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THE FRAT



Standing By The River

By JAMES M. WOODMAN

HE WAS standing by the river, gazing closely on the place
Where a cork was floating gaily, and I watched the boyish face.
Arms and cheeks were tanned and freckled, but his eyes were bright and clear.
He had shed his shoes and stockings and his coat was lying near.
All the world meant nothing to him—all his hopes were in the stream;
But the picture which he furnished took me backward in a dream.

I could see again the homestead; through the woods I walked once more
With the playmates of my boyhood to the river's shady shore:
I could feel the wily nibble of the bullheads and the bass;
I could see the pole bend double as I yanked them to the grass;
And I closed my eyes serenely, wishing I might ever stay
With the folks I loved so fondly in the days long passed away.

All the glamour and the glitter of the city counts for naught.
Happiness and true contentment never have by gold been bought.
Give to me the gift of nature; purling brooks, the flow'rs and bees;
And the birds who build their cradles in the lofty, swinging trees.
Take me back to hours of childhood; let me live them in a dream;
Standing down along the river—all my hopes out in the stream.

SEPTEMBER, 1939

Thirty-Seventh Year

Number Two

The Spotlight

By J. FREDERICK MEAGHER

HERO of Toronto was Editor Conkling of the ADC. Poor Conk must be cracked in the "conk"—for he was the only one of those six stalwart Beauty-Judges of KC'35, who had guts enough to encore! It is no game for sensitive souls. Nobody loves an umpire. The other three unsuspecting suckers serving as judges were Shilton, Leiter and Orman, poor chaps. So sad!

YELPS are few—showing Toronto must have been a pretty good place to park . . . Only division having no delegate was Durham—and that's no "bull," though its tobacco is . . . Nationally-famous Menken sisters saw the NYC special train leave; real honor . . . One foreign-born deaf man was removed from train at Canadian border and shipped back to NYC. For shame! . . . Attendance estimated 2500—but only some 860 noble souls are said to have paid for registration badges . . . Two "S.F." delegates puzzled folks—San Francisco and Sioux Falls. Two Portlands; two Springfields; a Birmingham and a Binghamton; and a lot of headaches . . . Honesty pays: Los Angeles dutifully declared and paid about \$15 in duties on their batch of book-matches (8/16th of a cent stamp per pack), reading "Lite in Los Angeles Next." Hear some less-foresighted cities did not—and hence had to pay heavy excess-duties when nosy customs-men snooped around the lobby, later . . . Hate to lose cracker-jack v-ops like Foltz and Orman—delegates felt my midwest hogged all the offices. But in Rittenberg and Gilbert we get jimdandies—sheer luck! Gilbert is the chemist who wrestled me (I was then still American amateur flyweight champion) at all Wartime Goodyear smokers; splendid chap. Rittenberg is the first of Hitler's Persecuted People to land office in ages—only fair-play to see such earnest workers finally gain deserved representation. He was born in Austria-Hungary, and thanks Jehovah his folks moved to a civilized nation when he was a kid . . . Out of 115 delegates he counted 22 ITU printers, in addition to 13 ITU visitors!

BOB'S BEST BIT—"Practices utterly at variance with the truths taught by our emblem; a travesty upon the high concepts embodied in our ritual, bringing discredit when under auspices of our Order." Took real courage, that. I take off my hat to the British bantam. He's a better man than I am, Gunga Din!

Who put the whammy
On Alabammy
And soulful Sammy
Rittenberg?
What hurled his hammy
Ramful-rammy,
Slammy-dammy?
He's a bird!

I put the whammy on that Johnny Reb who had the brazen effrontery to call me a "eunuch!" They called up Rittenberg to make a speech; he bit, started off nicely—then began a hot Hottentott Hornpipe crossed with the Skyland Swing Polka, as 999,999 volts, more or less, of electricity suddenly whammed through him. Boy, was he madder'n mad! Let all and sundry heed and take warning! Calling us patriarchs of pastepot and pen by such insulting terms as "eunuch," "potlight," etc., etc., is considered a capital fraternal crime, and as such shall be suitably dealt with at the proper time and place!

I have spoken!

"ASK and it shalt be given thee!" After 21 years—starting with Philateen '18—Los Angeles finally "Granged" (77 votes) to win the Fraternal Derby. Photo-finish for second was a dead-heat between NYC and the auto-capital, Detroit, 19 apiece. With about \$12,000 surplus already safe in the convention fund, it means our 1943 treasury will be well able to finance a transcontinental trek in stately style; might even be a few Eastern delegates, unable to get more than a week's vacation off from work,

can possibly secure one-night airplane jaunts at convention expense. Possibly. Tell you, buddy, all things do work out for the best. It is a good old world, after all!

CORTLAND of Portland (Ore.) originated an idea which may yet make him famous, when Jack Seipp took the returning Vancouver contingent out to the Cubs' ballpark. Suggested a steel-core in all baseballs; with "seeing-eye," or invisible electric ray, automatically registering on scoreboard whether a pitch cuts the plate for a ball or strike. Do away with one umpire, eliminate argument, have submitted idea to Cubs' front office; and if acted on, delegate Greenwald (one of my old pupils—he has held the same job just 25 years now; I'm proud of him—though when a kid I once hammered heck out of his headstrong head) may be in line for a reward!

ITTY BITTY FITTIES. Widow of our good old Gib has been seriously ill. . . . Owner Comiskey of Chi White-sox died July 18; his dad, one of the founders of American League, had a handsome deaf brother in the Jax school—a childhood sweetie of Frau Frieda—before turn of the century. . . . Says Liberty of Aug. 5, page 36: "Hard-of-hearing folks ask for phones that whistle instead of ring. No whistling telephones are made as yet, but if you're nervously bell-shy you can have one that dongs a solemn note like cathedral chimes." . . . Buying smokes in Chi drugstore, Greenwald and I noticed five small bags on counter in front of cash register; picked one up and asked in signs what new toy or candy was so heavy; girl cashier almost threw a fit—musta raised a howl, for manager and clerks came on the run; proved manager thoughtlessly left them there over half-hour before, and each bag contained \$5 in coins. Only us observing deaf were nosy enough to notice them. (And neither of us got even a stick of chewing-gum as reward. But we did our good deed-a-day like true Boy Scouts.) . . . Digest of Deaf, the \$3 magazine, is first deaf paper in 30 years which, once dead, returned to life . . . Journal of Deaf, NYC, suspended during July and Aug.; subscribers frantic for news. Never appreciate a good thing until we lose it. . . . My column, "Flashlights," reappears in this Journal of Deaf with Sept. 7 issue; much like your favorite "Spotlight," only weekly instead of monthly; if you send in your subscription, might give me a boost (and the commission). Us fraters gotta stick together.

Educating the Deaf

(Reprinted from the Toronto Globe and Mail)

THE present methods of teaching deaf children stress "oralism," lip-reading and speaking by voice, it was learned yesterday from A. L. Roberts of Chicago, President of the National Fraternal Society of the Deaf, which is holding its quadrennial convention at the Royal York Hotel.

"The older generation is more accustomed to the combined system—oral and manual—and sticks up for these methods," said Mr. Roberts through Miss Elizabeth Benson, speaking teacher of the Gallaudet College of the Deaf in Washington, D.C. "The elder deaf people are more conscious of the handicap of deafness, and are a little embarrassed when speaking orally, especially to strangers, for fear they will say the wrong word or pronounce incorrectly."

Mr. Roberts himself can speak very well, but showed a preference for answering his interviewer through Miss Benson. He has been president of the society for eight years and has

spent nearly all his life in work among the deaf. A middle-aged portly man who could double for Dr. A. R. Dafoe, he is recognized as one of the leading actuaries on the continent and has been instrumental in bringing the society to the fore in its insurance business.

Education of deaf children starts at about the same age as that of hearing children, said Miss Benson. There are about 250 schools for the deaf in the United States and several in Canada. The children start to school at six or seven, as a rule, but some schools start them as early as three years in order to avoid the handicap which keeps deaf children about two years behind normal hearing children.

"The hearing child already knows a great deal before he starts to school," she said, as Mr. Roberts nodded approval, "but the deaf child has to be taught everything, even though he is as bright, and in many cases, brighter than normal."

Most of the teachers in deaf schools are hearing teachers. The classes are limited to about twelve so that the lip-reading can be taught and practiced with the greatest facility.

In later years the young deaf students are taught trades and commercial work. The schools graduate competent typists, statisticians, filing clerks, translators, mechanics and carpenters. The United States and Canadian Governments employ many deaf people in the civil service departments.

Disadvantages of deaf persons include the impossibility of using telephones and the difficulty in meeting hearing people, according to Mr. Roberts. Many deaf persons have signal-light systems in their homes for communications, door-bells and so on. A man in Washington invented an alarm clock that drops a stone on the sleeper's chest when it is time for him to waken.

A common belief that hearing children of deaf parents are retarded in their development was promptly squelched by Miss Benson. "I'm one," she said with a broad smile. "It might be true in cases where the children are isolated as on farms but never in the city where the tots can play and meet with hearing people."

The absence of any hearing aids or artificial "ears" at the convention was explained by the fact that practically all the delegates and guests are totally deaf, not "hard of hearing." Deaf persons often get along better than the hard of hearing, because they are not so sensitive about their defect.

