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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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Eighteenth Year

APRIL, 1920

Number 6



NEWARK DIVISION, No. 42, N. F. S. D.

Top row, left to right—H. B. Schuerman, Alex Knipe, Charles Befinger, Erwin Hermann, A. J. Barbarulo, Joseph Novak.
 Second row—Peter Pace, Frank Hoppaugh, Thomas Smith, Ralph Allen, Milford Bonney, James McGovern, Anthony Zachman, F. J. Jelinek, Joseph Westwood, Gus Thiele, W. Rapp.
 Third row—Owen Coyne, John Garland, A. Petrio, A. Baumlin, A. Poline, F. Parella, A. R. Conley, T. P. McMahon, E. A. Daubner, J. P. Quinlan, R. Stephenson.
 Fourth Row—B. Schoenstein, E. Earnest, F. Nutt, F. Penrose, S. Smith, W. F. Hillard, A. E. Grief, G. O. Bedford, Jacob Gotthainer, H. A. Coe.
 Fifth row—W. Pease, J. A. Golden, J. Aaron, E. Elsworth, F. Bouton, E. Bradley, A. Shaw, C. Quigley, L. Puglise, J. B. Ward.
 Sixth row—D. Simmons, P. Hoenig, A. L. Thomas, C. Cascella, H. Redman, B. Abrams, * , W. H. Battersby.
 Seventh row—G. S. Porter, W. Deitrich, R. Robertson, W. Atkinson, J. M. Black, Fred Herring, A. Balmuth, Gus Matzart.
 Lower row—G. Kreuter, D. Lemonteello.

* Name omitted on copy.

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

My son, this lesson dealeth with the "Third R," vulgarly known as 'Rithmetic. Once upon a time, thou didst attend a school wherein thou wert taught three R's. And the third of these is not the least.

Thou didst learn after many a dismal scolding, that two added unto two did make four.

And later on, thou didst learn the astonishing fact that two multiplied by two did furnish the same result.

And thereupon, thou didst go out upon

the street, turn a hand-spring, and shout, "Eureka! Great wisdom hath come upon me! I have learned to juggle the 'Third R' to such extent that I am ripe for my degree."

And the next day, thou didst learn that four added unto four make eight, while four multiplied by four doth bring

a different result. And thereupon, thy pride did sink like unto a plummet.

Thy lodge meetings are like problems in the Third R if thou wilt but open thine eyes and learn.

For I say unto thee, with many a man, the first meeting which he attendeth is an exciting adventure.

But the fifteenth hath degenerated unto a mere habit.

Of a verity, unless a man be a Frat unto the *n*th degree, his fraternity is of the lukewarm variety.

It refresheth not the tired mind, nor doth it warm up the weary spirit.

And why doth this condition exist?

Because such man hath learned naught but that two and two produce the same result as two by two.

And I say unto thee, such reasoning is faulty, for it worketh not unto the *n*th degree.

The man that maketh his fraternity a matter of *principle* is the man that reapeth a full harvest of profit and pleasure.

But the man that maketh it a matter of *principal* reapeth naught but displeasure and grumblings.

The law sayeth just what the minimum of thy tribute money be.

But the law sayeth not that thou canst not add unto the ante when thou dealest with thine brother.

Therefor, when thou hast an opportunity to do thine brother a favor, act not as though thou wert doing him a favor, but convey him the impression that he confereth a favor upon thee by accepting thine offering.

Otherwise, the preachments of fraternity are reduced unto a fraction of small value, and the Obligation dwindleth into a mockery.

Take thou the law of obligation, weigh it, not on the scale of legality, but upon the scale of humanity.

And thou wilt see that whatever the legal quota of any obligation, thou canst add unto it without straining the bonds of obligation, and it will make thee happy to see how much gladness thou canst dispense.

For I say unto thee, when thou gettest in the habit of giving thy brother more than the law demandeth of thee, thou wilt receive more in return for thy payment of tribute entitleth thee to receive, and thou wilt say, "Allah, Allah, I am refreshed."

And thou wilt learn that four multiplied by four bringeth in more returns than four added unto four, and thereupon wilt thou cease saying, "I am bored, and crave entertainment."

Selah!

'NUF SED.

Insurance specially for teachers is provided by a company whose offices are located in Lincoln, Nebraska. It has many attractive advantages, but discriminates against the deaf teachers. But since the N. F. S. D. takes care of silent members of our profession, they don't need to worry.—[The Messenger.

Atlanta—1921.

Official Notices

The inquiries as to conversion of Class A certificates which many of our members have sent in will soon be taken up and attended to. This could not be done before, and we ask those who sent in such inquiries to be patient. The same rule applies for those who have had increases approved, but have asked for other than Class A certificates.

We send five extra copies of The Frat to each of our division secretaries and deputies monthly, with the hope that they will make good use of them in supplying local members who have missed their regular number—and to use as advertising literature. Telling all about the society, its objects, cost of membership, financial standing up to that month, showing its growth, giving a list of its divisions, their secretaries and deputies, etc., etc., The Frat is about the best "descriptive circular" that could be desired and it is the best "puller" any member can send to a prospect or interested friend. The home office also has extra copies on hand each month and any member should feel free to ask for some at any time if he thinks he can use them to advantage.

We continue to receive complaints of "no paper," and as we have said before, they usually turn out to be the fault of the member himself—his failure to notify us of his new address—but sometimes he blames his division secretary. Of course we are sorry that any frat should miss his paper, especially several issues, as sometimes happens—but what can we do? One such case even caused a member to send in his resignation last month, but we are glad to add that he thought better of it when we showed him he was the one at fault. The home office wants The Frat to come to your home regularly, telling as it does what every good member wants to read and should take pride in knowing, and will use all effort to that result—but division secretaries and the members must send in the addresses; the treasurers can help by promptly notifying the secretaries of changes they receive from the nonresident members.

THE GET-ONE DEGREE.

Why not "work like beavers" in this get a member campaign—and make this degree every month? "Hard work," you say? Sure, it is—but it can be done. Look at the way Detroit's Beaver gets there right along. As Solomon, Junior, would say, go thou and do likewise.

Chicago Division—W. J. Hodgson, L. Hiekk, J. Crimmins.

Detroit—Benjamin J. Beaver.

Dayton—Mark D. Stebelton (2).

Olathe—Earl R. Peters.

Toledo—John E. Curry (3).

Milwaukee—Walter O. Dowe.

Columbus—George Fox.

New York—I. Bloom, J. H. Toohey, M. M. Lubin (2), D. Miller.

St. Louis—George D. Hunter.

Los Angeles—Robert J. Mephram.

Philadelphia—John Nitto.

New Orleans—H. J. Soland, Jr. (2), Henry Fux.

Boston—A. F. Beauchene (3), J. O'Rourke, C. F. McCarthy.

Pittsburgh—James K. Forbes.

Buffalo—Edward A. Boedecker (2).

Portland—Luther Hart.

Providence—Alphonse E. Beauchene.

Utica—John H. Thomas.

Baltimore—Oliver J. Whildin.

Syracuse—Benjamin Bushart.

Huntington—E. E. Conaway, W. L. Jermyn.

San Francisco—Winfield Runde (6), H. V. Canaris.

Rockford—O. M. Adelman, Fred Shatwell.

Springfield, Ill.—Art. C. Johnson.

Worcester—Alexander Stirling, P. O. Hudson.

St. Paul—Anton Schroeder (3), J. A. Benolkin, F. Brant, D. Hagerstrom.

A. H. Peterson, J. J. McNeill.

Fort Worth—C. B. Stanley, H. C. Webb, Dan Faulkner.

Denver—R. G. Connell, G. A. Rasey.

Waterbury—Robert E. St. John.

Waco—J. Burchardt, Tilden Smith.

Bangor—Albert L. Carlisle.

BIRTHS.

—Mr. and Mrs. Roy Bowman, Penelope, Texas, a girl.

Nov. 9—Mr. and Mrs. C. H. Woodrun, Akron, a boy.

Feb. 23—Mr. and Mrs. Joseph Jenkins, Kansas City, a boy.

March 4—Mr. and Mrs. Otto Eberhardt, Evansville, a girl.

March 4—Mr. and Mrs. Ernest Schneider, Evansville, a girl.

March 6—Mr. and Mrs. William D. Frey, Detroit, a boy.

March 8—Mr. and Mrs. Walter Laughlin, 9 1-2 pound girl.

March 9—Mr. and Mrs. G. C. Dickens, Akron, a boy.

March 10—Mr. and Mrs. Perry Hubbard, Saginaw, a boy.

March 20—Mr. and Mrs. B. Brunsell, Springfield, Mass., a boy.

March 21—Mr. and Mrs. Frank Kaezmarek, Akron, a girl.

March 21—Mr. and Mrs. James E. Vangilder, Jeffersonville, Ind., a girl.

March 22—Mr. and Mrs. Milton Johnson, Kansas City, a boy.

March 31—Mr. and Mrs. Walter Durian, Hartford, a girl.

April 10—Mr. and Mrs. William Cole, Ogden, Utah, a girl.

MARRIAGES.

March 15—Wm. A. Tyhurst and Miss Helen Zimmerman, San Francisco.

March 23—Guy C. Smith, Ferndale, O., and Miss Bertha Dot Smith, Warren, O.

March 31—C. Louis Allen and Miss Edith Gustafson, Denver.

April 4—Julius R. Carter and Miss Hattie Freeman, Akron.

April 6—R. M. Keeberg of Galveston and Mrs. Gene Spangenberg of Denton, Texas.

April 10—Howard W. Cruise, Reading, Pa., and Miss Alma Alice Brassington, Mt. Carmel, Pa.

May payments are due.

AN URGENT APPEAL.

The Frat is in receipt of the following letter from Dr. E. A. Fay of Gallaudet College and recalling how generous our members and divisions have been in like circumstances before, we are printing it and asking their whole-hearted cooperation once more. Send all contributions direct to Dr. Fay, in care of Gallaudet College, Kendall Green, Washington, D. C.

I have received a touching appeal from the teachers of the Jewish Deaf-Mute Institution in Vienna, Austria, one of the oldest and best schools for the deaf in Europe. Dr. S. Krenberger, the Director of the Institution, writes:

The first word I can address to you after this terrible war is an appeal for assistance for the teachers of this Institution.

Your country is doing a great deal for our poor underfed children, and our eighty pupils also get food from the American Children's Relief Committee, but we teachers with a fixed income are in most deplorable condition. The Austrian State is cut off from the sources of production of foodstuffs, viz., Bohemia, Moravia, Silicia, Hungary, Galicia, and Jugoslavia. The middle classes are doomed to ruin. New relief work, therefore, has been started in Vienna under the direction of Mr. Hoover. By this new arrangement we shall be able to get food from the American warehouses in Vienna, if somebody in America pays for it.

We, teachers in this Institution, appeal through you to our fellow teachers in America to help us by sending us food through this warehouse. We cannot pay for it, for our money has become almost worthless and our income is very small. We appeal to you, who live in the rich and happy U. S. A., to help us!

I should like to tell you what we have suffered since 1914. Need and trouble have now reached a climax; a whole book would not suffice.

This relief can be administered without delay, without waste, and with very little red tape. The food is already in the American warehouse in Vienna. We pay our money to Mr. Hoover's Commission here in Washington, and receive an order on the warehouse. We send that order to the person we wish to benefit; he presents it to the warehouse, and receives a package of food, larger or smaller according to the amount paid. Each package contains a quantity of flour, beans, bacon, lard, corned beef, and milk. If the recipient prefers, cottonseed oil is substituted for the bacon and lard.

Dr. Krenberger has sent me the names and addresses of the twelve teachers of the Institution (nine men and three women); therefore as soon as money is received by me the orders will be sent immediately to the teachers individually.

I think you and your members will want to have a part in this work. I hardly need remind you that prompt action is important.

Was Telling the Truth.

Doctor (questioning an insurance applicant)—And now tell me what you do for a living?

Applicant—I make money, sir.

Doctor—Yes I know you make money, but how do you make the money?

