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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twenty-seventh Year

November, 1929

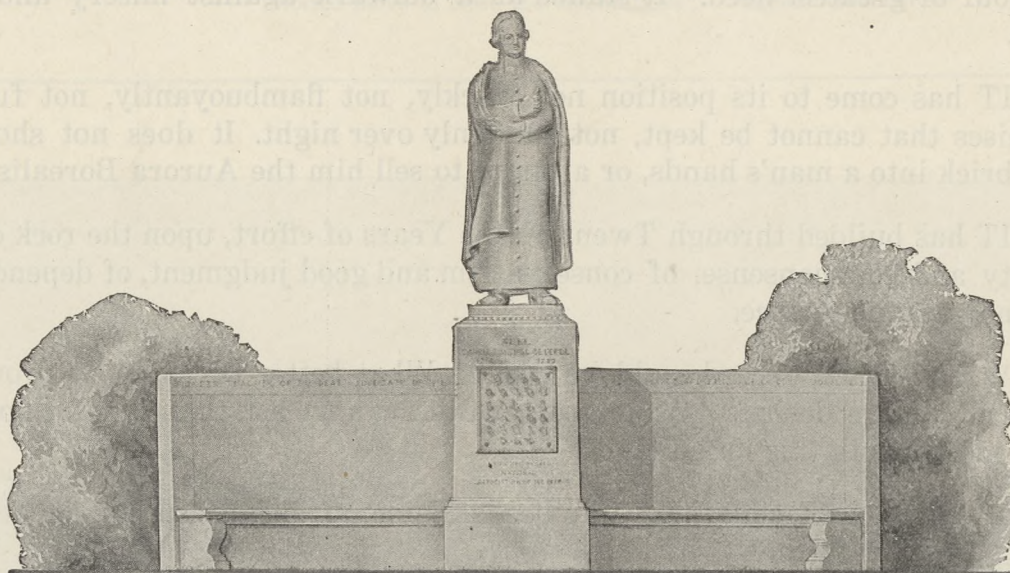
Number Five

Charles Michael de l'Epee

Born in Versailles, November 24, 1712

Died in Paris, December 23, 1789

The founder of the first school for the deaf. The inventor of the one hand manual alphabet and of the language of conventional signs



This memorial will be set up on the corner of Main Street and Dewey Avenue, Buffalo, New York, and unveiled during the convention of the National Association of the Deaf, August 4 to 9, 1930.

The bronze statue of de l'Epee will be seven and one-half feet high. The beautiful pedestal, of the finest granite, will be fourteen feet long and six and one-half feet high. There will also be a bronze tablet of the alphabet, with proper inscriptions suitably placed. Seats will be provided for the comfort of passers-by.

It is befitting that the deaf of America, who have reaped the greatest benefit from the labors of de l'Epee, should manifest their love and gratitude with such a generous and lasting memorial.

FOURTEEN THOUSAND

LET'S make it Fourteen Thousand. Let's double the membership by December 31, 1930. That is entirely possible. In fact, it is easy. It is so easy that it is ridiculously simple.

LET every member appoint himself an organizer to obtain at least one member in 1930. That goes from the Grand President down through the rank and file.

WE have the greatest and finest organization of the deaf the world has ever known, or ever will know. We are one of the strongest institutions financially, for our size, regardless of character of business, on earth.

OUR Society has come to its present commanding position because it serves the needs of the deaf. It helps the sick and the disabled. It comforts the bereaved when death stalks across the threshold. It prevents destitution in the hour of greatest need. It stands as a bulwark against misery and distress.

IT has come to its position not quickly, not flamboyantly, not full of promises that cannot be kept, not suddenly over night. It does not shove a gold brick into a man's hands, or attempt to sell him the Aurora Borealis.

IT has builded through Twenty-Nine Years of effort, upon the rock of integrity and commonsense, of conservatism and good judgment, of dependability and genuine service.

WHAT better record could we wish? What better covenant of promises fulfilled can we desire? What greater faith can we ask than the faith of our loyal members in this broad land?

TRANSLATE your faith into deeds. Line up your prospects. Spot your men. Go after them.

SEE each of them Twenty-Nine Times, or until they get in line. Twenty-Nine interviews, one for every year of our existence. Twenty-Nine interviews compared to Twenty-Nine long, hard, years are so easy that you should be ashamed to stop there. Make it Twenty-Nine times Twenty-Nine.

WE want Fourteen Thousand members in 1930. We are going to get them.

NOW ALL TOGETHER. LET'S GO!



ON PARLIAMENTARY LAW

By Edwin M. Hazel

"There is no place for parliamentary law in an autocracy. It can only function where men meet on a basis of EQUALITY. Its development runs parallel with the long and dangerous trail humanity has blazed toward the goal of self-government and self-expression. One who advances in parliamentary practice discovers that parliamentary law is not a system of arbitrary rules, but COMMON SENSE exemplified."—Slaker on Parliamentary Law.

Question 1—Can nominations be hastily closed by the Chair?

Answer—No. The Chair must have patience, until everyone has had a chance to nominate his choice for the office, unless a member moves to close the nominations, a thing which requires a 2/3 vote.

Q. 2—Can the Chair close the nominations at will?

A.—Yes, if no more nominations are offered.

Q. 3—Can a candidate vote for himself?

A.—Yes.

Q. 4—Can tellers vote?

A.—Yes.

Q. 5—Can a member vote for officers by mail?

A.—No.

Q. 6—If an election is found illegal, what course should be pursued?

A.—The Chair should declare it illegal, and order a new election.

Q. 7—Can a member speak in favor of his nominee?

A.—Yes, before election or before nominations are closed.

Q. 8—Can a member nominate more than one candidate for the same office?

A.—No, not until every member who so desires has nominated one.

Q. 9—Does each nomination require a second?

A.—No.

Q. 10—Must members keep quiet during the voting?

A.—Yes, absolutely.

Q. 11—Can a member influence another member to vote for a certain candidate?

A.—No. If he is caught doing it, his and the other member's ballots will be ignored.

Q. 12—Can a member who is nominated move to close the nominations?

A.—Yes, but it would require a 2/3 vote as it deprives members of one of their rights. Besides, it would not be good taste for a candidate for office to try and shut out other entrants.

Q. 13—Suppose some members feel that the nominations were hastily closed, is there any way to open the nominations again?

A.—Yes. They may move to re-open the nominations, which requires a majority vote.

Q. 14—Can a member be forced to vote?

A.—No.

Q. 15—Is it necessary for a nominating committee to consult the nominees?

A.—No.

Goodness is the investment that never fails.—Thoreau.

ASSURED

Speaking on the value of insurance, Josephine S. Geddes (president National Electrical Laboratories, New York City) tells this little story:

Mike and Pat are sleeping and are awakened by the fire gongs. Pat shouts to Mike. "Mike, Mike, run for your life, the house is on fire and the roof is falling in!" Mike replies, "I'll not move an inch. I'll stay right where I am. Sure 'tis meself that's insured against accidents!"



NORTHERN NEW YORK SCHOOL FOR THE DEAF

Located at Malone, New York. Founded in 1884. Buildings and grounds valued at \$235,000. Approximately 500 boys and girls have received instruction at this school. The picture shows—left to right—the Industrial Building, Gilbert Hall, Rider Hall, Badger Hall, Kindergarten.

TREASURER'S REPORT

Division Collections for October

Grand Division	\$ 10.99
Chicago No. 1	515.16
Detroit	374.70
Saginaw	23.48
Louisville	68.70
Little Rock	215.35
Dayton	52.81
Bay City	1.25
Cincinnati	86.23
Evansville	22.19
Nashville	13.85
Springfield, O.	2.74
Olathe	92.90
Flint	132.26
Toledo	169.68
Milwaukee	169.77
Columbus	146.04
Knoxville	66.27
Cleveland	101.47
Indianapolis	167.63
Brooklyn	564.01
St. Louis	301.85
New Haven	50.60
Holyoke	16.94
Los Angeles	297.57
Atlanta	164.81
Philadelphia	193.47
Kansas City	102.71
Omaha	80.80
New Orleans	84.34
Kalamazoo	36.69
Boston	219.26
Pittsburgh	201.97
Hartford	39.36
Memphis	44.05
Portland, Me.	15.52
Buffalo	74.04
Portland, Ore.	134.33
Newark	106.01
Providence	47.79
Seattle	133.45
Utica	81.43
Washington	41.13
Baltimore	104.78
Syracuse	60.30
Cedar Rapids	157.70
Huntington	19.36
Albany	80.39
Rochester	112.10
San Francisco	127.82
Reading	168.24
Akron	155.11
Salt Lake City	66.07
Rockford	46.50
Springfield, Ill.	66.77
Davenport	66.12
Worcester	69.27
St. Paul-Minneapolis ..	155.59
Fort Worth	105.04
Dallas	192.94
Denver	48.85
Waterbury	24.03
Springfield, Mass.	49.90
Waco	69.91
Bangor	20.03
Kenosha	27.56
Birmingham	182.96
Sioux Falls	58.42
Wichita	29.14
Spokane	34.39
Des Moines	47.01
Lowell	30.81
Berkeley	59.86
Delavan	93.95
Houston	116.87
Scranton	44.27

Richmond	\$ 75.40
Johnstown	47.15
Manhattan	254.32
Jacksonville	40.00
Lewiston	44.06
Peoria	27.06
Jersey City	79.89
Bronx	88.90
Columbia	75.37
Charlotte	67.06
Durham	92.38
Dubuque	17.11
Grand Rapids	55.29
Toronto	136.48
Duluth	35.47
Canton	21.17
Faribault	22.99
South Bend	32.01
Council Bluffs	30.45
Fort Wayne	15.96
Schenectady	24.65
Chicago No. 106	92.74
Miami	26.25
Binghamton	15.40
Wilkesburg	45.50
San Diego	23.43
Total collections	\$9,644.15



The Ten Commandments

I—Drive to the right side of the road; it's just as good as the left.

II—Slow down when approaching a cross road; it is nearly as dangerous as a railroad crossing.

III—Look out for children. You can never tell what they will do, and you are always in the wrong if you hit one.

IV—Try to help instead of hinder the traffic officer, he is there for your good and he's got a tough job.

V—Be sure your "dimers" really dim; it's no joke driving into a blinding glare, as you probably know.

VI—Read and obey the warning signs; they are not put up as ornaments.

VII—If you feel you've got to speed—do it where it won't kill anybody but yourself.

VIII—When making minor repairs, stop where your car may be seen from both directions; otherwise you may stop longer than you anticipate.

IX—Speeding around corners is a straight route to the hospital. Don't race past a stopped street car. Some day the jury will call it manslaughter.

X—Use discretion. The fact that you had the right of way won't bring anybody back to life, least of all yourself.

—Kessinger's Mid-West Review.

TREASURER'S STATEMENT
FOR OCTOBER, 1929

Balance and Income

Balance, September 30....	\$1,206,399.55
Division collections.....	9,644.15
Interest, mortgage loans..	6,677.47
Interest, bonds.....	1,662.50
Interest, banks.....	117.34
Organizing refund.....	17.56
Sale of emblem jewelry..	34.90
Recording fees.....	29.50
Subscriptions to FRAT....	2.40
Advertising in FRAT.....	67.50
Exchange on checks.....	1.80
Sundry supplies.....	5.73

Total balance and income \$1,224,660.40

Disbursements

Death benefits.....	\$ 6,000.00
Sick benefits.....	1,615.00
Accident benefits.....	460.00
Old Age Income payment ..	4.06
Refunds of dues.....	21.05
Accrued int., mortgages..	106.95
Salaries	637.49
Services	650.00
Official publication.....	285.20
Rent	250.00
Office expenses.....	100.39
Postage	24.90
Printing and stationery..	10.75

Total disbursements.....\$ 10,165.79

Recapitulation

Balance and income.....	\$1,224,660.40
Disbursements	10,165.79

Balance, October 31.....\$1,214,494.61

TRUSTEES' REPORT

Ledger Assets, October 31, 1929

Real estate.....	\$ 11,000.00
First mortgage loans.....	957,900.00
First mortgage bonds.....	207,905.63
U. S. Liberty bonds.....	15,000.00
Canadian bonds.....	996.02
Cash in banks:	
Central Trust Co.....	6,655.91
Bank of Montreal.....	14,406.41
President's cont. fund....	300.00
Sec'y-Treasurer's cash...	330.64

Total ledger assets.....\$1,214,494.61

Balances in Funds

Reserve Fund.....	\$ 990.683.11
Mortuary Fund.....	69,901.73
Sick and Accident Fund..	84,701.07
Unallocated interest.....	54,983.67
Convention Fund.....	9,166.60
Organizing Fund.....	1,850.80
General Expense Fund....	3,207.63

Total in all funds.....\$1,214,494.61

Investments

Maturities on mortgages in October amounted to \$20,500.

The Society acquired one mortgage for \$12,500, and first mortgage bonds to the amount of \$15,000, which are part of a \$50,000 commitment, the balance to be taken up within the next two months.

OCTOBER DISABILITY CLAIMS

*L. Garbett, Binghamton.....	\$ 10.00
*W. Lindman, Milwaukee.....	35.00
S. Stephens, Birmingham.....	50.00
J. H. Heeke, Washington.....	35.00
G. R. Davis, Baltimore.....	45.00
G. F. Tripp, Flint.....	5.00
W. A. Stebelton, Flint.....	50.00
S. Goldstein, Manhattan.....	50.00
Wm. Berkowitz, Brooklyn.....	75.00
C. W. Lee, Portland, Ore.....	15.00
Martin Maynard, Cleveland.....	60.00
L. W. Moreland, Columbus.....	15.00
Geo. Lawther, Wilkesburg.....	50.00
R. Osborne, Nashville.....	10.00
Burt Street, Ft. Worth.....	50.00
C. L. Brown, Delavan.....	50.00
F. Stokes, Springfield.....	5.00
*F. Stokes, Springfield.....	25.00
J. C. Sturtz, Manhattan.....	150.00
H. J. Lloyd, Toronto.....	50.00
*D. Cademartori, San Francisco	50.00
*E. E. McNabb, Atlanta.....	5.00
*J. A. De Lance, Duluth.....	15.00
*E. G. Erickson, Akron.....	75.00
*A. Gebhardt, Cleveland.....	10.00
Sam Houser, Little Rock.....	50.00
L. Conaway, San Francisco....	70.00
Wm. Cotter, Berkeley.....	50.00
R. Binkley, Indianapolis.....	75.00
H. J. Soland, New Orleans.....	30.00
T. J. Connolly, Boston.....	15.00
F. D. Williams, Lowell.....	15.00
A. Smith, Manhattan.....	10.00
G. C. Martin, Memphis.....	5.00
H. F. Hein, Milwaukee.....	20.00
A. T. Baer, Delavan.....	10.00
J. V. Glover, Columbia.....	35.00
J. B. Milligan, Scranton.....	50.00
R. L. Hunter, Chicago.....	20.00
L. J. La Rocque, Toronto.....	20.00
*F. E. Ridgway, Washington....	30.00
*J. B. Taylor, Washington.....	30.00
*Louis Koehler, Detroit.....	10.00
*Nathan Stein, Buffalo.....	10.00
E. W. Heber, Jacksonville.....	140.00
C. Upchurch, Jacksonville.....	40.00
John Polk, Detroit.....	50.00
J. H. Buckner, Durham.....	25.00
C. F. Schneider, Brooklyn.....	30.00
J. M. Burmeister, Buffalo.....	50.00
A. Cohen, Providence.....	20.00
J. F. Ryan, Milwaukee.....	10.00
Julius Kaman, Jersey City.....	10.00
*V. D. Fahringer, Wichita.....	20.00
*A. F. Bomhoff, Baltimore.....	50.00
*S. Mundheim, Brooklyn.....	35.00
*C. Hudspeth, Kansas City.....	50.00

Total for the month.....\$2,075.00

*Denotes accident claims.

