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The FRAT

Official Publication of the National Fraternal Society of the Deaf

Forty-Sixth Year

MAY, 1949

Number Ten



"The Painter's Mother" by James Abbott McNeill Whistler, American—probably the most famous of all "mother" portraits.

THE SPOTLIGHT

By J. Frederick Meagher

NATIONAL Deaf Clubs Basketball Championship at Oakland, Cal., was won by little Des Moines, Iowa.

HOW Teams Finished:
1 DesM.; 2 Los Angeles;
3 Chi.; 4 Little Rock; 5 Pitt.; 6 Portland, Ore.;
7 Oakland, Cal.; 8 Spartanburg. Traveling expenses were paid by Oakland—host team. Des Moines has a player named Good. No player named Bad in the tournament. Oakland raised over \$9,000 for its National. Indianapolis already has \$1,050 for its '50 National. Isn't Los Angeles the only team to compete in all five Nationals? New York City never competed at all. Size don't count!



Meagher

BASEBALL Forecast!

That pain-in-your-pants, "Will-Lie" Myles released his annual prognostication, April 11; hope he loses! Says the baseball clubs will finish thusly: NATIONAL—Pitt.; Bos.; N.Y.; St.L.; Brk.; Phil.; Chi.; Cin. AMERICAN—Bos.; Phil.; Cleve.; N.Y.; Det.; St. Louis; Chi.; Wash. Myles shall boil in oil!

HOTEL CARTER is Cleveland's NAD Convention Headquarters next July 3-9!

Posters and publicity articles in *THE FRAT*, *Silent Worker*, *Cavalier*, *Ohio Chronicle*, etc., are full of Cleveland dope. A great good time seems assured. Cleveland's last National convention was its NAD, 1913. Buell and Russell there played golf with the world's richest man, John D. Rockefeller. We took a nice night's cruise on Lake Erie, aboard the historic steamer, "Eastland"—later to turn over at its Chicago wharf in '15—drowning over 800! Ah, them were the good old days.

But hope Cleveland has better luck for us THIS Time!

NFSD's next Convention, Chicago '51. In Hotel Stevens—which claims to be world's biggest. 1951 marks just 50 years since our Frat was founded; believe it or not!

Chicago's printing costs have gone sky-high; but somehow good old Bobs keeps cost of our tiny 12-page monthly down to \$5,300 a year. Bobs claims to be of mixed Irish-etc., lineage; looks more like he is a full-blooded Scotchman.

Milwaukee's John Dick is again running in Cal. In five races this year he won 3 trophies and 2 medals. Placed 5th in famous Petaluma Marathon (26 miles)—3 hours, 41 min., 15 sec. Has his eyes on the International Deaf Games in Copenhagen, this summer. (That's our Deaf Olympiad!) *Cavalier* says reservations on ships are hard to get; may keep most Americans away from Copenhagen games.

D.C.—DISTINGUISHED CORPS.

Wash., D.C., seems to have the most gilt-edged face-cards of any American Deaf group. Here are a few of many:

Gunnar E. Rath—Chief, Analysis and Research Section, Personal Statistics Division, Hq. U.S. Air Force.

Wilson Grabill—Chief of Fertility Unit, Bureau of Census.

Boyce Williams—Specialist for the Deaf and Hard-of-Hearing in office of Vocational Rehabilitation.

Mrs. Frederick (Regina) Hughes—Specialist Dept. of Agriculture.

Rex Lowman—Economist at Brookings Institution, has very high prestige.

Edward Maczkowski—Associate chemist, Bureau of Standards.

Ernest Schuster—biochemist at St. Elizabeth's Hospital; that's professional research—not routine.

About 50 successful government printers, research help, etc.

Seems NYC, Chicago and Los Angeles, will have to hump themselves to keep D.C. from

claiming to have the world's best bunch of deaf brains and Go-Getters.

SCHOOL NEWS.

N. Dakota has new law; hearie-kids who have no speech are sent to our deaf school . . . Fanwood (NYC) won Eastern schools for deaf cage crown—first time she ever won it, we believe . . . Iowa's Marvin Tuttle is named all-state forward at basketball. He scored 566 points in 24 games . . . New Mex school has target shooting on a rifle range . . . *Iowa Hawkeye*: One by one our state schools drop their farm enterprises. It does not pay! . . . Virginia Ass'n of Deaf asks high politicians to separate the deaf and the blind schools . . . N.D., Okla., Ohio are latest schools to teach deaf to drive autos . . . Minn. is raising \$4,000 for a new school bus . . . Harold Domich starts his new column in the *Mo. Record*—"Pi Lines"—with fear and trembling. Columning is not so hard, bo; just remember each trouble-maker who hands you false news; and never print his name again! (Old man Spotty has been bunked lots of times, gosh-dang it.) . . . *American Annals of the Deaf*: U.S. has 209 schools for deaf, with 18,843 pupils. Break-down is 70 public residential schools with 12,897 pupils; 114 public day schools with 4,626; 25 denominational and private schools with 1,320 . . . *Florida Herald*: "The oral method is hard on the eyes!" It sure is: Old Spotty ruined his eyes reading lips as a child.

April *Silent Worker* says Felix Kowalewski has sold his first song, "Love's Music" to the Nordyke Music Publications of Hollywood. Versatile chap, that "Kow." Also gives a new line the deaf have succeeded in; says Wallace K. Gibson has bought and is making good in running a big bowling alley in Los Angeles. Also says Chi's youngster, Bro. Dick Sipek, may go down to fame with Dundon. Hoy and Taylor as the only deaf to STICK in the majors. He played with the Cincinnati Reds all year in 1945—but batted only .244. Now plays in the bushes. Many deafies have made major baseball teams, but none of them STUCK except Dundon, Hoy and Taylor. Does Bro. Sipek rate with that famous trio? Looks like it. What do YOU think?

SIGHTS You Auto See!

Bro. Al Love—who left our Mo. school young, so hasn't had much education, but is naturally bright—giving Spotty a long-winded account of the famous India Goddess Vishnu, as we parade the daily picket line in front of Hearst's struck Chicago newspaper. Vishnu is the golden Goddess of The Gallaudet College men's fraternity, Kappa Gamma. Some dark day one of those Kapps is gonna strangle Al. Horray!

Mueller Gives History.

Says he: "Dundon played in Columbus long before Hoy's time. Parley P. Pratt, foreman of Ohio school's shoe-repair dept. around 1880, organized a team MOSTLY of deafies; took them around the Atlantic coast. Were practically unbeatable when in condition. Dundon, when sober, could pitch the ball dead-level clear to the wooden backstop."

Deaf Sports Flourish!

Our AAAD (organization in charge of all big deaf athletic events) has held to the course without friction or squabbles. Remarkable progress. Latest branch-out is the "International Deaf Games" (our Olympics) this summer, over in Stockholm, Europe. Really, pal, this world IS growing better! We Old Timers are giving our deaf young squirts a much better start in life than you and I enjoyed, long ago.

HANSON's HOBBY.

In '16 ex-NAD Pres. Dr. Olof Hanson was still doing good in small ways—and never getting credit. Just ran across an old letter from him, showing he ordered large alphabet cards for distribution in the state of Wash. 375 for hospitals, 150 for schools, 150 for R.R. depots, 75 for barracks and armories.

WINS "Liars Contest"—

Of Chi-First Frats on April 1st, did that limber Liar—Mrs. Tom Cain! She won \$2 and the Liar's Championship from "Will-Lie" Myles, Spotty, and a lot of other lieful liars. She out-lied the pack. So you lugs who have been howling "liar" every time somebody slips Spotlight a plausible bit of news which turns out to be seasoned heifer-dust, will know we probably got the year's best lies from Mrs. Elsie Cain. She's a Liar de luxe!

THIS is No Lie!

Ex-wrestler Bill Suttka's mother was born

Feb. 29—feels she has been cheated out of a lot of birthdays! Gets a birthday only once every four years. Raw deal! So Suttka married a peach who was born one day earlier—Feb. 28. So far, she hasn't lost a single birthday! Suttka ought to write his Congressman!

Nor is This!

Eleanor S. Fount howls "Foul; offside; 10-yards penalty! It was N.Y. STATE raised the \$5,300 for our Gallaudet Home for Aged Deaf—not NYC as you claimed. But thanks for the mention, anyway." Their goal is \$50,000—can they make it?

HOW About This?

Big hearie basketball and baseball teams are adding Negro stars; so is our Des Moines, '49 cage champs. But it will be long before we can get a majority vote on adding Negroes to our NFSD divisions—even if only ONE frater has enrolled five new members so far this year! What do?