Applicant (somewhat peeved)—I make money, sir.

Doctor (exasperated)—Now, listen here! I know quite well you make money, but, confound you, tell me how you make the money?

Applicant—I work in a mint.—[The Massachusetts Workman.

Polly—"Mrs. Talkalot says she believes only half she hears."

Dolly—"Yes, but she hears twice as much as anybody else."—[Judge.

*To every man there come noble thoughts,
that pass across his heart like great
white birds. These things must be habitual
with us; we must learn to live in a beauty,
an earnestness, that shall have become part
of ourselves.*

—Maeterlinck.

EVERY DAY FRATERNALISM.

(Read this to the Division During Good of the Order.)

Fraternity, like religion, should be a part of our daily lives, and not be brought out as a garment to be worn only in the lodge room.

The beautiful lessons of our ritual will lead to broader, better citizenship, will make us better members of society, if we carry their teachings with us and practice their precepts in our association with our fellow men.

The obligation taken at the altar is a creed which embodies the Golden Rule, and the man or woman who lives up to its solemn vows is walking in the foot steps of the great Teacher.

Too often this obligation is forgotten, and we hear members of the order malign some brother or sister, or repeat words of gossip or slander to the detriment of a brother or sister whose good name they have promised to cherish.

It is not possible that we could always endorse all the actions of every member, for so long as humanity endures there will be wrong doing in the world. It may be that some brother or sister has gone far astray, but the true fraternalist will try to bring them back to the paths of rectitude rather than shove them farther down the abyss of shame and sorrow by heaping maledictions upon them.

It's true there are often black sheep in the fold, but we may remember that most every black sheep was once some one's pet lamb, and that there lies dormant in him great possibilities for good if we can but guide his steps aright.

Let us be merciful in our judgment, charitable in our actions, and kindly in our speech. In so doing we exemplify true fraternity in our daily lives.—[The Security News.

DEAFNESS.

As Walt Mason Sees It.

My ears don't work the way they should; my hearing isn't extra good; and agents come most every morn to sell some patent audiophorn, some strange

contraption, painted blue, to make me hear as well as you. I shoo said agents from my door and tell them to come back no more. To buy such trap I'd been a loon; my deafness is my greatest boon. The fellow with a weary tale with fungus on it, it's so stale, will pass me by before he'll tell a story when he has to yell. I miss so many tales of woe, so many chestnuts all men know, so much of gossip dull and punk, so much of scandal-mongers' junk, that I'd despise those meddling men who brought my hearing back again. And when I seek my couch at night I'm like a child, I sleep so tight. The noise that keeps you all awake my gentle slumbers can not break. I do not hear the milk-man's bell: the chugging motors scorching by can't make your uncle bat an eye. I am satisfied, the way I am; you see me merry as a clam, and if I heard as well as you, no doubt you'd find me grim and blue.—[From the Ohio Chronicle.

FUNNY SIDE OF INSURANCE.

The certificate clerk in copying the application made by members runs across many curious statements. In the application of a young widow for membership, in answer to the question, "What is your husband's occupation?" she replied, "An angel."

In other applications we run across the following statements:

Mother died in infancy.

An uncle died of cancer on his mother's side.

Father went to bed feeling well and the next morning woke up dead.

Applicant does not know cause of mother's death but states that she fully recovered from her last illness.

Applicant has never been fatally sick.

Father died suddenly; nothing serious.

Applicant's brother, who was an infant, died when he was a mere child.

Grandfather died from gunshot wound caused by an arrow shot by an Indian.

Mother's last illness was caused by chronic rheumatism, but she was cured before death.—[Life Insurance Independent.

TREASURER'S STATEMENT.

For March, 1920.

Balance, February 28.....\$233,605.60

Receipts.

Division collections.....\$ 6,836.35
 Interest, mortgage loans..... 1,006.00
 Interest, Liberty Bonds..... 106.20
 Interest, bank deposits..... 7.92
 Rent, Chicago Division..... 5.00
 Sale—lapel buttons..... 76.90
 Sale—cuff links..... 4.50
 Sale—stick pin..... 1.25
 Sale—fobs..... 3.00
 Recording and registry fees..... 7.25
 Exchange on checks..... .20
 Surety bond premiums..... 33.80

Total balance and receipts...\$241,693.97

Expenditures.

Death benefits.....\$ 6,250.00
 Sick benefits..... 495.00
 Refunds..... 15.34
 Accrued interest..... 33.22
 Rent..... 57.50
 Salary—H. C. Anderson..... 41.66
 Salary—F. P. Gibson..... 166.66
 Salary—F. M. Rowse..... 125.00
 Salary—M. Furlong..... 25.00
 Services—L. A. Gwin..... 18.00
 Services—F. B. Pleasant..... 100.00
 Office expenses..... 47.97
 Insurance department fees..... 155.00
 Officers' expenses, W. L. Davis..... 2.00
 Organizing expenses, I. Selig..... 2.91
 Postage..... 6.52

Total disbursements.....\$ 7,541.78

Total balance and receipts...\$241,693.97
 Total disbursements..... 7,541.78

Balance, March 31.....\$234,152.19

TREASURER'S REPORT.

Division Collections for March.

Chicago.....\$ 538.82
 Detroit..... 210.47
 Saginaw..... 22.33
 Louisville..... 93.68
 Little Rock..... 67.36
 Nashua..... 24.08
 Dayton..... 63.41
 Bay City..... 10.98
 Cincinnati..... 76.39
 Evansville..... 42.53
 Nashville..... 16.37
 Springfield, O..... 21.66
 Olathe..... 163.30
 Flint..... 105.62
 Toledo..... 105.59
 Milwaukee..... 175.76
 Columbus..... 89.55
 Knoxville..... 48.15
 Cleveland..... 120.98
 Indianapolis..... 275.48
 Greater New York..... 371.38
 St. Louis..... 193.68
 Holyoke..... 38.72
 Los Angeles..... 109.98
 Atlanta..... 350.99
 Philadelphia..... 200.06
 Kansas City..... 73.99
 Omaha..... 162.55
 New Orleans..... 87.43
 Kalamazoo..... 32.81
 Boston..... 152.50
 Pittsburg..... 157.34

Hartford..... 45.87
 Memphis..... 48.91
 Portland, Me..... 65.59
 Buffalo..... 65.40
 Portland, Ore..... 48.75
 Newark..... 97.78
 Providence..... 41.88
 Seattle..... 99.28
 Utica..... 67.79
 Washington..... 90.76
 Baltimore..... 73.27
 Syracuse..... 57.46
 Cedar Rapids..... 74.26
 Huntington..... 68.87
 Albany..... 42.09
 Rochester..... 40.16
 San Francisco..... 165.73
 Reading..... 35.43
 Akron..... 291.02
 Salt Lake City..... 41.98
 Rockford..... 53.61
 Springfield, Ill..... 116.43
 Davenport..... 33.06
 Worcester..... 24.71
 St. Paul..... 135.11
 Ft. Worth..... 113.13
 Dallas..... 122.49
 Denver..... 104.07
 Waterbury..... 25.56
 Bridgeport..... 25.02
 Springfield, Mass..... 41.36
 Waco..... 66.95
 Ogden..... 32.27
 Pittsfield..... 24.19
 Bangor..... 45.23
 Kenosha..... 67.35
 Birmingham..... 39.59

Total collections.....\$6,836.35

MARCH DISABILITY CLAIMS.

F. A. Ryan, West Hartford, Conn. \$20.00
 Carl Berrer, Bristol, Conn. 25.00
 W. J. Thurston, Glen Elder, Kas. 20.00
 T. E. Lewis, Salt Lake City 15.00
 J. D. Rowan, Salt Lake City 15.00
 C. E. Allen, Allentown, Pa. 10.00
 J. M. Williams, Reading, Pa. 20.00
 W. A. Barnes, Dallas, Tex. 20.00
 H. Hanna, Springfield, Ill. 50.00
 C. A. Hiltz, Rome, N. Y. 10.00
 Charles Wickens, Quincy, Mass. 25.00
 G. H. Rubin, Hartford, Wis. 10.00
 H. H. Alexander, Springfield, O. 10.00
 P. J. Sheridan, Macon, Ga. 15.00
 J. A. Cook, Columbia, S. C. 10.00
 S. P. Harris, Newport, Ky. 20.00
 J. A. Stuart, Minneapolis, Minn. 10.00
 Wm. Henneman, St. Paul, Minn. 10.00
 H. P. Aldrich, St. Louis, Mo. 10.00
 G. L. Esterly, Washington, D. C. 15.00
 F. J. Bonvouloir, Hartford, Conn. 10.00
 James LaFever, Muncie, Ind. 10.00
 M. McRae, Indianapolis, Ind. 10.00
 E. J. Hinton, Indianapolis, Ind. 10.00
 C. W. Hoyt, Newark, O. 20.00
 P. E. Glascock, Kansas City, Mo. 10.00
 Jacob Friedman, Bronx, N. Y. 10.00
 W. W. Potter, Haverhill, Mass. 20.00
 Maurice Cohen, Roxbury, Mass. 15.00
 W. G. Abbott, Springfield, Mass. 10.00
 H. C. Wolf, Eaton, Cal. 10.00
 W. J. Christian, Waco, Tex. 15.00

Total for the month.....\$495.00

Get a member.

NEW MEMBERS.

1. Henry Davidson.....Chicago
 1. H. C. Tegtmeyer.....Chicago
 1. E. W. Trexler.....Libertyville, Ill.
 2. P. P. Stemplowski.....Detroit
 8. W. P. Feters.....W. Milton, O.
 8. R. G. Feters.....W. Milton, O.
 14. F. H. Dohrmann.....Wichita, Kans.
 16. H. J. Buyer.....Sandusky, O.
 16. A. F. Timple.....Sandusky, O.
 16. A. W. Ciresi.....Sandusky, O.
 17. R. N. Jankiewicz.....Milwaukee
 18. M. E. Sims.....Zanesville, O.
 23. W. J. Hall.....New York
 23. W. Lerner.....New York
 23. M. W. Loew.....New York
 23. M. L. Kenner.....New York
 23. Abraham Heine.....New York
 24. W. A. Cotter.....St. Louis
 27. M. N. Gray.....Downey, Calif.
 30. R. K. Williams.....Forty Fort, Pa.
 33. Philip Vidrine.....Glenmora, La.
 33. M. Oppenheim.....New Orleans
 33. J. M. Dolese.....New Orleans
 35. O. Fecteau.....Revere, Mass.
 35. H. Peterhoff.....Melrose, Mass.
 35. F. J. Quinn.....Fall River, Mass.
 35. J. E. Hart.....Fall River, Mass.
 35. F. J. Magill.....Fall River, Mass.
 36. J. P. Albright.....N. Pittsburgh
 40. H. R. Linn.....Buffalo
 40. C. F. Jerge.....Buffalo
 41. H. C. Darling.....Portland
 43. A. S. Howard.....Providence
 45. M. J. Ashline.....Tupper Lake, N. Y.
 47. G. R. Davis.....Baltimore
 48. D. G. Avery.....Syracuse
 50. C. A. Nesbit.....Wheeling, W. Va.
 50. C. G. Henderson.....Miller, O.
 53. O. R. Lee.....San Lorenzo, Calif.
 53. H. H. Beck.....Albany, Calif.
 53. J. Losano.....Redwood City, Calif.
 53. E. S. Greenough.....San Francisco
 53. G. C. Phillips.....Berkeley, Calif.
 53. A. W. Seitz.....E. Oakland, Calif.
 53. H. H. Beck.....Albany, Calif.
 57. R. G. Wirth.....Freeport, Ill.
 57. W. C. Myles.....Rockford Ill.
 58. C. E. Webb.....Mendota, Ill.
 60. J. A. Sandberg.....Worcester
 60. J. Stirling.....Barre, Vt.
 61. R. H. Whitney.....St. Paul
 61. J. Nelson.....Fairbault, Minn.
 61. P. N. Peterson.....Fairbault, Minn.
 61. C. H. Wagner.....Fairbault, Minn.
 61. H. L. Wilder.....Delano, Minn.
 61. A. L. Parrish.....Minneapolis, Minn.
 61. P. T. Cervin.....Rush City, Minn.
 61. V. R. Spence.....Fairbault, Minn.
 62. H. C. Snodgrass.....Denton, Texas
 62. J. J. Miller.....Fort Worth
 62. J. E. Burgess.....Fort Worth
 64. F. Duncan.....Derby, Colo.
 64. C. H. Chandler.....Burlington, Colo.
 65. V. Loiseau.....Waterbury, Conn.
 68. R. C. Morris.....Houston, Tex.
 68. R. M. Kleberg.....Galveston, Tex.
 71. L. C. Grant.....Bradley, Me.

