

3-1-1920

The Frat Volume 18 Number 05 March 1920

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: https://ida.gallaudet.edu/thefrat_1911-1920

Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 18 Number 05 March 1920" (1920).
1911-1920. 101.

https://ida.gallaudet.edu/thefrat_1911-1920/101

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1911-1920 by an authorized administrator of IDA@Gallaudet. For more information, please contact james.mccarthy@gallaudet.edu.

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

MARCH, 1920

Number 5

FEBRUARY DISABILITY CLAIMS.

F. B. Pleasant, Chicago, Ill.....	\$10.00
S. Dingman, Syracuse, N. Y.....	50.00
Fred Fellows, Rome, N. Y.....	20.00
E. C. W. Bromann, Chicago, Ill....	10.00
J. M. Cantey, Lanett, Ala.....	10.00
Joseph Grady, Waterbury, Conn....	10.00
P. Cossette, Waterbury, Conn.....	10.00
M. Ralston, Indianapolis, Ind.....	10.00
C. L. Miller, Columbus, Ohio.....	10.00
Adolph Onenkel, Columbus, Ohio....	10.00
Adolor Bohan, Milwaukee, Wis.....	10.00
G. L. Bonham, Hartford, Conn.....	10.00
A. L. Koenigsthal, San Fran- cisco, Cal.....	10.00
E. L. Winters, San Fran- cisco, Cal.....	10.00
Morton H. Henry, Chicago, Ill.....	10.00
Ernest Renieke, Chicago, Ill.....	30.00
Robert Ford, Chicago, Ill.....	10.00
John S. Bufka, Chicago, Ill.....	10.00
F. H. Affeldt, Cleveland, Ohio.....	10.00
Harvey Hopson, Denham, N. C.....	20.00
J. M. Williams, Reading, Pa.....	20.00
C. D. Garrett, Cedar Rapids, Ia....	50.00
Morris Seltzer, St. Louis, Mo.....	25.00
Arthur Le Bar, La Salle, N. Y.....	35.00
W. Fulkerson, Cedar Rapids, Ia....	20.00
S. E. Minnicucci, Waterbury, Conn.....	10.00
S. M. Davis, Indianapolis, Ind.....	15.00
W. H. Seibert, Johnstown, Pa.....	25.00
H. W. Mills, Baltimore, Md.....	10.00
O. K. Price, Baltimore, Md.....	10.00
F. M. Hemmelder, Dubuque, Ia.....	15.00
*Daniel Decker, Denver, Colo.....	20.00
*Wm. Stone, St. Louis, Mo.....	15.00
*A. Collins, Providence, R. I.....	50.00
*W. E. Frazier, Bristol, Conn.....	20.00
*C. H. Clarkson, Worcester, Mass.....	30.00
*F. A. Dobson, Rockford, Ill.....	10.00
*Philip Schwartz, Toledo, Ohio....	40.00
*Walter Finley, Brazil, Ind.....	25.00
*N. Lee Harris, Indianapolis, Ind....	20.00
L. F. Weiss, Washington, D. C....	15.00
W. T. Brashar, Chicago, Ill.....	15.00
*W. J. Heywood, Chicago, Ill.....	20.00

Total for the month.....\$795.00

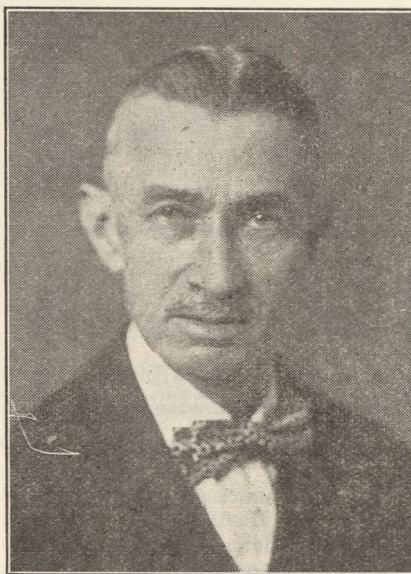
* Denotes Accident Claims.

THE MAKE-GOOD DEGREE.

Brother Joseph Goldman of Middletown, Ohio, and one of Cincinnati Division's "B's"—bully, big booster—makes the degree this month. He has twice represented his division at conventions—Omaha and Philadelphia—as an alternate delegate, and it's dollars to doughnuts that he will be at Atlanta

in some capacity. From the Ohio Chronicle we take the following account of how he has made good in a business way:

Mr. Goldman, of Middletown, has been in the florist business about 20 years. He and Howard Felter, who was in our School in the early eighties, started a greenhouse on a small scale then. The business was growing, and Mr. Goldman wished to increase the plant and variety of flowers. Mr. Felter being timid about it, Mr. Goldman bought him out, and has run the



Joseph Goldman.

plant alone since, increasing it now and then until it comprises ten houses on his own land in the growing east end of the city. His is the only greenhouse in the city, the only other florist keeping a store, buying his flowers on commission from out of the city.

Mr. Goldman specializes on roses, carnations, callas, chrysanthemums, smilax, ferns, and such, and buys elsewhere other flowers as needed. He has an aged foreman, who understands his business thoroughly and is faithful, and Mr. Goldman only comes out occasionally in the day to look after things and get flowers to stock his cellar.

Mr. Goldman surely deserves credit for his success in a unique occupation among the deaf.

Atlanta—1921.

NEW MEMBERS.

- H. M. Duncan.....Waukegan, Ill.
- C. L. Martin.....Chicago
- W. F. DeWitt.....Louisville
- J. C. Wooden.....Louisville
- E. T. Richardson.....Little Rock
- H. S. Ferguson.....Olathe
- G. C. Adams.....Olathe
- F. C. Doctor.....Olathe
- C. A. Haber.....Olathe
- Andrew Hammant
Greenwich, Kans.
- W. M. Boular.....Atchison, Kans.
- L. J. Cathey.....Sulphur, Okla.
- K. J. Munger.....Flint
- F. E. Sumner.....Flint
- Walenty Chmielewski.....Toledo
- W. P. Reinick.....Milwaukee
- H. K. F. Hoefert.....Milwaukee
- M. J. Noga.....Cleveland
- Stephen Knapp.....Cleveland
- R. J. Farris.....Terre Haute, Ind.
- W. T. Davis.....Brooklyn
- T. A. Mulcay.....Brooklyn
- J. A. Schmidt.....Brooklyn
- John Brandt.....New York
- W. C. Bartholomew.....St. Louis
- M. F. Miller.....East St. Louis, Ill.
- Melvin Clements.....Pasadena, Calif.
- C. L. Clark.....Scranton, Pa.
- E. T. Cooley.....Webb City, Mo.
- F. G. Barber.....Omaha
- T. E. Harris.....Onawa, Ia.
- P. C. Debus.....Lincoln, Neb.
- F. T. Bowman.....Kalamazoo
- M. M. Taylor.....Kalamazoo
- J. C. Pierce.....New Bedford, Mass.
- N. J. Dion.....Lynn, Mass.
- W. H. Mishler.....Johnstown, Pa.
- G. T. Greco.....Tarentum, Pa.
- W. A. Boyer.....Conemaugh, Pa.
- S. A. Bentley.....Pittsburgh
- S. J. Rozalsky.....Pittsburgh
- C. B. Hess.....Hartford
- E. L. Molin.....Buffalo
- G. V. Aidala.....Providence
- M. L. Larzelere.....Syracuse
- J. V. Dimauro.....Syracuse
- W. W. Batty.....Sherrill, N. Y.
- J. C. Haynes.....Charleston, W. Va.
- J. H. Pendergast
Santa Clara, Calif.
- C. P. Bonzani.....San Jose, Calif.
- Monroe Patheal.....San Jose, Calif.
- Joseph Behl.....San Jose, Calif.
- F. B. Bangs.....Campbell, Calif.
- N. B. Kibby.....Cupertino, Calif.
- O. J. Bonetti.....Morgan Hill, Calif.
- J. W. Horton.....Berkeley, Calif.
- T. A. Edwards.....Crockett, Calif.

"THERE'S MANY A SLIP"



53. M. F. Morris.....San Francisco
 55. C. V. Dillenschneider.....Akron
 55. W. J. Herttna.....Akron
 55. H. M. Liggett.....Akron
 55. T. C. Slaton.....Akron
 55. W. L. Crawford.....Akron
 55. E. B. Rothlisberger.....Akron
 57. G. E. Huber.....Freeport, Ill.
 57. I. B. Hull.....Freeport, Ill.
 58. L. C. Edwards.....Litchfield, Ill.
 61. O. N. Nelson.....Minneapolis
 61. E. A. Nason.....Minneapolis
 61. Fred Peterson.....Minneapolis
 61. K. H. Nicklaus.....Beldrade, Minn.
 61. H. A. Oelschlager.....Maple Lake, Minn.
 61. G. E. Oelschlager.....Maple Lake, Minn.
 61. R. E. Oelschlager.....Maple Lake, Minn.
 61. W. G. Matta.....Menahga, Minn.
 61. G. A. Soderfelt.....Dell Rapids, S. D.
 62. G. D. Browning.....Ft. Worth
 63. S. A. Goodrich.....Vera, Texas
 63. L. H. Carnahan.....San Antonio, Texas
 63. J. L. Sheppard.....Dallas

64. C. R. Cummings.....Denver
 67. Louis St. Martin.....Springfield
 68. J. J. Rendon.....Laredo, Texas
 68. Jose Lozano.....Laredo, Texas
 72. C. J. Larsen.....Kenosha
 73. W. J. King.....Acmar, Ala.

Between Lip-Readers.

Griggs—"When I don't catch the name of the person I've been introduced to I ask if it's spelled with an 'e' or an 'i.' It generally works, too."

Briggs—"I used to try that dodge myself until I was introduced to a young lady at a party. When I put the question about the 'e' or 'i' she flushed angrily and wouldn't speak the whole evening."

"What was her name?"
 "I found out later. it was—Hill."
 —London Tit-Bits.

A profiteer is a man that can take your hat and coat and explain it so nicely that you give him your watch and chain.—[Garment News.]

Official Notices

Many of our divisions are using the old style claim blanks which were ordered discontinued long ago. Headquarters will not accept such and if supplies of the proper blanks are not on hand the division secretary should get some.

Enquiry has been made as to a member continuing to pay the disability and expense monthly tax after his certificate for death benefits becomes paid up (such as members in Class D or E). This will be taken up and arranged for by an amendment to our Laws at the Atlanta convention.

The society has not endorsed and will not endorse any sort of stock, bonds or other financial enterprise its members are engaged in or connected with—it for many reasons cannot be either expected to or afford to do so. Consequently it must be clearly understood that if any member of the society claims to have such endorsement back of his agency for those "goods" he is liable to prosecution as well as expulsion from the society. If anyone tries to sell anything to you, Brother Member, on the strength of his being a fellow frat, just let us know about it—and remember that all worth while investments sell on their own merits, no matter what the salesman is as to lodge affiliations.

Division secretaries will please note that the gold emblem buttons sold by the home office have increased in price, like everything lese. The $\frac{1}{2}$ size now sell at \$1.25, the $\frac{3}{4}$ size at \$1.10, each, less the usual discount allowed divisions. The prices of the two sizes of filled buttons and the bronze emblem fobs remain as before, 50 cents each.

Once more we wish to request that each division secretary make it a rule not to send to headquarters any application for membership that is in any way incomplete or incorrectly filled out, and not to accept torn or soiled ones. The same rule covers claims. Reports should be sent in within a few days after the meeting—a good deal depends on their prompt arrival and completeness. And if your Division news, coming events, address changes, lists of new members and other matter that should get to us before copy for the current issue of The Frat is made up does not reach us on or before the 15th of the month, it is likely to go over a month. We bespeak your earnest cooperation in these things.

