the gradually advancing age of the older members. The more members, the more deaths each year, as the ordinary and natural result.

In conclusion and by way of summing up we can say that the society had a very good year in 1919.

EVERYBODY'S DOING IT.

Under the heading "Abolishment of the Word 'Dumb'," the British Deaf Times, England's leading publication for the deaf, prints the following letter to its editor:

Sir—I am of the opinion that our society should take steps to alter its name from Deaf and Dumb Society to the Deaf Society, on the grounds that the word dumb is misconstrued by a large section of the community, and it is not one of the five senses. For an instance, if we were not deaf we should probably all be able to speak, for hearing governs the sounds which are spoken through the mouth, and the deaf cannot correct their speech because they have lost all sense of sound, and therefore cannot control their voice, so the one affliction brings forth another.

The name dumb should therefore be omitted as, in my opinion, it is a nasty word, and people imagine we are mutes, while all the time our vocal powers are as good as theirs.—Yours, etc.,

JOHN O. P. FLETCHER.

c-o National Deaf Club, 22nd Nov., 1919.

WORK AT GOODYEAR.

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

OBITUARY.

George Washington Brown.

Brother George Washington Brown of Atlanta, Ga., passed away January 19, after a long illness. He was in his 56th year. He joined the society in September 1918, through Atlanta Division.

Max Caro.

Brother Max Caro of Chicago, Ill., passed away January 23. He was in his 39th year. He joined the society in December, 1905, through Chicago Division, and was one of its delegates to the Cincinnati convention in 1907.

Herbert Robert Kraling.

Brother Herbert Robert Kraling of Donnybrook, N. D., passed away at Minneapolis, Minn., January 30. He was in his 32nd year. He joined the society in May, 1917, through St. Paul Division.

Julius F. Kittle.

Brother Julius F. Kittle passed away at Bay City, Mich., February 1. He was in his 58th year. He joined the society in September, 1902, through Saginaw Division, and was a charter member of Bay City Division.

Henry Reams.

Brother Henry Reams passed away at Flint, Mich., February 2. He was in his 49th year. He joined the society in November, 1905, through Saginaw Division, and was one of Bay City Division's charter members and its delegate to the Cincinnati convention in 1907. He had been attached to Flint Division for several years, moving there from Bay City.

Charles Wickens.

Brother Charles Wickens of Quincy, Mass., passed away February 3. He was in his 47th year. He joined the society in April, 1913, through Boston Division, and was president of his division in 1913 and chairman of its board of trustees at the time of his death.

Henry Grady Moore.

Brother Henry Grady Moore of Conley, Ga., was shot and killed by parties unknown the evening of February 5, while engaged in attending to his live stock at his country home. He was in his 30th year. He joined the society in October 1917, through Atlanta Division.

John Herman Steele.

Brother John Herman Steele of La Porte, Ind., passed away February 5. He was in his 39th year. He joined the society in April, 1910, through Indianapolis Division.

Ivers Albert Tenney.

Brother Ivers Albert Tenney passed away at Battle Creek, Mich., February 7. He was in his 42nd year. He joined the society in September, 1911, through Kalamazoo Division, but was a resident member of Detroit Division at the time of his death.

Russell Edwin Mealy.

Brother Russell Edwin Mealy passed away at Wilkinsburg, Pa., February 7.

He was in his 22nd year. He joined the society in October, 1917, through Pittsburgh Division, and was serving on its board of trustees at the time of his death.

Charles C. Lee.

Brother Charles C. Lee of Columbia, S. C., passed away February 11. He was in his 23rd year. He joined the society in July, 1919, through Chicago Division, being one of its many nonresident members in the south.

Frank A. Cavallaro.

Brother Frank A. Cavallaro passed away at New Haven, Conn., February 15. He was in his 29th year. He joined the society in September, 1920, through New Haven Division.

Frank A. Ryan.

Brother Frank A. Ryan passed away at Hartford, Conn., February 27. He was in his 32nd year. He joined the society in January, 1918, through Hartford Division.

TREASURER'S STATEMENT.

For January, 1920.

Balance, December 31\$221,763.76

Receipts.

Division collections.....	10,508.87
Interest, mortgage loans.....	315.00
Interest, Liberty Bonds.....	477.00
Interest, bank deposits.....	6.77
Rent, Chicago Division.....	5.00
Button sales.....	60.80
Sales of rings, pins, cuff buttons	62.50
Fob sales.....	1.75
Half tones.....	7.84
Subscription to The Frat.....	4.20
Surety Bond premiums.....	2.20
Secretary's fees.....	5.25

Total balance and receipts \$233,220.94

Expenditures.

Death benefits.....\$	1,500.00
Sick benefits.....	295.00
Accident benefits.....	175.00
Office rent.....	57.50
Back interest on bonds purchased.....	5.00
Official publication (December)	205.62
Actuarial services.....	60.00
Salary, H. C. Anderson.....	41.66
Salary, M. Furlong, M. D.....	25.00
Salary, F. P. Gibson.....	166.66
Salary, E. M. Rowse.....	125.00
Services, L. A. Gwin.....	90.00
Services, F. B. Pleasant.....	100.00
Emblem buttons, rings, etc.....	191.71
Officers' expenses.....	7.08
Surety bond premiums.....	92.80
Office expenses.....	41.51
Postage.....	16.98
Sundry supplies.....	7.06

Total expenditures.....\$ 3,203.58

Recapitulation.

Total balance and receipts.....\$233,220.94
Total expenditures..... 3,203.58

Balance January 31.....\$230,017.36

Buy War Savings Stamps.

**SAYINGS OF SOLOMON, JUNIOR.
On What a Frat Should Know and Do.**

My son, if thou wilt listen, I will speak to thee on the subject of joy.

Thou knowest how human nature is made up of three cardinal traits, two g's—get-there-git and gloom—and j—joy.

Get-there-git and gloom have no relation to one another except when gloom is spelled j-o-y; then gloom becometh a negative quantity.

The frat worth while is the one that teemeth over with the get-there-git spirit, and dispenseth joy.

Nevertheless, it happeneth quite often during the natural span of his oftentimes unnatural life that he is besieged with glooms to such a degree that he crieth quits and sinketh.

Unless he be thrown a life-line made up of joy, he goeth under.

My son, dost thou ever realize just how many such life-lines thou hast about thee?

Shouldst thou thyself be submerged with gloom, thou wouldst take thyself by the nape of the neck with one hand and by the seat of thy trousers with the other, give a tug, a pull, and jerk thyself out of danger and in that wise keep thyself from going down to keep company with McGinty at the bottom of the sea.

"Aw-haw!" chortlest thou. "Such things belong only to the triek movies."

But nay, my son.

I speak only in a figurative manner. The literal interpretation thereof is that thou wouldst plaster a smile on thy mug and bid the glooms depart unto Gehenna.

But supposing it is thy brother that is sinking in the quicksands of gloom, and he lacketh the strength to pull for the surface, and sinketh for the last time.

Is it proper for thee to yell, "Three sinks and down thou must go"?

Not on thy marriage certificate! Stretch out a hand. Grab thy disgraced brother by the top knot and let

not go when he hollereth, "Ouch, leggo! I have suffered enough. Lemme sink unto rest."

On the contrary, get thou a firmer hold, pull him out and deposit him safely in joy-land. And should he struggle whilst thou art doing this sacred duty of thine, punch him in the slats with such violence that he desist and suffer thee to do they duty as thou seest it.

The doctrine of W. A. E. is probably the most abused of all our practices, and that is because we preach it only within the halls and walls of our sanctum sanctorum, and forget it without.

"My brother, I offer thee my sympathy." Sweet words, and they cost thee nothing but the effort of speaking them. "My brother, I offer thee a smoke." What a swelling of the breast dost thou cause when thou givest something substantial.

Therefore, I charge thee to dole out joy with a liberal hand, whether it be in words, eats or shekels.

For it is written that he that giveth unto the humblest of his brethren giveth also unto the Supreme Ruler, and then shall joy be unconfined to all concerned. Selah!

Wasted Button.

Ronald (after church service)—"I say, sis, did the curate really mean that those black people don't wear clothes?"

Sister—"Yes, quite true."

Ronald—"Then, what was the good of grandpa putting a button in the collection?"—[London Blightly.

Serious Impediment.

Doris—"Why don't you marry her?"

Jack—"I'd like to, but unfortunately, she has an impediment in her speech."

Doris—"What is it?"

Jack—"She can't say 'Yes'."—London Tit-Bits.

BIRTHS.

To Mr. and Mrs. Hubert Becker, of Hartford, Wis., on January 3rd, a girl.

To Mr. and Mrs. Harry Boyer, of Pittsburgh, on January 8th, a boy.

To Mr. and Mrs. George Blackhall, of Pittsburgh, on January 8th, a girl.

To Mr. and Mrs. Charles Shane, of Pittsburgh, on January 9th, a girl.

To Mr. and Mrs. Julius T. Morton, of Fort Worth, Texas, on January 10th, a boy.

To Mr. and Mrs. Ralph Sheets, of Ottumwa, Iowa, on January 14th, a boy.

To Mr. and Mrs. Si Youngkin, of Yoakum, Texas, on January 18th, a boy.

To Mr. and Mrs. Arthur F. Richter, of Pittsfield, on January 22nd, a girl.

To Mr. and Mrs. George B. Lord, of Racine, Wis., on January 26th, a girl.

To Mr. and Mrs. Leon B. Powell, of Rogers, Ark., on January 26th, a girl.

To Mr. and Mrs. J. M. Freeman, of Elmhurst, Ill., on January 28th, a girl.

To Mr. and Mrs. Russell Handley, of Whittier, Calif., on January 31st, a boy.

To Mr. and Mrs. J. M. McCartt, of Akron, Ohio, on February 4th, a boy.

To Mr. and Mrs. Alta L. Johnson, of Sioux Falls, S. D., on February 5th, a girl.

To Mr. and Mrs. W. H. Chambers, of Knoxville, Tenn., on February 9th, a girl.

To Mr. and Mrs. Newton Mankin, of Knoxville, Tenn., on February 9th, a girl.

To Mr. and Mrs. William W. Sayles, of Racine, Wis., on February 15th, a boy.

To Mr. and Mrs. Mark Bishop, of Bouton, Iowa, a girl, date not given.

MARRIAGES.

January 26, 1920—Richard E. Fraser to Helga F. Nelson, both of Denver.

February 4, 1920—William Gallenberger to Sibyl Smith, both of Delavan, Wis.

Buy War Savings Stamps.

SOME STATISTICS CONCERNING BUSINESS OF 1919—EXHIBIT BY STATES.