Happiness in this world, when it comes, comes incidentally. Make it the object of pursuit, and it leads us a wild goose chase and is never attained.—Hawthorne.

DO NOT WAIT

Do not wait for the showers
(They may say it with flowers)
Then try to sign on the line;
Show the world what you're worth
While you're still on this earth,
It's only the cat that has nine.

—Paul R. Wys.

OCTOBER DEATH CLAIMS

Paid to Nellie M. Bowyer, Kokomo, Ind., for death benefit of Guy C. Hoagland, certificate No. 63, deceased Sept. 22, 1929, \$500.

Paid to Rhea S. Mohr, Cleveland, Ohio, for death benefit of Ross V. Mohr, certificate No. 3454, deceased Sept. 23, 1929, \$2,000.

Paid to Maggie Addy, Haugen, Wis., for death benefit of Clarence F. Addy, certificate No. 4677, deceased Sept. 1, 1929, \$1,000.

Paid to Anna Hunter, Chicago, Ill., for death benefit of Roy Lee Hunter, certificate No. 6232, deceased Oct. 4, 1929, \$1,000.

Paid to Ida M. Nash, Strong, Pa., for death benefit of James W. Nash, certificate No. 1970, deceased Sept. 24, 1929, \$500.

Paid to Emma Whitaker, Denver, Colo., for death benefit of Edward G. Whitaker, certificate No. 1277, deceased Oct. 6, 1929, \$1,000.

OBITUARY

Henry B. Schuermann

Brother Henry B. Schuermann, 60, died at Closter, New Jersey, October 15. He joined the Society through Brooklyn Division, December 1, 1910, transferring to Newark Division in 1913, and to Jersey City Division in 1928.

Lawrence F. James

Brother Lawrence F. James, 64, died at Los Angeles, California, November 19. He joined the Society through Chicago Division, July 1, 1912, transferring to Cedar Rapids Division as a charter member when it was organized in 1914, and representing that Division as delegate at the Omaha-1915 Convention and alternate at the Philadelphia-1918 Convention. In 1920 he transferred to Omaha Division, and in 1922, on moving to California, to Los Angeles Division. He held offices in Cedar Rapids, Omaha and Los Angeles Divisions.

BIRTHS

July 31—Mr. and Mrs. C. W. Drolsbach, Scranton, Pa., a boy.

September 2—Mr. and Mrs. Joseph Markel, York, Pa., a boy.

September 20—Mr. and Mrs. James I. Price, Peoria, Ill., a girl.

October 5—Mr. and Mrs. William J. Hall, Boston, Mass., a boy.

October 13—Mr. and Mrs. William McIntyre, Chelsea, Mass., a boy.

October 13—Mr. and Mrs. C. H. Chesbrough, Leominster, Mass., a boy.

October 19—Mr. and Mrs. Jacob Goldstein, Philadelphia, Pa., a girl.

October 23—Mr. and Mrs. James Lynch, Cincinnati, O., a boy.

October 25—Mr. and Mrs. Earl Shaffer, Springfield, Ill., a girl.

October 26—Mr. and Mrs. Fred H. Doherty, Somerville, Mass., a boy.

October 30—Mr. and Mrs. Elton Koch, Minneapolis, Minn., a boy.

DEATHS

June 23—Caroline Kellens, sister of W. H. Koehl, La Salle, Ill.

August 21—Infant son of L. J. Barrett, Dunmore, Pa.

September 10—Addie E. Sayles, mother of W. W. Sayles, Racine, Wis.

September 20—Mother of Charles A. Lynch, Salem, Ore.

September 28—Lambert Crowley, son of Lawrence Crowley, Whitinsville, Mass.

October 2—Martin Clark, father of Arthur G. Clark, Whitinsville, Mass.

October 6—C. D. Stremmel, brother of Clarence Stremmel, Toledo, O.

October 15—L. Hoffman, father of Max Hoffman, New York, N. Y.

October 16—Father of Ferdinand Herring, Detroit, Mich.

October 17—Brother of W. M. Margolis, Philadelphia, Pa.

October 28—John G. Stewart, son of George L. Stewart, Oneida, N. Y.

November 1—Bernard Lavenduski, brother of J. F. Lavenduski, Reading, Pa.

November 12—Joe A. Newman, father of Harold G. Newman, Akron, O.

Emma Thompson, wife of James Thompson, South Chicago, Ill.

MARRIAGES

August 5—John A. Sandberg, Worcester, Mass., and May Clark, Whitinsville, Mass.

August 18—Earl Hughes, Salem, Ore., and Echo Gardner, Lebanon, Ore.

October 26—Ralph Javorsky and Bernadotte Leiting, both of Milwaukee, Wis.

October 26—Birtus H. Turner, St. Louis, Mo., and Mary L. Blackman, Tullahoma, Tenn.

October 26—Bertie J. Artrip and Gisella Takacs, both of Toledo, O.

October 28—Casper Jacobson, Columbus, O., and Oleta Brothers, Norwood, O.

October 29—Wilbur Morrison and Thelma Van Meter, both of Toledo, O.

October 31—Hardy A. Dugger and Rosa Liversay, both of San Antonio, Tex.

November 2—Raymond Burmeister and Florence Fisher, both of St. Louis, Mo.

November 3—Bird Middaugh and Jeannette Smith, both of Houston, Tex.

ENGAGEMENTS

Herbert M. Mayer, Baton Rouge, La., and Irma M. Downer, Shreveport, La.

John F. Gotthelf and Norma R. Smith, both of Toronto, Ont.

Julius Lipkin, Newark, N. J., and Celia Stark, Brooklyn, N. Y.

Edward Cafiero, St. Louis, Mo., and Neah Hyler, Joplin, Mo.

Sylvester Koebel and Cecelia Hanczewski, both of St. Louis, Mo.

"What has become of the end-seat hog?" "He drives in the middle of the road."—Louisville Courier-Journal.

NEW MEMBERS

2. Nathan Fadden.....	Detroit
2. R. G. Marshall.....	Detroit
5. Nathan Zimble.....	Little Rock
5. R. C. Worrell.....	Little Rock
5. S. B. Westfall.....	Little Rock
5. V. D. Ray.....	Little Rock
5. C. A. Mills.....	Little Rock
5. O. D. Goree.....	Little Rock
5. J. A. Eads.....	Little Rock
5. F. E. Miller.....	Little Rock
5. L. L. Tubb.....	Benton, Ark.
5. J. R. Brown.....	Bauxite, Ark.
10. F. M. Jasper.....	Cincinnati
15. C. E. Hardenburg.....	Flint
16. E. A. Harer.....	Bucyrus, O.
23. L. I. Galler.....	Brooklyn
24. A. R. Merklin.....	St. Louis
24. J. H. Pope.....	St. Louis
24. H. J. Summers.....	St. Louis
24. W. H. Schilling.....	St. Louis
41. C. T. Franks.....	Portland
41. L. D. McMillan.....	Portland
41. E. D. Holmes.....	Vancouver, Wash.
46. L. J. Pucci.....	Washington
46. Morton Rosenfeld.....	Washington
47. J. R. Wallace.....	Baltimore
51. G. W. Day.....	Troy, N. Y.
56. J. A. Steele.....	Murray, Utah
67. J. J. Trainor.....	Pittsfield, Mass.
71. G. L. Pinkham.....	Steuben, Me.
71. R. L. Sargent.....	Sullivan, Me.
74. B. J. Soukup.....	Wagner, S. D.
80. T. P. Hansen.....	Madison, Wis.
87. S. J. Housman.....	New York
92. W. J. Rooney.....	New York
92. Carmel Arcilesi.....	Jamaica, N. Y.
98. J. R. Tate.....	Toronto
102. W. G. Morford.....	Akron, Ind.
103. A. J. Netusil.....	Council Bluffs
108. S. S. Tootikian.....	Binghamton
108. J. F. Brown.....	Walton, N. Y.
108. G. W. Dix.....	Walton, N. Y.

THE DUMB SPEAK

Sweet vision of the voiceless screen,
Dear silent ghost of other days,
How long your matchless face and
mien

Have held my fascinated gaze!
That figure of unequalled grace,
Alluring lips, mysterious eyes . . .
I could but worship, and abase
My worthless head—but now I rise.
I may no longer kneel to you
Since hearing, "Whadda'ya gonna do?"

Dear shadow, bodiless, sublime,
So like a winsome elf you come;
To fail to love you were a crime;
But now—would that I could reclaim
Lost ecstasy! Ah, how I thrilled
Through films too many to compute,
To every gesture as you willed;
But then, sweet maid, you still were
mute,
And now that perfect mouth can speak,
And says, "My goil friend's gaht a
sheek!"

Sweet vision of the voiceless screen,
Beloved ghost of other days,
How long enthralled I *might* have been,
If they had left you dumb always!
—Sydney Bulletin.

Economy is of itself a great revenue.
—Cicero.

THE GET-ONE DEGREE

Grand Division—John T. Shilton.
Detroit—A. M. Hinch, Alexander
Lobsinger.
Little Rock—C. F. Athy (5), L. C.
Shibley (2), J. M. Smith, E. L. Bell,
J. L. Goree.
Cincinnati—Wylie Ross.
Flint—William L. Heck.
Toledo—Sam G. Henry.
Brooklyn—Louis Cohen.
St. Louis—E. L. Griser, E. M.
Cafiero, W. H. Maack, H. J. Summers.
Omaha—O. M. Treuke.
Portland, Ore.—L. J. Hudson, D. B.
Tatreau, Harold Arntzen.
Washington—G. J. Ferguson, Rob-
ert Werdig.
Baltimore—August Wriede.
Albany—Peter Corrigan.
Salt Lake City—E. R. Thurston.
Springfield, Mass.—E. J. Gilmartin.
Bangor—J. R. Hale (2).
Sioux Falls—A. J. Krohn.
Delavan—A. M. Hanson.
Manhattan—Max Wisotsky.
Bronx—M. J. Blake, M. J. Cohn.
South Bend—J. S. Miller.
Binghamton—R. L. Levan, C. C.
Leach, J. F. Brown.

SECRETARY-TREASURER'S
DEPARTMENTNotes to Division Officials and
Other Comment

Disability Increases

The Home Office has been obliged to cancel a number of increases in disability insurance, for various reasons.

In some cases, applicants neglected to mention ailments which, while not of a serious nature, were sufficient to cause disability almost immediately after applications were filed, and which came to the notice of the Home Office with the subsequent filing of claims.

In other cases, old injuries were not mentioned, probably because the applicants thought they were inconsequential, but which later resulted in claims for disability, the cause being attributed to these injuries.

In still other cases, after applications for increases were approved by Divisions and filed with the Home Office, the applicants became disabled with ailments of a chronic nature, the condition having been present for some time, but probably in most cases not being recognized by the members in question.

The Home Office has given each case of this kind that has come up very careful consideration, and when it has been found necessary to cancel such an increase, the extra dues paid by the member have been refunded him. Also, claims filed by these members have been paid on the original \$5 per week basis, if acceptable in all particulars.

Members in making application for disability increases should state their exact physical condition, as far as they know it, at time applications are presented. Former illnesses, operations, and injuries, if any, should be mentioned, and if of a nature requiring it, the Home Office will go into the matter further with the applicant, and possibly refer the case to the Medical Director for advice.

As stated previously in this department, Divisions should not approve applications for increase from members who have frequently been disabled, or are known to be suffering from some ailment, no matter how slight, and which later may result in disability. They should approve only applications from members in sound physical condition, as evidenced by appearance, habits, and everyday activity.

It would also save considerable trouble and misunderstanding if members themselves, after making application for increase, and Divisions, after approving same, would notify the Home Office in case such applicants became disabled before the increases go into effect on the first of the following month, so that the changes may be held up pending recovery of the members in question, and determination of the nature of disability.



IS IT WORTH WHILE?

IS IT worth while that we jostle
a brother,
Bearing his load on the rough road
of life?

Is it worth while that we jeer at each
other—

In blackness of heart, that we war
to the knife?

God pity us all in our pitiful
strife.

Look at the roses saluting each other;
Look at the herds all at peace on
the plain,

Man, and man only, makes war on
his brother

And laughs in his heart at his
peril and pain—

Shamed by the beasts that go down
on the plain.

Is it worth while that we battle to
humble

Some poor fellow down into the
dust?

God pity us all! Time too soon will
tumble

All of us together, like leaves in
a gust,

Humbled, indeed, down into the
dust.

—Joaquin Miller.

Changes of Beneficiary

It frequently happens that members neglect to change their designations of beneficiary when such changes become necessary through death of the beneficiary named, divorce, and the like.

This neglect may result in a great deal of trouble. We have in mind one case where the beneficiary died, and a year or so later the member passed on without having made any change in designation. Under our laws covering such matters at that time, we had to ascertain the heirs of the beneficiary. There ensued a lot of correspondence with various individuals scattered over the country, and some of our letters had to follow one of the heirs nearly around the globe before an adjustment could be reached. The case took nearly a year to settle, and in the end came very near not being settled satisfactorily to all concerned. But it was finally disposed of. All the trouble and delay would have been avoided had the member changed his designation of beneficiary immediately.

Another case is now pending, and while it does not involve neglect to change designation, it comes within the category of beneficiaries. A member named his sister-in-law as beneficiary, and when he died we discovered she was not his sister-in-law but the second wife of the man who had originally married his sister. She, in fact, bore no relation to him at all. Efforts to make a settlement covering more than a year have so far failed, and although the amount of insurance involved is insignificant, it will probably be necessary to throw the case into court and let the contending parties fight it out there. This will probably wipe out the insurance, in court costs and attorneys' fees.

Division secretaries should urge members to take great care about designation of beneficiaries, and to change such designation immediately when it becomes necessary.

Also, in sending in such changes, request for same should be entered on the certificate, in the space provided therefor. The full given name of the beneficiary should be furnished, and it should be written legibly, so that there may be no error. The relation of the beneficiary to the insured should also be stated. Under State laws, members of fraternal societies may name as beneficiaries only relatives by blood, marriage, or adoption, affianced wife, or an incorporated charitable institution upon which the member has become dependent. Only a few States allow designation of the member's estate as beneficiary.

Payment of Death Claims

Some members have written in asking the reason for Section 187 in our Laws, which states that death claims shall be payable sixty days after date of receipt with proof of death.

This is an old law drafted in the early days of the Society, when it was struggling for a foothold in the fra-

ternal world and its funds were meagre. The leaders of that day, mindful of the Society's small income, were taking no chances of bankruptcy through receipt of an undue number of death claims, and made them payable sixty days after receipt, doubtless with the view of enabling the Society's income to catch up with the outgo in such an emergency.

This law, however, is obsolete, as far as present practice is concerned. Death claims are paid promptly upon receipt, usually the same day they are received here.

In order to hasten the payment of death claims, and lessen the delay that ensues in getting claim blanks filled out and approved by Divisions, the last convention of the Society passed Section 196, making the Division president, secretary, and treasurer a standing claims committee, with power to approve and forward such claims without waiting for Division action. This has considerably lessened the delay in payment of claims.

Some Divisions, however, appear unaware of this law, and in one or two instances of late claims have been held for Division action, causing some little delay in payment.

The attention of all Divisions is called to Section 196, which provides for both death and disability claims.

December Elections

Election of Division officers in December is now close at hand. Attention is called to Section 88a, page 20, Laws, covering the manner in which officers are to be elected.

It provides that all officers shall be elected on separate ballots, a majority vote deciding in each case. Blanket ballots with the candidates for all offices thereon cannot be used.

Elections held contrary to the provisions of Section 88a will be declared illegal, and new elections would have to be held, which would cause unnecessary delay and extra expense to Divisions.

We Get Results

Advertising pays. Our drive for conversions is getting results. A great many Class A members have sent in applications for figures on possible changes, and these have been supplied as fast as they came in. Acceptances for changes on December 1 are beginning to pile up, and will be put through on that date.

After December 1, owing to close of the year's business, we shall be unable to make many if any changes until

along in the New Year. We hope, however, that Class A members who have not yet responded with applications for figures, or if they have received figures have not yet sent in acceptances, will do so right along. They will be taken care of at the earliest possible date.