"Nothing the matter with you at all,"
 gruffly spoke the physician. "You are
 in perfect health. Why, your pulse is as
 steady as clockwork."

"But doctor," whined the patient,
 "you've got your fingers on my wrist
 watch."—[The Massachusetts Workman.



Left to right, standing—Thomas P. Haydel, George O. Daigle, George Frank, John D. Tate, Herman W. Stiebing, Louis Zimmerman, Anthony Zimmerman, Anthony Acosta. Middle, sitting—Joseph A. Daigle, Theo. G. Mayer, Charles Tobelman, H. Lorraine Tracy, Morris Lahasky, Henry J. Soland. Front, sitting—L. J. H. Kanel, Ernest Zeleny, Rufus Crassons, Edward Stringer.

HOUSING CONDITIONS IN DETROIT FOR THE CONVENTION OF THE NATIONAL ASSOCIATION OF THE DEAF.

Dear Friends:

It is the wish of the Local Committee that all our guests be suitably housed during the convention.

To enable the committee to do this, you must send in your room reservation NOW, or very soon.

Detroit has nearly doubled in population since the last census and while it has done much in industry and home building, it has hardly been able to meet the demand for new hostleries.

The "Convention City," as Detroit is known often, has several conventions at the same time. This brings thousands of transient guests to the city daily besides the throngs of tourists and resorters. Do not let this scare you, but impress you with the need of sending your room reservation in NOW, if you want to be sure of your room during the convention.

Hotel Statler has been selected as Convention Headquarters. It is noted for its homelike convenience and reasonableness of rates. With all sincerity we recommend it as first choice. By dividing a \$10.00 room among a party of four it is only \$2.50 each. If there are five or more, it is only \$2.00 each.

For further information, write, enclosing stamp for reply, to the Secretary of the Housing Committee,

MRS. GERTRUDE S. BEHRENT,
592 Magnolia St., Detroit, Michigan.

TRUSTEES' REPORT.

Ledger Assets, March 31, 1920.

First mortgage loans	\$151,400.00
First mortgage bonds	32,350.51
Liberty Bonds	30,200.00
Canadian Victory Bonds	9,680.89
Bonds, Ontario, 5 1-2s	4,731.25
Certificates of Deposit	660.00
Checking account	4,498.32
Secretary's fund	300.00
Treasurer's cash balance	331.22

Total ledger assets.....\$234,152.19

Balance in Funds.

Reserve Fund	\$203,303.74
Mortuary Fund	10,993.54
Sick and Accident Fund	8,339.07
General Expense Fund	6,795.61
Organizing Fund	744.97
Convention Fund	3,975.26

Total in all Funds.....\$234,152.19

CONCERNING INVESTMENTS.

Net interest receipts in March were \$1,086.00. Payments amounting to \$3,400.00 were received on principal of three mortgage loans. These funds with part of current surplus were placed in a new mortgage loan bearing interest at 6%. Of the remaining surplus funds, \$4,731.25 was invested in the purchase of \$5,000.00, 5 1-2% bonds of the Province of Ontario, at the price of \$94.62 1-2; at this price the bonds will yield a little more than 6 3-4%.



COMING DIVISION EVENTS.

May.

1. Social	Reading
1. Social	Utica
3. Social	Memphis
7. Social	Cedar Rapids
8. Social	Holyoke
15. Benefit	Cleveland
22. "Lit"	Rochester
22. Party	Kenosha
22. Supper	Indianapolis
23. Excursion	Washington
29. Vaudeville	Chicago
29. Entertainment	Pittsburgh
29. Annual ball	Providence
29. Reception	Syracuse
29. Party	Bangor
30. Lecture	Providence
30. Conference	Chicago
30. Picnic	New Orleans
30. Outing	Toledo
31. Outing	Chicago
31. Picnic	Detroit
31. Social	Pittsburgh
31. Bowling tournament	Providence

June.

6. Picnic	St. Louis
11. Lawn party	Holyoke
12. "Continuation"	Holyoke
12. Strawberry festival	Reading
19. Strawberry festival	Cleveland
19. Strawberry festival	Pittsburgh
26. Strawberry festival	Rochester
27. Picnic	Rockford

July.

3. Stag	Los Angeles
3. Initiation smoker	Louisville
3. Atlanta's outing at	Chattanooga
4. "Continuation"	Chattanooga
4. Picnic	Huntington
4. Special frat day	Louisville
4. Picnic	Boston
4. Picnic	Waco
4. Picnic	Pittsburgh
4. Picnic	Cedar Rapids
5. Picnic	Kansas City
5. Picnic	New Haven
5. "Continuation"	Chattanooga
5. Picnic	Louisville
10. 19th Annual picnic	Chicago
18. Picnic	Kenosha

August.

7. Union picnic	Utica-Syracuse
15. Picnic	Milwaukee

Chicago.

Let us meet and be merry,
Eat, dance and rejoice;
You may find, Brother Jerry,
The girl of your choice.
In the month of May
At our Fraternal gay
With some of the biggest guns in Fratdom.
You can join in Chicago's fraterplay.

Recent visitors at the home office were
Dr. James H. Cloud of St. Louis, Charles

Boss of Delavan, Eric A. Ornberg, F. E. Buster of Akron, Bertil Jennish, Mrs. Mildred Ricketts of Rock Island, M. J. Graff of Kalamazoo, Philip Vidrine of Oakdale, La., William Van Lewis of Springfield, Ill., A. D. Baird of Taylorville, Ill., Miss Ida Hester of Mississippi.

Alfred Anderson has gone to Sacramento, Calif., to live. Another youngster to take Greely's advice.

Mrs. Mamie Ostrander Brashar, wife of George Brashar, died April 4. Burial was at her old home in Webster City, Iowa.

Anton Vezinsky is proudly exhibiting a 15-year service button awarded him by the Automatic Electric Company. He could qualify for a 18-year frat button, had we such.

Mrs. Gladys Bierlein Sievert, headquarters' former stenographer, answered the "S. O. S." sent out when Miss Gwin listened to Akron's call and has been helping the staff out of the jam the winter's busy season put them in. She will be recalled as the young woman who kept the wheels moving when the regular force was away at Philadelphia—1918.

The division's 19th annual picnic comes off July 10 and at Atlas Grove on North Crawford Avenue. William La Motte is in charge of the committee—and knowing his record—it is going to be some picnic.

Realizing that hundreds of small-town and country frats and their friends would welcome an opportunity to see the "doings" of the big city, if assured there was sufficient varied entertainment to make it worth the railroad fares, Chicago Division No. 1, in conjunction with the Silent Athletic Club, has arranged a three day program as brimfull of varied doings as a three-ring circus. The new \$50,000 clubhouse, recently purchased and managed by the deaf of Chicago, will be the headquarters of all visitors, and the scene of most of the entertainment. Bachelors may find lodging at the Y. M. C. A. hotel, Wabash near Ninth, downtown, at about 60 cents per night. Married couples had better reserve rooms at hotels immediately upon arrival, before the Decoration Day crowd fills up. Unescorted ladies will be looked after by the ladies of the Aux-Sac. The entire cost of the best three days you ever saw should not be over \$10 or \$12, exclusive of railroad transportation. This committee is in charge: J. Frederick Meagher, Chairman; O. Lorenz, Paul Belling, F. Curtis, J. D. Sullivan, D. J. Padrowsky, F. B. Pleasant, A. M. Hinch, R. Decker, Mrs. F. P. Gibson, Mrs. J. F. Meagher, and Mrs. Washington Barrow. Address communications to the chairman in care of the society's office, 21 N. La Salle St., Chicago.

SATURDAY, MAY 29—Register at the Silent Athletic Club, 5536 Indiana Avenue. To reach club take South Side Elevated—

Jackson Park or Englewood trains every three minutes—to 55th street station. Walk block and a half west to Indiana, then up to the club near 56th.

3 p. m.—Start of bowling tournament. Frat divisions only, teams of three men to roll a frame of three games. Entry fee \$1.00 per man. Cash prizes for team rolling the highest totals. Special prize for man making best three-game total. Time of rolling to be determined by drawings.

(Note—Divisions may enter as many teams as desired, thus: Goodyear A, Goodyear B, Firestone, Toledo A, Toledo B, etc. Tournament to continue mornings and whenever nothing special is on the program until every entry has bowled.)

8:15 p. m.—Vaudeville, auspices Chicago Division, No. 1. Ten splendid numbers by Chicago's silent talent; guaranteed the best ever presented.

11 p. m.—Smoker. Admission by frat card and password only. Refreshments and smokes. Something really worth while; feel like a millionaire for a night. Past and present national champions to compete; many delightful features.

While this smoker is in progress the ladies will enjoy a "smokerette" of their own in another room in the building.

SUNDAY, MAY 30—"Open House" all day at the Silent A. C.

2:30 p. m.—District Conference, an informal convention of fraters; admission by card and password only. Each division represented in the crowd to have one delegate and one alternate, proceeding exactly as in the triennial conventions. Measures to be brought up at Atlanta will be briefly discussed and explained. By taking back the combined sentiments of the best minds in the conference, delegates can give their home divisions clearer insight on the problems of the hour, and thus greatly facilitate wise and speedy action in Atlanta. It is expected this will become an annual custom and aid in the spread of progressive frat propaganda.

During the conference the ladies have an opportunity of attending church services at All Angels (Episcopal), the Rev. Brother G. F. Flick; or the First Methodist Church, Rev. P. J. Hasenstab.

6 p. m.—Strawberry and ice cream supper, cafeteria style, served by the ladies of the S. A. C.

8:15 p. m.—Lecture by C. C. Codman, of Montana and Akron, describing his experience as a Western pioneer, and latterly at Goodyear. Something every out-of-town silent has long wanted to know.

Following the lecture comes a Leap Year social, special efforts being made to bring the young people together.

DECORATION DAY, MAY 31—"Open House" at the S. A. C. End of the bowling tournament.

2:30—Races and games in Washington Park, three blocks from the S. A. C. Award of prizes for the bowling tournament. It is planned to have B. M. Schowe—director of the deaf at Firestone, Akron, who won the silver cup offered for the best tennis player among Firestone's 12,000 employees—meet in elimination tournament the best tennis player from other cities.

This Decoration Day gathering is always the banner event of Chicago's silent season, over 600 Chicagoans turning out to meet the hosts from out-of-town. Group photograph will be taken for the Silent Worker.

5:30 to 6:30—Cafeteria supper at All Angels Church—owned by the deaf—seven blocks from the tennis courts at 6122 Indiana Ave.

8:30 p. m.—Entertainment by the ladies of All Angels, admission 25 cents.

Good bye. Good luck. Come again.

Utica.

Everybody get ready for the big event of the summer! Utica and Syracuse Divisions have decided to join forces and have a big Union picnic at Sylvan Beach, Saturday, August 7. At the time of writing this snow is falling, but Frat day—August 7th 1920—is going to be snowless and that picnic is going to be some humdinger. Everybody's looking for \$ in these days of h. c. l. so all the prizes will be in the form of cash, and all Central New York may have the privilege of seeing the best of the deaf athletes in the various contests. Besides the cash prizes, the winners will score points for the silver trophy cup which is to be awarded the division scoring the highest number of points. The spirit of keen rivalry will make the winning of this trophy the big event of the day. It is hoped there will be a record breaking attendance and that this first union picnic will be an auspicious forerunner of bigger and better ones to come in future years.