Jane Wyman's Comment—

On winning an "Oscar" for the best film of '48: "for once I get an award for keeping my mouth shut." "Johnnie Belinda" was a Broadway flop some years ago . . . Ohio's radio station WRFD had Bob Greenmun and Hilbert Dunning on the air Feb. 27; interpreted by David Wilson. More work of their capable hearie lawyer, Dave Stump . . . Wis. Service Bureau *Pilot* may bust! . . . Interpreter at NAD Convention in Cleveland will be a crack—Dave Wilson, son of the deaf . . . Carl Magnuson, Duluth delegate to Boston Convention, will go to Union Printers' Home in Colo. . . . There are about 80 Rehabilitation Workers for deaf in 18 states . . . Farquhar passes credit for that smart Mo. *Buff and Boo* along to Domich and Coats . . . Deaf Mary Catherine Stezoski graduated from Pittsburgh U. in Feb. She says: "I want to be a writer—but just wanting to does not make you one." . . . Ivan Heymansson sold \$845 worth of advertising in Detroit's program booklet of the Great Lakes Deaf Bowling . . . Bro. Baim's bad luck still continues. Escaped Vanport a few hours before the Columbia river levee broke, drowning lots; twice struck by some bum auto-driver, bones broken; and now the pressmen have struck on his Portland newspaper. No pressmen, no paper; no paper, no work, no wages; how live? . . . Writes Bro. Vernon B. Daws, a bright young buck of Elytheville, Ark., "Why can't we deafies get a highschool education like so many hearies have?" Our Rochester school has highschool classes; any others? Or will the young Confederate have to go to Gallaudet College?

PULSE of the PRESS.

Ivan Helmanson of Detroit sends us copy of *Ford Facts* for Feb. 26, with a 3 column cut showing hearie bigshot Tamoor spelling on his paws to our "Crutch" Crutcher, of Mich. Dept. of Labor, Division of Deaf, and to the deaf delegate to the Democratic party convention . . . *Mo. Record*: "English wood B ezir." English spelling-reformer failed to get Government authority for a simplified spelling system. In '27 he wrote: "We regret prejudices which certain users will feel against these changes." . . . *Master Detective*: Rookie cop interpreted for a deafie in court. Judge asked "where did you learn deaf signs?" Rookie: "Picked it up from a buddy in the army. We used it all the time to cuss out the top sergeant" . . . *Wis. Pilot*: Deaf have 19 newspapers and magazines. Biggest circulation are *THE FRAT* and the *Silent Worker* . . . *Wall St. Journal*: One reason the Indians saw so much beauty in early America was they didn't use billboards in their sign language . . . *AAAD Bulletin*: San Francisco is cooler in summer than in winter; has more unmarried adults than any other city its size . . . *Rocky Mt. Leader*: When a deaf couple marry the chances are 10 to 1 they will STAY married; when hearies marry chances are less than 3 to 1 they will not get a divorce . . . *Hawkeye*: German "gehörlos" and Scandinavian "horlos" both mean "hearing-less" . . . *Rushmore Beacon* (So. Dakota school): Dr. A. L. Roberts is correct in his assertion that if the peddling evil is not eradicated, the deaf will find themselves back in the Dark Ages—and all the good-will they have built up among the general public will vanish . . . (Front sports page of *Chicago Tribune*, April 9th): TRACK—Roanoke 98½, Gallaudet 27½.

Ill. Ass'n. of Deaf holds its '49 convention Aug. 12-14, at Ill. U. in Urbana.

Walls of NYC's Union League, and other historic old deaf clubs are full of pix of famous dead deafies; but new, young squirt clubs just ignore famous names. "How soon we are forgotten when we're gone," said Shakespeare . . . 84 deaf clubs joined AAAD for '49 . . . Leonore Bible fell and broke her right leg in two places just below the knee, while bowling in Los Angeles. And we always thought bowling was a sissy game! . . . Miss Mary Smrha was feted on her 40th anniversary as an employee of the Farmers & Merchants Bank of Milligen, Neb.

Two Problems

By R. J. VAN THYNE

Of the Catholic Order of Foresters

*An address delivered before the Illinois
Fraternal Congress*

I CONSIDER it a privilege to appear before this gathering of the Illinois Fraternal Congress and say a few words about two particular phases of our business that are vital to all of us. They are cash surrenders and lapsations.

Hours and perhaps days of discussions on these matters would not give us the solution or a definite reason why certificate holders elect to relinquish their insurance protection in any one of our societies for the cash surrender equity that they have accumulated over the years, or let the makings of an insurance estate drop by the wayside after paying a year or two for the thing that they were so proud to possess after having qualified for all the necessary requirements to get the security that they were seeking for their families and themselves.

I have not consulted the records for statistics on these two important subjects; therefore, you will not be quoted a lot of figures because I feel that the thing we are seeking is "What could be done in the way of a conservation program to hold our lapsations and cash surrenders down to a minimum."

We all know that in past years the buyers of fraternal life insurance were not so much concerned about the amount or plan of protection that was being granted to them or whether or not same would fit in with their insurance program, as much as becoming a member of a particular society because John Doe or some other friend of his belonged.

Furthermore, the member in most cases who sold the membership could not have explained the benefits and options that the insurance contract provided for to the satisfaction of the applicant if he was requested to do so. Consequently, we have in our societies thousands of members who do not realize that they have certificates of real value.

I venture to say that most any one here in this room if given the opportunity to sit down with a certificate holder for a few minutes before he takes the final step towards applying for cash surrender or lapsing his insurance, and explain the benefits and options that his certificate might provide for, 50% would continue on as they have in the past.

Do Not Realize the Options

Take the cash surrender option for instance. Many do not realize that they can apply for a cash loan and

continue to pay their present premium and annual interest and still provide in part the security to their families which they originally set out to do. It should be explained to them that by taking a cash loan the reserve equity keeps increasing from year to year, and in many cases is more than the annual outlay of money necessary to keep it in force. Furthermore, they should likewise be informed about the other valuable options such as paid-up insurance and extended term insurance, or the automatic premium loan provision that may be provided for in their certificates.

If the average certificate holder who has paid the premium for three or more years had a true picture of these benefits, certainly they would hesitate to cash in their contracts. Another point that should be brought to their attention is that a large percentage of those who cancel out will not be in a position to replace the lost protection because they may find themselves no longer insurable.

The same applies to lapsations except for the fact those members who have completed less than three years of payment are not entitled to the optional settlements.

The reason for cash surrenders and lapsations are many. In this category we will always find a certain percentage drop from the records because of financial inability to pay; grievances against the local officers, members, or home office; dissatisfaction with the plan or benefits provided for in their certificates; the insignificance of the amount of the certificate as compared with other insurance they own; lack of thorough understanding of the protection and values they now have.

Better Job of Selling

In our own society, the Catholic Order of Foresters, we have found that the business sold by other than our full-time field representatives is subject to lapse or cash surrender at a ratio of about two to one. This of course can be explained very readily because most full-time Representatives are financially interested in every sale, not only from the standpoint of the first year's premium but for the renewal and bonuses that they may receive for keeping the business on the books. In other words, the representatives who make the insurance business their livelihood do a better job of selling and this reflects a higher persistency ratio.

Local lodge officers and proposers of

applicants in most cases do not understand the principles and practices of life insurance, consequently they are not in a position to advise the member the best thing for him to do when he becomes lukewarm, indifferent, or suggests that his name be stricken from the records. Many lapsations and cash surrenders can be credited to this source because the members cannot get a satisfactory explanation regarding the rights, privileges, and benefits to which they are entitled.

Cannot Be Replaced at Same Rate

Periodically articles in the society's official journal under the heading "Keep Your Insurance in Force" may help. An occasional reminder at meetings and conferences on the above subject will also bring good results. These discussions should bring out the many advantages and benefits they now enjoy such as rates and options, and particularly that their reserve is building up with every premium they pay, and that the cost is gradually being lowered by increased dividends.

Lapsations and cash surrenders have always been of great concern to the executive officers of all our societies. However, when money is plentiful and new business is being written in large volumes we neglect to bring these matters before our field conferences and local lodge gatherings, whereas if these points were periodically mentioned it would have a tendency to create conversation on these two important factors to the extent that many members who are contemplating lapsation or applying for cash surrender may hesitate to do so. The thought that we must drive home is that lapsed insurance cannot be replaced at the same age or rate. "It Is Wise to Keep Your Present Insurance in Force" has always been a good slogan.

In closing, may I read an article that appeared in a recent issue of the Royal League News Letter. It was headed "Please Remit."

"A Chinese life insurance company, worrying about a policyowner who had 'forgotten' to mail his premium, sent him this memo: 'Esteemed policyholder, kindly refrain from joining illustrious ancestors while insignificant premium repose unpaid in offending pocket since meantime honorable family, not company, is holding the burlap.'"



**Freedom demands tolerance,
and many Americans have
much to learn about the variety
of forms which free societies
may take . . . We cannot ask
that Europe be rebuilt in the
American image.**

HENRY L. STIMSON



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FRANCIS P. GIBSON'S LAST MESSAGE:
"CARRY ON"

MAY, 1949

Old Bay State

FOR years, almost as long as the writer can remember, the particular annoyance around our office was the Massachusetts Insurance Department.

When we started in to learn the insurance business, the older employees would tell us, with awe, how strict the Massachusetts Insurance Department was.

If one could measure up to the exacting demands of that institution—for institution it had become over its many years of existence—one would be "top notch," impeccable, and beyond reproach.

So we began our career in this business with the determination to win the approval of the Massachusetts Insurance Department in all things.

When a letter would arrive from the Third Deputy Commissioner of Insurance of the Great Bay State, we would be in a dither.

The Third Deputy Commissioner would find fault with us here, and fault with us there. He would write us long and complicated letters telling us in every paragraph where to "get off."

Then we would rush into our library and consult the laws of the Medes and Persians, otherwise the implacable rules of the Great Bay State pertaining to insurance matters.