To Division Secretaries

Reports of Division meetings, that is, secretaries' reports, should be sent in promptly after each meeting. It should be just as easy, if not easier, to send in such reports immediately as to wait a couple of weeks, and then forget to send in any report at all. Whereupon we have to write and remind you to send it in.

Delayed reports often result in failure to get coming Division events and other important items in the current FRAT. Then we get letters which make it necessary to refer to secretaries' reports, and if they have not come in, the matter must be laid aside until they do. One secretary became so riled at us because a coming Division event was not recorded in the current FRAT that he wrote us a scathing letter demanding why, and insinuating that we couldn't or wouldn't read. Reference to the files disclosed that the report containing the item came in more than two weeks after the Division meeting, too late to get the matter in THE FRAT. This, too, is not an isolated instance of trouble caused by delayed reports.

In December, special care should be taken to send in reports immediately after meetings, giving complete lists of officers elected. This in order that we may get an early start compiling the official list for THE FRAT, the Division Directory, etc.

In making out the list of Division officers elected, remember to give the names of all three trustees, the newly elected and the two holdovers. If this is not done, it will be necessary for us to write for the names. Help us save postage and wear on the typewriters, both operators and machines, not to speak of wear on tempers.

To Division Treasurers

Division treasurers will also help a great deal if they get their December reports off to the Home Office promptly by the 20th of the month. This will enable us to get an early start on checking up the reports, closing accounts in advance of December 31, and giving attention to our books in preparation of the Annual Statement to Insurance Departments.

SECTIONS YOU OUGHT TO KNOW

SECTION 136. *An applicant living in a state where there are two or more Divisions, if he is not a resident of any city which has a Division, may choose the Division to which he wishes to be attached irrespective of distance.*



BALLADE

If a Ballade, which is a trick,
Is that for which your heart has
cried,
I'll reach the rescue double quick—
You'll smile before your tears have
dried.
Whate'er you ask I will provide
So, please, come put me to the test
Your wishes here shall be supplied
Because I like Ballades the best.

A Sonnet is too slow and thick,
It does not soothe the blushing bride.
It somehow seems to fail to click
And so I let the Sonnet slide.
While thinking thus—I will confide
In statement sober and repressed:
I write so well—(what cheek and
side!)
Because I like Ballades the best.

A Rondel makes me weak and sick—
You see, the rhymes take such a
stride.
Don't ask for Rondels—that's a brick—
From Rondels I have always shied.
If for Ballades you do decide
Just be polite in your request
And I will sing with joy and pride
Because I like Ballades the best.

L'ENVOI

Dear Reader, Lord of Time and Tide,
Give royal ear to my behest:
Ask for Ballades, so proud and snide
Because I like Ballades the best.

GOOD GRACIOUS! NO! YOU
MUST TELL US ABOUT IT
SOME TIME

Dear Hetz: Hear you have taken
over a column in THE FRAT. Congrat-
ulations! And Hetz, did you hear that
one about the mother of a little deaf
boy putting soap on his fingers to keep
him from signing bad words?

CRUTCH.

BROTHER LUBIN SECONDS THE
MOTION

Welcome Wise and Otherwise
Hope you've come to stay,
Making life a little bright,
Driving care away.
Welcome Wisdom, Wisecracks, Wit,
Or, what have you, Frat?
Let the Hetzler colyum tell
If it's broad or flat.

MAX M. LUBIN.

VITAL STATISTICS

The wife calls the rat which abideth
in our cellar "Hunger," because it's
always gnawing at our vittles.

HE DID IT WITH MIRRORS

"Do you mind telling us," writes
A. C., "the plans and specifications of
the club Hinch used to get all of those
new members? He says it was easy,
but out our way we think it was hard
and studded with lead."

UNFOUNDED RUMOR

The story now current, that because
THE FRAT has secured my services, the
subscription price will shortly be
raised, is groundless. It remains the
same—sixty cents a year. Tell your
friends.

TRIOLET

Oh, would you have a Triolet
To keep in mind of me?
As modest as a violet—
Oh, would you have a Triolet?
Then, dear, I will comply. Oh, let
It tell the world of thee!
Oh, would you have a Triolet
To keep in mind of me?

WRONG NUMBER?

"Looking over the treasurer's state-
ment for August I notice the item:
'fifteen cents for phone calls,'" postals
B. B. "And I am writing to inquire
how they get that way."

Don't get excited, brother, there are
electric lights and mirrors in schools
for the blind.

RESUME OF THE TIMES

Long skirts longer. Waistlines
higher. Lipsticks redder. Gloves
longer. Heels higher. Buildings taller.
Cars lower. Bathrooms grander. Of-
fices swankier. Market lower. Par-
ties duller. Night clubs fewer. Good
rye scarcer. Scotch weaker. Apart-
ments smaller. Fingernails redder.
Orchids higher. Wisecracks fewer.
Prize fights lousier. Wrestling matches
funnier. Weather wetter. Figures
plumper. Jewels larger. Monograms
simpler. Faces funnier. Gambling
riskier. Streets bumpier. Column
items scarcer.—June Provines in Chi-
cago Daily News.

And that, as Sappho remarked to
Antipater, is that.

H. D. HETZLER.

1234 W. 34th St.
Indianapolis, Ind.

Poems We Want You to Know

(Written by the Deaf)

Up North

JAMES S. S. BOWEN

The winds that swing the pine tops croon a song,
The tossing branches seem to be at play.
In Virginia reel the poplars bend along
To birch trees, nodding, in green dress so gay—
And one sees beauty on a summer day
In Northern woods, from city life away.

Line upon line, white capp'd and racing fast,
Whipp'd by the wind the combers form at last;
Surging, then tumbling, at each new blast,
Breaking and gurgling then on shore are cast—
And one learns wonders on a summer day
By Northern lake, from city life away.

The sharp-eyed loon goes skimming o'er the lake,
The partridge drums, the robin sings its song;
The bluejay rushes to its screaming mate,
Bird calls and answers last the whole day long—
One thinks and ponders on a summer day
In Northern woods, from city life away.

Flushing the West with golden light the sun;
Painting the lake with silver coat the moon;
Northern lights shooting on their Arctic run;
The break of morning on a day in June—
And one learns reason in the night or day
In Northern lands, from city life away.

The tang of pine, the smell of mouldy earth;
The changing shadows on the lake, in wood.
The thousand wonders of a new day's birth!
I've offered prayer and have in wonder stood—
Nature awes one on a summer day
By Northern woods, from city life away.

To roam the woods, by lakes to wander free;
To look and learn and Nature's ways to see,
Scan life and death, muse what it seems to be,
And truths to know and wonders come to me,
It sets one thinking on a summer day
In Northern woods, from city life away.

RING IN HEALTH!

By Elizabeth Cole



In the olden days anyone could be a bell ringer. Sometimes a citizen had to pay for the privilege and if a man abused the honor he had to pay a fine. In All Saints' Church at Hastings these

words were written:

"This is a belfry that is free
For all those that civil be,
And if you please to chime or ring
It is a very pleasant thing."

All through history from the 16th century, which was the golden age of bells, chimes have called out to people their cheerful messages—usually telling a story. For example, when the old year was departing the bells would be tolled in sadness for the dying year—then when 12 o'clock had struck the merry peals shouted forth their welcome to the new year.

And it is interesting to realize that the cup given for prizes in sports or deeds of bravery is in reality a bell inverted. Truly the bell has always been a happy symbol and bell ringing suggests picturesque tales of all times.

It seems fitting that on the gay little Christmas seal for 1929 a bell ringer should be portrayed. He is tugging at the heavy bell, ringing in health, a joy in living, for the new year.

Each year the seal is decorative and brings its message of health at the Christmas season to remind people that sickness can be prevented. So well known have these stamps become indeed that it is interesting to realize they originated in a small way only twenty-two years ago. In 1907 the first seals were sold in this country to help build a tuberculosis pavilion in the state of Delaware. Miss Emily P. Bissell had read about a postal clerk in Denmark whose idea of decorating Christmas mail with the stamps to secure money for a children's hospital in Copenhagen appealed to her. Through her efforts the sum of \$3,000 was raised that first year. From a small beginning then the seal sales have grown and flourished every year until today this cheerful method of raising money is an annual event without which the Christmas season would not be complete.

Thanks to this tiny Christmas seal, state after state has been organized to attack tuberculosis with a scientific program. Together, led by the national body, they have brought into existence nearly all of the present-day community machinery that combats this disease. Money raised by the Christmas seal is not sufficient to build and conduct hospitals, clinics, open air schools and other necessary measures, so the tuberculosis association's program consists largely of preventive

LIFE'S SYMPHONY

*To BE thankful
for each new day
and to put into it
and to get out of it
all the good I can.*

*To give, expecting
nothing in return,
to help to bear the burdens of
others without
burdening them
with mine, to know
enough of sorrow
to be able to sympathize,
to know enough of sin to direct
others into right paths,
to be blessed with enough of this world's goods
to be satisfied with what I have,
to look to Nature for my spiritual lessons
and my daily sermons,
to take care of the present
and to let the past and future take care of themselves.*

In other words, to live each day as though it were my last.—Jenney.



work and of arousing public opinion to the need for institutions that can be maintained by official agencies, state, county, municipal, or federal. The Christmas seal campaign is an intensive educational campaign which has helped to bring about the passing and enforcement of health laws; the placing of tuberculosis specialists and nurses in many communities; the circulating of printed matter on disease prevention in schools, homes, and factories. An active public interest in tuberculosis control has been instigated among civic, political, commercial, social, and religious groups.

The funds raised from the annual seal sales have always been used in the communities where the seals were purchased. Only five per cent is contributed to the National Tuberculosis Association which acts as a clearing house, or in other words, as the hub in the big wheel of coordinated health work. In this way a feeling of personal and proprietary interest is created in those who support the sales.

And this support is stupendous. Advertising agencies, motion picture theatres, editors, publishers, women's clubs, business men's clubs, parent-teacher associations, labor unions and lodges have given such generous cooperation to the national and local

tuberculosis associations that without their help the programs could never be so successfully carried through.

Indeed that loyal help given by rich and poor, children and grown-ups, individuals and groups is of more permanent benefit than the money itself. For it means that all people have been made aware of the fact that sickness prevention is possible—that health is purchasable. The educational value of the seal is inestimable.

This year again the seal carries its message of health throughout the country. Every one in December has a chance to be a bell ringer as in the olden days. "Ring in a year of health with the merry Christmas seal" is the story that goes out into the world on millions of letters and packages this joyous Christmas season.

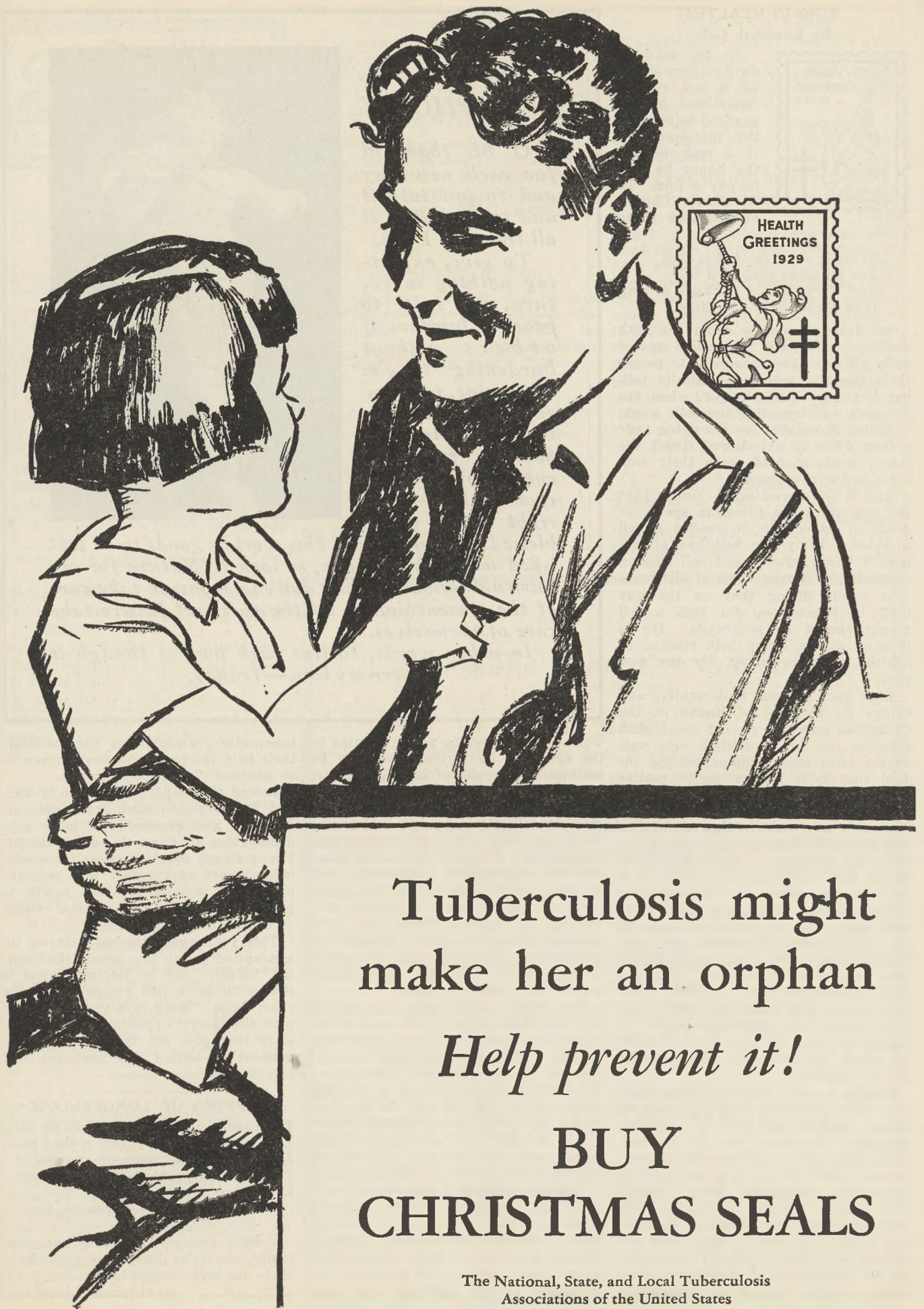
PEPPING UP LONGFELLOW

The shades of night were falling fast.
The guy stepped on it and rushed past,
A crash—he died without a sound.
They opened up his head and found—
Excelsior!

—Baltimore Sun.

I have noticed that folks are generally about as happy as they have made up their minds to be.

—Abraham Lincoln.



Tuberculosis might
make her an orphan

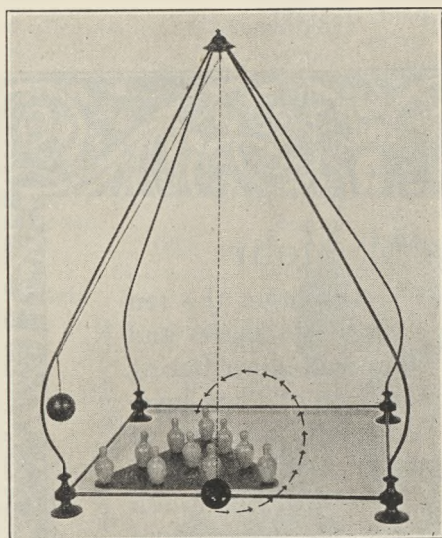
Help prevent it!

BUY
CHRISTMAS SEALS

The National, State, and Local Tuberculosis
Associations of the United States

Ta-Bowl?

*Ask the Syracuse boys
who visited Hartford
and had a 'go' at the
game * * * **
*They'll tell you and
HOW!*



Great Fun

Played like bowling. Why spend money at the alleys when you can enjoy bowling in your club rooms after your meetings?

