

10-1-1949

The Frat Volume 47 Number 03 October 1949

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: https://ida.gallaudet.edu/thefrat_1941-1950

Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 47 Number 03 October 1949" (1949). *1941-1950*. 106.

https://ida.gallaudet.edu/thefrat_1941-1950/106

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1941-1950 by an authorized administrator of IDA@Gallaudet. For more information, please contact james.mccarthy@gallaudet.edu.

The FRAT

Official Publication of the National Fraternal Society of the Deaf

Forty-Seventh Year

OCTOBER, 1949

Number Three



RICH IS THE HARVEST

THE SPOTLIGHT

By J. Frederick Meagher

THE FRAT is one of some 150 magazines—for years printed by Kable, huge Mt. Morris, Ill., printers. Bobs says *Kablegram*, their shop magazine, ran pix of one FRAT writer who has "quotable items about everything from Arkansas to Hallelujah to sports to zounds."

Kablegram says Tuberculosis used to be America's worst killer. Now 7th. TB still kills 1,000 Americans per week, 125 per day, or one person every 11 minutes.



Meagher

Deaf Games in Copenhagen, Denmark, a Flop! For U.S.

Two athletes went over. Bob Miller of Kansas won second in the 100-meters. Got six points in that dash. Disqualified in the 200-meters. Will Rogers of Olathe, Kansas, moved heaven and hill raising \$848 to send Miller to the games. All in two weeks. The Elks in Osawatimie gave him \$200. The Wichita Deaf Club donated \$50. "Chud" of Chicago went at his own expense. Failed to repeat the hammer throw which he won in the 1935 games in London. Burns brought back a copy of the *British Messenger* for 1903. He says not a single All-American passed the Gallaudet College exams this year.

Australia gets the 1956 Olympics. Italy gets the '56 winter games. The '56 Olympics at Melbourne, Australia, held in Sept. and Oct., may see us Americans licked! Unless our Colleges somehow arrange to allow our crack college students to fly 12,000 miles away in the Fall.

The only deaf athlete in world ever known to compete in the Olympic games is Mexico's Angel Acuna.

Rev. Warren Smaltz says:

"There are no Eskimos at the South Pole. Believe Eskimos in the Northern Arctic are descended from North American Indians. How would they get all the way down to the South Antarctic regions?" Any bright boy know if there ARE Eskimos at the South Pole? Wonder if college students ever have to dig up little-known facts? If so, this is a peach of a problem: what race of people live at the South Pole, and where did they come from? Gallaudet studes might gain fame by investigating.

GOSH! Heavenly Days!

Ohio Chronicle. "In England a totally deaf driver can obtain auto insurance. But hard-of-hearing drivers can not. On the theory the hard-of-hearing place undue reliance upon defective hearing—so are potential hazards."

ATHLETIC BOOKS.

Wesley Lauritsen, 723 Sixth St., N.E., Fairbault, Minn., sells nice Athletic Memory Books, and Athletic Schedule Books. Very handy when you look back to "them good old days."

GALLAUDET College.

Robey Burns dropped in to show us a D. C. newspaper. It says Dr. George M. McClure, aged 87, dean of deaf writers, was Commencement speaker at Gallaudet's 85th Graduation exercises. The next day three students who received degrees, were married. Chief Justice Vinson—long a near-neighbor of McClure's, in the valley of Ky's Big Sandy river—said: "Dr. McClure is a great, learned, and good man. No more can be said of anyone."

Dr. McClure's address was translated by his grandson—Prof. Wm. J. McClure, principal of Kendall School (on Gallaudet campus.) He received the honorary degrees of Dr. of Pedagogy from Chief Justice Vinson. Grandpop McClure for decades taught in our Ky. school—until his retirement 12 years ago. He made a good speech at our Louisville NAD, '46.

Gallaudet College was founded in 1864—by Lincoln, just before he was shot and killed. It really started as the Columbia Institution for the Deaf, in 1857.