STATE	Divisions	December 31, 1919		New		Benefits Paid		Payments Received from Members, 1919.			
		Mem- bers	Insurance in Force	Members in 1919	Death	Sick and Accident	Mortuary and Reserve	Sick and Accident	Expense*	Totals	
Alabama.....	1			7				\$ 65.54	\$ 11.05	\$ 44.05	\$ 120.64
Arkansas.....	1	51	\$ 46,000.00	12		\$ 195.00		794.53	165.50	213.50	1,173.53
California.....	2	130	95,750.00	28		345.00		1,637.54	410.15	525.05	2,572.74
Colorado.....	1	46	42,500.00	9		250.00		810.54	153.95	221.95	1,186.44
Connecticut.....	4	85	46,250.00	4	\$ 750.00	145.00		750.20	256.00	277.00	1,283.20
District of Columbia.....	1	52	35,000.00	15		165.00		628.95	170.80	233.30	1,032.55
Georgia.....	1	71	51,000.00	26	1,000.00	265.00		902.96	243.80	354.80	1,501.56
Illinois.....	3	413	342,750.00	44	1,000.00	585.00		5,701.56	1,266.75	1,454.60	8,422.91
Indiana.....	2	168	120,250.00	13	1,500.00	350.00		2,022.65	524.40	579.20	3,126.25
Iowa.....	2	78	66,250.00	16	1,000.00	260.00		1,038.46	221.45	286.45	1,546.36
Kansas.....	1	51	43,500.00	9		190.00		803.05	156.90	192.06	1,152.91
Kentucky.....	1	58	39,250.00	1	1,000.00	145.00		691.74	164.45	168.10	1,024.29
Louisiana.....	1	60	43,000.00	6	500.00	70.00		708.45	184.25	208.95	1,101.65
Maine.....	2	68	55,500.00	3		285.00		910.92	197.25	210.00	1,318.17
Maryland.....	1	42	20,250.00	13		80.00		399.23	140.90	194.90	735.03
Massachusetts.....	5	138	97,500.00	43		440.00		1,747.13	462.40	642.00	2,851.53
Michigan.....	5	243	215,000.00	21	1,500.00	510.00		3,538.44	760.55	835.65	5,134.64
Minnesota.....	1	51	47,500.00	11		60.00		851.95	163.15	208.15	1,223.25
Missouri.....	2	169	147,200.00	20	2,512.52	200.00		2,644.86	534.15	613.55	3,692.56
Nebraska.....	1	68	57,000.00	17		225.00		892.26	207.35	278.25	1,377.86
New Hampshire.....	1	18	11,250.00			45.00		239.06	54.00	58.30	351.36
New Jersey.....	1	69	38,250.00	7		120.00		639.06	219.00	247.00	1,105.06
New York.....	6	358	218,750.00	60	2,500.00	710.00		3,834.64	1,140.35	1,392.30	6,367.29
Ohio.....	7	434	344,250.00	64	2,750.00	785.00		5,781.97	1,453.60	1,753.45	8,989.02
Oregon.....	1	30	23,500.00	9	1,000.00	10.00		444.52	101.35	137.35	683.22
Pennsylvania.....	3	281	153,250.00	39	1,750.00	825.00		2,771.90	896.45	1,053.75	4,722.10
Rhode Island.....	1	26	14,250.00	2		55.00		224.28	78.50	86.50	389.28
Tennessee.....	3	97	73,250.00	6	500.00	355.00		1,094.23	270.20	299.80	1,664.23
Texas.....	3	88	83,000.00	33	500.00	135.00		1,537.31	294.70	327.70	2,259.71
Utah.....	2	37	28,750.00	6		105.00		553.56	111.10	136.05	800.71
Washington.....	1	33	25,250.00	13		110.00		526.24	109.00	162.00	797.24
West Virginia.....	1	29	21,000.00	6		95.00		376.14	96.85	117.60	590.59
Wisconsin.....	2	98	73,500.00	24	1,000.00	205.00		1,428.69	333.35	431.35	2,193.39
Totals.....	70	3,640	\$2,719,750.00	587	\$20,762.52	\$8,695.00		\$46,892.56	\$11,553.15	\$14,045.56	\$72,491.27

*Under the head of expense are included all payments received for the general expense fund, the organizing fund, and the convention fund—that is to say, all income from entrance fees and expense tax for these funds.

THE FRAT

ANNUAL STATEMENT.

For the Year Ending December 31, 1919, As Made by This Society to the Department of Trade and Commerce, State of Illinois.

	Mortuary Funds	Reserve Funds	Sick and Accident Funds	General Expense Funds	Organizing Funds	Convention Funds	Totals
Balance from previous year.....	\$ 5,000.00	\$164,752.73	\$ 2,862.37	\$ 5,592.80	\$243.02	\$ 854.33	\$179,305.25

INCOME.

	Mortuary Funds	Reserve Funds	Sick and Accident Funds	General Expense Funds	Organizing Funds	Convention Funds	Totals
Membership fees.....	\$.....	\$.....	\$.....	\$ 1,814.00	\$681.00	\$.....	\$ 2,495.00
Mortuary assessments.....	46,936.74						46,936.74
Per capita taxes.....			11,563.80	9,242.99		2,322.32	23,129.11
Total received from members.....	\$46,936.74	\$.....	\$11,563.80	\$11,056.99	\$ 681.00	\$2,322.32	\$ 72,560.85
Deduct: payments refunded.....	24.78		5.75	16.60	220.25	1.15	268.53
Net amount received from members.....	\$46,911.96		\$11,558.05	\$11,040.39	\$460.75	\$2,321.17	\$ 72,292.32
Interest on mortgage loans.....		7,602.22					7,602.22
Interest on bonds.....		2,428.39					2,428.39
Interest on bank deposits.....		123.57					123.57
Rent of deskroom, Chicago Division.....				60.00			60.00
Sale of lodge supplies.....				410.35			410.35
Surety bond premiums, from Divisions..				87.90			87.90
Fees for recording, registry, etc.....				69.00			69.00
Sale of sundry supplies.....				75.54			75.54
Increase in book value of bonds.....		13.18					13.18
Total income.....	\$46,911.96	\$ 10,167.36	\$11,558.05	\$11,743.18	\$ 460.75	\$2,321.17	\$ 83,162.47
Sum of balance and income.....	\$51,911.96	\$174,920.09	\$14,420.42	\$17,335.98	\$ 703.77	\$3,175.50	\$262,467.72

DISBURSEMENTS.

	Mortuary Funds	Reserve Funds	Sick and Accident Funds	General Expense Funds	Organizing Funds	Convention Funds	Totals
Death benefits.....	\$20,750.00	\$ 12.52	\$.....	\$.....	\$.....	\$.....	\$ 20,762.52
Sick and accident benefits.....			8,320.00				8,320.00
Total benefits paid.....	\$20,750.00	\$ 12.52	\$ 8,320.00	\$.....	\$.....	\$.....	\$ 29,082.52
Salaries of officers and trustees.....				4,400.00			4,400.00
Salary of Medical Director.....				300.00			300.00
Salaries of office employees.....				1,736.00			1,736.00
Expenses of officers, committees, etc.....				125.52	132.07		257.59
Insurance Department fees.....				522.00			522.00
Rent of office.....				640.00			640.00
Printing and stationery.....				880.66			880.66
Postage.....				275.85			275.85
Lodge supplies.....				156.48			156.48
Official publication (The Frat).....				1,523.89			1,523.89
Furniture and fixtures.....				218.26			218.26
Office expenses.....				472.80			472.80
Sundry supplies.....				151.71			151.71
Surety bond premiums.....				86.20			86.20
Total disbursements.....	\$20,750.00	\$ 12.52	\$ 8,320.00	\$11,489.37	\$ 132.07	\$.....	\$ 40,703.96
Balance, before transfers.....	31,161.96	174,907.57	6,100.42	5,846.61	571.70	3,175.50	221,763.76
Balance, after transfers.....	\$ 5,096.57	\$200,972.96	\$ 6,100.42	\$ 5,846.61	\$571.70	\$3,175.50	\$221,763.76

ASSETS.

Ledger Assets.	
Mortgage loans on real estate, all first liens.....	\$149,300.00
First mortgage bonds.....	27,350.51
United States Liberty Bonds.....	30,200.00
Canadian Victory Bonds.....	9,680.89
Cash in bank.....	4,847.76
Cash in society's office.....	84.60
Grand Secretary's contingent fund.....	300.00
Total ledger assets, as per balance.....	\$221,763.76
Non-Ledger Assets.	
Interest accrued on mortgages.....	\$ 1,758.39
Interest accrued on bonds.....	968.21
Total admitted assets.....	\$224,490.36
LIABILITIES.	
Death claims unpaid, December 31, 1919.....	\$ 1,500.00
Sick and accident claims unpaid.....	375.00
Salaries accrued.....	51.33
Accounts payable.....	385.37
Assessments paid in advance.....	505.95
Total liabilities.....	\$ 2,817.65

EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE.

	No.	Amount.
Certificates in force, December 31, 1918.....	3,640	\$2,719,750.00
New certificates written in 1919.....	587	524,250.00
Increases of insurance on old members.....		37,500.00

Gross totals.....	4,227	\$3,281,500.00
Deduct deaths, lapses and decreases.....	114	90,000.00
Certificates in force, December 31, 1919.....	4,113	\$3,191,500.00
Certificates terminated by death.....	27	\$ 18,500.00
Certificates terminated by lapse.....	87	69,750.00
Decreases of insurance on old members.....		1,750.00
Total terminations and decreases.....	114	\$ 90,000.00

EXHIBIT OF CLAIMS.

Death Claims.		No.	Amount.
Death claims unpaid, December 31, 1918.....		9	\$ 6,750.00
Claims incurred during 1919.....		27	18,500.00
Total.....		36	\$ 25,250.00
Claims paid during the year.....		33	20,762.52
Balance.....		3	4,487.48
Saved by partial forfeitures.....			1,987.48
Claims rejected.....		1	1,000.00
Death claims unpaid, December 31, 1919.....		2	1,500.00
Sick and Accident Claims.		No.	Amount.
Disability claims unpaid, December 31, 1918.....		97	1,710.00
Claims incurred in 1919.....		324	6,985.00
Totals.....		421	\$ 8,695.00
Claims paid during the year.....		404	8,320.00
Disability claims unpaid, December 31, 1919.....		17	\$ 375.00

TREASURER'S REPORT.

Division Collections for January.

Chicago.....	\$ 957.85
Detroit.....	365.36
Saginaw.....	36.34
Louisville.....	148.28
Little Rock.....	171.91
Nashua.....	38.44
Dayton.....	97.02
Bay City.....	12.56
Cincinnati.....	281.28
Evansville.....	62.47
Nashville.....	85.51
Springfield, O.....	42.18
Olathe.....	224.69
Flint.....	143.81
Toledo.....	125.48
Milwaukee.....	165.04
Columbus.....	171.72
Knoxville.....	77.21
Cleveland.....	213.26
Indianapolis.....	374.77
Gr. New York.....	294.06
St. Louis.....	309.01
New Haven.....	10.60
Holyoke.....	43.71
Los Angeles.....	257.60
Atlanta.....	130.66
Philadelphia.....	394.44
Kansas City.....	257.97
Omaha.....	261.81
New Orleans.....	194.24
Kalamazoo.....	67.36
Boston.....	183.21
Pittsburgh.....	240.48
Hartford.....	54.32
Memphis.....	70.00
Portland, Me.....	228.83
Buffalo.....	84.15
Portland, Ore.....	94.27
Newark.....	107.04
Providence.....	29.44
Seattle.....	204.07
Utica.....	87.03
Washington.....	145.86
Baltimore.....	90.12
Syracuse.....	69.61
Cedar Rapids.....	161.06
Huntington.....	174.31
Albany (Dec.).....	44.84
Albany (Jan.).....	36.92
Rochester.....	68.60
San Francisco.....	124.23
Reading.....	88.57
Akron.....	552.20
Salt Lake.....	47.00
Rockford.....	101.24
Springfield, Ill.....	
Davenport.....	58.42
Worcester.....	31.34
St. Paul.....	180.75
Fort Worth.....	176.51
Dallas.....	276.78
Denver.....	241.09
Waterbury.....	19.67
Bridgeport.....	22.56
Springfield, Mass.....	34.94
Waco.....	67.01
Ogden.....	68.34
Pittsfield.....	64.08
Bangor.....	51.14
Kenosha.....	67.80
Birmingham.....	44.40
Total Collections.....	\$10,508.87

Buy War Savings Stamps.

NEW MEMBERS.