Many clubs, churches, YMCA's and other societies are using TA-BOWL. They are making the game pay by charging a small sum per game.

TA-BOWL would be a good thing for our FRAT Divisions. 'Tis a small outlay but it is sure to bring in good returns in pleasure, satisfaction and money. Try it and see.

TA-BOWL is easy to play, but not so easy to accomplish high scores. Set up the pins—Toss the ball past the triangle, not hitting any of the pins until its return swing—Down they all go—if you're good! Sure results come when you gauge the curves properly.

TA-BOWL stimulates your thinking powers and renders exhilarating but restful exercise. In fact, it gives you an unusually new and interesting slant at your objectives. FUN? Well, you should say! and suddenly discover TA-BOWL is a *real* game—Not a toy.

Remember—fascinating amusement for everybody on dull evenings means—TA-BOWL. Provide your family and friends, or your society with this enjoyment NOW by filling out the coupon below and mailing it with your check or money order. TA-BOWL will immediately follow.

The Ta-Bowl Mfg. Corp.

G. L. BONHAM, Pres.

West Hartford

Connecticut

(Score sheets and directions accompany each game.)

Patent and Trade Mark pending.

The TA-BOWL MFG. CORP.,
P. O. Box 202, W. Hartford, Conn.

Enclosed find check or money order for \$5.00.
Send TA-BOWL set to:

Name.....

Street.....

City and State.....



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FRANCIS P. GIBSON . . . Editor
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In sending changes of address division sec-
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give the old address as well as the new one.

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Oct. 3, 1917, authorized July 17, 1918.



NOVEMBER, 1929

\$1,214,494.61.

Boston—1931.

December dues are payable.

And try to clean the slate for the
year as well.

You help lick TB when you lick
Christmas seals.

Drop your treasurer a line—paying
up for twenty-nine.

Observe De l'Epee Day—November
24—with a contribution to the Monu-
ment Fund.

Division elections are with us again.
(May the best men win.) Brother
Hazel has some pertinent questions
covered in his department this month.

Our New York Aux-Frats (and lov-
ers of applesauce generally) will be in-
terested in the story "A Seat In the
Subway" in the American Magazine
for December.

The third article on the history of
our Society, the annual report of the
grand president, an article for the at-
tention of the deputy organizers, and
"We See By the Papers" have to go
over to the next issue.

The Division race for leadership
shows no change this month as to po-
sitions of the first eleven. St. Louis
"hitches" its hold on fourth place with
four new members. Philadelphia re-
mains in fifth, with Los Angeles but a
nose (one member) behind. Boston,

Manhattan, Akron, Toronto, Indian-
apolis trailing in order. Little Rock,
encouraged by Reading's making the
100-class, perhaps, comes up with a
vim, and Portland (Ore.) keeps up its
good work, with Binghamton "team-
ing." And that Salt Lake City "pinto"
is doing some running—for a little nag,
and one that has been badly handi-
capped for years, it surely does fine.
All of them are, for that matter—
whether they are listed or not. But
we want them all—Divisions and every
member they have—to get in the new
"Twenty-Nine—Fourteen Thousand"
contest. See the full page editorial
elsewhere.

Eau Claire Division No. 111 will be
installed at Eau Claire, Wis., Novem-
ber 30. Grand Vice President Neesam
will be installing officer, assisted by
representatives from the other Wiscon-
sin Divisions and Minneapolis-St. Paul

Division. There will probably be mem-
bers from Duluth, Faribault, Dubuque
on hand too—we would not be sur-
prised if there were delegates from
longer distances than these Divisions
represent. We feel sure that the
"Three Ones" baby is going to have a
rousing welcome. The Society's is ex-
tended right here. Welcome, Little
Brother.

Mayor Walker of New York was a
recent visitor in Chicago. A reporter
for the Daily News stated he used his
hands and fingers a good deal, waving
them gracefully. We wonder—with
Ballin in Los Angeles—who's respon-
sible for this accomplishment being
added to "Jimmy's" repertoire.

Taking out fraternal beneficiary in-
surance is only applying common sense
to modern conditions.—Golden Cross
Journal.

Ross V. Mohr

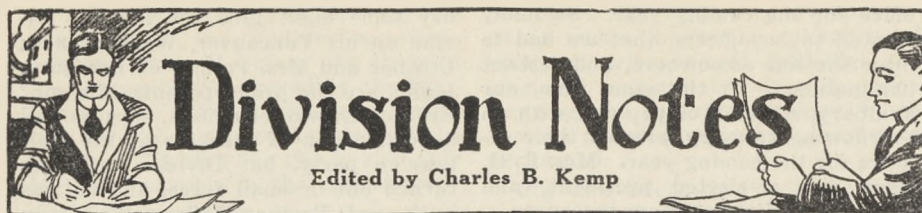
We never shall forget the ten
years that we were associates and
stood side by side, each contributing
his share to the making of The Cleve-
land News. We were cognizant of
his ability as a craftsman, which
always shined for itself; but much
more, we admired the man whose
beaming personality had its distinc-
tive place in our group.

Even his silence was indicative
of good fellowship at all times, and
he will be affectionately remembered
by all of us.

Ted Herd, W. W. Cowgill, David H. Port, Fred McConnick, Otto J. Lange, Stanley Hall, Clem V. Warty, Geo B Miles, H. G. Quack/Cambush, Edward Gorman, Clarence Bell, Chas. H. West, Leonard B. Bodley, Walter D. Keese, Alvin France

395 DEU

[The above illustration is the unusual obituary notice given a man who had the high regard of his shop associates and fellow craftsmen. It is loaned us for reproduction here by The American Photo-Engraver, the organ of the International Photo-Engravers' Union of North America, from whose columns it is taken.]



Division Notes

Edited by Charles B. Kemp

COMING DIVISION EVENTS

December

- 1. Chowder supper.....Holyoke
- 7. Gallaudet program.....Duluth
- 7. Smoker.....Denver
- 7. Gallaudet social.....Faribault
- 7. Card party.....Rochester
- 9. Gallaudet celebration.....Louisville
- 10. Gallaudet banquet.....San Francisco
- 14. Social.....Buffalo
- 14. Supper.....Portland, Me.
- 14. Carnival.....Chicago No. 106
- 14. Social.....Cedar Rapids
- 14. Smoker.....Richmond
- 14. Social.....Schenectady
- 17. Party.....Houston
- 21. Xmas tree.....Des Moines
- 21. Xmas tree.....Kalamazoo
- 21. Social.....Dayton
- 21. Xmas tree.....Toledo
- 21. Xmas party.....Chicago No. 1
- 21. Social.....Hartford
- 28. Annual dance.....Boston
- 31. Party.....Chicago No. 106
- 31. Party.....Wichita
- 31. Watch night.....Canton
- 31. Smoker.....Indianapolis
- 31. Dance.....Milwaukee
- 31. Party.....Boston
- 31. Watch party.....Dubuque
- 31. Dance.....St. Paul-Minneapolis
- 31. Party.....Seattle
- 31. Watch night.....Albany
- 31. Watch night.....Baltimore
- 31. Social.....Columbus
- 31. Party.....Denver

January

- 4. Smoker.....Rochester
- 4. Rally.....Chicago No. 1
- 11. Anniversary banquet.....Holyoke
- 18. Mock court martial.....Rochester
- 25. Banquet.....Boston

February

- 1. Smoker.....Little Rock
- 8. Annual ball.....St. Louis
- 15. Valentine party.....Rochester
- 22. Mask ball.....Cleveland
- 22. Frat frolic.....Philadelphia

Chicago

The charity ball at the S. A. C. October 26, under the auspices of Division No. 1 was a big success. There was an attendance of about 400, and the financial return was very satisfactory. The net proceeds went to the Illinois Home for Aged Deaf as the Division's annual contribution. In ad-

dition to the ball proper, cards were provided for those preferring that sort of amusement. Those attending had the double satisfaction of having aided a good cause and enjoying a good time themselves. Encouraged by the success of the Division's affair, the managers of the Home are planning for a similar affair of their own, with January 11 as the probable date. The various organizations in the city have been asked to contribute prizes, and No. 1 has already voted to make a contribution for that purpose. A local rule of the Division prohibits the use of its funds for the benefit of outside organizations, with the single exception of the Home, which is deemed unusually worthy of help.

It has been decided to hold this year's installation of officers on January 4, at the old reliable Silent Athletic Club. This is the logical place, as it offers all the necessary conveniences of a hall, parlor, dining room, amusements, etc., under one roof, and at a location with which everyone is familiar. The installation will be open to the public, and after the ceremonies a rally will be staged, with prominent speakers explaining the many virtues of the N. F. S. D. and the desirability of membership therein. Non-members will be especially welcome, and every effort will be made to afford them any information about our Society that they may desire.

At the November meeting of No. 1 the nominating committee made its report on nominations for office to be voted on at the December election. Enthusiasm for office seemed sadly lacking, and so the list had to be left open until the December meeting. However, indications are that considerable young blood will be infused into the Division this coming year, the "old guard," wheel horses for years, feeling that they have earned a rest, and that it is time the younger generation learned the ropes and gained experience in handling Division affairs. And

why not? It is on these younger members that the Division responsibilities will ultimately rest, and the time for them to learn how to handle them is now, while the older members are still here to advise them. Probably the only office that will not see a change is that of Division treasurer. A. H. Migatz, who has filled that office for the past four years, faces no opposition, and it is not anticipated that any will develop. President Clinnen might have had renomination, but considering that his three arduous years in that office entitled him to a rest, declined to run again. So there will undoubtedly be many new faces in the official family.

Plans for our annual Christmas tree are going along nicely. The usual monthly donations were made at the November meeting, and by Christmas the fund should be adequate for all needs. The committee has not informed the writer as to just what their plans are, so they cannot be elaborated here, and the December issue will be out too late, in all probability. However, full details will be announced at the December meeting.

For years nonresident members of Division No. 1 have been eligible to draw local sick benefits upon payment of \$1.20 annually. Some months ago the Division's financial wizards found that the income from this source was insufficient to meet the demands upon it, and the local rules were amended so as to make the local benefit fund local in fact as well as in name. As some nonresident members were paid well in advance, the date on which the new rule went into effect was set well ahead. January 1, 1930 was the date selected, and after that time nonresident members of the Division will no longer be eligible to benefits from the local fund, which will hereafter be administered solely for the benefit of local members of the Division.

Visitors at headquarters have not been numerous lately. Among those registering were Silas Phillips, Delavan, Wis., Richard Powell, Litchfield, Wis., Louis Livingstone, Boston, Mass., H. G. Newman and wife, Akron, O., J. F. Cordano, St. Joseph, Mich., R. Rhoades and E. Crankshaw, Metamora, Mich.—C. B. K.

On the evening of October 12, in the commodious hall of the West End Woman's Club, Division No. 106 put over its Hollywood ball in great shape. About 325 were present, or about five times the membership of the Division, which speaks well of the number of friends the Division has. Altogether, it was a very successful affair, and those

WANTED—1000 Sad Faces!

at the

Annual Ball and Mardi Gras

of Chicago Division No. 1

at Wicker Park Hall,

2040 West North Avenue,
near Robey and Milwaukee,

Saturday, March 1, 1930.

Admission 75 cents, which includes wardrobe charges.

We guarantee to "lift" those faces then and there.

"WAKE-UP BRIGHT"

Alarm Clocks have been improved in a better adjusted, more handy and handsomer style. Write to Mahlon E. Hoag, 13 Sanford St., Binghamton, N. Y., for prices. Many Divisions have bought these clocks for prizes.

Binghamton Fraternal Club

Home of Binghamton Division

120 Court St., Binghamton, N. Y.

Visitors in town are welcome to make the Club their home.

The only club of its kind in Northern New York.

who won prizes had it coming to them. Mrs. Edna Carlson, perennial winner of prizes, got the first, masquerading as the W. K. Charlie Chaplin. One of our auxiliaries, Sadie Crooks, was awarded second prize as a harem vamp. Caroline Hyman and La Verne Miller, as the Duncan Sisters (Topsy and Eva), won third prize. The fourth prize went to Walter Haley as a camera man, and when he was not cranking around, he worked the light-machine on the balcony, throwing "moonlight" on the dancers while the hall was dark. The affair was one of the best ever held by the Division, and Chairman Hinrichs and his staff are entitled to all the credit coming to them.

On November 9, at All Angels' parish hall, Chairman Libbey of the smoker committee managed a bunco and "500" party, which, because of several counter attractions elsewhere, drew a rather small crowd. Mesdames Blair, Wirt and Sprague of the auxiliary served supper before the games started, and those who came too late for it certainly missed a most delicious meal. The small profit made goes into the smoker committee's fund, which will provide the wherewithal to purchase guide posts in the desert, showing the way to the oasis of Fraternalism, so our neophytes will not lose their way. These things we have heretofore borrowed from our good friends of Division No. 1, and Delavan Division No. 80, but we feel that we should have our own, so the smoker committee will stage a few more affairs until the fund is complete. The next one will be held in January.

Next in order is our collegiate carnival on December 14. It will be held at Crystal Hall, 2705 North Ave., above Crystal Theatre. All are urged to come dolled up as college boys and girls, and the more exaggerated the costume the better. An amusing time is promised. Fred Hinrichs, fertile of ideas, and full of pep, is managing this affair.

Gordon Rice, chairman of the committee appointed to manage the 1930 annual picnic, announces that the committee has reserved Riverdale Grove for the purpose. The date is June 29, and further particulars will be announced at the proper time.

The November meeting was enlivened, in part, with nominations for

office for the coming year. So many wanted to be officers, that we had to draw the line somewhere, and restrict nominations. At the same time, our auxiliary, still full of pep and with an overflowing treasury, elected their officers for the coming year. Mrs. R. O. Blair was re-elected president, and Mrs. F. B. Wirt secretary-treasurer.

Our four bowling teams, the "Gibsons," "Roberts," "Barrows" and "Kemps," are still vying with each other for the greatest number of ten-strikes at the Bensinger alleys, 73 W. Monroe St., every Tuesday evening. At present writing, the Kemps are well in the lead. A match with a team from No. 1 is scheduled for the near future, date as yet not announced.—F. B. W.

Salt Lake City

The Hallowe'en party held on October 26 turned out to be a success, both financially and socially. Everybody present seemed to enjoy the occasion in a carefree way. Prizes were given for the best and funniest costumes. The prize for the funniest costume was easily won by our beloved Ogden member, Paul Mark. No one was able to recognize him for fully two hours after his appearance, not even his own wife! Believe it or not. The prize for the best costume was awarded to Miss Lillian Fowkes, a student at the school for the deaf at Ogden, who was dressed as a rooster. The judges had a hard time picking the winners, as there were so many excellent get-ups. The prize for coming the greatest distance to the party was awarded to Miss Kate Jones of Malad City, Idaho, a graduate of the Utah school.

The smoker held on October 25 was certainly the best sort of entertainment held by the local Frats for some time. We are looking forward to another good time shortly.

And say, have you noticed that we are getting more new members, even though we have a very small number of eligible candidates to work on? We have quite a few more prospects, however, and hope ultimately to get them to sign on the dotted line. We have resolved to get them, and how! [We are rooting for you.—Ed.]

We are planning on giving a party on Gallaudet Day, the proceeds to go to the building fund in Washington, D. C. The date and place has not yet been selected, but will be announced locally as soon as possible. Everybody is welcome.—E. R. T.

Seattle

Fratdom's "Main Street"—Brother Riley, Victoria, B. C., learned that the American goat was husky enough to bear his 200 pounds avoirdupois; Brother Richard, Los Angeles, among those present at the November meeting; Brother Bertram likes the figure eight, as evidenced by his Studebaker Eight coupe; Brother Waugh is helping market the great Yakima apple crop; Brother Sanders does not want any prunes for breakfast—he helped

dry some eight tons for Brother Divine on his Vancouver, Wash., ranch; Brother and Mrs. Palmer of Lewiston, Idaho, are the proud parents of a son; Brother Brown, chairman, says he had a good group of maskers at the Hallowe'en party, but Division members turned out in small force, and he was in the red; Brother McConnell's family has moved to a new house in the country, on 90th St., just outside city limits; Brother and Mrs. Reeves, after a "vacation" of two months at a big Yakima packing plant, are back to city life.—A. W. W.