There we were often stumped, for these laws were meagerly printed in a bygone day, most of them handed down from famed Elizur Wright and never changed since then.

They had been interpreted to mean this, and again interpreted to mean that, until any way you turned you

would end up smack against a prohibition.

Over the years, the insurance business of the country expanded to great proportions and many changes for the better were inaugurated.

But the insurance laws of the Old Bay State never changed.

They had been cast in an everlasting mould and it appeared nothing on earth could ever change them to meet modern conditions.

The examiners from our Insurance Department would come in to make their periodical examination of our affairs.

"How are you getting along with Massachusetts?" they would inquire.

"Oh," we would reply, "we're fussing with Massachusetts as usual."

"Everybody else is, too," they would say.

Wearying of this time consuming correspondence with the Third Deputy Commissioner, which got us nowhere, we consulted other fraternalists.

"Massachusetts!" they would exclaim, throwing up their hands in despair. "The good Lord help you!"

Once, after a particularly acrimonious exchange of correspondence with the Third Deputy Commissioner, in which neither of us would budge an inch from our conclusions on points at issue, a peremptory order came through from that functionary.

We were ordered to appear on such and such a date at the State House, 100 Nashua Street, Boston, for a hearing and to show cause why our fundament should not be dusted off for daring to question the decisions of the Third Deputy Commissioner.

We replied that we could not comply.

At that time, we were at war with the detested German Nazis. Hotel and train reservations were almost impossible to make. It was in the dead of winter and our small staff was working day and night on Insurance Department reports, his among them.

"We are amazed," he wrote back. "We are utterly amazed that you have the temerity to defy an order of the Massachusetts Insurance Department."

But we didn't go.

On another occasion, we asked the Third Deputy Commissioner why he took such great pains to lambast us, when all the other fraternal societies doing business in Massachusetts were operating on exactly the same plans we were.

"Why don't you go after them?" we asked. "Why don't you pick on somebody your size, who can give you a whopping good run for your money? But above all, why in thunder don't you have the legislature change your moth-eaten old insurance laws and get in step with the times?"

The Third Deputy Commissioner never replied to that one.

Not so long after that, the Massachusetts Department tackled the Knights of Columbus for a touchdown, throwing at that body all the moss-en-crustured prohibitions in the book.

The Knights were pretty roughly handled during the set-to. But they were no mean adversary, and reverberations from the scrap got abroad.

The noise from the rumpus finally got to the Massachusetts Legislature.

Forward-looking men in that body have concluded the old insurance laws of the Bay State are badly in need of revamping and have introduced bills to that end.

To which everybody says Amen.

Sometime in the not distant future we are going East.

In the course of our travels, we shall drop in on the Third Deputy Commissioner at the State House, Boston.

We plan to have a nice cozy chat, maybe bend an elbow or two, and recall the grand old days of the noble Irish, as only two Irishmen can.

40th Celebration

THE Grand President and his wife were guests of Indianapolis Division No. 22 on April 16.

The affair was the 40th Anniversary banquet of the Division, held at the Antlers Hotel.

There were speeches and a floor show. A plaque in memory of the late Brother N. Lee Harris was unveiled by the decedent's youngest daughter, assisted by Brother Lester Stanfill. Brother Harris was Grand Financial Secretary of the Order from 1909 to 1912. This office was abolished in 1915, as the society had by that time outgrown non-resident executive officers.

Brother Richard Phillips, President of No. 22, was master of ceremonies. Assistant Grand Secretary-Treasurer Frank B. Sullivan and Brother Leonard Warshawsky of the Home Office staff, were in the Grand President's party, and put on an amusing skit during the program.

A number of members and their friends from points in Indiana and Ohio were also present, among them Architect Duning and wife, of Cincinnati.

Much Ado

THERE seems to be a noticeable trend in the education of the deaf, insofar as preparation for teaching and research are concerned.

In addition to the appointment of Dr. Myklebust to the Northwestern University faculty and Professor Brill to the faculty of the University of Illinois, both formerly active in the education of the deaf, and hereafter to continue active work and research along this line on the university level, numerous schools and universities are giving summer courses in special education as concerns the deaf. These will be given at the following institutions:

University of Southern California
Los Angeles State College
Catholic University of America
University of Illinois
Northwestern University
Wayne University
Michigan State Normal College
Columbia University

Vassar College
Syracuse University
Kent State University
Western Reserve University
University of Oklahoma
Hampton Institute
Marquette University
Milwaukee State Teachers College
University of Wisconsin

Somewhat different from the usual summer courses will be the Institute at Loyola University in Los Angeles, on Teaching and Understanding the Adult Deaf, giving such courses as Occupational Psychology for the Adult Deaf, dealing with employment, placement, union affiliations, and employer's reports; Methods of Instructing the Adult Deaf, which will seek to analyze and evaluate existing methods of communication within adult deaf groups; and Instruction in the Sign Language, to equip hearing students with the necessary fundamental knowledge to converse with the adult deaf who are not lip-readers.

The Loyola University Institute will be under the direction of Mr. George Porter, S.J., who has been active among the adult deaf, teaching and instructing them in the social and religious fields.

He will be assisted by Mr. A. V.

Becker, formerly superintendent of the Wisconsin School and now Specialist for the Deaf in the Bureau of Vocational Research in Southern California, and by Mrs. Velva Grisham, official interpreter for the deaf in the City and County of Los Angeles.

The deaf now seem to be getting a little more than their share of attention from educators, psychologists, religious leaders, and so on. It remains to be seen whether this increased activity in their behalf will make any noticeable improvement in their educational, social, religious and vocational levels.

Certainly, it is to be hoped it will, to a marked extent.

But many of these activities are bound to be superficial and wide of the mark, with little relation to the actual needs of the deaf.

If here and there some advance may be made in their education, and in their adult social and economic status, then this increased activity may be worth while.

A wise man defined the best process of educational evolution in a few words:

Mark Hopkins on one end of a log and a student on the other.

BEGGARS' SYMPOSIUM

What They are Doing over the Country
Highlights on the Racket

SAYS Kelly Stevens in the Louisiana Pelican:

The poor deaf person, seemingly unfit for any employment, who approaches you with a printed card or some worthless trash for sale is, ninety nine times out of a hundred an able bodied person who was taught a trade at school, but is too trifling and inept to pursue it and has fallen into the clutches of a peddling operator. Soft-hearted people do not know that these leaders are exploiting the poor and ignorant deaf, extracting most of their takings for themselves. And they do not realize that this racket makes it even more difficult for the honest and decent deaf person to earn a living. The respectable deaf look upon the peddling racket with horror and refuse to let the peddling element associate with them, knowing that such miscreants are ruining the good name of the deaf as a group. This evil has been fought for years by decent deaf society but the lax times have fostered its growth to such an extent that it is time the general public is warned about its existence and asked to co-operate in stamping it out. You, as a member of the public, are asked to do two things when confronted by a deaf beggar or peddler:

1. Refuse to contribute or buy.
2. Phone the police that a deaf peddler is around and ask them to be on the lookout for an organized peddling gang.

THE Ogden, Utah, deaf are busy rapping the peddlers. The following is from the Ogden Standard-Examiner:

Residents of Ogden and surrounding communities are asked by Ogden division of the National Fraternal Society of the Deaf to refrain from making purchases or supporting in any way, peddlers or beggars who represent themselves as deaf people, according to Ned C. Wheeler, committee chairman. He added:

"These people are not local citizens, but members of a highly organized group, plying their trade throughout the nation. Their approach is to pass out cards soliciting aid and appealing to the sympathy of the prospects. In some cases pencils, shoe laces and small notions are offered at greatly inflated values. They have also used the approach of selling deaf alphabet cards, which should not be purchased at any price, as these cards are available without charge from any local deaf citizen or from the School for the Deaf.

"The deaf citizens of Ogden are a self-respecting, gainfully employed group of people. They do not wish nor ask for charity from anyone. Their only request from the people of our community is that they be given an equal chance with others to carry on their daily tasks as good citizens."

THE deaf of Scranton, Pennsylvania, vigorously protest in The Scranton Times:

Editor Times: The honest and respectable deaf people of the country are trying to get rid of these peddling beggars and have waged a successful campaign to keep them out of their communities.

The able-bodied peddlers travel around the country in automobiles with a load of cheap articles, ply their trade on public sympathy and stay at hotels. They go into taverns and restaurants usually at night and have the nerve to invade factories during lunch hour to solicit money with printed cards. Some come to Scranton from out of town.

One of the peddlers who happened to be in Scranton bragged: "I make more money out of the people than by honest labor and pay no income tax."

The respectable deaf people resent the peddling begging evil.

So we are asking the public to co-operate by refusing to give the panhandling beggars money, either as gratuities or in exchange for their merchandise.

Some years ago a man with normal hearing was arrested in Scranton for posing as a deaf mute.

RESENTFUL DEAF.

THE Salt Lake City, Utah, deaf have launched a campaign against Professional Panhandlers. Witness the following from The Deseret News of that city:

Utahans are easy touches for "beggar-peddlers."

That was the complaint Thursday of Utah Association of the Deaf officers, who would like to do something about it.

The association, in cooperation with Utah division of the National Fraternal Society of the Deaf, this week launched a public education campaign to put a damper on activities of professional "deaf" beggars.

