

5-1-1920

The Frat Volume 18 Number 07 May 1920

The National Fraternal Society of the Deaf (NFSD)

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Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 18 Number 07 May 1920" (1920).
1911-1920. 103.

https://ida.gallaudet.edu/thefrat_1911-1920/103

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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

Eighteenth Year

MAY, 1920

Number 7

Thirteenth Triennial Convention, National Association of the Deaf, Detroit, 1920

August 9th to 14th inclusive are the dates set, the coming summer for the next and greatest convention of the National Association of the Deaf, at Detroit, Michigan.

There is excellent reason for believing it will prove to be the biggest and best.

Detroit should be a magnet to attract a tremendous crowd. It is known the world over as one of the wonder cities of the country and the age. It is said to be the fastest growing great city of the times, with its jump from 465,000 to over a million population, in ten years. It is the greatest automobile manufacturing city in the world. This overshadows its achievements in other industrial lines, in many important ones of which it likewise stands without a peer.

This should be the biggest convention, because it has the dense and prosperous population of the great mid-west to draw on—a population containing an unusual proportion of deaf citizens. The reason for this, is that such great industrial institutions as the Goodyear, and other tire plants at Akron, and the great automobile factories at Detroit and Flint, with their steady, and high-paid labor, had

caused a great influx of the deaf as well as the hearing, from other sections.

As is well known, the Goodyear plant makes a special bid for deaf labor, and has thereby attained, it is said, the wonderful figure of seven hundred deaf workers.

Detroit should draw particularly well, too, because it is just the place where every one able to do so, will want to cool off, during those coming sweltering August days. We won't deceive you; of course it gets pretty hot sometimes in Detroit, but there is the quiet, broad, and beautiful Detroit River and the lakes close at hand; and, believe us, you are going to be given plenty of chances to enjoy them.

Two long steamer trips are among the "coming events," and a half day at Belle Island, the most wonderful, and widely famed island park in the world, eclipsing Vienna's.

Detroit is the gateway to Michigan's and Ontario's great resort regions which many of you will surely wish to visit, "after the ball."

The convention promises to be the best, because there is going to come before it, some of most important business in the

interests of the deaf ever transacted at any of our conventions. Also, because it offers one of the most evenly balanced of programs in the matter of business and pleasure.

As to the pleasure features of the convention, it should be enough to say that the Local Committee now has in hand funds in excess, we believe, of any totals ever reported for previous conventions after everything was over, with banquet ticket sales, and such like items, to swell the aggregate, and we have nearly a half year yet to go, with more coming in, in increasing volume all the time.

Most of this great fund goes, of course, to give you a good time.

It is the wish of the Local Committee that every visitor have convenient accommodations, and the committee will strive in every way to secure them, so that every one will feel at home during the convention, and as thousands of tourists visit Detroit in the convention months of June, July and August, and tax the capacity of the hotels and rooming houses to the limit, you will recognize the necessity of co-operating with the Local Committee, by sending in your reservations at the



(Photo by Rocky Mountain Photo Co.)

THIRD ANNUAL BANQUET OF DENVER DIVISION, AUDITORIUM HOTEL, DENVER, APRIL, 10, 1920.

earliest possible moment, so that you may be SURE of both comfort and pleasure.

The Local Committee has been assured by the Detroit Hotel Association, that the housing conditions here will be much improved the coming summer, but this does not mean that you can come and get your room the same day, without reservations, as this city is a summer resort as well as a convention city.

No disappointment need be experienced over this fact, though. You should be wise, and address Mrs. Gertrude Strand Behrendt, 592 Magnolia St., Detroit, Mich., Secretary, of the Housing Committee, and secure your room NOW.

The Hotel Statler, having 1000 rooms, one of Detroit's most magnificent hotels facing on Grand Circus Park, one of the most beautiful down town parks, has been secured as our headquarters where we will have the use of one of the finest convention halls in the city.

The details of the Social Program are about completed, and will be given out in full, together with other detailed information, at an early date.

Hoping to be able to give you all the "glad hand" at the opening of the big event, we wish to remain sincerely yours,

Robert V. Jones,

Thomas J. Kenney,

Arlington J. Eickhoff.

The Publicity Committee.

THE GET-ONE DEGREE.

No need to tell you what this list represents. We have done so repeatedly. Is it not time your name gets on, Brother who-has-not-made-it?

Chicago—D. A. Cameron, Nels Olson.

Detroit—B. Beaver.

Little Rock—S. W. King.

Olathe—E. H. McIlvain (2) G. C. Adams.

Toledo—D. Hannan, J. E. Curry.

Milwaukee—E. E. Hirte.

Indianapolis—C. E. Rollings, J. L. Rollings.

Atlanta—R. L. Cave, A. Y. Thompson.

Philadelphia—I. Marchman.

New Orleans—H. I. Tracy.

Boston—H. C. Daggett, A. Beauchene, H. W. DeVoe.

Buffalo—J. J. Coughlin.

Newark—J. M. Black.

Providence—T. D. Helberg, A. Beauchene.

Utica—J. H. Thomas.

Cedar Rapids—C. W. Osterberg.

San Francisco—W. S. Runde.

Akron—Chas. Kemp (2), T. J. Blake (2).

C. C. Codman, F. A. Moore (2), B. M. Schowe, W. F. Greene, M. Baliff.

Salt Lake—J. D. Rowan.

Springfield, Ill.—J. G. Otto.

St. Paul—A. Schroeder (2), A. H. Peterson, E. A. Hauwiler.

Fort Worth—A. Tully.

Dallas—R. W. Allen, R. W. Greer.

Waterbury—H. L. Backus.

Waco—T. Smith.

Kenosha—J. J. Martin.

WANT TO GO BACK TO THE FARM?

Brother Harry F. Hansman, Route 1, Box 61, Knapp, Wis., wants a good farm hand, one that is interested in cattle preferred. A good position for the right man. If you are interested write him.

Official Notice

Entries on a Visitor's Due-Card.

A word about a matter which has been brought to the attention of the home office.

When a member makes a payment of dues for two, three or more months some of the Division treasurers prefer to make one entry of the entire amount paid, rather than to fill in for each month the amount of one month's dues. For example: suppose a member's dues are \$1.15 a month, and he makes a payment of \$4.60 for four months' dues. The treasurer *may*, if he chooses, write \$1.15 four times on the lines for the months for which the payment is made. If he wants to do it that way, it is all right. But many of the treasurers prefer to set down the whole payment in one amount, \$4.60, at the same time indicating in some way (either by a bracket, check-marks or a line drawn diagonally) the months for which the payment is credited. If they choose to do it so, *that is all right too; and it really is the better way*, as it saves the treasurer a little time and trouble, while it also makes it easier to check up his book from the due card and makes it clearer *when* the member made his payments and how much he paid each time.

Now it has happened that a member with his due-card made out in this manner has gone visiting other Divisions and has had trouble because somebody did not understand the way his due-card was written up. They had the idea that the treasurer should have filled out each line with the amount of one month's dues.

Now, of course, \$4.60 written down once means the same thing as \$1.15 written four times over. Moreover, the treasurer always marks the due-card in some way to show for what months the member has paid. And so there is no real reason why there should be any real trouble at all. Let the sergeant-at-arms or whoever is called to examine a visiting member's due-card use a little judgment and common-sense; all he has to do is satisfy himself that the member is paid-up and in good standing—no need to find fault with the way his card is filled out.

The manner of making entries described above is O. K., and is approved by the home office.

SIoux FALLS DIVISION, No. 74.

Sioux Falls Division No. 74 was installed at Sioux Falls, South Dakota, May 15. The Rev. Brother George F. Flick, representing Chicago headquarters, was the installing officer. The new division starts out with thirteen charter members—Oren M. Elliott, Brandt L. Otten, Bryan J. Berke, Alby L. Johnson, Edward P. Olson, Oscar D. Overdick, Claude Fry, Grant E. Daniels, Duncan A. Cameron, Ralph F. Koch, Byron F. Stitt, R. Wallace Williams, and Bert R. Bryan. Its officers are O. M. Elliott, president, B. L. Otten, vice-president; R. F. Koch, secretary; E. P. Olson, treasurer; A. L. Johnson, director; B. J. Berke, sergeant; O. M. Elliott, R. F. Koch, O. D. Overdick, trustees; O. M. Elliott, deputy for the district.

SAYINGS OF SOLOMON, JUNIOR.

On What a Frat Should Know and Do.

My son, be thou not an ossified specimen of mule flesh.

Rather, be thou inclined to listen and learn.

For unless a Frat endeavor to work him self into the class known as "Blue-bloods," his fraternal circulation shall stagnate, and his fraternal relations shrivel and dry up.

With many a man, fraternity is but the size of a runaway flea's wedding trousseau.

And he weepeth and waileth and gnasheth his teeth when, at the zero hour, he findeth he hath been left behind.

And he muttereth in this wise: "Aw, shux! What's the use?"

Consider thine entry into fraternal circles like unto the entry of a nag into a Derby.

Blood will tell, and unless thou art a blue blooded stake horse, thou wilt run behind even the selling platters.

And the odds on thy winning even thine entry fee shall dwindle as doth a snow ball in hades.

When a man seeth the woman of his fancy, love beginneth in his heart, but resteth in his stomach—provided she be a cook of ability.

But fraternity beginneth in the mind and resteth in the heart.

A five foot lover cannot expect a six foot maiden to look up to him.

Neither can a one cylinder Frat expect an eight-cylinder organization to trail behind him.

Therefore, cultivate thy fraternity, so that thy mind may expand, and thy heart grow with goodness.

Be not a crab, which goeth backwards, and taketh the joy out of others' lives.

Nor be thou a Hell-Fire evangelist which hurleth eternal perdition at those that agree not with him.

For a Frat's richness shall not be judged by the amount of shekels he may jingle within his money bag, but rather by the number of good deeds he may dispense.

Whatsoever thou doest, do it straight-forward.

Thou mayest occasionally slip on a banana peel, whilst doing so, but hands shall be outstretched to life thee up before thou hast had time to count the number of bones thou didst crack.

And no one will accuse thee of being a reverse-English Frat, but will say, even thusly:

"He is a stake horse which missed the barrier. He will win the next time out."

Selah!

THAT GAVEL CONTEST.

The contest for the prize gavel offered by Leon A. Fisk, Fifth Grand Vice-President, to the division securing the largest percentage of new members (in his district), ends with the June meetings. It's hard to name the winner at this time, but we hope to announce the result in the June Frat. The gavel is ready, and there's yet time for some spurring to be done on the home stretch. Go to it, boys, make June a banner get-one month.

MARRIAGES.

- March 3—Joe M. Fant, Spartansburg, S. C., and Miss Mary L. Scarboro, Concord, N. C.
- March 21—William C. Kerr, Highpoint, Miss., and Miss Myrtle B. Naron, Houston, Miss.
- April 14—Charles M. Gregg, and Miss Bertha Karlen, Austintown, Ohio.
- April 15—George R. Hobb, Dyersburg, Tenn., and Miss Ruth Rose, Covington, Tenn.
- April 18—Ralph G. Connell, Derby, Colo., and Mrs. Pearl G. Carpenter, Denver.
- April 21—Edward Alt and Miss Katherine Goebel, St. Louis.
- April 27—Gerald Dean Tussing and Miss Florence M. Swinney, both formerly of Portland, Oregon, but now of Akron.
- May 1—Wallace Anderson, Minneapolis, and Miss Jennie Aubin, Duluth, Minn.
- May 1—Herbert Hagedorn, Cincinnati, and Miss Marguerite Cain, St. Louis.
- May 5—David Aut and Miss Edna Meekie, St. Louis.
- May 7—Joseph Wilkins and Miss Margaret Koons, both of Denver.
- May 9—Jacob Eskin, Washington, D. C., and Miss Sadye Pollock, New Rochelle, N. Y.
- May 12—Edward Knobloch and Miss Carrie Sullivan, both of Chicago.
- May 19—George W. Roeder and Miss Theresa Hesse, St. Louis.