First football captain of Gallaudet College was Professor Chickering—not quarterback Hasenstab as often claimed.) In 1882—only 13 years after the American version of British Rugby football started.

Gallaudet College is the subject of two

European novels—but Gallaudet library can't find a copy of them! Can YOU?

BIG Bird Baths.

There are 13 deaf Episcopal ministers in the U. S. . . . Miss Helen Keller: "I want to see hearts grow softer and warmer towards the deaf and the blind." . . . *Pa. News*: "What has oralism ever done to help the deaf?" . . . Shuffle-board game very popular on the Pacific Coast . . .

After 17 years as associate state bacteriologist of Maryland, Anthony Hajna quits for the Indiana Board of Health. He is in charge of the Enteric Pathogens Laboratory, doing research work on organisms . . . 580 ships, now in the hands of Russia, may be returned to the U. S. next March. One of the ships, in 1943, was named the Thomas Gallaudet . . . In '38 W. S. Hunter of Vancouver, Wash., drove his Dodge sedan 2 1/2 years (24,000 miles) on the original tires without a puncture or an accident—but he can't take out insurance on the car . . . Myrtle Magnuson of Duluth took her hubby to visit the Union Printers Home in Colorado Springs, shortly before death. Called at our deaf school and had dinner with Miss Young, who resigned last June after working in our Colorado Deaf School for 51 years . . . WHY are we Americans losing interest in voting? In 1896 just 83% of the potential voters voted for McKinley or Bryan. In 1916, 71% voted for Wilson or Hughes. In 1944 only 56% voted for Roosevelt or Dewey . . . *Penn. News* asks why Erie, Pa., has two clubs for the deaf—when one would suffice . . . *Hawkeye* howls because hearing-aids use false advertising. Says: "No hearing device yet known can make any stone-deaf person hear again." Hearing-aids companies say: "Hard of Hearing" and "Deafened" are too long for one-column ads—so we will keep on using short word 'Deaf' . . . What about "Truth in Advertising?"

DEAF DOPE.

Miss Annie Roper (Ill. class '86): "Rev. Steide-man is in a St. Louis hospital—something wrong with his foot. Can't walk. Uses crutches, sometimes." . . . Son of Spokane's Bro. Skoglund is promoted to air force Captain in the Philippines . . . Alberta Boutyette, our favorite daughter of Seattle's Al Wright, is now director of advertising for Bonwit Teller in N.Y., Boston, Chicago and White Plains. After nearly 50 years. Bro. Wright still plunks a lino on Seattle's P-I newspaper . . . Bro. George Hagen, a long time employee of Iowa State College deserves credit for that big deaf turn-out a year ago, says Ross Koons. Koons is called "Rastus, the nigger in the woodpile." He is a grandpa three times over, and Treas. of Local 164, URCPLWA, CIO . . . Bro. Leiter's twins, Peggy and Doris, are taking an 8 weeks' course in Minneapolis, as airplane hostesses . . . Delmo Cantergiani says yes it is so true Oakland has lots of begging peddlers in the Francisco bay area. He had an article about it in the San Jose press . . . Penicillin, Sulfonamides, Streptomycin, and Aureomycin are used in ear infections . . . Know any deafie but Grand Trustee Leiter who works in a big bank? Except for Gibson and Kemp, we can't recall a TALL fellow working steadily in frat headquarters since the first World War. Can you? (Perhaps that's because our Home Office basement has too low a ceiling for tall fellows to work up from the bottom.—Ed) . . . Burnes and Burns: both Gallaudetians, one Pres. of the NAD, and one Pres. of Chi-First frats . . . The Menieres Disease occasionally leads to permanent deafness . . . WHERE, oh where, shall we go to live when we get our Old Age Pension? Cal. can't complain this fall—but Florida recently had a terrific hurricane. The 125-m.p.h. wind picked up a 20-ton truck and carried it away; strewn wreckage everywhere.

Sept. *Cavalier* was Vol. 10, No. 1.