1. W. J. Hodgson.....Chicago, Ill.
1. W. A. Zollinger.....Chicago, Ill.
1. R. F. Koch.....Sioux Falls, S. D.
1. C. W. Beleke.....Peoria, Ill.
1. B. F. Stitt.....Hitcheock, S. D.
3. T. J. Corcoran.....Saginaw, Mich.
4. A. J. Sams.....Louisville, Ky.
8. H. H. Deavers.....Dayton, Ohio
11. M. T. Varnick.....Evansville, Ind.
14. J. L. Ryan.....Sulphur, Okla.
16. C. E. Skinner.....Toledo, Ohio
17. J. J. Young.....Milwaukee, Wis.
17. E. A. Dubratz.....Algoma, Wis.
17. O. V. N. Robinson.....Delavan, Wis.
18. J. F. Schild.....Mansfield, Ohio
18. F. C. Blackford.....Columbus, Ohio
20. C. E. Overton.....Knoxville, Tenn.
23. David Berch.....New York, N. Y.
23. Benjamin Friedwald.....Brooklyn, N. Y.
23. Samuel Berch.....New York, N. Y.
23. Samuel Goldberg.....New York, N. Y.
23. Charles Bothner.....New York, N. Y.
23. J. P. Milazzo.....New York, N. Y.
23. W. T. Davis.....Brooklyn, N. Y.
24. L. A. Sittig.....St. Louis, Mo.
24. H. J. Roesch.....Kimmswick, Mo.
27. C. L. Hunt.....Los Angeles, Calif.
27. D. K. Kier.....Los Angeles, Calif.
27. D. P. Armstrong.....Los Angeles, Calif.
28. O. W. Stitt.....Atlanta, Ga.
28. F. L. Wikle.....Atlanta, Ga.
28. L. B. Allen.....Atlanta, Ga.
28. J. A. Spurlin.....Arnoldsville, Ga.
28. W. E. Calhoun.....Atlanta, Ga.
30. W. W. B. Robb.....Philadelphia, Pa.
30. Lindell Fell.....Wilmington, Del.
31. W. L. Dillenschneider.....Kansas City, Mo.
32. A. J. Mueller.....Norfolk, Neb.
34. F. T. Bowman.....Kalamazoo, Mich.
35. W. P. Waldron.....Cambridge, Mass.
35. T. J. Connolly.....Dorchester, Mass.
35. J. H. Monahan.....Newton, Mass.
38. D. F. Vickery.....Union City, Tenn.
39. P. L. Bray.....Portland, Me.
44. W. H. Bristy.....Leavenworth, Wash.
46. M. W. Galloway.....Washington, D. C.
47. P. V. Vandergrift.....Cumberland, Md.
47. J. L. Metty.....Cumberland, Md.
47. H. C. Carroll.....Cumberland, Md.
47. Conrad Oeh.....Baltimore, Md.
48. M. R. Larzelere.....Syracuse, N. Y.
51. J. G. Seely.....Hagaman, N. Y.
53. J. H. Prendergast.....Santa Clara, Cal.
53. C. P. Bonzani.....San Jose, Calif.
53. Monroe Patheal.....San Jose, Calif.
53. E. E. Speed.....Alameda, Calif.
53. G. C. Wood.....San Jose, Calif.
53. F. A. Stiles.....San Jose, Calif.
53. W. B. Sain.....San Francisco, Cal.
53. B. H. Fowler.....San Jose, Calif.
58. J. O. Wallace.....Decatur, Ill.
58. W. I. Willis.....Pekin, Ill.
62. E. McK. Froment.....Fort Worth, Tex.
64. N. T. Rodriguez.....Denver, Colo.
67. R. K. Rae.....Springfield, Mass.
68. J. D. Rendon.....Laredo, Tex.
68. O. S. Johnson.....Velasco, Tex.
68. D. T. Green.....Bay City, Tex.
71. H. S. Snowdon.....Moncton, N. B.
71. Edgar Pelkey.....Waterville, Me.

A home stricken by death cannot be cheered, but it does need comforting. What can be more comforting than an insurance check which settles bills, pays mortgages or puts a balance in the bank for those you leave behind?

THE GET-ONE DEGREE.

Here's another bunch of good fellows—go-getters and fellows who started the new year right. Quite a good-sized and a good looking bunch, isn't it?

And doesn't it feel good—a regular grand and glorious feeling—when you see your name here, and the name seems to be like Abou Ben Adhem's—leading all the rest.

And then it seems to grow larger and larger and presently it leaves the column and takes human shape and hands you a bouquet and says, in good old signs, "you are all right and a good frat."

Yes, doesn't it feel good—to say nothing of looking good here?

Chicago Division—Ralph R. Decker, Arthur M. Hineh, W. J. LaMotte, Oren M. Elliott. (2).

Saginaw Division—William J. Cummi-ford.

Louisville Division—Ollie P. Cundiff. Dayton Division—Jackson Bates.

Evansville Division—Nathan Green-berg.

Olathe Division—Edward S. Foltz.

Flint Division—Ralph E. Miller.

Toledo Division—Samuel G. Henry. Milwaukee Division—E. R. Maertz, James A. Brunette, Emil E. Hirte.

Columbus Division—Edwin I. Holycross Knoxville Division—Walter H. Burns.

Greater New York Division—Max M. Lubin, (3), James H. Manning, Fred W. Meinken, John J. Stigliabotti, Frank Eeka.

St. Louis Division—W. H. Schaub, Hugh L. Stack.

Los Angeles Division—R. P. Handley, Leon A. Fisk, Bert Burress.

Atlanta Division—John H. Norris, (3), Percy W. Ligon; James R. Bankston. Philadelphia Division—James M. Purvis, John Tarry.

Kansas City Division—Luther E. Con-away, C. A. Smith.

Omaha Division—Ziba L. Osmun.

Kalamazoo Division—Norbert J. Quinn. Boston Division—James J. McKeown,

Francis J. Monahan, Ira A. Betts.

Memphis Division—Will Ogles.

Portland, Me., Division—William O. Kimball.

Washington Division—Benjamin F. Bea-vers.

Baltimore Division—Andrew Swank-haus (3), Michael Weinstein.

Syracuse Division—Benjamin Bushart.

Albany Division—Fred Lloyd.

San Francisco Division—Launard Boyer, Isadore Selig (7).

Springfield, Ill. Division—Ralph Cober-ly, Fred W. Schoneman.

Fort Worth Division—Thomas P. Ros-ser.

Dallas Division—C. W. D. Oliver (2).

Denver Division—J. S. Fisher.

Springfield, Mass. Division—Earl E. Smith.

Waco Division—Tilden Smith.

Bangor Division—George Mackenzie, Oliver J. Morrell.

The man that everybody likes usually likes everybody.

Buy War Savings Stamps.



Division Notes

COMING DIVISION EVENTS.

March.

6.	Social.....	Omaha
15.	Stag.....	Los Angeles
19.	Cards.....	Indianapolis
20.	Lecture.....	Toledo
20.	Social.....	Philadelphia
20.	Bazaar.....	Denver
20.	Social.....	Seattle
20.	Social.....	Pittsburgh
20-21.	Anniversary observance.....	Dayton
27.	Whist.....	Davenport
27.	Smoker.....	Baltimore
27.	Parcel post sale.....	Syracuse

April.

6.	Social.....	Indianapolis
10.	Annual ball.....	Holyoke
10.	Annual banquet.....	Denver
17.	Costume party.....	Worcester
17.	Annual celebration.....	Portland, Me.
18.	Lecture, A. L. Pach.....	Portland, Me.
19.	Bowling tournament.....	Portland, Me.
24.	Aux-Frat social.....	Cincinnati
24.	Dance.....	Philadelphia

May.

29.	Dance.....	Providence
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Chicago.

Recent visitors at headquarters were Charles F. Athy, L. R. Fulmer and Ledger Goree, of Little Rock, Ark., Mrs. Olof Hanson, of Seattle, and Ronald G. Tiegel, of Pittsburgh, Harold G. Newman and Tom J. Blake, of Akron, Earl Weichman, of Atkins, Iowa, George W. Anthony, of Ely, Iowa, Carl W. Osterberg, of Cedar Rapids, Iowa, Philip Reilly, of Minneapolis, Rudy B. Redlich, of Springfield, Ill., Ernest Swangren, of Rockford, Ill., M. E. Stover, of Atlantic, Iowa, W. P. Souder, of Washington.

Mathais Rickert has moved back to Chicago from Elgin and is domiciled up on the north side.

Ernest Swangren is in town working at a job office here—until Rockford conditions come different, he says.

W. P. Souder of Washington has been sent to Chicago to help out at the local branch of the Census Bureau, and is likely to make quite an extended stay.

The division's annual ball at the S. A. C. club house, January 17, was another of its successes in that line and Chairman Otto Lorenz and his committee surely put it across in great shape.

The division has taken another year's lease on its hall in the Masonic Temple, so visiting fraters will find it at the old stand this year.

Many of our nonresident members paid their dues a year ahead and Treasurer Padrowsky is congratulating them and himself on their foresight and good sense—such payments not only save time and

money, but also a lot of bother to both member and officer.

Brother Krauel is hustling on arrangements for our nineteenth annual picnic and promises a fine day and like grove for it.

Springfield, Ohio.

Seven deaf men came to Springfield and secured work with the Wickham Piano Plate Company, in response to the advertisement in *The Frat*, but four quit and went to work elsewhere. The four could not stand the work—the piano plates weigh 250 pounds and it takes some effort to put them on the table to drill. Besides the company does not want any more men for this work as the strikers have returned to work. ["Strikers"? If we had known there was a strike on there that request for help would never have appeared in *The Frat*.—Ed.]

We are informed that there is work for any good machinist at the Kelly-Springfield Motor Truck—experienced drill press and lathe hands especially.

J. E. Pershing is now a draftsman at the Westcott Motor Car Co. He was a drill press hand for the past six years.

Frank Stokes, after serving at the same sort of a press for about 17 years, has been made assistant foreman in the Wickham drill department.

Fort Worth.

We had our annual masquerade ball February 21, and it was voted better than ever, and as usual Dallas sent over a big crowd.

Fishing is the hobby of a good number of our members and we are looking forward to a great season at Lake Worth this spring and summer. When financially able, No. 62 will own a club house at the lake, which, by the way, is the largest municipally owned body of water in the world, covering 9,000 acres.

Roger Greene of Hamilton, Ohio, and Eugene Pratt of Akron are here visiting, the former recuperating from a recent illness and the latter on vacation from the Goodyear "rock pile."

Our little long-horn division is doing very well, thank you. At our last several meetings we have had at least one novice to exhibit his goatmanship, and we are aiming to keep "Billy" busy regularly for the rest of the division's life. [Righto! Texas sure is a large enough field.—Ed.]

New Orleans.

January 12, Brother Soland was tendered a birthday surprise party and presented a fine fountain pen with the frats' compliments.

Brother Tracy is a regular monthly visitor here, and you can bank on it he's always welcome. As friend, brother and counsellor, atop his connection with us as

teacher and pastor, he's some frat. Perlin Bordelon was home for a few days from Akron. He has gone back to his work there. Wonder if he's homesick.

Gervais Gaiennie was at our last meeting (vacation is on at Baton Rouge, you know) and took an active part in it. He succeeded in getting the division to observe Mardi Gras in its own way—aside from the regular big show of the same kind—and arrangements are being made for a big time at our hall next month.

George Daigle has returned from Akron and does not think he will go back. He was ill. Our division feels quite poor these days, as Akron Division has taken quite a few of our members by the transfer route. That's all right, we do not mind, it's all in the family and we are going after new ones to replace them.

Syracuse.

Lawrence LaRock is reported as being on the sick list since the middle of January. We trust he will soon be able to wipe his name off that list and put it on the one reading "Completely recovered."

Brother Lee is keeping bachelor's hall, his wife being on a trip to New York. We hope she gets there before the end of the world—today's paper says New York is snow-bound again.

Several of the Syracuse frats attended a sleigh ride at Oneida, January 17. They got there just before the worst storm of the year. In coming home, several of the boys were on the trolley all night—a trip that usually takes an hour to make. Brother Lynch was the last to get home—it took him almost twenty-four hours to reach his nest as all cars to Liverpool were frozen up. Frozen ears are still mute witnesses to the severity of the weather.

The smoker held on the 24th of January was a success—to use a phrase that is in tatters by now. The boys expected the usual thing—cigars, cider and crullers, or something like that. So, when Chairman Brown introduced us to a menu of chicken on toast, coffee, jelly, and all such fixin's, great was the surprise and satisfaction thereof. We are still wondering how he did it.

On February 21, the division plays hosts at a Washington's Birthday party. We hope to have a good attendance.

Portland, Me.

Brothers Leighton, Kennedy, Woodward, Libby and Kimball took in the annual ball and the bowling tournament December 31 and January 1, respectively.

Non-resident members, please take notice: Send all dues to Harold E. Libby, 19 Ellsworth Street, Portland, Maine. He is the treasurer for 1920 and will attend to all money matters for the division.

Two more of our oldest members have taken out transfer cards—one to Akron and the other to Worcester. But we received one by transfer from Boston so our ruffled feathers are being smoothed down now.

Don't forget our annual celebration which comes off April 17, 18, 19. On the 17th, we have a general get-acquainted party which will be like all such parties, full of frolic and fun for all. On the 18th,

Fourth Vice-President Pach of New York will give a lecture—subject not yet announced. The bowling tournament will be held on the 19th, and teams of five men each will compete for five silver cups. A special arrangement for the ladies gives a silver cup to the one who rolls up the highest individual two-string total. Now, don't miss this—you'll miss a treat if you do. Maine is not in the wilderness as a good many think, nor is it behind the times. If you doubt, come on and prove it for yourself.

Atlanta.

Do not forget it is Atlanta, 1921.

Are we looking for you? Of course.

Do you know what city is called "The City of Conventions"? It is Atlanta. No less than 170 conventions are held here annually. It is the ideal convention city and you must come and see for yourself. In 1921. Only a year in which to get ready. We are getting ready for you.

Did you know that Atlanta is called the New York of the South? Well, she is and she is rightly named. If you don't believe it, come and see.

Do you know where is the largest stone in the world? It is in Stone Mountain, Ga., sixteen miles from Atlanta, and easily reached. It is one solid rock, one mile from base to summit and worth a pack of railroad tickets just to go over and look at it. See your country first and then you'll not want to live on any other part of the globe.