Take time to speak a loving word
 Where loving words are seldom heard;
 And it will linger in the mind,
 And gather others of its kind,
 'Til loving words will echo where
 Erstwhile the heart was poor and bare;
 And somewhere on thy heavenward track
 Their music will come echoing back,
 And flood thy soul with melody,
 Such is Love's immortality.

April payments are due.

FACTS AND FANCIES FOR FRATS.

By J. Frederick Meagher.

"We never knew we'd miss her—until she went away—
We took her as a fixture!" Chicago fraters say,
"To fill each crass committee (and to do the hull durn work),
Miss Lilly always came to bat when others used to shirk;
We miss her at the office, we miss her in the club
To finish half-done labors of some con-founded dub.
We surely miss Miss Lilly, both the wise men and the cranks—
'Though oft she'd slave we never gave the poor young kiddie thanks."

(And thus it is forever: the ones who do our work
Are criticized and censored by slothful souls who shirk!
But when the toiler passes to mansions in the sky
We pack his hearse with flowers and wipe a weeping eye:
"I didn't appreciate him; I wish he could come back."
What good are fragrant flowers to corpses dressed in black?
Cut out unfraternal stabbing, cheer those who turn the trick—
Give them flowers while they're living, instead of cuss and kick.).

* * *

Miss Lilly Gwin, appropriately nicknamed "Grin," who was for some months an invaluable adjunct at grand headquarters in Chicago—typist, assistant editor of The Frat, office boy, and elsewhere general goat for whatever others felt like imposing on her good nature—"Grin" Gwin has gone to Akron. More money in it; much more.

"Grin" is one of those ebullient souls whom nothing can discourage, for whom no task is impossible, who could find a silver lining to even the smoky clouds of Chicago's loop.

Most divisions have one such member—a few fortunate divisions more than one—and almost without exception these git-up-and-go, good-natured fraters receive enough mud-slinging to tire the patience of a Job.

And when they go the division treasury is slightly depleted for a floral tribute.

Why?

Where is the sense in it?

That would be a good topic for discussion at meeting some night.

As Howard Shakespeare, or William Long, or J. Schuyler Terry, or somebody equally famous once said: "'Tis a mad world, my masters."

Toledo fraters challenge all comers in the realm of silence for a bowling match. Attention, Atlanta: why not stage a championship bowling tournament in connection with the 1921 Grand Convention? Chicago and Akron would be sure to send teams, and "there are others."

Remember the "Frat Night" scheduled during the N. A. D. convention in August next at Detroit. Good place to go for a vacation.

Of all sad words—just think of that—
The saddest are "I'm not a frat."

One of the fraters in Akron is renowned as the best end in the section where professional football flourishes as nowhere else in the nation. Some time ago he was delegated to a new department, manicuring the treads of tires on a buffing machine. Something was wrong with the switch, and in one of his quick reaches under the workbench to turn it off he suddenly stiffened as the voltage of electricity shot through his body. Workmen were too busily engrossed in their tasks to notice the look of frozen agony on his face, as he vainly endeavored with all his might to cry for help. Finally with one herculean heave he managed to hurl the heavily electrified body backwards through the air, sprawling twenty feet away with a crash that brought the entire department.

Rising pale-faced, but smiling, the powerful body still quivering with the action of the current, but unhurt save for burned thumb and finger, which were speedily dressed in the hospital, the greatest football star in all Akron waited for the closing whistle.

When it blew the hundreds of scurrying Goodyearites were amazed to see the burly end of the champion Silents hotfooting it down Market street as though again in pursuit of Jim Thorpe. Reaching the post office panting, and still alive, he made out a money order payable to the treasurer of his home division, settling all back dues, and a year ahead.

Had it been anyone less brainy and burly—but will Treasurer Rowse please state how many death claims were rejected last year for non-payment of dues? [We are most happy to state that no claims were rejected in 1919 for non-payment of dues. All members who died were in good standing on the society's books at the time of death. We are proud to be able to say this, and wish it might always be so.—Ed.]

I want to be an angel
And with the angels sup—
But leaving in my pocket
A frat card all paid-up.

The Ft. Worth division is talking of erecting a clubhouse on the lake down there in Texas. That's the spirit: many an "impossibility" has become an established fact by those talking about it so much they finally pitched in and did it rather than face the accusation of "peddling hot air." The deaf are succeeding as never before, and nothing is impossible these days.

Pins to be Seen in Atlanta Next Year:
Bowling pins (on the alleys); hair pins (on the ladies); frat pins (everywhere).

TRUSTEES' REPORT.

Ledger Assets, February 28, 1920.

First mortgage loans	\$148,800.00
First mortgage bonds	32,350.51
U. S. Liberty bonds	30,200.00
Canadian Victory bonds	9,680.89
Certificates of deposit	270.00
In bank, subject to check	11,006.03
Secretary's contingent fund ..	300.00
Treasurer's cash	998.17

Total as per balance ...\$233,605.60

Balances in Funds.

Reserve Fund	\$202,216.84
Mortuary Fund	12,804.68
Sick and Accident Fund	7,775.02
General Expense Fund	6,363.73
Organizing Fund	681.88
Convention Fund	3,763.45

Total in all funds\$233,605.60

Concerning Investments.

Net interest receipts in February were \$450.11. Payments amounting to \$5,000 were received on principal of two farm mortgages, and \$4,500 of these funds were re-invested in a new farm loan at 5½ per cent. The balance of \$500 was turned in to current surplus, with other funds awaiting investment in March.

BIRTHS.

Jan. 4—Mr. and Mrs. Anthony Zimmerman of New Orleans, a girl.
Feb. 5—Mr. and Mrs. Elmer E. Conaway of Bellaire, Ohio, a son.
Feb. 5—Mr. and Mrs. Alba L. Johnson of Sioux Falls, S. D., a girl.
Feb. 18—Mr. and Mrs. Lloyd Patterson of Eddyville, Oregon, a girl.
Feb. 21—Mr. and Mrs. T. V. Ercoliani of Pittsfield, Mass., a son.
Feb. 22—Mr. and Mrs. Fred Manning of Atlanta, a girl.
Feb. 22—Mr. and Mrs. Orson Fay, of Portland, Oregon, a girl.
Feb. 24—Mr. and Mrs. Evan Scott of Worcester, Mass., a son.
March 4—Mr. and Mrs. Frank Hibbs of Columbus, Ohio, a girl.
March 6—Mr. and Mrs. C. C. Burcham of Proctorville, Ohio, a son.
March 11—Mr. and Mrs. Grover C. Dickens of Akron, a son.
March 13—Mr. and Mrs. George Faupel of Frederick, Md., a girl.

FIRESTONE.

Can use strong, energetic deaf men on various operations of tire building. This is a clean, healthful occupation which affords workmen a full measure of satisfaction and happiness in the successful application of their skill and ability. Especially desirable positions are now open in our factory. Inquire at our Employment Office, or write B. M. Schowe, Labor Department, Firestone Tire & Rubber Co., Firestone Park, Akron, Ohio.

"Lest you forget
We say it yet,"
Your one best bet—
More members get.

THE GET-ONE DEGREE.

This list speaks for itself—but there are some 4,000 other fellows who could make the degree if they tried—and just think what it would mean if they succeeded.

Chicago Division—F. P. Gibson, E. M. Rowse.

Louisville—J. H. Mueller, O. P. Cundiff.

Little Rock—W. F. Murphy.

Olathe—J. J. Dold (3), E. H. McIlvain (2), E. A. Albright, E. S. Foltz.

Flint—H. A. Shugart, William Heck.

Toledo—E. M. Hetzel.

Milwaukee—Paul Krueger, Nicholas Pleskatchek.

Cleveland—Herman Koelle, C. S. Sawhill.

Indianapolis—J. E. Houser.

Greater New York—Frank Ecka (2), J. D. Shea, J. J. Rudolph.

St. Louis—I. H. Jackson, A. J. Rodenberger.

Los Angeles—W. H. Phelps.

Philadelphia—E. M. Rowse.

Kansas City—R. E. Lines.

Omaha—J. W. Claussen, P. L. Axling, W. L. Stichler.

Kalamazoo—N. J. Quinn, H. A. Wright.

Boston—John O'Rourke, W. J. Roussin.

Pittsburgh—R. M. Barker (2), C. A. Painter (2), H. V. Zahn.

Hartford—Joseph Girard.

Buffalo—E. L. Boedecker.

Providence—P. C. Shine.

Syracuse—Benjamin Bushart, S. R. Woodworth, Edward Herlan.

Huntington—J. A. Breedlove.

San Francisco—Isadore Selig (8), W. S. Runde, L. I. Peterson.

Akron—F. A. Moore (3), L. C. Pucheu, Chrystal Cobb, C. C. Marshall.

Rockford—W. I. French.

Springfield (Ill.)—Earl Shaffer.

St. Paul—A. H. Peterson (5), Matthew Mies, David Hagerstrom,

James Johnson, J. A. Benolkin.

Fort Worth—W. H. Jennings.

Dallas—Fee Griggs, W. A. Barnes, R. H. Payne.

Denver—Homer E. Grace.

Springfield (Mass.)—W. L. Ledoux.

Waco—Tilden Smith (2).

Benosha—George R. Hebard.

Birmingham—Melvin S. Weil.

FEBRUARY DEATH CLAIMS.

Paid to Mrs. Nellie Reams, Flint, Mich., for death benefit of Henry Reams, Certificate No. 194, deceased February 2, 1920, \$500.00.

Paid to Mrs. Theresa V. Brown, Atlanta, Ga., for death benefit of George Washington Brown, Certificate No. 4126, deceased January 19, 1920, \$500.00.

Paid to Mrs. Lula Moore, Conley, Ga., for death benefit of Henry Grady Moore, Certificate No. 3403, deceased February 5, 1920, \$1000.00.

Paid to Mrs. Edna True Steele, La Porte, Indiana, for death benefit of John Herman Steele, Certificate No. 923, deceased February 5, 1920, \$750.00.

TREASURER'S REPORT.

Division Collections for February.

Chicago	\$ 753.77
Detroit	260.52
Saginaw	20.65
Louisville	64.52
Little Rock	123.54
Nashua	47.51
Dayton	96.11
Bay City	10.98
Cincinnati	98.99
Evansville	30.99
Nashville	34.02
Springfield, O.	28.83
Olathe	86.99
Flint	131.38
Toledo	109.30
Milwaukee	179.71
Columbus	117.09
Knoxville	86.60
Cleveland	182.91
Indianapolis	201.97
Greater New York	438.50
St. Louis	323.91
New Haven	26.71
Holyoke	48.64
Los Angeles	181.40
Atlanta	152.36
Philadelphia	263.44
Kansas City	146.11
Omaha	122.30
New Orleans	71.12
Kalamazoo	27.30
Boston	140.75
Pittsburg	156.93
Hartford	70.32
Memphis	101.10
Portland, Me.	90.75
Buffalo	71.11
Portland, Ore.	69.78
Newark	124.49
Providence	41.38
Seattle	90.98
Utica	50.59
Washington	100.63
Baltimore	76.75
Syracuse	45.54
Cedar Rapids	133.65
Huntington	44.56
Albany	46.86
Rochester	51.86
San Francisco	173.05
Reading	38.64
Akron	360.56
Salt Lake City	59.68
Rockford	57.67
Springfield, Ill.	75.89
Springfield, Ill.	132.82
Davenport	33.98
Worcester	68.42
St. Paul	121.02
Ft. Worth	86.50
Dallas	128.30
Denver	132.01
Waterbury	17.16
Bridgeport	29.69
Springfield, Mass.	32.40
Waco	75.39
Ogden	19.17
Pittsfield	27.47
Bangor	33.21
Kenosha	59.72
Birmingham	66.64

Total collections\$7,805.59

Is your friend a frat? If not, why not?