Utah has become known among these swindlers as an easy place to make money, Rodney W. Walker, president, Utah Association of the Deaf, declared. With spring bringing warmer weather, Utah cities can expect to be over-run with "sympathy-peddlers" flashing cards saying they are deaf and won't someone please help them, he added.

Most Swindle Public

Some peddlers are really deaf. Others are not. But in any case, most of them are swindling the public, taking in amazingly high proceeds from honest, hard-working citizens, association officers explained.

Mr. Walker cited one instance where a beggar made \$4,600 in 16 weeks. Another pulled in \$75 per day. Another realized \$40 in three hours of "work."

John W. Palmer, president, Salt Lake Division No. 56 of the National Fraternal Society of the Deaf, explained how the racket works. The peddlers travel in their own cars from coast to coast, working cities where they know the pickings are good, he said.

Some groups are organized on a nation-wide basis. Others work independently. But they use the same dodges—selling shoe laces, trinkets, thread, and other items and appealing for sympathy by explaining their handicaps with cards, he explained.

Sell Manual Cards

Manual alphabet cards, which can be obtained free of charge for asking from any deaf person, are also being sold by the peddlers, Mr. Palmer charged.

Both officers stressed that deaf organizations do not sanction peddling by deaf persons. They appealed to the public to wipe out the practice in Utah by simply refusing to be fooled by "phony peddlers."

Mr. Walker pointed out that tax money was being spent in maintaining the State School for the Deaf in Ogden and Gallaudet College for the Deaf in Washington, D.C. In return, he declared, most deaf people have established themselves in the community and are contributing regularly to authorized charities.

"We do not appreciate the slur on our status brought by these phonies and swindlers," he concluded.

THE following letter from Harold W. Burris at Asheville, N. C., was received by Gunnar Rath, of Washington, D. C., and forwarded to us:

It is my duty to inform you about deaf peddlers because I am a member of the frat and you have warned our members to watch for peddlers.

John Waller, deaf, a printer with the *Citizen-Times*, is very popular with the citizens of Asheville. He dislikes to see deaf peddlers come here because our city is a wonderful place, and we are working to get rid of them. Recently, I informed the Police Department about these peddlers but the police can't do anything. I think the law is weak, because these peddlers could get permits.

One peddler threatened us. He said if business got bad, the peddlers would turn gangsters and get revenge on the well-to-do deaf.

Some of these peddlers left town without paying their hotel and Y.M.C.A. bills.

TO the foregoing letter, Brother Rath replied, in part:

Get respectable deaf persons in your locality together and form a committee. Call on the Mayor and Councilmen. Tell them why you don't want begging peddlers in town. Write letters to the editors of the newspapers. Put an advertisement in the Asheville newspapers stating your case and sign it: Asheville Deaf Citizens Committee, Dixie Association of the Deaf, National Association of the Deaf, National Fraternal Society of the Deaf. John Waller should see the publisher of the paper he works for and get help from him. Don't worry about gangster threats. They are just talking tough. Try to get three witnesses to whatever they may say and get a warrant for their arrest. Organize the deaf in the South. In Birmingham, they are fighting peddlers, too. It's your name and respect that is at stake so fight for it.

THE foregoing is sound advice, and the deaf of the country who read these pages can follow it with profit. Continued persistent action on the part of the respectable deaf will in good time make peddling and begging and general racketeering a precarious calling and drive these undesirable people out of your neighborhood.

KEEP IT UP.

News from the



Divisions

MAY

- 14. Aux-Frat social and beauty contest.....Cleveland
- 14. May partyIndianapolis
- 14. SocialPortland, Me.
- 14. Annual banquetSan Francisco
- 14. SocialSalt Lake City
- 14. Fishing gameRockford
- 14. May Day socialWaterbury
- 14. Homecoming partyFaribault
- 14. Annual partySchenectady
- 14. MoviesQueens
- 15. Aux-Frat socialCleveland
- 21. PartyKnoxville
- 21. Variety showBerkeley-Oakland
- 28. Supper & danceProvidence
- 29. 35th AnniversarySyracuse
- 28-29-30. Semi-annual affair.....Springfield, Mass.
- 30. SocialKansas City, Mo.

JUNE

- 4. Strawberry festivalNew Haven
- 4. MoviesLos Angeles
- 5. Annual picnicOlathe
- 10. PartyJersey City
- 11. Full moon party.....Davenport
- 11. SocialWaterbury
- 11. Strawberry festivalBinghamton
- 12. PicnicBerkeley-Oakland
- 12. Initiation nightBronx
- 18. Amateur nite contestNewark
- 18. Anniversary partySpokane
- 25. PicnicPeoria
- 25. PicnicToronto
- 25. Lawn partyChicago No. 106
- 26. OutingHolyoke

JULY

- 3. PicnicCedar Rapids
- 3. PicnicSchenectady
- 4. PicnicKansas City, Mo.
- 4. OutingBaltimore
- 10. PicnicSt. Louis
- 10. Annual picnicAkron
- 17. PicnicDetroit
- 17. OutingHolyoke
- 23. BanquetDuluth
- 24. OutingNew Haven
- 24. PicnicPittsburgh
- 24. PicnicSyracuse
- 24. PicnicDuluth

AUGUST

- 7. PicnicMilwaukee
- 7. OutingHolyoke
- 7. PicnicRockford
- 7. Frat-Aux picnicSpokane
- 7. PicnicEau Claire
- 14. Joint picnic.....Cinn., Louisville, Indianapolis
- 14. PicnicSt. Paul-Minn.
- 20. Monster whist party.....San Francisco
- 28. PicnicPortland, Ore.

SEPTEMBER

- 3. Open houseAlbany
- 4. OutingAlbany
- 4. OutingScranton
- 10. 49'er danceSan Francisco
- 11. OutingHolyoke
- 17. Bus trip to West Point.....Newark
- 17. 35th Ann. banquetBaltimore
- 24. Grand ballAlbany
- 24. Annual ballJersey City

OCTOBER

- 1. Halloween partyBronx
- 9. BallWestchester
- 15. Annual danceWashington, D. C.

- 15. Do-nuts derbySan Francisco
- 22. BallHartford
- 29. Anniversary banquetBrooklyn

NOVEMBER

- 12. Entertainment & ball.....Bronx & B. S. C.

FEBRUARY, 1950

- 18. Anniversary ballBrooklyn

★
ST. LOUIS (Edgar Dykes, Sr.)—Our 40th anniversary banquet has been postponed until next Fall, the exact date not yet decided upon. Conflict with other functions was one of the reasons for postponement as it was feared attendance would be cut.

Bro. James Millsbaugh, a newcomer from California, has accepted the post of chairman for our 41st annual picnic to be held at the American Legion Community grounds at 7800 Olive St. Road, University City, Mo. Date is July 10. General admission will be 60c.

Our Division surprised the Ladies' Auxiliary with a pearl plastic gavel, name plate attached. We hope they will find it a very useful gift, as well as a good remembrance of their Brothers.

★
SPOKANE (Joseph J. Foley)—Our St. Patrick's Day party, directed by "Chief Irishman" Bro. Bennett and his assistants Bros. Anderson and Henry was a very successful and profitable party. Close to 50 persons were in attendance at the Faith Lutheran Church hall and all declared they had a nice time. Our next party will celebrate our 29th anniversary and Chairman John Skoglund promises us a big surprise.

We are glad to see Bro. Howell recovered from a minor operation last February. His wife underwent a major operation several days later and we hope she will soon be well and with us again.

★
WATERBURY (Francis Keating)—Our April 9 movie and social was well attended and thanks go to the committee, Bros. Bellmay and Kelly who did much to please everyone who attended.

A committee from the Aux-Frats, Jane Miniucci, Mrs. Bakoski and Mary Lawlor will head a May Day affair on May 14. We wonder if they have any "spring cleaning" tasks for us brothers on that day.

Our last social until next September will be held on June 14 under the direction of Bros. William DiAmbrose and Francis Keating. We hope for a large attendance before the summer recess of socials begins.

★
PHILADELPHIA (A. Donald Roppelt)—The monthly meetings of our Division at the Grand Fraternity Building has been affected by a new purchaser's termination of lease. The Fraters will meet at the All Soul's Church of the Deaf, 16th and Allegheny Ave., until a new location can be obtained.

Plans are now under way for the 1950 Frat frolic, chairmanned by Bro. Roppelt. Details will be announced in forthcoming issues of THE FRAT.

★
SYRACUSE (Carl Ayling)—Syracuse fraters and friends welcome Bro. Charles B. Kemp, ex-Grand Secretary-Treasurer as a New Yorker once more. He has taken up his residence in Skaneateles, N. Y., 20 miles from Syracuse. His presence at our meetings will mean much to our Division.

Brother Conley, chairman of the Division's birthday anniversary outing at Hinerwadel's Grove on May 29, has something nice in store for everyone attending. A chicken dinner is the chief feature and there will be an interesting program of sports events. Those who have cars follow Route 11 on Brewerton Road from Syracuse and Watertown; bus riders take the North Syracuse bus at the terminal station and get off at Brewerton and Fay Rodas. The grove is five minutes walk from there.

Another big time is scheduled for July 24 at Owasco Lake, Auburn, N. Y., where swimming is ideal during the hot days of July. Brother William Gray, who has conducted picnics in the past is chairman of this outing and promises a swell time. There will never be a dull moment after your arrival.