Its dope:

"A Peddler, Lester Eagles, 27, was fined \$100 in Moline, Ill., for trying to kiss a pretty baby-sitter, aged 12" . . . Cleveland Conventioneers hear Sec.-Treas. Bob Greenmun recruited some 300 NAD Life Members between the Louisville and Cleveland conventions . . . Protestant Irishmen, and the Roman Catholic deaf in England, use the one-handed alphabet. Englishmen all over (including Australia) use the two-handed alphabet."

WINGFOOT CLAN—

Akron's Goodyear shop paper—has pic showing big touch C. R. Ewing with Goodyear's 1itchfield, chairman of the Goodyear board, completing the 475 million pneumatic motor vehicle tire. Ewing was pictured with the Goodyear footballers of 31 years ago in a recent Silent Worker.

DEAF In Magazines.

"Deafies are far more law-abiding than are dumb hearies," we thought, after Frau Frieda's long perusal of detective magazines. But a recent issue of *Police Detective Cases* runs two deaf cases. Bertha and Howard Scammel were murdered in Galena, Kansas, by Fred Bechdoldt, a deaf neighbor. He told police: "Neighbors threw gas bombs which exploded at my feet, and the fumes would make me go limp. I couldn't help myself. Then, when I was that way, they would take me out in the yard and stick needles in me." He was found to have a dangerously incurable type of mental disease—the paranoid type of dementia praecox. Was committed to a ward for the dangerously insane at the state penitentiary at Lansing, Kansas.

"From the Rogue's Section" in same magazine: "Frat deaf-mute Nell Hammack is accused of murderous assault on her aunt, with a hammer, a poker, and a candlestick." Wonder how deaf those deafies really were?

HISTORIC Ship Disaster!

The Eastland sank in the Chicago River in 1915, drowning 812. Last month—Sept. 17—the huge luxury liner *Noronic*, burned and killed at least 539. The sleekest and most luxurious vessel on the Great Lakes. Booked at Toronto on what was to have been a gay holiday cruise to Thousand Islands after stops at Detroit and Cleveland.

Southwest Deaf News.

The next National Ass'n of Deaf Convention in Austin, Texas, will be the first National convention ever to meet in the Southwest. In the biggest state of all. About equal to Cal. and Maine combined. Only Alaska is larger—and it is hardly likely Alaska will ever get the convention . . . Still, it might—so keep plugging.

Dallas Silents' new club building—a two story brick on two lots 100x140, looks like a world-beater. The first club-house to be purchased by the deaf anywhere in the entire Southland and the Mid-West, they say . . . They gave Spotlight a rival—Stork-lights . . . The *News* costs Editor Troy Hill \$150 yearly deficit . . . Jerry's John Fall hooked a 300-lb. Jew-fish off San Clement Island. Brought it to gaff in half an hour, and hauled it aboard his fishing boat with the help of five strong men . . . Kelly Stevens quit as art instructor at Louisiana. Miss Betty Taylor of Chicago succeeds him . . . John Randolph, Gallaudet 45, is now in Central Cal.—working as a cancer researcher. He received his M. A. in biochemistry at Texas U. last year . . . Lozelle Bardfeld was in Sweden, Belgium, Holland, Switzerland and Denmark. After seeing the deaf Olympics she is visiting Finland, Poland and Turkey.

BITS and BITS.

Washington Evening Star: Over 100,000 deaf in the U. S. There are about 15,000,000 hard-of-hearing in one or both ears . . . Deafies at Hartford, Conn., are called "Nutmeggers." . . . A crazed deaf man in Jersey City, N. J., pulled a gun from a cop's holster, killed one hearie and wounded another . . . Mrs. Agatha Hanson underwent an eye operation in Wash. state . . . Why don't Norway, Sweden, Denmark and Finland have ONE deaf language? The Swedish sign language is far the best of the Scandinavian people, we hear. By the way: why don't we have just ONE sign language for the North American populace? So stop picking on the poor foreigners . . . Emerson Romero and his wife, Norma, are making good with the National Film Library for the Deaf. But the labor—ouch. One feature requires about 500 subtitles, and takes four to six weeks. Titles are printed by Norma. He says: "Last year the Library had a deficit of \$127, and it had to come out of my pocket."