March 20th was the occasion of a very enjoyable surprise party at the home of Brother and Mrs. Greenbaum in Frankfort. The occasion was their wedding anniversary and President McAllister, in behalf of the members of Utica Division, presented them with a generous purse. They also received several useful and much appreciated reminders of the occasion from friends outside the division.

On the 28th of February occurred the death of John Joseph Drumm, only son of Mr. and Mrs. J. J. Drumm of Herkimer. The little fellow was aged two years and three months and death came very suddenly from pneumonia. In less than two months after the demise of his son, Brother Drumm was again bereaved in the loss of his beloved wife, Mrs. Julia Alton Drumm, who died in a Rome hospital April 6th, at the age of 47 years. Mrs. Drumm was born in Oswego, N. Y., and was educated at the Rome school for the deaf. After her marriage she resided in Herkimer and was a member of St. Francis de Sales Church in that village. The two bodies were sent to Oswego, where the funeral was held. Brother Drumm has the sympathy of all who know him in his double affliction.

The wood-working department of the Remington Arms Co. carried off the honors in the Industrial League at the close of the Basket Ball season. Brothers Green, Harter and Marston, who played on this team and were rated in the order named, are receiving no end of congratulations on the fine showing they made.

The Reverend Brother Merrill is the latest addition to Utica fratdom, he having transferred here from Washington, No. 46.

Mrs. Merrill and the youngest daughter, Miss Beatrice, have arrived and they are now comfortably and permanently located at 1518 Kemble Street, Utica, N. Y., where they will be glad to see their friends.

Paul Sandusky joined the printers' union some time ago and later gave up his job at the Lanquoit Paper Company where he had seemingly become a part of the system. After a short period of subbing he has secured a permanent place on the force of the Utica Herald Dispatch.

Treasurer Butcher is now settled in a new location. Henceforth he can be found at 1205 Blandina Street. Frats will please note the change of address when sending dues.

Elmer Davis is proudly exhibiting a fine watch that he happened to find while out walking on a recent Sunday. He will no doubt continue the rightful owner until someone proves to the contrary.

William Greenbaum is keeping Bachelor's Hall while Mrs. Greenbaum and the two children are on an extended visit to relatives in Detroit.

Alonzo Devoe has been taking an enforced vacation due to a poisonous infection of his arms.

Several of the Utica frats took in Albany Division's ball on April 10 and reported a very good time. It was a masquerade affair and, although 600 or more tickets were sold, only about two hundred were present. Thus there was plenty of room for dancing.

News has reached us that our erstwhile secretary, Charles B. Kemp, has been promoted to a position in the office at Goodyear's. He is auditing the Company's pay roll.

Miss Mayme Kinsella, a sister of Thomas Kinsella, was married early in the month to Clarence Hicks. The bride's bouquet had some real orange blossoms that were sent for the occasion by a friend in Los Angeles, Cal. The ceremony was followed by a dinner at Hotel Martin. The wedding trip included New York and Atlantic City. They are now receiving their friends at their newly furnished home, 923 Rutger St., Utica, N. Y.

Pittsburgh.

It is always fair weather
When good fraters get together—
But be careful of the grape juice, 'ware
another Johnstown flood.

Johnstown's second annual "Get Together Banquet" saw just 73 smiling faces clustered around the festive board April 10. Pittsburgh sent 23, Altoona 15 and Akron 3, while Johnstown stood 32 strong. Toastmaster R. M. Barker toasted the Fort Stanwix hotel and its manager; F. A. Leitner responded to the toast "Our Society"; Prof. A. C. Manning to "Unity"; the Rev. F. C. Smielau to "Fraternity"; and F. Blackhall to "Our Guests." At midnight Rev. Brother Smielau led in pledging allegiance to our country. Next day such of the visitors as remained were taken sight-seeing. As a result of this "Get Together" affair two new applications have already been

(Continued on page 9.)



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FRANCIS P. GIBSON Editor
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Correspondence is solicited from all members and
others interested in the Society.

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APRIL, 1920

SPECIAL NOTICE.

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

\$234,152.19.

Atlanta—1921.

Read "Your Investment" in another column. While we are on this subject, the present market prices of some of the Liberty Bonds will bring six per cent on the investment, and are as easy to purchase as anything else. Just consult your bank or any responsible broker. Why monkey with wild cats?

This is going to be a convention summer. The three national teachers' associations meet at Philadelphia in June, the National Association of the Deaf and the Gallaudet College Alumni Association at Detroit in August; Ohio, Indiana, Kentucky, South Dakota and other states are to have their state association meetings, so it will not be at all hard to know where to spend that vacation.

Remember Uncle Pat Dolan, do you not. That old war horse of our pioneer days had sort of been lost sight of. Now comes the Wingfoot Clan, telling us he's with Goodyear at Akron and becoming part owner of the plant by purchasing its shares, and paying cash for them. Pat continues to prove he knows good things when he sees them—and we wager he's mighty proud of the part he had in the proving up of the one his frat button represents.

The types played some tricks on us in the March issue, but it is to be expected sometimes. However, we wish to apologize for the error in the first line of the Grunow obituary notice, and correct the collections total given on page 4. The correct amount was \$7,805.59, not \$7,905.59 shown in the treasurer's statement.

We believe many of our members are members of the National Association of the Deaf and that most of them would be if they fully understood its objects. We devoted a full page to that very thing last month—look it up and read it carefully, then see if you do not think you should be among those who are working for its objects. There's an application blank ready for you after you tell yourself you should join—and go at it.

RUBBING IT IN.

While the Wingfoot Clan, Goodyear's house organ, does not use the "mutes" any more and has substituted "silents," there's still room for the education to go on until the Akron deaf have themselves seen the light.

Listen to the Iowa Hawkeye:

The Goodyear Company of Akron has done a great deal for the deaf and its confidence in them as workmen is a matter of much pride and comment in the deaf world. But we can not understand why they use the word "mute" in referring to, and designating the deaf as a class. The word is never used among the profession. Somehow "our mute colony," "our mute Flying Squadron" and so on sound a bit incongruous. Out of the five hundred employed there, isn't there one to object?

And to the Journal's Texas correspondent:

That Guy, V. E. O., in Akron seems to be some stubborn cuss when it comes to using the word Mutes, instead of Silents, or merely Deaf Workmen, and if he would be just about half that stubborn with his writeups for the Journal, we would like him better.

Now, if only the Journal itself—and all the rest of the papers for the deaf—will join in the campaign, and their correspondents cooperate—the deed is done.

OBITUARY.

Winfred Leister Williams.

Brother Winfred Leister Williams of Minneapolis was so badly injured by an automobile the night of April 22 that he passed away the morning of the 23rd. He was in his 38th year. Brother Williams joined St. Paul Division in January, 1918, and had taken an active part in its welfare ever since he was initiated. He was serving his first term as secretary and deputy organizer for No. 61, and the newsy contributions he made to our Division Notes added to the proofs of his making good in his work.

THE COMMUNITY CENTER.

A fraternal insurance lodge in a town is a benefit to the community in countless ways. It gives the residents a meeting place for fellowship, entertainment and education. Rays of cheer radiate to the sick and the victims of misfortune. The material benefits paid on its certificates save widows from want, educate children, and lift mortgages. The lodge represents a social institution that uplifts humanity.

—[Fraternal Monitor.

YOUR INVESTMENT.

When you put your money into an investment, by the very essence of the transaction you let some one else have the use of it, expecting an income in return. When you put money into your own business and administer it yourself, that is not an investment. There, your money is your capital. Your investment begins when you part with your capital and give it to someone else to take care of for you.

The basis and foundation of an investment therefore is TRUST. When you invest your capital, you INTRUST it to others. The basis of TRUST is TRUSTWORTHINESS. No investment can be a good investment unless the people to whom the funds and administration of the investment are worthy of trust. Yet all of us are being urged every day by all kinds of inducements to invest by people of whom we know nothing; to entrust our savings to people about whose trustworthiness we are ignorant.

It would be both untrue and unjust to declare that all the investment opportunities proffered of which we know no details are fraudulent or that the majority are dangerous or unsafe but there are thousands of stocks offered to the public which are fraudulent and unsafe and NO investment is a safe investment for YOU unless you know the men behind the proposition and their records and backing.

The investor should look upon himself as a money lender and his first impulse should be to lend that money safely and with good and sufficient security so that when the day of reckoning comes he will find both interest and principal safe. Judge for yourself whether it is safer to intrust your money, your savings to a company or a corporation which has but a few men, even trustworthy men, behind it or to place it where the whole public is behind the investment. In government savings securities, War Savings Stamps, Treasury Savings Certificates and Liberty Bonds everybody is behind the investment. It is backed by the entire resources, wealth and strength of the nation.

The record of U. S. Government securities is unsurpassed. Not only all principle of all government loans but all interest have been paid in full and without fail. These government issues are absolutely safe because we are all responsible, and we all would make any sacrifice rather than have our government fail of its obligations. We are the most prosperous country in the world. We can pay our debts and the government has the right to tax each and every citizen to pay those debts.

You as an investor are the lender. Your borrower should not only be the most honorable kind of a borrower but the strongest kind. His riches should be spread out as widely as possible. The safest and most profitable investment plan is: First Save; then lend your money to the strongest borrower, the one who represents us all, the government of the United States. You can do this even with small amounts through government savings securities.

May payments are due.

DIVISION NOTES.

(Continued from page 7.)

written. Good idea: why not try it elsewhere. [Yes; why not?—Ed.]

Pittsburgh division celebrated St. Patrick's Day with an entertainment and social on March 20. The acting was rollicking, especially the sketches of the "Labor Delegate" and the "Funeral of John Barleycorn."

C. McArthur, who disappeared from the city two years ago, has turned up as a bricklayer with the Nicola Construction Co.

Raymond Callaghan, late of Johnstown, has transferred to Cleveland Division, having a good situation in a Sixth City printery.

C. Fritzges writes he is well located in Akron, and making oodles of filthy lucre. The "Missus" just left us to join her husband.

Carl Schmidt is wearing a rut in the railroad traveling from Akron to Pittsburgh and back again with irregular frequency. The attraction here for him is (continued in our next).

Louisville.

My wife says, "Man,
I'll make you sweat,
If your lodge dues
You have not met."

Little Biographies, No. 5.

Albert Sidney Johnston, No. 161. His name gives him away. Grandson of the famous Confederate general of the same name. Being deaf could not follow in his illustrious ancestor's military footsteps, so he went and took up the next best calling, that of being a typographical artist. He has been at it for the past forty years. Married, has two sons, one of whom is chief petty officer on one of Uncle Sam's newest destroyers. The younger is still at school, and gives promise of being President of the United States before he is through with life. Albert has held every office at the Division's disposal, and has always made good. Most familiarly known as the central figure of the "Missing Turkey Mystery," which was explained in the December Frat. Graduate of the Kentucky School, but each of his wives—he took two, but not bigamously—was a product of the State made famous by James Whitcomb Riley, George Ade, Harry C. Anderson, and Red Norris. (Which reminds us—Indianapolis, 1924. He'll be there, so will we.)

Wonder what's wrong with our jinx. Hasn't butted in at our meetings for the past two months. Lloyd Scott suggests he has spring fever. Mebbe so, we dunno; but that reminds us of the refrain of a song we once knew, in the long, long ago, running something as follows

"Lovely, gentle, balmy spring,
Cold prevaricating thing."

Syracuse advertises the fact that it has a five minute recess before starting new business. We have—for years past—been taking a fifteen minute recess at that psychological moment, but never thought it was a thing worth advertising. Occasionally, the recess occurs just in

time to prevent an adjournment. For instance, at the last meeting, Prexy Ferg croaks—beg pardon, raps—for silence, and stands attention for someone to get up and start the business. Every mother's son, except the secretary and treasurer, got up, and promptly sat down. No one wanted to beat the other to getting to "work." Ferg gets up again, and this time, only half of the bunch tries to get up. And all sit down when they see each other. It ended with Johnny Cull being left all alone and he is recognized. "Adjourn!" And twenty-five others say, "You got the thing before us that we have been trying to get up ourselves." Adjournment and leaving the hall are two different matters. Only the Indiana members leave with adjournment. The rest stay until the owl cars start their rounds. Johnny Werner claims that the only reason he leaves at all is that the oysters at Mazzoni's are at the psychological frying point at 11:59, and he cannot stand them overdone.