BIRTHS.

- Mr. and Mrs. Bert Cole, Bountiful, Colorado, twins.
- Feb. 27—Mr. and Mrs. Edwin G. Earnest, Jersey City, N. J., a boy.
- March 14—Mr. and Mrs. Alexander Knipe, Newark, N. J., a girl.
- March 22—Mr. and Mrs. Ladimir Kolman, Milwaukee, a boy.
- March 24—Mr. and Mrs. W. Pease, Newark, N. J., a boy.
- April 7—Mr. and Mrs. Mathias Rickert, Chicago, a girl.
- April 9—Mr. and Mrs. Ralph Bychman, Boston, a boy.
- April 11—Mr. and Mrs. Francis Holbrook, Detroit, a girl.
- April 14—Mr. and Mrs. Peter Pace, Newark, N. J., a boy.
- April 19—Mr. and Mrs. Marcus Osmonson, Clawson, Mich., a girl.
- April 20—Mr. and Mrs. Robert O. Majure, Dixon, Miss., a boy.
- April 21—Mr. and Mrs. George Fromm, Portland, Oregon, a boy.
- May 4—Mr. and Mrs. William Kitchen, Dayton, Ohio, a girl.
- May 5—Mr. and Mrs. G. T. Early, Conway, Ark., a girl.
- May 12—Mr. and Mrs. Edward M. Jellison, Prairie du Chein, Wis., a boy.
- May 12—Mr. and Mrs. Frank Fischer, Chicago, a girl.

NEW MEMBERS.

1. W. E. Norton.....Ottawa, Ill.
1. R. W. Williams.....Sioux Falls, S. D.
2. Max M. Crittenden.....Detroit.
5. G. C. Holliday.....Lepanto, Ark.
14. J. C. Buchanan.....Leavenworth, Kans.
14. Evart L. Powers.....Gridley, Kans.
14. Dale W. Metsker.....Olathe.

16. A. A. Ofsnitzski.....Toledo.
16. E. P. Morrison.....Toledo.
17. Henry H. Hirte.....Sparta, Wis.
22. C. L. Williams.....Indianapolis.
22. Van B. Skaggs.....Indianapolis.
28. Charles L. Ellis.....Columbia, S. C.
28. James W. Childers.....Columbus, Ga.
30. Maurice T. Fell.....Wilmington, Del.
33. M. M. Armstrong.....Leesville, La.
35. Charles A. Craig.....Cambridge, Mass.
35. H. S. Chandler.....Fall River, Mass.
35. A. A. Anderson.....Waltham, Mass.
40. C. J. Vanderbush.....Buffalo.
42. E. A. Daubner.....Elizabeth, N. J.
43. John W. Bagley.....Providence.
43. Fred H. Doherty.....Providence.
45. Harry E. Flansburg.....Ilion, N. Y.
49. Carl Weichman.....Atkins, Ia.
53. Oscar E. Lee.....San Lorenz, Cal.
55. Harley D. Stottler.....Akron.
55. Dewey Barras.....Akron.
56. Robert Z. Edmiston.....Akron.
55. Joseph L. Shmukler.....Akron.
55. Joel M. Bird.....Akron.
55. Arthur L. Shawl.....Akron.
55. Avery B. Mauldin.....Akron.
55. Warren Shires.....E. Akron.
- Michael Boyle.....Canton, O.
55. James A. McCarthy.....Akron.
56. Lyman Probert.....Murray, Utah.
58. F. G. R. Schrock.....Springfield, Ill.
61. Louis W. Burns.....Mankato, Minn.
61. Leopold Wolter.....Osseo, Minn.
61. E. A. Strasser.....St. Paul.
61. R. H. Whitney.....St. Paul.
62. Calvin Pittman.....Rule, Texas.
63. Samuel P. Carney.....Ft. Worth.
63. King B. Seale.....Kerens, Tex.
65. L. J. Mackey.....Waterbury.
68. Garry M. O'Neal.....Sadler, Tex.
72. J. J. Shields.....Kenosha, Wis.

APRIL DISABILITY CLAIMS.

- E. S. Havens, Pittsburgh, Pa.....\$ 10.00
- A. J. Pitzer, Freedom, Pa.....15.00
- F. M. Holliday, Pittsburgh, Pa.....20.00
- W. R. Koschine, Sioux City, Ia.....15.00
- J. B. Davis, West, Texas.....30.00
- Jos. Crimmins, Chicago, Ill.....20.00
- I. A. Tenny, Detroit, Mich.....25.00
- R. Stark, Detroit, Mich.....10.00
- E. M. Hazel, Chicago, Ill.....10.00
- J. S. Gordon, Chicago, Ill.....15.00
- C. M. Spiegel, St. Louis, Mo.....10.00
- G. B. Clark, Rising Star, Tex.....10.00
- W. C. Crouse, Dayton, O.....10.00
- W. Meade, Cleveland, O.....10.00
- W. C. Goss, E. Akron, O.....10.00
- D. Friedman, Cleveland, O.....10.00
- F. Samsa, Akron, O.....35.00
- F. X. Zitnik, Akron, O.....10.00
- J. M. Jones, Akron, O.....25.00
- J. Kley, Olathe, Kans.....15.00
- *H. W. Metcalfe, Denver, Colo.....35.00
- *A. H. Pilon, River Rouge, Mich.....10.00
- *J. Lakes, Hamilton, O.....15.00
- *J. M. Caley, Columbia, Pa.....40.00
- *T. Meredith, Racine, Wis.....10.00
- *A. Clark, Wayne, Mich.....10.00
- P. Reilly, Minneapolis, Minn.....10.00
- O. F. Atkeison, Little Rock, Ark.....15.00
- O. Adelman, Freeport, Ill.....10.00
- H. L. Weber, Jr., Niagara Falls, N. Y.....10.00
- J. A. Ryan, Buffalo, N. Y.....10.00
- W. W. Clark, Buffalo, N. Y.....15.00
- R. H. Powers, Monmouth, Ill.....10.00
- W. F. Lamp, Mohler, Wash.....50.00

- *J. McKeown, Akron, O.....20.00
- *R. Hogan, Sawyerwood, O.....15.00
- *H. O. Taylor, Akron, O.....10.00
- *T. F. Goldsmith, Akron, O.....40.00
- J. S. Finnick, Cambridge, Mass.....20.00
- R. L. Carter, Jacksonville, Ill.....10.00
- F. J. Deveau, Whitinsville, Mass.....15.00
- F. S. Parker, Farmington, N. H.....10.00
- Dan. Shea, Brockton, Mass.....25.00
- C. F. Mull, Albany, N. Y.....15.00
- J. W. McMills, Salt Lake City.....10.00
- N. Richard, Sherman, Texas.....20.00
- E. C. Cole, Lake City, Ark.....10.00
- E. Smith, Hartford, Conn.....10.00
- *G. Kreutler, Newark, N. J.....15.00
- T. L. Walker, Kannapolis, N. C.....15.00
- P. Smith, Chicago, Ill.....10.00
- W. F. Greene, Akron, O.....10.00
- J. E. Sizemore, E. Akron, O.....10.00
- H. Kimmel, Rochester, N. Y.....15.00
- D. H. Buskirk, Stantler, Mich.....15.00
- C. J. Riedinger, Detroit, Mich.....10.00
- T. E. Beggs, Atwood, Ill.....10.00
- P. J. Slattery, Buffalo, N. Y.....10.00
- J. P. Conlon, Buffalo, N. Y.....15.00
- L. Hart, Portland, Ore.....10.00
- J. Nash, Strong, Pa.....15.00
- W. M. Bartow, Toledo, O.....35.00
- C. Deshazer, Burlingame, Kans.....15.00
- G. O. Daigle, New Orleans, La.....15.00
- W. L. Williams, Minneapolis, Minn.....15.00
- R. G. Foulds, Spooner, Wis.....20.00
- A. Schultz, Saginaw, Mich.....15.00
- *C. E. Cunningham, Porterville, Calif.....10.00
- *G. G. Barham, Oak Ridge, La.....25.00
- *E. M. Price, Los Angeles, Calif.....35.00
- *J. W. Brochu, Waterville, Me.....10.00
- T. J. Muldoon, Rome, N. Y.....10.00
- A. H. Golding, Whiting, Ind.....15.00
- B. F. Grissom, Elida, N. M.....30.00
- W. R. Hackney, Charlotte, N. C.....10.00
- S. J. Juliet, Flint, Mich.....50.00
- D. E. Glidden, San Francisco, Calif.....10.00
- H. B. Siesseger, Clear Lake, Ia.....40.00
- V. A. Rodgers, Sandy Creek, N. Y.....10.00
- J. L. Evers, Graham, Calif.....20.00
- J. Burchardt, Houston, Tex.....10.00
- H. W. Scott, Murray, Ky.....15.00
- C. Suttka, Danville, Ky.....15.00
- R. E. Martin, Exeter, Calif.....25.00
- R. P. Rivers, Atlanta, Ga.....10.00
- W. Polk, Tennyson, Ind.....20.00

Total sick and accident claims. \$1,440.00

*Denotes accident claims.

APRIL DEATH CLAIMS.

Paid to Elizabeth Fisher, Cincinnati, Ohio, for death benefit of Joseph Fisher, Certificate No. 229, deceased March 29, 1920, \$500.00.

Paid to Kate Ryan Foley, South Manchester, Conn., for death benefit of Frank A. Ryan, Certificate No. 3711, deceased February 26, 1920, \$500.00.

Paid to Myrtle Hanna, Forest Park, Ill., for death benefit of Harry M. Hanna, Certificate No. 4393, deceased March 12, 1920, \$125.00.

Paid to Mrs. Stafford Dingman, Syracuse, N. Y., for death benefit of Stafford Dingman, Certificate No. 810, deceased March 14, 1920, \$500.00.

Paid to Anna E. Grunow, Detroit, Mich., for death benefit of Albert W.

THE FRAT

Grunow, Certificate No. 146, deceased March 2, 1920, \$500.00.

Paid to Lena Jensen (Guardian) Chicago, Ill., for death benefit of Max Caro, Certificate No. 217, deceased January 23, 1920, \$500.00.

TRUSTEES' REPORT.

Ledger Assets, April 30, 1920.

First mortgage loans.....	\$147,800.00
First mortgage bonds.....	30,850.51
Liberty Bonds.....	39,845.00
Canadian Bonds.....	14,412.14
Certificates of Deposit.....	1,031.25
Cash in bank.....	2,214.52
Secretary's fund.....	300.00
Treasurer's cash balance.....	378.30

Total ledger assets.....\$236,831.72

Balance in Funds.