Suggested debate by those gabby Gallaudet College blokes: "Do crack athletes win more success in the world than non-athletes?"

ODDS and ENDS.

Asia is five times as large as Europe . . . Best Mouth Wash is pure water, say experts . . . We whites are less than one-third of the world's people . . . English channel was swum 25 times —10 times by women . . . Two million Lepers in world—97 1/2% of them in India or Africa . . . World's most expensive wool comes from an animal called the Vicuna . . . Sequoia trees never die natural deaths. Some are 3500 to 4000 years old . . . A farm wagon that cost \$200 in 1910 is now \$1000 . . . Foxes are slow-witted. The Wolverine is the most vicious, courageous, and cunning animal of the forest . . . A railroad passenger is one-third safer than a bus passenger; 13 times safer than a man riding in his own auto; 18 times safer than a traveler riding by air . . . Chicago's Western av. is the longest street in any city—runs 23.5 miles; Figueroa st. runs 22.2 miles within the city limits of Los Angeles . . . Cable cars were born in San Francisco in 1872. San Fran is about the only city in the world which has cable cars today. Chicago had cable cars from 1882 to 1906. How ridiculous! Cable cars are for climbing high hills; Chicago hasn't a single hill over 6 ft. high.

Sales Potential For Life Insurance Now

By ELMER SALZMAN
In The Insurance Index

IN the years ahead a few predictions can be safely made: 1) Labor will not be willing to accept lower wages. The unions cannot exist by accepting less for their members, than they now receive. The history of the labor union movement in the modern world in every country shows that labor organizations are permanent, although they have their up and downs.

2) The second thing we can be sure of is that the national debt in the United States is going to be very large for years, for a generation.

3) Third, the urge on the part of people generally, to find some financial security for the future will continue. Government efforts to provide along this line will be helpful, but probably will not be adequate for most people. They will be to some extent "vote getters" and for that reason can attract more votes by extending benefits to a large number of people rather than by providing adequate amounts for a few.

Life Insurance Fits In

Since labor is not willing to accept lower wages it is apparent upon close examination that the worker can probably be handed cheaper dollars. It is a fair assumption that labor leaders would welcome higher wages even though the dollars have less buying power. Consider the headlines of labor news for the last 12 years. Consider the demands for higher wages and the relatively little that has been said by labor about the depreciated dollar.

It is felt that labor gains by higher wages even though the dollars may be depreciated. Prices do not go up in proportion to the decrease in the value of the dollar. Rent certainly has not gone up in proportion. Of course rents have been controlled. From the standpoint of economics it is true that an automobile which now costs \$2000 would cost \$4000 if the dollar went down 50c in value, but actually the car would not go up that much, because people would not buy it at that price. What the price would be is conjectural, but I would guess that it would be below \$3000.

Buyer of Life Insurance Stands to Win

Some people doubtless feel that it would be unfavorable to life insurance to have the value of the dollar go down because people would feel that they should not invest dollars worth X in order to get dollars worth X minus Y in the future. However the significant thing about life insurance contracts is that they will be in effect for a long period of years in most cases. Even if they mature quite soon, they can be extended into the future in the form of a new insurance policy. It is therefore clear

that the purchase of life insurance during a period of cheap dollars means that the premiums can be paid in cheap dollars and the contract will likely carry, and can be made to carry over, to a time when the dollars payable under the contract are again nearer "par."

There is an obvious trend to devalue currencies. I do not know anyone who thinks that it has run its course. Millions of people HOPE that it has run its course. But economic trends, particularly of world-wide scope, pay very little attention to hopes.

The National Debt

The national debt is roughly ten times what it was 20 years ago. Probably few expect that it will be paid in this century. It can be paid more easily by cheap dollars. While dollars go down in value there will be a flight from dollars to life insurance, in the hope that the dollars received later will recover their former value.