In time of war many deaf persons will be qualified for desk work, manufacture of munitions, translators and records-keepers and many forms of clerical work, it was understood. In the last war there were no recognized deaf persons in the United States Army, said Mr. Roberts, but they may possibly be admitted in the future for headquarters work.

Deaf Drivers

(Reprinted from the Toronto Star)

THREE hundred deaf delegates and visitors attending the quadrennial convention of the National Fraternal Society of the Deaf this week at the Royal York hotel drove to Toronto in their own cars. Some came from as far away as California. Among such Canadian delegates was Joseph Seidler of Regina, a tailor, who is totally deaf.

"Deaf people are extraordinarily careful drivers," said David Peikoff, president of the Toronto branch of the society, "but we cannot get automobile liability insurance."

The society, which writes insurance for its own members, spent part of Tuesday discussing the introduction of automobile liability insurance and also life insurance for women. So far it has written only life insurance for men, old age income and disability insurance.

To look at the convention in session gives a hearing person the impression of watching a silent motion picture of a political meeting. Up at the front Chairman Arthur L. Roberts, of Oak Park, Ill., was "speaking" with sweeping gesticulations of arms and hands, but not a sound broke the stillness. As delegates sought to attract the chair's attention, they wigwagged their hands, and then the chairman, motioning to the one whom he selected to give the floor, dropped his own hands and with all others in the room focussed attention on the debater.

"There really is no reason why we shouldn't get liability insurance, for we have fewer accidents than hearing people," Mr. Peikoff explained later. "The motor vehicle commissioner of New York City has said that of 100,000 accidents in New York last year only one per cent were attributed to those with physical defects, and none of these had any connection with deafness."

"Motoring is about the only privilege we have—we can't enjoy talks and we're out of luck when it comes to radio. Deaf people are naturally cautious, and they are particularly careful because they don't want to forfeit the privilege of driving."

Notable Deaf Persons

By GUILBERT C. BRADDOCK

XXXIII. Marie Marois

THE famous statue in Washington, D. C., of Thomas Hopkins Gallaudet teaching Alice Cogswell to spell, is matched on behalf of the oral-taught deaf by a painting in Paris showing "Pereire instructing Mademoiselle Marois in speech." The picture is by the French artist Lenepveu, and is preserved in the Museum of the Deaf. In this picture is immortalized the name and the probable likeness of the first deaf woman to be successfully educated.

Marie Magdeleine Marois was born deaf, at Chateaufort-sur-Loire, near Orleans, on April 30th, 1749. This much is known from an affidavit put on record to testify to the miracle of her having learned to speak and read the lips. She was born in the year when Jacob Rodriguez Pereire established his school in Paris; and in 1756 she was sent to his school, beginning her education at the age of seven.

The Abbe de L'Epee recorded the fact that Pereire once exhibited a young lady before the King, in addition to his famous male pupils, Azi d'Etavigny and Saboureux de Fontenay. The exhibition was no doubt successful, and served to further the continuance of the pension of 800 livres per year which the King was contributing toward the support of Pereire's private school for deaf children. In this school, he taught by a method of his own based upon speech, writing, and finger-spelling—the use of signs being discouraged after the pupil had learned sufficient vocabulary to write and spell. Marie Marois also learned to count, with the aid of a sort of calculating machine designed by the versatile Pereire. At the completion of her education, Mlle. Marois began to be compared with Saboureux de Fontenay as a successful example of Pereire's method. The impression which she made upon strangers was that of being able to hear and speak.

Pereire died in 1780, leaving no successor to continue his school. This circumstance was a source of great concern to Mlle. Marois. In vain, she tried to induce the heirs of Pereire to leave his estate intact and keep the school going under other teachers,—offering to disclose all that she knew of Pereire's method (his "secret," which he had confided to her as a "sacred deposit"). But the widow of Pereire and the executors of his estate did not share her enthusiasm. It was not until 1823—after Pereire's infant children had grown up and become aware of the great glory of their father's educational accomplishments—that an attempt was made to preserve the details of his method. By then, Mlle. Marois was the only one surviving of his former pupils, and she was sought, in a haste quite inconsistent with the dilatoriness that had met her voluntary advances of forty years ago.

This last appearance of Mlle. Marois in the historic background of the education of the deaf brought forth no secrets of the past, and, if anything, only served to apprise the new generation of a strange power—amounting to an instinct—that survives in the hands of the person born deaf. Mlle. Marois arrived before the sons of Pereire so old (she was seventy-four) that her memory would not respond to their questions. The secret of Pereire's success could not wing its way out of her mouth; for, although she could still speak, she could not repeat her recollections of long ago. She remembered only the manual alphabet—"les signes de la dactylogogie"—which she offered as the key to Pereire's method.

23 + 87 + 92 + 114 + 115

WAIT—Don't add up these figures, as it is not a problem or quiz. The above figures stand for the numerals of Divisions in New York:—Brooklyn No. 23, Manhattan No. 87, Bronx No. 92, Westchester No. 114, and Queens No. 115.

Our hats off to Los Angeles, the Winner of the 1943 N. F. S. D. Convention. New York, one of the losers, hopes to have better luck next time. These Divisions are now settling down to the usual routine.

The above Allied Divisions have arranged to hold a Ball on November 18, 1939, at Pythian Temple (see our advertisement elsewhere), having one of the largest and finest Ball rooms in New York City, which has just been renovated, and enlarged, with plenty of room for all those who will be there, and is accessible by all transit and bus lines.

The Committee in charge of this function is arranging to have one of the finest entertainments ever given in these parts, and talent will be furnished by one of the leading theatrical agencies, and the show will be one that will be long remembered by all present. There will also be prizes, and a dance contest will also be on tap. Several distinguished persons will be there, whom you would like to make acquaintance with.

N. F. S. D. members and their friends in upper New York State, New England states, and some of the Southern states, and elsewhere, please take notice of this function and make your plans to be with us, as every one is sure to be there. In due time, nearby Divisions and Societies will receive full details of this function. Watch for it.

Those desiring tickets in advance, communicate with the Secretary of the Committee, Nathan Schwartz, % Union League of the Deaf, 711 Eighth Avenue, New York City.

The sensible idea is to increase the amounts of your protection while age and physical conditions permit. Do it now!

MEMBERSHIP QUOTAS—1939

The quota of new members asked of each Division in 1939, and the number obtained to date are given below. FILL YOUR QUOTA DURING THE YEAR.

DIVISION	1939 Quota	New Members
Chicago No. 1	45	9
Detroit	25	2
Saginaw	5	2
Louisville	10	5
Little Rock	10	4
Dayton	10	
Cincinnati	20	3
Nashville	5	3
Olathe	10	
Flint	15	
Toledo	15	
Milwaukee	20	1
Columbus	25	1
Knoxville	5	1
Cleveland	20	10
Indianapolis	25	
Brooklyn	45	4
St. Louis	30	9
New Haven	5	
Holyoke	5	1
Los Angeles	30	5
Atlanta	10	6
Philadelphia	30	2
Kansas City	15	2
Omaha	10	2
New Orleans	10	4
Kalamazoo	5	1
Boston	25	1
Pittsburgh	15	
Hartford	10	2
Memphis	5	1
Portland, Me.	5	2
Buffalo	10	
Portland, Ore.	10	2
Newark	10	4
Providence	10	2
Seattle	10	5
Utica	10	
Washington	15	5
Baltimore	15	2
Syracuse	5	1
Cedar Rapids	5	1
Albany	5	
Rochester	10	
San Francisco	10	2
Reading	15	3
Akron	25	2
Salt Lake City	5	2
Rockford	5	
Springfield, Ill.	5	1
Davenport	5	
Worcester	5	1
St. Paul-Minneapolis	15	
Fort Worth	15	1
Dallas	15	2
Denver	10	1
Waterbury	5	
Springfield, Mass.	5	2
Bangor	5	
Kenosha	5	
Birmingham	5	
Sioux Falls	5	2
Wichita	5	
Spokane	5	1
Des Moines	10	
Lowell	5	
Berkeley	5	
Delavan	10	
Houston	10	4
Scranton	5	
Richmond	10	3
Johnstown	5	
Manhattan	25	4
Jacksonville	10	2
Lewiston	5	1
Peoria	5	
Jersey City	10	2
Bronx	10	
Columbia	5	
Charlotte	10	6
Durham	10	
Grand Rapids	5	
Toronto	20	
Duluth	5	
Canton	5	
Faribault	5	
South Bend	5	
Council Bluffs	5	7
Fort Wayne	5	2
Schenectady	5	
Chicago No. 106	10	1
Miami	5	1
Binghamton	5	
Wilkinsburg	5	1
San Diego	5	
Eau Claire	5	
Sulphur	5	2
Vancouver	5	9
Westchester	5	2
Queens	5	
Montreal	5	
Hollywood	5	2
Hamilton	5	
Kitchener	5	
Ottawa	5	
East Toronto	5	1

THE FRAT

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

SEPTEMBER, 1939

New Law Book

A COMPLETE revision of the society's laws, as directed by the Toronto convention, is now under way, wherein will be incorporated the changes made at the last two conventions. An orderly renumbering of Sections will also be made at the same time.