Ross A. Johnson is a proud father now. A fine boy arrived at his home in Marietta, Ga., on the 4th of February, and Brother Johnson is all smiles.

John M. Stockard is one of the lucky men now. He makes the final payment on his home in March.

Two members have passed away within the past month. G. W. Brown died on the 19th of January in a private hospital after an illness of fourteen months. He was buried at Villa Rica, Ga., and six frats were pall bearers. H. Grady Moore, a young man of about twenty-three, was shot to death by an unknown party at Cedar Grove, Ga., February 5th. There is no clew, and a large reward, at present amounting to \$2,000, is offered for the cowardly slayer. Brother Grady had no enemies and no motive can be found for the deed.

Fred Manning, while returning home from work at a late hour, was held up by a negro and robbed of about eight dollars. The highwayman attempted to take Brother Manning's watch and chain, but before he could take it he was frightened away by an approaching automobile. Brother Manning is on the night shift of The Daily Journal.

The Rev. John W. Michaels was in Atlanta February 1st for five days. He was here in conference with the Mission Board regarding the appointment of an assistant in his territory. The field is so large that Brother Michaels is unable to attend to it all. He preached two sermons on the 1st.

Portland, Ore.

A surprise birthday party was given to Brother and Mrs. Hastings on January 31.

A "Hard Time" social was held on January 24th under the direction of Brother Nelson, Hastings and Jorg.

Brother Bauer made a flying trip to California on New Year's day to see the Harvard-Oregon football game. While there, he was offered a position as agate-cutter at \$12 per day, but since there is no place like Portland, Brother Bauer turned up his nose at the offer and came home, because—he can make more money here. [Gosh!—Ed.]

The masquerade social on February 21st is under the leadership of Chairman Craven, assisted by Brothers Greenald and Fromm. They have arranged an unusually good program, and something was said about prizes, but we don't know a thing about it, so will have to wait until it is all over with before telling about it.

Brother Garberson and Alice Litchenberger were quietly married in Salem on December 23. A honeymoon trip to southern Oregon followed. They will make their home in Portland.

Denver.

Dan Cupid decended upon Denver and made the following prisoners for the Matrimonial Tower: December 6, Harry W. Metcalf and Harriet Sparling; December 31, Stephen Janovick and Pearl Bean; January 26, R. E. Fraser and Helga Nelson. The first two couples are domiciled in Denver, while the Fraser pair has gone to Gill, in northern Colorado where Brother Fraser ranches. We might say in passing that another invasion by the wily little general is imminent.

During the great National Western Stock Show week ending January 24, the Denver Division held a delightful social on the evening of the above day for the benefit of the out-of-town deaf visitors. Among the visitors present were: J. H. Tuskey of Fort Morgan; R. G. Connell of Derby; Conrad Wibach and wife of Fort Morgan; Elsie Webster and Mrs. Collins of Fort Collins; Miss Susie McKee of Chicago; John Trimmer of Riverton, Wyo; and H. A. Goldsmith of Las Vegas, N. M. If others were also present, the writer apologizes for his failing memory. The social was most successful and enjoyable in spite of a packed-like-sardines hall—a sign of No. 64's forward march.

Thought the thoughtfulness of the Denver deaf ladies, the officers of the Mile-High Division now enjoy banging their official communications on a brand new Oliver, No. 9. Heartfelt thanks of the whole division are extended these dear ladies through these columns. The gift is already proving its usefulness and lifts a heavy burden from our shoulders. The idea originated in the fertile brain of Mrs. A. L. Kent, the wife of our hustling new president.

The appellation "Mile-High Division" encircles our emblem on the newly designed pennants of our division. The banners were specially manufactured at the plant of Brother Bacheberle of Cincinnati, Ohio, and the prevailing colors are the colors of Colorado's most beautiful mountain flower, columbine—sky-blue and white. Non-resident members can order the pennants through the division secretary,

Shelby W. Harris, 1421 Arapahoe Street. Price \$1.50, postpaid.

Frederick Shanisey of Rochester, N. Y. and his young son were welcome visitors to Denver recently. They were summoned to the bedside of Brother Shanisey's oldest son, who was very ill at the U. S. General Hospital, No. 21, Aurora, Colorado some fifteen miles out of Denver. The younger son was a victim of the flu and passed away shortly after Brother Shanisey's return east.—Ed.]

We hear that Colorado's most brilliant and prolific writer, Harry Stewart Smith, better known as "Bob White," has deserted Colorado Springs for Odgen, Utah. We presume he wants a different kind of inspiration for his muses, and has taken a position where he has the Great Salt Lake as one.

Heard at the auction of a famous brand of candies at the January 24 social: Bidder—What is life, anyway?

"Col." Grace, auctioneer—"Something you can make sweeter with this here box of Brecht's Heavenly Delights!" (Bid went up six times the value of the box.)

After a "campaign" at the Brighton factory of the great Western Sugar Co., L. W. Brooks is back at his Denver fire-side, and now works under Foreman Grace at the General Chemical Co.

On the evening of St. Valentine's Day, Brother and Mrs. Stephen Janovick were host and hostess at a delightful party in their spacious apartments, 3225 Wyandott St. A royal time was had by the fortunate ones.

At this writing, everything is in ship-shape for the annual masked party in No. 64's hall, February 21. J. S. Fisher, chairman, T. R. Tansey, Ed. Wagner, Wm. Greenwald and Guy Rasey are the committee in charge.

The division voted to hold its annual banquet on the evening of April 10. The following committee was named: S. W. Harris, Chairman, H. E. Grace, J. S. Fisher, Thomas Collins and A. L. Kent.

The friends of James Tuskey deeply sympathize with him in the loss of his mother the last part of January. The deceased was stricken with pneumonia while Brother Tuskey was on a visit to her.

The latest recruit to the ever-increasing army of auto-owners is A. L. Kent, who sports a 1920 model Oakland. The writer can vouch for the "gasoline wagon" being some class, as he was given a taste of modern autoing recently with a trip to the famous mountain village, Golden.

Akron.

Alas, that it should be so! There are frats in Akron who allow their sporting proclivities to override their duty to the division. Result: we had to hoist the "no quorum" sign at the February meeting and a lot of important business including claims for sick benefit had to be put over until the March meeting. With our large and constantly increasing membership mostly resident, it becomes correspondingly hard to get a quorum these days, with so many counter-attractions in the shape

(Continued on page 9.)



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

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

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FEBRUARY, 1920

SPECIAL NOTICE.

In sending changes of address Divi-
sion Secretaries and individual mem-
bers should always give the old address
as well as the new one.

\$221,761.94.

Atlanta—1921.

Be sure and read the comments on
and digest of the annual report printed
in this issue.

The home office has under considera-
tion the petitions for division charters
from six cities and before long that many
newcomers will be found in the circle.

In the list of division officers last month
we omitted listing two of Indianapolis
Division's old reliables—Ernest W. Hall,
director, and James Vahey, sergeant.
Apologies are due both.

"Questions and Answers," "The Forum"
and "Official Notices" have to go over
this month. When conditions at head-
quarters are nearer normal we trust to
resume those interesting departments.

Last year we had to combine the Janu-
ary and February Frats; this year we
have not done it but were obliged to be
a little late with this issue. We believe
it, with its load of statistical data is worth
waiting for.

The influenza and pneumonia epidemic
exacted its toll from our ranks—all but
two of the deaths listed in this issue were
from that cause. All in all, we are showing
where the old lines had another guess
coming when they got us classed wrong.

Syracuse Division has adopted a five-
minute-recess-before-new-business plan.
It works fine, we are told, allowing in-
formal exchange of ideas and discussion
of matters that are brought up later, and
results in quicker disposal of what other-
wise might be long drawn out discussions.

Two more of the old time friends and
preceptors of many of our boys and girls
have passed on. Henry W. Rothert, for
32 years head of the Iowa school, and
R. E. Stewart, for many years connected
with the Iowa and Nebraska schools,
died at Council Bluffs January 29 and
February 6. They will be missed.

We bespeak more than the "once over"
when you read the reports and statements
in this issue. A little study will show
you what fine progress your society has
made, what fine condition it is in. The
rest is simple: your intelligence and good
sense will tell you. You assuredly are
a member of a worth while organization,
one at the head of its class too.

We make no charge for the little "ads"
we run in this paper in the help wanted
line, they being little courtesies we are
glad to render concerns giving our pebble
an even break. However, we regret that
we were induced to run one for strike-
breakers—we did not know the situation
—and wish to say right now that our
correspondents must bear in mind that
we do not want and will not give space
to such.

"V. E. O." of Akron declares in the
Journal that "insofar as Akron is con-
cerned, 'mute' will stay in spite of Web-
ster, Conan Doyle, or the l. p. f." Maybe
the initials stand for "very egotistical
opinion" and maybe they do not, but
that's what this special one looks like.
As we remarked in last month's issue,
that 'mute' is already in the Goodyear
discard—and Goodyear has a lot to do
with what concerns Akron. The campaign
of education will get even with the Journals
correspondent soon.

JOHN H. MUELLER VINDICATED.

Early in January the daily papers all
over the country had dispatches from
Louisville telling about the murder of a
deaf girl, with all the accompanying
harrowing details. A day or so later,
the same papers told us one of our Louis-
ville members had been suspected of the
crime; then in another day or so they told
us our Louisville Division secretary,
John H. Mueller, had been arrested and
jailed for the deed. Then the case seemed
to drop out of the news columns entirely
—as far as other than Louisville papers
were concerned. The associated press
or whatever bureau that sent out the
dispatches thus pilloried a man—and a
man known from one end of the country
to the other among his deaf friends and
brothers—and left him there, seemingly
headed straight for the electric chair. A
few of us managed to get hold of Louis-
ville papers, others kept posted on the
case through correspondence—but the
majority waited for—and rooted for news
of Mueller's vindication. He was vindi-
cated. On January 29 the case was dis-
missed, thrown out of court for lack of
evidence, with all Louisville upholding
the court's decision. Those of us who
kept in touch with things, as outlined
above, soon learned of the good news,

and rejoiced—to say nothing of saying
they knew it would come out that way—
but the great majority all over the country
had to be told of it as best Mueller and
his friends could tell them. The asso-
ciated press failed to deem it worth dis-
patching, and to thousands of people
"John H. Mueller, deaf-mute printer,"
will remain one they last read of as under
arrest for a horrible crime. Is this fair?
Is it just? Where is our American boast
of fair play to everybody? Is there no
law in Kentucky that can be brought into
action and the circulators of such damag-
ing and slandering "news" compelled to
do the right thing? And we are told he
has no recourse, cannot sue those re-
sponsible for his arrest—according to
the Kentucky law! Justice is blind in-
deed, sometimes. In its last issue The
Frat expressed the opinion there was
nothing to the charges against our two
members the dispatches named. The
home office, Brother Mueller's friends
everywhere were sure of the outcome—we
learned of the vindication soon after it
was complete, yet there are many who
have not had those press dispatches offset
by their proper sequels, who do not know
Mueller was cleared. It is these we wish
to reach and hope to reach through this
article, and possibly the l. p. f. (the little
paper family), the papers published by
the schools for the deaf and read the width
and breadth of this big land of ours, will
do their share in announcing that John
Henry Mueller of Louisville, Kentucky,
was fully vindicated and cleared of the
charge of murder, so that no stain may
attach to the name of this man. We can
see that he gets a square deal from his
own people at least.

TRUSTEES' REPORT.

Ledger Assets, January 31, 1920.

First Mortgage Loans.....	\$149,300.00
First Mortgage Bonds.....	32,350.51
U. S. Liberty Bonds.....	30,200.00
Canadian Victory Bonds.....	9,680.89
Certificates of deposit.....	270.00
Checking account.....	7,854.76
Secretary's contingent fund.....	300.00
Treasurer's cash balance.....	84.60

Total Ledger Assets.....\$230,017.36

Balances in Funds.

Reserve Fund.....	\$201,766.73
Mortuary Fund.....	10,422.84
Sick and Accident Fund.....	7,325.17
General Expense Fund.....	6,343.47
Convention Fund.....	3,514.45
Organizing Fund.....	644.70

Total in all Funds.....\$230,017.36

Concerning Investments.

Interest receipts for January were \$798.-
77. Payments amounting to \$7,500.00 were
received on principal of maturing bonds
of two apartment building issues. This
\$7,500.00 with \$5,000.00 of current sur-
plus was immediately re-invested in 6
per cent mortgage bonds of a new issue.