We who have observed insurance and people, without doubt will agree that it is a feeling of uncertainty that prompts people to invest in insurance, particularly life insurance. So long as people are satisfied that they can face contingencies without any planning they do not worry. When they feel that they face an uncertain future, life insurance seems to them a logical way to make provisions for those uncertainties.



DREAM ON

One broken dream is not the end of dreaming;
One shattered hope is not the end of hoping;
Beyond the storm and tempest, stars are gleaming;
Still build your castles, though your castles fall.

Though many dreams come tumbling in disaster,
And pain and heartache meet you down the years,
Still keep your faith, and dare your hopes to master,
And never cry that you have ceased to dream.

Objections

IF your prospects had no objections to buying life insurance, you'd certainly have a sweet time signing them up one after another. As you know only too well, the road is usually bumpy, and it sometimes ends abruptly when your prospect gives you a flat turn down. In other cases, however, the prospect is just looking for more information, and the skillful salesman welcomes these objections because they help to clear up the questions still in the prospect's mind. They show him the way.

You can't get your prospect's signature on the dotted line while there are still objections in his mind, and as long as he gives voice to them, you are on the right track. As long as he continues to ask for help in making up his mind you still have another chance to remove all doubts from his mind.

Virtually the same stock objections come up day after day and the successful agent has his own techniques and pet answers to them. Some ask a return question to get the prospect to open up. Others agree with the prospect but then go on to other points in the presentation. Sometimes an agent will ignore the objection completely and will thus influence the prospect to forget it also.

Another way is to tell the prospect that you will come back to that question later and then proceed with the interview. One of the most successful ways to handle it is to turn the objection into a selling point by enlarging on the favorable prospects of the objection raised.

Whatever the objections, they should be relished as the meat of the interview, as helpful road signs along the way to the final sale.

Population

FROM 1900 to 1947, the total population of the United States increased from 76 millions to over 142 millions, a rise of 87 per cent," the Institute of Life Insurance reports.

Broken down into broad age groups, however, this is what happened in this period of nearly a half century, comparing 1900 and 1947 figures:

Children under five increased from 9.2 millions to 14.4 millions, a rise of 57 per cent.

The number between five and 19 grew from 24.5 millions to 33.4 millions, a gain of 36 per cent. (The depression of the '30s was a factor in the current size of this age group.)

Those between 20 and 44 increased from 28.6 millions to 54.4 millions, a rise of 90 per cent.

The number between 45 and 64 grew from 10.4 millions to 29.4 millions, a gain of 183 per cent.

And the group 65 years old and over increased from 3.1 millions to 10.6 millions, a rise of 242 per cent.

The FRAT

Official Publication of the National Fraternal Society of the Deaf

Published Monthly under the Auspices of the Society at Kable Brothers Company, 404 N. Wesley Avenue, Mount Morris, Illinois.

433 South Oak Park Avenue, Oak Park, Ill.



ARTHUR L. ROBERTS, Editor

FINANCIAL EDITOR.....L. Stephen Cherry

NEWS EDITOR.....Frank B. Sullivan

All matter for publication should be sent to the Home Office of the Society, 433 S. Oak Park Avenue, Oak Park, Illinois. Subscription price \$1.00 per year.

PRINTED IN U.S.A.

Entered as second-class matter Aug. 22, 1927, at the post office at Mount Morris, Ill., under the Act of Aug. 24, 1912. Acceptable for mailing at special rate of postage provided for in Sec. 1108, Act of Oct. 3, 1917, authorized July 17, 1918.

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

OCTOBER, 1949

Follow Up

GET your new member. Urge your friends and acquaintances who are not yet members to join our society.

Be membership conscious.

Every member of the society should become an agent to bring in additions to the membership.

All Divisions should have standing membership committees to oversee the work of getting new members.