The new law books probably will not be ready for distribution until around the end of the year, but we shall do our best to get them into the hands of members at the earliest possible date.

Ritual Matters

THE new Ritual exemplified at the Toronto convention and the funeral ceremony prepared for occasions when it is desired by families of deceased members, will be put into booklet form just as soon as possible and supplies sent to each Division.

Arrangements are under way for the manufacture of moderate sized Neon Emblems and Detachable Parts Emblems for use in ritual work. It is hoped to bring the prices of these emblems within the reach of even the smallest Division. Full announcement will be made as soon as reasonable prices can be obtained from responsible manufacturers.

Emblem jewels for Division officers,

of a slightly smaller size than those used by the Grand officers at Toronto, are now ready to be manufactured as soon as orders are received. A complete set of ten jewels may be obtained in 10k gold plate at \$25.00; in 10k gold filled at \$41.50. Divisions desiring sets of these jewels may send orders direct to the Home Office, which will see to the manufacturing and shipping without charge for the service.

Skyway

WHILE it will be a considerable time before the 1943 convention in Los Angeles rolls around, plans are already being considered whereby delegates along the Eastern Seaboard and perhaps as far inland as Chicago, may be routed over the airplanes to the Pacific Coast city.

Travel by rail from the East, and returning, would consume considerable time, and require larger appropriations by Divisions to defray loss of time from employment on the part of delegates. This factor is recognized. The answer appears to be the airplanes. By airplane, Eastern delegates could leave seaboard airports on one day and be in the Pacific Coast city on the next day. There would not be much difference in cost of travel. Possibly by 1943, the cost would be the same as by rail, if not less.

We suppose, also, that safety of air travel will be largely increased by 1943. But just the same, we wouldn't want too many delegates to take the same plane. They would have to stagger time of departure.

Roll 'Em In

HOW about your Quotas, boys? We notice only two Divisions, Council Bluffs and Vancouver, have made their quotas—and exceeded them—as this is written.

Some Divisions have made a good start toward getting the required number, while some have obtained only a few, or none at all.

Wake up, boys, and go to it. Only four months of the year remain. Now that the convention is out of the way, let's wade in and add a large number of recruits to the rolls.

WHOOOP IT UP FROM NOW ON.

Deaf Best Workers

Don't Chatter When on Job. And Sign Language Has Its Advantages in Case of Courtship

By R. E. KNOWLES

Staff Writer, in The Toronto Star

AT THE Royal York hotel . . . for almost one throbbing though silent week . . . the quadrennial gathering, to the number of about 2,000 soundless men and women of the National Fraternal Society of the Deaf, is pursuing its silent, gesticulating way.

And I was accorded the privilege, within my own secluded office, of a thrice interesting interview with presiding officer Mr. Arthur L. Roberts, a cultured gentleman of Kansan origin—altogether deaf, but of unfettered mind, of cultured speech—as translated to my wondering eyes by Miss Elizabeth Benson, B.A., a charming southern girl from Maryland, whose wonderful fingers questioned President Roberts, and whose melodious speech replied (Miss Benson is as easy on the ears as she is upon the eyes).

I was soon informed that Miss Benson is a professor at the far-famed Gallaudet college in Washington. "To what stage does your college carry its students?" I asked the gracious lady.

"To the degrees of B.A. and of B.Sc.—and all our students are under the handicap of deafness," I was informed.

Resuming my conversation with the president of the unique gathering, I asked: "At what age, Dr. Roberts, did you lose your hearing?"

"When I was 12 years old," he replied.

"Now you were a principal, were you not?"

"Yes, of the Kendall school for the deaf."

Position Has Improved

"Does the lot of the impenetrably deaf improve?" "Decidedly so. For instance, in 1900 no applicant who was deaf could get life insurance. The old-line companies were all opposed. But today there is no handicap at all."

"Do deaf people, as much as others, incline to perpetrate matrimony?" "Yes, to just about the same extent as others."

"But how does the deaf suitor propose to a deaf beneficiary of his choice?"

This question, let me interrupt, was almost estopped of its design owing to a peal of laughter (Miss Benson does not laugh, she chimes) from the winsome translator.

"By manual agency," was the reply, quickly conveyed by the delightful digits of my incomparable mediator.

"Did you propose that way, doctor?" I pursued. "Yes," with a cryptic smile.

"Not Quite So Bad as That"

"And were you—or is any lovelorn deaf suitor, liable to be—interrupted by the 'party of the chosen part' breaking in with an acceptance, before you got through?"

"Not quite so bad as that," he says, "came from Miss Benson."

"And," I pursued, finding the vein highly congenial, "I can think of another advantage in these finger-post sanctities."

"What?" demanded Miss Benson.

"This," I returned, "that a fellow could propose to a girl right under her mother's nose."

"Yes, fine," agreed the principal, after the item reached him, "or in church, if the sermon was dull, or at a dinner party, if he found he couldn't wait—in lots of places," all of which profanation of the highest the mirth-minded interpreter reproduced for me with breezy satisfaction.

"Now about public entertainment . . . concerts and the like?" "Walled in, of course, for the regulation concert—and only less so, as far as the drama is concerned. But the cinema has provided a tremendous boon—no handicap at all, in that regard."

Television To Be Boon

"And," continued the secretary (whose fingers, by the way, began with every question to operate the instant I began to speak, and kept right abreast, stopping to signal when I ceased to speak) "there will be a new day for the deaf when television gets the place it's almost sure to," a reassuring and convincing contribution.

"What is the situation," I resumed, "as far as applications for jobs is concerned?" "Pretty hard sledding," was the reply; "one of the big difficulties is due to the big part the telephone plays in present-day business."

"How about moments of high indignation," I went on. "You couldn't very well 'bawl out' anybody with your finger tips, could you?"

"No, you're quite right," was the reply, "and I fancy, by the way of compensation, that it all helps toward chastening one's own spirit. The deaf, on the whole, are a very patient lot."

"How about when it's dark—for instance, the case of a young fellow sitting on the veranda with his best girl, chatting? They couldn't follow each other's finger language, could they?"

"No, but they have an alternative—they can still 'talk' by the contact method—fingers calling with fingers, so to speak."

"A Unique Advantage"

"Grand!" I applauded. "If that's the technique, then they have a unique advantage—they have it over the rest of us like a tent. Who first discovered this heavenly boon?"

"I don't know, but it's here to stay."

"Who, as a matter of fact, first discovered the finger language at all?" "I couldn't say . . . some one of manualistic (good word) genius."

"Are deaf gentlemen or ladies, by that token, estopped of driving a car?" "No . . . but the one imperative thing is that they must possess, and reverence, the mirror—at all times."

"Mr. Roberts," contributed the lady of the finger-genius, "drove all the way to Toronto, to this convention, in his own car; but there's something should be said, that the deaf can not get accident insurance."

"Are there any deaf preachers to the deaf?" I renewed. "Yes, in the United States there are 25 deaf preachers, preaching to deaf congregations."

"Any denominational figures?" "Yes," replied the lady, "the Baptists have one, I believe; the Methodists two, the Lutherans one, but the Episcopal church has 12."

Many Hold High Posts

"Do the deaf, as a rule, keep abreast of things by reading?" "Yes, both of books and newspapers—especially the latter. The increasing resource of pictures in the papers has been a great boon to the deaf."

"That makes good hearing," I exclaimed, "for our paper is strong on that. Our Star Weekly—well, I must get you this week's" (which shall straightway be dispatched).

"In the States, are there many deaf persons in really high positions?" "Absolutely so: many are postmasters, architects, principals of schools even—and editors and big business men, like the late John Wanamaker, for instance. And the late Thomas Edison. And I know that there are two at your own capital, Ottawa, in the public-health department with important trusts."

"Are employers on the whole aware of this?" I asked, a question which brought from both alike a fervid eulogy of a rather well-known Torontonian: "The opening speech by Sir William Mulock," declared Principal Roberts, "simply charmed our hearts. But nothing was so thrilling as when he told us that, when he was postmaster-general at Ottawa, he tried out—he was the first to do it—the employment of deaf people in that work—and he said that, due to their freedom from all distracting conversation, the deaf employees proved to be the very best clerks for letter-sorting and the like. That was a splendid, novel feature of his fine opening speech."

Thus, and fittingly so, our "conversation" found its close. May we not hope that Sir William's great heart innovation, and its success, may be borne in mind and emulated by many of our big-hearted Toronto business men?