TREASURER'S STATEMENT.

For February, 1920.

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

Receipts.

Division collections	7,905.59
Interest—mortgage loans	387.50
Interest—mortgage bonds	60.00
Interest—bank deposits	12.24
Rent, Chicago Division	5.00
Surety bond premiums	47.30
Button sales	36.15
Fob sales	1.75
Recording and registry fees	8.25
On bills for halftones	7.06
For exchange on checks	.50

Total, balance and receipts.....\$238,388.70

Expenditures.

Death benefits	\$ 2,750.00
Sick benefits	530.00
Accident benefits	265.00
Rent	115.00
Salary—W. L. Davis	12.50
Salary—H. L. Tracy	12.50
Salary—E. H. McIlvain	12.50
Salary—A. L. Pach	12.50
Salary—L. A. Fisk	12.50
Salary—T. J. Blake	12.50
Salary, G. F. Flick	12.50
Salary—H. M. Leiter	6.25
Salary—W. Barrow	6.25
Salary—M. Furlong, M. D.	25.00
Salary—H. C. Anderson	41.66
Salary—E. M. Rowse	125.00
Salary—F. P. Gibson	166.66
Services—F. B. Pleasant	100.00
Services—L. A. Gwin	72.00
Services—G. M. Sievert	30.00
Expenses—T. J. Blake	36.45
Expenses—H. C. Anderson	8.08
Expenses—W. L. Davis	2.40
Expenses—Isadore Selig	8.82
The Frat	159.50
Insurance Department fees	77.00
Notary fees	17.25
Postage	91.08
Accrued interest	9.63
Office expenses	38.57
Printing and stationery	14.00

Total Expenditures\$4,783.10

Recapitulation.

Total, balance and receipts.....\$238,388.70

Total expenditures 4,783.10

Balance, February 28\$233,605.60

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 clubhouse, 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 and Rubber Co., Akron, Ohio.

AN APPEAL TO REASON

A REASONABLE APPEAL

New Membership Campaign

National Association of the Deaf

Incorporated under the laws of the District of Columbia 1900
Organized 1880.

The Organization that works for a square deal for all the Deaf:
In the matter of employment
In the application of liability, compensation and traffic laws
In State and National Labor Bureaus
In the Civil Service
In the classification of schools
In methods of instruction

The Organization that stands for the general welfare of the Deaf:
For educational improvement, development and extension
For intellectual, professional and industrial advancement
For the education of the public as to the Deaf
For the suppression of impostors and fakers
For the endowment fund of the Association
For a memorial to De L'Epee

National in scope

National in utility

Membership

Regular: Deaf citizens of the United States
Associate: Hearing persons interested in the welfare of the Deaf
Life: On payment of \$25.00 into the Endowment Fund at one time
Regular and Associate Membership Fees and Dues
One dollar for the first year. Fifty cents annually thereafter
All official publications free to members

You are eligible to membership

The Association needs you
Join now

You need the Association
Join now

Join now

Next National Convention at Detroit, August 9, 10, 11, 12, 13, 14, 1920

AT the Detroit convention it is proposed to reduce the life membership fee to \$10.00 provided 700 life members on that basis have been obtained. Help with your own membership and get your friends to help. Do it now.

James H. Cloud, *Pres.*
St. Louis, Missouri

James W. Howson, *1st V. P.*
Berkeley, California

Cloa G. Lamson, *2nd V. P.*
Columbus, Ohio

Arthur L. Roberts, *Secy.*
Washington, D. C.

John H. McFarlane, *Treas.*
Talladega, Alabama

Jay C. Howard, *Member Board*
Duluth, Minnesota

Olof Hanson, *Member Board*
Seattle, Washington

Detach, fill out and mail this blank to the Treasurer of the National Association of the Deaf,
Mr. J. H. McFarlane, Box 138, Talladega, Alabama.

APPLICATION FOR MEMBERSHIP

National Association of the Deaf

Name:

Street:

Date: 1920. City: State:

Regular, Associate or Life: Amount Enclosed \$.....

National Fraternal Society of the Deaf

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

How the Society Has Grown Since Its Chartering in 1907

	Members	Assets in Hand	Insurance in Force
December 31, 1907.....	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908.....	597	4,905.58	298,500.00
December 31, 1909.....	774	6,692.73	387,000.00
December 31, 1910.....	989	10,783.39	488,250.00
December 31, 1911.....	1099	18,731.71	705,950.00
December 31, 1912.....	1319	28,013.88	876,050.00
December 31, 1913.....	1586	45,913.19	1,079,950.00
December 31, 1914.....	1917	66,175.59	1,294,450.00
December 31, 1915.....	2075	86,209.85	1,417,200.00
December 31, 1916.....	2520	114,122.28	1,779,750.00
December 31, 1917.....	3137	152,363.03	2,297,750.00
December 31, 1918.....	3640	179,305.25	2,719,750.00
December 31, 1919.....	4113	221,763.76	3,191,500.00

Benefits Paid to December 31, 1919.

Death Benefits.....	\$82,018.41
Sick and Accident Benefits.....	42,960.00
Total.....	\$124,978.41

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

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

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

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

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

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



Division Notes

Edited by J. Frederick Meagher

COMING DIVISION EVENTS.

April.

3. Social Waco.
3. Party Springfield, Ill.
5. "Near-beer party".....Salt Lake City
6. Social Indianapolis
7. Smoker Washington
10. Annual Ball.....Holyoke
10. Whist-social Boston
10. Whist-party Newark
10. Whist-party Providence
10. Annual Banquet.....Denver
10. Whist and dance.....Bridgeport
10. Annual banquet.....Johnstown, Pa.
10. Mask ball.....Albany
16. Box party.....Indianapolis
17. Spider-web party Omaha
17. Costume party.....Worcester
17. Annual party.....Portland, Me.
18. Lecture Worcester
18. Lecture Portland, Me.
19. Bowling tournament Worcester
19. Bowling tournament.....Portland, Me.
24. Aux-frat social Cincinnati
24. Social Louisville
24. Banquet Dallas
24. Public debate Portland, Ore.
24. Social Syracuse
24. Dance Philadelphia

May.

1. Social Reading
7. Banquet Atlanta
21. Supper Indianapolis
29. Dance Providence
29. Vaudeville Chicago
30. Lecture Providence
30. "Conference" Chicago
30. Picnic..... New Orleans
31. Bowling tournament.....Providence
31. Outing Chicago
31. Outing Pittsburgh

June.

12. Strawberry festival Reading
27. Picnic Rockford

July.

3. Picnic Syracuse
3. Initiation smoker..... Louisville
4. Picnic Huntington
4. Special day Louisville
5. Picnic Louisville
5. Picnic New Haven
5. Picnic Pittsburgh

August.

15. Picnic Milwaukee

Chicago.

Hark! Hark!
The dogs do bark;
The fraters are coming in May:
And gentle Gib
In a brand new bib
Will join in their fraterplay.

By the most curious sort of a coincidence, Chicago decided on a three day frat jubilee at the same time the idea occurred to those in Portland, Me.,

and Providence, R. I. The dates selected by Providence are identical with Chicago's—May 29, 30, 31, Saturday, Sunday and Monday (Decoration Day and a holiday).

Saturday, No. 1 gives a big vaudeville entertainment under the direction of an ex-professional. Sunday afternoon will see an informal pre-Atlanta convention, when visitors from various other divisions will meet with the Chicago leaders and discuss measures to be brought up at Atlanta. The visitors can carry home the summed-up opinions of the best minds from the middle west, and by placing same before their home divisions can ascertain sentiment and thus pave the way for speedy and progressive solution of matters at Atlanta.

Sunday evening a lecture is expected to be given by C. C. Codman, of Montana and Goodyear. All the foregoing in the grand new \$50,000 clubhouse of the Silent Athletic club.

Monday afternoon will see the annual Decoration Day gathering on the tennis courts of Washington Park, three blocks from the S. A. C. In addition to games and races a move is under way to bring the champion of Akron here to play the best silent tennis stars in Chicago. Schowe, director at Firestone, recently won the silver cup as the best tennis player among the 12,000 workmen at that plant. In the evening All Angels church, owned clear of debt by the deaf, will serve a strawberry festival. By taking advantage of the three days holiday, fraters from distant states can feel well repaid for the outlay.

Recent visitors at Chicago headquarters were George Prigge, Floyd Buster of Akron, H. A. Whalen of Buffalo, H. M. Pace of Bowie, Texas, Fred Neesam of Delavan, Wis., George Parish of "U. S. A.," Ghomer Morris of Rosethorn, Sask., Charles Dore of Chisholm, Minn.

Twenty-one silent wrestling fans went out to Gary, Ind., March 20 to see the two "brother" holders of the National A. A. U. (1919) titles contend in the International Y. M. C. A. championships. J. Frederick Meagher, the unbeaten 108-pounder, was way overweight, and wrestling in the 125-pound class lost on a close decision. Glen Smith, national 145-pound champion, lost on a close decision to Peter Metropoulos, who last summer won the A. E. F. and Inter-Allied Olympic titles before General Pershing and King Albert. Tough luck! Brother Smith is likely to take part in the contests in Birmingham early in

April. Hope he comes back, literally and figuratively.

Visiting frats have stated there is considerable comment among Chicago Division's non-residents because Chicago has but little representation in the Division Notes. Well, boys, this is for the same reason many other divisions are not represented; viz.: no one takes the trouble to send in the news. Heretofore all of it—or what there is of it under "Chicago" has been written by someone at headquarters, and as they have to look out for the whole paper it is not always possible to look after local news, too. We are more than willing to have Chicago in the limelight right along, but the news must be sent in to put it there. See?

Pittsburgh.

To buy a Ford shows lack of sense

If one can't drive the brute:

Strong bought a license—some expense—

Girls say his car is cute.

Frank Strong is happy again, having obtained a license to drive his Ford. The idiotic law in this state prohibits anyone having less than 2 per cent of hearing handling an automobile.

The Firestone Silents defeated the Western Pennsylvania school team at basketball February 20, 42 to 26, before an enthusiastic crowd of silents. Among visiting fraters at the game were H. Dille, A. Chaveg, B. Baca, A. Lenz, G. Schmidt, and D. Wickline.

Our annual banquet has always been an occasion of enjoyment and inspiration, and the one at the Seventh Avenue Hotel February 21st, was no exception. Honored by the presence of Capt. A. C. Manning, assistant-superintendent of the Edgewood school, and a large delegation from Akron, the affair will go down in history as one of the most important social events with which the name of No. 36 has ever been associated. President J. L. Friend, as toastmaster, spoke on the organization of the division and cited some facts showing its wonderful progress. "Dr." Samuel Nichols gave some prescriptions on "Harmony between the frats and the ladies," and F. A. Leitner dwelt on what the N. F. S. D. has accomplished for the families of deceased members. Captain Manning's discourse on "Fraternity," and Mrs. E. S. Haven's toast to the "Aux-Frats" brought down the house. Covers were laid for 110. Collins S. Sawhill, of Cleveland, who was in town for a couple of days recruiting young ladies for employment in the lamp factory where he works, also spoke on "Laugh and the world laughs with you." Raymond Callaghan and bride, on their honeymoon, were there receiving hearty congratulations. Wonder if leap year had anything to do with it? They came up from Johnstown. Some banquet! Why fret about the weather when our hall at McGeagh building is open to all every Saturday eve

(Continued on page 9.)



Publication Office Mount Morris, Ill.

Published Monthly under the Auspices of the Society,
by Kable Brothers Company.

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

Articles for publication must reach the editor by
the 15th of the month.