Philadelphia

By this time every Class A member has received the circular, blank form and addressed envelope sent him for the purpose of converting to another class.

This article is written for the benefit of those non-resident members who do not have the opportunity for a personal talk with the secretary. Of course, the best way to explain the subject to them is through the sign language, face to face, but since these members are so scattered, the secretary cannot hope to meet them all personally, and hopes this article will help make clear some things connected with the circular—and how to go about making the change.

Mark an "X" opposite the class you desire, on the blank form; write in your full name, address, certificate number and Division number; put this blank in the large envelope and mail it to the Home Office. The blank does not change your class. It is only an inquiry form. When the Home Office answers you, it will tell you how much you will have to pay in Mortuary dues in the new class, and will send you a conversion acceptance blank. Fill that out and send it back to the Home Office, together with your old certificate. You will get a new certificate in return. The fee for this conversion is only 50 cents, which you pay when the Division treasurer sends you a bill. No doctor's examination is necessary. That is all you have to do. Simple, isn't it?

If you want to increase the amount of your insurance, write to your Division secretary for an application blank. This must be filled out by a doctor, and the applicant must pay the doc-

All Ready? Let's Go!

Rah! Rah! Rah!

Rah! Rah! Rah!

Chi-ca-go Chi-ca-go

One O-o-o-o Six

Can't Be Beat!

**Hey, Brothers, C'mon to
Collegiate Night**

Chicago Division No. 106

Crystal Hall—2305 North Ave.

Saturday Nite, December 14

**Come and root for your Division
Prizes for best costumes and
dances**

F. W. Hinrichs, Coach

Frat Frolic

Philadelphia Division

**At Turngemeinde Hall
Broad Street and Columbia
Avenue**

**Saturday Evening
February 22, 1930**

Cash Prizes for Best Costumes

tor's fee. Send the completed application back to the Division secretary, who will bring it before the Division for approval. If approved by the Division and the Home Office, a new certificate for the increased amount will be sent you. The fee for this is also only 50 cents, payable in the same way.

Another thing: Perhaps it may not be clear to some why the rates in Classes C, D, E and F, as given in the circular, are not the same as those given in the back part of this paper and in the Grand Division Laws. Members in these classes are required to pay only 10 months' dues in each year. The other two months are "waived," and in reality are the same as dividends on your investment. Class A members have to pay the full 12 months' dues each year, so get no dividends. The rates given are based on these 10, not 12 months' payments.

These rates show that Class C is cheaper than Class A, and it is best for those who do not think that they can pay more than they now do. The Grand Secretary-Treasurer is the only one who can give exact figures for each individual case, and it is to him that all inquiries should be sent. It will surprise Class A members who have been with the Society for years, when they find how low the rates in Class C are—because they will be given credit for all past payments. The Grand Secretary-Treasurer will be glad to answer any questions on this subject, so do not be bashful.

The change from Class A to any other class will benefit you—so do not be afraid.—J. J. B.

Hartford

Thank you, everybody!

"Happyland" was a success beyond our wildest ambition. It broke all Division records for attendance and financial returns. There were about 300 present, and as we had not prepared for such a huge crowd, it was "standing room only" for nearly one-third of them.

Algot Anderson opened the long-heralded show with the song "N. F. S. D." in signs, and its beautiful and stirring lines made a hit. He was followed by Miss Edna Taylor, dressed as a school girl, who gave a merry skit, "Funny Things in School," which carried us back to the old days. Miss Archer, formerly of Earl Carroll's Vanities, gave three exhibition dances, which were a great hit, especially with the old boys, who sure fell for her. Mr. Bartlett, the contortionist, gave an exhibition that made us hold our breath and the cold sweat run up our backs.

Mr. Dalee, the rag picture artist, showed us many interesting pictures of many countries, and Mr. Schiedge, the magician, entertained us with many amazing and interesting tricks, which kept us guessing as to how they were performed.

Our own talent then took the stage in the persons of Walter Rockwell and Henry Spring, two negroes who loved chicken. Their antics brought forth roars of laughter, which was not lessened when the real live hen they were following with knife and saltshaker stopped her strutting across the stage and hopped over among the spectators. The two "colored" gents followed, and finally captured the bird, which was then sold at auction, Miss Polinsky of Waterbury being the successful bidder. The last number on the program was the song "Good Night, my Friends," given in signs by Mrs. John D. Moran, wife of our Division president. She captured the crowd with her graceful signs.

One of the most pleasing features of the affair, to us, was the number of visitors from other Divisions. From far-off Syracuse came Division President Woodworth and Brothers Theodore Hofmann, Rozelle Ackerman and Thomas Hinchey, making the trip of 260 miles in Brother Hinchey's car. Chester Brown and wife of Albany, and Joseph Girard and Albert Dirkes of Newark, N. J., were others coming from a distance. From nearer home came John O'Rourke and a party of 25 from Boston, John E. Haggerty and a party of 15 from Springfield. And there were others and others. All went home well satisfied with the entertainment given them.

Credit for the success of the affair is due largely to the hard-working committee headed by chairman David R. Cole. The others on the committee were H. D. L. Clark, Walter Young, Rene Lacasse, Walter Barrows, William Fricke and Harry Jarvis. They certainly performed wonders. Watch us next year—bigger and better!—H. V. J.

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Class A Stock
About \$47 per share

American and Continental Corporation

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(Formerly Fraternal Club of the Deaf)

2254 Vermont Ave., Detroit, Michigan

Michigan Cars pass the door.

Open evenings.

Visitors welcome.

Worcester

Larry Donovan and Delbert Trask attended Springfield Division's ball on October 12. They had a grand time, and not a little of their pleasure was due to assurances that many of the Worcester Frats, with their wives and sweethearts, will attend our ball on November 16. We expect a crowd of between 250 and 300, and will see that all have a good time.

Benjamin Goodstein, at one time vice president of our Division, has gone to Brooklyn, where he has secured employment as an upholsterer. If his new job proves steady, he will most likely transfer to one of the New York Divisions. Our loss—their gain.

Our Division extends its sympathy to Brother Crowley, whose son died on September 28, and to Brother Clark, whose father died on October 2.—D. J. T.

Milwaukee

Notice to non-residents: Division Treasurer Stromberg wishes your aid in having all dues for 1929 paid up by the time he closes his books on December 15. He wants to start the new year with a clean slate—and so do you! Send in your dues early.

Mark Bishop and wife have returned to their farm at Perry, Iowa. Brother Bishop has been working at the Seneca Body Corporation in this city, which recently shut down its large factories. They may reopen in January, in which case we shall hope to see Brother and Mrs. Bishop back among us again.

The Division wishes to announce that its Sylvester dance will be held on December 31, at the North Avenue Auditorium, 3114 North Ave. Visitors from other towns will be welcome, and will be well taken care of. Good music and refreshments will be furnished, and the admission price will be only fifty cents. This hall is one of the swellest in the city, and you surely will not regret coming to this dance. Street cars passing the hall run all night. Everybody welcome.—S. S.

Cincinnati

At our November meeting the roll call showed 76 members present. Rodney Bradley of Hamilton was a visitor at this meeting. One application was presented and approved. Because of the annual election of officers at the December meeting, it was voted to have this meeting called to order at 7:00 o'clock instead of the usual hour of 7:30. Members should make a note of this change.

The sympathy of the Division is extended to Arthur Wenner, whose

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brother died the latter part of October. He also lost a sister a month or so before.

We will hold a Thanksgiving social, coupled with a mask party, on Saturday, November 30. There will be prizes for the most beautiful, the ugliest and the most comical costumes. Refreshments and soft drinks will be served, and various contests indulged in. Wylie Ross will have general charge of this affair.

The Ohio Divisions convention committee, of which Howard Weber is chairman, has selected July 3 to 6 as the date for the 1930 convention. Details will be announced in THE FRAT monthly from now on.

William G. Harmeyer of Dayton Division was a visitor in Cincinnati on November 10, but arrived too late to attend our meeting. However, he was able to meet many of us on the street after adjournment.

While the November meeting was in progress, the Aux-Frats were being entertained by Mrs. Rion Hoel at "500." Mrs. Adelbert Watters won first prize, Mrs. Charles Boake second prize, and Mrs. L. J. Racheberle third prize. After our meeting, several of the members journeyed out to "get their wives," but it appears in reality to satisfy their appetites on the left-overs. —J. M. S.

Springfield, Mass.

The absence of notes from Springfield seems to have made many think that our Division has "slumped." However, such is not the case. Division affairs have been progressing normally, and the members have lived up to the admonition to "lend a hand."

Franz Ascher, with his new Ford coupe, took John Haggerty, Berger Brunsell and Philip Beausoleil over to Holyoke to attend the September meeting of No. 26.

The whist social on September 28 at Melba Temple hall was well attended. Quite a few of those present were non-Frats, ex-pupils of the Clarke school at Northampton. Earl Smith was chairman of the affair.

Another successful affair came off on October 12 at the same hall, with an attendance of 100. John E. Haggerty was the general chairman, and he was kept well occupied from beginning to end in seeing that all were properly looked after. His chief aides were Brothers Ascher, Brunsell, Smith, Rock, Greenough, Leno, Beausoleil and A. Rezzani. During the intermission Carlon and Colby, clown stars, proved their right to the title by putting on a spectacular stunt that made everybody laugh. Miss Low of Springfield gave an exhibition of the Highland dance, Miss

Boisevert of Boston gave us the Charleston, and Miss Young and Earl Smith some jazz dancing. A large number of visitors were present from other cities. To chronicle them would be to take a leaf from the New England "Who's Who."

The movie show at Temple Hall was well attended, and several fine pictures were shown. Before these were shown, John O'Rourke of Boston gave a very interesting account of his trip to the Orient. A rising vote of thanks was tendered him.

One new member was admitted at the last meeting, and another is expected to pass at the next meeting. Watch the list of new members in THE FRAT for names.—P. B.

Akron

Our annual masquerade ball held at Rose Hall on October 26 turned out a big success, attendance being around 300, and a fine financial profit made. In addition to the local crowd, there were many from other places who came to Akron for the occasion, among them being friends from Pittsburgh, St. Louis, Lansing, Toledo, Sandusky, Columbus and Detroit. Mrs. Nathan Henick of Toledo dressed as a flag girl, was awarded the prize as the prettiest girl. Martin Selzer of Akron, dressed as Napoleon Bonaparte, was adjudged the handsomest man. Mrs. William McConnell captured the ladies' prize for the most original costume, being dressed as an old maid.

H. P. Wilson had the most original get-up among the men, having an eight-foot Zeppelin over his head. Mrs. Louis Blum of Toledo, as a witch was declared winner of the funniest ladies' costume prize. Funniest costume for men, W. I. Roller. The children's prizes were won by the little daughters of Leo Frater and Willard McConnell, dressed respectively as a Dutch girl and an Indian boy. Mrs. Blum evidently came from Toledo with her pockets—or should I say reticule?—filled with rabbits' feet and horseshoes, for she won prizes totaling \$10 in value. Treasurer H. C. Ware showed his financial training by annexing the prize for locating the mystery woman—who proved to be Mrs. Lynn of St. Louis. The crowd enjoyed throwing confetti, and cleaned up all the refreshments, including 15 gallons of cider.

Among the distinguished visitors at the masquerade party was A. M. Hinch of Detroit, who was the guest of K. B. Ayers for two days. Brother Ayers evidently had the Hinch method of capturing new members fully explained to him, and if he fails to put in practice, we will be disappointed. At last accounts, he was said to be busy building a corral. Pressed to give a hint as to his methods, Brother Hinch side-stepped the issue by saying that in Chicago they go after new members with machine guns, and in Detroit, close to the Canadian border, they make use of that country's chief export to the United States to "dizz" members into joining. It appears to be up to Brother Ayers to find a new tool for use on Akron prospects.

J. T. Hower and F. X. Zitnik have organized a chess and checker club for the Akron deaf. The first meeting will be held at the Goodyear hall community room on the evening of November 15.

After the first of January the monthly meetings of the Division will be called to order at 6:30 p. m., on the first Thursday of the month, at the same hall as at present. Remember the change in meeting time.—J. O. H.

Berkeley

After the Division's October meeting closed, the remainder of the evening was devoted to addresses of interest by Major Birck, head supervisor at the Berkeley school, and by Messrs. Flynn and Aronson. This was the first meeting of the Division Brother Birck has been able to attend, though he was transferred to No. 79 over a year ago from Akron Division, through

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Open daily. Meetings, second Sunday of each month.

VISITORS ARE WELCOME

Pittsburgh Silent Club

104 Federal Street, North Side
PITTSBURGH, PENNSYLVANIA

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

which he joined the society. He made a striking appearance in his military uniform. The humorous stories of Mr. Flynn and the interesting talk of Brother Aronson about his boyhood in Warsaw, Poland, were much appreciated. A pleasant—and pleased—visitor at this meeting was Virgil Owen of Los Angeles Division.

Monroe Jacobs and Leo White have increased their sick and accident benefit insurance to \$25 per week, the limit. This is a wise move. At no time does one need money so badly as when he is sick or just recovering from a sickness.

Emery Vinson, who rented some land from Brother Davidson in Concord, with the idea of raising turkeys on a large scale, reports that he will shortly ship 250 fine turkeys to the commission houses in Oakland. He claims that his stock surpasses that of other turkey raisers in his neighborhood. We wish him success in his venture.

Joseph Beck, Division treasurer for the past five years, asks the members of the Division to help him close the year with a clean slate. That means pay your dues to and for December, if not more. Do it now.—W. A. C.

St. Paul-Minneapolis

Our Hallowe'en costume dance came off on October 19, as scheduled. It was a success, with a good crowd, and fancy costumes were numerous. A bunch came over from Wisconsin to take in the dance. All glory goes to Chairman Inhofer and his assistants.

Chairman Inhofer announces a Vaudeville show at Thompson hall on November 30. The feature will be a shadow pantomime. Be sure and come, or you will miss something new.

Dr. J. L. Smith of Faribault Division was at the hall Saturday evening, November 2, and gave an interesting lecture on "The Other Fellow" to a good crowd. J. S. S. Bowen, formerly of Minneapolis, but now of Faribault, came up with Dr. Smith and enjoyed meeting old friends and acquaintances.

Our annual smoker was staged on November 1 after the regular meeting, and was a success, despite the fact that the attendance was not up to expectations. There were plenty of good eats and cigars, and all had a fine time.

Hear Ye, Brethren! Our annual New Year dance will come off on December 31, and Chairman Inhofer is doing his best to make it a success, and all members of the Division are urged to help the chairman sell tickets, and also to bring their hearing friends to the dance. Tickets are only 35 cents. First class jazz music, with plenty of pep.

Our Wisconsin brothers are very welcome!

The infant son of Brother and Mrs. Axel Kirke, born on October 2, died two weeks later. The Division members extend their sympathy to the bereaved parents.—J. J. M.

Des Moines

Ideal weather greeted visitors at our masquerade party on October 26. Of the 65 persons present, 32 were out of town visitors, and from all indications they were well pleased with the entertainment provided. Paul Johns, with his door-knob eating ostrich, took the prize for the most curious costume, and rightly deserved it. The Misses King and Callison tied for the honor of being the most beautiful piece of scenery present, and Miss Champion's make-up was adjudged the most homely. Adolph Struck, Davenport, Carl Osterberg, Cedar Rapids, and Mrs. Grant Edgerly, Waterloo, were the hard-working judges and the general opinion was that they all belonged in the supreme court for their fairness.

Our usual monthly parties after meetings are well attended, and things in general look as if 1930 would be a banner year for No. 77.

The new 1930 auto license plates for this county will soon be out, and all our plates will boost for this Division, as the county number will be "77," same as ours. Here's hoping that the other Iowa Divisions may have the same luck.—C. R. K.