Big smoker-initiation-picnic, July 3, 4, 5. Indianapolis, Cincinnati, Evansville, take notice. Details will be announced in May Frat.

Ollie Cundiff was in Chicago the first part of April. He told us he was going to raise—dust at headquarters. Does not like the Frat once a month. Wants it a daily affair. On his return, we asked him what he did with the editor man. "Man, that there Chicago sure is some Burg. Seems to be about as big as the territory from Louisville to Nashville, both on the surface and going in the air."

So Joe Fisher has joined the Great Majority after a long period of suffering. His demise means the loss of one of the Society's staunchest boosters. We used to make his place our headquarters while we lived in Cincinnati—his place was always open to cheerful spirits. (We believe Brother Gibson has had some first hand experience along that line.) Rest in peace, Joe, we are going to hunt you up when we are called and won't give up till we find you.

Sometime ago, we had a little run-in with the keystoners that represent the Louisville Police department. And they made so much of their capture that it was telegraphed all over creation via Associated Press. Our friends sent in letters, offering condolences and confidences—a con game, as it were, and invariably asked how the Louisville bunch was treating us. We have racked our brains for a suitable adjective to describe their loyalty, and after tearing out a number of locks, we will compromise on saying they are Blue Bloods of Fraternalism. No sooner did they hear of our ill-fortune than they stormed the bastille, bringing along words of good cheer, smokes, eats, chews, and all the other little favors that go to make the lot of the one behind looking out feel a bit happy. They placed themselves at the disposal of our attorney. Dug up evidence of value. And when the trial was called—oh, man, what they did was good to see. Came to the court room in a body, brought along the wife and kiddies, stuck until the judge threw the case out

of court. Blue bloods of fraternalism—Mr. Editor, I move that we establish a degree to take care of men such as these.

Kansas City.

The lowly flivver is passed up

By Brother Willie Dillenschneider;

His Apperson is a car of class—

Let's hope he can afford to keep 'er.

If you want to know the most minute detail of an Apperson car, ask William Dillenschneider. He recently bought one and now would rather declaim on its merits than eat.

Chauncey Laughlin and family are greatly pleased since moving into their new home.

Matt A. Ahern is chairman of the Fly and Spider social scheduled for May.

Walter Cunningham left last week on a visit to his mother in California.

Floyd Buster, the smiling rubber worker of Akron, gave the password at our meeting April 3.

K. C. 31 is going after the 100 mark in membership. If you know of any available non-frat in our jurisdiction, just send in his name, and we will bless thee, brother.

Evansville.

We feel there's better pickin's
In raising charming chickens
Than toilin' like our Dickens

In Akron-on-the-hill.

Slick city lads wuz tellin'

That Goodyear's vaults are swellin'

With gold that's yours fer yellin'

—We sticks to Evansville.

Brother Flancher, of Akron, dropped in to visit his brother-in-law, Brother Kroener, and endeavored to persuade him to move to Akron. Kroener thanked him for his trouble, but gave it as his opinion that there was more money, considering the cost of living in Akron, in little old Evansville, especially as he has just started incubating chickens.

Otto Eberhardt has been sporting a moustache in hopes the stork factory would deliver his order for a boy, C. O. D., but there was a mistake in transit and the package delivered by stork express was a girl, so Otto employed a tonsorial artist to amputate his hirshute appendage.

The Aux-Frats, organized New Years, will give a May-pole party to increase their treasury. [What's the date?—Ed.]

The spring thaw caused the river to rise to within fifteen feet of our clubhouse, but it then receded. The boys have begun to repair and redecorate it preparatory to a busy social season.

Holyoke.

Laugh and the world laughs with you,
Swear and it howls with glee;

When we started to bowl

We were kicked for a goal—

But we're going to get revenge; see?

The brawny bowlers of Worcester division came over on the afternoon of the big dance, April 10, and humiliated us by a combined margin of 34 pins. Since then we have been busily limbering-up for the tournament in Worcester on April 19, and if we don't bring back a few loving eups as prizes some of us are apt to blister

our fingers with bad language. [Naughty! Naughty!—Ed.]

The grand ball on the 10th succeeded on a scale that surprised even the most optimistic. Fraters from Worcester, Providence, Hartford, Springfield and points in New York state packed the handsome hall. Chairman O'Connell and his committee certainly proved to be go-getters.

The Aldrich Singing Orchestra, composed of seven men, was a hit with the hearing in attendance. After the ball Mr. Aldrich, the manager, stated he was anxious to give good jobs in the East-hampton Cotton Mills—of which he is foreman—to any idle deaf in this vicinity, having been impressed by their evident capacity and intelligence.

At the last meeting Secretary Arno Klopfer made a nice speech of presentation of a purse of money to President Phillip Beausoleil, whose four years in the office of president merited commendation. [That's splendid: usually the real workers get nothing but knocks.—Ed.]

A big social and lawn party is booked for June 11 and 12 at the Bridge street Turn Hall. The committee promises a program embracing the best features of hearing socials.

Worcester.

'Tis money makes the mare go
In any age or clime,
So Brothers Trask and Lyons
Are working overtime.

Brothers Trask and Lyons are still working overtime every evening except Saturday at the Leland machine shops.

Edwin Chute was left at home to mind the kiddies when his wife accompanied T. L. Kane—the "Grand Old Man" of our division—to Boston Division's whist party March 31.

Everett Smith, of Milford has secured a good job here and is making his home with J. A. Lyons.

W. M. McHale, of Portland, was a visitor at our April meeting. He is now working in Whitinsville, and we expect Portland will lose another good member by the transfer route shortly.

James Stirling paid a surprise visit to his brother, Alex, who thereon got him a job with the Belsa Body company.

Our bowling team, composed of Brothers Bernard, Chute, Lyons and the Hudson brothers, managed to nose out the Holyoke huskies April 10, and are hoping to repeat on the 19th.

Pittsfield.

How far a little candle throws its beams

A frat idea stretches, I declare:
"Somebody started it," and now it seems
They're staging "Fraternal" every-
where.

Pittsfield division No. 70 will also climb into the "Fraternal" bandwagon with a three-day jubilee May 29-30-31. Saturday we hold a strawberry festival at Sears, in Dalton. Next day we hike up Mt. Greylock, 3,505 feet. Decoration Day we picnic on the Y. M. C. A. grounds at Lake Pontoosac, games and races being booked. We may be little, and we may be young, but we can follow any pace set by Chicago or the other big burghs.

Teddy Ercoliani and Archie Lafram-boise have joined A. V. Diot as armature winders in the General Electric company, and are making good.

H. L. Burdick, F. Gagnier and Packard of North Adams attended our April meeting. The latter two were guests of Walter H. Sears over Sunday.

A. V. Diot, D. Murray and E. Klinke attended the mask ball in Albany April 10.

Harold L. Burdick bought a nice large double house in North Adams near that of his parents, and moves in on May first.

Springfield.

In the Spring an old frat's fancy turns to flivver, road and stream—

But the young frat's spirit burneth to get us a base ball team.

Agreeing with Washington Division's idea of organizing teams, naming them, after the home division, and then making the players join the division if they want to play, No. 67 is organizing a nine.

J. Donahue has gone back to his old job as a golf club maker with Spalding in Chicopee. Champion Ouimet uses Donahue's clubs.

A whist social was held at Earle Smith's home March 20.

Frank Shaughnessy, formerly of Utica, is making good here as a printer.

H. M. Daniels and F. Forsyth, after some years with the Pierce-Arrow plant in Buffalo, returned with their families and secured work in the Sinclair Motor factory.

Fred Greenough and his wife attended the Bridgeport party April 10. Some 22 locals attended the Holyoke dance the same date.

The bowling team of No. 67 defeated the Page Needle Co. and is planning to roll in the tournament at Worcester April 19.

With fraters flocking from Buffalo, Akron, and other cities, we hope to have a roster of fifty by fall should work warrant placing that number in the Fisk tire plant here.

Remember our Social Convention October 9-10-11-12.

Providence.

The fraters are happy

And sprightly and snappy

And brim-full of pep from the feet to the crown;

They cannot help grinning—

Each feels sure of winning

A prize at the bowling in Providence town.

The Banner Event of New England!

Time—May 29-30-31.

Place—Providence, the Gateway of New England and the home of No. 43.

Occasion—Three-day "Fraternal."

Our annual ball is sure to prove a record-breaker this year, so many divisions having signified their intention of bringing down a large delegation to stay over Decoration Day. Opening with the ball in Maccabee Temple, Westminster street, Saturday evening, the fun will be fast and furious. Sunday, in the lodge hall adjoining the dance hall a lecture will be given by Frat Booster Extraordinary Alexander Lester Pach, of New York. The season's last bowling tourna-

ment will be held on the Washington alleys Monday morning; the winning team can claim the undisputed championship until next season.

"Put your trust in Providence."

Lest you forget, we say it again, the New England Gallaudet Alumni association will hold its annual convention here Labor Day.

A. J. Myers, E. F. Gardiner and C. Williams were in Boston on April 3 taking in the motor-boat show—the latter would rather talk motor-boats than break the prohibition laws any old day. In the evening they attended the meeting of Boston Division and from the way our Boston buddies bought up the ball tickets it would seem a big Boston delegation is assured. Thanks No. 35; we will reciprocate in due time.

Washington.

I hate the H. C. L.—

I loath the very letters,

It will not let me sit, you bet,

To banquet with my betters.

Tough luck; we had to put, old pard,

Aside the festive menu card—

Instead of hecks of roasted shoat

We gathered round the good old goat.

The H. C. L.—these initials stand for the Horrible Charge for Luxuries; don't forget for we don't want to have to tell you again—the H. C. L. necessitated cancellation of our annual banquet. As pinch-hitter we sent the good old goat to bat in a smoker, and the goat poled a homer amid tremendous applause.

That smoker April 7, on conclusion of our regular business meeting, saw "punch" without a "kick"—literally and figuratively, thanks to Stewart, Bernsdorf and Flood. Brothers Cooper, Hughes, Guire and Marshall gave humorous talks, while the tyros—Hurwitz, Caslow and Robert Smoak—demonstrated their goat-manship.

Among the college students spending the first week in April camping at Great Falls were Brothers Bouchard, Courrage, Cherry, Barnett, Guire, Lauritsen, Burns, Lahn, Weiss and George and Robert Kannapell. Brothers Stewart, Hughes, Turner, Roberts and Parker were guests there for some time.

Brothers Barnett and Courrage—seniors at Gallaudet—have received several offers of teaching situations, etc., but are still undecided which field offers the best inducements.

J. W. Blaine is with us after a two-month absence. He looks much better, and is thankful he is a frater and thus entitled to some benefit from his recent illness.

W. E. Marshall is hustling to make a success of our annual boat excursion to Marshall Hall on June 23. Marshall Hall does not belong to Marshall, but one would almost fancy so from the masterfully persuasive way he discusses it.

Cleveland.

With lusty laugh and tragic tear

We chased the glooms of yesteryear

When Munger met, in sprightly sport,

With Koelle before Judge Sawhill's court:

I only wish—oh, fi-fo-fum—

The Rum they judged was really *Rum*.

"J. Funnybone Brine" was found not guilty of concocting a certain amber fluid before Justice Sawhill's Mock Court March 20, after a hilarious demonstration of legal lore. Hizzoner promptly meted out justice by sentencing the innocent to — but it was a scream; you ought to have been there to see. State Attorney Munger thereupon waxed jubilant, while Counsel for the Defense Koelle was in the doldrums of despair. The jug of evidence had been eagerly sampled by the jury—who took one gulp and with wry faces agreed there was something in the name, Brine. "Hot dogs" wound up one of the most enjoyable evenings No. 21 ever pulled off.