Reserve Fund.....	\$204,263.25
Mortuary Fund.....	13,181.34
Sick and Accident Fund.....	7,974.67
General Expense Fund...	6,399.11
Organizing Fund.....	822.97
Convention Fund.....	4,190.38

Total in all funds.....\$236,831.72

Concerning Investments.

Interest receipts in April amounted to \$1,128.95. Payments received on principal: \$1,500 on maturing apartment building bonds; on one farm mortgage paid off in full, \$2,600; part payment on another farm loan, \$1,000. These funds, with rest of current surplus, were invested in \$10,000.00 of U. S. Victory bonds purchased at prevailing low market prices to net a little more than 6 percent.

TREASURER'S REPORT.

Division Collections for April.

Chicago.....	\$ 545.91
Detroit.....	279.24
Saginaw.....	44.53
Louisville.....	93.74
Little Rock.....	115.24
Nashua.....	32.96
Dayton.....	67.59
Bay City.....	10.98
Cincinnati.....	83.10
Evansville.....	44.67
Nashville.....	33.95
Springfield, Ohio.....	19.64
Olathe.....	108.70
Flint.....	137.33
Toledo.....	104.80
Milwaukee.....	189.38
Columbus.....	78.41
Knoxville.....	67.95
Indianapolis.....	241.49
Greater New York.....	355.19
St. Louis.....	260.38
New Haven.....	19.95
Holyoke.....	46.39
Los Angeles.....	143.50
Atlanta.....	160.46
Philadelphia.....	204.89
Kansas City.....	104.61
Omaha.....	228.28
New Orleans.....	122.20
Kalamazoo.....	34.87
Boston.....	157.51
Pittsburgh.....	188.81
Hartford.....	47.01

Don't Forget It

You are what you will to be,
Don't forget it;
And your will is always free,
Don't forget it;
Free to conquer or to run,
Free to follow or to shun,
Free to do or leave undone,
Don't forget it.

You are what you will to be,
Don't forget it;
You are born to liberty,
Don't forget it;
You may climb, if you desire,
Daily upward ever higher,
Or sink down in deep'ning mire,
Don't forget it.

You are what you will to be,
Don't forget it;
From that choice you cannot flee,
Don't forget it;
You must choose and you alone,
'Twixt the darkness and the throne,
All your future is your own,
Don't forget it.

Memphis.....	30.03
Portland, Me.....	60.72
Buffalo.....	70.02
Portland, Ore.....	56.21
Newark.....	116.01
Providence.....	34.61
Seattle.....	92.91
Utica.....	50.64
Washington.....	121.75
Baltimore.....	85.37
Syracuse.....	62.70
Cedar Rapids.....	57.78
Huntington.....	33.06
Albany.....	42.68
Rochester.....	32.82
San Francisco.....	137.54
Reading.....	38.21
Akron.....	413.67
Salt Lake City.....	44.75
Rockford.....	119.00
Springfield, Ill.....	134.25
Davenport.....	50.69
Worcester.....	49.80
St. Paul.....	213.45
Ft. Worth.....	70.21
Dallas.....	100.37
Denver.....	129.83
Waterbury.....	11.70
Bridgeport.....	30.50
Springfield, Mass.....	40.73
Waco.....	69.44
Ogden.....	24.84
Pittsfield.....	16.87
Bangor.....	47.16
Kenosha.....	40.91
Birmingham.....	44.15

Total collections.....\$7,280.55

TREASURER'S STATEMENT.

For April, 1920.

Balance, March 31.....	\$234,152.19
Receipts.	
Division Collections.....	7,280.55
Interest—Mortgage loans....	715.90
Interest—Mortgage bonds....	401.20
Interest—bank deposits.....	11.85
Rent, Chicago Division.....	5.00
Surety bond premiums.....	1.90
Recording and Registry fees..	4.50
Button sales.....	62.95

Fob sales.....	3.50
Sale of electros.....	1.50
Exchange on checks.....	.33

Total balance & receipts ..\$242,641.37

Expenditures.

Death benefits.....	\$ 2,625.00
Sick benefits.....	1,140.00
Accident benefits.....	300.00
Accrued interest on bonds....	169.44
Refund of entry fee.....	4.00
Printing Frat (Feb.-Mar.)....	336.91
Insurance Department fees....	300.00
Emblem buttons.....	245.25
Rent.....	57.50
Salary—M. Furlong, M. D....	25.00
Salary—H. C. Anderson.....	41.66
Salary—F. P. Gibson.....	166.66
Salary—E. M. Rowse.....	125.00
Services—J. F. Meagher.....	10.00
Services—G. M. Sievert.....	110.00
Services—F. B. Pleasant.....	100.00
Postage.....	21.19
Printing.....	9.40
Office expense.....	22.64

Total disbursements.....\$ 5,809.65

Total balance and receipts.....\$242,641.37

Total disbursements..... 5,809.65

Balance, April 30.....\$236,831.72

OBITUARY.

Philip L. Bray.

Brother Philip L. Bray was drowned near his home at Vinal Haven, Maine, April 8. He was a member of Portland (Me.) Division, joining in March, 1920. He was in his 19th year.

Jesse B. Martin.

Brother Jesse B. Martin passed away at his home in Carrollton, Ga., April 27, following a stroke of paralysis. He was attached to Atlanta Division, becoming a member in January, 1914. He was in his 30th year.

ENTHUSIASM.

(Read this to your Division during Good of the Order)

Enthusiasm is the greatest business asset in the world. It beats money and power and influence. Single handed the enthusiast convinces and dominates where a small army of workers would scarcely raise a tremor of interest. Enthusiasm tramples over prejudice and opposition, spurns inaction, storms the citadel of its object, and like an avalanche overwhelms and engulfs all obstacles. Enthusiasm is faith in action; and faith and initiative rightly combined remove mountainous barriers, and achieve the unheard of and miraculous. Set the germ of enthusiasm afloat in your business; carry it in your attitude and manner; it spreads like a contagion and influences every fiber of your industry; it begets and inspires effects you did not dream of; it means increase in production and decrease in costs; it means joy and pleasure and satisfaction to your workers; it means life real and virile; it means spontaneous bed rock results—the vital things that pay dividends.—[Electrocraft.



COMING DIVISION EVENTS.

June.

5. Lecture.....Utica
5. Lawn fete.....Baltimore
5. Smoker-initiation.....Dallas
6. Annual picnic.....St. Louis
11. Lawn party.....Holyoke
12. "Continuation".....Holyoke
12. Strawberry festival.....Reading
12. Anniversary.....Portland, Ore.
19. Smoker-initiation.....Toledo
19. Lawn fete.....Columbus
19. Annual picnic.....Omaha
19. Strawberry festival.....Cleveland
19. Strawberry festival.....Pittsburgh
26. Strawberry festival.....Rochester
26. Strawberry festival.....Syracuse
27. Annual picnic.....Rockford

July.

3. Stag.....Los Angeles
3. Annual picnic.....Buffalo
3. Smoker-initiation.....Louisville
3. Atlanta's outing at Chattanooga.
4. "Continuation".....Chattanooga
4. Annual picnic.....Huntington
4. Memorial service.....Louisville
4. Annual picnic.....Waco
4. Annual picnic.....Cedar Rapids
4. Celebration.....Evansville
4. Outing.....Knoxville
4. Annual picnic.....Indianapolis
4. Annual outing.....Denver
5. "Continuation".....Chattanooga
5. Annual picnic.....Boston
5. Annual picnic.....Pittsburgh
5. Annual picnic.....Kansas City
5. Annual picnic.....New Haven
5. Annual picnic.....Louisville
5. Isaak Walton Day.....Utica
5. Annual picnic.....Toledo
5. Annual picnic.....Springfield, Ill.
5. Annual picnic.....Cincinnati
10. Annual picnic.....Chicago
18. Annual picnic.....Kenosha
24. Excursion.....Philadelphia
24. Peach party.....Rockford

August.

7. Annual picnic.....Akron
7. Union picnic.....Utica-Syracuse
15. Annual picnic.....Milwaukee
21. Annual picnic.....Greater New York
21. Boat ride.....Rockford

Chicago.

"What is so rare as a day in June?"
Asketh ye olden poet.
Rarer by far is the sign-sung tune
Of a bunch of frats 'neath Chicago's moon
After the Fraternal; watch them spoon.
Rarest of fun? You know it.

Plans for the Fraternal are completed and May 29, 30, 31 will see some doings in the good old town. A big attendance is expected, many of the near-by divisions are to send representatives. At this writing, when this issue of the Frat will not

reach our members before the event is numbered with the pasts, it is no use to say more—we are sorry for those of you who could not come; that's all.

That genial hustler, "Paddy the Printer," and David J. Padrowsky, through a court order has changed his name to David J. Padden. Members remitting dues to him in his official capacity as Chicago's division treasurer, please take notice and make your remittances payable to DAVID J. PADDEN.

Recent visitors at headquarters were William Gibney of Flint, Mich., enroute home from Los Angeles; Vincent Strang and George Thielman of Kenosha, Wis.; Earl Shaffer of Springfield, Ill.; Ashley Mickenham and John Miller of Detroit; Virgil V. Bower of Akron, enroute to California; Henry O. Hoss and Ellis Dick of Akron enroute to Kansas; Oscar Thomas and David Stutsman of Round Lake, Ill., John D. Tate and Virgil Owen, Jr., enroute from Port Huron, Mich., via Ford to Caspar, Wyoming. (Owen, Sr., and family went by train.)

The engagements are announced of Nels Olson to Miss Higgins, Joseph Hank to Miss Loughlin, David J. Padden to Miss Swee, Nat Henick of Toledo to Miss Cohen. June brides? Looks like it.

Detroit.

From good old Number Two
This tip goes out to you:

With all our main and might
We're working for some Frat Night,
With program most adroit,
August twelfth, in old Detroit.

You simply can not afford to miss
our goat, for if you do
We'll be getting the one that
rightfully belongs to you

The division is taking an active part in the arrangements for the N. A. D. convention, August 9 to 14, so it has had very few doings of late and the reporters are all too busy to round up the news for The Frat. Having a National convention is no every-day happening up this way, so we feel that our lapses from gracing this column are excusable. In the June Frat we hope to tell everybody just what is to happen here during those days, and if you are not a Nad, as well as a Frat, there is no time like the present to become one—and join in the big time with us. (Join the N. A. D. anyhow, whether you are to join with us or not.)

Louisville.

There is a lad we all much admire
His name is Cattrill Ewing,
His dues in advance he sends by wire,
Up for a full year—by jing!

Little Biographies—No. 6.

Daniel Brennan, Convict No. 190,
was lassoed in October, 1905, and has

never seen fit to cut the bonds that tied him. One of the biggest men—in size—in the whole order. But like most big men, he rarely ever bothers to say a thing unless he has to. Looking over the records of the division for the past seven years, we find he got the floor just once and then to make a motion to adjourn. But outside of the hall, he is a bigger man than most of us. Related to the political powers that be, he is constantly seen hobnobbing with men who would be "public servants"—at fine salary. Dan will probably go to San Francisco as sergeant-at-arms at the Democratic National Convention. Strong point—love for babies—of other peoples. He has not the nerve to take the plunge into the matrimonial sea, no, not with sugar at 35 cents per.