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

Entered as second-class matter, August 28, 1911,
at the postoffice at Mount Morris, Illinois, 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, author-
ized July 17, 1918.



MARCH, 1920

SPECIAL NOTICE.

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

\$233,605.60.

Last month's should have been \$230,-
017.36.

This belongs at the head of the col-
umn, but goes here just as well: At-
lanta—1921.

The Columbus Dispatch adds to the
list of famous affinities, Flu and Pneu.
A bad pair to draw to as we all know.

Salt Lake City Division announces a
"Near Beer Party." This is a new one
on us, but probably abreast with the
times.

We are reprinting the table that
appeared on page three of last month's
issue, and in correct form this time. It
will be noted there is quite a difference.

The Frat is a pretty good advertising
medium, after all. Baltimore's ad for
the location of J. Frederick Meager has
been answered. He's with us this
month—and his Pegasus with him.

We are sorry to learn of the death—
suddenly, from pneumonia—at Phila-
delphia, February 27, of Mrs. Elmer
E. Scott. She will be recalled as chair-
man of the women's committee at the
Philadelphia convention, and to whom
much of the social side of that pleasant
week was credited.

A year ago we remarked that Helen
Keller was nothing if not versatile. At
that time she was working in the movies,
selling Liberty Bonds and christening
ships being launched out in California.
Now the papers tell us she has turned
over her royalties on her books to the

destitute children in the war-torn coun-
tries of Europe—and has gone into
vaudeville!

This issue is late, but we are sending it
out rather than skip an issue. The Feb-
ruary issue was delayed nearly a month
by the prevailing paper shortage. Head-
quarters assuredly has been up against
it the past few months in the matter of
getting behind. Our thanks are due the
membership body for the patience shown
us and we hope to be well up with the
procession very soon.

In the rush to get copy off to the
printer last month, some bad errors
were made. We have corrected them
in this issue and want our readers to
be sure and note them. Apologies and
excuses are never pleasant things to
make in such cases—ours are based on
the strain the staff at headquarters has
been under all winter, so we trust all
due allowances will be made.

One of our members recently sent in
his certificate to be exchanged for a
duplicate. It looked as if it had gone
through a fire—but had only been un-
der the carpet of his room, for safe-
keeping. This reminds us of another
case where a deceased member's certifi-
cate could not be found, until his room
mate remembered he had been told it
was in the back of one of the pictures
hung in the room—and was found there.
This is all wrong. Certificates should
be kept with other valuable papers—
and your beneficiary should know where
yours is. When it is needed, it is
needed badly.

Like but worse than the member who
puts his certificate in queer places, is
the one who defers or neglects chang-
ing his beneficiary—and having it prop-
erly recorded. We have had cases
where a member married and neglected
changing the beneficiary in favor of
his wife, and the insurance was paid to
someone it would not have gone to had
he given the matter proper attention.
It is not a bad idea for division secre-
taries to remind members of such
things, although it is not a part of their
business to do so. In most cases it is
just procrastination that is at the bot-
tom of such slips, and we all know
what that is likely to result in.

HELP WANTED.

Our old friend, S. T. Walker, who is
now superintendent of the Security
Benefit Home and Hospital Association's
new hospital and home near Topeka,
Kansas, writes that he would be able
to use for household work or sewing a
good deaf woman or two of the right
kind, and an industrious handy-man
(carpenter-worker preferred). Anyone
desiring such positions may write him.
Address: S. T. Walker, Route 8, To-
peka, Kansas.

John Schwarz, Niles Center, Ill.,
wants a good girl to cook and do gen-
eral housework for a family of three.
Write him for particulars.

DEAF WORKERS AND SAFETY.

There is a belief among the hearing
public, entirely erroneous, that the
deaf, on account of their handicap, are
subject to great risk while working in
shops and factories where much ma-
chinery is used. This belief too often
militates against the deaf in their ef-
forts to obtain lucrative employment.
The fact is that the deaf have always
been remarkably immune from injury
in factories. The editor of The Com-
panion has been in close touch with
nearly all of the deaf people who have
attended the Minnesota School for the
Deaf during the past fifty years, and
who have remained in the state. Dur-
ing that half century large numbers
of them have been employed in fac-
tories of various kinds using machinery.

We have never, in all that time,
heard of a single deaf person being
killed in a factory, nor a single one
losing an arm or being otherwise ser-
iously crippled. The most serious in-
jury we have heard of is the loss of a
finger or a part of a finger in one or
two cases. This is a record to prove
that the deaf can be trusted around
machinery. By the law of compensa-
tion, having lost their hearing, their
eyesight becomes more acute and care-
ful. They acquire the habit of watch-
fulness, which enables them to escape
many dangers. As a matter of fact, in
a noisy factory, the hearing is of little
value as a protection against danger
from machinery. A trained eye will
do more to save a workman from harm
while running a machine than the
most acute hearing. The editor of
The Companion is personally acquainted
with a deaf man who has been em-
ployed in the steel mills at Pittsburgh
for thirty-five years. In that time
workmen have been killed or maimed
around him, but he has passed through
all unscathed. We believe that his im-
munity from harm has been due to the
habit of watchfulness induced by his
deafness.

The Goodyear Tire and Rubber Com-
pany of Akron, Ohio, has in its employ
now several hundred deaf workers, and
wants to get more of them. Certain
factories in St. Paul and Minneapolis
have found deaf workers safe and de-
sirable. The Shaft-Pierce Shoe Com-
pany of Faribault, has for years em-
ployed deaf workers, and has found
them satisfactory. These are all pleas-
ing examples of giving the deaf a square
deal. But there are manufacturing
companies that side-step the employ-
ment of deaf persons by reason of the
risk that they imagine they will incur.
It is the enlightenment of such that we
seek.—[The Minnesota Companion.]

Blawsted Impertinence.

"Why did you strike the telegraph
operator?" asked the magistrate of the
man who was summoned for assault.

"Well, sir, I gives him a telegram to
send to my gal, an' he starts readin' it.
So, of course, I was mad and gives him
one."—London Tit-Bits.

DIVISION NOTES.

(Continued from page 7.)

ning, except for the monthly meeting every first Saturday? Dancing, games, and what not provide relaxation and entertainment. Visitors always welcome.

H. Bardes was tendered a surprise birthday party March 4th.

The division sustains a severe loss in the death of Russel E. Mealy, who was the leading spirit in organization of the Pittsburg Silent Athletic Association. Samuel Nichols was appointed to fill Mealy's unexpired three-year term as trustee.

Those who have been down with the flu for varying periods are: Raymond Coombs, J. L. Friend and E. S. Havens. "Bad colds" was the diagnosis in the cases of Wm. Becker, J. McGivern, Geo. Finley, W. J. Smith, Geo. Blackhall, P. Graves and T. Ross.

Johnstown will give a banquet April 10th in honor of Pittsburgh division, at least fifteen from this city expecting to attend. Plates may be reserved by writing R. M. Barker, 61 Church street, Johnstown. [Good for Johnstown! May it have a division of its own some day.—Ed.]

Washington.

A pall hangs over Washington, In fratdom. What's the joker? Why, Roy J. Stewart, heap-big-gun, Is going to stage a smoker.

New members never seem to dote On riding Stewart's stalwart goat.

After the usual business meeting in the Masonic Temple, Eighth and F streets, N. E., on Wednesday, April 7th, starting at 7 o'clock, a big smoker will celebrate the sixth anniversary of our division. Chairman Stewart advises all to bring plenty of cigars. Something doing, sure.

Brother Stewart, who is chairman of

the program committee for this year, is thinking of booking fishing excursions and other features on a scale in keeping with the lofty station of the capital of the greatest nation in the world. Pass him your preferences and suggestions.

Secretary W. P. Souder is spending some time in Chicago on government business, meanwhile George Kannapell serves as secretary pro tem.

No. 46 loses two of its most enthusiastic and dependable workers in the transfer of Rev. H. C. Merrill to Utica, N. Y., and G. A. Morgan to Waco, Texas.

Morton W. Galloway, who holds a permanent position as clerk in the Bureau of War Risk Insurance, is our latest member—possibly coming to realize the need of insurance from daily tallying of the insurance interests of Uncle Sam's finest.

The Rev. Brother Oliver J. Whildin, of Baltimore, delivered an excellent sermon at Gallaudet college March 14. He admitted that although graduating from Gallaudet 28 years ago this was his second service here. Here's hoping to see more of them.

Pittsfield, Mass.

Snowdrifts ten to fifteen feet—

So Pittsfield fraters could not meet.

Snowdrifts ten to fifteen feet tied up all traffic and prevented the March meeting March 6th, which was accordingly postponed to the 11th.

A. V. Diot gave up his position in Lenox and secured a job as motor wind-er in the Pittsfield works of the General Electric Company, and is reported to be making money. Several others hope to secure good situations there provided he makes good.

D. F. Murray, while visiting the ball of Greater New York division Feb. 14, found a solid gold signet ring on Broad-

way. There being no engraving thereon, the lucky finder had his initials engraved and wears it as a lucky talisman.

Portland, Maine.

Has the circus come to town?

No; better. Shine or rain,

Three big days are posted down

For frats in Portland, Maine.

The famous Pach will wear his crown, And there'll be fun—that's plain.

"Three Big Days" runs the heading of printed dodgers scattered all over New England, announcing a sort of frat jubilee April 17-18-19.

Saturday evening, April 17, our eighth annual party will be held in Sons of Veterans' hall, 514 Congress street.

Sunday evening, 7:30, Fourth Vice-President A. L. Pach, of New York, will lecture on "Lifting the Deaf Man's Burden" in the gymnasium of the Maine School for the Deaf, 85 Spring street, admission free. As a recounter Pach is easily in a class by himself.

Monday morning is devoted to a grand bowling tournament, teams from all New England divisions to compete. A silver cup to each man on the winning team. Also one silver cup to the lady rolling the highest two-string total at the tournament.

This is one of the best programs ever assembled among the deaf, aside from the big conventions.

Worcester.

President Trask

Has a toilsome task

Walking three miles to meeting;

But the thought of his bride

Inspires a stride

That maketh the miles go a fleeting.

In spite of the coldest weather of the winter, the temperature ranging down to ten degrees below zero, there was a good turn-out for our whist party Jan.

SOME STATISTICS CONCERNING BUSINESS OF 1919—BUSINESS BY STATES.

(This table is reprinted because that given in the February issue was incorrect due to errors made in arranging copy.)