NEW HAVEN (Alfred Stevenson)—Around 170 people were present at the dance and floor show given by our Division on March 19 at Meriden, Conn. Co-chairman Raymond Wollschlager and Alonzo Baran and their committee, Bros. Joseph Augustine, William Skeper and Fred Wood deserve praise for a highly entertaining affair. The floor show of 8 acts was excellent.

Bro. Walter Capik, serving as a chairman for the first time, gave a very successful Easter party. A huge Easter bunny was awarded the winner of the door prize and Easter chocolates were given to the winners of the various games. We hope to see Bro. Capik undertaking other affairs in the future.

Watch for more details in later issues of THE FRAT about our outing at Indian Grove, West Haven, Conn., on July 24. Rain or shine, picnic will be held.

★
NEWARK (Oliver McInturff)—The "crazy whist" party held on March 26 drew an unusually large crowd for a card party. And what an exciting evening it was! Through the foresight of the committee in posting an expert card player at each table to explain rules of the game, it was not long before the folks caught on to the new game. However, there was a great deal of consternation as the players went through the ever-changing pattern of plays. A typical conversation went as follows: "Why, although I won, I lost!" "Yes, but don't you know this is crazy whist?" Cash prizes were given to first, second and third among the ladies and also the gentlemen.


The same committee plans to hold an "Amateur Night Contest" on June 18. Watch for details in the next issue of THE FRAT.

★
TORONTO (Victor Shanks)—The highlight of activities at Toronto during April was, of course, the super 25th anniversary banquet and movie at the Royal York Hotel. Chairman Grooms and his hard-working committee had not quite expected a turnout of around 280 members and friends and were driven almost frantic with the sudden demand for tickets. The sign-language movie "Silent Avenger" was the main drawing card although the showing of the film was somewhat marred by occasional trouble with the projector.

The successful banquet had apparently put our local members in a good mood because the

Remember

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19

51

GRAND DIVISION
National Fraternal
Society of the Deaf

ESTABLISHED — 1901
INCORPORATED — 1917

monthly meeting that followed on April 7 was better attended than usual. Bro. Charles Hart of Montreal, an old frater of many years standing, was present at the meeting during a week vacation in Toronto and spoke a few words to the brothers.

★
OMAHA (Thomas R. Peterson)—The Omaha division is at present engrossed in the idea of sponsoring an Auxiliary to be made up of local deaf women—wives of members and other ladies interested in the Frat. The time may not be far off when it will be a reality, and we are looking forward to it with keen anticipation. Only then can we breathe easier and really start going places and boost Omaha Division to the top.

★
BROOKLYN (A. Hurwit)—Our March meeting was well attended and, for the first time in the history of No. 23, members brought their wives. A separate room was reserved for them and that evening the Ladies Auxiliary of Brooklyn Division No. 23 was born. Bella Blumenthal and Anna Guttman were chosen as President and Secretary, respectively. At their initial meeting the need for greater participation by wives and lady friends of members was stressed so that greater progress and better fraternal understanding would prevail. After seeing our meeting room and the downstairs recreation room that boasts of an up-to-date kitchen, the Aux-Frats were very enthusiastic about the whole set-up and made plans which will be announced at an appropriate time.

It was agreed to hold our annual summer get-together at Steeplechase Park, Coney Island. Brother Harry Shapiro will be in charge. Further details will be announced when available.

Our greatest extravaganza, the 40th Anniversary Dinner, Dance and Show, will be held Saturday eve., Oct. 29, at the Henry Hudson Hotel, 361 W. 57th St., New York City. Tickets \$4.60 per plate. \$46.00 reserves a table for ten. This charge constitutes the total cost to our guests, since No. 23 will defray all costs of tips. The committee reports that there are still plenty of choice tables available, but again urges members to make reservations as soon as possible. When our quota is filled, late reservations may not be accommodated. All are welcome, members of other divisions and non-fraters.

★
RICHMOND (Spencer C. Armstrong)—Sorry, folks, for the disappointment in our annual dance and floor show. So were we but it couldn't be helped. The old flu bug bit nearly the entire cast.

Brother Galloway held a very successful 500 and Bingo party last month. Everyone appeared to have a very enjoyable evening.

Plans are now being made for our annual picnic next September. More details will be announced later.

Brother Claud Allen has finally left the ranks of bachelorhood and is now on his honeymoon. Congrats.

CONVENTION PROGRAM

ILLINOIS ASSOCIATION OF THE DEAF

AT THE

UNIVERSITY OF ILLINOIS
URBANA, ILLINOIS

Friday, Aug. 12—Registration and Reception in evening.

Saturday, Aug. 13—Morning and afternoon business sessions. Banquet in evening.

Sunday, Aug. 14—Picnic at County Fair Grounds, Urbana, sponsored by Les Sourdes Club.

Watch THE FRAT for further particulars.

1949 Membership Campaign

Sam B. Kline.....Cleveland 5

JERSEY CITY (Francis X. Nicholas)—President Edward Smolen has been chosen general chairman of our 27th annual ball and entertainment. He will be assisted by your writer. Watch for details of this big affair in coming issues of THE FRAT.

Bro. Nicholas will be chairman of the social following our June meeting and will be known as a "Beer, Soda and Eats Party." It is hoped that the 75c donation per person will help net a tidy profit to enrich our local fund.

Bro. Edwin Londregan has been granted a transfer to the Queens Division since it is more convenient for him to attend meetings there. We miss him greatly and wish him luck there.



ALONE

The loneliest word in any tongue—
The saddest word from my heart was
wrung—
The word that darkens the brightest
sun—
Alone!

The loneliest sound our ear can hear—
The saddest sound from far and near—
The sound to fill my soul with fear!
Taps!

MILLCENT EASTER
In *The Singing Quill*

CHICAGO No. 106 (Harry W. Strom)—The membership enjoyed the novelty of their first 15 minute recess for drinks and conversation during the intermission preceding new business. We feel it gives the members and officers a breathing spell to talk about subjects already brought up or to be taken up during the new business session immediately following the recess.

Our "News Letter" which was stopped after one trial issue in February in order to iron out details will be resumed for the remainder of this year at least. It is mailed to Div. No. 106 members only but any person or Division is welcome to insert ads of personal business or socials at low cost. Any one who inserts an ad will receive a complimentary copy. Write to Secretary Harry Strom, 4872 N. Kilpatrick Ave., Chicago 30, for further information on prices of inserts according to size.

The Division was sorry to hear of the passing of Bro. William F. Jones. Prayers were said at the meeting and condolences are extended to Mrs. Jones and family.

★
LOS ANGELES (J. A. Goldstein)—The small attendance at our April meeting was rather disappointing, the "bribe" of eats and drinks notwithstanding. As a result nearly everyone received a double portion. A good account of the recent basketball tourney in Oakland was given by several members.

We shall have movies after our regular meeting on June 4. Members are urged to attend and, this is important, please try to bring

in a new member. Haven't had any for a long time. Which reminds us what a funny thing human nature can sometimes be. Here the Division is always donating a certain sum of money for advertising in program booklets or for cups or medals for various sports undertakings, but there is little appreciation or reciprocation in the way of additional new members. Many other Divisions are probably experiencing the same thing, so let's hear what they have to say.

We expect to have a monster picnic sometime in late June or early July, same to be sponsored jointly by Divisions No. 27 and No. 119. Full details out soon.

Recent visitors were Bros. Aufort of San Diego No. 110 and G. Crowder of Detroit No. 2. Fraternal greetings were exchanged.

★
CHICAGO No. 1 (Ben Estrin)—There was a good attendance at our meeting on April 1 (April Fool's Day). In the absence of Pres. Robey Burns and Treas. R. Tanzar who were out of town, Vice-President George Grady presided and Anton Tanzar handled the dues. They both did fine—no foolin'. Grand President A. L. Roberts announced that the week of July 15-21, 1951, has been officially been set for the Golden Jubilee Convention at the Hotel Stevens. After the meeting, a liars contest was held. Since so many good lies were told the judges had difficulty in deciding on the winner so a viva voce vote was held. The show of hands and loud applause indicated Mrs. Elsie Cain told the best lie.

The formation of an "allied four organization" committee for the purpose of holding a joint Halloween Frolic for the benefit of the 1951 Convention fund was proposed at the March meeting.

Bro. Milton Miller of Montana is our first 1949 member. Let's see how fast the second, third, etc. member will come in.

Attention, folks! Our annual picnic will be held at Jugoslav Grove, 55th and Narragansett Sts., Sept. 3, rain or shine. The grounds there have conveniences to suit both young and old. This grove is easily reached by car or CTA bus. Since Labor Day falls on Sept. 5, make plans with your out-of-town friends to come to Chicago for a big weekend. Fun galore is promised.

Arrangements for the second annual Hobo Jungle party are rounding into shape. Bro. Fuhr, indefatigable chairman, is doing his utmost to make it a real success. Come dressed as a tramp for this hilarious event to be held at Viking Hall, 3257 N. Sheffield Ave., June 11. Be sure to draw a red circle around this date on your calendar.