These membership committees should make a report at each meeting of progress made. They should assign names and addresses of prospects to members in the same locality, and have these members interview the prospects.

If members meet with "sales resistance" in these interviews, they should report back to the membership committee and make plans to overcome the objections of prospects.

Very often, objections to joining are founded on mistaken ideas.

An efficient membership committee should be able to correct many of these mistaken notions and convince prospects that it is to their advantage to belong to our Order.

We urge Divisions to take the foregoing action,

Not next year,

Not next month,

But NOW.

Start your campaign NOW, and follow it up.

EVERY MEMBER SHOULD FEEL IT HIS DUTY TO BRING IN AT LEAST ONE NEW MEMBER DURING THE YEAR.

Band Wagon

WO new Auxiliaries have been chartered. They are:

KNOXVILLE NO. 20, September 1, 1949;

OMAHA NO. 32, September 14, 1949.

This brings the number of chartered Auxiliaries to 34.

Three more are now in process of organization, boosting the number to 37.

There is no reason why we should not have over 100 chartered Auxiliaries by the time the 1951 convention rolls around.

We want to go into that convention with our Auxiliary units fully organized over the country. This means that every Division should have its Auxiliary chartered by that time.

Then we will be fully justified in amending our society's Charter and granting insurance to such women in our Auxiliaries as may desire it.

It is easy to qualify as a Chartered Auxiliary.

All the ladies of our Divisions still without Auxiliaries have to do is to hold a preliminary meeting, elect a president, secretary, and treasurer.

Then send the names of the newly elected officers to the Home Office, together with the number of members included in the first meeting, and ask for a Charter.

If the report is found satisfactory a Charter will be issued immediately. Thereafter, monthly meetings may be held.

Only seven members are necessary to start an Auxiliary. Once organized, other prospective members will clamor to get on the band wagon.

At the present time the chief duty of an Auxiliary is to assist its Division in social affairs, in after-meeting socials, and the like. It can be of great service in this way.

We have found that when an Auxiliary is formed and begins assisting in social functions, attendance at Division meetings is much larger.

Write the Home Office for further information along this line.

GET ON THE BAND WAGON!

Ames Says So

WE have received recent copies of the *Iowa State Daily*, a newspaper, and *News of Iowa State*, a monthly magazine, both published by Iowa State College at Ames.

Considerable reference is made in these issues of the two publications to the deaf as drivers of motor cars, in which Brother Leonard Lau figures.

Iowa State has an excellent drivers' training school. Brother Lau took the course last summer and is the first deaf graduate of this training program at the college.

News of Iowa State says:

Leonard Lau is totally deaf, and had to receive much of his driver training instruction from Tom Hannum of the Psychology Department via sign language. That didn't prevent Lau from passing the course with flying colors last summer.

A graduate of the Iowa School for the Deaf at Council Bluffs and of Gaulladet College for the Deaf at Washington, D. C., Lau in near completion of his work for a master of science degree in industrial education at Iowa State. At present he is an instructor in West Virginia School for the deaf, and hopes to be able to teach other deaf people to drive.

Dr. A. R. Lauer, professor of psychology and head of the driver training program at the College, believes deaf persons can become as good drivers as those who hear perfectly. Lauer points out that the deaf are often better drivers because of their handicap. They are apt to stay more alert at the wheel, and they use their other senses to more than compensate for lack of hearing.

The article in the *Iowa State Daily* is headed "World's Safest Drivers" and says in part:

Deaf persons, the world's safest drivers, have been refused licenses in many states. Most firms will not offer them liability insurance. A deaf person involved in an accident often finds it difficult to obtain sympathetic witnesses.

A recent examination of driving records in Pennsylvania, where 1,000 deaf persons drive, shows that not one of them has been involved in a personal injury accident in 9 years.

Lau is a cheery, blond-haired fellow, one of the 500 deaf persons who have permits to drive in Iowa. He attended the driving course primarily to learn how to teach other deaf persons to drive. He does not own a car.