STATE	Divisions	Members	Insurance in Force	New Members in 1919	Benefits Paid		Payments Received from Members, 1919.			Expense*	Totals
					Death	Sick and Accident	Mortuary and Reserve	Sick and Accident			
Alabama.....	1	20	\$ 21,250.00	7			\$ 65.54	\$ 11.05	\$ 44.05	\$ 120.64	
Arkansas.....	1	58	52,500.00	12		\$ 195.00	794.53	165.50	213.50	1,173.53	
California.....	2	158	116,750.00	28		345.00	1,637.54	410.15	525.05	2,572.74	
Colorado.....	1	59	57,500.00	9		250.00	810.54	153.95	221.95	1,186.44	
Connecticut.....	4	86	48,000.00	4	\$ 750.00	145.00	755.50	258.50	279.50	1,293.50	
District of Columbia.....	1	63	44,250.00	15		165.00	628.95	170.30	233.30	1,032.55	
Georgia.....	1	93	69,750.00	26	1,000.00	265.00	902.96	243.80	354.80	1,501.56	
Illinois.....	3	418	352,500.00	44	1,000.00	585.00	5,740.54	1,274.90	1,466.75	8,482.19	
Indiana.....	2	180	130,500.00	13	1,500.00	350.00	2,022.65	524.40	579.20	3,126.25	
Iowa.....	2	78	69,750.00	16	1,000.00	260.00	1,038.46	221.45	286.45	1,546.36	
Kansas.....	1	55	52,000.00	9		190.00	803.05	156.90	192.96	1,152.91	
Kentucky.....	1	52	38,000.00	1	1,000.00	145.00	691.74	164.45	168.10	1,024.29	
Louisiana.....	1	57	46,000.00	6	500.00	70.00	703.45	184.25	208.95	1,101.65	
Maine.....	2	66	51,750.00	3		285.00	910.92	197.25	210.00	1,318.17	
Maryland.....	1	52	25,500.00	13		80.00	399.23	140.90	194.90	735.03	
Massachusetts.....	5	173	123,000.00	43		440.00	1,747.13	462.40	642.00	2,851.53	
Michigan.....	5	261	245,500.00	21	1,500.00	510.00	3,538.44	760.55	835.65	5,134.64	
Minnesota.....	1	62	60,500.00	11		60.00	851.95	163.15	208.15	1,223.25	
Missouri.....	2	184	162,000.00	20	2,512.52	200.00	2,544.86	534.15	613.55	3,612.56	
Nebraska.....	1	81	70,500.00	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	74	45,000.00	7		120.00	639.06	219.00	247.00	1,105.06	
New York.....	6	405	250,750.00	60	2,500.00	710.00	3,834.64	1,140.35	1,392.30	6,367.29	
Ohio.....	7	529	423,500.00	64	2,750.00	785.00	5,781.97	1,453.60	1,753.45	8,989.02	
Oregon.....	1	38	32,750.00	9	1,000.00	10.00	444.52	101.35	137.35	633.22	
Pennsylvania.....	3	317	185,000.00	39	1,750.00	825.00	2,771.90	896.45	1,053.75	4,722.10	
Rhode Island.....	1	27	14,500.00	2		55.00	224.28	78.50	86.50	389.28	
Tennessee.....	3	88	72,500.00	6	500.00	355.00	1,034.23	270.20	299.80	1,664.23	
Texas.....	3	115	115,750.00	33	500.00	135.00	1,537.31	294.70	327.70	2,259.71	
Utah.....	2	40	32,750.00	6		105.00	553.56	111.10	136.05	800.71	
Washington.....	1	47	42,750.00	13		110.00	526.24	109.00	162.00	797.24	
West Virginia.....	1	34	25,750.00	6		95.00	376.14	96.85	117.60	590.59	
Wisconsin.....	2	125	101,750.00	24	1,000.00	205.00	1,428.69	333.35	431.35	2,193.39	
Totals.....	70	4,113	\$3,191,500.00	587	\$20,762.52	\$3,320.00	\$46,936.74	\$11,563.80	\$14,061.31	\$72,560.85	

*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.

31. Here President Trask introduced his pretty, blushing bride, whom all were charmed to become acquainted with.

The Valentine social Feb. 14 was a big success in every way.

President Trask is becoming an expert at the Weston pastime, his home being three miles beyond the city limits and, the last car after the frat meetings stopping at the city limits, Trask has a long jaunt in the early morning air.

Brothers Morrison, Carpenter and Sterling went to attend the whist party in Boston, February 21.

At the March meeting Edwin Chute was given a present in appreciation of his work as treasurer, which office he ably filled for three terms, ending last December.

Treasurer Thomas Kane having to work every night, he has resigned as treasurer, and Sterling has been appointed to the vacancy, pro tempore.

We have changed the date of our next meeting from the second to the first Saturday, in order that those wishing to attend the ball at Holyoke may feel free to do so.

Portland has arranged a great program for April 17-18-19. Worcester is sure to go.

Holyoke.

Those who journey, one and all,
To see our concert and our ball,
Will find that handsome Holyoke
Is by no means an old slow-poke.

A great concert and ball have been scheduled for April 10, and we are trying to reach every division in New England through circulars. The new Knights of Columbus hall, finest in the city, has been engaged as well as eight members of the Aldrich Singing Orchestra, from Westfield—which always packs the house here. Visitors should take the trolley from Springfield, then a short walk to Suffolk street brings them to the hall. Early arrivals will find the locals at the bowling alleys on Suffolk.

Over \$20 was cleared at the Valentine party at Joseph O'Connell's. The biggest box auctioned went to A. Mercier—who found it contained a Bermuda onion. [Shame!—Ed.]

President Phillip Beausoleil and family have been ill with grip. Beausoleil is our oldest frater, carrying certificate 166.

Providence.

"Don't fly in the face of Providence,"
A good time costeth but small expense;
The Portland Jubilee will be gay—
But Providence duplicates same in May.

Providence will stage a grand jubilee late in May; fraters should flock from far and wide.

The program is, if anything, a slight improvement on even the superb Portland attraction. Saturday, May 29, occurs our annual ball, at the Masonic Temple. Sunday a hall will be open for gatherings, while in the evening Grand Vice-President A. L. Pach will deliver his lecture on "Lifting the Deaf Man's Burden." Monday morning a bowling

tournament will be run off on the Washington alleys. There being 24 alleys, no lover of bowling will have a tiresome wait until the other fellow gets through. No. 43 will endeavor to show it can play the host as admirably as any other division.

Silent Collins, who fell into a tank of boiling water while at work last November, is on the road to recovery. The effects of the burns have disappeared, with the exception of his left arm, which is still practically useless and gives him considerable pain. This same arm used to rock many an opponent to sleep in the squared circle—Collins will be remembered as the winner of the 145-pound championship at Good-year during the war.

C. Chivers renewed old friendships at our March meeting.

A. E. Beauchene was recently elected president of the Xavier club and P. C. Shine its secretary-treasurer.

A. J. Meyers and Ed. Vigeant attended the February ball of Greater New York division.

President John O'Rourke of the New England Gallaudet association was in town making tentative arrangements for the annual convention of that organization this summer. As there are innumerable fraters on the roster, No. 43 will see the association is well entertained. Labor Day has been set aside especially for this purpose.

Edgar Luther, of Hartford, and the Rev. Brother John Kent, of New York, gave sermons at Grace church during lent.

Atlanta.

Are you coming?
To the great, big
Live-wire convention
At our city, 1921?
Never so great a time.
The watch-word, remember,
ATLANTA, 1921.

Arrangements are under way for a big banquet in May, celebrating our tenth anniversary. It is planned to invite several prominent out-of-town fraters as speakers.

W. E. Gholdston made a flying trip to Jacksonville, Fla., to see his wife and boy March 6th, and while there had the good fortune to meet that most distinguished New Yorker, Grand Vice-President Alexander L. Pach, "photographer of presidents." Pach interviewed him at length as to progress being made for the big 1921 convention, and assured him a considerable crowd from the metropolis would run down for the doings.

W. W. McClean and wife took a two weeks trip to Birmingham, Ala., Feb. 22, and thence on to his home in Andalusia.

O. A. Darby, of Columbia, N. C., was in our midst for a week, accompanied by his mother, who attended the convention of doctors.

J. E. A. Neal was summoned from his home in Augusta March 15, to farm for his father in Oakman.

R. F. Young lost his aged mother recently.

L. B. Dickerson's wife left for a two weeks visit with her parents in south Georgia. On her return she will be accompanied by her six-year-old son, who has been wintering with his grandparents.

Gordon Midget, whose home is in Knoxville, Tenn., stopped off here February 28, on his way to Miami, Fla. He spent two days and had the satisfaction of seeing Atlanta. He left here March 1st for Miami, where he expected to spend a few weeks. He has a shoe repairing shop of his own, doing an enormous business in Knoxville. Recently, he bought a property costing him \$10,000 and he expects to open his shop in new quarters next month, after buying material here upon his return home.

As to misunderstanding, there was no basketball game between the Atlanta Silent Five and the Birmingham Five, February 22. At the same time, Brother Underhill, a teacher at the Florida school, St. Augustine, was there, invited by the Birmingham Frats to give them a lecture which was so much enjoyed, so we all were disappointed for not going over there to make things lively.

Huntington.

Notice—The group photograph of our division proves unsuitable for printing in The Frat. I am accordingly authorized to ask all resident and non-resident members to send me their individual photographs, and when all are gathered a handsome arrangement of ovals will be adjusted and the whole made into a display that will look superb when printed in the magazine. Kindly aid me by sending all photographs before May, at the latest. Jas. A. Pring, care C. & O. Freight Office.

Watch for our program of a Grand Picnic, July 4th.

Mrs. Chas. Weiner, of Wheeling, won the watch at the social, February 14.

Rochester.

"Oh, where is my wandering boy to-night,"

A-wearing his seven-league boots?
'Twould fill us with jocular joy, alright,

If he dropped in to chat with us mutes."

A rolling stone gathers no moss, they say,
So Bachelor Benowitz rolls while he may.

Information wanted regarding the present whereabouts of our dearly beloved brother—that smiling gypsy, Harry Benowitz, recently reported in quick succession in Boston, Buffalo, and Akron. Harry makes good wages wherever he goes, proverbs to the contrary notwithstanding, but oh boy, wait until he marries and settles down. Please notify the secretary, or treasurer Glen Foland, 64 Lisbon street.

Rozele Ackerman is to be transferred from Utica Division, having a good position with a local printing concern.

Ackerman is prominent in local athletic circles.

John Clark of Birmingham was a caller at the March meeting.

Glen Foland, laid off as a result of a strike at his plant, made a "big clean-up"—cleaned up his home.

Fred J. Shanisey's oldest boy passed away at the Naval Sanitarium near Denver, March 9. He had been in the Navy since June, 1918. His other son contracted the flu and died there a month previous, while on a visit to his brother. The Division's sympathy goes out to our good friend thus left alone. [So does that of his many old friends here in Chicago.—Ed.]

Cleveland.

The way they brag of Akron,

It makes a feller sick;

Just keep your eye on Cleveland

And watch us turn the trick.

Cleveland bowlers are soon to roll down in Akron and why ask if they are going to bring home the bacon! Akron has no stock-yard and neither is bacon made down there. Anyhow, the ten-pinnars here tell us they have Akron's goat. Maybe they have, but will the pins topple over in the hilly city easier than they did here for the Rubber City alley-bugs? Looks as if the Akron boys know which alley has a ninety-five per cent decline. It is a wise bunch that knows its own alleys and if Akron boys beat us we'll congratulate them as cordially as we can; if they lose we'll extend our sorrow in the most pathetic words we can remember.

The masquerade party, February 21st, lived up to the prophecy and well-laid plans of Chairman "Billy" Meade and his able assistants, Brothers Bengsch, Maynard and Dingham. It was a success financially and in point of attendance and would have been even bigger had not the flu scared quite a goodly number so badly they could not muster enough courage to masquerade. From the opening gong there was fun by the mile with nary a let-up. The most comical human rag-bag that ever sauntered into our lodge room successfully hid her identity till time to unmask. Her imitations of "Trixie," "Marie Dressler," "Sis Hopkins," "Flora Finch," and a host of famed female fun-makers stamped her as one of the city's cleverest actresses. She was a fun-making dynamo, no let up in her jokes, acting and dancing. She won the first prize as easily as you or I could win a seat in an empty street car. Unmasked she proved to be Mrs. Harry McCann, wife of the Secretary. Brother Klassen, of our division, proved equally funny and his identification was a puzzle, despite the fact that he wore no masque. Klassen has been a member for only a month or so, which accounts for it. He captured second prize. Brother Stupavsky, dressed as a Mexican, won the first prize for men. Mrs. Joseph Dobe, dressed as a colonial belle, appeared as correct as we have seen colonial belles on canvas in an art gallery. First prize could not be denied

her, for she was it all the way. Besides the above mentioned there were at least a dozen others who if more prizes were offered would have been entitled to some such reward for their efforts.