Go-Get-'Em Drive, 1939

Name	Division	New Members
Samuel Kline	Cleveland	10
William Hunter	Vancouver	9
Henry Burgherr	St. Louis	5
Roy Barron	Council Bluffs	5
James Turner	Los Angeles	5
Charles Knotts	Charlotte	4
Carl Garrison	Seattle	4
Louis Massinoff	Chicago No. 1	4
Simon Alley	Washington	3
William Isaacks	Houston	3
William Smith	New Orleans	3
Wylie Ross	Cincinnati	3
Earl Norton	San Francisco	2
Albert Krohn	Sioux Falls	2
Guy Calame	Sulphur	2
Ralph Glenn	Salt Lake City	2
Clem Dillenschneider	Kansas City	2
Joseph Bruno	Jersey City	2
Lawrence Duggan	Portland, Me.	2
James Smith	Little Rock	2
Percy Ligon	Atlanta	2
Joseph Balasa	Louisville	2
Russell Schenck	Reading	2
Harry Friedman	Baltimore	2
William Johnson	Jacksonville	2
Ralph Green	Nashville	2
William Ferg	Louisville	2
Edgar Winecoff	Charlotte	2
Clyde McKern	St. Louis	2
Robert Wilson	Hartford	2

Lodge News



September

1. Smoker.....San Francisco
2. Miscellaneous party.....Des Moines
2. 25th anniversary banquet.....Albany
2. Social.....New Haven
2. Banquet.....Rochester
- 2-3-4. Banquet-Picnic.....Birmingham
- 2-3-4. Labor Day celebration.....Wichita
3. Outing.....Boston
3. Outing.....Rochester
3. Annual picnic.....Delevan
3. Picnic.....Peoria
3. Lawn fete.....Columbus
3. Picnic.....Cedar Rapids
4. Picnic.....Columbus
6. Social.....Chicago No. 1
9. Social.....Davenport
9. Social.....Dayton
9. Social.....Portland, Me.
9. Social.....Syracuse
10. Corn and doggie roast.....Reading
10. Annual picnic.....Jacksonville
16. Social.....Pittsburgh
23. Banquet.....Canton
30. 1st annual banquet.....Kitchener
30. Initiation and floor show.....Cleveland

October

4. Social.....Chicago No. 1
7. Movies-Literary night.....Jersey City
7. Card social.....New Haven
7. Social.....Rochester
8. Opening indoor social.....Reading
14. Halloween frolic.....Schenectady
14. Monetary ball.....Springfield, Mass.
14. Annual banquet.....Charlotte
14. Social.....Dayton

14. Annual smoker.....Cincinnati
14. Basket social.....Eau Claire
21. Annual dance.....Washington
21. Halloween frolic.....Akron
21. Annual fraternal.....Dallas
28. Annual ball.....Hartford
28. Halloween party.....San Francisco
28. Halloween social.....Dayton
28. Halloween social.....Cincinnati
28. Halloween party.....Atlanta
28. Halloween party.....New Orleans
29. Bowling tournament.....Hartford

November

4. Social.....Rochester
4. Grand ball.....Detroit
4. Halloween party.....Syracuse
11. Social.....Worcester
12. Halloween social.....Reading
18. Allied divisions ball.....Queens

CHICAGO No. 1 (By T. O. Gray)—Four new members were initiated at our July meeting. Prospects are that another bunch will follow soon, as six more application blanks went out from the secretary's desk. The payment by No. 1 of the Grand Division entry fee should act as an incentive to join, as it leaves only the medical examiner's fee to be paid by the applicant. Come on in, fellers, this opportunity may not occur again.

Chairman Den Dekker of the picnic committee wishes to thank all the delegates and visitors who were in attendance at our 37th annual picnic on July 8. Their presence aided the success of the affair, which, by the way, netted a handsome profit. Members are requested to return all unsold tickets, and to settle for those sold, so the audit may be completed within the time limit.

Joseph Miller and William Maiworm will have joint charge of the Armistice Day entertainment. This date is important, and members of both No. 1 and No. 106 should enter it in their social register so as not to forget. Full details will be announced later.

LOS ANGELES (By J. A. Goldstein)—At long last, Los Angeles, 1943! Thank ye kindly, brethren, one and all. Los Angeles will not forget.

The division now holds its meetings on the

first Wednesday of the month at the Los Angeles Club of the Deaf, 154 West 12th St. Many of the members are accompanied by their wives and sweethearts, and while the members are wrestling with their problems in one part, the ladies are enjoying themselves in another part playing bridge, whist, etc., with results satisfactory to all.

Deputy James Turner has quite a nifty idea, which went into effect last month. It has long been known that prospective members, while anxious to sign up, hem and haw and put it off when they learn they must make an initial outlay of \$5.00—\$3.00 entry fee and \$2.00 for med. exam. So Deputy Turner has borrowed some money from the local fund, for which he is personally responsible, and out of this he pays the entry fee, and at times the doctor's fee for the prospective new member. After the latter has been accepted by the division and approved by the Home Office he feels so proud he pays back the loan in a month or two. According to Brother Turner, the big thing is to get them corralled; after that it's a cinch. Fellow divisions, give it a try. You're welcome to the idea.

MANHATTAN (By Arthur Kruger)—The Toronto convention has come and gone, and has left with those who attended it pleasant memories of the true Canadian atmosphere. Reports indicate a steady progress and increased interest. Brother Sussman, our delegate gave us an interesting account of the convention doings, which was greatly appreciated.

Among visitors from other divisions who have attended our summer meetings while in town to visit the World's Fair were Harry L. Baynes of the Alabama school, and a member of the All-America Board of Athletics, Charles W. Knotts, president and delegate, Charlotte Division, Peter Livshis, Chicago Division No. 106, and Frank Galluzzo, Fred Gustafson and Frank Dombroski of Denver Division, connected with the school at Colorado Springs. We were pleased to have them with us.



WORK COUNTS MOST

"DO unto others as though you were the others" is another way of applying the Golden Rule. Its practice would certainly clear this life of much of the chaff of human existence. The satisfaction of knowing or in doing the best one may know how is sufficient recompense and one may well ignore the vamping of those who for the want of a better understanding question the motives of those with whom they may disagree, even going to the extent of indulging in false propaganda. Well, there must be some even of this kind, so why worry about them? Hubbard says, "The punishment of a liar is that he eventually believes his own lies."

He indeed is in an unfortunate state and is more to be pitied than censured. Forget him and perform your daily task. Do your job well and never mind your surroundings. Your work is all that counts anyhow.

SEATTLE (By Carl Spencer)—John E. Skoglund, delegate from Spokane Division, dropped in on the writer on his way home from the Toronto convention. He made the return trip via New York and San Francisco, ambitious to see two World's Fairs on one trip. Another returning delegate, George Whitworth of San Francisco, also dropped in and regaled us with convention news.

James Scanlon, who has been in a hospital at Tacoma for an appendicitis operation, is now at his mother's home, recovering nicely. He hopes that by September he will be able to return to his home in Anchorage, Alaska.

ST. PAUL-MINNEAPOLIS (By H. von Hippel)—Bouquets have been showered upon Walter Falmoe, chairman of the picnic committee, for his courage and splendid spirit in putting over the best ever. He turned some 110 bucks into our coffers, a profit of three figures never before made by his predecessors. A vote of thanks was given him and his helpers, Brothers Chenvert, Lieb, Spater and Kuhlman.

Russell Fetzer is making pretensions to a record plane trip by a member. Passing up the Toronto convention, he flew from Minneapolis to the World's Fair at New York City and back home. Who can beat it? On the trip, he stopped over in Chicago.

Big Boy Meagher, we've got a bone to pick with you! In the July FRAT you state that the St. Paul smoker of 1924 was the first to "sock" you. Our smoker was free to all members; moreover, the delegates got more free tickets here than at any subsequent convention. Next time you heave a brick, be sure you aim at the right target.

WASHINGTON (By J. E. Montgomery)—Our July 4th outing at Breezy Beach drew a large attendance, including many from near-by Virginia and Maryland. Nearly everyone took part in the games, contests and dancing in the afternoon. In spite of the inclement weather it was a "Glorious Fourth," and the division has voted to engage Breezy Beach for our 1940 picnic.

The annual boat excursion down the Potomac to Marshall Hall Park was also a success in every way. Chairman Smoak and his committee are to be commended for their efforts.

The division's fourth annual dance will be held at the Morton House, 15th St. and Rhode Island Ave., N. W. on Oct. 21. Chairman Thomas Looney and his committee, Brothers Smoak, Ewan, Cicchino, Hospital and Cuppy are making plans for the best dance in our history. Watch for details in later issues.

HOUSTON (By W. H. Isaacks)—The smoker held during the state association convention was very successful. A goodly number were initiated, and all stood the ordeal well, taking their medicine like men.

Speaking of smokers, the writer attended the smoker at the Toronto convention. He wants to take off his hat to our Canadian brothers; they surely put on one of the best smokers it was ever his lot to attend.

At our August meeting we had the pleasure of entertaining Arvid P. Rudnick of the Vancouver, Washington, Division. He gave us a short talk about his visit to the Toronto convention and other places in the U.S. covered by his jaunt about the country.

SAN FRANCISCO (By D. E. Glidden)—The whist social held after our August meeting brought out a large crowd. All enjoyed the games and had a good time generally.

We are expecting a large turn-out for our three-day holiday. We expect visitors from Los Angeles, Hollywood and Berkeley Divisions. The chief attraction will of course be the smoker, though the picnic at the Mission San Jose picnic grounds will give the smoker a run for first place. The annual fraternal tug-of-war will be held at the picnic. The last time San Francisco won over Berkeley, and as this year's team is even better, we hope to retain the silver trophy another year.