March payments are due.

DIVISION NOTES.

(Continued from page 7.)

of basket-ball, indoor baseball, bowling, hockey, etc. Business first, boys!

Harold G. Newman and Miss Lucy Cundiff were married January 14th at the home of the bride's parents, Pomeroy, Ohio, the ceremony being performed in signs by the Rev. Mr. Taylor, a hearing minister. Brother and Mrs. Newman spent a week among friends in Cleveland and Columbus, and are now domiciled at 1795 Malasia Road, East Akron.

Plans for a special initiation meeting of No. 55, for Saturday evening February 21 are well under way, and judging from the names we find on the committee-in-charge there will be something doing all right. A class of about forty will be put through.

Judging from the way transfers are coming in, Akron frats who are affiliated with other divisions are beginning to understand the provisions of the new transfer law and to realize that resident is far preferable to non-resident membership. Quite a large number have been sick with the flu, and the difficulty and inconvenience of proving up sick claims to the satisfaction of a distant division brings it home quite forcibly. One can understand the reluctance of a member to withdraw from his home division as well as a division's reluctance to part with a member, but if it is "for the good of the order," the law should be cheerfully complied with. It is not fair to load up your home secretary with the correspondence inseparable from non-resident membership, nor is it fair to ask the officers of the division where you may be located to look after you, if sick, and to prove up your claims for benefit while receiving nothing in return. If you are amenable to the new transfer law, play square.

The flu is hitting No. 55 pretty hard, a large number being sick. Brothers Samsa, Delaney and Willman are in the hospital in a very serious condition. We hope they will soon be able to be back at their jobs.

Thomas J. Blake was called to his home in Maryland, February 9, by the serious illness of several members of his family. One brother was especially low and has since passed away, and Brother Blake has returned to Akron. Within ten hours of his arrival he was called to headquarters in Chicago to attend to some official business. He acted for President Anderson who was unable to attend to the work himself on account of an attack of the flu.

Harold G. Newman was called to Nebraska by the death of his mother on February 3. On the return trip he stopped off in Omaha and Chicago for flying visits with friends.

Floyd Buster, who recently transferred from Olathe division, is a buster all right, the sales at the concession stand in the S. A. C. having doubled since he took charge. He and his able assistants, Brothers Cuscaden and Porter keep the cash register ringing steadily from morning to night. Don't bust 'er, Buster!

Acron frats are some human grasshoppers. Witness: the secretary was at some pains to make out a revised list of the addresses of the division's some 215

Valuation Exhibit

From the Valuation Report Submitted by the National Fraternal Society of the Deaf, as of December 31, 1919, Pursuant to the Requirements of Law, to the Insurance Departments of the Several States in Which the Society is Licensed to Do Business.

ASSETS.	LIABILITIES.
Mortuary Funds.....\$ 5,096.57	Momently net value of promised death benefits...\$156,533.26
Reserve Funds..... 200,972.96	Unpaid Claims:
Interest accrued..... 2,726.60	Death..... 1,500.00
Sick and Accident Fund..... 6,100.42	Sick and Accident 375.00
	Advance Assessments..... 431.10
	Net Sick & Accident Fund... 5,725.42
Total Reserve Assets.....\$214,896.55	Total Reserve Liabilities...\$164,564.78

Ratio of Reserve Assets to Reserve Liabilities.....130.58%
Surplus Over Current Liabilities and Reserve.....\$50,331.77

Expense Funds.....\$ 9,593.81 Liabilities charged against Expense Funds.....\$ 511.55

Method of valuation used: Full level premium reserve.

The above valuation indicates that, on the basis of the National Fraternal Congress and American experience tables of mortality with interest at four per cent, the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$50,331.77 (or 30.58%) over and above the statutory standards.

State of Illinois } ss.
 County of Cook }

Frederick A. Draper, being duly sworn, deposes and says that he is the actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of the National Fraternal Society of the Deaf as of December 31, 1919, and that the same are correct and true to the best of his information, knowledge and belief.

(Signed) FREDERICK A. DRAPER.

Subscribed and sworn to before me this 19th day of January, 1920.

(Signed) ANNA M. NIZZE,
 Notary Public.

members, all written out nicely in long hand and correct as could be. That list of addresses was a dream, and ye secretary was patting himself on the back for accomplishing what had hitherto been an impossible task. He was also counting the bouquets and the nice congratulatory speeches that must preface come from headquarters. At the same time he was sealing the bulky package and following it in fancy as it sped swiftly westward to gladden the hearts of the office force in the Windy City. But alas, before he could get it in the mail he had to change probably more than a dozen addresses. Is it any wonder, then, that mail goes astray here in Akron?

Sixth Grand Vice-President Thomas J. Blake, besides being a dyed-in-the-wool frat, is also a good many other things. Just now he is general-in-chief of a movement to wake up the sleeping Akron branch of the N. A. D. For Sunday, February 22, he has arranged for a moving picture show in the Goodyear gymnasium, and in addition to several N. A. D. films, will show some local films wherein the Goodyear Silents are seen in action on the football field and elsewhere. A rare treat is promised, and as Brother Blake does not do things by halves, it is a safe bet the treat will be right there with the bells on.

Edward Reese spent a pleasant week in Pittsburgh recently. While there he took in the division meeting and met many old friends, but was unable to see No. 36

in action, as the meeting adjourned out of respect to a deceased member, Brother Mealy, who died the afternoon of the meeting. Pittsburgh is noted for its grimy atmosphere, but Brother Reese says that after a year in East Akron's murk, Pittsburgh's soot isn't "such a much!" Is that a compliment to Goodyear? [Yes, a left handed one.—Ed.]

Milwaukee.

The early part of January found Edwin Teweles and John Holub out at Pewaukee Lake, fishing. Now you need not smile. It's a common thing. They caught the fish through holes in the ice and those fish were large ones too. They say they're going again, if they have to wait until next winter.

Arthur E. Johns, getting homesick in Akron, gave up his job there and came back to Wisconsin. He is at his old place, in a paper mill in Nekoosa.

In appreciation of Ladimir Kolman's faithful work as treasurer of the division for eight years, the frats have presented him with a fine swivel chair. But you don't catch our Ladimir being a "swivel-chair boss," as the common interpretation is put on it.

Michael Ryan, one of our social members is one of the first to draw heavily on our local disability fund. He was laid up by an injury to one of his knees, and he drew a benefit of \$20, at the rate of \$2.00 a week. Any one wishing to join this fund pays \$1 nital fee and 10c a month. This is in addition to local dues.

Fred Gruwell is in the Mt Sinai Hospital, and loves to have his friends visit him. He is an entertaining personality and none will regret having paid him a call.

William Tischeafer has returned from Detroit and Ann Arbor, Mich., where he has been doing marble work for a certain contractor. He has a small farm, but is desirous of selling so he can buy a larger one. Anyone wishing to go in for farming write Brother Tischeafer for his terms. His address is, North Milwaukee, Wis.

On January 31, Grand Secretary Francis P. Gibson gave a reading, "The Miracle Man," in the presence of about 90 deaf. There would have been more but many were ill with the flu or had colds. It was a rare treat to us to have Brother Gibson with us and we hope he will come again soon. "Gib" didn't forget Fred Gruwell, calling on him at the hospital.

Omaha.

The February meeting of Omaha division broke the record for initiations. Exactly fifteen candidates, the largest in the history of the division, "trod the sands of Sahara" and came out full fledged brothers. The affair, which was in charge of Brothers Rotherth, Nelson and Jelinek assisted by the regular officers, was highly successful.

Waldo H. Rotherth suffered the loss of his father, Henry W. Rotherth, late in January, from pneumonia. Mr. Rotherth was ill not quite three days, and his sudden demise was a great shock. The funeral held in Council Bluffs, under Masonic honors, was largely attended, many of the members of Omaha Division being present. The Division contributed a floral wreath to the man that banked the casket. The remains were accompanied to Keokuk for burial by Brother Rotherth and two friends.

J. W. Barrett, who went to Los Angeles last month, primarily to visit his mother sends back word that he has secured a good position there, and it begins to look as if he will make his permanent home in sunny California.

James Matney, of Decatur, deserted his movie theatre long enough to get married. Our informant neglected to give the name of the young lady. Brother Matney reminded the members of No. 32 that he had "gone and did it" by sending them a box of fine "smokes" for distribution at the February meeting.

Harold Lee lost a draft for \$49.35 to a couple of bold, bad highwaymen the night of January 24. He had just left his home and was on his way down town when he ran into them at a poorly lighted corner. He lost no time in sticking up his hands when he saw their artillery in front of him. They overlooked a \$10 check he had in an overcoat pocket.

John Kubat of Florence, Neb., is now visiting with his sister's family at Crete. It is reported that he met with an accident and that his face was so badly bruised that for a time blood poisoning was feared. He is out of danger now.

Harold Newman, of Akron Division, was in Omaha a short time last month, being called to Laurel by the death of his mother. His friends in Omaha were glad of the opportunity of personally congratulating

him upon his recent marriage to Miss Lucy Cundiff, of Akron.

Frank Trisler has gone to Sioux City, Iowa, and expects to make that city his future home. His wife is still in Omaha but expects to join him early in March.

William H. Hart, who spent some months in the western part of Nebraska arrived in Omaha in time for the February meeting. He is now working in the printing office of McCook & Axling in Council Bluffs.

Baltimore.

On Saturday, January 31, while the chickens were just starting to crow, the stork paid a flying visit to the home of Brother and Mrs. Clyde Bowen and left a coatless, shoeless and hatless little stranger, a girl. Mother and child are doing fine which accounts for the ear-to-ear smile which President Price's able messenger is trying to rub off.

Brother Wetomski, after a brief stay in Akron working at the Goodyear Tire and Rubber Company, is back in our midst again and says "Home Sweet Home" is a wonderful song, after all. Righto.

Our basket ball team, of which Brother Hetzler is manager and Brother Kauffman captain, has made a most creditable showing this year. In spite of its lightness, it has tumbled all over its heavier opponents because of more scientific playing.

It sure felt like old times to see Grand Vice-President Thomas J. Blake during the Christmas holidays. He was the guest of Orlando K. Price on New Year's Day, and they chewed N. F. S. D. to rags. Accompanying Brother Blake was Mike Boyle, also of Akron, and also a product of Maryland, who at last has decided to test the ability of his goatship. Baltimore sure would have some division if all its products would return like the Prodigal did, once upon a time.

"Onward, Onward" is the motto of the Hall Fund Committee, of which Orlando K. Price is chairman, ably assisted by Brothers Whildin as secretary, Kauffman, treasurer, Leitner and Branflick. Here's hoping our dreams of a hall all our own will not turn out to be "castles in Spain." It is imperative that we have such a hall, a place to conduct our meetings, and athletic activities, a place we can feel belongs to us alone.

Brother Boynton, better known as "Fatty Arbuckle," has thrown down his gauntlet in a broad challenge to any division or silent club having a duckpin team for a series of games. Baltimore Division can sure boast some spillers in Brother Clark, Behrens, Stone, Sewell, O'Neill, Kauffman, Leitch, Price and Leitner. Write C. Boynton, 409 S. East Avenue, Baltimore, Md., for games.

Ginger up, you non-residents. Don't sit ye idly by and let your division grow without your assistance. Get in the swim. Do some combing around your way and you may be able to unearth a couple of live wires. Write the secretary of the division, or the deputy, for application blanks when you have bagged your game, and we will do the rest. Every bit helps since everything is made up of little things, and we cannot afford to let one escape.

Brother Swankhaus was the first non-resident to respond to our appeal by sending in two new applicants, with word that three more were on the way. Good for you, Brother Swanky, here's hoping your enthusiasm is highly contagious.

LOST—One, J. Frederick Meagher, versatile writer and poet. Used to haunt the columns of the Frat. Small in stature but amazingly huge in mental equipment. Volatile, enthusiastic, progressive. Finder will please return same to the Frat for further edification of four thousand hungry souls and receive the reward of duty well done. Where art thou, Jimmy? How much longer wilt thou persist in hiding thy light? Come forth, and come thou quickly, for thou art desired.

Washington.

Much to our surprise, Secretary W. P. Souder took the chair and opened the February meeting of Washington Division with the reading of a telegram from Philadelphia, dated February 4, 1920. The telegram read as follows:—Bro. W. P. Souder, Sec'y., Wash. Div., No. 46, N. F. S. D., Washington, D. C. Greetings to all Brothers. Married last night. William Cooper." Our beloved President Cooper was married to Miss Maree Hunter, of Utah. They are going to make their home in Washington. Here's the hope that they will live "ever happily afterwards."