Division 21 has been as youthful as a boy of 21 at the last two meetings and judging therefrom one might be warranted in saying that it will be well worth watching the doings of Cleveland boys from now on. A punch has been instilled at the meetings that the Division has needed for some time. President Koelle is running things in his habitual successful way. What we have planned for the near future has not yet been made ready for publication in this issue of The Frat, but probably will be in next month's.

Fred Foster, late of Syracuse division, has joined our ranks. His pet hobby is carrying around Roberts' Rules of Order. We have not decided whether he is an advocate of "Follow Orders" in his home, or in the lodge room. Brother Dennahy has returned to our ranks; was with Akron division for a while.

On the eighteenth of January, Johnny Zoeller took the first train down to Zanesville, Ohio, and returned on the midnight one, barely catching it by ten seconds. Reason—he became engaged to Zanesville's sweetest miss, Miss Nellie Lindsey.

Cleveland done went and got two more. It's after two dozen and many dozens more. Will we get 'em? Eye us. Everyone nowadays seems willing to join but why they do not is up to you and us to find out. Let's toe the mark.

Dallas.

'Twill be SOME time when you and me Sit down to sup with Sixty-three.

Chairman Leonard King announces that arrangements for our fourth anniversary banquet, tentatively set for April 24, are going strong. Covers are \$2 per, cash in advance. Bring your wife or sweetheart.

Frank Autery shook the dust of Waco from his shoes and came to Dallas, securing a better position as cylinder pressman, and No. 63 is delighted to add his name to our roster. Next!

Elmer Disz is the proud owner of a brand-new home, every modern convenience, where he welcomes all and sundry. Non-resident members will please note the change of address: 4335 Dickason avenue.

Treasurer Kolp is down with a bad cold.

Akron.

A forceful young filly
Known widely as Lilly,
A sweet smiling sunbeam, all buoyant
and bright,
Has come to our city
To join in our ditty
Good times and high wages—that's
Akron, all right.

Miss Lilly A. Gwin, for some time past on headquarters' staff at Chicago, is the latest addition to the Mecca of

Deafdom, Akron, "the City of Opportunity." She dropped in March 6th, and the following Monday began work as typist in the labor department at more salary than even grand headquarters could pay. [Not our fault.—Ed.] Chicago's loss is decidedly Akron's gain. Miss Gwin dropped into our local Frat headquarters office like a bolt from the blue, and for a time we forgot how dingy it is. Sunbeams are a rare commodity in our office, and we are always overjoyed to have one penetrate the gloom.

James Anthony left for his home in Iowa the first week in March, expecting to be gone several weeks, but eventually returning to his job at the Goodyear. While there he hopes to visit his brothers of Cedar Rapids Division, from which he recently transferred to Akron.

Sixth Grand Vice-President Blake recently brought his typewriter over to the Frat office, and told the force to go ahead and use it; which, with warm thanks to "Tom," they are doing with more or less,—generally less,—success.

Secretary Charles Kemp recently figured in a painful and near serious accident while working at the Goodyear. He got into a mixup with a machine, which picked him up, set him on top of itself, and started in to chew him up, but thought better of it and dropped him on the floor in a semi-conscious condition. A stretcher conveyed him to the shop hospital, where his injuries were dressed. Besides many minor scratches and bruises, he received two bad cuts about the body that had to be sewed up. In addition, his left hip was badly wrenched, much of his clothing torn off, and his glasses smashed. But frats are proverbially tough, and so Kemp positively refuses to admit that he has one foot anywhere near the grave, as was at first reported and can be found at the frat office, as usual, most any afternoon.

H. C. Taylor is another frat who is sporting a hospital pass from the Goodyear. While at work he had one of his fingers gashed so badly as to incapacitate him from working, and now he, like Kemp, is wandering around, like an uneasy spirit, wondering what to do next.

Our division's special initiation meeting on the evening of February 21, while it did not break our record of last May in the number of candidates put through, was more of a success in other ways. The new robes of the degree team added much to the impressiveness of the ceremony. More lodge paraphernalia has been ordered, and at our next initiation meeting, to be held soon, we hope to be in shape to do things up brown, in a way that will make the members sit up and take notice, if they never did before. And if any skeptical neophyte thinks that No. 55 hasn't a real live goat, he is slated for a complete disillusionment.

The moving picture show of N. A. D. and Goodyear films on the evening of February 22, was a great success—

as was to be expected of anything put out under the able management of Brother Blake. Practically all of the seven hundred or more deaf of Akron turned out to the show, and there was a good sprinkling from nearby towns, as well as quite a few hearing people. After the show, dancing was indulged in by those so inclined.

The show staged by the Silent Dramatic Club, Saturday evening, February 28, was also a decided success. The boys acted their parts more than well, considering that not the least difficult part of the play lay in impersonating female characters. But they all did themselves credit, the dropping dead of the villain, in the final scene, being especially realistic (too realistic, he claims: the floor was hard). A good crowd turned out and were well repaid.

After seven weeks in the hospital, Frank Samsa is now out and around again. Tonsillitis and appendicitis at one and the same time is a pretty tough proposition, and while Samsa is able to return to work, it will be some time before he is his old self again.

Sixth Grand Vice President T. J. Blake was called to headquarters recently to attend to some business of the Society, in place of Grand President Anderson, who was ill. It was Blake's first visit to headquarters, and he was much interested in watching the wheels go round. He reports that the office force left nothing to be desired in the way of entertainment, and promises himself a second visit before he gets much older.

Goodyear's silent band, composed mainly of frats, is being whipped into shape by its leader, Fred Fancher, and can be heard waking the echoes of the Silent Athletic club several evenings a week. They furnished the music for the Dramatic club show, and may give regular concerts the coming season. And there are whispers that they may be heard in Atlanta. Go to it, boys. [Oh, Atlanta, see what's coming.—Ed.]

Emery Fowler has thrown up his job at Goodyear and returned to his home in New York state. He will assist his father with the farm work this coming season, and may return to Akron in the fall.

Amron Borochoy, who has been working at the Firestone plant, has thrown up his job there and gone back to New York City. He expects to remain in New York at least two months, possibly more, before returning to Akron. He says that a good deal will depend on conditions in his trade, house painting, whether he comes back or not. Marcus Krohngold and wife recently enjoyed a week's trip visiting friends in various parts of southern Ohio and West Virginia.

W. D. Ellis is looking forward to the Division banquet, March 27, with more than ordinary interest. Mrs. Ellis, "The Girl I Left Behind Me," at their home in Denton, Ohio, is coming up to the banquet and will remain some two or three weeks, hence the broad smile

on Brother Ellis' mug when the banquet is mentioned.

What's in a name, anyhow? Our director, B. M. Schowe, once in a while has to answer to the nick-name of "Bum" Schowe, from his initials; but his work in the Firestone labor department and in industrial athletics would indicate that the name was a misnomer. And that there is nothing of the "bum" about Brother Schowe is still further evidenced by the fact that he and Mrs. Schowe have recently moved into a fine new home of their own in Firestone Park. [Yes, he Schowes them, all right.—Ed.]

Thomas F. Goldsmith, who has been at his home in Columbus since the first of the year, nursing a broken wrist, is back in Akron, and expects shortly to resume work at the Goodyear.

George H. Kimmich, of Canton, who has been working with the Timkin Roller Bearing Co., of that city, is now working in the Goodyear machine shop.

Christopher Arnold, of Memphis, Mo., is another newcomer in Akron, also working at the Goodyear. He claims Kansas City as his home division. He will find several other K. C. men here. It's a fact, but come from where you will, such is the cosmopolitan character of Akron's deaf population, you will almost always find some one here whom you know.

Fort Worth.

Fishy, fishy, in the brook
Frats will catch you on the hook,
Sixty-two will feast—oh, my—
In our clubhouse by and by.

Fort Worth fraters are overhauling their fishing kits and laying plans for eventual purchase of a clubhouse at Lake Worth, the largest municipal body of water in the world, covering over 9,000 acres. If Chicago and Akron can do it, why not we?

Better than ever was our masquerade ball, February 21, the attendance being around 125, with Dallas—as usual—sending over the largest out-of-town delegation.

Roger Green from Hamilton, Ohio, and Eugene Pratt, from Akron, have been hibernating here for some time—the former recuperating from illness and the latter vacationing.

Sixty-two has had at least one novice exhibiting his goatmanship at the last several meetings, and a tyro or two will ride the rambunctious ram at every remaining meeting this year, according to the worthy fraters of Ft. Worth. [Righto! That prize gavel put up by Vice-President Fiske is well worth winning.—Ed.]

Waco.

Want to work in Waco?
Of jobs there are no lack-o;
A boom in oil upsets the soil, and coins
are at zenith:
The frats who work in Waco
All chaw the best tobacco,
So, brother, if you want a job just
write to Tilden Smith.

Printers, linotype operators and carpenters are in demand here on account of the big oil boom. The largest cotton mill in the south will be completed before June and the management expresses its willingness to employ the deaf. Tilden Smith, 620 Novelty street, Waco, Texas, will answer inquiries from our brothers.

Those sickness and accident checks look mighty good to Wacoans these days. J. Batt Davis, of West, Texas, had a two weeks' siege of flu soon after recovering from the small pox—which, fortunately, did not affect his face. Davis is way behind in his farm work as a result. The flu also paid its compliments to W. J. Christian and Burdette Clark.

T. E. Childers expects to return from the Union Printers' Home in Colorado in three months, having gained ten pounds in the fine and airy city made famous by George William Veditz and the 1910 convention of the N. A. D.

Denver.

Tho we live a mile
In the air, we smile
And joyfully jest, you know,
With our sons and daughters
In our new club quarters.
On the Avenue Arapahoe.

The Weaver hall quarters of No. 64 were vacated March 10, the owner desiring the entire premises for purposes of expansion, and Denver Division is now located at room 416, Club Building, 1731 Arapahoe street. The new premises, modern in every respect, are open to visitors every evening, and all day Saturdays and Sundays.

The annual masquerade, February 21, saw the largest crowd ever jammed into No. 64's quarters. Costumes were superb and varied. First prizes went to Mrs. J. Shaner (Miss Liberty), and H. E. Grace (Uncle Sam). Second prizes were awarded Mrs. Pearl Carpenter, a farmerette in khaki overalls, and Ray Cummings, as a coal miner. Third prizes were awarded the little Grace children, as Uncle Sam, Jr., and an Indian princess. The judging was done by the visiting basket ball team of the Utah state school. Credit for the affair belongs to Chairman Fisher and his committeemen, Tansey, Rasey, Greenwald and Wagner.

Interested and interesting visitors during the four days at that time were the boys of the Utah school, who defeated the strong Epworth Mission five, 58 to 25. Traveling in charge of Coach A. W. Wegner, a former Gallaudet star, were players Wright, Morgan, Austin, Glenn, Goga, Robertson and Steele. The "Mormons," as they are known, received a great hand here.

The latest addition to the Mile-high club is Samuel Biller of St. Louis, employed here as expert fancy-leather bag maker.

Dan Cupid has again invaded our ranks, Samuel Martinez being the latest victim to the little god. The identity of the young lady, a resident of Conejos,

has not yet been "released for publication."

Our annual banquet is set for April 10th, in the beautiful Pompeian hall of the Hotel Auditorium, Fourteenth and Stout streets. Covers cost two cartwheels per plate, but worth it. [It sure is, we know.—Ed.]

Detroit.

The N. A. D. convention,
That's held in August here,
Will have, as per intention,
A "frat night" full of cheer
Where all the brothers loll and
laugh—
But, oh, we'll miss our b——.