PORTLAND, ME. (By E. P. Coyne)—The division wishes to announce that it will have a movie show immediately after its regular business meeting in November. Lawrence Dugan is heading the committee in charge, and

he is now endeavoring to book the necessary films. The date will be Nov. 11.

At the August meeting we were pleased to have as visitors Brothers Grimes and Paterson of Montreal Division. They made splendid speeches.

OMAHA (By C. J. Falk)—The death of Floyd E. Zabel on August 4, was a distinct shock to all who knew him. In company with Mr. Sinclair he was driving home at midnight, when they came to a railroad crossing. Failing to see the approach of a train because of high weeds and no warning signal, they proceeded until it was too late. The car was struck right in the middle and dragged some 150 feet, killing Mr. Zabel instantly, and seriously injuring Mr. Sinclair. Funeral services for Mr. Zabel were held in Omaha before the body was taken to Western. Mr. Zabel was boys' supervisor at the Nebraska School for the Deaf, and his quiet, unassuming ways had won him a host of friends, by whom he will be greatly missed.

Mr. Sinclair suffered a slight fracture of the vertebrae, deep lacerations and internal injuries. At present he is fast improving, but it will be some time before he will be his old self again.

DELAVAN (By Marvin Goff)—The division plans to hold its 18th annual picnic on Sunday, Sept. 3, at the Tracy Jones farm four miles west of Delavan. Signs will advise the direction of travel on highway 11—about three miles, then turn right one mile.

Kittenball and other games, as well as everything else you can want at a picnic. Plenty of shade if you shy at sun tan. Come one, come all. Delavan always treats you well.

CHICAGO No. 106 (By F. L. Bush)—The Toronto convention is a thing of the past. It was successful from any viewpoint. Our compliments to the Toronto bunch. They sure epitomized Canadian hospitality.

Henry Bruns got the shock of his life recently. He drew eight aces in a pinochle game! Was he pleased? They say the odds are 350,000 to one against drawing such a hand.

Another member who wears a pleased smile is Fred Hinrichs. Cause, a new home of his own. Who wouldn't smile? And then there's Division President Ernest Nelson and his puffed up chest. It's a boy. Congratulations, all around.

UTICA (By Richard McCabe)—The 25th annual picnic of the division, held at Sylvan Beach, Oneida Lake, was well attended. Prizes were awarded the winners of the races, which were productive of much fun. All had a pleasant time, enjoying the swimming, boating and numerous amusements to be found at the beach.

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THE AMERICAN DEAF CITIZEN
Roy B. Conkling, Editor G. C. Kerns, Mgr.
VERSAILLES, OHIO

Chairman Harter and his committee deserve credit for the success of the outing.

Elmer Benjamin of Dolgeville, with his family were among those at the picnic, greeting old friends. Elmer has been employed by a lumber company for more than 30 years, the last seven of them as foreman. It pays to stick to your job!

The writer attended the Toronto convention and was much impressed by the excellent manner in which the local committee handled the affair. He greatly enjoyed and appreciated their hospitality.

CEDAR RAPIDS (By Samuel Roberts)—On Sunday, Sept. 3, the division will hold a picnic at Duck's Pond, Ellis Park. A cafeteria service will take care of the wants of the inner man, while a baseball game, horseshoe pitching and other games will take care of the amusement end. A large attendance is expected. Come and bring your friends.

Our social on the 12th drew a fairly good crowd, and everybody enjoyed the evening to the fullest extent.

CHARLOTTE (By E. M. Winecoff)—On Saturday evening, Oct. 14, the division will hold its annual banquet in the hall at the Chamber of Commerce Building. Time, 7:30. A first-class floor show, 11 reels of motion pictures of the Toronto convention and the New York World's Fair and other high class entertainment is in store for those who attend. The price per plate will be only \$1.25, dirt cheap. Edgar Winecoff will be in general charge, assisted by Brothers Hackney, Stainback and Beaver. For reservations or further information, write Brother Winecoff at Box 524, Kannapolis, or W. R. Hackney, 1406 East 7th St., Charlotte.

The division voted to hold our regular monthly meetings in the hall at Thecker's Restaurant, starting with the second Saturday in November. As soon as we are settled, we will hold social and other affairs to swell our local fund.

PHILADELPHIA (By H. J. Cusack)—Our next Frolic committee will be composed of Brothers Jennings, Roach, Long, Donohue and N. Schwartz. Realizing that this affair has become too monotonous, too commonplace, the committee is ready to apply the needle. Instead of holding it in the same hall, as has been the



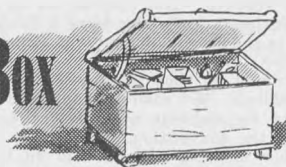
AN ANCIENT PRAYER

GIVE us, Lord, a bit o' sun,
A bit o' work and a bit o' fun;
Give us all in th' struggle and splutter
Our daily bread and a bit o' butter;
Give us health, our keep to make
An' a bit to spare for poor folks' sake;
Give us sense, for we're some of us
duffers,
An' a heart to feel for all that suffers;
Give us, too, a bit of a song,
An' a tale, and a book to help us along,
An' give us our share o' sorrow's lesson,
That we may prove how grief's a blessin'.
Give us, Lord, a chance to be
Our goodly best, brave, wise and free,
Our goodly best for ourself, and others,
Till all men learn to live as brothers.

—This ancient prayer was found on the wall of an old inn in Lancashire, England.

Father's Junk Box

By JAMES M. WOODMAN



MY father always had a place for ev'ry-thing he owned;

He seldom ever borrowed and he seldom ever loaned.

When the haying time was over he put the tools away;

His work was all planned carefully for each and every day.

And, for the little odds and ends, he had an iron-bound trunk,

All filled with things which modern folks would catalog as junk.

I see that old collection now whene'er I close my eyes—

Those nails and screws and scraps of wire, of every kind and size.

Old buckles, rings, and clevises, and bits of tin and brass;

Some locks, and springs, and hooks, and knobs of porcelain and glass—

Parts of guns and pistols too, the wood from ships which sunk

Along the coast, all found their way into that treasure trunk.

Each life, my friends, is like that trunk where father put those things;

It holds the sins of those who err, and songs of him who sings;

The loves, the cares, and joys, and tears, and memories untold,

Each representing bits of brass, or iron, or purest gold.

And when the light has failed me; when folks search through my trunk;

My hope is, they will find some good mixed with the worthless junk.

custom, it may be moved to one of the downtown hotels. Whatever action the committee takes, you may rest assured it will not be one of those long drawn out affairs. They do not call "Doc" Jennings the Old Maestro without reason. More anon.

Hyman Sack presented the division with one of Hazel's parliamentary charts. He has called us to task for not mentioning it in a previous issue.

Philadelphia visitors have nothing but praise for the way the convention was handled. The general sentiment is that the Toronto committee went out of its way to make things pleasant for everyone.

Brother Blankensee's seat was vacant at our last meeting—the first meeting he has missed for many years. This oldster, now in his 78th year, was always among the first to arrive at our meeting room, and always occupied the same seat. A card from his wife informs us that he is confined to the Temple University Hospital. Members would do well to drop in and see him occasionally.

ST. LOUIS (By Carl Hiken)—At our August meeting many members were on hand to listen to Delegate Steidemann's report of the Toronto convention. He explained the law changes, etc., in such a way that everything was plainly understood by all. We gave him a vote of thanks for his interesting talk.

A good crowd attended our 30th annual picnic at Mueller's Park on June 18. A softball game created intense rivalry between the Frats and non-Frats, the latter winning by the score of 12 to 6. The comedy events were "chase and catch hen" contests for men and women, which provided lots of fun. A good profit was made, and Chairman Halbach wishes to thank all who helped in any way.

BOSTON (By J. L. McDonald)—Centennial Grove in Essex, Mass., is where we will enjoy our outing on Sunday, Sept. 3. Busses will leave Haymarket Sq., Boston, at 10:00 a.m., and the round trip fare is but a dollar. There will be no admission charge. The picnic grounds are first class, and swimming and baseball will be the order of the day. Since this marks the closing of our out-door season, we are looking for a large attendance.

Mark Oct. 28 down on your calendar. This is the date of our annual Halloween party at Huntington Chambers Hall, across from the Boston Public Library. Admission only 50c. More details in the next issue.

Brother Frats, when you are through with your copy of the FRAT, pass it along to one of

your friends who is not yet a member. It will increase his interest in the society, and he will want to share in its benefits. New members are always welcome, and application blanks easily obtained.

WORCESTER (By Bart Burns)—Those desiring to attend our bowling contest on Nov. 11 are notified that the games will be rolled at the Central Bowling Alleys, in the basement of the Plymouth Theatre, corner Main and Central Sts., starting at 2 p.m. Good prizes will be awarded the winners. In the evening dancing will be indulged in by those so inclined. Treasurer Frederick Gero has moved. Members should note his new address—64 Lafayette St., Worcester.

TOLEDO (By Andrew Sellers)—Our picnic at Pearson Park on Aug. 6 was a pronounced success. The estimated attendance was over 200 people.

We enjoyed listening to Delegate Hetzel's account of the Toronto convention. He explained everything from the opening gun until the final scattering of the clans. On his way to Toronto he stopped over at Detroit and attended the social there.