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COMMITTEE

SATURDAY, JUNE 11

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John Fuhr, Chairman

Prominent Part

FOR N. F. S. D. ON LAST DAY OF N. A. D. CONVENTION IN CLEVELAND, JULY 3-9, 1949
By Frank Hayer, Publicity

DURING the week of the N.A.D.'s 21st Triennial Convention, to be held in Cleveland, Ohio, July 3rd to 9th, 1949, with the Cleveland Association of the Deaf playing the honored role as the convention's hosts—the last night of the convention has been reserved for the N.F.S.D.

That is for Saturday evening, July the 9th, at which time the local Frats, Div. No. 21, will throw a Smoker and Initiation Ceremonies, while the N.A.D. ladies and lady visitors will have their Ladies' Night in the ballroom of Hotel Carter.

The Smoker and Initiation Ceremonies will be held in one of the largest hearing lodges that can be contacted. Place, name of lodge and time will be announced on place card posters in the C.A.D. clubrooms and in the lobby of Hotel Carter. The initiation ceremonies will be in charge of the lodge's initiation committee, to insure a more unique initiation rite for this special occasion.

Frat Division Secretaries are requested to co-operate, and to compile a list of the uninitiated members in their divisions. Send your lists to our Div. Secretary, Jerry Knaus, 1052 E. 62nd St., Cleveland, Ohio. List only the names of those uninitiated members who will attend the N.A.D. Convention, but try to induce all of your uninitiated members to come, as the Smoker and Initiation Ceremonies will be the most unusual and historic in the annals of the N.F.S.D. Also all division officers and members will be welcomed. None should miss this gala event.

The next feature to follow will be on Sunday, July 10th, the annual Cleveland-Akron Frats' Picnic at Geauga Lake Park. The committee of both Divisions are busy making arrangements and plans for a greater and finer treat for all who attend the picnic. Don't miss this either. Games and prizes, refreshments, all forms of amusement will be provided. Watch for later announcements.

SPECIAL NOTE: Division Secretaries—The time to start is NOW. So please get busy compiling your lists and mail them in to Jerry Knaus. And thanx for your co-operative spirit.

WILLIAM ROSENMUND

ON February 27, 1949 William Rosenmund of Harrisburg, Pa., died at the age of 91. He was totally deaf and for thirty-five years was employed by the Pennsylvania Railroad.

He was the father of four members of our society: Boise Penrose Rosenmund attached to Reading Division; Elmer E. Rosenmund and William U. T. Rosenmund of Cleveland Division; and Henry Phipps Rosenmund, formerly with Cleveland Division but now attached to Knoxville Division.

Jim O'Leary

FOR a long time, Big Jim O'Leary of Spokane was a familiar figure at conventions of this society. His ten-gallon hat and breezy manners were known to thousands. No convention was quite complete without Jim around. He would take the platform as often as the presiding officer would let him and orate in great sweeping signs which only an Irishman of Jim's calibre could negotiate. Slowly but surely advancing years quieted Jim's ebullient Irish temperament and some years ago he retired to enjoy a well-earned rest. Then the other day we received the following clipping from a Spokane newspaper:

James H. O'Leary, 79, former Spokane resident and pioneer printer, died April 17 at a Portland hospital.

Mr. O'Leary, a deaf mute, had been a printer for 58 years. He worked for 30 years at The Spokesman-Review and was retired from that company in 1940. He made his Spokane residence at E2028 Marietta.

A native of Minnesota, Mr. O'Leary started at an early age as a "printer's devil" and during his work in this area was known as the best stoneman in the Inland Empire and was called the "wizard" of make-up.

He was editor and publisher of two weekly newspapers in Minnesota and was the founder and first president of the Washington State Deaf Association.

He went to live with his only son, James H. Jr., in Portland last October.

The body was shipped from Portland to the Hazen & Jaeger funeral home in Spokane, for interment.

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Degrees

AWARDED for past services by members in their Divisions. Higher Degrees may be obtained by continued good service in other offices, and later by examination. For Degree requirements, see page 75 of the newly revised Constitution and General Laws of the Society. We are publishing these lists monthly until all are accounted for. Secretaries who have not yet sent in the Degree forms of their members should try to complete them and send in at an early date. Later on, as members receive higher Degrees, these lists will be published from time to time.

CHICAGO DIVISION No. 1

Keesal, Harry E.20th

LOS ANGELES DIVISION No. 27

Stebbins, Gilman15th

SEATTLE DIVISION No. 44

Kinney, Jack H.10th

DAVENPORT DIVISION No. 59

Jennisch, Bertil20th

JACKSONVILLE DIVISION No. 88

Clements, Edward E.10th
Cress, Elgin N.5th
Fancher, Fred G.15th
Huff, John H.15th
Hurford, Rodney10th
Long, Charles W.5th
Molohon, H. A.15th
Morton, Dwight L.5th
Mudgett, David E.20th
Orman, James N.15th
Passavage, John M.5th
Schoneman, Fred W.15th
Zimmer, Theodore H.5th

JERSEY CITY DIVISION No. 91

Higgins, Matthew A.15th
Lyons, William H.5th
McBride, Charles A.15th
McClay, Andrew15th

COLUMBIA DIVISION No. 93

O'Connell, William20th

FARIBAUT DIVISION No. 101

Haugley, Henry W.5th

FORT WAYNE DIVISION No. 104

Walker, Garnel B.15th

TRENTON DIVISION No. 124

Buck, Charles L.15th
Lisnay, Joseph E.10th
Rosiejka, Stanislaus A.10th
Tuma, William L.15th

DANVILLE DIVISION No. 125

Beauchamp, James5th

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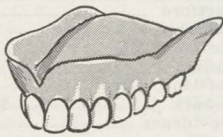
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SPRINGFIELD DIVISION No. 67, N.F.S.D.



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they cannot obtain it elsewhere.
THERE IS NO obligation in mak-
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NEW MEMBERS

CHICAGO No. 1—Milton E. Miller.
SAGINAW No. 3—Donald R. Cherwinski,
Frank W. Durham.
BROOKLYN No. 23—Tom Dellova, Bernard
Kramer, Irving Meyers.
HOLYOKE No. 26—Walter J. Spakowski.
PROVIDENCE No. 43—Ferdinand C. Ma-
cedo.
WASHINGTON No. 46—Charles G. O'Con-
nor, John J. Schumacher.
AKRON No. 55—Gilbert W. Lind.
DAVENPORT No. 59—Richard R. Pope.
ST. PAUL-MINN. No. 61—Earl D. Finlay-
son.
DURHAM No. 95—Alvin R. Crawford.
TORONTO No. 98—William H. Smith.

THE GET-ONE DEGREE

CHICAGO No. 1—Leonard Warshawsky.
SAGINAW No. 3—George Janicke (2).
BROOKLYN No. 23—Aaron Hurwit (3).
HOLYOKE No. 26—W. Gunther.
PROVIDENCE No. 43—Antone J. Rapoza.
WASHINGTON No. 46—Edwin V. Engelgau
(2).
AKRON No. 55—R. Lankenau.
DAVENPORT No. 59—Charles Loughran.
ST. PAUL-MINN. No. 61—Ernest J. Hahn.
DURHAM No. 95—G. P. Morrison.
TORONTO No. 98—John P. Lindberg.

COMEBACKS

CINCINNATI No. 10—Frank C. Kiefer.
DAVENPORT No. 59—Roscoe Bradney.
TRENTON No. 124—Norman K. Smith.

BIRTHS

Dec. 27—Mr. and Mrs. Robert Zito, Law-
rence, Mass., a girl.
Jan. 23—Mr. and Mrs. Peter Triolo, Lodi,
N. J., a boy.
Jan. 25—Mr. and Mrs. Michael Korytka,
Rochester, N. Y., twin girls.
Feb. 9—Mr. and Mrs. Earl Long, Denver,
Colo., a boy.
Feb. 9—Mr. and Mrs. George Dietz, East
Lake, Colo., a girl.
Feb. 13—Mr. and Mrs. N. Plaskatchek, Mil-
waukee, Wis., a girl.
Feb. 15—Mr. and Mrs. Michael Prokopik,
Philadelphia, Pa., a girl.
Feb. 26—Mr. and Mrs. Clarence Morgan,
Kansas City, Mo., a boy.
Feb. 28—Mr. and Mrs. Milton Savage, Den-
ver, Colo., a boy.
March 2—Mr. and Mrs. Fred Murphy, Kan-
sas City, Mo., a girl.
March 5—Mr. and Mrs. H. Fields, Milwau-
kee, Wis., a girl.
March 9—Mr. and Mrs. Arthur Ouellette,
Lowell, Mass., a girl.
March 12—Mr. and Mrs. Walter Tuchloski,
Jersey City, N. J., a girl.
March 18—Mr. and Mrs. Don Warnick, Den-
ver, Colo., a boy.
March 24—Mr. and Mrs. Frank Gryzboski,
Scranton, Pa., a boy.
March 28—Mr. and Mrs. Leander Moore,
Knoxville, Tenn., a boy.
March 29—Mr. and Mrs. Russell Huml, Oak
Park, Ill., a boy.
April 1—Mr. and Mrs. John Nicolosi, Chi-
cago, Ill., a girl.
April 14—Mr. and Mrs. Linus Francini, Chi-
cago, Ill., a boy.
Mr. and Mrs. C. Russell Manning, Toronto,
Can., a girl.