Wallace D. Edington, son of Brother and Mrs. H. S. Edington, is to be congratulated upon passing the civil service examination and in securing a permanent position as chemist in the chemical laboratory at the Bureau of Chemistry. He is a graduate of the Kendall School and of Gallaudet College, after which he secured and held a position as chemist with the Oswego Match Co., Oswego, N. Y., for three years. His health failing, he was forced to leave to live in Washington to regain his health.

An eight pound baby girl was born to Brother and Mrs. J. R. Courtney on November the 27th. They already have two but—may his tribe increase.

Through the efforts of Harry Turner, a basket-ball team has been organized under the name of the Capitol Silent Five. Brothers Turner, captain, H. Edington, Ben Beavers, H. Nicol, Chas. Sullivan, Ray Allen, John Miller and Earl Ridgway are on the squad and it has so far been going good.

George Kannapell, a junior at Gallaudet College, is captain of the wrestling squad there, and the team has been meeting several representatives of the colleges and clubs around Washington. Brothers Cherry and Courrege are on the team.

Atlanta—1921! Indianapolis or St. Louis—1924! Better start saving your money now for these conventions or you will be sorry you did not.

Brother Unsworth is the happiest man in the world now as his son, Arthur, was honorably discharged from the Navy and came home from California recently.

Indianapolis.

Indianapolis, 1924. Reason No. 8—There are twenty-five parks in Indianapolis, distributed throughout the city,

with an area of 1,901.6 acres, valued at \$4,680,938.00. A boulevard system connecting these parks encircles the city. There are three public golf courses and many public tennis courts.

Welcome, Evansville, you sure won't be lonesome when some more of these fellows in our band wagon take off their masks.

St. Louis, 1924? Now we wonder! Those boys are nothing if not persistent but—Indianapolis, 1924.

Brother Norris the red headed Frat reporter is down with the flu and the secretary is once nore pounding the keys and insisting on Indianapolis, 1924.

Non-resident members: Hereafter pay your dues to John W. Seitz, 1006 West 32nd Street, Indianapolis. He is our new treasurer. Brother Yoder has resigned and is living at Angola, Ind. Brothers, try and try hard to pay your dues around the first of the month and not run behind. It will lessen the work at the Home Office greatly. The N. F. S. D. is growing mighty fast, and the more it grows the more work it entails. If you are unable to pay your dues, notify your treasurer or secretary and give reason. Don't be afraid. Indianapolis Division stands ready to help you to its last bottom dollar.

Word has been received of the passing of John Steele of La Porte, on February 5th. Brother Steele joined the society in 1910 and proved to be a faithful and influential member. Our deepest sympathy goes to the bereaved wife and children.

Indianapolis frats were shocked to learn of the untimely death of Dora Hinton, the little wife of Earl Hinton, on February 7th, of pneumonia. She was a bride of a little over six months, full of the joy of life, and her happy presence will be sadly missed.

Quite a number of our frats have been down with the flu, but fortunately all cases were mild.

Brother Harris is about ready to return to work after a months enforced vacation, said vacation being caused by the punch press machine that smashed one of his fingers. He has not been very grateful to the machine.

W. A. Rice of 209 N. Illinois St., Monticello, Ind., can give a good home to a deaf woman who is willing to help with the housework and care for children; good wages paid too. Write him in applying.

The much heralded basket ball game between the Alumni and Brother Norris' team at the school, has been postponed on account of an epidemic of mumps at the school. The Alumni team is composed entirely of frats. Brother Norris saw the Alumni bunch practicing one night and almost had to be carried off the floor, he go so scared. In the January Frat he remarked that the reception after the game would likely be held in the hospital. To which we retort that we'll be willing to be receptioned there if we can have the pretty school girls as our nurses.

Before the first basket ball practice, the team composed of Brothers C. and J. Bellings, Hiatt, Watkins, Brenton, Ralston, Zimmerman, Wiggers and Jackson felt like a bunch of sixteen year old school boys playing hookey. The day after the night before—aw gwan, words are weak.

Brother Ralston is getting round again after being down with pneumonia.

After living in Akron awhile, William James found Indianapolis was more like home and has returned. They nearly all do it sooner or later.

At the Philadelphia convention the delegates voted their confidence in the grand Officers. At the Atlanta convention how many of you are going to vote Indianapolis, 1924?

Divisions: Here is a good recipe for making the N. F. S. D. grow—Organize a basket ball team. Have four frats on the team and get a non-frat to play an important position thereon. Put in several practice games. Add the team's colors and buy the suits. Get together and give the team a name. The four frat players vote to name it after their division. Then, get that non-frat to be a frat to be on the team. Watch him jump at the chance. And there you are for a bigger N. F. S. D. [Slick, isn't it?—Ed.]

Say Jawn, lookée who's here—the old reliable Evansville Division is with us. Now all together, hip, hip, hooray—Indianapolis, 1924.

Springfield, Mass.

The chief topic of conversation hereabouts is the Fisk Tire and Rubber Company of Chicopee Falls, only two and a half miles from Springfield. It has only recently opened its shops to deaf workmen and a demand for such workmen in confidently expected soon. Raymond Brown and Earl Smith left Akron to work in the factory here and say it is just as good. We hope to have all our old boys back with us in the near future.

A game of basket ball between Good-year Silents and Fisk Red Tops that was being arranged for February 18 or 19 was called off. No open date could be secured and No. 67 is badly disappointed.

Brother Haggerty was presented with a fine Illinois watch by the members of No. 67 as a Christmas gift.

No. 67's bowlers trimmed Holyoke's team good and plenty in the two games on the 16th and 24th of January. A margin of 90 pinfalls was reached and Springfield feels it has something to crow over.

So many of our members attended Boston's mask ball on the 31st of December that we are unable to chronicle all of them. Suffice it to say they went, had a ripping good time, and came home singing the praises of the hub city to the hub. And this in spite of the fact that they were defeated in a bowling tournament at Boston on January 1st. They only won third place. There were eight teams entered in the tournament.

Brother and Mrs. Haggerty were in Boston and Worcester a couple of days recently.

On the 24th of January a whist party was held at the home of A. Rizzain. Thirty-six guests were present and a right merry time was had.

No. 67 is contemplating sending a bowling team to Providence on May 31, to enter the tournament there. But the trip to Portland on the 17th of April is

rather doubtful, as it is a little too far off for our pocket books.

Louisville.

The jinx is still on our trail. This month it was a ghostly one. The arrest, trial and exoneration of two frats for the murder of a young deaf woman in Louisville had us going so that there was no mood for business outside of reports and the admission of two candidates for goat rides. The rest of the evening was devoted to "Good of the Order," in other words, it was nothing but a series of surprises for one, John Henry Mueller, who had been set up (by the police) as the one who cut the girl's throat. (Details of the whole affair elsewhere.) Well, Jawn the once rotund was presented with a purse by the local fraters to help ease the drain on his own pocket book caused by a very hefty lawyer's fee, and then the irrepressible George Hartman had to get up and hand him a scarf pin. Said pin was from the Kentucky Club at Good-year's, and then followed two ties from William Smith, also of Akron, who overstayed his factory leave to see Jawn emerge fully vindicated. William said: "What's the use of a pin without something to pin it on?" and suiting the action to the thought added the halters. Thanx, friends, we appreciate your gifts, but of far more value is the conviction expressed before our trial that you believed us innocent. THANKS.

We have just got back to earth. Admitted two youngsters to membership. Our annual round-up will occur July 3rd, and there will be some big doings. The boys are about decided to have it a three day affair and we would urge and advise outside frats not to make any engagements until they have seen what we have to offer. Details later.

We called on Frank Flynn at his vulcanizing plant and could not locate him after we were in his department. Disguised in overalls, plastered all over with something we do not know what to call it he was so mortified that he went and grabbed a job in a tailoring establishment, where he need not look like a brickmaker.

Fred Harris was sick the other day. For three days, in fact. Touch of the flu. First time since Fred started out to support himself—about forty years—that he has lost a day on account of sickness.

Whenever we make a faux pas, we are willing to righten things. Last month we gave a stenographic report to Joseph William Ferg's inaugural address. But we forgot to mention a presentation speech by Robert Hartman, followed by the placing on Joseph William's finger a N. F. S. D. emblem ring, the present of Mrs. Ferg. J. W. is now talking left-handed so that folks can see more of his ring. Don't see how we can blame him. It sure is an emblem fit to wear anywhere.

Our printer members are getting good and sore. The whole of last year it was "work tonight" and "work Sunday," and they expected to get a little respite this year. They are still at it, working overtime every night of the week, and Sundays too. Of course, they like the fat pay envelopes, but they hate to come home on one of their off-nights and have their

kiddies say to mamma, "Who is this man?"

Brother and Mrs. Clarence Stremmel of No. 10 were with their friends, Brother and Mrs. Mueller the later part of January. Night Chief of Police Laird paid their expenses. The Stremmels swear they had a bully time.

Little Biographies—No. 4.

Harry C. Dunham—No. 105—Red hot frat. Will sooner talk N. F. S. D. than eat. Been doing time since March, 1904. Axel turner for Louisville and Nashville Railroad. Married—two children. The girl is married, the boy is sporting an army uniform. Acts like a kid when not compelled to be sober, which we suppose is due to the fact that his sign is a R. on the chin (u-rehin). Get it? Known as the guy on whom a certain professional wrestler bet he could get a toe hold and then chased the fellow who sic-ed him onto Harry all over town. The secret? It was stipulated that the toe hold be obtained on the right foot. Harry's right foot is made of cork. Good night.

Rockford.

Division No. 57 has been playing the role of Rip Van Winkle long enough, so here we are to show you an item or two.

The latest acquisition to our roster is the Reverend Brother H. W. Rutheford.

Real estate went on a boom during 1919, and Brothers Lank and C. Dool decided to make the plunge while the tide was high. Accordingly, they offered their homes for sale and they were gobbled up so fast that our Brothers are still tickling themselves over their profit. But alas, and alack-a-day, our two "foolish virgins," as it were are homeless. They figured on buying another home with what they received from the sale. They figured wrong, for there is not a house in Rockford that you can get for love or money. Three hundred and more new houses have been built, and each was sold as soon as the first stone was turned preparatory to its erection. There's a moral—hold fast to any piece of property you may own. If you don't, somebody else will.

Having no permanent job for several months' Brother long decided to try Freeport. He landed there O. K., and landed the job, too, but after a four days trial he disowned the job and came back to Rockford. He is now at Greenlee Brothers and thinks he will stay there.

There's a new automobile factory in process of construction here in Rockford. A Mr. Tarkington is President, and we understand he comes from Hartford, Wisconsin, and is well acquainted with the deaf of that city. A good many of our frats are going to try for a position in the new factory as soon as it is finished.

John Neilson is now a molder in the Emerson-Brantingham Farm Implement foundry. He was connected with Love's foundry for twenty-eight years, but we suppose the eternal sameness palled on our brother, and so he decided to shift his scene of labor.

St. Paul.

C. Santo is wishing for spring, so he can get in the old ball game once more.

Joseph A. Stuart has returned to work after a long vacation on account of illness.

We notice that John A. Benolkin is enjoying his noon hours with a new brand of smokes.

Philip R. Reilly was laid up with acute pleurisy for a couple of weeks.

Harry E. Cupps, formerly of Chicago, has accepted a steady position with the Gotizan Shoe Co.

Axel Kirke has just rented furnished rooms and has gone to house keeping. He talks like a married man now.

Don't you think you can abandon the cows and chickens to pay us a little visit, Eddie Brinkman? [Wait, he's busy now, spring is coming.—Ed.]

David M. Hagerstrom is much more worried over the fact that this is leap year than he is about his 1920 business.

R. A. Fielder of St. Peters dropped in the Twin Cities for a few days' visit. He is an expert pressman working in the office of the Herald.

Brother and Mrs. Joseph G. Capp spent a few weeks with relatives at New Hampshire, Iowa, and Austin, Minn.

Erik Engh raised his hands to the sky while a couple of bandits relieved him of his change. Better stay home, Erik, and these things will not occur.

J. A. DeLancey of Duluth was the guest of Philip E. Cadwell for three days. He is employed as a carpenter for the Howard Investment Co., of that city.

Speaking of automobiles, better ask F. E. Bulmer what he thinks of the gasoline chariot. Oh you blistered hands. Next time leave the radiator off and the fan will serve for a rotary snow plow.