Among our April visitors were former secretary Louis Williams, now of Detroit, bubbling over with boosts for the forthcoming N. A. D. convention, and Willie Fritz Durian, late of Alliance, Hartford, New York, and now of Commercial. Willie has a large vocabulary of funologies which he exploded, together with considerable common-sense talk. Come again, Willie, willye?

Fred Foster, Syracuse, and Thomas Dennahey, Akron, are our latest additions by the transfer route. Raymond Callahan, Buffalo, is a likely prospect, being employed here as a compositor.

Brothers Munger, Taylor and Borchert attended the Rubber City boys' swell spread, and report a sweller time. One would judge by their report "chicken" was the chief delicacy in Akron.

New additions to our roster are Stephen Knapp and Martin Noga.

The next big event on our calendar is that strawberry festival June 19. If there is any scarcity of strawberries the committee has the promise of numerous delicious and attractive "Strawberries" from this and surrounding towns to drop in and—well, boys, it's Leap Year you know.

Our big picnic in July will be given in Bedford—half way between Akron, Canton, and Cleveland. Prithee, Akronites and Cantoneers, what have ye to say in regards to pooling interests and cooperating to pull off the greatest picnic Ohio ever knew?

Frederick Allbert has purchased a 15-acre truck farm at Rock Creek, possessing good buildings and stock.

Akron.

The Saturday whistle had sounded,

The tire-men, tired but gay,

Went out at high speed to our annual feed

For "Prexy" was present that day.

Over two hundred—think of that—

Each one a fearless, faithful frat,

Were there to gaze on "Prexy's" fin

And drink his words of wisdom in.

Akron Division's long-looked-for banquet, after several postponements owing to inability to obtain a banquet hall of sufficient capacity, was finally pulled off Saturday evening, March 27. While the place selected left some things to be desired, the committee in charge refused to be daunted by small obstacles, and went ahead to make it the best ever held by No. 55. Did they succeed? Ask anybody

who attended! They will tell you it was the greatest ever.

Over two hundred sat down to the festive board, and only the capacity of the hall, forcing a restriction in the sale of plates, kept us from having half or more as many again. An excellent menu was provided, and thoroughly enjoyed.

But the satisfaction of the material desires in the line of gastronomy, good as it was, was nothing compared to the pleasure we all took in the "Flow of Soul" that followed. Toastmaster John Tom Hower was in his element, and introduced the various speakers in a way that proved him past master of the art.

The following were the speeches and the speakers: "The Spirit of Fraternity," Thomas J. Blake; "The Coming Year," Frederick A. Moore; Address, Harry C. Anderson; "The Day After," Grover C. Farquhar; "The Wild and Woolly West," Chester C. Codman; "And Her Name Was—Maud," Ashland D. Martin; "Akron, 1924," B. M. Schowe.

[Editorial note—The "Akron, 1924" shies another hat into the convention candidates' ring, it will be seen. The more the merrier and may the best one win.]

Toastmaster Hower, in introducing our guest of honor, Grand President Harry C. Anderson, also introduced—to President Anderson, at least—the unexpected, by presenting him, in a neat speech, with a handsome, serviceable traveling bag. President Anderson's pleasure with the gift was great, and his thanks hearty and sincere. I would like to give his speech verbatim, but lack of space forbids. And the man, himself! Quiet and dignified, of agreeable personality and an interesting conversationalist, the impression he made on all who met him was of the best, and if he ever comes down this way again—and we all hope he may—he can be sure of a right royal welcome.

The committee in charge of President Anderson's entertainment left no stone unturned to make his stay among us as pleasant as possible. On arrival Friday he was met by A. D. Martin and escorted to Goodyear for a brief trip through the factory. Later, B. M. Schowe called and took him and the committee to Firestone, where a splendid supper was partaken of at the Firestone Club. Saturday morning Brother Schowe again called for President Anderson and took him for a trip through the Firestone plant, returning him to Goodyear in time for lunch in the Goodyear general office dining room, with Brother Martin doing the honors. In the afternoon he was taken for a trip about the city, and expressed himself as pleased and interested in all he saw. After a couple of hours' rest at his hotel, Secretary Kemp called and conducted him to the banquet hall, where he was given an ovation that but faintly expressed our pleasure at having the Grand President of our Society among us. And we hope the pleasure was mutual. Sunday morning, much to our regret, Brother Anderson was obliged to leave, several officers and members met him at the station to say good bye and wig-wag "come again," as the train pulled out.

Several of our boys are nursing injuries

of more or less serious nature as the result of getting hurt in the shops. Eric Ornberg is around with his left arm in a plaster cast; slipped while operating a lever and struck his elbow against the machine with such force as to crack the bone. It will be some time before he will be able to return to work. Another of the more serious accidents happened to Harmon Reeder. I am not aware of the full details, but understand that while working at the Firestone plant a heavy mould fell across his legs, injuring one knee so severely that it is feared it will lay him up for several weeks.

Clarence Bender is confined to the house with an attack of fever and bronchitis. His mother came up from her home in Cincinnati, and is caring for him.

Floyd Buster was called to his home in Kansas City, March 26, by the serious illness of his mother. He expects to be back in two weeks or so. [He returned April 21.—Ed.]

John Gentry and Clark Miller left on the evening of April 10 for their homes in Louisiana, expecting to be gone about two weeks.

Joseph Wendt is another Akronite to get homesick, leaving for his home in Oklahoma April 9 to be gone some two months. But it is a safe bet that the lure of Akron will bring him back, however good home may seem.

W. F. Durian is living in the doubtful enjoyment of Bachelor's Hall, Mrs. Durian left town April 3 for Hartford, Conn., for a three months' visit with their son Walter. Just now, the latter is the happiest man in Hartford. Cause, a 7-pound baby girl born March 31. Mother and child are doing well. "Grandpa" Durian was in Wheeling, W. Va., April 10 and 11. On the 10th he gave a lecture before the Guild of St. Matthew's Church for the Deaf, subject: "The Purpose, Point and Progress of Life." On Sunday he held a service for the deaf in the same place. Mr. Durian brings the interesting news that the Wheeling Division, which was dissolved in 1905, may be revived in the near future. Let's hope they succeed.

Kenneth Willman was a visitor at the Silent Athletic Club April 11. Willman has been in the hospital for the past six weeks, and his many friends were more than glad to see him around again. He is still very weak, and it will be some time before he will be fully fit.

Toledo.

Wake me early in the morning, wake me early, mother dear,

For we frats are going bowling in Chicago, never fear;

We will win first place at bowling in our bright and breezy way—

And they'll crown us Kings o' the May, mother; crown us Kings o' May.

Toledo fraters are agog over the announcement of the district bowling championship tournament to be held in Chicago, May 29-30-31, and are already spending some of that prize money in prospect. [We expect at least two teams from Toledo division—the more, the merrier.—Ed.]

A goodly crowd assembled in Kapp hall March 20 to "hear" that sterling

master of the sign language, Dr. Robert Patterson—principal of the Ohio school—render his lecture, "Altruism." The amount realized therefrom for the benefit of the Men's Cottage Fund fully satisfied the committee: N. Henick, J. Schwartz, T. Neal and A. Whitacre.

Stormy weather, aided and abetted by a street-carless situation, fostered the propaganda of "blues" to such an extent many brothers left town for the Easter holidays. Ed Hetzel, Chas. Pope and W. Morrison went to the former's parental farm in upper Sandusky; H. Volp to Columbus; C. Schmidt to near Dayton; Mr. and Mrs. B. Tussing and sons and W. Morehouse to Cygnet to visit the Whitaker family; B. Valentine and H. Wickham to Bowling Green.

Detroit.

Do you know the password
Enabling all faithful frats
To pass the sacred portals and
Rollock and frolic
On the big night
In the N. A. D. convention?
This tells the tale.

Peter Hellers, a get-up-and-git hustler, is making the dirt fly in preparation to that grand, gorgeous, glittering gambol—Frat Nite at the immense convention of the National Association of the Deaf, August 12. "You'll miss it if you miss it" is his war cry.

Ben Beaver and Walter Carl invested some of the earned increment left after paying their income taxes, in new Harley-Davidson motorcycles, with side-car attachments, and are planning summer trips to Akron and Chicago. While in the last named logging-camp they aim to drop in at grand headquarters and watch the wheels go round under the skillful management of engineer Gibson, fireman Rowse, and coal-passer Pleasant. [Come on, boys, but don't park your limousines around the town pump. Say, why not make it May 29-31 and see the great Fraternival?—Ed.]

C. S. Sawhill, of Cleveland, gave a lecture for the benefit of the convention fund, using the Johnstown flood of 1886 as his subject.

Charles DeForrest, Cedar Rapids, struck town in search of a job, and was soon installed at good wages in the Ford plant. At this rate instead of being known as the Akron of Michigan we hope Akron may be famed as the Detroit of Ohio in silent circles.

Howard Pettit, Flint, was the week-end guest of his brother Charles.

Remember
Frat Nite
Detroit
August 12.

Boston.

Where once the embattled farmers stood
And fired the shot that brought surprise,
They're bumping balls of rounded wood
And ditching pins
With crashing dins
In hopes to win a bowling prize.

Nearly all of our members intend to take in the big three day "Fraternal" to be given by Providence Division May 29-30-31. The chief attraction is the bowl-

ing tournament; we won't be satisfied until we bring home some of the choice cups offered by the different divisions throughout New England for crack bowlers and will take special pains to annex those offered by Providence.

Some of our brothers employed in the great plant of the United Shoe Machinery Corporation, at Beverly, are out on strike. The company tried to get workmen to sign individual contracts—which is in conflict with the present-day policy of collective bargaining.

As usual, the "back to the farm" fever is in evidence, and the usual number "intend to buy farms"—as in past years. And, as in past years, the "intentions" will probably all go as cobblestones to pave that place which is reputed paved with good intentions.

Fraters in and around Lynn have become fistic fans since the arrival of "Dummy" Burns. Many of our members journey up to Lynn whenever Burns performs. A clever youngster, it is hard to find suitable opponents for him, so he usually has to concede weight. One result of Burns' proximity is the boxing fever has struck Bostonians, who haven't the least doubt we can all become champs "if we only had time to train." [Another misguided youth digging up the repulsive nom-de-pug of "Dummy"; let's hope he is the last. As to becoming champs, take it from an old champion there is more denial and discomfort involved in the process than the meager meed of money and glory is worth.—Ed.]

A party of silents assembled at the home of Brother and Mrs. Fred J. Lainey, in Campello, April 11, and presented them with a purse with which to purchase another belated wedding gift. Games and refreshments marked the end of a perfect day.

Indianapolis.

The bells we ring,
In signs we sing
The city for a frater's fling:
Both man and Miss
In 'Napolis
In '24 you'll meet, I wis.

Indianapolis 1924—Reason No. 9.

Indianapolis is, in population, transportation facilities and volume of business transacted, the largest inland city in the United States. Indianapolis is not as big as New York or Chicago but is a wonderful city in which to live and work and grow. So why hold back and sit on the fence? You will eventually vote for "Indianapolis, 1924;" why not get into the band wagon now and help make a noise?

Indianapolis fraters are preparing to reopen the Sycamore Club on White river. The motor-boat is undergoing a thorough overhauling. Samuel Ottenbacher, chairman of the house committee this season, is planning a season of exceptional activity.

The Aux-frats are having a number of weekly meetings, and are getting ready to give a big May supper at I. O. O. F. hall, corner of East Washington and Hamilton, May 22. Better fast a week before that date, boys; when the fair ones have charge it is always a banner event. Games after the feed.

"Prexy" Anderson is back in harness after a most pleasing trip East as guest of Akron and Columbus divisions. He gave an interesting resume of his pilgrimage at our April meeting.