ENGAGEMENTS

Eugene Hall, Dayton, Ohio and Irene Bagar,
Bluefield, W. Va.
Albert Quintin and Audrey ReRuchie, both
of Calgary, Can.
Raymond A. Sass, Chicago, Ill., and Annie
Petro, Gary, Ind.

MARRIAGES

Aug. 28—Matthew Bakos and Mrs. J. E.
Bedell, both of Bridgeport, Conn.
March 19—William Berkowitz, Brooklyn,
N. Y., and Joan Kobre, N. Y. City.

DEATHS

March 7—Mrs. Harvey E. Noble, wife of
Harvey E. Noble, Canton, Ohio.
March 9—Martha Swope Porter, wife of
George H. Porter, Philadelphia, Pa.
March 22—Sophie Vitagliano, wife of Rochie
Vitagliano, Norwich, Conn.

MEMBERSHIP QUOTAS

DIVISION	1949 Quota	New Members
Chicago No. 1.....	50	1
Detroit	30	3
Saginaw	10	2
Louisville	10	1
Little Rock.....	10	
Dayton	10	
Cincinnati	20	
Nashville	10	1
Olathe	10	2
Flint	20	
Toledo	20	
Milwaukee	20	
Columbus	30	2
Knoxville	10	
Cleveland	20	6
Indianapolis	30	
Brooklyn	50	7
St. Louis	30	
New Haven	10	2
Holyoke	10	1
Los Angeles	30	
Atlanta	10	
Philadelphia	30	4
Kansas City	20	1
Omaha	10	2
New Orleans	10	
Boston	30	4
Pittsburgh	20	2
Hartford	10	
Memphis	10	2
Portland, Me.	10	2
Buffalo	10	
Portland, Ore.	10	
Newark	10	
Providence	10	1
Seattle	10	
Utica	10	
Washington	20	3
Baltimore	20	2
Syracuse	10	
Cedar Rapids.....	10	
Albany	10	
Rochester	10	1
San Francisco.....	10	1
Reading	20	
Akron	30	3
Salt Lake City.....	10	
Rockford	10	
Springfield, Ill.	10	1
Davenport	10	1
Worcester	10	2
St. Paul-Minneapolis.....	20	2
Fort Worth	20	
Dallas	20	
Denver	10	
Waterbury	10	2
Springfield, Mass.....	10	
Bangor	10	
Birmingham	10	1
Sioux Falls	10	
Wichita	10	5
Spokane	10	
Des Moines	10	
Lowell	10	1
Berkeley-Oakland	10	1
Delavan	10	
Houston	10	3
Scranton	10	
Richmond	10	
Johnstown	10	
Manhattan	30	
Jacksonville	10	1
Peoria	10	1
Jersey City.....	10	
Bronx	10	2
Columbia	10	
Charlotte	10	3
Durham	10	2
Grand Rapids	10	1
Toronto	20	2
Duluth	10	
Canton	10	1
Faribault	10	1
Council Bluffs	10	
Fort Wayne	10	
Schenectady	10	
Chicago No. 106.....	10	2
Binghamton	10	
Wilkesburg	10	1
San Diego	10	
Eau Claire	10	
Vancouver	10	
Westchester	10	1
Queens	10	
Montreal	10	3
Hollywood	10	1
Kitchener	10	
Danville	10	1
Trenton	10	
Colorado Springs.....	10	
Ogden	10	
Baton Rouge	10	

MARCH COLLECTIONS

Grand Division	\$ 46.70
Chicago, Ill., No. 1	679.48
Detroit, Mich.	244.15
Saginaw, Mich.	35.71
Louisville, Ky.	114.39
Little Rock, Ark.	103.44
Dayton, Ohio	159.47
Cincinnati, Ohio	187.97
Nashville, Tenn.	108.49
Olathe, Kans.	157.08
Flint, Mich.	111.27
Toledo, Ohio	150.11
Milwaukee, Wis.	191.43
Columbus, Ohio	119.94
Knoxville, Tenn.	76.85
Cleveland, Ohio	320.65
Indianapolis, Ind.	205.63
Brooklyn, N. Y.	603.45
St. Louis, Mo.	183.22
New Haven, Conn.	101.03
Holyoke, Mass.	70.33
Los Angeles, Cal.	342.56
Atlanta, Ga.	168.78
Philadelphia, Pa.	955.37
Kansas City, Mo.	251.59
Omaha, Neb.	181.04
New Orleans, La.	118.66
Boston, Mass.	264.81
Pittsburgh, Pa.	145.69
Hartford, Conn.	82.61
Memphis, Tenn.	317.85
Portland, Me.	96.32
Buffalo, N. Y.	151.69
Portland, Ore.	185.99
Newark, N. J.	123.59
Providence, R. I.	245.15
Seattle, Wash.	232.27
Utica, N. Y.	153.44
Washington, D. C.	338.10
Baltimore, Md.	86.22
Syracuse, N. Y.	55.90
Cedar Rapids, Iowa	82.36
Albany, N. Y.	118.44
Rochester, N. Y.	122.87
San Francisco, Cal.	345.03
Reading, Pa.	188.89
Akron, Ohio	521.40
Salt Lake City, Utah	140.95
Rockford, Ill.	103.02
Springfield, Ill.	54.17
Davenport, Iowa	63.16
Worcester, Mass.	85.81
St. Paul-Minneapolis, Minn.	273.61
Fort Worth, Texas	120.36
Dallas, Texas	197.09
Denver, Colo.	160.88
Waterbury, Conn.	53.08
Springfield, Mass.	84.32
Bangor, Maine	45.06
Birmingham, Ala.	298.43
Sioux Falls, S. D.	107.91
Wichita, Kans.	76.17
Spokane, Wash.	82.23
Des Moines, Iowa	109.88
Lowell, Mass.	48.24
Berkeley-Oakland, Cal.	114.35
Delavan, Wis.	110.31
Houston, Texas	248.94
Scranton, Pa.	61.63
Richmond, Va.	94.66
Johnstown, Pa.	56.06
Manhattan, N. Y.	369.67
Jacksonville, Ill.	54.57
Peoria, Ill.	74.28
Jersey City, N. J.	134.64
Bronx, N. Y.	154.37
Columbia, S. C.	122.48
Charlotte, N. C.	159.23
Durham, N. C.	83.48
Grand Rapids, Mich.	75.35
Toronto, Ont.	603.79
Duluth, Minn.	53.98
Canton, Ohio	66.21
Faribault, Minn.	120.27
Council Bluffs, Iowa	48.43
Fort Wayne, Ind.	137.37
Schenectady, N. Y.	59.50
Chicago, Ill., No. 106	85.53
Binghamton, N. Y.	62.96
Wilkinsburg, Pa.	265.36
San Diego, Cal.	56.50
Eau Claire, Wis.	32.37
Vancouver, Wash.	32.68
Westchester, N. Y.	159.04
Queens, N. Y.	61.84
Montreal, Que.	120.59
Hollywood, Cal.	67.10
Kitchener, Ont.	37.85
Trenton, N. J.	239.53
Danville, Ky.	309.56
Colorado Springs, Colo.	64.08
Ogden, Utah	20.20
Baton Rouge, La.	127.78

Total Collections \$16,698.32

TREASURER'S STATEMENT
FOR MARCH, 1949

Balance and Income	
Balance, Feb. 28, 1949	\$3,136,815.70
Division collections	16,698.32
Interest and dividends	11,822.29
Rents	175.00
Escrow deposits	4,528.64
Exchange deposits	149.45
Liens and surrender charges	114.71
Property insurance premiums	214.16
Withheld income tax	210.50
Withheld social security tax	20.90
Lodge supplies	22.50
Recording fees	1.00
Advertising in THE FRAT	54.00
Subscriptions to THE FRAT	7.00
Total balance and income	\$3,170,834.17

Disbursements	
Death benefits	\$ 6,546.52
Sick benefits	2,150.00
Accident benefits	920.00
Old-age income payments	36.64
Class F income payments	12.50
Cash surrender values	1,540.69
Escrow refund	286.86
Refund of dues	1.10
Exchange checks	149.45
Liquidation of liens	48.48
Mortgage expenses	530.00
Clerical services	493.00
Employees' income tax	208.10
Insurance Department fees	1.00
Office expenses	100.55
Officers' expenses	29.42
Officers' and Trustees' salaries	1,416.66
Official publication	961.24
Postage, telephone, etc.	101.95
Printing and stationery	182.60
Property insurance premiums	214.16
Real estate operating expenses	417.45
Total disbursements	\$ 16,348.37

Recapitulation	
Balance and income	\$3,170,834.17
Disbursements	16,348.37
Balance, March 31, 1949	\$3,154,485.80

TRUSTEES' REPORT

Ledger Assets, March 31, 1949

First mortgage loans	\$1,404,739.68
Bonds and stocks	1,378,341.54
Bank deposits	274,338.37
Real estate	66,770.47
Certificate loans	19,673.34
Home Office equipment	9,745.85
Cash in society's office	876.55
Total ledger assets	\$3,154,485.80

Balances in Funds	
Mortuary funds	\$2,765,290.77
Sick and accident funds	239,935.34
General expense fund	65,003.21
Suspense account	46,188.32
Accumulated interest	25,863.46
Convention fund	6,875.74
Indemnity fund	5,328.96
Total in all funds	\$3,154,485.80

OBITUARY

JAMES LAKES, 73. Entry April 1, 1908. Died April 8, 1949. Certificate No. 378-E. Cincinnati Div. No. 10.