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HOLLYWOOD (By J. D. Fea)—President Greenberg and his Los Angeles colleagues did a grand job at Toronto. Not only do we have the 1943 convention, but we also have a Grand Vice President in the person of Foster D. Gilbert of No. 27. The latter attended our August meeting and we lost no time in showering him with congratulations. We wish to thank everyone who helped to make it possible for Los Angeles to have the convention.

Our September meeting will be held on the 8th instead of the 1st as usual, because of the Labor Day holiday, when everyone wants to get away. Also note that we are moving to new quarters, the Los Angeles Club for the Deaf hall, 154 West 12th St. The September meeting will be held there. It is opposite the Chamber of Commerce.

TORONTO No. 98 (By F. E. Doyle)—The Toronto members are much pleased with the outcome of the Grand Division convention held here last month. Too much credit cannot be given to the local convention committee for their untiring efforts to put it over with credit to the Canadian brethren. We received many words of praise from delegates and visitors, and wish to thank them, one and all. It was a hard task, but if they were satisfied, we are content. We now wish Los Angeles equal or greater success in 1943.

At the business meeting on Aug. 3 the members stood a moment in silent respect to our charter member, Charles A. Ryan, who passed away recently. We extend our sympathy to his family.

Ernest Gledhill of Ottawa Division was a visitor at our July meeting, and also attended the convention later.

BROOKLYN (By A. L. Taber)—At the August meeting Delegate Pachter gave us a



GADGETS, gadgets, gadgets! Walk toward the door and it opens. Approach a drinking fountain and the water spurts. Pass a display window and it illuminates. Now somebody has invented a magic sign—wave your hand before it and things happen.

Soon we will be living in a completely automatic world. Already lights go on when the sun goes off. Machines start as the worker gets ready to work. Headlights dim when bright lights appear. Cash registers deliver change, accurately counted. Radios tune themselves to the program desired. Sprinklers start at the slightest sign of a fire.

Science makes magic so mankind can work less—to give us a daily bonus of minutes and hours. But there it leaves us. What we do with this saved time is our problem. On the solving of this problem depends the future of this civilization—*From The Printed Word.*

long account of the Toronto convention proceedings. He explained the law changes made, and answered the many questions fired at him in a way that convinced us we made no mistake in sending him as our representative. Brother Goldberg also spoke of several important matters. He, with Brother Friedwald, was very active in trying to get the 1943 convention for New York City, but Los Angeles emerged the victor. We wish to congratulate the brothers of that city on their success.

Michael Hamra has been obliged to resign from the chairmanship of our coming 30-year anniversary banquet owing to lack of time to devote to making arrangements. David Berch succeeds him, and as he is popular, we predict great things of him. He will have the assistance of Brothers Lazarus and Morrell, and they will complete plans for the affair, which may be held some time after Labor Day.

MEMPHIS (By J. A. Todd)—The regular business meeting on Aug. 6 was a record breaker from the standpoint of time spent. All business was transacted within an hour. Then we went to one of the parks for a watermelon feast. About 40 people were present.

It was decided that we have monthly socials following the business meetings, so that fellowship among the silent folk could be utilized to better advantage.

Because of the Labor Day holiday, our regular business meeting will be postponed until Sept. 10, as many members will be out of town on the third.

HARTFORD (By D. R. Cole)—Our September meeting will be held on the 9th instead of the 2nd in deference to the Labor Day holiday. Members will please take notice of the change.

The committee in charge of our annual hall in October is now busy with plans for the floor show. They aim to make it the best floor show ever shown hereabouts.

"Old Hartford," the mother school of the deaf of America, was well represented at the Toronto convention. Seven of the delegates were products of that school. They were Silverman of Hartford, Baldwin of New Haven, Kelly of Waterbury, Harris of Albany, Blanchard of Worcester, McDonald of Boston, and Duggan of Portland. Can any other school equal it?

PORTLAND, ORE. (By J. J. Kaufman)—President Greenwald, our delegate to the Toronto convention, returned home Aug. 5 after a month's sojourn in the east. He gave a report on the convention at our regular meeting, and also some details of his trip by auto. His report fired all of us with an ambition to attend the Los Angeles convention in 1943.

The Aux-Frats are planning to have a Halloween party on October 28—tentatively. Their parties always draw a good crowd. Watch for later particulars.

Secretary Carl Spencer of Seattle Division was a recent caller on our Secretary Kaufman. He was on his way to Los Angeles and then to his old home in Kansas for a visit with his folks.

Non-resident members will please note that Treasurer C. W. Lee has resigned. He lives so far out that it is very inconvenient to attend meetings. Miles Sanders has been appointed

treasurer to fill vacancy. His address is 7554 S.W. Macadam Ave., Portland, Ore.

BIRMINGHAM (By A. M. Bell)—Everything is in readiness for the 20th anniversary celebration of the founding of No. 73, Sept. 2-3-4. More than 300 announcements have been sent out, and a record crowd is expected. The Thomas Jefferson Hotel has gone out of its way to give us concessions, which is quite unusual for an affair of this size. The Shawls, Miss Jean Powers and her dancing partner, Martin Lowe, will do the floor show. What more can we ask for. Two of the best deaf dancing teams in the country coming down here just for the ride! And for good measure, we are throwing in Engomar Ray, a magician, who is well known in these parts. He will do everything but swipe the Statue of Liberty.

Now, here's the program: Saturday night, 8 o'clock reception at the Thomas Jefferson Hotel; Sunday, Sept. 3, morning services at St. John's Episcopal Church; afternoon, 2 p.m. Division meeting; at 7:30 p.m., banquet and speaking. Third Grand Vice President Rittenberg will be the main speaker. Other speakers will be announced later. Then comes the floor show, and what a time you will have!

Labor Day: All-day outing at Brown Acres, with swimming and boating free. For those without cars, transportation will be provided. This place is about 20 miles outside Birmingham on Highway No. 11. Watch for Frat Signs on both sides of the highway above Argo, Ala. Brothers Dow Stephens, Chairman, Herman Harper and Alton Bell have been on their toes the past few months in an effort to make this the greatest celebration in the history of No. 73. They deserve nothing but success for such painstaking efforts. Now it's up to you, folks! Should you miss the many treats in store, it will be nobody's fault but your own. Be seeing you!

Our own Sam B. Rittenberg was elected Third Grand Division Vice President at the Toronto meeting. This deserved honor was won through his fighting spirit, his strong loyalty, and his hard work for the betterment of our local division which showed its confidence in him by sending him as its delegate. Although it is a distinct honor to Birmingham as well as to the whole South for him to be Third Vice President, still we regret to see him stepping out as president of our local division. Congratulations to Sam for the honor won, to the Birmingham Division for having produced a grand representative, and to the N.F.S.D. for having a fearless and brilliant young vice president.



NO LIFE can be perfected apart, and more are men coming to see that it is only by getting together and working in reciprocal and harmonious relation that the best results can be reached.—George H. Knox



TO BE in the pink of condition physically and mentally, and ready and willing to do anything that needs to be done, is a great substitute for genius.—Dr. Henry Howard.

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SPRINGFIELD, MASS. (By Isadore Zisman)

Alexander Brown has announced that the annual October ball, of which he is chairman, will be entitled the "Monetary Ball." As its name implies, it is to be a money ball, \$50 in cash to be awarded to winners of various kinds of dance contests. It is to be held on Saturday evening, Oct. 14, at 8:30, in the Hotel Broadway, Bridge St. and Broadway. Bro. Brown, who is not a new hand at managing affairs, will be assisted by a committee composed of Bros. Rogers, Gatlin, Gunther and Paterson. Make arrangements now to attend!

At our last meeting President Max Thompson, our delegate to the 13th Quadrennial Frat convention, gave a detailed report of activities at the Toronto convention, which was of interest to members who were not in attendance at the convention.

Thomas Sheehan, one of our oldest and most active members, who only recently was voted a social member, announced that he was handing in his resignation and hereafter he would be located at the Old Home in Danvers, Mass. Lots of luck, Tom, we will miss you.

A "Farewell to Summer" social is to be held on Saturday evening, Sept. 23, at a place to be announced. Bro. Frank Malaguti will be in charge with Bro. John Haggerty lending a helping hand.

NEW HAVEN (By Clarence Baldwin)—Our delegate had a nice time at the Toronto convention, but was disappointed in not finding a Hudson's Bay fur trading post on every corner. Also, he had delved deeply into English coinage, making a study of pounds, shillings and pence. He found his efforts wasted, as U. S. currency was accepted everywhere at full face value. He found the Canadians a fine lot of people, and being a three-time delegate, considers the Toronto convention the best of 'em all.

New Haven Division has some sort of affair every month following its meetings at 8:30. This has helped our treasury materially. We are now laying plans for the biggest and best annual, ball we have ever had. It will be held Saturday evening, Nov. 25, at the Hotel Garde, where our 1937 affair was held. The committee in charge consists of President Joseph Augustine, Secretary Clarence Baldwin and Sergeant James Bly.

September

By PAUL REVERE WYS

DING dong, ding dong,
They trot along,
To the schoolhouse upon the hill:
Pictures and books,
And teacher's looks
Will be ready for Jack and Jill.