For sale—A jinx. The same that has been trailing after us for nearly a year, and played hob with our meetings from last August clear through till this spring. The dod-gasted critter has adopted the secretary, who rather resents such actions. Measles in the house, so don't blame us if we are raving mad.

Charles Schatzkin, of Greater New York, was in the city for a week the latter part of April. Attended our social, and went home with a good impression of the scrappiest bunch of frats in the country.

Johnny Werner, who would rather see a ball game than eat, had a close call from getting his throat cut a few Sundays ago. The Louisville Colonels were down for a double-header. Johnny was taking a home lesson in a correspondence school course of shaving and had just managed to dig out about a dozen weeds, when he recalled that the game was to start within half an hour. "Gosh! How could I forget that?" And without waiting to wipe off the lather or put on a shirt, he broke all records for the mile, getting there in three minutes and fourteen seconds. A slight shower removed the lather from his face and a foul tip shaved off the rest of his beard.

We wish to implore our members to remember that the secretary is not the treasurer, nor the treasurer the secretary. So many of our members, both resident and non-resident, do not seem to care which is which, and persist in mixing up the two offices. (Especially the non-residents.) While we are willing enough to do anything possible to help along our brothers, yet for the sake of expediency, PLEASE do try and let the treasurer attend to what is his business, and the secretary to his'n.

Let us forget:—The GREAT, GRAND, GLITTERING THREE-DAY BIG TIME—JULY 3-4-5. The official program is:—Smoker and initiation on the third; Memorial service, on the 4th; and Picnic on the 5th. Smoker is for members only, which need not be dwelt upon; the others are open to all. Details have been worked out, but the committee wishes to keep them quiet until the proper time, so that no one will be able to say it was not worth while. All neighboring divisions are invited to be present, and if there are enough visitors, will have a Ball Game. The committee, however, allows us to announce that the memorial service speaker will be an out-

side Frat. Also, that the service will be held in the open, if one of our local parks can be secured for the purpose.

We have lost two members. Brother Michaels goes back to Little Rock, and Brother Rousseau to Detroit. Some Division is always getting rich at our expense, drat it!

George Hartman, Lloyd Scott, and Jawn Mueller are in a race for poultry raising honors. Lloyd has twenty youngsters to start with, Jawn has two setting hens, and counts his spoils as twenty-five. George is not saying a word, but points to his six hens with fifteen to twenty eggs each. Julius Senn has been barred from the contest, cause he lives out in the country and has space for a million chickens.

Portland, Ore.

They're boating on the broad Willamette;
They're swimming near Vancouver-on-the-Beach;

I'd gladly go and join those fraters, yet

I can not—though my woe exceedeth speech:

The brethren who bestowed on me their votes,

Bid me stay home and write Division Notes.

No. 41 has organized a series of "indoor picnics"; the members and wives, or beaus, assemble in their respective homes in rotation each month for a good feed, then while away the lively evening hours with five hundred and other games. Charming way to spend the winter, but now that the swimming and picnic season is here the real fun commences.

Jake Garberson, for years and years an Alaskan "sourdough," declined to join the customary spring rush to "the diggings" this year, remaining here in a saw-mill. The reason? "My wife won't let me." (Can't blame him; a good wife is worth more than all the gold in the Klondyke.—Ed.)

Bud Hastings and family went up to the opening of the smelt season on the Columbia. The smelt were so thick this season that the river in the narrows was literally alive with a solid mass of fish; they could be scooped out by the bucket and basket.

Dana Acuff, formerly of Tennessee, has returned to the Rose City after an absence of several months at Yakima, Wash.

Charles Lawrence has resigned as instructor in leatherwork at the Washington State School in Vancouver, just across the river, for a better paying position in that historic little city. There is a scarcity of good industrial teachers in schools for the deaf all over the land, for so-called Boards of Control can not—or will not—pay anything like the wages procurable in outside employment. "Money talks."

Henry Nelson and wife are planning a trip East this summer, to visit relatives and take in the big N. A. D. convention in Detroit.

Johann Sieberts, recently on strike, has gone back to work in the bakery at \$38, with a promise of \$44 later.

It is rumored Wayne Thiermann and wife, who have lived in Minneapolis the past year, are coming back firmly convinced the air of the Pacific Coast makes it the only place to live.

The latest addition to our circle are

the Jack Bertrams. Bertram will be remembered as having taken innumerable prizes in Washington and Ohio chicken shows. This is a hobby of his, his regular occupation being that of photo-engraver.

Dallas.

When it's time for frats to banquet,

We don't mind old H. C. L.

Dallas just says "Oh, dang it!"—

Bids old Hi Kost go to—well.

Dallas celebrated its fourth anniversary, April 24, with a banquet at the Oriental hotel, covers being laid for 94. "Best ever" was the universal verdict—both as to eats and entertainment.

President C. L. Talbott was "all there" in his role as toastmaster. L. E. King spoke of No. 63's origin and growth. J. W. Hale, of Ft. Worth, responded in behalf of 62. Rev. J. W. Michaels discoursed on how the seed of fraternalism, planted in the Michigan school nineteen years ago, sprouted and grew until its branches and leaves cover the continent, the strongest and best fraternal organization in the world. W. K. Gibson hammered home the importance of insurance. [Do the initials W. K. stand for "Well Known Gibson?"—Jimmie]

Miss Beulah Chrystal spoke encouragingly on the Aux-frats, and expressed her hope that the three Texan divisions will vote to embrace their silent sisters under the spreading branches of the fraternal oak tree Michigan planted. Troy Hill of Texas and Akron spoke on "Labor," stressing many interesting points, particularly Goodyear's. Joe Sprouse of Ft. Worth spoke in glowing terms on the future of our society. Elmer Disz was just warming up on a patriotic speech when cries of "Last car home; or walk" caused a sudden and general exodus.

Waco failed to send the expected delegation, but quite a crowd came from Ft. Worth. All spoke in glowing terms of crops and business conditions.

Clark D. Pickett, admittedly No. 63's wealthiest member, has purchased a Ford.

Neal Allen keeps pestering the secretary for application blanks, and deserves the title of our chief "goat-feeder"—bringing four good prospects to the banquet.

Watch the Silent Worker for pictures of Southern fraters.

Born to Brother and Mrs. Elmer E. Disz, May 17, a son.

Fort Worth.

"Hot Air! Hot Air!" The world is full of Knockers

Who ever ridicule each noble aim;

The things they said of Sixty-two were shockers

But, all the same,

With saintly patience we their jibes

endured—

That Lake Worth summer clubhouse is assured!!!

"It can't be done!"

Ye doubting Thomases, ye who proclaimed from the temples and the housetops that it was sheer folly for a "small spud division" like Ft. Worth to talk of a summer clubhouse on Lake Worth—the world's largest lake inside a city limits—we take off our hats to you.

Your very skepticism and ridicule aided the project.

That clubhouse is certain. This summer.

At our regular May meeting some \$250 was pledged—quite sufficient to build a clubhouse on a small scale for a starter. Work thereon commenced May 16, and it is planned to have a grand opening Decoration Day. The building will be arranged to have separate sleeping quarters for men and women, a dining room, and a boat pier. All and sundry fraters are welcome to come up to boat, hunt, fish and swim to their heart's content. When it comes to showing what real fraternity stands for, No. 62 will be found equal to the occasion. [Congratulations! We did not think you could do it so soon. Other divisions please notice; it's an idea well worth trying.—Ed.]

Bert Trawick, Atlanta, has been here some time, visiting with relatives. He has been doing some fishing—but for something other than the finny tribe—and we expect him to land a real "catch," using a wedding ring for bait.

There are three large rubber tire factories under construction here, that will employ several thousand, and none of them will discriminate against the deaf—so well has the fame of the Goodyear colony percolated unto the uttermost ends of the earth. When they begin operation, oh, boy! Watch Akron division's membership dwindle.

Salt Lake City.

Do ye feel the lure of the rippling river,

Do ye ken the call of the mountain camp?

Do your pulses bound, does your bosom quiver

At thought of a care-free country tramp?

Would ye leave the bustle of Salt Lake City

To tussle with trout in an old straw hat?

Then join in our Cottonwood camp-fire ditty—

Provided, of course, you're a paid-up frat.

Our division voted to have a camp in the section of the Big Cottonwood district next July, and a committee consisting of Brothers Amundsen, Lewis, Jacobson, Wright and Pettit will locate the site, fix the dates, and make all preliminary arrangements. [Great! Listens good. How about other divisions adopting that idea?—Ed.]

Leaving the old quarters after three years occupancy, we have moved to rooms 515-516 Constitution Building, 42 South Main street, to accommodate division 56, the Aux-frats, and the Bee-hive club. The latter organization will close its meetings in May and reconvene September 18.

Twice in April, a crowd of locals journeyed to Murray to enjoy socials at the home of Lyman Probert.

Stanley H. Brodie, of Wyoming, is our latest addition.

Alex Wright and family have moved back from Provo.

No. 56 presented Grand Vice-President Leon Fisk with a locket fob having a frat button thereon.

All local fraters and families expect to attend the Utah Association's convention at Ogden June 3-4-5.

Our basket party, April 17, at the home of John McMills, saw some thirty present. Mrs. Axel Amundsen won the prize for the

prettiest basket, and Michael D. Rowan for the highest bid.

Ezra Christensen, of Spanish Fork, was a recent visitor.

Alma Wild, of American Fork, was another visitor.

Over forty braved the snow-storm to attend our social and dance April 3. Prizes, awarded those who could give the best in signs without spelling, were won by Miss Elsie Lamb, of Farmington, and Jack Waterhouse. Michael Rowan and Robert Hicks took the two prizes in the guessing contest—all prizes being boxes of chocolates.

An immense crowd—mostly hearing—saw the Ogden pupils render a drama at East High School, April 30, which made a brilliant hit.

Denver.

Roy Brooks motorecycled from Fort Collins to week-end in Denver with "the boys" recently.

Under the auspices of the Mile-high division an enjoyable evening was had by a good-sized crowd at T. M. A. Hall, 1715 California street, where Sam Biller, of St. Louis, let loose his choice assortment of magician's mysteries. Parlor games, dancing and refreshments, served by the Aux-frats, added much to the evening's pleasure.

The many friends of the D. H. Wolferts will learn with pleasure that Mrs. Wolfert is gradually improving from a serious aftermath of flu.

Drop in some Saturday evening at 416 Club Building, 1731 Arapahoe street, and find your "buddy" joyfully wielding a cue, or deep in a confab on the league of notions. A cozy little parlor has been set aside where ladies will find welcome any time they drop in.

"Ladies' Auxilliary Circle No. 64" is the formal name, style and title of a newly-organized coterie composed of wives of Denver fraters. The main object of the new body is to help No. 64 generally in socials and entertainments, besides looking after sick Aux-frats. The temporary officers are Mrs. A. L. Kent, president, and Mrs. Louis Allen, secretary-treasurer—subject to permanent organization later on.

St. Louis.

Meet me in St. Louis, Louis,

Meet with all the frats,

Three years after old Atlanta—

Here you'll hang your hats:

Nimble hands will sign a shimmy,


Nimble notions fly, gol-blommie,

Home of honest Uncle Jimmy,

If you meet me at St. Louis, Louis,


In 1-9-2-4.