Boston

Hubward, 1931.

The Hallowe'en dance is all over, and it was a big success. Everybody enjoyed themselves, and a nice sum was realized for the convention fund. Thanks are due to the Horace Mann members of the local Division. Next comes the best and biggest time of the year, our annual ball on December 28. It will be held at Convention Hall, St. Botolph St., and Garrison Ave. Last year everybody had a wonderful time, so don't miss the one this year. Another good time will be arranged for December 31, with Brother Battersby in charge. It will be a New Year frolic. Don't miss this, either.

The whist party after our meeting on November 2 was also a success, and the Aux-Frats made good again.

Hazel's Handy Pocket Parliamentary Chart

Based upon Roberts' Rules of Order
For an immediate answer to any Parliamentary Question - - No Book - - No Study - - "Just Turn the Dial." You should have one. Recommended by U. S. House Speaker Longworth, and by eminent parliamentarians.

Price \$1.00 25 or more 75 cents

Edwin M. Hazel 4533 Bedford Ave. Omaha, Nebr.

Chairman Battersby of the 1931 local committee is busy preparing a dozen or so convention articles. The first may appear in THE FRAT next spring.—A. A. S.

Los Angeles

The ladies of our Division are artists when it comes to making beautiful and original boxes and baskets for our box socials. At the social November 9 the boxes were laden with good things to eat that sold for fancy prices.

The dance scheduled for December 14 has been postponed until some time in February, on account of the holiday season being so near.

Every member of the Division is urged to attend the regular meeting on December 7, as new officers are to be elected for the coming year.

Our Division secretary frequently receives, from members of other Divisions, inquiries regarding employment conditions here. It is often difficult to give satisfactory answers, but we wish to say here that there are many people out of employment now. Many of those who wish to come here will be better off at home, where they have friends. Visitors are always welcome, but we would not advise anyone to sever their home and employment connections until they have made a careful survey of conditions in California.—L. A. F.

Little Rock

Our boys refused to sit back and let the other Divisions do all the enlisting of new members, but partaking of the Hinch spirit, started out on their own—late, but not too late. The result was eleven applications turned in at the November meeting. All are from men of exemplary habits and industrious inclinations. We expect several more applications next month, which may take us to our long-striven-for goal, 100 members. [That's the spirit.—Ed.]

We recently lost one member by transfer, and with unusually deep regret. The Rev. Brother J. W. Michaels, the third oldest member of our Division in point of membership, transfers to Ft. Worth Division. Well, our loss is Ft. Worth's gain.

A basketball team composed of Frats and prospective Frats was entered in the Commercial League which opened up recently. The league is made up of five teams of high school and college stars who play a high brand of football. The Silents came out on the short end twice, but they gave their opponents hard battles. James Smith is their manager, and Joseph Ward, coach.

ANNIVERSARY BANQUET

Holyoke Division No. 26

Bridge Street Turn Hall, Holyoke, Mass.
SATURDAY (8 P. M.), JANUARY 11

Reservations (\$2 per plate) should be made of the Chairman, Arno Klopfer, Box 253, Holyoke, Mass., before Jan. 3.

An entertainment follows the banquet.

"The largest club for the deaf West of Chicago." Visitors Welcome. Open every night.

The Sphinx Club of Los Angeles

Located at 131 W. 15th St., near Hill St. Take Hill St. cars running south from 5th St.

They need more practice. Given that, and they will give a good account of themselves.

Our nonresident members have had time in which to study the circulars sent them recently in regard to converting their Class A certificates to one of the newer classes. The writer hopes that most of them, if not all, will take the necessary steps to convert, both for their own advantage, and for the good of their beneficiaries. As an instance of the desirability of so doing, one of our oldest members, with a certificate number well under 300, after paying his dues regularly for 22 years, fell upon hard times, and was in danger of being dropped for non-payment of dues. Fortunately for him, the Division came to his rescue, paid up his back dues and had him convert to Class C. Should he now be dropped, he will be entitled to a generous amount of paid up insurance, whereas, in Class A he would have forfeited everything he had paid in all those 22 years. The moral is plain—convert to one of the newer classes and be safe. We would be glad to give the same help to every member who happens to be in arrears, but unfortunately our financial means will not allow of our helping any but the more “desperate” cases.

The Division will have a smoker soon, the date tentatively chosen by Chairman Luther Shibley being February 2. We will have a large class of new members ready for initiation. Our pet Billy has had a long rest, and is ready and anxious to test their ability to ride him. More definite information will be given in the December issue.

The writer wishes to correct his error in the matter of names on two different occasions in THE FRAT. The name used was James Bell. It should have been Earl Bell. James Bell moved to Ohio several years ago, transferring to Cleveland Division No. 21.

Alvah Rasnick, who joined our Division in 1926 and later moved to Virginia, has returned to Little Rock and purchased a home of his own, proposing to settle down here for good. Welcome.—P. B. J.

Dayton

Our Piqua members held a social on October 26 for the benefit of the Division's silver jubilee fund. Over 100 attended the social, and it was a big success in every way. Many from Dayton attended, as well as some from other towns.

Over 125 attended the Hallowe'en social at Ben Hur hall on October 19, and it was a fine success. The proceeds will go to swell the jubilee fund. Mrs. Alice Swords of Dayton won the first prize for the best costumed lady. Charles Wooley of Middletown won the first prize for the most grotesque garb. The prize for the best children's costume was awarded to Beatrice Stevens. Visitors were present from many distant places, among them Detroit,

Lansing, Richmond, Ind., Newport, Ky., and in Ohio, Columbus, Cincinnati, Toledo, Middletown, Hamilton, Springfield, and others.

Several Dayton people motored to Columbus to see the football game between the Ohio and Michigan school teams on November 2. They were Mr. and Mrs. Warren Albert, Mr. and Mrs. Alby Peterson, Martin and Oscar Samshal and Mrs. Fred Fremuth. The Michigan team was the heavier, and on a muddy field won by the score of 12 to 0.—A. H. P.

Columbus

The Frat smoker held on October 12 went off as per announcement, and was a very pleasant affair. While the number in attendance was not as large as expected, it was a jolly crowd, and everyone went away smiling, feeling that it was good to have been there.

Next on the social program will be our annual New Year's Eve party on December 31. It will be held at the same place that the smoker was held—K. of P. hall, 697 S. High St. Take either High St. or Whittier cars going south; ask the conductor to put you off at K. of P. hall, and you are there. See? Admission will be only 25 cents per person for adults. Children under 12, free. Only 25 cents, and you get several times that much in Happy New Year cheer. Now come, and bring your family and friends. Brother Inman is chairman, and will have a bunch of live wires as assistants, and if he does not fill the bill as a successful chairman, I do not know who can. Paste this date, December 31, in your bonnet, and be sure and be there. Welcome, everybody. Plenty of refreshments, and no goats to ride.

Two sets of nominating committees were selected at our meeting on November 5. One set was appointed by the president, the other selected by the members themselves. The result will be two complete slates of candidates, competing against each other for office, at the December election. This plan worked admirably last year.—C. C. N.

Pittsburgh

Pittsburgh Division will celebrate its 17th anniversary on February 22 with a banquet at the Roosevelt Hotel. On that date in 1913 the Division was organized with seven charter members. They were Timothy Gorman, James Forbes, Frank A. Lietner, George Davies, John Rolshouse, John Schull and James Conway. Of these, only two are still members of this Division, Brothers Gorman and Forbes. Brother Lietner transferred to No. 109 as a charter member of that Division. Brother Davies is now a member of Detroit Division, Brother Conway is with Los Angeles Division, and Broth-

ers Schull and Rolshouse are dead. Since its organization the Division has had 217 names on its roster. Many went to form Johnstown and Wilkesburg Divisions, many others transferred to other Divisions or dropped out, and some few have died. Today the Division has 128 members, and still going strong. The dinner at the Roosevelt will be followed by toasts and stunts, winding up with a dance. Fred Conner is chairman, and will be aided by Charles Fritzges, Enza Ludovico, Paul Harkless and William Gibson. They are all determined to make the affair a success. Further details will be announced later in THE FRAT—or write Chairman Conner at 508 Hazelwood Ave., Hazelwood Station, Pittsburgh, Pa.

On February 23 we will hold our annual smoker. The degree staff is already rolling up its sleeves in preparation for the event, and the new members are being warned to be ready. The place and details will be announced in a later issue.—S. J. R.

Dallas

No, fellow Frats, Dallas Division has not been dead, not by a long shot, but just sort of breezing along waiting for something to happen.

When Vasco Tobey left Dallas he also left vacant the office of Division secretary, and Clifton L. Talbot, one of our charter members, was elected to fill out the unexpired term. Then a few weeks later Ft. Worth Division also had a change of secretaries, and in the September issue of THE FRAT the Division directory had Joe W. Hale, 2700 Roosevelt Ave., Ft. Worth, listed as Dallas Division's secretary. Brother Hale is all right, and we would welcome him as our secretary, but unfortunately the rules of the Society demand that the officers of a Division be connected with that Division as an active member, which, as regards Dallas Division, Brother Hale is anything else but. [Typo errors will happen.—Ed.]

Dallas Division's annual Fraternal, held on the second Saturday of every state fair, was a success this year, as in the past, though attendance was rather less from outside points and the weather man played a trick on us by having it rain frogs, etc., on the day of our annual blow-out. C. D. Pickett, Jr., an old member of our Division, but new at handling committees, was in charge of this year's affair, which netted a profit of approximately \$60. Brother Pickett's aides were Fred Pairett, Roy McAllister, Patrick McNamara, Doyle Kerr, Louis Orrill, Leonard King and Troy Hill.

No major event is planned by the Division until next year's carnival, but socials and movies will be given each month. Starting in November we will revert to the old order of alphabet socials, beginning with the A's.

About the only place in which the deaf of Dallas can now see real silent picture shows is at the monthly movie show given by Dallas Division, at

EMBLEM CARDS, EMBOSSED IN COLORS. With your name and address, 100 for \$1.25. W. J. Maiworm, 8041 N. Albany Ave., Chicago.

which a small admission charge of 10 cents is made. Practically all the large movies have gone "talkie," and most of the neighboring shows have followed their example. But so long as our little movie machine holds together, silent reels will be available, and we can be safe from the "Talkie-Squawkie" menace.

The writer is completing a card index of all of the deaf in Texas and surrounding territory, and there seems to be quite a lot of both youngsters and older men who are not yet members of the Society. As soon as time permits, we intend to start a round-up of these mavericks who are still without the fold.

Brother and Mrs. John Brown are the proud parents of a new baby, born the last of October, exact date and sex of infant unknown. It is said that Brother Brown has ruined several pairs of shoes since the event occurred, but is now back in his normal state of being.

Don't forget, folks, that we are still pointed for that 1935 convention, to be held either here or in Houston.—T. E. H.

Portland, Ore.

Saturday evening, October 26 the local Frats staged a Hallowe'en party. Quite a number of new faces were noted at the party. The prize for the most comical make-up was awarded to Brother and Mrs. James M. Lowell of Tacoma, Wash. Brother Lowell is a member of Seattle Division.

"The Three Musketeers," John, Frank and Fred Wondrack, are together once more, John and Frank having just arrived by auto from Cincinnati, O. They made the trip in nine days, making an average of 335 miles a day. By the way, Clarence Messner, another Cincinnati, who has been here for several months, is reported as having left for San Francisco.

On Wednesday, October 26, the S. F. L. Auxiliary were hostesses to their husbands and sweethearts at a supper in a local hotel. The occasion was the celebration of the ninth anniversary of the founding of the club.—C. H. L. [Greetings.—Ed.]

Omaha

The October social engineered by Brother Dobson and his assistants, Brothers Clayton, Macek, Plopping and Anthony was the most successful and enjoyable event of the season. The games were something new, and the prizes useful. The boys certainly know how to entertain and at the same time swell the Division's treasury. The committee is entitled to a lot more praise, but the writer fears he will get the editor's goat if he finds he is being robbed of too much space. [No danger, our goat just loves real news.—Ed.]

Next comes our little Brother Buell and his gang, who say they are going to give us the time of our lives at the November social. As Brother Buell blew over here from Chicago,

the home of gangsters, let's attend the party and see what this particular gangster has in store for us. Probably be a hold-up for our spare cash!

Charles J. Falk, whose shoes we are attempting to fill as correspondent, broke camp here last fall and went down into the Mississippi woods to accept a position as instructor in the state school for the deaf. He informs us that he is greatly pleased with his new quarters.

Our December meeting, the most important of the year, is not far off. Then new officers will be elected or re-elected. As a rule, we members are inclined to be fair to our Division, but are often at a loss as to which candidate to vote for. It has always been the writer's idea that we should forget the favorites of the Division, the ones who have done the most at socials, or brought in the most new members, and vote for the one we feel is best fitted for any particular office. If that is done, I believe the Division will make more rapid progress. If a member has held a given office for one or several years, and no one else can be found that is as well or better qualified to fill it, he should be re-elected. Personal favoritism should not sway one in selecting officers or delegates. Select the best man for the place.—Z. L. O.

Detroit

Brother Hinch's persistence in his drive for new members is making itself felt more and more at each succeeding meeting of the Division. If he keeps on, we will have to search for larger quarters. In fact, the necessity has already arrived, but he still keeps on bringing them in! He brought in the application of Nathan Fadden at the November meeting, which went through without a hitch, as did the application of Russell Marshall, brought in by Alex Lobsinger. The quorum problem is fast being solved by Brother Hinch and his co-workers, for there were over 100 facing the president when the meeting was called to order. But Brother Hinch says that the Wall St. market crash and the consequent curtailment of production activities has made the bagging of new members a rather slow procedure these days, but he has his eye out for any prospect who shows the least signs of being able to ride our frisky goat. His score to date stands at around 70 "sure hits."

In the absence of President Drake, Vice President Schneider took the chair and gavel at the November meeting, appointing Brother Goldstick acting vice president, and Brother Brooks as messenger, and business proceeded as usual. When the time for the initiation of new members arrived, Leo Le Blanc, Tony Czubeck, Dennis La

Porte, Sam Meyers and Douglas Hitchcock were given the pledge.

Our next meeting is THE meeting of the year, and it is hoped that every member will be present, as at that meeting we have to choose the executives who will guide us through the year 1930. It is to be hoped that careful and intelligent consideration of the best interests of the Division will prevail over any personal feelings, likes or dislikes that the members may have toward any qualified candidate who may offer his services to the Division.

About 20 of our members attended the mask ball given by Akron Division, recently, but I have been unable to get the full list of names. But our champion Go-Getter, A. M. Hinch, was there. A good time is reported.

Ferdinand Herring has the deepest sympathy of all the members of the Division in the loss of both of his parents recently. His father dropped dead of heart failure on October 16, and his mother died of grief and worry on the 23rd, just one week later.

C. F. Rosenbaum is operating two separate shoe shops in this city. He reports that business in both places is growing fast, and the increase in profits enables him to always greet his customers with a happy smile.

A sample bill fold, for the new bills, was sent to the secretary for the purpose of having him canvass the Division for orders, but as the orders did not materialize, the Division voted to buy it and raffle it off among the members. Accordingly, under the management of Benjamin Beaver the trick was turned, and the Division went \$10.65 to the good.—R. V. J.

Cleveland

A lively session at our November meeting sent everyone home with a feeling that the meetings of No. 21 are far from being monotonous, and are well worth attending if you crave action. A revision of the local rules will soon be in print, as soon as they are finished, which will be in a month or so.

Condolatory messages on the loss of our deceased president, Ross V. Mohr, who died suddenly on September 23, were received from Canton and Detroit Divisions, and from A. G. Lepley of California.

George Hartman and Joseph Valley have applied for sick benefit from the local relief fund, and Fred Foster reports a narrow escape from serious injury when an interstate bus on which he was riding overturned down in Pennsylvania.