The Alumni basket ball squad, comprised of Indianapolis fraters, was defeated April 10 by the school team coached by Brother Reddie Norris. An enjoyable repast followed the game. Fortunately the school five will not suffer by graduation next season.

Harry Phillips and wife gave a farewell surprise party to Mrs. Otis Yoder, March 26, who goes to join her husband in Angola, where he has a shoe shop.

Charlotte, the only child of Floyd Bolin, was married March 18 to C. F. Miller, of Flint. They will make their home with the bride's parents for the present.

The annual report of the Society, given out in the February Frat, was extremely pleasing, proving the present heads of the organization to be little short of "Miracle Men."

St. Louis.

Oh! Where is my wandering boy tonight,
Oh! where does our frater fare?
He ought to feel bluey at leaving St. Louey
With silver-lined Cloudlets rare;
Hail! Back from Rubberville he comes
To "rubber" at his dear old chums.

Morris Rubin is back into the fold of St. Louis division after a sojourn of a year or so in Akron. There may be no place like Akron, but there certainly is no place like home.

Attention Non-residents—The new address of Treasurer Chas. W. Haig is 3225A Eads Avenue, St. Louis.

Our division will hold its regular meetings hereafter at 1210 Locust street, Parish House of Christ Church Cathedral, on the evening of the first Thursday of each month.

Remember the annual picnic scheduled for June 6 at Walner's Grove.

Sam Biller has gone to Denver to fill a position offering greater financial inducements than he was getting here.

Mrs. Berwin will serve as general chairman of the Aux-Frats during the remainder of the year.

The N. F. S. D. Convention
in 1924
should be held in
ST. LOUIS.

Kenosha.

Breathes there a man
With soul so dead
Who never to
Himself hath said:
"I wish bad luck
To none, but, heck!
I hope the landlord
Breaks his neck!"

Wm. O'Neil has made several trips to Delavan, visiting his wife. They will live in Racine if they can find a house—which is like finding a needle in a haystack.

The brawny bowlers of No. 72 have been cleaning up this past season, and expect to cop at Chicago's Fraternival.

The Silents of Madison came down here and lost three straight games to our

team. Stating they could defeat us on their own alleys we went up to give them the opportunity—and again beat them three games straight. Returning by way of Milwaukee we were challenged for a game there, and accepted. A goodly crowd assembled for the match, April 4, but the Milwaukee bowlers never showed up!

Watch us topple the Toledo and Akron pin sharks!

Stanley Osburn and family went to Chicago in the Easter snowstorm and had the baby baptized.

George Nance, of Davenport, came to visit his sister—a piano player at one of the movies here—and liked the town so much he secured a job at the Simmons Co.

"Best ever" was the popular verdict of our banquet February 14, thanks to the Trojan labors of George F. Johnson and aides.

The big dates ahead are the Calico party in Racine, May 22, and our picnic July 18.

St. Paul.

Life is real, life is earnest,

And the grave is not its goal—

St. Paul frats are almost busted

Buying overcoats and coal.

Now that it is spring, gentle spring, we have launched a campaign for the 100 mark in membership, and President Alton Schroeder is rounding up all the eligible male deaf in this baailiwick with convincing arguments and a yard-wide smile.

Typographical union scale here is \$42, with several fraters who are exceptionally proficient drawing weekly bonuses over that.

Prof. Buchanan, of the Faribault school, addressed the locals on "Insurance" April 17 at the Thompson Memorial hall.

Laura, youngest child of Fred Brant, was married April 3.

W. L. Williams, whose many offices make him perhaps the hardest worked frater in the Twin Cities, was compelled to take a rest of several weeks duration on the advice of his physician, but is around again as chipper as a daisy.

The first two of the Faribault faculty to join our happy band are P. Nabisco Petersen and V. Robespierre Spence. The latter gave a telling address on "Public Opinion" at Thompson Memorial Hall April 3.

Denver.

Come fill the cup, and in the fire of spring
Your winter garment of repentance fling;

The Mile-High fraters fluttered to the feast

And dined on pickles, spuds and turkey wing.

The Pompeian banquet hall of Hotel Auditorium was the scene of the largest, best, and merriest feast in the history of Mile-High division No. 64, April 10, plates being laid for 72 fraters and ladies. Following a sumptuous spread the following toasts were responded to: "Spring"—A. L. Kent. "Our Grand Division"—S. W. Harris. "Mile-High Division"—J. S. Fisher. "Wives, Mothers, Sweet-

hearts"—E. G. Whitaker. "Poor Mutts"—H. E. Grace. "Pipe Dreams"—T. R. Tansey. "Absent Brothers"—J. H. Tuskey. A flash-light of the scene was taken by a professional photographer. Credit for the affair is due the committee consisting of Brothers Harris, Grace, Fisher, Collins and Kent.

E. G. Whitaker, the St. Louis Mark Twain, has bought his share of mother earth, and the high cost of rents possess small terrors for him from now on.

Posters are out announcing sleight-of-hand April 24 by Samuel Biller, of St. Louis.

The Denver Aux-Frats held a preliminary meeting April 7, with a view to effecting a permanent organization in the near future. [That's a wise move, more power to them.—Ed.]

Lost, strayed, stolen or kidnapped—One Samuel Geronimo Martinez, no relation to the late Apache chieftain, last reported heading for Denver with a high heart and a happy face.

Los Angeles.

Fourteen frats with fourteen cars

Are among our blessed brothers,

Are they happy? Bless my stars,

Sure they are—and so are others.

Milton Miller is the proud possessor of a new Dodge car, making 14 local frats—not counting the several non-residents—possessing automobiles ranging in make from a Ford to a Stutz. [That settles it, Los Angeles gets the 1924 convention, probably.—Ed.]

Celebrating the passing of our tenth milestone, No. 27 enjoyed a stag on the Ides of March, which had been well heralded as the Vaudeville de Luxe, with the Wizard of the Mystic Order, and Luncheon la Bohemia. Eureka. The Wizard of the Mystic Order was on hand to put through a class of fifteen neophytes (some of the old timers got theirs also), while the de luxe turned out to be ——— excuse us, who is that non-frat peering over your shoulder as you read this? Ring off, line's busy! Suffice to say we want more, and many of them. The committee—M. J. Matheis, H. B. Briscoe and F. K. Herrig—certainly did things up brown.

William Gibney and wife, who have been sojourning here for several months, are preparing to return to their home in Flint.

J. W. Barrett, in the employe of the Hammond Lumber Co. as carpenter, likes Los Angeles so well he will bring his family out this summer.

Burt Burress has purchased a bungalow for a consideration of \$4,000. Rents are so high that some of us are forced to buy homes.

April 7 Melvin Clements lost part of his middle finger on a buzz planer immediately after the machine had been installed.

Leon A. Fisk went to Yuma, Arizona, in February, primarily to study farming conditions, and returned just in time to help us celebrate the tenth anniversary March 15. Fisk, Phelps and Briscoe bought tracts in Yuma last winter when the government auction took place. The region

is reputed excellent for raising Egyptian cotton and dates.

Peter Dodson is back after three years absence, and has been re-transferred from Philadelphia division. His wife had been here for six months before he joined her, for the benefit of her health. Dodson secured work almost immediately after his arrival.

Levi L. Larson contemplates motoring with his wife to the parental home in Minnesota, where his size will certainly astound the natives. When he left the East he weighed 160, now he tips the beam at 218. Mrs. Larson's father lives in Detroit, and Levi will surely run up in his Ford to visit him, and possibly take in the N. A. D. convention.

Not having seen his relatives for seven years, Frank Herrig plans a surprise visit in May, after which he aims to continue to Detroit where he has hopes of procuring employment with the Cadillac company, to which his foreman recommends him, and incidentally attend the N. A. D. convention. He will remain East as long as his round-trip ticket permits.

Abraham Himmelschein came down to visit his brother this winter. The cold weather up in Washington state affected his fingers—he lost four of them in a milling saw a year ago—and found our mild climate pleasingly beneficial. He is back in Washington at this writing.

William A. Tyhurst and Helen Tanzman spent their honeymoon here after being married in San Francisco in March. The R. Ketts entertained with a reception in their home at which some thirty ex-Berkeley friends were present.

Who will post the first odds on The Frat Derby for 1921? The filly Indianapolis seems to be doing a lot of training, and St. Louis is sure to be there or thereabouts when the home stretch is reached, so it ought to be a good race. [The odds and dope will be duly posted later on when more entrants materialize. Say, aren't you going to groom the stallion Lcs Angeles for the race next summer?—Ed.]

MARCH DEATH CLAIMS.

Paid to Mrs. Pearl Tenney, Detroit, Mich., for death benefit of Ivers A. Tennery Certificate No. 2565, deceased February 7, 1920, \$250.00.

Paid to Lillian Mealy, Ridgway, Pa., for death benefit of Russell E. Mealy, Certificate No. 3415, deceased February 7, 1920, \$2,000.00.

Paid to Anna Staudacher, Bay City, Mich., for death benefit of Julius F. Kittle, Certificate No. 38, deceased February 1, 1920, \$500.00.

Paid to Mrs. Gudbjorg Kraling, St. Paul, Minn., for death benefit of Herbert R. Kraling, Certificate No. 3181, deceased January 30, 1920, \$2,000.00.

Paid to Anna G. Wickens, Quincy, Mass., for death benefit of Charles Wickens, Certificate No. 1638, deceased February 4, 1920, \$1,000.00.