The delegate fund proposition adopted at the Philadelphia meeting of the Grand Division was along the line of constructive legislation, but rapid increase in the number of new divisions—which means an increase in the number of delegates to be provided for, will make it imperative for the Grand Division to meet in some central location in 1924, at least. St. Louis is not only central but the logical place for the convention of that year. Cold business reasons—not sentiment—all point to St. Louis. Business reasons, sentiment, civic pride, and the advancement of the N. F.



Flag Day Celebration

By C. N. Haag



FLAG DAY, June 14, should be observed throughout this "land of the free and home of the brave" by all, regardless of creed, color, or previous nationality. We are all Americans alike—or dangerous aliens who have no right to claim any part with the people of this country.

"Old Glory" means more to not only this country but also the whole world than does any other human standard. There is an imperative call for true patriotism and unalloyed devotion to the principles which brought the Flag into existence, and which have proudly held it aloft in the cause of justice and human freedom.

Betsy Ross sewed into the first American Flag not only the red of sacrifice, the white of purity, the blue of patriotism, and the stars of victory, but also a realization of the hopes of mankind in the Age of Fraternalism on which—God grant!—we have entered.

The seeds of justice planted by the founders in the Declaration of Independence blossomed in the City of Brotherly Love, on June 14, 1777, when the first American Flag was unfurled. Later they bore a great crop of blessings in the Constitution—the noblest measure of human rights ever conceived by the minds of men and made a living reality through the patriotism, sacrifices and cooperation of all Americans worthy of so great a heritage.

The Flag has come to typify all that is best and noblest in conserving the rights of the people. As it is the most hallowed and significant, so also it is the most beautiful emblem this side of the Pearly Gates. Like the bow in the sky, it is a promise to all coming generations.

The protection of the home and all that is most sacred clusters around the Flag. It calls on all of us to show ourselves worthy of these priceless blessings by being good citizens and doing our part loyally and patriotically to guard this Ark of Freedom, even though in manifesting this devotion it grips the heart-strings and brings tears to the eyes.

To those who would show themselves loyal to America and the colors there can be but one Flag!

The glorious victories vouchsafed to the Flag by High Heaven since Washington knelt and prayed amid the snows of Valley Forge until it was re-consecrated across the sea in the cause of human freedom and justice for all humanity, have indeed made the stars more brilliant and the colors more beautiful as they illumine the firmament of human rights and hopes alike which are founded on the firm foundation of the teachings of the Golden Rule.

"Old Glory" points the way to all that is best and noblest, both in this world and in the coming spheres!

S. D., all combine to draw the decision to be made at Atlanta in favor of St. Louis.

St. Louis, 1924.

[The Indianapolis and St. Louis bunches are getting the edge on other cities in the "Frat Derby." Better hustle and groom your own pet trotters; remember the early bird usually gets the worm.—Ed.]

St. Louis Division had a box social recently which proved to be a success socially, financially and gastronomically—thanks to the efficient management of the affair by Mrs. Harry Berwin and her corps of helpers.

St. Louis, 1924.

Our division has again located at the Schuyler Memorial House of Christ Church Cathedral, 1210 Locust street, where the regular monthly meetings will be held on the evening of the first Tuesday in each month. The hall is large, well-ventilated, well-lighted, well-appointed, and centrally located, and has the added advantage of being conveniently accessible from suburbs on the Illinois side. Socials and feasts can be given on occasion in the lower halls where there is a well equipped kitchen,

(Continued on page 9.)



Publication Office Mount Morris, Ill.

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

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

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

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

Entered as second-class matter, August 28, 1911,
at the postoffice at Mount Morris, Illinois, under the
Act of July 16, 1894.

Acceptance for mailing at special rate of postage
provided for in Sec. 1103, Act of Oct. 3, 1917, author-
ized July 17, 1918.



MAY, 1920

SPECIAL NOTICE

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

\$236,831.72.

Atlanta—1921.

Denver's Auxiliary is in the lime light—
and we all know Denver does things. If
any of our divisions still lack such helps,
there's no time like the present—with all
the proofs of their value—to start one of
their own.

There was an error in the March state-
ments in last month's Frat that put the
total disability claims at \$495.00, while
the list of those claims really amounted
to \$490.00. It has had correction and
proper adjustment.

"Atlantytone" was coined at Philadelpha
—"Philateen" preceded it. They fit the
frats who were and are going. Does the
former fit you? It ought to. Better
adopt it now. It's going to be well worth
saving and planning for.

The disability claims paid for the month
of April amounted to \$1,444.00 and is a
high mark for any one month on the
society's books. Maybe it was an unusual
month, but it shows what we can do and
what we should always be prepared to
meet—unusual conditions especially.

The May number of The Jewish Deaf—
which is a monthly magazine published in
New York by the Society for the Welfare
of the Jewish Deaf—was a special N. A. D.
number, containing illustrated articles by
past and present officers of the N. A. D. in
connection with the progress and work of
that association, and was as fine an edition
as the magazine has ever sent out, and
that is saying a lot. We wish every frat
could have a copy to go over and see what
our brother organizations are accomplish-

ing—that is, those who by reason of their
isolation do not have the opportunity to
keep posted, or those who as yet have not
realized the value of having a good list of
such publications coming to them regu-
larly.

Sioux Falls Division No. 74 is welcome
to the circle. There are others coming—the
next few months will see our division num-
bering pass into the eighties we believe.
Wichita, Des Moines, Lowell and Spokane
expect to have divisions installed in June,
and Scranton, Berkley, Houston and
Sioux City are on the way.

Rockford Division shows up in Coming
Events with a "peach party" scheduled
for July. Now, as the real thing is not
likely to be ripe at that time, because of
the unusual late arrival of summer, we are
wondering—but Rockford is able to deliver
the goods even if it has to import them,
so better paste the date in your hats, boys.
There are different kinds of peaches,
anyhow.

Our St. Louis Division's Notes mentions
the "smoke screen" being barred at its
meetings. This has been a rule of Chicago
Division for years, it being found long ago
that allowing smoking at our meetings
meant not only bad air but also indistinct
vision and eye strain. We who depend so
much upon our eyesight can not afford to
do less—and the couple of hours or so
without the solace of the weed is a minor
consideration to that. Years ago it was
a rule of the society's—the no smoking at
meetings—but now it is just left to the
division's common sense, and consideration
for the non-smokers.

Editor Meagher's Pegasus sometimes
has an off day like the rest of us old hosses,
and occasionally he misses adding a pome
to some division's Notes. Then, again, he's
not always around when copy has to be
rushed through—many of the divisions'
contributors wait too long before sending
in their Notes. If all copy was in—and in
proper shape by the 15th of the month—
well, things would be easier all around.
We are trying hard, by the way, to "catch
up" and have The Frat in the mail before
the first of each month, so it will be ap-
preciated if the division secretaries would
read again what we have said on this sub-
ject so many times. Look up your Frat
file—it's easy.

Answering an enquiry: Just because
Akron Division's valued contributor to
Division Notes is mute on the "mute"
question is no reason to suspect he and
his fellow frats of No. 55 are in accord with
the Journal's Akron correspondent. Wait
for the psychological moment—even being
a "silent" does not give consent in this
case, we will wager. No. 55 is a big fraction
of the "Akron mutes"—just as are Good-
year and Firestone—and when it's ready
to express itself he of the very egotistical
opinion will be very easily obscured.
(It's too bad, but it seems to be the fate of
some to single out forlorn hopes to cham-
pion. Cheer up, "V. E. O.", see Brother
Blake and put in your applications for

membership in the two big worth-while
things for, of and by the DEAF—the
N. A. D. and N. F. S. D.—and get busy
along lines that will be of mutual help.)

DEAF MAN VINDICATED.

Our news gathering and reporting forces
and organizations are keen and alert and
very little of what they consider news
escapes them. And what they consider
news or "good stuff" is usually the out-
of-the-ordinary things and always, the
crimes. An atrocious crime is committed
and the next morning all the world knows
it. The next morning the suspects are
rounded up, catalogued, charged or dis-
missed, and then what has been an event
for the news-gatherer-general drops to an
incident that is followed only by the
reporters of the papers of the locality of
the crime. But the suspect often is left in
the public mind as the guilty party, and
the same forces that heralded him to the
world as a criminal take no time nor
trouble to publish to the world that he
was vindicated. A case in point is that of
the murder of a deaf girl in Louisville
early in January. A day or two after the
account of the murder came the news that
John H. Mueller, of Louisville, a deaf
printer was under arrest and in jail charged
with the crime. And then, and since, the
news-gatherers-general have been silent—
mute—deaf-and-dumb about the case,
leaving the world they aroused by their
harrowing account to wonder if the crimi-
nal has yet expiated his crime. The
Louisville papers, of course, "followed"
the case, but the outside world did not.

The Frat, the national organ of the
N. F. S. D., followed the case because
Mueller was the secretary of the Louisville
division, and so doing rendered not only
the Order but the deaf at large a signal
service. Mueller was vindicated. The
case was thrown out of court for lack of
any evidence or circumstance, and all
Louisville upheld the decision.

The foregoing is from the Silent Hoosier,
the Indiana school's paper. We reproduce
it from a sense of gladness, in addition to
wishing to show what others thought of
the case—we are glad that at least one
member of the "little paper family" has
an editor who possesses appreciation of
the justice of the appeal we made in the
February issue of The Frat, when we
printed the story of Mueller's vindication
and expressed the hope that the school
papers would reproduce or announce the
facts, so as we said "we can see that he gets
a square deal from his own people at least."
Thank you, Brother Travis, for Mr.
Mueller as well as ourselves.

We do not know—maybe we expecte
too much, maybe The Frat is not read as
widely as we thought, maybe the editors
who did read the appeal we made have
different ideas as to what their paper
should contain. We do know that our
paper goes to practically every worth-
while school paper "in exchange"—and
we get in the same way most of them
—yet the Hoosier's article, aside from one
or two brief mentions of the case made by
others, stands alone. What's the answer?
We would like to know.

DIVISION NOTES.

(Continued from page 7.)

with dining room and gymnasium. The division met there for nine years prior to locating elsewhere, and the practically unanimous sentiment of members is that they are very glad to get back. The rule of the house—not of the division—of “No Smoking” has to be observed both in and out of season. The banishment of the smoke screen from business proceedings helps all and harms none.

St. Louis, 1924. [What, again? That St. Louis propagandist must have a special slug made for his typewriter, he uses it so much.—Ed.]

Milwaukee.

Booze used to make Milwaukee famous,

But now the frats say its chief claim
Is the glittering gang that o’ercame us—

In the throes of the last bowling game.

Kenosha Division’s crack bowling team, having beaten the Rockford division rollers, essayed to mangle our Milwaukee maple-maulers, April 25.

Kenosha beat us, did she not?

Oh, yes, Percy, yes she did NOT!

Now watch Milwaukee’s smoke in the Chicago Fraternal late this month.

Our last Aux-frat social was another success. Fred Gruwell, still a patient at the Mt Sinai hospital, performed sleight-of-hand in an entertaining and baffling manner.

Theodore Zolandeck and John Gableman have each purchased automobiles, and plan to chug-chug to the Delavan reunion.

Henry Knoblock and bride, on their wedding trip to Oshkosh and other points along the Fox river were welcomed all along the line.

Emil Rosenfield’s landlord raised his rent \$3. “I won’t pay it,” quoth Emil. “Then git out,” rejoined the landlord, thinking Emil was bluffing. What the landlord said when Emil bought a house of his own we are unable to publish on account of the U. S. postal laws.