Since Walter H. Falmoe, Ernest B. Chenevert and Wm. W. Henneman have been living in bachelor quarters, they have been bragging about the swell feeds they can cook. (Yum, Yum.) We're from Missouri, they'll have to "show us."

Matthew Mies is a gentleman of leisure. Anyone who desires to learn something new about the latest progress of the troubled world may be enlightened by him.

Frederick Brant is a great believer in out-of-door exercise and every morning, regardless of the weather, takes a long walk of five miles. He says he would advise every one who possibly can to do the same.

Edward Bauer was made very happy by the visit of his brother, who has just returned from over seas, after five months' active service and duty on the Rhine after the armistice.

The evening of February 10th, the home of Brother and Mrs. Philip E. Cadwell was the scene of a brilliant whist social.

One of the prettiest social affairs took place in the residence of Brother and Mrs. Arthur Huebner, in honor of the former's 55th birthday, January 17th.

The local frats and aux-frats meet every week for skating parties, hiking expeditions, tobogganing or skiing and celebrating such gatherings with outdoor campfires over which they toast wieners and sandwiches and boil coffee in total disregard of sub-zero temperatures. They lace up hockey boots and take a merry turn of skating around some lake. It is great to see toboggans with rows of laughing

youthful figures, gayly sweated and scarfed, flash down icy hillsides in the teeth of the wind. The hikes are for the double purpose of seeing beauty spots in winter time and filling the lungs with nature's pure ozone.

The local division mourns the untimely death of Herbert R. Kraling. He was a popular, genial country gentleman and a good mixer. In all his business dealings he showed good sense, sound judgement and strong character. He was an ambitious, conscientious and honorable man and industrious to a high degree. While being detained at the city hospital for a minor operation, influenza developed, thus weakened, he succumbed to the necessary treatment and his great soul has gone to its Maker. He is survived by a wife and a one-year-old son. They have the most sincere sympathy of the local division.

The local frats are noted for their mechanical turn of mind. They make good at the trades as well as becoming in a few cases the inventors of numerous mechanical devices we use in our everyday life. Anton Schroeder, a well known business man, manufacturer and traveler is an inventor of wide reputation. He has on the market the combination clothes-basket and ironing-board stand which has proved a household necessity and can be quickly folded and put away when not in use. Brother Schroeder's storm sash fasteners are found on the windows of hundreds of homes everywhere. His ornamental alphabet, printed on postal cards, have been sent far and wide through the mails. Perhaps his most important invention is the automobile hasp which closely fastens any box, chest or trunk upon which it is attached, and keeps it tightly together until opened, regardless of jolts or jars.

And there is Alfred J. Peltier. He has just perfected a combination snow shovel and automatic loader which cleans the street and loads the snow into the wagons at the same time. This not only saves labor, but saves time, and makes it possible to clean the streets more rapidly. Brother Peltier has just finished building his first complete model which is on the market at the present time.

And Chas. R. Booth has just perfected a home-made projecting machine whereby he can take any film and quickly show it on the screen. A peculiar two-sprocket arrangement makes it possible to handle the film and feed it regularly and steadily as needed. If Brother Booth keeps on they will be sending for him to come to California and help with the movies.

Dallas.

Tilden Smith of Waco was in Dallas recently to attend the funeral of his brother.

Carl Harris of Valley View is another welcome addition to No. 63's growing roster. He has moved here and has a good position as harness maker in a large saddlery house.

Eugene Pratt of Akron, Ohio, has been visiting among us. From the way he boosted Akron it made us suspect he was a kind of Goodyear agent. However, none of us have yielded to his persuasions, and it looks like he will have to return alone.

Troy Hill is among us once more, and it looks like he is here for keeps. He is now a typist in the court house and if the job is permanent he will stay. He says Akron has nothing on Dallas. We could have told him that long ago.

Latest reports from Athens is that James Brown has severed connections with Neal Allen for whom he worked several years in a shoe shop, and has gone to Canton to establish his own shop. William Hopson is working at Brother Allen's shop now.

There have been a few frats on the sick list of late. Naaman Richards of Sherman, Texas, has just undergone an operation for appendicitis, and W. A. Barnes is now convalescent from an attack of flu. So far as we know, everyone seems to be getting along very well.

At the last meeting, seven frats from Fort Worth marched in on us and gave us the surprise of our lives. However, we were very glad to have them and wish they would come over more often.

Memphis.

George T. Schoolfield, a former teacher at the Kentucky school has come back here for the winter after several months sojourn in the north. He spent most of the time in Chicago with his son and says the Windy City is a gay place all right.

John Burgin, a plantation owner of Drew, Miss., has been here for some time with his wife who is here in a hospital.

Percy B. Jones of Corinth, Miss., has been transferred to Little Rock. This transfer nets Corinth and Mississippi a loss that will be hard to fill, as Brother Jones is one of those who are "always doing something good for his human brotherhood."

Robert Stout, employed as die-cutter at the Memphis Paper Co., has bought a new stucco bungalow near Overton Park, not far from the picnic grounds. This place is a popular picnic resort of the deaf. Brother Stout is a stock holder in a new tire-manufacturing concern being organized here.

Sidney Wallace has chucked his job as foreman of pressroom in a printing office in Jackson, Tenn., and is now in Helena, Ark., and making enough to support six like him. [Gosh! Again.—Ed.]

Memphis has lost one of its best members in the person of John W. Slough, who has moved his family to Washington to be with his two daughters, who are in the service of the government.

Brother Ogles is stepping high these days over the recent arrival of a little girl in his home. Brother Ogles is quite prosperous and is doing good business as a shoe maker.

Robert Harris, now of Flint, Michigan, was here during the holidays visiting his family. His wife has recently undergone an operation and as soon as she is able to travel she will join him in Flint.

Carl Stephenson is back with his old love—his Harley Davidson with side car attachment. Robert Stout is another motor cycle fiend and both can be seen almost any day litting the speed limit. [Have a care, boys.—Ed.]

J. Amos Todd, who has formerly been with S. C. Toof & Co., printers, is now

on the night shift of one of the big city dailies. He likes it first rate.

George Charter, formerly a marker in the Lamar Steam Laundry, has been apprenticed as iron-moulder. He is going back to his former job soon—and says he's going to start into business for himself, to establish a laundry near the railroad station.

Kansas City.

Kansas City Division gave a farewell party to Paul R. Wys on January 5th, at the home of Brother and Mrs. Loeb. Brother Wys left soon after for Akron. There was a big crowd present. Before the party broke up Brother Wys was presented with a gold watch from the Division as an appreciation of his services. Refreshments were served.

Matt A. Horn left February 14th for Chandler Springs, Alabama, to live on a farm. He says the call of the sod was too much for him.

Paul Glasscock and family have been down with the flu, but we are happy to say they are all on the road to recovery now.

Joe Jenkins has been out of town on a hunting trip. Guess he is ashamed to show his face as somebody said he was such a bum hunter that the game laughed at him and walked right on his toes.

Victor Brunke and Hugo Claussen have got the Akron fever and left January 6th for the Rubber City.

Perl W. Haner will return to his farm next month. He says he prefers cows and chickens to type lice, and we shouldn't wonder.

Matt Ahern spent Sunday, February 8th, in Olathe, the guest of Edward McIlvain.

Pittsburgh.

Chairman Painter engineered the Smokers meeting to a success on January 24th and with the help of the committee, Brothers Nichols and Forbes, the new members were shown their way through Goatdom. Coffee and sandwiches were served as refreshments.

Louis Pagley traveled all the way from New Castle in order to be present at the initiation ceremonies and to be one of the goat-riders. He is holding a very good job in the shoe hospital at New Castle.

J. Saunders, who went to Akron in quest of a job, has come back a disappointed man. He failed to get the job because of defective sight.

Three of our members, F. Quinn, C. Fritzges, and George Winch left for Akron recently, and are now working there. Somebody says more are getting ready to go, too.

Ed Reese of Akron was present at our last meeting. He is nursing an injured finger just now. Says he likes the work at Akron.

The members of Pittsburgh Division, living at Johnstown, have set April 10th as the date for their banquet. Anyone wishing to attend this banquet should advise R. M. Barker, 61 Church Street, Johnstown, Penna.

The news of the death of Russell Mealy shocked many of his friends, and out of respect to him, the February meeting was postponed. Brother Mealy had been ill only nine days with the flu and pneumonia. He was 22 years old, a young man

of ability and promise, and his death will be keenly felt among us all.

Dayton.

So Cincinnati Division is wondering what has become of No. 8, is it? Well, nothing. We've just been asleep, that's all. But we are wide awake now and here are a few items to prove it.

No. 8 has lost four of its members to Toledo via the transfer route. Those who have adopted Toledo as their new home are Harry G. Augustus, Paul Smith, Joe Schoenfeld and Isaac Shimp.

C. H. Cory has moved to Lima. Maybe he has an idea of starting a new division there.

Warren Albert and wife are to attend the social given by the Advance Society at the school for the Deaf in Columbus.

H. P. Munday, J. F. Rhaney, H. G. Hartley, Mark Stebelton and Elmer Morris have good steady positions at the National Cash Register Co., and are making good money.

Although Wilson Stebelton is a ruralist by residence, he prefers to work in town so is at Delco's as a metal polisher.

Elmer Lewis has moved to Centerville, Indiana, to live with his youngest married daughter. Brother Lewis is the oldest frat in the country and is a charter member of No. 8.

Carl Stevens, who recently married Marie Gross, is at home in the Rotterman's Apartment. Brother Stevens is a press puncher at the Maxwell Motor Car Company.

Jackson Bates and wife spent Sunday in Troy visiting with Mrs. Bates' father, who was in an auto wreck. Nothing serious, in fact, he was not even injured.

J. Barry Taylor has shed the dust of Middletown and is now at the Dayton Daily News as compositor.

Boston.

Most of the members were shocked to learn of the death of Charles Wickens, who died after a five weeks' illness with pneumonia. He was employed on the art staff of the Boston Post, and worked nights, so we did not see him very often. His death is a great loss, as he was a man of very sound judgment. He left a wife and five children. To them Boston Division extends its sympathy.

Transportation was so bad hereabouts on our last meeting date that only the bravest of the brave dared attend the meeting. One brother who lives 12 miles from Boston went to the meeting, and started for home at 9 p. m., and arrived home at 1 a. m., the next morning. Look out Brother or the speed cops will get you. Those poets who delight in singing about the beautiful snow had better keep away from New England. If they could only see how it looks after a few days, they wouldn't say it was beautiful.

The well known but unpopular "Flu" is on the rampage again, but is not so bad as a year ago. Most of the cases are mild, and very few deaths have resulted from it so far. At the time of writing this, none of our members have been reported as having it, although some of them did have it, but in such mild form that it

wasn't necessary to stay in bed more than five days.

Some of our members went out to Akron, turned around and came back to the "Hub" again. The only reasons they could put forth was that they didn't like the idea of sleeping in attics and Boston is so much better than Akron that there isn't any way of comparing the two cities. They could afford to pay for a "room," but they would not sleep in an attic, that's all. Our ideas of Akron were given a severe jolt. Instead of being a real city, Akron is merely a mining town minus the mines, according to the disappointed youngsters. So there is not likely to be a general exodus to Akron as we feared.

Springfield, Ill.

Arthur Johnson has moved to Mendota, Ill., where he has a good job at the Federal Bakery. Says he is there for keeps. In recognition of his faithful work for the division for the last two years, No. 58 presented him with three V's.

Harry Hanna has been a very sick man for some time. He recently went to Chicago for an X-ray examination and at present is still there with his wife's relatives.

The deaf of Springfield and surrounding cities will not soon forget our New Year's Eve celebration. The Watch Night party was held in Reavely's Hall and about seventy-five were present. This function was under the auspices of the division, the Gallaudet Club and the Springfield branch of the Illinois Association of the Deaf, combined. Games and dancing were the features and before the midnight hour the hall was a riot of moving figures, flying crepe paper balls, tape and confetti. Refreshments were served. William Van Lewis and his mother entertained the deaf on the afternoon of January 1.

Evansville.

With the beginning of the New Year, the Auxiliary has organized an aid association. All we know of the purpose of it is that during the summers it will go on outings to the club house.

Throughout last year birthday parties were the rage and everybody had a party it seems. The last one to be celebrated was at the home of Brother Pretz. If it keeps on—I mean celebrating birthdays—I'll have to have a birthday calendar.

The scarcity of houses has caused a good many of our landlords to sell their houses that they had previously been renting. A large number of our deaf have bought homes on a forced sale, probably more deaf own homes now than ever before.