Paid to Annie Lee, Columbia, S. C., for death benefit of Charles C. Lee, Certificate No. 4547, deceased February 11, 1920, \$500.00.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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MAX N. MARCOSSON.....Danville, Ky.
H. J. SOLAND, JR., 1314 Feliciana St., New Orleans, La.
H. L. TRACY.....612 America St., Baton Rouge, La.
WM. O. KIMBALL.....1 Munroe Place, Portland, Me.
A. L. CARLISLE.....27 Forest Ave., Bangor, Me.
O. K. PRICE, SR., 3107 Baker St., Baltimore, Md.
D. McGREGOR CAMERON, 50 Lowell St., Boston, Mass.
ERNO KLOPPER.....22 Jackson St., Holyoke, Mass.
EVAN R. SCOTT.....272 Pleasant St., Worcester, Mass.
JOHN E. HAGGERTY.....807 Liberty St., Springfield, Mass.
WALTER H. REARS.....Depot St., Dalton, Mass.
THOMAS J. KENNEY.....433 Third Ave., Detroit, Mich.
WM. J. CUMMIFORD.....520 Van Etten St., Saginaw, Mich.
LAWRENCE LYNCH.....2325 Woodside Ave., Bay City, Mich.
E. MORRIS BRISTOL.....623 E. Third St., Flint, Mich.
FRED H. WHEELER.....P. O. Box 614, Kalamazoo, Mich.
W. L. WILLIAMS.....3023 Newton Ave., N., Minneapolis, Minn.
A. O. STEIDEMANN.....1444 Shawmut Pl., St. Louis, Mo.
MATT L. AHERN.....217 W. 34th St., Kansas City, Mo.
PERRY E. SEELY.....2809 Dewey Ave., Omaha, Neb.
RICHARD LUCE.....4 Berkeley St., Nashua, N. H.
JOHN M. BLACK.....140 W. Kinney St., Newark, N. J.
ALEX L. PACH.....111 Broadway, New York, N. Y.
PHILIP J. MAUE.....1045 West Ave., Buffalo, N. Y.
JOHN H. THOMAS.....Frankfort, N. Y.
STYLES R. WOODWORTH.....132 Cannon St., Syracuse, N. Y.
ARTHUR T. BAILEY.....309 Veeder Ave., Schenectady, N. Y.
ROLLAND B. MAXSON.....32 Lehigh Ave., Rochester, N. Y.
JACKSON BATES.....43 Calm St., Dayton, Ohio
P. R. McMURRAY.....2501 Reatrice St., Springfield, Ohio
L. J. BACHEMERLE.....2421 Mueller Ave., Cincinnati, Ohio
JOHN E. CURRY.....2707 Horwood Ave., W. Toledo, Ohio
J. B. SHWALTER.....c-o School for the Deaf, Columbus, Ohio
P. D. MUNGER.....14501 Ardenall Ave., E. Cleveland, Ohio
THOMAS J. BLAKE.....1114 Laird St., E. Akron, Ohio
JOHN O. REICHEL.....900 E. Sixth St., N., Portland, Ore.
WM. L. DAVIS.....1142 Marlyn Rd., Philadelphia, Pa.
FRANK A. LEITNER.....1220 Braddock Ave., Pittsburgh, Pa.
JOHN L. WISE.....342 N. Fourth St., Reading, Pa.
ARTHUR J. MYERS.....373 East Ave., Pawtucket, R. I.
JESSE T. WARREN.....200 Third Ave., N., Nashville, Tenn.
L. ANTHUR PALMER.....P. O. Box 443, Knoxville, Tenn.
J. AMOS TODD.....1125 Patton St., Memphis, Tenn.
J. T. SPROUSE.....1300 Vernon Castle Road, Ft. Worth, Texas
CLIFTON L. TALBOT.....5529 Reizer Ave., Dallas, Texas
TILDEN SMITH.....620 Novelty St., Waco, Texas
JOSEPH CAMERON, JR., Bountiful, Utah
PAUL MARK.....2240 Adams Ave., Ogden, Utah
A. W. WRIGHT, 95th & Woodland Park, Ave., Seattle, Wash.
J. A. PRING.....c-o C. & O. Freight Office, Huntington, W. Va.
MILLO E. HODGE.....219 E. Loos St., Hartford, Wis.
GEORGE R. HEBARD.....1064 Pearl St., Kenosha, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.
412 Masonic Temple—First Friday.
Morton H. Henry.....Room 301, 21 N. LaSalle St.
DETROIT, No. 2.....Detroit, Mich.
176 E. Jefferson Ave.—First Thursday.
Walter F. Carl.....376 Cameron Ave.
SAGINAW, No. 3.....Saginaw, Mich.
Second Thursday.
William J. Cummlford.....520 Van Etten St.
LOUISVILLE, No. 4.....Louisville, Ky.
Robinson Hall—First Saturday.
John H. Mueller.....1013 E. Kentucky St.
LITTLE ROCK, No. 5.....Little Rock, Ark.
W. O. W. Hall—First Saturday
Sidney W. King.....c-o School for the Deaf
NASHUA, No. 7.....Nashua, N. H.
Lafayette Hall—First Saturday.
Richard Luce.....4 Berkeley St.
DAYTON, No. 8.....Dayton, Ohio
127 B. Main St.—First Saturday.
Jackson Bates.....43 Calm St.
BAY CITY, No. 9.....Bay City, Mich.
First Monday.
C. F. W. Lawrence.....806 N. Henry St.
CINCINNATI, No. 10.....Cincinnati, Ohio
Court & Central Ave.—First Saturday.
James M. Shepherd.....1870 Huron Ave.
EVANSVILLE, No. 11.....Evansville, Ind.
Y. M. C. A.—First Monday.
Adolph Brizius.....1718 Canal St.
NASHVILLE, No. 12.....Nashville, Tenn.
Y. M. C. A.—First Saturday
Thomas S. Marr.....701 Stahlman Bldg.
SPRINGFIELD, No. 13.....Springfield, Ohio
38 1-2 E. Main St.—First Saturday
John E. Pershing.....421 S. Belmont Ave.
OLATHE, No. 14.....Olathe, Kan.
First Tuesday
E. H. McIlvain.....Look Box 212
FLINT, No. 15.....Flint, Mich.
424 Buckham St.—First Tuesday
James M. Stewart.....408 W. Court St.
TOLEDO, No. 16.....Toledo, Ohio
Kapo Hall—First Saturday
Nathan P. Henick.....2303 Fulton St.
MILWAUKEE, No. 17.....Milwaukee, Wis.
9 W. corner Third and State St.—First Saturday.
Samuel Sutter.....1403 20th St.
COLUMBUS, No. 18.....Columbus, Ohio
I. O. O. F. Hall—Second Saturday
Edwin I. Holycross.....910 E. Rich St.
KNOXVILLE, No. 20.....Knoxville, Tenn.
K. of P. Hall—First Friday.
L. A. Palmer.....P. O. Box 443, Knoxville, Tenn.
CLEVELAND, No. 21.....Cleveland, Ohio.
West Side Turn Hall—First Saturday
Harry T. McCann.....General Delivery
INDIANAPOLIS, No. 22.....Indianapolis, Ind.
I. O. O. F. Hall—First Wednesday.
Harry V. Jackson.....811 N. Jefferson Ave.
GREATER NEW YORK, No. 23.....New York, N. Y.
340 Fulton St., Brooklyn—First Saturday
James Constantine.....1043 Decatur St., Brooklyn, N. Y.
ST. LOUIS, No. 24.....St. Louis, Mo.
1210 Locust St.—First Tuesday.
James H. Cloud.....2608 Virginia Ave.
NEW HAVEN, No. 25.....New Haven, Conn.
201 Meadow St.—First Saturday.
Alfred Stevenson.....62 Whitney Ave.
HOLYOKE, No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.
Arno Klopfer.....22 Jackson St.
LOS ANGELES, No. 27.....Los Angeles, Cal.
730 S. Grand Ave.—First Saturday.
Edward P. McGowan.....615 E. 15th St.
ATLANTA, No. 28.....Atlanta, Ga.
Red Men's Wigwam—Second Tuesday.
Leon B. Dickerson.....c-o Foote & Davis Co.
PHILADELPHIA, No. 30.....Philadelphia, Pa.
1626 Arch St.—First Friday.
James F. Brady.....426 Locust St.
KANSAS CITY, No. 31.....Kansas City, Mo.
Swedish Hall, 23rd & Summit Sts.—First Saturday.
Luther E. Conaway.....300 Ord St.
OMAHA, No. 32.....Omaha, Neb.
Swedish Auditorium—Second Saturday.
P. L. Axling.....501 First Ave., Council Bluffs, Iowa
NEW ORLEANS, No. 33.....New Orleans, La.
Y. M. C. A.—First Wednesday.
Henry Fox.....1314 N. Rampart St.
KALAMAZOO, No. 34.....Kalamazoo, Mich.
Portage St. Auditorium—First Wednesday
Fred H. Wheeler.....P. O. Box 614
BOSTON, No. 35.....Boston, Mass.
3 Ryleston Place—First Saturday.
William H. Battersby.....122 Waterhill St., Lynn
PITTSBURGH, No. 36.....Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.
Frank A. Leitner.....1220 Braddock Ave.
HARTFORD, No. 37.....Hartford, Conn.
Odd Fellows' Temple—First Saturday
Edgar C. Luther.....63 Whitman Ave., West Hartford, Conn.

MEMPHIS, No. 35.....Memphis, Tenn.
Y. M. C. A.—First Saturday.
John A. Todd.....1125 Patton St.
PORTLAND (Me.), No. 39.....Portland, Maine
514 Congress St.—First Saturday.
William O. Kimball.....1 Munroe Place
BUFFALO, No. 40.....Buffalo, N. Y.
Mizpah Hall, Ferry and Herkimer Sts.—First Saturday.
Philip J. Maue.....1045 West Ave.
PORTLAND (Ore.) No. 41.....Portland, Ore.
129 Fourth St.—First Saturday.
John O. Reichle.....900 E. Sixth St., N.
NEWARK, No. 42.....Newark, N. J.
210 Market St.—First Saturday
John M. Black.....140 W. Kinney St.
PROVIDENCE, No. 43.....Providence, R. I.
450 Westminster St.—First Saturday.
Fritz Ruckdeschel.....17 Roland Ave., Cranston, R. I.
SEATTLE, No. 44.....Seattle, Wash.
Liberty Building—First Saturday
William S. Root.....Room 7, 1320 Fifth Ave.
UTICA, No. 45.....Utica, N. Y.
Maccabee's Hall—Second Saturday.
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.....Washington, D. C.
N. E. Masonic Temple—First Wednesday
W. P. Souder.....308 Ninth St., N. E.
BALTIMORE, No. 47.....Baltimore, Md.
114 N. Faca St.—Second Saturday.
Jonas Scherr.....2004 E. Baltimore St.
SYRACUSE, No. 48.....Syracuse, N. Y.
Whitlock Memorial Bldg.—Second Saturday
Harold L. Holmes.....Box 685
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
First Wednesday.
Carl W. Osterberg.....1412 Third Ave., W.
HUNTINGTON, No. 50.....Huntington, W. Va.
First Saturday
James A. Pring.....c-o C. & O. Freight Office
ALBANY, No. 51.....Albany, N. Y.
50 State St.—Second Saturday
Howard Bedell.....2514 Fifth Ave., Troy, N. Y.
ROCHESTER, No. 52.....Rochester, N. Y.
I. O. O. F. Hall—Second Saturday
Ira D. Todd.....Brighton Sta., Rochester, N. Y.
SAN FRANCISCO, No. 53.....San Francisco, Cal.
44 Page St.—First Saturday.
Melvin C. Davidson.....1006 Pine St.
READING, No. 54.....Reading, Pa.
Rth & Penn Sts.—First Saturday
Harrison F. Yoder.....1659 N. Ninth St.
AKRON, No. 55.....Akron, Ohio
127 S. Main St.—First Saturday
Charles E. Kemp.....1436 League St., East Akron
SALT LAKE CITY, No. 56.....Salt Lake City, Utah
515 Constitution Block—First Saturday
John D. Rowan.....515 Constitution Block
ROCKFORD, No. 57.....Rockford, Ill.
Mead Bldg., S. Main St. First Thursday
Fred Shatwell.....618 Oakley Ave.
SPRINGFIELD, No. 58.....Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday
Earl H. Shaffer.....1447 South 14th St.
DAVENPORT, No. 59.....Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—Second Saturday
Charles M. Sharrar.....1322 West 15th St.
WORCESTER, No. 60.....Worcester, Mass.
306 Main St.—Second Saturday
Alexander Stirling.....27 Arlington St., Framingham, Mass.
ST. PAUL, No. 61.....St. Paul, Minn.
Charles Thompson Memorial Hall—First Friday.
Fairview and Marshall Ave., St. Paul
W. L. Williams.....3023 Newton Ave., N., Minneapolis
FORT WORTH, No. 62.....Fort Worth, Texas
Church for the Deaf, N. Ft. Worth—First Wednesday
Albert Tully.....709 West Third St.
DALLAS, No. 63.....Dallas, Texas
Labor Temple—First Saturday
Elmer E. Dias.....4335 Dickason Ave.
DENVER, No. 64.....Denver, Colo.
1731 Arapahoe St.—First Wednesday
Shelby W. Harris.....2517 W. 25th Ave.
WATERBURY, No. 65.....Waterbury, Conn.
Garden Hall—Second Saturday
Joseph Grady.....195 N. Main St.
BRIDGEPORT, No. 66.....Bridgeport, Conn.
Carpenter Hall—Second Saturday
Lincoln C. Schindler.....290 Bond St.
SPRINGFIELD, No. 67.....Springfield, Mass.
48 Pynehon St.—First Saturday.
John E. Haggerty.....807 Liberty St.
WACO, No. 68.....Waco, Texas
First Wednesday.
Tilden Smith.....620 Novelty St.
OGDEN, No. 69.....Ogden, Utah
Second Tuesday.
William Cole.....3544 Washington Ave.
PITTSFIELD, No. 70.....Pittsfield, Mass.
Y. M. C. A.—First Saturday.
Walter H. Sears.....Depot St., Dalton, Mass.
BANGOR, No. 71.....Bangor, Maine
121 Main St.—First Saturday.
Albert L. Carlisle.....27 Forest Ave.
KENOSHA, No. 72.....Kenosha, Wis.
G. A. R. Hall—Second Saturday.
George R. Hebard.....1064 Pearl St.
BIRMINGHAM, No. 73.....Birmingham, Ala.
1920 1-2 N. Fourth St.—First Friday.
John G. Chunn.....1911 1-2 First Ave.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.26
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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