Since Lau had driven before, the mechanics of driving were no problem. He sometimes has difficulty in not being able to tell whether the engine is running unless he touches the dashboard with a sensitive finger.

He must be constantly alert for fire engines and other emergency vehicles which have the right-of-way. They are often a problem for a person who can hear.

Like most deaf drivers, Lau uses special side mirrors so that he can watch other drivers at all times. He believes that deafness is less of a handicap to driving than most people realize. The deaf driver rides along on an island of silence and is not easily distracted from his job of driving.

He is not bothered by horn-tooting, the car radio, the bustle of traffic or the demands of back-seat drivers.

"I can sense train whistles by the vibrations of air, but I generally stop at all crossings and major intersections anyhow, if there is anything at all blocking vision," Lau explained in writing.

By resting his hands on the wheel, Lau can tell more than many motorists hear. A soft tire is easy for a deaf person to spot.

One reason that deaf drivers are so free of accidents is that they probably pay more attention to their driving than the average motorist. They must be constantly on the watch for traffic signs and signals. They make their own arm signals carefully. They remain in their own traffic lanes.

"The deaf driver is on a spot all the time," according to Lau. "Every time we drive it's as if we are taking a test for all physically-handicapped people."

Liability insurance which used to be one of the greatest problems of deaf drivers is now offered by a firm in Chicago at standard rates.

Deaf drivers have had an uphill struggle in many states to obtain equality with other drivers in license requirements. Among themselves they adhere to a rigid driving code. Driving while intoxicated is almost unheard-of among deaf persons.

Lau regards Iowa license examinations as "very fair." His own license makes only one provision about his driving. He has to wear glasses.

With due regard for erratic reporting, we must point out that at the present time, we know of no locality where the deaf are refused licenses to drive, after they have demonstrated their ability at the wheel.

This has not always been so in the past, and the deaf have had an uphill struggle to obtain equal driving rights with hearing people. But they have accomplished this through their leaders and various associations of the deaf.

The insurance company mentioned in the article as providing liability insurance for deaf drivers is the company obtained by this society for that purpose. All applications for this insurance are handled through the Home Office here, as a service to our mem-

bers and the general deaf public. This service is free, as the society makes no commissions on the transactions.

We have known hearing persons, unacquainted with the deaf, to express surprise and objections when they came across a deaf driver. They thought it impossible for a deaf person to drive an automobile with safety to themselves and the general public.

And there was the officious traffic cop who once stopped a deaf driver, and when he discovered he couldn't hear, exclaimed:

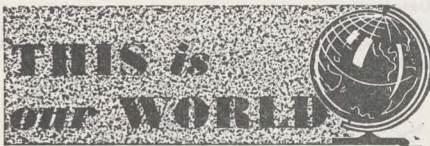
"What? You deaf? And driving a car. Come along to the station!"

When shown the driver's license, this cop was dumbfounded and unbelieving, but was eventually set right.

While a deaf person may obtain instruction in any of the many drivers' training courses offered over the country, Brother Lau was wise, we think, in obtaining his training at Iowa State College. He has put on record at a famous school the fact that a deaf person can handle a motor car as well as a hearing person.

A new crop of Pharaohs who know not Joseph come in with each generation, and the education of the public as to the capabilities of the deaf must be continued unceasingly.

Iowa State College is now added to our list of endorsers of the deaf motorist.



The fast-growing plastics industry had its beginning in an obscure search for a substitute for ivory billiard balls. The original plastic, celluloid, is said to have been developed for that purpose by John Wesley Hyatt in 1869. It had a wood-pulp base.

New Guinea, one of the thousands of South Sea Islands, has an area greater than that of Ohio, Indiana, Michigan, Wisconsin, and Illinois put together.

According to the researchers, Bible sales last year totaled about 30 million, which means that 57 were sold every minute of every hour, night and day.

The Government printing plant at Washington covers 33 acres. It's the largest in the world.

According to legend, the first "Old Glory" flown over a U. S. military post was made of pieces cut from a white shirt, an old blue jacket, and a red petticoat.