P. Hellers, who holds membership card No. 1, is preparing a "frat night" during the big convention scheduled for August 9 to 14. Detroit will greet all fraters with true fraternal hospitality, determined to make them feel there is no place like Detroit.

Are you coming? If not, why not?

Ralph Beaver, the proud owner of a new Ford, intends to take his friends around town during the convention. [Eureka! If he makes that the official officers' car we promise to make him and it toil like beavers.—Ed.]

Frank Friday can now snap his fingers at greedy landlords, having bought a fine little home out on Six Mile road. James Henderson is out of danger after a month's siege of flu.

Our latest settlers are Stephen Domines from Lansford, Pa., and Eugene Rossueau from Kentucky. The latter is operating a linotype on the Dearborn Independent.

Cincinnati.

Excuse us if we strut and brag
And act as if we knew it all;
We're sure another series flag
Goes to the Cincy "Reds" this fall:
Though Hoy's and Taylor's arms are
"nil,"
Their spirit doth pervade us still.

Arthur Hinch, of Chicago, paid his first visit to the home folks in nine years when he dropped down to visit his mother and attend our Fourteenth Anniversary social, February 28. As usual, the chief topic of conversation was the pennant chances—the concensus of opinion being unanimous that the "Reds" will "cop."

Joseph Fisher, in the hospital for the past three months, is said to be worse, his heart being reported affected.

Page Harris is the only member of "Cincy" to catch the flu this year. [Knock wood, quick.—Ed.] At one time there were over four thousand cases in the city.

Wiley Ross, E. Herzig, S. Taylor and H. Shumate attended the valentine social in Columbus and saw the game between the Columbus school team and the Toledo Silents.

Toledo.

Our Toledo fraters proudly poise
Ere bounding the bowling ball;

It rumbles and grumbles with nimble noise—

The ten-pins topple and fall:
If any division should want a game
Just write to Nathan and book the same.

A Defi—Captain Clinker of No. 16's bowling team is ready to meet any aggregation of silent gutter gluttons in the gentle pastime of mauling the maples. Address Nathan P. Henick, 2132 Vermont avenue, for games.

The Toledo Silent Basketball team lost by one goal to the Y. M. S. in Freemont one recent Friday, and the following day trounced the strong O. S. S. D. team at the school in Columbus, 16 to 12—the first game the state school boys had lost all season—before a large audience plentifully sprinkled with Columbus fraters. Captain W. Morehouse, S. Henry, Chas. Pope, Tom Hunt, B. Valentine, E. Herrig and Manager Nathan Henick made the tour.

James Hall made and presented No. 16 with a magnificent password-collect-box, which is probably unequalled in any of the divisions. [Bring it to Atlanta next year and let us others see and copy it: if it beats Chicago's it is a good idea needing to be passed along.—Ed.]

The Rev. Brother C. W. Charles delivered a sermon in this city February 6, before a capacity congregation. His monthly services in Trinity chapel will probably be largely attended, judging from the excellence of his initial discourse.

Frank Neal, Paul Smith, Dennis Hannan and others managed a successful social January 17.

John Curry and Harry Augustus, as the "goat" committee, have been on the job, and noviates have just cause to tremble at the impending ordeal.

No. 16 sent a beautiful floral tribute to the funeral of Mrs. Emma E. Burford, who died at St. Vincent's hospital, January 18, after a few days' illness with pneumonia. George Burford sent his two young children to his parents' home in Indianapolis, where they will receive proper care, and is now boarding here with his brother, Jacob.

February 21, our lodge had the worst setback ever experienced, when the \$50,000 generator at the powerhouse exploded, plunging the city in darkness, but by the aid of pocket flashlights we were able to proceed with the social. A new member, Herbert Volp, was high bidder of the evening, bidding in a fancy box for \$12.05. [Ever hear of the historical \$55 bid by Brother Rosow at a Chicago sale?—Ed.]

Frank Cook disposed of his property beyond the city limits and intends to purchase a home closer in.

William Bartow has been on the sick list for several months.

Herbert Volp has been making sketches for our division and for the Overland Company in spare time, and may build up a lucrative practice anon.

Luke Clinker won a cash prize by placing second in the News-Bee's an-

nual headpin tournament, and wears a wide smile.

A miscellaneous shower was arranged for Miss Esther Cohen, of Chicago, during her week visit here recently, where her engagement was announced to Nathan Henick. She appeared delighted with the city.

OBITUARY.

Albert W. Grunow.

Brother Harry M. Hanna of Springfield passed away, March 1, at his home in that city. He was in his 54th year. He joined the society through Detroit Division in February, 1905, and had an active part in the division's progress.

Harry M. Hanna.

Brother Harry M. Hanna of Springfield, Ill., passed away, March 12, at the home of relatives in Forest Park, Ill. He was in his 51st year. He joined the society through Springfield (Ill.) Division in April, 1919.

Stafford Dingman.

Brother Stafford Dingman of Syracuse passed away, March 14, at a sanitarium in that city, and after an illness of several years. He was in his 34th year. He joined the society through the Brooklyn Division in January, 1910, becoming a charter member of Syracuse Division at its organization.

Joseph Fisher.

Brother Joseph Fisher of Cincinnati, Ohio, passed away March 29, after a long illness. He was in his 52nd year. He joined the society through Cincinnati Division in February, 1906, and had been closely identified with the division's growth.

"THE SIGN LANGUAGE."

New and Revised Edition Ready.

It is a complete manual of the sign language as used by the deaf of America.

The first and only book of its kind issued in America. Descriptions are made as simple and clear as possible. Five hundred illustrations aid in giving clear idea of movements. Descriptions and illustrations are fully indexed. Of invaluable assistance to those learning the language. To the deaf themselves a desirable book of reference which they can refer to as a dictionary and use in helping their friends acquire the language.

The introductory chapter contains a short history of the origin and use of the language. In the Appendix the Lord's prayer, given connectedly in the sign language, appears together with sample sentences.

An appendix of distinctively Catholic signs, approved by the Catholic Deaf-Mute Conference, has been added to the Revised Edition.

Price, \$3.00, postpaid. To be had of the Author: Dr. J. Schuyler Long, 175 Glen Ave., Council Bluffs, Iowa.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

GRAND DIVISION.

Board of Directors.

HARRY C. ANDERSON.....President
150 E. Market St., Indianapolis, Ind.
WILLIAM L. DAVIS.....1st Vice-President
1142 Marlyn Road (Overbrook), Philadelphia, Pa.
H. LORRAINE TRACY.....2nd Vice-President
612 America St., Baton Rouge, La.
EDWARD H. MEILVAIN.....3rd Vice-President
Lock Box 212, Olathe, Kan.
ALEX L. PACH.....4th Vice-President
111 Broadway, New York, N. Y.
LEON A. FISK.....5th Vice-President
1515 Maple Ave., Los Angeles, Cal.
THOMAS J. BLAKE.....6th Vice-President
1114 Laird St., East Akron, O.
FRANCIS P. GIBSON.....Secretary
21 North La Salle St., Chicago, Ill.
EDWARD M. ROWSE.....Asst. Secretary and Treasurer
21 North La Salle St., Chicago, Ill.
GEORGE F. FLICK.....Chairman of Trustees
21 North La Salle St., Chicago, Ill.

Board of Trustees.

GEORGE F. FLICK, Chairman.....Chicago, Ill.
HARRISON M. LEITER.....Chicago, Ill.
WASHINGTON BARROW.....Chicago, Ill.

DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO.....1214 14th St., N. Birmingham, Ala.
WILLIAM F. MURPHY, 100 Schiller Ave., Little Rock, Ark.
LEON A. FISK.....1515 Maple Ave., Los Angeles, Calif.
ISADORE SELIG.....518 Market St., San Francisco, Calif.
A. L. KENT.....1207 30th Ave., Denver, Colo.
EDGAR C. LUTHER, 63 Whitman Ave., West Hartford, Conn.
ALFRED STEVENSON, 62 Whitney Ave., New Haven, Conn.
WILLIAM O'CONNELL, 31 Contra Ave., Waterbury, Conn.
G. F. MARSHALL.....66 Sixth St., Bridgeport, Conn.
W. P. SOUDER.....208 Ninth St., N. E., Washington, D. C.
PERCY W. LIGON.....P. O. Box 40, Atlanta, Ga.
JOHN D. SULLIVAN.....6241 Wayne Ave., Chicago, Ill.
FRED SHATWELL.....618 Oakley Ave., Rockford, Ill.
ARTHUR C. JOHNSON, 309 E. Monroe St., Springfield, Ill.
ADOLPH BRIZIUS, SR.....1718 Canal St., Evansville, Ind.
H. V. JACKSON.....811 N. Jefferson Ave., Indianapolis, Ind.
C. W. OSTERBERG.....1412 W. Third Ave., Cedar Rapids, Ia.
O. T. OSTERBERG.....308 E. Sixth St., Davenport, Ia.
EDWARD H. MEILVAIN.....L. Box 212 Olathe, Kans.
JOHN H. MUELLER, 1013 E. Kentucky St., Louisville, Ky.
MAX N. MARCOSSON.....Danville, Ky.
H. J. BOLAND, JR., 1314 Feliciana St., New Orleans, La.
H. L. TRACY.....612 America St., Baton Rouge, La.
WM. O. KIMBALL.....1 Munroe Place, Portland, Me.
A. L. CARLISLE.....27 Forest Ave., Bangor, Me.
O. K. PRICE, SR.....3107 Baker St., Baltimore, Md.
D. MCGREGOR CAMERON, 60 Lowell St., Boston, Mass.
ARNO KLOPPER.....22 Jackson St., Holyoke, Mass.
JOHN E. HAGGERTY.....807 Liberty St., Springfield, Mass.
WALTER H. SEARS.....Depot St., Dalton, Mass.
THOMAS J. KENNEY.....433 Third Ave., Detroit, Mich.
WM. J. CUMMIFORD.....520 Van Etten St., Saginaw, Mich.
LAWRENCE LYNCH, 2325 Woodside Ave., Bay City, Mich.
E. MORRIS BRISTOL.....623 E. Third St., Flint, Mich.
FRED H. WHEELER.....P. O. Box 614, Kalamazoo, Mich.
W. L. WILLIAMS, 3023 Newton Ave., N., Minneapolis, Minn.
A. O. STEIDEMANN.....1444 Shawmut Pl., St. Louis, Mo.
MATT L. AHERN.....217 W. 34th St., Kansas City, Mo.
PERRY E. SEELY.....2609 Dewey Ave., Omaha, Neb.
RICHARD LUCE.....4 Berkeley St., Nashua, N. H.
EDWARD C. ELSWORTH, 303 Clinton Ave., Newark, N. J.
ALEX L. PACH.....111 Broadway, New York, N. Y.
PHILIP J. MAUE.....1045 West Ave., Buffalo, N. Y.
JOHN H. THOMAS.....Frankfort, N. Y.
STYLES R. WOODWORTH, 132 Cannon St., Syracuse, N. Y.
ARTHUR T. BAILEY.....309 Veeder Ave., Schenectady, N. Y.
ROLLAND B. MAXSON.....32 Lehigh Ave., Rochester, N. Y.
JACKSON BATES.....43 Calm St., Dayton, Ohio
P. R. McMURRAY.....2501 Beatrice St., Springfield, Ohio
L. J. BACHERLE.....2421 Moarlein Ave., Cincinnati, Ohio
JOHN E. CURRY.....3707 Homewood Ave., W. Toledo, Ohio
J. B. SHOWALTER.....c-o School for the Deaf, Columbus, Ohio
P. D. MUNGER.....14501 Ardenal Ave., E. Cleveland, Ohio
THOMAS J. BLAKE.....1114 Laird St., E. Akron, Ohio
JOHN O. REICHEL.....900 E. Sixth St., N., Portland, Ore.
WM. L. DAVIS.....1142 Marlyn Rd., Philadelphia, Pa.
FRANK A. LEITNER, 1220 Braddock Ave., Pittsburgh, Pa.
JOHN L. WISE.....342 N. Fourth St., Reading, Pa.
ARTHUR J. MYERS, 373 East Ave., Pawtucket, R. I.
JESSE T. WARREN, 200 Third Ave., N., Nashville, Tenn.
L. ARTHUR PALMER.....P. O. Box 443, Knoxville, Tenn.
J. AMOS TODD.....1125 Patton St., Memphis, Tenn.
J. T. SPROUSE, 1300 Vernon Castle Road, Ft. Worth, Texas
CLIFTON L. TALBOT.....5529 Reiger Ave., Dallas, Texas
TILDEN SMITH.....620 Novelty St., Waco, Texas
JOSEPH CAMERON, JR.....Bountiful, Utah
PAUL MARK.....2240 Adams Ave., Ogden, Utah
A. W. WRIGHT, 95th & Woodland Park, Ave., Seattle, Wash.
J. A. PRING, c-o C. & O. Freight Office, Huntington, W. Va.
MILO E. HODGE.....219 E. Loos St., Hartford, Wis.
GEORGE R. HEBARD.....1064 Pearl St., Kenosha, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.
412 Masonic Temple—First Friday
Morton H. Henry.....Room 301, 21 N. LaSalle St.
DETROIT, No. 2.....Detroit, Mich.
176 E. Jefferson Ave.—First Thursday
Walter F. Carl.....376 Cameron Ave.
SAGINAW, No. 3.....Saginaw, Mich.
Second Thursday
William J. Cumiford.....520 Van Etten St.
LOUISVILLE, No. 4.....Louisville, Ky.
Robinson Hall—First Saturday
John H. Mueller.....1013 E. Kentucky St.
LITTLE ROCK, No. 5.....Little Rock, Ark.
W. O. W. Hall—First Saturday
Sidney W. King.....c-o School for the Deaf
NASHUA, No. 7.....Nashua, N. H.
Lafayette Hall—First Saturday
Richard Luce.....4 Berkeley St.
DAYTON, No. 8.....Dayton, Ohio
127 S. Main St.—First Saturday
Jackson Bates.....43 Calm St.
BAY CITY, No. 9.....Bay City, Mich.
First Monday
C. F. W. Lawrence.....806 N. Henry St.
CINCINNATI, No. 10.....Cincinnati, Ohio
Court & Central Ave.—First Saturday
James M. Shepherd.....1870 Huron Ave.
EVANSVILLE, No. 11.....Evansville, Ind.
Y. M. C. A.—First Monday
Adolph Brizius.....1718 Canal St.
NASHVILLE, No. 12.....Nashville, Tenn.
Y. M. C. A.—First Saturday
Thomas S. Marr.....701 Stahlman Bldg.
SPRINGFIELD, No. 13.....Springfield, Ohio
38 1-2 E. Main St.—First Saturday
John E. Pershing.....421 S. Belmont Ave.
OLATHE, No. 14.....Olathe, Kan.
First Tuesday
E. H. Meilvain.....Lock Box 212
FLINT, No. 15.....Flint, Mich.
424 Buckham St.—First Tuesday
James M. Stewart.....408 W. Court St.
TOLEDO, No. 16.....Toledo, Ohio
Kano Hall—First Saturday
Nathan P. Henick.....2132 Vermont Ave.
MILWAUKEE, No. 17.....Milwaukee, Wis.
8 W. corner Third and State Sts.—First Saturday
Samuel Sutter.....1403 20th St.
COLUMBUS, No. 18.....Columbus, Ohio
I. O. O. F. Hall—Second Saturday
Edwin I. Holycross.....910 E. Rich St.
KNOXVILLE, No. 20.....Knoxville, Tenn.
K. of P. Hall—First Friday
L. A. Palmer.....P. O. Box 443, Knoxville, Tenn.
CLEVELAND, No. 21.....Cleveland, Ohio.
West Side Turn Hall—First Saturday
Harry T. McCann.....General Delivery
INDIANAPOLIS, No. 22.....Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday
Harry V. Jackson.....811 N. Jefferson Ave.
GREATER NEW YORK, No. 23.....New York, N. Y.
340 Fulton St., Brooklyn—First Saturday
James Constantine.....1043 Decatur St., Brooklyn, N. Y.
ST. LOUIS, No. 24.....St. Louis, Mo.
3549 Olive St.—First Saturday
James H. Cloud.....2606 Virginia Ave.
NEW HAVEN, No. 25.....New Haven, Conn.
201 Meadow St.—First Saturday
Alfred Stevenson.....62 Whitney Ave.
HOLYOKE, No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—First Saturday
Arno Klopfer.....22 Jackson St.
LOS ANGELES, No. 27.....Los Angeles, Cal.
730 S. Grand Ave.—First Saturday
Edward P. McGowan.....615 E. 15th St.
ATLANTA, No. 28.....Atlanta, Ga.
Red Men's Wigwam—Second Tuesday
Leon B. Dickerson.....c-o Foote & Davis Co.
PHILADELPHIA, No. 30.....Philadelphia, Pa.
1626 Arch St.—First Friday
James F. Brady.....426 Locust St.
KANSAS CITY, No. 31.....Kansas City, Mo.
Swedish Hall, 23rd & Summit Sts.—First Saturday
Luther E. Conaway.....300 Ord St.
OMAHA, No. 32.....Omaha, Neb.
Swedish Auditorium—Second Saturday
P. L. Axling.....501 First Ave., Council Bluffs, Iowa
NEW ORLEANS, No. 33.....New Orleans, La.
Y. M. C. A.—First Wednesday
Henry Fux.....4229 St. Ann St.
KALAMAZOO, No. 34.....Kalamazoo, Mich.
Portage St. Auditorium—First Wednesday
Fred H. Wheeler.....P. O. Box 614
BOSTON, No. 35.....Boston, Mass.
3 Royleton Place—First Saturday
William H. Battersby.....122 Waterhill St., Lynn
PITTSBURGH, No. 36.....Pittsburgh, Pa.
McGeagh Bldg.—First Saturday
Frank A. Leitner.....1220 Braddock Ave.
HARTFORD, No. 37.....Hartford, Conn.
Odd Fellows' Temple—First Saturday
Edgar C. Luther.....63 Whitman Ave., West Hartford, Conn.

MEMPHIS, No. 38.....Memphis, Tenn.
Y. M. C. A.—First Saturday
John A. Todd.....1125 Patton St.
PORTLAND (Me.), No. 39.....Portland, Maine
514 Congress St.—First Saturday
William O. Kimball.....1 Munroe Place
BUFFALO, No. 40.....Buffalo, N. Y.
Mizpah Hall, Ferry and Herkimer Sts.—First Saturday
Philip J. Maue.....1045 West Ave.
PORTLAND (Ore.) No. 41.....Portland, Ore.
129 Fourth St.—First Saturday
John O. Reichle.....900 E. Sixth St., N.
NEWARK, No. 42.....Newark, N. J.
210 Market St.—First Saturday
Charles E. Quigley.....111 Eleventh Ave.
PROVIDENCE, No. 43.....Providence, R. I.
450 Westminster St.—First Saturday
Fritz Ruckdeschel.....17 Roland Ave., Cranston, R. I.
SEATTLE, No. 44.....Seattle, Wash.
Liberty Building—First Saturday
William S. Root.....Room 7, 1320 Fifth Ave.
UTICA, No. 45.....Utica, N. Y.
Maccabee's Hall—Second Saturday
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.....Washington, D. C.
N. E. Masonic Temple—First Wednesday
W. P. Souder.....308 Ninth St., N. E.
BALTIMORE, No. 47.....Baltimore, Md.
114 N. Paca St.—Second Saturday
Jonas Scherr.....2004 E. Baltimore St.
SYRACUSE, No. 48.....Syracuse, N. Y.
Whitlock Memorial Bldg.—Second Saturday
Harold L. Holmes.....Box 685
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
First Wednesday
Carl W. Osterberg.....1412 Third Ave., W.
HUNTINGTON, No. 50.....Huntington, W. Va.
First Saturday
James A. Pring.....c-o C. & O. Freight Office
ALBANY, No. 51.....Albany, N. Y.
50 State St.—Second Saturday
Howard Bedell.....2514 Fifth Ave., Troy, N. Y.
ROCHESTER, No. 52.....Rochester, N. Y.
Engineers' Hall—Second Saturday
Edwin W. Lilley.....1811 East Ave.
SAN FRANCISCO, No. 53.....San Francisco, Cal.
44 Page St.—First Saturday
Charles O. Wright.....514 Guerrero St.
READING, No. 54.....Reading, Pa.
8th & Penn Sts.—First Saturday
Harrison F. Yoder.....1659 N. Ninth St.
AKRON, No. 55.....Akron, Ohio
127 S. Main St.—First Saturday
Charles B. Kemp.....1436 League St., East Akron
SALT LAKE CITY, No. 56.....Salt Lake City, Utah
231 Atlas Block—First Saturday
John D. Rowan.....231 Atlas Block
ROCKFORD, No. 57.....Rockford, Ill.
Mead Bldg., S. Main St.—First Thursday
Fred Shatwell.....618 Oakley Ave.
SPRINGFIELD, No. 58.....Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday
Earl H. Shaffer.....1447 South 14th St.
DAVENPORT, No. 59.....Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—Second Saturday
Charles M. Bharar.....1322 West 15th St.
WORCESTER, No. 60.....Worcester, Mass.
306 Main St.—Second Saturday
Alexander Stirling.....27 Arlington St., Framingham, Mass.
ST. PAUL, No. 61.....St. Paul, Minn.
Charles Thompson Memorial Hall—First Friday
Fairview and Marshall Aves., St. Paul
W. L. Williams.....3023 Newton Ave., N., Minneapolis
FORT WORTH, No. 62.....Fort Worth, Texas
W. O. Hall, Rosen Heights—First Monday
Albert Tully.....709 West Third St.
DALLAS, No. 63.....Dallas, Texas
Labor Temple—First Saturday
Elmer E. Diaz.....4335 Dickason Ave.
DENVER, No. 64.....Denver, Colo.
1731 Arapahoe St.—First Wednesday
Shelby W. Harris.....Room 416, 1731 Arapahoe St.
WATERBURY, No. 65.....Waterbury, Conn.
Garden Hall—Second Saturday
Joseph Grady.....195 N. Main St.
BRIDGEPORT, No. 66.....Bridgeport, Conn.
Carpenter Hall—Second Saturday
Lincoln C. Schindler.....290 Bond St.
SPRINGFIELD, No. 67.....Springfield, Mass.
48 Pyncheon St.—First Saturday
John E. Haggerty.....807 Liberty St.
WACO, No. 68.....Waco, Texas
First Wednesday
Tilden Smith.....620 Novelty St.
OGDEN, No. 69.....Ogden, Utah
Second Tuesday
William Cole.....3544 Washington Ave.
PITTSFIELD, No. 70.....Pittsfield, Mass.
Y. M. C. A.—First Saturday
Walter H. Sears.....Depot St., Dalton, Mass.
BANGOR, No. 71.....Bangor, Maine
121 Main St.—First Saturday
Albert L. Carlisle.....27 Forest Ave.
KENOSHA, No. 72.....Kenosha, Wis.
G. A. R. Hall—Second Saturday
George R. Hebard.....1064 Pearl St.
BIRMINGHAM, No. 73.....Birmingham, Ala.
Y. M. C. A.—First Saturday
John G. Chunn.....1911 1-2 First Ave.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.47	.93	1.40	1.86
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	2.87		
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	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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