John Gerzan, Jesse Young, and Walter Dowe quit jobs as showmakers for work in the Cudahy factory of the Federal Rubber Company, where several other fraters work.

William Tischeafer has reconsidered his intention to sell his farm—the finest in the neighborhood, artesian wells, etc.—figuring he can make big money with the prices of produce at their present high levels. “A bird in the hand is worth two in the bush.”

Notice—Treasurer Ernest R. Mantz’s new address is 1463 Thirtieth street. Non-residents, especially, take notice and address dues to that address—a modern bungalow Mantz has just purchased.

Indianapolis.

We have got a horn to blow,

We blow it;

We have got the sights to show,

We’ll show it

Every frat will rest his oar

At our hospitable shore

In the year of ’twenty-four—

You know it.

We hope so and are almost certain,
but wait till the horses line up at the

barrier and the starter shouts “they’re off.”

A dark horse often wins. Once there was a horse by the name of “Darksecret.” The favorite was a red hot one and “Darksecret” was looked on as a “cheap skate” but the latter won by a city block. When is first call for the Frat Derby? [1921! Why the hurry?—Ed.]

Indianapolis is no mean city. There is a bounteous array of things that are pleasing to the eye, and the city is advantageously located almost in the center of the map, thus affording the delegates a short distance to travel.

Brother Banta’s wife’s hosts of friends spent a pleasant evening at the Banta homestead, in honor of Mrs. Banta’s birthday, April 15. She received a beautiful floor lamp.

At the box social, April 16, there was a large gathering despite the down pour of rain which lasted all day. Boxes, small and large, with a touch of art attached here and there, were auctioned off in rapid succession by Auctioneer Marsch in “Lew Shank” style. The box which was most decorated in an artistic way, belonged to Mrs. Walter Stoltz. The other prize went to Carl Wesling, the highest bidder.

James Vahey made a trip to Cincinnati, recently.

Warren Watkins was discharged from the hospital, where he was operated on for a tumor in the throat.

There are times when news is pretty scarce and the reporter has to resort to yarns to fill half a column, then at other times there are facts galore. At present, none of us are giving a “tea” or sojourning in Europe, and there is nothing to say about “high society.”

The Weideley Motor company has a large number of deaf men on the pay roll. Jerry Vahey, the old reliable booster of anything that is good for the N. F. S. D., is one of them. He has a habit of getting a job for non-members and as soon as settled, coaxing them to join the Frat.

We see that Akron is out for 1924. Where are Los Angeles, and Baltimore? Indianapolis is still on the “keep smiling” list.

Cincinnati.

I am a “Red” the frater cried,

Bacheberle said “Get out!

We frats are law-abiding cits

And want no ‘Reds’ about.”

“I am a Red,” the frater said,

With aggravating gleam,

“I am a Red, Red rooter for

The champion Cincy team.”

That’s different.

It is fit and seemly that the world’s champion baseball team comes from a city in the same state wherein work those two old major league wheel horses—Taylor of the Giants and Hoy of Louisville—Washington—Chicago.

Cincy fraters are willing to bet Cincy repeats, even though there are no longer deaf stars in major league ball circles.

Charles Fry of St. Louis was with us a week. Though one of the tallest members No. 10 ever had, he is no taller than when he left us.

Willie Goss of New Orleans, at present

with Goodyear, attended our May meeting.

Max Blachschleger and wife—Max is a former member of No. 10, but now a St. Louisian—visited his mother and met many of us last month.

Herbert Hagedorn gave some excuse for not attending our last meeting—and went and got married that night. Takes a brave, brave man to wed in these days of the H. C. L.

J. M. Shepherd has disposed of his Dayton property at a good profit.

The Aux-Frat social of April 24, managed by Mrs. DeSilver and aides, was a decided success, \$71.63 being the net dividend.

Cincinnati lost its second charter member when Joseph Fisher gave the password to the guardian of the final portals. Fisher was something of a humorist, and his jolly ways will be keenly missed from our future gatherings.

Akron.

We must either pay ruinous rent

Or sleep in a “pup” shelter tint—

For not a darn dwelling

In Akron is selling

For less than the loot of a mint.

But Wise G. Wright (Gee, Wright is Wise)

Has opened us Akronites’ eyes—

His forceful letter of hard luck

Was list’d to by Sears-Robuck

Now watch his mail-order hut rise!

Wise G. Wright expects soon to be domiciled in a home of his own. He has bought the material for a house of Sears, Robuck & Co., and the latter, in addition to furnishing the material, also do all the work of erecting, etc. Men are now at work excavating for the cellar and say they will have the house completed in record time. According to Wright, the total cost of the house will be far below what it would be if built in the regular way, by local contractors. Several other lot owners among the Akron deaf are watching Wright’s venture with considerable interest, and if the completed job comes up to expectations, more Akron money may go to fill the coffers of the Chicago company.

Kenneth Willman, who has been on the sick list since early in the winter, leaves for his parents’ home in California May 20, and is doubtful about returning to Akron again. He has not yet fully recovered from the operation he underwent last winter, the wound obstinately refusing to heal. Here’s hoping that the genial climate of California speedily puts him on his feet again.

Charles Schiffbauer recently had the ill-luck to receive a visit from sneak thieves, losing a sum of money, his Frat certificate, and other valuable papers. No clue has yet been found to the thieves. Moral: don’t leave valuables in your room, unless securely locked up, and even then they would be safer at the bank.

Several of our younger members are taking dancing lessons under “Prof.” Arthur Ward, and are making fine progress. Our own Tom J. expressed the intention of learning, but at the last moment got cold feet, so we lost the joys of seeing his Hibernian coat-tails fanning the breeze. With the “Sixth Grand”

leading our cotillions, interest in the Terpsichorean art would speedily pick up. Arrah! buck up, Tom, me bould bhoi, and get in the swim. [Why not get Ithaca on the wire?—Ed.]

Dennis Wickline, who was called to his home in Virginia early in April on account of the serious illness of his sister, has returned to Akron and resumed work at the Goodyear. He left his sister but little improved, and fears he may be called home again at any time. While away he made short trips to White Sulphur Springs, Washington and Baltimore, and also enjoyed a short fishing trip, with fine luck in the way of bass and trout. But he was glad to get back to old Akron.

Eric Ornberg, after being around for several weeks with his arm in a heavy plaster cast, is now happily rid of his weighty encumbrance, and expects to return to his work at the Goodyear shortly.

Harmon Reeder, injured at the Firestone plant some time ago, is also much improved, and able to walk around a little. W. D. Ellis is also rapidly getting rid of his limp.

The reckless autoist is still among us. John Gentry and Robert Perkins, while crossing the street, were struck by a speeding auto that was driven on the wrong side of the street and past a street car that had stopped to take on passengers. Brother Gentry had his face pretty badly cut and bruised, and both he and Brother Perkins received many minor bruises and torn clothing. The driver of the speeding car was later arrested, and it is hoped that the court will make an example of him, for reckless driving is altogether too common here.—[And elsewhere! What's the verdict of the learned jurist?—Ed.]

W. F. Durian finds the joys of Bachelor's Hall beginning to pall, and is planning to leave shortly to join the Missus at the home of their son Walter, in Hartford, Conn. Incidental to the trip, he may stop at Philadelphia and New York enroute, and enjoy the renewal of old acquaintances in both places.

Patrick Dolan was in Louisville a few days, and had the pleasure of visiting the brothers of Louisville Division at their May meeting, thoroughly enjoying his visit. Pat, besides being an Irishman, and a Kentuckian, is also one of the oldest frats, as is evidenced by his certificate number, 81. If every man who joined "stuck" in the way Pat has, how many members would we have on our rolls now? Brother Gibson has the floor. [About a thousand more.—Ed.]

Akron Division's outing at Meyer's Lake last summer was some picnic, but when plans now under way for our 1920 picnic are carried to completion it will look like thirty cents by comparison. The date is August 7, and in addition to the local deaf, we are sure going to have a lot of distant relatives with us, who will stop off on their way to Detroit and the N. A. D. We intend to make this year's picnic the biggest and best this part of the country ever saw. So, everybody, at home and abroad, fix your mind on the time and place—Meyer's Lake, August 7th—and make your plans accordingly.

Pittsburgh.

Remember the annual picnic, July 5. Bigger, better, best.

Our division is indebted to Mrs. Louis Hansen for the addition of two large pictures and a library case to our office room.

J. L. Friend and wife made several auto trips into Mercer county to look over prospects in the line of farms. The H. C. L. will no longer bother them in case they move out, while they are certain to find a steady clientele in butter and eggs among the brothers.

William Pfunder, of Akron, surprised us at our May meeting, and was delighted to meet his old college buddies in the person of Brothers Friend, Nichols and Painter.

Brothers F. Blackhall, McGivern, McArthur and C. Jones took advantage of a \$5 excursion to Washington, reporting a splendid time.

April 17 our division hall was graced by Supt. T. S. McAloney, of the Western Pennsylvania Institution for the Blind, who gave an illustrated lecture on the training of the sightless at his school.

Atlanta—1921.

Only fourteen months before

You will meet in our convention,
Better times than e'er before

That is certain need we mention?

Feast of reason—frolic—fun

In Atlanta, twenty-one.

Think Atlanta first, last and all the time. Only 14 months before "Prexy" Anderson raps for order and the accredited representatives of eighty divisions proceed to deliberate. Plan your vacation accordingly.

Percy W. Ligon has been invited to the second triennial reunion of the Florida association of the deaf, at St. Augustine, May 19-23, where he is to deliver an address on "Insurance." He hopes to bring back a goodly number of applications.

A "pound party" at Red Men's hall, April 16, netted \$35 for the convention fund.

Atlanta has already lost some ten brothers to Akron via the transfer route. Wonderful city that Akron.

Our tenth anniversary banquet was a success, thanks to the labors of Ross Johnson. Some 60 heard Mayor James L. Key deliver a stirring address, interpreted by Mrs. M. M. Simmons, daughter of S. M. Freeman, now an evangelist. Mayor Key is a friend of the deaf and will see that the 1921 convention is a success. Other toasts were responded to by P. W. Ligon, "The Eight Triennial Convention;" S. M. Freeman, "May Its Benefits Increase with the Years;" L. B. Dickerson, "Why Not a Frat?"

Leonard, Jr., son of Secretary Dickerson, is recovering from an attack of pneumonia.

W. H. Christian, for a year connected with the U. S. Quartermaster's base here as foreman in a shoe repairing department, in which many deaf were employed, has gone back to his old love—the print shop of Foote & Davies where he has been employed for two decades.

Toledo's pride in their password-collect box is laudable, but No. 28 also has a beautiful box, the handiwork of J. H.

Norris, and at the 1921 convention we hope Toledo will bring theirs down and compare. This also goes for Chicago and other divisions having superfine password-collect boxes.

Utica.

"Dummy," "Mute;" "Silent" now—It's so queer to notice how The plain "Deaf" all answer to Seems to satisfy so few.

President McAllister has promised to steer us straight for the spot where the nibbles come fastest and at the outing July 5 at Ilion Gorge—for frats and friends. Trout suppers are alluring.