JAMES M. SHEPHERD, 70. Entry March 1, 1912. Died April 15, 1949. Certificate No. 1293-E. Cincinnati Div. No. 10.

SIMON O. WIGEN, 67. Entry Nov. 1, 1914. Died April 8, 1949. Certificate No. 2200-C. Milwaukee Div. No. 17.

BENNIE ABRAMS, 65. Entry May 1, 1916. Died March 10, 1949. Certificate No. 2598-D. Brooklyn Div. No. 23.

ROBERT L. HUFF, 75. Entry March 1, 1917. Died April 19, 1949. Certificate No. 3070-D. Jacksonville Div. No. 88.

LARRY L. NORMAN, 59. Entry July 2, 1917. Died April 6, 1949. Certificate No. 3278-D. Fort Worth Div. No. 62.

CHESTER A. PALMER, 79. Entry April 1, 1919. Died March 25, 1949. Certificate No. 4406-C. Omaha Div. No. 32.

VIVIAN A. LYTLE, 54. Entry June 1, 1919. Died March 23, 1949. Certificate No. 4504-D. Des Moines Div. No. 77.

WILLIAM F. JONES, 61. Entry March 1, 1926. Died April 4, 1949. Certificate No. 7686-D. Chicago Div. No. 106.

SAMUEL H. NOEL, 66. Entry Jan. 1, 1931. Died March 28, 1949. Certificate No. 9622-E. Baltimore Div. No. 47.

JOE A. GREENBERG, 50. Entry Dec. 1, 1934. Died April 20, 1949. Certificate No. 10236-D. San Francisco Div. No. 53.

FRANCIS J. DELISLE, 27. Entry Jan. 1, 1944. Died April 20, 1949. Certificate No. 14108-H. Worcester Div. No. 60.

MARCH DISABILITY CLAIMS

S. A. Blumenthal, Baltimore, Md.	\$ 30.00
Geo. Hartman, Cleveland, O.	30.00
W. L. Dillenschneider, Kansas City, Mo.	20.00
Victor Rehn, Seattle, Wash.	50.00
*Percy Holman, Philadelphia, Pa.	30.00
B. B. Jacobson, Chicago, Ill., No. 1.	35.00
I. W. Dubey, Faribault, Minn.	10.00
R. J. Collins, Akron, O.	10.00
Walter Krohngold, Akron, O.	75.00
Isaac Shimp, Toledo, O.	30.00
S. A. Benn, Toronto, Ont.	45.00
H. E. Grooms, Toronto, Ont.	105.00
F. J. O'Donnell, Philadelphia, Pa.	15.00
R. C. Beekman, Columbus, O.	30.00
C. M. Weiner, Columbus, O.	50.00
Chas. Howell, Spokane, Wash.	20.00
P. N. Hellers, Detroit, Mich.	15.00
H. B. Benowitz, Rochester, N. Y.	90.00
J. S. Stark, Brooklyn, N. Y.	10.00
Edward Wesler, Brooklyn, N. Y.	40.00
E. A. Pouliot, Boston, Mass.	30.00
A. C. Green, Trenton, N. J.	20.00
*W. R. Smith, Dallas, Texas	60.00
J. E. Marie, Peoria, Ill.	100.00
R. A. Mayo, Holyoke, Mass.	25.00
*G. W. Cushman, Flint, Mich.	50.00
P. S. Norvedt, Westchester, N. Y.	40.00
A. J. Zimmerman, Sr., New Orleans, La.	45.00
J. N. Stulga, Chicago, Ill., No. 106	25.00
W. A. Tyhurst, Los Angeles, Cal.	45.00
E. W. Nies, Manhattan, N. Y.	45.00
Samuel Michaels, Manhattan, N. Y.	30.00
P. L. Miller, Columbus, O.	50.00
Loney Arritt, Akron, O.	25.00
C. M. Moss, Akron, O.	75.00
John Yarosz, Scranton, Pa.	30.00
C. E. Norberg, Portland, Me.	105.00
P. T. Sack, Schenectady, N. Y.	10.00
Newman Wright, Birmingham, Ala.	30.00
Frank Reagan, Little Rock, Ark.	60.00
Frank Mallory, Seattle, Wash.	25.00
A. G. Nelson, Jr., Omaha, Neb.	45.00
M. W. Hurt, Nashville, Tenn.	45.00
W. B. Cranford, Baton Rouge, La.	60.00
*F. M. Rines, Fort Wayne, Ind.	15.00
*Jacob Seltzer, Brooklyn, N. Y.	120.00
*L. C. Radlein, Westchester, N. Y.	80.00
*W. J. Hodgson, Chicago, Ill., No. 106	40.00
*H. B. Young, Scranton, Pa.	150.00
*J. A. Pignitore, Jersey City, N. J.	45.00
C. W. Osterberg, Des Moines, Iowa	60.00
M. O. Samshal, Dayton, O.	100.00
J. B. Taylor, Dayton, O.	25.00
H. J. Schutte, Cincinnati, O.	90.00
H. R. Malstrom, Seattle, Wash.	100.00
Theo. Juzba, Springfield, Mass.	80.00
*Joseph Zwicker, Brooklyn, N. Y.	50.00
S. N. Baylin, Brooklyn, N. Y.	100.00
*L. A. Frank, Wilkinsburg, Pa.	200.00

Total for the month \$3,070.00

*Denotes accident claims.

MARCH DEATH CLAIMS

Emil E. Hirte, Delavan, Wis.	\$1,000.00
James H. Buterbaugh, Pittsburgh, Pa.	500.00
Ernest Tilton, Jacksonville, Ill.	250.00
*James L. Metty, Baltimore, Md.	547.00
*Isaac Weisbaum, Peoria, Ill.	360.00
*Harry H. Alexander, Columbus, O.	338.52
William Greenbaum, Detroit, Mich.	500.00
Elasco E. Burcham, Columbus, O.	500.00
*Robert Hogan, Binghamton, N. Y.	628.00
*John E. Haley, Kansas City, Mo.	239.00
*R. J. Birmingham, Jersey City, N. J.	407.00
*James W. Knight, Little Rock, Ark.	277.00
Howard L. Pettit, Flint, Mich.	1,000.00

Total for the month \$6,546.52

*Denotes paid-up benefits.



National Society for Crippled Children and Adults, 11 So. LaSalle St., Chicago 3, Ill.

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; Northern Vice Pres., Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; Western Vice Pres., Einer Rosenkjar, 1123 Longwood Place, Los Angeles, Cal.; Southern Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; Eastern Vice Pres., Bernard Teitelbaum, 4014 Saline St., Pittsburgh, Pa.; Secretary-Treasurer, L. Stephen Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, Frank B. Sullivan, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.; Chief Agent in Canada, John T. Shilton, 254 Adelaide Street West, Toronto, Canada.

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

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.

Death, Sick and Accident Benefits

The society guarantees to pay 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.

Safeguards

The society is chartered under the 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 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.

SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$.30	\$.60	\$.90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

MONTHLY NET RATES FOR DEATH BENEFITS

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65	CLASS J 5-Yr. Term	CLASS K 20-Yr. Endow.
18	\$1.25	\$2.09	\$1.69	\$.67	\$3.70
19	1.27	2.12	1.74	.68	3.70
20	1.30	2.15	1.79	.68	3.71
21	1.33	2.18	1.85	.69	3.71
22	1.36	2.21	1.90	.69	3.72
23	1.39	2.25	1.96	.69	3.73
24	1.42	2.29	2.03	.70	3.73
25	1.46	2.32	2.10	.71	3.74
26	1.50	2.36	2.17	.71	3.75
27	1.53	2.40	2.24	.72	3.76
28	1.57	2.44	2.33	.73	3.76
29	1.62	2.49	2.41	.73	3.77
30	1.66	2.53	2.50	.74	3.78
31	1.71	2.58	2.63	.75	3.80
32	1.76	2.63	2.74	.76	3.81
33	1.81	2.68	2.85	.77	3.82
34	1.86	2.73	2.96	.79	3.84
35	1.92	2.78	3.09	.80	3.85
36	1.98	2.84	3.22	.82	3.87
37	2.05	2.90	3.36	.83	3.89
38	2.12	2.96	3.52	.85	3.91
39	2.19	3.02	3.69	.87	3.94
40	2.26	3.09	3.87	.89	3.96
41	2.35	3.16	4.07	.92	4.00
42	2.43	3.24	4.29	.94	4.03
43	2.52	3.32	4.54	.98	4.07
44	2.62	3.40	4.80	1.01	4.11
45	2.73	3.49	5.09	1.05	4.16
46	2.84	3.58	5.42	1.10	4.21
47	2.96	3.68	5.78	1.15	4.27
48	3.08	3.79	6.19	1.22	4.33
49	3.21	3.90	6.65	1.28	4.40
50	3.36	4.02	7.17	1.36	4.48
51	3.51	4.14	7.74	1.45	4.57
52	3.67	4.28	8.43	1.54	4.67
53	3.84	4.42	9.23	1.65	4.78
54	4.03	4.57	10.18	1.77	4.90
55	4.22	4.74	11.31	1.90	5.03

Rate for age at nearest birthday to be taken.