An Authentic Record of the Founding and Achievements of the

Pennsylvania Society for the Advancement of the Deaf

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NOVEMBER 18, 1939

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They All Have to Work

THERE is a man in New York who is a very capable writer, and who makes lots of money writing stories. Yet, writing is very hard work for him, and he actually has to drive himself to his typewriter.

Another man is a real good salesman. "You must like to sell," once said a friend to him. He made a wry face, and snapped back, "I hate it!" Then he confessed that sometimes he would walk around the block half a dozen times before getting up enough courage to go in, and face a prospective buyer.

A young woman who plays the piano beautifully confessed that, when she was a girl, she hated the sight of a piano, but her parents forced her to practice.

What do all of these things prove? Simply this: Even the experts in any line can't escape work that is always hard, and sometimes actually distasteful. It's just one more proof of the familiar saying that you can't get anything worth while without working for it. It's a good thing to remember when you begin to feel sorry for yourself because you have work to do.

Which Pay Day?

YOU have the choice of an immediate pay day—wages now—or of waiting for returns at an indefinite time in the future. Which do you prefer?

Offhand, any boy would answer, "now, of course," and many do make that choice. The main difference, as a rule, is that future returns mean a lot more for the same length of time than do immediate wages.

When you finish the eighth grade, you have sufficient education to bring immediate wages, at a low wage scale. If, when you finish high school, you make your start, you stand a better chance, because you have had four years more of preparation. But your chances are improved by getting a college education. Not that you need necessarily scorn physical labor and sweating. Physical labor is good for the body, and he who cannot do it, is only half educated. But muscle needs to be directed by the brain.—Boy's World.

Life Insurance

IN THESE unsettled times it is well to understand what sound life insurance is. Life insurance is a service that enables people by grouping together to help themselves, and in times of uncertainty it is mighty important that the service is safe and four-square.

Sound life insurance accumulates reserve funds to be held ready and available to pay benefits when needed and due.

Care of Hair

THE hair and the scalp should be kept clean, but care should be taken in cleaning them not to use agencies that will take the oil out of the hair or injure the structure of the scalp.

When the hair is deprived of its oil, it becomes dry and brittle, and when the scalp structure is injured, the skin becomes dead and the hair falls out.

Only agencies should be used which do not disturb any more than necessary the natural condition of hair and scalp—warm water and soaps that are made especially for the purpose. There is no substitute for the oil in the hair.

In persons below 40 causes of falling hair should be looked for in general health conditions as well as in the scalp. Such causes may be due to infections of the teeth, tonsils, or sinuses.

In persons over 40 causes akin to hardening of the arteries may be found in the hair itself, or to diseases of certain glands. Such causes may not be removed, but their effects can be lessened and delayed.

Practical care of the hair in addition to cleansing it consists in keeping the brush and comb clean, antiseptically clean, and the constant use of your own brush and comb—you would not use another's tooth brush.

It's a good plan, too, to keep your brush and comb in a covered receptacle, out of the dust and dirt. Infection can be transmitted through the scalp into the blood.

So far as possible, avoid excessive perspiration, for this opens the pores of the scalp to dust and dirt. When these pores are clogged they cannot function naturally, and the roots of the hair suffer.—Grit.

Nutritive Value

THE potato has a high nutritive value. One pound of baked potato has the same food value as 5½ ounces of beef, 1 pound of chicken, 10 pints of beef tea or 7 ounces of bread. The potato is not rich in protein and this should be supplied to the ration by the addition of milk or eggs. Half a pint of rich milk will thus balance a pound of baked potato. The potato is the most valuable of all known foods in furnishing alkaline salts to purify the blood, and the free use of the potato combats rheumatism and gout, which are the result of chronic intestinal poisoning.

To Get Results

IF YOU want a thing so much that no work seems hard that brings it nearer; that no sacrifice seems big that makes it possible; if for the sake of getting it you endure heat, or cold, blinding sunshine or beating rain, without complaint; if those you love are unable to persuade you to change your mind about it, and the ridicule of others is equally powerless to sway you; then the chances are that you'll get results.



Authority

Mr. Williams had hired Sambo to paint his shed at the stipulated price of \$2.50. Reappearing on the scene some time later he found Sambo lying in the shade enjoying himself while another Negro was busy painting.

"How is this, Sambo?" asked Williams. "I thought I hired you for the job."

"Yes, suh, Mr. Williams, Ah knows you did, but Ah sublet the contract for \$3."

"But," remonstrated Mr. Williams, "I pay you only \$2.50, so you are losing money on this job."

"Yes, suh; yes, suh, Ah knows Ah is," was the reply, "but it's worth some-
thin' to be boss."

Alarming

"Thank heaven that's all over," said an Irishman, just out of ether after a serious operation.

"Don't be so sure, Pat," said the man in the next bed. "They left a swab inside me and cut me open to get it out."

"They served me the same to find a scalpel they'd left in," said the patient on the other side.

Just then the operating surgeon entered the ward, hurriedly.

"Anybody seen my cycle pump?" he asked. "I had it just before I started on the last case," he added.

Patrick fainted.

Evading Work

An Irish soldier in France during the Great War received a letter from his wife saying there wasn't an able-bodied man left, and she was going to dig the garden herself. Dan wrote at the beginning of his next letter: "Bridget, for heaven's sake, don't dig the garden; that's where the guns are."

The letter was duly censored, and in a short time a lorry load of men in khaki arrived at Dan's home and proceeded to dig the garden from end to end. Bridget wrote in desperation, saying that she didn't know what to do as the soldiers had dug up the garden.

Dan's reply was short and to the point—"Put in the spuds."

No Loss

The company was on a 30-mile hike to Houston. After walking for three hours the major halted a farmer and asked him: "How far is it to Houston?"

"Oh about 10 miles," replied the rustic.

After walking another hour the major stopped another farmer and asked him the same thing.

"I should say about 10 miles," was the reply.

The body continued on its weary way for two hours, and then came to a constable.

"How far is it to Houston?"

"About 10 miles."

"Thank Gawd," cried the major. "We're holding our own."

Wonders of Radio

"Sambo, Ah'd lak yo'-all to expatiate on de way de radio works. Ah can't understand dat yet."

"Dat's easy, Rastus. Take de telegraphy. Ef dey was a dog big enough so his head could be in Washington and his tail in Chicago, den ef yo' was to tromp on his tail in Chicago he'd bark in Washington."

"Ah understands dat, but what's dat got to do wiff radio?"

"It's jes' presac'ly de same, Rastus, wid de exception dat de dog am imaginary."

Expensive Ignorance

There was unmistakably something wrong with the car, which was creeping along and making strange gasping sounds. At last it stopped altogether.

Of course, he knew nothing about cars, but then, nothing like this had ever happened to him before, so he realized the only thing to be done was to get somebody to tow him to the nearest garage.

Arrived there he disconsolately consigned the car to the care of the garage man, and asked how much it would cost to put it right.

"What's wrong with it?" asked the garage man.

"I don't know."

"Won't be less than \$50."

Effective

The farmer from the next village was boasting about the effectiveness of his new scarecrow.

"Since I put it up," he said, "no bird has ventured within half a mile of the field. You fellows can't beat that."



The "locals," however, were not to be outdone.

"I can beat it!" announced old Farmer Roberts. "Last week I put up a scarecrow which frightened the birds so much that one of them brought back two potatoes it had stolen."

Keeping It Dark

An American was trying to impress on his British host the vast area of his native country.

"Why," he exclaimed, after many futile attempts to get his friend to understand what he meant, "I can get on a train in Pennsylvania at seven o'clock at night and at seven the next morning I can still be in Pennsylvania."

The other seemed to grasp his friend's meaning at last, for he smiled and answered:

"H'm! Well, we've trains like that on our railways, too, but we don't boast of 'em."

Accuracy

"We don't need any of them new-fangled scales in Ireland," said O'Hara. "There's an aisy way to weigh a pig without scales. You get a plank and put it across a stool. Then you get a big stone. Put the pig on one end of the plank and the stone on the other, and shift the plank until they balance. Then you guess the weight of the stone, and you have the weight of the pig."

Danger

"You say your mother-in-law threw a chair at you?" asked the magistrate.

"Yes, sir," said the man who had called the police.

"And then your wife threw a table at you?"

"Yes, sir."

"And what made you call for help?"

"I saw my daughter looking thoughtfully at the refrigerator."