Local deaf people purchasing new homes are about as scarce as are new members to No. 21. Roscoe Ashcraft was initiated this month, the first in a long time, and the new residence purchased by David Friedman in Parma Village is also the first one bought in a long time.

The many friends of Brother and Mrs. Julius Maynard are extending congratulations upon their passing

WHEN IN CHICAGO stop at the New Bismarck Hotel, Randolph and Wells Streets, opposite Frat Headquarters.

their 25th wedding anniversary. The couple do not look the part of the picture envisioned by most people who hear of silver weddings. In fact, Mrs. Maynard says it seems like only about ten years. But figures do not lie.

Daniel I. Whitehead of Detroit was a visitor at our last meeting, and apparently enjoyed it. He said that it was his first appearance in Cleveland, but your correspondent noticed that he singled out acquaintances right and left with a facility comparable only to that of Grand President Gibson.

We note that THE FRAT is being favored with more advertising, and it naturally prompts us to wonder if all who answer the advertisements are doing the proper thing to insure the paper being classed as a good medium. We refer to mentioning THE FRAT when answering advertisements. While most advertisements have addresses with a key number representing the paper advertised in, others have no way of telling from which publication customers get their information. Therefore, when answering, state that "This ad. was in THE FRAT." You will thus assist in making it possible for it to get an increasing amount of advertising. Yes, we practice what we preach. For instance, we ordered one of those parlor games from the Ta-Bowl people for use at a local bazaar, and although we detected a key number, mention of THE FRAT was made anyway.—P. D. M.

Reading

At our next smoker, to be held in March, we will initiate the Raymond E. Price Class, so called in honor of the 100th member to join our Division. March is a long way off, and as we already have five in the class, that number should be trebled by then. We congratulate Brother Price on the honor done him, and trust that in return he will play the part of a Brother Hinch, for a while at least.

We have received many congratulations on having gone over the top and attained our objective—100 by 1930. One was from Brother Hinch, every inch a Frat, who urged us onward to that other 100, without allowing us time to catch our breath. But whatever we may have done here, we can hardly compare our achievement with that of Brother Hinch, and our hats are off to him. His achievement will certainly be a red letter period in the history of our Society.

Several deaf professional football players will soon be on the roster of our Division, viz: Reidinger, Yiengst and Lessey. All are starring for their teams these days.

Our Frat frolic on November 9 brought out a large crowd, and the costumes were better than ever. But what was more commendable of the occasion was the Fraternal spirit that prevailed. Prizes: Best dressed of the fairer sex, Miss Helen Schwartz, Allentown; most comical, Mrs. Ray Fritz, Reading; best dressed male, Ray Fritz, Reading; most comical, Mr. Hungerford, Reading. I do not think the

latter possesses a Ford, but if he keeps on winning prizes, we may be able to report that he has got his Lizzie.—E. C. R.

Houston

Aside from the notes pertaining to the visit of Grand President Gibson appearing in this column some months ago, it has been considerable time since this Division was represented in the Division Notes columns. This was due primarily to the writer's ideas of what may or may not be of general interest to the readers, small talk and purely personal matters being taboo.

Some of our friends have been asking, and probably others wondering, if Houston still had its hat in the ring for the 1935 convention. To all such I answer "sure, Mike, we are still aiming to put up a fight for it, but for the present we are sawing wood and saying nothing." There will be plenty said at the right time—and in the right way.

Our Labor Day Fraternal this year, while almost a "frost" as far as out of town visitors was concerned, was financially one of the most successful we have ever held. The committee handling the affair was composed of Tom P. Jackson, chairman, R. C. Morris, transportation, G. B. Allen, finances, J. E. Empson, entertainment, and Bird Middaugh, decoration. They have just made their report, showing net proceeds of \$192.63. In addition to the above, we sold \$25 worth of left-over merchandise to Dallas Division and, at our October party, disposed of \$25 worth of additional left-over stuff, making the total net proceeds this year \$242.63—not so bad for a Division having only 50 members.

At the November meeting the Division voted to have a degree team, and the writer was selected to have charge of and drill same, and we are putting all other Divisions on notice that we intend to have a team second to none. In due time we will back up this boast by meeting all comers.

There has been little turnover among the deaf here for quite a spell. An occasional itinerant from the northern section drops in now and then, but for the most part they are non-Frats, and do not tarry long, especially as it is quickly made known to them that peddlers, horse-race gamblers, etc., are not wanted here.—R. C. M.

Washington

Mr. and Mrs. William A. Renner of New York have been interested visitors in Washington for several days, stopping with his brother, an army civil engineer. This is more correctly their delayed honeymoon. Mr. Renner is foreman of the Deaf-Mutes' Journal office, and instructor of printing at the Fanwood school.

At its initial meeting this fall, the National Literary Society, one of the leading features of the social life of the deaf of the national capital, elected Mesdames R. J. Stewart, H. L.

Tracy and Edwin Isaacson, good Aux-Frats, to the offices of president, vice president and secretary, respectively. S. B. Alley was again made keeper of the exchequer. R. J. Stewart and C. C. Quinley, hustlers both, were elected members of the program committee, and Byron Zimmerman, a man of muscle, was made sergeant-at-arms. The Rev. Brother A. D. Bryant started the ball rolling with a good lecture on "The Days Long Gone By." The membership of this society has been increasing, and all hope that the literary feature will be all that could be desired.

Albert J. Rose, recently transferred from St. Louis Division, has been placed on the day force at the mammoth Judd-Detweiler plant after working nights for a time. Now he will be able to lend us more of his dramatic abilities.—H. L. T.

Atlanta

Our fall socials opened with a Hal-lowe'en party at Red Men's hall on October 30. There were few in costume, but the usual games, prizes and refreshments were enjoyed by a good-sized crowd. Next is the Thanksgiving party being planned by the "Nad-Frats" for November 28. The B.Y.P.U. members are planning to make their socials a regular monthly or bi-monthly affair.

Will Jeff Scott, latest addition to our Division, who is employed by the Harland Printing Co. reported for work at the usual hour one morning recently, and not finding his overalls in their usual place, went on a still hunt for them. He found them stuffed in around the office safe, which had been blown open during the night. Brother Scott at once gave the alarm, and investigation by officials disclosed that the burglars had escaped with the magnificent sum of 75 cents—and Brother Scott's overalls were none the worse for the explosion.

The Rev. Brother Samuel M. Freeman, our oldest social member, returned in October from an extended trip to Knoxville, Cincinnati and Columbus. At the latter point he attended the big reunion of the Ohioans, that school being his Alma Mater. Brother Freeman was accompanied by Mrs. Freeman and their daughter, Mrs. M. M. Simmons. They made the trip in the latter's car, and without mishap.

The sympathy of the Atlanta deaf is extended Brother and Mrs. Ross Johnson in the death of T. W. Florence, Mrs. Johnson's father, which occurred at their Marietta home November 2.

At this writing a party of 25 or 30 are planning to leave Atlanta November 15 in a special chartered bus, to attend the Alabama-Tennessee football game at Talladega. Many in the party are former pupils of these schools, and the rooters are about evenly divided.

It is now reported that Birmingham bid for the Dixie Association of the Deaf convention, with the understanding that it was to be held in 1931. An-

nouncement has been made that Knoxville will take care of the 1930 convention, giving Birmingham plenty of time to get ready for theirs in 1931.—M. B.

Scranton

Each and every member is urged to attend the December meeting, in order that the election of officers for the ensuing year may be properly carried out.

It is sincerely hoped that those capable of holding office will not be backward about offering themselves as candidates, also that their candidacy will be given careful consideration by the members. That will be the best for all concerned.

To one and all, a Merry Christmas and a Happy New Year.—O. J. S.

Binghamton

We are going ahead with plans for the celebration of our second anniversary, with William Anderson in charge, assisted by Mahlon Hoag, James Lewis and the Aux-Frats. Although only two years old, this Division has accomplished big things, and is still going strong.

Mahlon Hoag has been elected to the post of chairman of entertainment, and as he is known as a hustler, we expect big things this coming year. He is the kind that keeps things hidden up his sleeve until the last minute, then springs them out on you when you least expect it.

On October 26 a Hallowe'en party was held at the rooms of the Fraternal Club. A good-sized crowd was present, and made this annual event a gala affair. Many were in costume. The winners were: Best costume, ladies, Mrs. Henry Decker; men, Clifford Leach; children, Mary Lewis and Ralph Hoag. Best comic costume, ladies, Mrs. Mahlon Hoag; men, William Chauncey. The standard Hallowe'en menu was served, consisting of pumpkin pie, doughnuts and cider. The rooms were gaily decorated in black and orange. Various games were enjoyed.

The Division is growing in membership slowly but surely. Two new members were just admitted, and we expect at least one other to apply for admission soon, possibly at the December meeting. We are glad to extend the welcome hand, boys.

A party of Frats and their wives recently motored to Walton, N. Y. and helped celebrate the 28th anniversary of Mr. and Mrs. George W. Dix. The Frat bowling team rolled two games against a picked team of the town, and lost by a narrow margin. We hope Mr. Dix will soon be a Frat. He has already put in an application, secured by that hustling new member, J. Francis Brown. The latter, the minute he was notified that his own application had successfully passed, immediately went out and roped in Mr. Dix, and secured his application. Atta boy!

Chairman Hoag of the entertainment committee announces the following: December 31, watch party; February 22, masquerade; in March, date not selected, box social.—J. M. L.

Schenectady

Our Division has not been engaged in social activities since last May. That seems long enough, so on November 23 we will hold a dance at I.O.O.F. hall, and on December 14 will have a social. We expect a good crowd at both parties.

The Division has changed its meeting place to 612 Union St., and its meeting date to the second Saturday of the month. We think this change will be for the better, especially as regards socials. Members will please bear the change in mind.

The usual annual election of officers will be held at the December meeting. We do not anticipate any trouble in filling the various offices.—J. F. K.

Spokane

Our Division will soon be 100 per cent "out" of Class A members, as we all intend to transfer to one of the other classes. We realize that we are not helping the Home Office by so doing, but that the Home Office is helping us in urging us to make the change.

Brothers and friends gave James O'Leary a surprise birthday party recently, some of them coming as much as 100 miles to be present. The popular "Jim" was presented with a handsome lamp shade as a token of our good wishes.

J. P. Frisby and family and Henry Ott are making a tour of California and other southern states.

J. Cooke Howard, who was for some time a resident of Spokane, is now located at Wenatchee, Wash. At last report he was not very well, physically, but still the same old jester.

F. D. Bright of Wallace, Idaho, recently visited Erve Chambers. With the latter's English setter, they went hunting, and it was a bad day for the birds, for they came home with their bags filled to the limit the law allowed.—E. W. C.

Peoria

About 50 attended our Hallowe'en masquerade on October 26. The prize winners were Brother and Mrs. Harold Ford, first, and Mr. McLaughlin and Mrs. Cunningham, second. Refreshments in the way of "hot dogs," pumpkin and apple pie and coffee helped send the crowd home with that "full dinner-pail" feeling.

Quite a number of our members attended the smoker given by Jacksonville Division during the recent reunion, and report that they surely did make whoopee there. And they sprung a new one on us. Instead of using the customary gavel to call the meeting to order, President Fancher stuck to his chosen profession and used a bass drum. We wonder if that is the regular practice at the monthly meetings of No. 88!

The Aux-Frats held their monthly meeting at the home of Mrs. Harold Ford on October 30. A pleasant afternoon was spent in playing bunco. The next meeting will be held on November 30, at the home of Mrs. Jesse Loer.

Mighty interesting is the series of write-ups concerning our Society now running in THE FRAT. They will serve to enlighten our younger members on the history of the N. F. S. D., and at the same time serve as real ammunition for our organizers in driving home points with which to convince prospectives of the desirability of joining the Society.—C. J. C. [Thank you.—Ed.]

Faribault

The Division's Hallowe'en party at the home of John J. Doheny was a great success. Bridge was played during the early hours of the evening, followed by a supper. In the wee sma' hours the witches made their appearance and awarded prizes to the bridge players whose scores warranted it. The prizes took the form of cabbages, squashes, potatoes and beans grown in Brother Doheny's garden.

We are looking forward to a large turnout at our Gallaudet social after our December meeting. This date will also mark our fifth anniversary, the Division's ship starting out with 11 members on board on December 6, 1924. We now have a total membership of 31.

The members of the Ladies' Auxiliary entertained the Frats at a bridge party in the Frat hall after the November meeting. Mrs. Cottet and Miss Malley were hostesses.—W. A. L.

Lewiston

The Division held its annual party at the Auburn Y.M.C.A. on November 9. Bowling and other games were enjoyed. Prizes were won by L. Collins, F. Bernier and P. Staples, Portland, E. D. Fogg, Chester Frost and Mrs. W. P. Kelley, Lewiston, A. Napert and Olerine Hagner, Berlin, N. H., Alice Barrett, Auburn, Mrs. Leo Trainor, Bangor, and Mrs. T. J. Quirion, Augusta. The committee in charge consisted of E. D. Fogg, chairman, Edward Plummer, P. J. Thibodeau, T. J. Quirion, D. W. Gledhill, M. Dorsay and W. H. Parker.—D. W. G.

Buffalo

The card party at the school for the deaf drew the largest crowd we have seen since the Division was organized. James J. Coughlin had general charge of the affair, assisted by Division President Smith and Deputy Heacock. Approximately \$300 was realized, and will be donated to the local N. A. D. convention fund. We congratulate the committee on the success of the affair.

The list of candidates for 1930 offices makes it look as if dark horses would be the winners. It is hard to choose, all are so popular with the Division members. May the best men win.—F. H. K.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY

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130 North Wells St., Chicago, Illinois	
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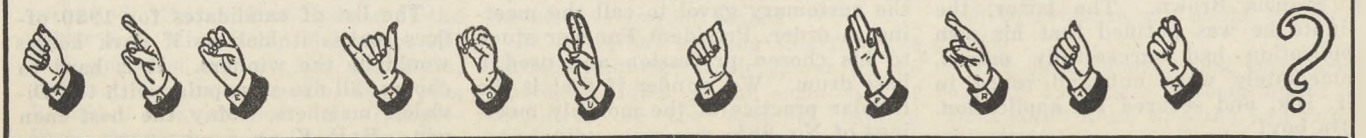
SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1.....	Chicago, Illinois
Corinthian Hall, Capitol Building—First Tuesday	
Elmer E. Disz.....	12084 Eggleston Ave.
DETROIT No. 2.....	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Saturday	
Asa A. Stutsman.....	404 Nona Ave., Dearborn, Mich.
SAGINAW No. 3.....	Saginaw, Michigan
108 South Hamilton St.—First Thursday	
William J. Cumminford.....	438 Lincoln St.
LOUISVILLE No. 4.....	Louisville, Kentucky
Robinson Hall—First Saturday	
William C. Fugate.....	1107 S. Hancock St.
LITTLE ROCK No. 5.....	Little Rock, Arkansas
2134 W. Second St.—First Saturday	
Percy B. Jones.....	2405 Park Ave.
DAYTON No. 8.....	Dayton, Ohio
Ben Hur Hall—First Saturday	
Alby H. Peterson.....	809 E. Herman Ave.
BAY CITY No. 9.....	Bay City, Michigan
2325 Woodside Ave.—First Monday	
Charles F. W. Lawrence.....	808 N. Henry St.
CINCINNATI No. 10.....	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
Gustave Straus.....	3319 Woodmont Ave.
EVANSVILLE No. 11.....	Evansville, Indiana
Y. M. C. A.—First Friday	
Adolph Brizius, Sr.....	732 Canal St.
NASHVILLE No. 12.....	Nashville, Tennessee
Odd Fellows Hall, 411½ Union St.—First Wednesday	
Walter B. Rosson.....	4200 Dakota Ave., West
SPRINGFIELD No. 13.....	Springfield, Ohio
E. High and Linden Ave.—First Saturday	
Harry H. Folkemer.....	2415 Beatrice Ave.
OLATHE No. 14.....	Olathe, Kansas
Hyer's Hall—First Tuesday	
Edward S. Foltz.....	School for the Deaf
FLINT No. 15.....	Flint, Michigan
100 W. Second Ave.—First Tuesday	
E. Morris Bristol.....	125 West Witherbee St.
TOLEDO No. 16.....	Toledo, Ohio
Kapp Hall—First Saturday	
Frank E. Neal.....	412 Arcadia Ave.
MILWAUKEE No. 17.....	Milwaukee, Wisconsin
Silent Club, 221 W. Water St.—First Tuesday	
Samuel Suttet.....	501 18th St.
COLUMBUS No. 18.....	Columbus, Ohio
Knights of Columbus Temple—First Tuesday	
Joseph B. Arnold.....	School for the Deaf
KNOXVILLE No. 20.....	Knoxville, Tennessee
Gillespie Building—Second Friday	
L. Arthur Palmer.....	1507 Goode Ave., South Knoxville
CLEVELAND No. 21.....	Cleveland, Ohio
Moore Bldg., 1000 Walnut St.—First Saturday	
Herman Koelle, Jr.....	1282 Beach Ave.
INDIANAPOLIS No. 22.....	Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday	
Richard H. Phillips.....	2945 Kenwood Ave.
BROOKLYN No. 23.....	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Benjamin Friedwald.....	84 Lawrence Ave.
ST. LOUIS No. 24.....	St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Aves.—First Friday	
Charles H. Fry.....	3416 St. Vincent Ave.
NEW HAVEN No. 25.....	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin.....	166 Dwight St.
HOLYOKE No. 26.....	Holyoke, Massachusetts
Bridge Street Turn Hall—First Monday	
J. E. Kremer.....	86 Pleasant St., Northampton, Mass.
LOS ANGELES No. 27.....	Los Angeles, California
730 S. Grand Ave.—First Saturday	
Clarence H. Doane.....	4731 Budlong Ave.
ATLANTA No. 28.....	Atlanta, Georgia
Red Men's Wigwam—First Friday	
Ross A. Johnson.....	113 Henderson St., Marietta, Ga.
PHILADELPHIA No. 30.....	Philadelphia, Pennsylvania
1626 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31.....	Kansas City, Missouri
912 Grand Ave.—First Saturday	
Everette N. Rattan.....	7229 Montgall Ave.
OMAHA No. 32.....	Omaha, Nebraska
Seymour Hall, 16th and Capitol Aves.—Second Saturday	
Robert E. Dobson.....	3104 N. 57th St.

NEW ORLEANS No. 33.....	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday	
William C. Goss.....	1401 Delery St.
KALAMAZOO No. 34.....	Kalamazoo, Michigan
Moore Temple, Portage St.—First Saturday	
Merton L. Francisco.....	Route Seven
BOSTON No. 35.....	Boston, Massachusetts
Friendship Hall, 515 Tremont St.—First Saturday	
A. A. Sinclair.....	16 Princeton Ter., West Lynn, Mass.
PITTSBURGH No. 36.....	Pittsburgh, Pennsylvania
McGeagh Hall—First Saturday	
Enza A. Ludovico.....	442 Pearl St.
HARTFORD No. 37.....	Hartford, Connecticut
425 Ann St.—Second Saturday	
Harry V. Jarvis.....	18 Orange St.
MEMPHIS No. 38.....	Memphis, Tennessee
Y. M. C. A.—First Saturday	
Frederick W. Anderson.....	318 Pauline St.
PORTLAND No. 39.....	Portland, Maine
514 Congress St.—Second Saturday	
Keith M. Leighton.....	34 Sargent St., Westbrook, Me.
BUFFALO No. 40.....	Buffalo, New York
262-264 E. Ulster St.—First Saturday	
Frank H. Krahling.....	543 Plymouth St.
PORTLAND (ORE.) No. 41.....	Portland, Oregon
W. O. W. Hall, 6th and Alder Sts.—First Saturday	
Clarence H. Linde.....	522 E. 41st St., North
NEWARK No. 42.....	Newark, New Jersey
208 Market St.—First Friday	
Bernard L. Doyle.....	116 Conant St., Hillside, N. J.
PROVIDENCE No. 43.....	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Earl F. Gardiner.....	182 Mulberry St., Pawtucket, R. I.
SEATTLE No. 44.....	Seattle, Washington
Eagles' Hall, 7th and Union—First Saturday	
Albert W. Wright.....	6840 15th Ave., N. E.
UTICA No. 45.....	Utica, New York
53 Franklin Square—First Saturday	
Richard McCabe.....	611 James St.
WASHINGTON No. 46.....	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
Wilbert P. Souder.....	Care Census Bureau
BALTIMORE No. 47.....	Baltimore, Maryland
516 N. Eutaw St.—First Wednesday	
Ray M. Kauffman.....	4614 Roland Ave.
SYRACUSE No. 48.....	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
Carl G. Ayling.....	211 Fitch St.
CEDAR RAPIDS No. 49.....	Cedar Rapids, Iowa
420 1st Ave. E.—Second Saturday	
Louis T. Herbold.....	501 W. Seventh Ave., Marion, Ia.
HUNTINGTON No. 50.....	Huntington, West Virginia
Moore Hall, 4th Ave. and 8th St.—First Saturday	
Samuel N. McCarthy.....	819 E. Second St.
ALBANY No. 51.....	Albany, New York
Macebee Temple—First Saturday	
Henry A. Miner.....	149 Clinton Ave.
ROCHESTER No. 52.....	Rochester, New York
Culver Hall—First Friday	
C. H. Samuelson, Care Dolomite Co., Coldwater, N. Y.	
SAN FRANCISCO No. 53.....	San Francisco, California
Native Sons' Hall—First Saturday	
Isadore Selig.....	426 Lyon St.
READING No. 54.....	Reading, Pennsylvania
1212 Court St.—Second Saturday	
Edwin C. Ritchie.....	28 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55.....	Akron, Ohio
Wilmut Hall, 982 E. Market St.—First Saturday	
Thomas W. Osborne.....	1484 Redwood Ave.
SALT LAKE CITY No. 56.....	Salt Lake City, Utah
First Tuesday	
Edward B. Thurston.....	Box 68, Murray, Utah
ROCKFORD No. 57.....	Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday	
Stanley S. Bondick.....	1407 Christiana St.
SPRINGFIELD No. 58.....	Springfield, Illinois
Painters Hall, 214 1/3 S. 6th St.—First Saturday	
John G. Otto.....	716 South 13th St.
DAVENPORT No. 59.....	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Charles E. Loughran.....	427 East 32nd St.
WORCESTER No. 60.....	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask.....	347 Packchoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61.....	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill.....	912 Marshall Ave., St. Paul
FORT WORTH No. 62.....	Fort Worth, Texas
Third and Calhoun Sts.—Second Saturday	
Joseph W. Hale.....	2700 Roosevelt Ave.
DALLAS No. 63.....	Dallas, Texas
Y. M. C. A. Building—First Saturday	
Clifton L. Talbot.....	5529 Reiger Ave.
DENVER No. 64.....	Denver, Colorado
Howe Hall, 1548 California St.—First Saturday	
Thomas Y. Northern.....	618 Nineteenth St.
WATERBURY No. 65.....	Waterbury, Connecticut
Garden Hall—First Saturday	
William J. O'Connell.....	60 Inman Ave.
SPRINGFIELD No. 67.....	Springfield, Massachusetts
347 Worthington St.—First Thursday	
Philip Beausoleil.....	161 Wilbraham Ave.
WACO No. 68.....	Waco, Texas
First Sunday	
Andrew M. Bowman.....	Route 1, Penelope, Texas
BANGOR No. 71.....	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
James R. Hale.....	Court St., Castine, Me.

KENOSHA No. 72.....	Kenosha, Wisconsin
Knights of Columbus Hall—Second Saturday	
Ambrose Castana.....	5134 33rd Avenue
BIRMINGHAM No. 73.....	Birmingham, Alabama
Fairview Masonic Temple—First Tuesday	
John G. Chunn.....	517 Earle Ave., West
SIoux FALLS No. 74.....	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
Charles H. Loucks.....	School for the Deaf
WICHITA No. 75.....	Wichita, Kansas
Y. M. C. A.—First Saturday	
Burchard R. Keach.....	427 Ida Ave.
SPOKANE No. 76.....	Spokane, Washington
E. 2028 Marietta Ave.—Second Sunday	
Erve W. Chambers.....	Millwood, Wash.
DES MOINES No. 77.....	Des Moines, Iowa
Moore Hall, 920 Locust St.—First Saturday	
C. Ross Koons.....	1217 Pine St.
LOWELL No. 78.....	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Colin C. McCord.....	87 Andrew St.
BERKELEY No. 79.....	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
William A. Cotter.....	658 41st St., Oakland, Calif.
DELANAV No. 80.....	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Orville V. Robinson.....	113 Elm St.
HOUSTON No. 81.....	Houston, Texas
Ross Lodge Halls, 910½ Preston Ave.—First Tuesday	
Richard C. Morris.....	400 Quitman St.
SCRANTON No. 82.....	Scranton, Pennsylvania
232 Wyoming Ave.—First Friday	
Orley J. Schooley, Jr.....	Box 21, Peckville, Pa.
RICHMOND No. 83.....	Richmond, Virginia
Labor Temple, Hall 2—Second Saturday	
Meade B. Dalton.....	3121 Fifth Ave.
JOHNSTOWN No. 85.....	Johnstown, Pennsylvania
Moore Temple—Second Saturday	
Joshua Wilkinson, Jr.....	114 Habicht St.
MANHATTAN No. 87.....	New York, New York
143 W. 125th St.—First Wednesday	
Abraham Barr.....	1018 E. 163rd St.
JACKSONVILLE No. 88.....	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton.....	414 Kosciusko St.
LEWISTON No. 89.....	Lewiston, Maine
G. A. R. Hall, Pine St.—First Saturday	
Donald W. Gledhill.....	P. O. Box 191
PEORIA No. 90.....	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham.....	1713 N. Madison St.
JERSEY CITY No. 91.....	Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday	
Ernest F. DeLaura.....	709 Monroe St., Hoboken, N. J.
BRONX No. 92.....	New York, New York
Casino, 156th and St. Ann's Ave.—First Monday	
James P. McGovern.....	1555 Taylor Ave.
COLUMBIA No. 93.....	Columbia, South Carolina
Labor Union Hall, 1435 Main St.—First Saturday	
William L. Smith.....	2505 Park St.
CHARLOTTE No. 94.....	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
William R. Hackney.....	8 W. Fifth St.
DURHAM No. 95.....	Durham, North Carolina
I. O. O. F. Hall—First Saturday	
J. M. Vestal.....	P. O. Box 397, Burlington, N. C.
DUBUQUE No. 96.....	Dubuque, Iowa
Moore Hall—First Wednesday	
Frank Hemmelder.....	820 Stafford Ave.
GRAND RAPIDS No. 97.....	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
Loren Mars.....	235 Brown St., S. E.
TORONTO No. 98.....	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Harry E. Grooms.....	19 Barrie Ave.
DULUTH No. 99.....	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Sunday	
Carl P. Magnuson.....	Care State Hotel
CANTON No. 100.....	Canton, Ohio
211 North Court St.—First Saturday	
William N. Toomey.....	2007 Kirk Court
FARIBAULT No. 101.....	Faribault, Minnesota
Eagles Hall—First Saturday	
Wesley A. Lauritsen.....	Care School for the Deaf
SOUTH BEND No. 102.....	South Bend, Indiana
Moore Hall—Second Saturday	
Harold V. Hanson.....	Route 8
COUNCIL BLUFFS No. 103.....	Council Bluffs, Iowa
Danish Hall—Second Saturday	
Norman G. Scarvie.....	Care School for the Deaf
FORT WAYNE No. 104.....	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John J. Smead.....	1525 N. Calhoun St.
SCHENECTADY No. 105.....	Schenectady, New York
612 Union St.—Second Saturday	
John F. Koeper.....	501 Becker St.
CHICAGO No. 106.....	Chicago, Illinois
Hotel Atlantic—Second Friday	
Frederick B. Wirt.....	7121 Merrill Ave.
MIAMI No. 107.....	Miami, Florida
Y. M. C. A.—First Sunday	
Raymond H. Rou.....	P. O. Box 550
BINGHAMTON No. 108.....	Binghamton, N. Y.
120 Court St.—Second Saturday	
James M. Lewis.....	16 Sanford St.
WILKINSBURG No. 109.....	Wilkinsburg, Pennsylvania
1018 Penn Ave.—First Sunday	
Frank A. Leitner.....	929 East End Ave.
SAN DIEGO No. 110.....	San Diego, California
Legion Hall, East San Diego—Second Saturday	
Leonard B. Cartwright.....	4227 Iowa St.



CERTIFICATE CLASSES

MONTHLY NET RATES FOR LIFE INSURANCE IN THE N. F. S. D.							
Minimum, \$250; Maximum, \$5,000 to Age 45, \$3,000 to Age 50, \$1,000 to Age 55							
RATES PER \$1,000 OF DEATH BENEFIT CERTIFICATE							
AGE	CLASS C	AGE	CLASS D	AGE	CLASS E	AGE	CLASS F
18	\$1.11	18	\$1.58	18	\$1.13	18	\$1.20
19	1.11	19	1.60	19	1.16	19	1.20
20	1.11	20	1.63	20	1.19	20	1.20
21	1.13	21	1.66	21	1.22	21	1.23
22	1.16	22	1.69	22	1.25	22	1.27
23	1.18	23	1.72	23	1.29	23	1.30
24	1.21	24	1.75	24	1.32	24	1.33
25	1.24	25	1.78	25	1.36	25	1.37
26	1.27	26	1.81	26	1.41	26	1.41
27	1.31	27	1.85	27	1.45	27	1.46
28	1.34	28	1.89	28	1.50	28	1.50
29	1.38	29	1.93	29	1.55	29	1.55
30	1.42	30	1.97	30	1.61	30	1.60
31	1.46	31	2.01	31	1.67	31	1.66
32	1.50	32	2.05	32	1.73	32	1.72
33	1.55	33	2.10	33	1.80	33	1.78
34	1.60	34	2.15	34	1.88	34	1.85
35	1.65	35	2.20	35	1.96	35	1.92
36	1.70	36	2.25	36	2.05	36	2.00
37	1.76	37	2.31	37	2.15	37	2.08
38	1.82	38	2.37	38	2.25	38	2.17
39	1.89	39	2.43	39	2.37	39	2.26
40	1.96	40	2.50	40	2.50	40	2.36
41	2.03	41	2.57	41	2.64	41	2.47
42	2.11	42	2.64	42	2.80	42	2.59
43	2.20	43	2.72	43	2.98	43	2.71
44	2.29	44	2.80	44	3.18	44	2.85
45	2.38	45	2.89	45	3.40	45	3.00
46	2.49	46	2.98	46	3.65	46	3.16
47	2.60	47	3.08	47	3.95	47	3.34
48	2.71	48	3.18	48	4.29	48	3.54
49	2.84	49	3.29	49	4.69	49	3.75
50	2.97	50	3.41	50	5.18	50	3.99
51	3.11	51	3.54	51	5.76	51	4.25
52	3.27	52	3.67	52	6.49	52	4.53
53	3.43	53	3.82	53	7.41	53	4.85
54	3.60	54	3.97	54	8.64	54	5.21
55	3.79	55	4.14	55	10.35	55	5.62

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 nearly a hundred principal cities of the United States and Canada.

When and How Organized

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

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

Objects

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

Benefit Certificates—Amounts; Age Limits

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

A certificate for more than \$3,000 cannot be issued to an applicant who is over 45 years of age, or for more than \$1,000 if past 50.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years 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, Sick and Accident Benefits

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

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

Payments Required of Members

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

Social Features

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of 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 thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

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

Why You Should Join

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

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

This society offers you life insurance and disability benefits at the lowest possible cost consistent with 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 has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

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

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

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

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

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

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