Several from No. 45 have signified their intention of accepting the invitation of Syracuse to help celebrate its sixth birthday. As a special inducement, the Salt City fraters are offering a big feed. Now, "Feeds" are getting fewer and further apart in these halcyon days of the High Cost of Loving, so the Syracusians are to be commended for their fine, Onondagan generosity.

Mrs. Wm. Greenbaum, and children, returned May 9 from a month's visit to her relatives in Detroit.

Owing to extensive alterations, we had to leave our old meeting quarters, and are now meeting every first—not second—Saturday in the Pfluke building at 53 Franklin Square.

We note the increasing use of the term "Silent" to distinguish the deaf from the hearing. From the beginning we have been burdened with the disagreeable appellation of "Mutes." The progress of education has helped to rid us of the stigma, and given us a new and correct classification. All of us are deaf. Some of us can speak well enough to be understood anywhere, because we learned the rudiments of speech before becoming deaf. Others can mumble a few words understood only by close associates; still others can never speak at all. All may be classed as deaf without offending anyone, but to apply the term "silents" may, in time, afford ground for a wide-spread belief that we are morose, sulky and taciturn. If this appeal is not convincing, then listen to this:

"National Fraternal Society of the Silents"
"National Society of the Silents"
"Empire State Association of the Silents"
And so on, ad infinitum.
Who wants to change?

Washington.

Oh, what in the world, we wonder,
Has happened to Brother Bill Pfunder,
Since working in rubber
His layers of blubber
Have vanished completely, by thunder!

Our erstwhile, and dearly beloved, president—William Pfunder—he of the plump profile and aldermanic bay window, surprised us at the May meeting. He appears to have prospered exceedingly since going to the Goodyear more than a year ago.

Armand Courrage was one of the three speakers of the graduating class at the Presentation day exercises at Gallaudet, May 5. His subject, "Salt" was handled in a masterly manner, and was especially

fitting—for are not we frats the salt of the earth?

A. L. Roberts has forsaken his old Buick for a brand-new Maxwell roadster—some sacrilegious souls refer to it as “that tin box.” Possibly he may drive it to the big convention in Detroit this summer.

Wallace Eddington is in Philadelphia on business for the Bureau of Chemistry. It is expected the Government will soon be sending him to other large cities on official business.

Owen Carrell is reported to have gone to Ohio to work as an expert accountant, and his family is waiting for word to move out and join him.

Ashland Martin was in town for a few days, endeavoring to secure men for factory work at Goodyear. He left May 12 to visit Baltimore, Philadelphia and New York City.

Roy J. Stewart has a new pupil in the manly art of teaching fishes temptation. Robert, the “small kid-brother” of G. Kannapell, is the pupil, and the first day Stewart took him out to the Potomac Robert caught a better string of fish than his pedagogue.

Hugh Cusack, of Philadelphia, was a visitor here a few days.

Boston.

All hail to the city of Boston—

The home of the bean and the cod;

Our frat baseball team

Ought to make your eye gleam

When it graces the old village sod.

Brother Daggett is signing up ballers for the division team, and as Sunday baseball is allowed here NOW, some good games with other frat divisions are anticipated.

Norumbega Park—known as the most beautiful recreation park in the East—will be the scene of our annual picnic July 5.

Nearly everyone from Boston seems to be planning to attend the “Fraternal” at Providence the last three days of this month.

Brother Finnicks is with us again after being on the shelf a long time after a tussle with Senor Don Espanola Flu.

Brother Bychman, of Haverhill, is now called papa by a young hopeful.

Worcester.

Hooray! Hooray! We'll sing a jubilee.
Hooray! Hooray! Great bowling bunch have we;

We sent the ten pins flying

While other teams were sighing—

Their very best a trying—

We won the cups, dear me!

Our three-day entertainment has come and gone, leaving us gladder and wiser men. Best of all, we won the cups.

Some 150 attended the opening festivities Saturday evening, April 17, a costume party at the Red Men's Hall. Prize results:

Ladies—1. Miss Pearl Fancher, Worcester. 2. Mrs. Delbert Trask, Auburn.

Men—1. Joseph Jacques, Millbury. 2. Joseph Lyons, Worcester.

Special mention—Mrs. James Sterling, Barre, Vt., Highland Fling in full Scottish costume.

Drawing: \$50, Mrs. O'Neil, Tatnuck; \$25, Evan Scott, Worcester; \$15, John Healy, Worcester; \$10, Henry Gour, Marlboro; \$5, John Ellard, Marlboro.

Sunday afternoon Walter Durian of Hartford, assisted by Louis Stevenson, of New Haven, held services at All Saints' church. In the evening over 100, assembled in Red Men's Hall, enjoyed Walter Durian's lecture, “Exploration of the North Pole.” John E. Haggerty, the genial secretary of Springfield, gave a most interesting discourse on doing our part for the good of the N. F. S. D. Impromptu speeches were also given by Delbert Trask, president of Worcester; Arno Klopfer, secretary, and Ancelot Mercier, treasurer, Holyoke; Arthur L. Meyers, deputy, Providence; Colin McCord, vice-president Boston; and Fred Greenough, Springfield.

Brother Haggerty and Meyers sprung a new stunt, a joint speech—Meyers in front speaking orally, and Haggerty behind, with arm thrust under Meyers', rendering it in the manual alphabet.

The Worcester Square bowling alleys were taxed to capacity when our tournament started. Final results follow:

Worcester 1347; Springfield 1175; Providence 1152; Boston 1149; Holyoke, 1146; All-Stars Independents, 1132. The composition of the winning Worcester team, receiving silver cups, was Bernard, Parslow, Hudson, Chute and Carson. Bernard won the special prize for high individual, with 103—a box of 150 cigars.

The ladies individual contest, for the highest two string total, went to Miss Pearl Fancher, of Worcester—a silver cup. The proprietor of the alleys also presented her with a big box of candy. She rolled 87.

From a standpoint of fun, finance, and fame, it couldn't be beaten, thanks to the efficient energy of the committee in charge—D. Trask, Alex Sterling, Evan Scott, E. Chute, and T. Kane.

And most of us will reciprocate by attending the Providence “Fraternal” the last of May.

Bridgeport.

Preparations are completed for the great outing and field day of the combined divisions of Connecticut—Bridgeport, New Haven and Waterbury. President Joseph P. Young, of Bridgeport, is in sole charge, and predicts all records will be shattered. Young was in charge of the whist and dance of this division April 10—a small affair that cleared \$154.90. That shows what he can do in bigger things, so watch him handle this outing.

There will be extraordinary novelties on the program, which will be announced in the Deaf Mute's Journal in due time. Raffle books for cash prizes aggregating \$50 are on sale—just 32 books were sold a few hours after leaving the printer.

Paul J. Berg has been dropped from our roll call.

Paul J. Berg, the popular hustler!

Yes, really and truly.

The reason is not a violation of his fraternal obligation. Oh, no; dear reader—far from it. Paul has been dropped because he has gone to Buffalo, where steady work means a divorce from the roll

of Bridgeport that loved him. Buffalo gains a crack hustler in his acquisition.

Little Mathew Bakos is back in Bridgeport from Bristol, to stay.

Holyoke.

We had a good time

In that Worcester clime,

But we didn't bring home the prizes;

So we'll try once again

And let's hope—aye, amen—

We'll give you a lot of surprises.

The May 8 whist party at the Klopfer home was a financial success, over forty fraters with wives and sweethearts being there.

Remember the Lawn Party June 11-12, at the Bridge Street Turn Hall, which can accommodate over 500. The gymnasium has been secured for the dancing, with orchestra to play. Drawing for prizes June 12. Outing to Mount Tom to visiting frats Sunday, June 13.

Portland, Maine.

We opened the year's “Fraternal”

With a whiz, and a bang, and a roar;

It was certainly prime, all had such a good time

That they wanted us to give it some more.

Portland, Maine, U. S. A., opened the season's several “Fraternal” with a bang-up, gilt-edged article April 17-18-19.

About 125 attended the opening party, and the same number the excellent lecture by Fourth Grand Vice-President Pach on Sunday. Keith Leighton trotted out his tin Lizzie and took the peerless Pach and committee around the city, seeing the home of Neal Dow, “Father of Prohibition,” Longfellow's home, Thomas B. Reed home, and other points of historic interest, including the state school for the deaf—Miss Taylor, the principal, proving an old friend of Pach's. Following Pach's lecture Sunday afternoon, Miss Taylor dwelt at length on the good work of the N. F. S. D. and the N. A. D., and various others addressed the gathering. We are going to get you again, oh brother beloved, and this time we won't let you skeedaddle out of town so quickly.

Monday morning six teams began to maul the maples in the bowling tournament, everyone of them expecting to win the silver cups awarded as prizes. The Lewiston lads beat out the Bangor boys by only eight points and carried home the five cups.

Fifteen ladies contested for the silver cup awarded to the female of the species rolling the highest three-game total, which was captured by Mrs. W. O. Kimball with a goodly margin to spare.

Not only was a superb time enjoyed, but a comfortable little cash balance was added to the local fund as a result. By all means other divisions should try this several-day “Fraternal” idea. Best thing ever devised for spreading the frat spirit and relieving the tedium of daily existence.

Keith Leighton's jovial smile is much in evidence, astride his bucking broncho, Lizzie—F. O. B. Detroit—as is his hearty “Going my way?” to all the brothers met in transit. After the April meeting follow-

ed a session of whist. All the ladies brought boxes of home-made fudge, and all the boys stuffed themselves to repletion. The ladies, heaven bless 'em, certainly know how to make fudge.

Charles H. Fritz, Boston, took in our April meeting.

George Coburn has started in the poultry business, having already hatched 150 chickens.

DAN MCGANN DECLARES HIMSELF.

Said Dan McGann to a foreign man who worked at the self-same bench,
 "Let me tell you this," and for emphasis, he flourished a Stillson wrench,
 "Don't talk to me of the bourgeoisie, don't open your mouth to speak
 Of your socialists or your anarchists, don't mention the bolsheevik,
 For I've had enough of this foreign stuff, I'm sick as a man can be
 Of the speech of hate, and I'm tellin' you straight that this is the land for me!"

"If you want to brag, just take that flag, an' boast of its field o' blue,
 An' praise the dead an' the blood they shed for the peace o' the likes o' you.
 I'll hear no more," and he waved once more, his wrench in a forceful way,
 "O' the cunning creed of some Russian breed. I stand for the U. S. A.!
 I'm done with your fads, and your wild-eyed lads, don't flourish your rag o' red
 Where I can see or at night there'll be tall candles around your bed."

"So tip your hat to a flag like that!
 Thank God for its stripes and stars!
 Thank God you're here where the roads are clear, Away from your kings and czars.
 I can't just say, what I feel today, for I'm not a talkin' man,
 But first an' last, I am standin' fast for all that's American.
 So don't you speak of the bolsheevik, it's sick of that stuff I am,
 One God, one flag is the creed I brag!
 I'm boostin' for Uncle Sam."

—[Edgar A. Guest.

CLEAN UP HINTS.

See that all rubbish is removed from the cellar, back yard and surroundings, and avoid accumulation of rubbish and filth.

Don't forget to ventilate damp cellars. Clean all windows and keep them open to fresh air and sunlight.

See that all leaky roofs and defective plumbing are repaired, and do not tolerate dirty, broken walls and ceilings.

Do not forget the attic or any remote place where flies breed and dust accumulates.