JULY COLLECTIONS

Grand Division	\$ 54.60
Chicago No. 1	428.49
Detroit	224.22
Saginaw	19.20
Louisville	95.67
Little Rock	75.69
Dayton	52.18
Cincinnati	191.46
Nashville	36.32
Olathe	27.30
Flint	
Toledo	79.04
Milwaukee	195.97
Columbus	191.92
Knoxville	16.18
Cleveland	172.06
Indianapolis	156.93
Brooklyn	463.88
St. Louis	332.06
New Haven	45.08
Holyoke	48.68
Los Angeles	175.27
Atlanta	94.11
Philadelphia	358.35
Kansas City	124.62
Omaha	57.15
New Orleans	65.78
Kalamazoo	45.15
Boston	140.72
Pittsburgh	107.60
Hartford	75.15
Memphis	59.77
Portland, Me.	76.28
Buffalo	68.01
Portland, Ore.	75.98
Newark	70.07
Providence	37.48
Seattle	94.54
Utica	90.53
Washington	146.19
Baltimore	162.52
Syracuse	62.58
Cedar Rapids	72.47
Albany	59.76
Rochester	82.42
San Francisco	79.48
Reading	118.27
Akron	325.17
Salt Lake City	44.31
Rockford	54.57
Springfield, Ill.	57.49
Davenport	30.87
Worcester	50.65
St. Paul-Minneapolis	215.05
Fort Worth	61.34
Dallas	107.85
Denver	94.06
Waterbury	36.87
Springfield, Mass.	57.26
Bangor (June and July)	71.78
Kenosha	27.32
Birmingham	85.41
Sioux Falls	39.56
Wichita	47.89
Spokane	77.14
Des Moines	66.45
Lowell	52.52
Berkeley	42.42
Delavan	70.74
Houston	108.41
Scranton	30.44
Richmond	121.02
Johnstown	61.92
Manhattan	211.57
Jacksonville	32.70
Lewiston	36.36
Peoria	38.84
Jersey City	103.57
Bronx	73.39
Columbia	85.14
Charlotte	100.03
Durham	82.09
Grand Rapids	23.03
Toronto	87.82
Duluth	49.12
Canton	16.24
Faribault	54.50
South Bend	40.20
Council Bluffs	69.27
Fort Wayne	40.00
Schenectady	31.88
Chicago No. 106	108.71
Miami	55.47
Binghamton	48.83
Wilkesburg	61.19
San Diego	24.08
Eau Claire	61.18
Sulphur	59.92
Vancouver	8.60
Westchester	28.80
Queens	81.30
Montreal	34.53
Hollywood	39.45
Hamilton	37.87
Kitchener	29.79
Ottawa	34.83
East Toronto	72.18

Total collections \$9,508.17

TREASURER'S STATEMENT FOR JULY, 1939

Balance and Income	
Balance, June 30, 1939	\$2,248,774.56
Division collections	9,508.17
Interest, mortgage loans	1,555.24
Interest, bonds	4,054.52
Refund of convention expenses	36.00
Indemnity premiums	13.23
Mortgage fees	25.00
Property insurance premiums	536.64
Refund, real estate operating exp.	333.94
Rents	5,214.50
Lodge supplies	9.95
Recording and registry fees	9.25
Advertising in The Frat	10.00
Subscriptions to The Frat	2.40
Total balance and income	\$2,270,083.40

Disbursements	
Death benefits	\$ 2,434.00
Sick benefits	720.00
Accident benefits	230.00
Old-age income payments	55.58
Disability after age 70 benefit	15.00
Convention expenses	1,080.20
Clerical services	207.90
Federal old-age benefit taxes	92.54
Insurance Department fees	18.00
Office expenses	31.87
Officers' and Trustees' salaries	780.28
Official publication	194.48
Postage	24.73
Printing and stationery	19.00
Property insurance premiums	674.89
Real estate operating expenses	1,533.22
Total disbursements	\$ 8,111.69

Recapitulation	
Balance and income	\$2,270,083.40
Disbursements	8,111.69
Balance, July 31, 1939	\$2,261,971.71

TRUSTEES' REPORT

Ledger Assets, July 31, 1939	
Real estate	\$ 689,690.65
Bonds and stocks	682,140.99
First mortgage loans	651,968.75
Bank deposits	230,445.00
Cash in Society's office	4,146.29
Home Office equipment	3,580.03
Total ledger assets	\$2,261,971.71

Balances in Funds	
Mortuary funds	\$2,072,161.98
Sick and accident fund	109,714.41
General expense fund	34,017.76
Accumulated interest	30,055.91
Convention fund	12,482.89
Indemnity fund	3,538.76
Total in all funds	\$2,261,971.71

JULY DISABILITY CLAIMS

J. M. Smith, Little Rock	\$ 25.00
J. M. Lewis, Binghamton	30.00
*Bernard Taran, Chicago No. 1	50.00
*E. W. Brackley, Jacksonville	15.00
*W. S. Dibble, Wichita	45.00
Jacques Amiel, Brooklyn	100.00
J. A. Strickland, Durham	25.00
W. E. Reynolds, Columbus	50.00
Byron Boyd, Nashville	15.00
*Chester Brown, Schenectady	10.00
*Gonner Tingberg, Brooklyn	10.00
W. A. Thompson, Little Rock	80.00
D. R. MacDonald, Los Angeles	150.00
H. D. Drake, Washington	35.00
Ernest Tilton, Jacksonville	35.00
A. H. Pilon, Detroit	40.00
Joe Ifland, St. Louis	45.00
J. M. Sorrentino, Bronx	30.00
Joseph Goldstein, Manhattan	30.00
C. O. Hudgins, Durham	30.00
*H. F. Christensen, Salt Lake City	100.00
Total for the month	\$950.00

*Denotes accident claims.

JULY DEATH CLAIMS

George P. Riehm, Jr., Toledo	\$ 500.00
*Warren Shires, Columbus	274.00
Gerald D. Tussing, Pittsburgh	1,000.00
George A. Fraser, Chicago No. 1	500.00
*Albert Myers, Syracuse	160.00
Total for the month	\$2,434.00

*Denotes paid-up benefits.

DEATHS

July 27—Elizabeth Kimmel, wife of Henry Kimmel, Rochester, N. Y.

NEW MEMBERS

Little Rock:	San Francisco:
Randall Prather	Alvin Brother
Cincinnati:	Worcester:
Howard Kelly	Mathew Bruneau
Lawrence Kelly	Sioux Falls:
Cleveland:	Melvin Cundy
Casimir Brzeski	Ft. Wayne:
St. Louis:	Cary Ayres
John Farkas, Jr.	Westchester:
Omaha:	Louis Radlein
Louis Merrill	Oscar Norflus
New Orleans:	
Harvey Gremillion	

THE GET-ONE DEGREE

Little Rock—Luther Shibley
 Cincinnati—Wylie Ross (2)
 Cleveland—Samuel Kline
 St. Louis—Raymond Halbach
 Omaha—Scott Cuscaden
 New Orleans—William Smith
 San Francisco—Earl Norton
 Worcester—George Flanders
 Sioux Falls—Albert Krohn
 Ft. Wayne—Milton Dettinger
 Westchester—William Mellis, Vladimir Mazur

COME BACKS

Los Angeles—Floyd Bulmer

BIRTHS

June 7—Mr. and Mrs. Steve Milinski, Milwaukee, Wis., a boy.
 July 25—Mr. and Mrs. Corbin Fenton, Bridgeport, W. Va., a boy.
 July 27—Mr. and Mrs. Earl Nelson, Chicago, Ill., a boy.
 August 1—Mr. and Mrs. Arthur Enger, Holyoke, Mass., a girl.
 August 9—Mr. and Mrs. Robert Kirkland, Utica, N. Y., a girl.
 August 12—Mr. and Mrs. Martin Eber, Pittsburgh, Pa., a boy.

MARRIAGES

May 27—Ralph Brasel and Marjorie Law, both of Chicago, Ill.
 June 10—Joseph Armao and Violet Schemenauer, both of Milwaukee, Wis.

ENGAGEMENTS

Joseph Kessler, Chicago, Ill., and Florence Haas, Gary, Ind.
 Chester Lachman, St. Louis, Mo., and Etta Budnitsky, Chicago, Ill.
 Russell Lavander, Houston, Tex., and Ruby Turk, Shiner, Tex.

OBITUARY

WILLIAM L. BEHRENDT, 58. Entry Jan. 3, 1905. Died July 22, 1939. Certificate No. 20-D. Detroit Div. No. 2.
 LEWIS M. TRAVIS, 70. Entry Feb. 1, 1919. Died July 30, 1939. Certificate No. 4302-D. Indianapolis Div. No. 22.
 BENJAMIN F. HIDEY, 68. Entry Nov. 1, 1920. Died July 29, 1939. Certificate No. 5482-C. Indianapolis Div. No. 22.
 CHARLES A. RYAN, 68. Entry May 2, 1921. Died July 31, 1939. Certificate No. 5824-C. Ottawa Div. No. 122.
 CHARLES J. HEREFORD, 48. Entry Oct. 1, 1922. Died July 21, 1939. Certificate No. 6303-D. Columbus Div. No. 18.
 FLOYD E. ZABEL, 35. Entry May 1, 1928. Died Aug. 4, 1939. Certificate No. 8535-D. Omaha Div. No. 32.



Man is not born to solve the problem of the universe, but to find out what he has to do, and to restrain himself within the limits of his comprehension. —Goethe

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., John T. Shilton, 202 Dalhousie St., Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North, Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So Oak Park Ave., Oak Park, Ill.

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

Objects

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

Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$15.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

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

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and 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.

Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

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

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

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

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

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

Certificate Classes

The society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to 75c, according to amount of weekly benefit chosen; (3) Per capita tax of 35c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

MONTHLY NET RATES PER \$1000
Minimum \$250; Maximum \$5000 to Age 45,
\$3000 to Age 50, \$1000 to Age 55.

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

Rate for age at nearest birthday to be taken