Brother Kroener moves into his own house next month out on Westleigh Hill. He is going to raise chickens since his job at the factory is a three-or-four-day-a-week job.

The club house is three miles from the car line, but our deaf are not without resources. They have bought a trailer and when everybody is ready to go, they pile in, attach trailer to Brother Stephen's Ford and away they go.

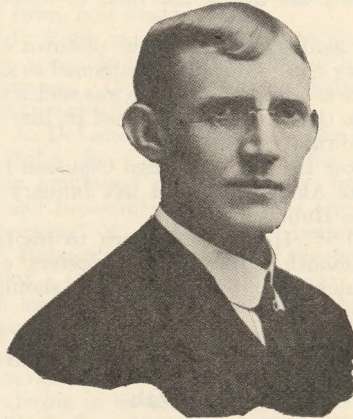
Brother Wagner has rented a booth at the market place and is now selling his butter, chickens and eggs there all the

time. He also specializes in cottage cheese, which is said to be the best in the market.

Henry West has been in the poultry business for some time, but it was not until Thanksgiving that he got a perfect hatching of eggs. Now, those chicks are just right for fryers, and he is going to give a chicken-fry on the fifteenth to the frats and the aux-frats. [If this is a regular thing—these good things—we are for Evansville—1924. Ed.]

THE MAKE-GOOD DEGREE.

That Brother Allen Hitchcock of Greater New York Division is a popular and efficient officer of his division cannot be questioned and his right to make the Degree is conceded. He has served one term as vice-president and one as trustee, and now is in his third term as division treasurer—so it may be seen that he has earned his right to membership herein. He keeps up his interest in frat affairs by practicing what he preaches and is always among No. 23's hustlers.



Allen Hitchcock.

He is serving his second term of the Silent Athletic Club, which is under Greater New York Division's auspices, organized last May and already taking an active part in club life of the metropolis. He is a shoe designer by trade and expert in his line, busy the year around. In addition to his frat affiliations, he is a member of the Superintendents' and Foremen's Association (shoe industry), National Association of the Deaf, Brooklyn Guild of the Deaf, Ohio Alumni Association. A product of Ohio and its fine state school, Brother Hitchcock hailed from Cincinnati when he moved to New York, and that brand is famous, you know.

MEN FOR FIRESTONE.

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

Buy War Savings Stamps

JANUARY DISABILITY CLAIMS.

*Samuel C. Pavitt, Malden, Mass.	\$25.00
Charles E. Irvin, Akron, Ohio	10.00
*William M. Strong, Dexter, Mo.	20.00
Geo. F. Clementson, Avalon, Pa.	20.00
Edwin W. Nelson, Milwaukee, Wis.	15.00
Fred C. Gruwell, Deerfield, Wis.	50.00
Henry Reams, Flint, Mich.	15.00
Thomas E. Childers, Waco, Texas	50.00
Alby H. Peterson, Faribault, Minn.	15.00
*Henry Furman, Detroit, Mich.	20.00
*Albert Bender, Akron, Ohio	15.00
*W. Elmer Davis, Fort Erie, Ont.	25.00
Joseph Flaschentrager, Philadelphia, Pa.	10.00
August W. Staubitz, Kitchener, Ont.	10.00
*Vernon H. Zimmerman, Indianapolis, Ind.	10.00
*Sanford Spradlen, Portland, Ore.	30.00
James J. Coughlin, Buffalo, N. Y.	35.00
William W. Bartow, Toledo, Ohio	15.00
George W. Brown, Atlanta, Ga.	50.00
*Cloyd W. Drolsbaugh, Scranton, Pa.	15.00
*John Fehr, Salt Lake City, Utah	15.00

Total for the month..... \$470.00

*Denotes accident claims.

JANUARY DEATH CLAIMS.

Paid to Mrs. Ida M. Perry, Detroit, Mich., for death benefit of Preston S. Perry, Certificate No. 127, deceased December 31, 1919, \$500.00.

Paid to Mrs. Maude Greene, Brooklyn, N. Y., for death benefit of Millard B. Greene, Certificate No. 2752, deceased December 23, 1919, \$1,000.00.

IN OUR TOWN.

There is a man in our town and he is very wise,

He hunts out all the U. S. bonds and when he finds, he buys.

Some bonds he buys at 94 and some at 96,

He pays the cash and begs for more, at size he never kicks.

This man of wisdom has a box, of iron, with key to match,

He puts the bonds into this box and lets the dollars hatch.

Then the poor boobs who sold the bonds, trot right across the street

And spend the money on a car in which to rest their feet.

They chuckle loud and chuckle long and buy much gasoline,

And call the man who bought the bonds the old man Evergreen.

When hard times come, their car a wreck, they hunt the bond man then,

And borrow back their savings fund at eight per cent or ten.

Another Miracle.

Doctor—"Did that cure for deafness really help your brother?"

Pat—"Sure enough; he hadn't heard a sound for years, and the day after he took that medicine he heard from a friend in America."

March payments are due.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN

Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances.

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



WHAT IT IS.

The National Fraternal Society of the Deaf is a fraternal insurance society composed wholly of deaf men. It works on the lodge system, having branch lodges (Divisions) in various cities and others in process of organization—a combination of white deaf men of good moral character, health and education to help one another and to relieve their families of immediate want in case of death.

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

The Constitution and By-Laws of the Society gives its objects in the following words: "To unite fraternally all able-bodied white deaf men of good moral character between 18 and 55 years of age who are possessed of good bodily and mental health and industrious habits; to give moral, financial and material aid to its members in times of need; to establish and disburse a fund for the relief of sick and injured members; and to benefit the relatives and dependents of deceased members who may be named as beneficiaries in accordance with the laws of the Society."

To gather and unite in a genuine Fraternity all acceptable white deaf men who are of the proper age and in sound health, for mutual improvement, protection and benefit, and so cultivate the true spirit of Brotherhood which the deaf, regardless of creed or station, should unite in.

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-Laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

All candidates for beneficial membership must pay an admission fee of five (5) dollars at the time the application is made. The candidate must also pay the fee charged for his physical examination to the physician making same, which is generally one (1) dollar.

MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in five different amounts (\$250, \$500, \$1,000, \$1,500, and \$2,000), and the rates therefor are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

Applications may be made for certificate amounts of \$250, \$500, \$1,000, \$1,500 and \$2,000. For the \$1,500 class the monthly assessments will be based on a combination of the rates for \$1,000 and \$500 as per rate table. For the \$2,000 class the rate is double that for \$1,000.

Applications for a higher than the \$1,000 class will not be accepted where the 45th birthday has been passed.

Applications not accepted from persons over 55 years, nearest birthday. Rates are level, monthly in advance.

In addition to the table rates, which cover Death Benefits only, an extra monthly per capita tax of fifty cents is charged to cover Sick and Accident Benefits and Grand Division Expenses. A small local due is collected by the Divisions to cover their expenses. The initiation fee is \$5, payable at time application is filed.

HOW FIGURED.

In figuring the total monthly due, take the rate given in the table for Death Benefits and add thereto the extra fifty cents. These rates are of the level kind, remaining the same for life as at the joining age.

One's age is figured at the nearest age—age at nearest birthday.

N. F. S. D. TABLE OF RATES.

The monthly dues for death benefits are according to the following Table of Mortuary Rates; the rate to be figured at the nearest birthday of the applicant for membership:

AGE	\$250	\$500	\$1000
18 to 21	\$0.24	\$0.47	\$0.93
22	.24	.48	.96
23	.25	.49	.98
24	.26	.51	1.01
25	.26	.52	1.04
26	.27	.54	1.07
27	.28	.56	1.11
28	.29	.57	1.14
29	.30	.59	1.18
30	.31	.61	1.22
31	.32	.63	1.26
32	.33	.66	1.31
33	.34	.68	1.35
34	.35	.70	1.40
35	.37	.73	1.45
36	.38	.76	1.51
37	.40	.79	1.57
38	.41	.82	1.63
39	.43	.85	1.69
40	.44	.88	1.76
41	.46	.92	1.83
42	.48	.96	1.91
43	.50	1.00	1.99
44	.52	1.04	2.07
45	.54	1.08	2.16
46	.57	1.13	2.25
47	.59	1.18	2.35
48	.62	1.23	2.45
49	.65	1.29	2.58
50	.68	1.36	2.71
51	.71	1.42	2.83
52	.75	1.49	2.97
53	.78	1.56	3.12
54	.82	1.64	3.28
55	.86	1.72	3.44

LOCAL OR DIVISION DUES.

The Divisions oblige their resident members to pay a small monthly local due for meeting the expenses of the Division, but the amount is so small that it is not missed.

Non-resident members are not obliged to pay these dues, but they may give such assistance as may be requested by their Divisions.

PAYMENTS OF DUES, ETC.

All dues, etc., are payable on the first day of the month which they are for. In the case of resident members they must be paid at or before the time of the Division meeting; non-residents may pay theirs to the Division Treasurer by mail.

The Constitution and By-laws makes provision for all such payments and has additional provision for cases where same may be delayed through the inability of a member to promptly meet same, either from illness or other causes.

BENEFITS.

The Society guarantees to pay to the beneficiary named in the certificate of a deceased member the sum mentioned in said certificate; provided that the death of the member was not due to certain causes mentioned in the By-laws of the Society which are termed prohibitory causes, and subject to other slight restrictions such as prompt payment of dues, etc., as provided in the laws of the Society.

A Sick or Accident Benefit of five (5) dollars per week is also guaranteed to the holders of certificates for a period of ten (10) weeks in any twelve (12) months (year), on presentation of a properly filled out physicians' certificate; provided such disability was not due to or caused by the prohibitory causes mentioned in the By-laws.

In some cases local Divisions have an additional Disability Benefit to the above.

These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (Jan. 1, 1919), it has paid 125 death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

In addition to the sick, accident and death benefits provided, the various Divisions engage in social and literary entertainments for the pleasure and profit of their members, giving parties, balls, picnics, lectures,

readings, etc., from time to time. In this way they make membership doubly attractive.

The feeling of good fellowship among the members is strong. Each member is made to feel that his interests are the interests of his fellow members—that the good of one is the good of all. The "fellow feeling" that makes one "wondrous kind" is applicable to this Society more than to any other of its kind, being as it is "of, for and by the deaf" in every sense of the phrase.

SAFEGUARDS.

The funds of the Society are deposited and invested under the supervision of its Board of Trustees, the books of the financial officers being audited by this Board monthly. A voucher system has been installed, every expenditure of funds requiring the approval of the Grand President. The Grand Treasurer and the Division Treasurers are bonded by a surety company—in short, nothing is neglected that will add to the safeguarding of all financial matters.

The Society, being chartered by the State of Illinois, is subject to inspection by the Insurance Department of that state, and its books and vouchers are open for examination to its members or their legal representatives at all times.

WHY YOU SHOULD JOIN.

The National Fraternal Society of the Deaf is alone in its chosen field.

It is providing life insurance and disability benefits to its members at the lowest possible cost consistent with permanency and safety.

It draws its members together in not only the common bond their deafness has thrown around them, but also that of mutual and self-protection, as well as protection for those dependent on them.

The deaf have everything in common and an organization that looks after their interests as does this Society should have their hearty support and cooperation.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for dear ones. In time of death, illness or accident what is more welcome than Benefits such as this Society provides?

No fraternal order in existence today has a better claim on the thousands of the deaf in this country than has ours; it is for them alone; its membership cost is no greater than that of any first class order of the kind, its table of rates being based on the experience of years and that adopted by the National Fraternal Congress, which is the standard in most states of the Union.

The influence it exerts is most beneficial. The principles on which it is founded cannot be otherwise than elevating and helpful.

In joining you help yourself; help others too, and those others of your own class—a class that needs the help of each of its units to demonstrate it is capable of holding its own with any other.

Will you not do your part? Join, and so give your aid and influence not only to the Society and your fellow deaf men, but at the same time guarantee its help to you and yours.

HOW TO JOIN.

If you are interested, as we believe you are, write to the State Organizer of the state in which you reside and ask for an application blank. Ask him for any further information you may wish to have, as well.

Or if you reside in a city where there is a Division, any member or officer of that Division can supply everything necessary.

If you reside in a state that has no Division, or far from such centers, write to the Grand Secretary.

If there is no Division in your immediate vicinity you will be attached to the nearest one as a non-resident member. Non-resident members receive the same benefits as resident members.

Be sure and give your full name, age, occupation and address. A postal card will do.

Do it now.

Buy
War Savings
Stamps