Dry sweeping and dry dusting are dangerous practices. Use the damp broom, the oil mop and oiled cloths. Don't forget what plenty of soap, hot water and sunshine will do in helping to clean up.

Look ahead—and pay your dues that way.

MORE ANENT THAT TERM "MUTE."

We are at a loss to understand the reason for the seemingly increasing use of the term "mutes" when deaf people are referred to. Even in several publications devoted to the interests of the deaf, and managed by deaf people, "mutes" or "deaf-mutes" are frequently used in referring to any group of deaf people. Another term, nearly as much used is "silent." A few of the schools for the deaf, and several papers of the deaf, still retain these terms in their titles.

The word "mute" carries with it the idea that one is an imbecile, or deformed. The Webster Standard Dictionary defines "mute" in this way: adjective—restrained from speaking; kept in silence; uttering no sound; silent; incapable of speaking; dumb. Noun—one who is silent, speechless or unable to use articulate language. Are the deaf people described thus? No! most emphatically. Not one out of a thousand deaf people may be properly called a deaf-mute if we take the above meaning of the word as correct. The deaf strongly oppose the use of "dumb" as applied to them and this term seems to have gone out of use. Now, what is the difference in meaning between "mute" and "dumb"?

How would such terms as "deaf people" or simply "the deaf" when referring to a group of deaf men and women, or "a deaf boy" or "a deaf girl" when referring to one being deaf, suit you? We are deaf, because a very large percent of us cannot hear, but we are not mute, silent or dumb, because we, almost all, can speak, or to be a little clearer, "utter sounds."

When hearing people call us "mutes" and the like, we, of course, overlook that, but when it comes to deaf people contentedly calling themselves so, we want to know the reason.

We frankly admit that we would like, and hope to see, the discontinuance of such terms in general as well as in the titles of the several schools, and publications.—[The Florida School Herald.

We are glad to note that one Akron correspondent [not "V. E. O."—Ed Frat] has discovered the proper substitute for the odious eye-sore, "mute" as applied to the deaf, she having written over a column of interesting stuff for the Deaf Mutes' Journal in which she used the better term, "silent" or, "silents" in referring to the deaf of that burg.—[The Alabama Messenger.

We have the editor of The Frat to thank for such a beautiful definition of our initials V. E. O. If it is not egotistical to voice an opinion that has the approval of the mutes in Akron, then we will be egotistical.—Akron correspondence in the Journal of April 29.

The foregoing paragraph and the two columns it was a small part of tells us "V. E. O." is still in the ring, though a trifle groggy. If he voices the approval of the mutes of Akron, so be it—but we do not believe he voices that of the deaf of Akron; it is manifestly inconsistent that he should voice the approval of such a

progressive body of our people. That he is not so sure of himself—or of his opinion, we will add—is shown by his using in his article an occasional "deaf." And read these extracts from his letter: "Mrs. Shawl * * * has charge of the hiring of *female-mute* labor." (Italics ours.) Has that term the approval of the deaf girls of Akron? And this: "Mrs. Shawl went east for the purpose of securing more *mutes* girls for office work at Goodyear." We doubt she secured any *mutes*—and if she did Goodyear would not take them. That "mutes" is evidently the fault of the intelligent compositor, and but in line with that "carload of mutes" which in the long ago was by a mistake of a telegraph operator made to read as being a carload of mules, and had proper arrangements made for its reception in the corral. But it goes to show just how inelegant, inappropriate—and all that—the term can be.

Our Utica correspondent in Division Notes raises the question as to "silents" being the right word to use in certain cases—and we can but agree with him in the main. However, that word fits in many cases where the "mutes" never does and never will. Along the lines of his argument how would "National Fraternal Society of the Mutes" look? We wonder if our Akron Division would back "V. E. O." up and approve such a change being advocated at Atlanta, by the way.

Anyhow, "Firestone Silents" stacks up much better than "Goodyear Mutes." But, call a spade a spade, get the thing right, and now—deaf we are, as deaf, the deaf we should be known.

CONFIDENCE.

Confidence is the basis of all satisfactory and enduring trade; of life itself.

The maid has confidence in her lover.

The matron has confidence in her husband.

The babe has confidence in its parents.

The sick man has confidence in his doctor.

The business man has confidence in his lawyer.

The capitalist has confidence in his investments.

The fraternalist has confidence in his society.

We buy confidence; we sell confidence.

The first law of outstanding business success then is—CONFIDENCE.

First, Confidence in ourselves.

Second, Confidence in our product.

Third, Confidence in our policy.

Fourth, Confidence of the public.

Fifth, Confidence in our executives.

The successful business is that in which these units of confidence are complete and co-ordinate. And without these enduring success is not possible.—[United Forester.

NEARING 6,000, MAC.

The Frat is the first publication for the deaf to be hit by the paper shortage, its February issue, as explained in the one following, having been delayed some weeks on that account. This speaks big for the circulation of the Frat.—[The Alabama Messenger.

National Fraternal Society of the Deaf

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

How the Society Has Grown Since Its Chartering in 1907

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

Benefits Paid to December 31, 1919.

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

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

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

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

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

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

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

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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J. T. SPROUSE.....	1300 Vernon Castle Road, Ft. Worth, Texas
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TILDEN SMITH.....	620 Novelty St., Waco, Texas
JOSEPH CAMERON, JR.....	Bountiful, Utah
PAUL MARK.....	2340 Adams Ave., Ogden, Utah
A. W. WRIGHT.....	95th & Woodland Park, Ave., Seattle, Wash.
J. A. FRING.....	c-o C. & O. Freight Office, Huntington, W. Va.
MILO E. HODGE.....	219 E. Loos St., Hartford, Wis.
GEORGE R. HEBARD.....	1064 Pearl St., Kenosha, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.....	Chicago, Ill.	412 Masonic Temple—First Friday.
Morton H. Henry.....	Room 301, 21 N. LaSalle St.	
DETROIT, No. 2.....	Detroit, Mich.	176 E. Jefferson Ave.—First Thursday.
Walter F. Carl.....	376 Cameron Ave.	
SAGINAW, No. 3.....	Saginaw, Mich.	Second Thursday.
William J. CummiFord.....	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.
PERCY B. JONES.....	321 E. Third St.	
NASHUA, No. 7.....	Nashua, N. H.	Lafayette Hall—First Saturday.
Richard Luce.....	4 Berkeley St.	
DAYTON, No. 8.....	Dayton, Ohio	127 S. Main St.—First Saturday.
Jackson Batas.....	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 Brisius.....	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. Perabing.....	421 S. Belmont Ave.	
OLATHE, No. 14.....	Olathe, Kan.	First Tuesday.
E. H. McIlvain.....	Lock Box 212	
FLINT, No. 15.....	Flint, Mich.	424 Buckham St.—First Tuesday.
James M. Stewart.....	408 W. Court St.	
TOLEDO, No. 16.....	Toledo, Ohio	Kapp Hall—First Saturday.
Nathan P. Henick.....	2303 Fulton St.	
MILWAUKEE, No. 17.....	Milwaukee, Wis.	S. W. corner Third and State Sts.—First Saturday.
Samuel Sutter.....	1403 20th St.	
COLUMBUS, No. 18.....	Columbus, Ohio	I. O. O. F. Hall—Second Saturday.
Edwin I. Holycross.....	910 E. Rich St.	
KNOXVILLE, No. 20.....	Knoxville, Tenn.	K. of P. Hall—First Friday.
L. A. Palmer.....	Fountain City, 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.	360 Fulton St., Brooklyn—First Saturday.
James Constantin.....	1043 Decatur St., Brooklyn, N. Y.	
ST. LOUIS, No. 24.....	St. Louis, Mo.	1210 Locust St.—First Tuesday.
James H. Cloud.....	2606 Virginia Ave.	
NEW HAVEN, No. 25.....	New Haven, Conn.	201 Meadow St.—First Saturday.
Alfred Stevenson.....	62 Whitney Ave.	
HOLYOKE, No. 26.....	Holyoke, Mass.	Bridge Street Turn Hall—First Saturday.
Arno Klopfer.....	22 Jackson St.	
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Leon B. Dickerson.....	c-o Foote & Davis Co.	
PHILADELPHIA, No. 30.....	Philadelphia, Pa.	1626 Arch St.—First Friday.
James F. Brady.....	426 Locust St.	
KANSAS CITY, No. 31.....	Kansas City, Mo.	Swedish Hall, 23rd & Summit Sts.—First Saturday.
Luther E. Conaway.....	300 Ord St.	
OMAHA, No. 32.....	Omaha, Neb.	Swedish Auditorium—Second Saturday.
P. L. Axling.....	501 First Ave., Council Bluffs, Iowa	
NEW ORLEANS, No. 33.....	New Orleans, La.	Y. M. C. A.—First Wednesday.
Henry Fux.....	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 Boylston Place—First Saturday.
William H. Battersby.....	122 Waterhill St., Lynn	
PITTSBURGH, No. 36.....	Pittsburgh, Pa.	McGeagh Bldg.—First Saturday.
Frank A. Leitner.....	1220 Braddock Ave.	
HARTFORD, No. 37.....	Hartford, Conn.	Odd Fellows' Temple—First Saturday.
Edgar C. Luther.....	63 Whitman Ave., West Hartford, Conn.	

MEMPHIS, No. 38.....	Memphis, Tenn.	Y. M. C. A.—First Saturday.
John A. Todd.....	1125 Patton St	
PORTLAND (Me.), No. 39.....	Portland, Maine	514 Congress St.—First Saturday.
William O. Kimball.....	1 Munroe Place	
BUFFALO, No. 40.....	Buffalo, N. Y.	Mispah Hall, Ferry and Herkimer Sts.—First Saturday.
Philip J. Maus.....	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.	850 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, 1329 Fifth Ave.	
UTICA, No. 45.....	Utica, N. Y.	53 Franklin Square—First Saturday.
John H. Thomas.....	P. O. Box 945, 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.
O. K. PRICE, (Acting).....	3107 Baker 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.	8th & Penn Sts.—First Saturday.
Harrison F. Yoder.....	1659 N. Ninth St.	
AKRON, No. 55.....	Akron, Ohio	127 S. Main St.—First Saturday.
Charles B. Kemp.....	1436 League St., East Akron	
SALT LAKE CITY, No. 56.....	Salt Lake City, Utah	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. Shavar.....	1322 West 15th St.	
WORCESTER, No. 60.....	Worcester, Mass.	306 Main St.—First Saturday.
Alexander Stirling.....	27 Arlington St., Farmingham, Mass.	
ST. PAUL, No. 61.....	St. Paul, Minn.	Charles Thompson Memorial Hall—First Friday.
Fairview and Marshall Ave., St. Paul.		
J. A. BENOLKIN.....	912 N. E. University Ave., 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. Diss.....	4335 Dickason Ave.	
DENVER, No. 64.....	Denver, Colo	1731 Arapahoe St.—First Wednesday.
Shelby W. Harris.....	2917 W. 28th Ave.	
WATERBURY, No. 65.....	Waterbury, Conn.	Garden Hall—Second Saturday.
Joseph Grady.....	195 N. Main St.	
BRIDGEPORT, No. 66.....	Bridgeport, Conn.	Second Saturday.
Lincoln C. Schindler.....	106 Asylum St.	
SPRINGFIELD, No. 67.....	Springfield, Mass.	48 Pynebon 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.)

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

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