Beggars' Progress

The Record and a Remedy

THE Peddling-Begging Fraternity, always a sorry outfit, has sunk to still lower depths.

On every hand we read of the trouble these disreputable gangs have with the authorities.

Several years ago we started out to awaken the deaf and the general public to this growing evil. That the movement has taken hold, there is now no doubt. Almost every mail brings us evidence of this. It has not been possible to acknowledge all of the communications we receive, but we are grateful to all those who have taken an interest in the matter and the trouble to write and inform us of developments in their localities. We hope they will keep up the good work.

The honest deaf seem thoroughly aroused and determined to do something about this Peddling-Begging Racket.

The arrogant gangsters claim we cannot do anything about it. That remains to be seen.

J. M. Vestal of Raleigh told us that North Carolina has for several years had a licensing law, which if properly enforced would make it practically impossible for peddling gangs to operate in that state. We obtained a copy of the law from him and believe with a few minor changes it would eliminate these peddling gangs, if passed in every state.

Now the deaf of Missouri have started a movement to make it very unhealthy for peddling-begging gangs to operate in that state. Says *The Silent Sentinel*, published in Kansas City, Mo.:

"Definite action that will make Kansas City a very unfavorable locality for the activities of peddling 'gangs' is shaping up as preliminary studies for an anti-peddling ordinance are being made by the committee appointed by L. P. Cookingham, city manager.

"The first draft of the proposed ordinance calls for the approval of any deaf applicant by the division of welfare, the chief of police and a representative of the deaf before a license may be issued. If these ideas can be incorporated into ordinance form and made a law, it is definitely assured that peddlers will encounter so much difficulty in securing a license that they will steer clear of Kansas City. Further guarantee of this is embodied in a clause making it a misdemeanor and punishable under existing statutes for peddling without a license.

"The actions of the officers of the local City Chapter of the Missouri Association of the Deaf are being heralded widely in other publications for the deaf. Letters have been received from deaf associations in other localities requesting information on procedure with

a view of attempting such in other cities.

"It is planned to extend the work of securing local ordinances in other localities within a short time so that in time other cities will also be made unfavorable for the peddlers.

"This vigorous campaign to make Missouri free from the stigma of peddlers is aimed only at those so called 'gangs' and in no way will affect the status of legitimate peddlers who must of necessity peddle for a living and who do so in a legitimate manner.

"At the forthcoming convention of the Missouri Association it is planned to make an attempt to enlist the aid of state authorities in combating the peddling situation. Legislation designed to outlaw the sale of alphabet cards will be sought.

"Certain known peddlers have boasted,' according to Fred R. Murphy, president of the Missouri Association of the Deaf, 'that nothing can be done to stop them. When we get through with them they will find that the only way to earn an honest living is through honest labor. The fine attitude of the various clubs and organizations for the deaf in barring peddlers from their premises and their activities, should be continued. Social ostracism by members of their own group is perhaps the most effective weapon in combating the present day tendency of the deaf to turn to peddling. It is true that employment conditions are somewhat on the downgrade but there are still plenty of jobs for those who will hunt for them.'"

The editor of our esteemed contemporary, *The Cavalier*, published in Washington, D. C., has the following to say on the Peddling-Begging Evil:

PEDDLING CRIMES

"A peddler was arrested in Moline, Ill., in July for molesting a 12-year-old girl.

"This is another proof that peddling at its worst is a despicable racket.

"THE CAVALIER offers, for those who say peddling is just another form of retail selling, a partial list of crimes committed by persons engaged in peddling in the last two and a half years:

"1. Panhandling.

"2. Skipping out on a hotel bill.

"3. Forging and passing a stolen government bond.

"4. Reckless driving which brought death to at least four persons.

"5. Selling obscene pictures.

"6. Alleged violation of the Mann Act.

"7. Molesting a child in her home.

"The list above is only partial—compiled offhand from memory. It does not include acts within the law but morally objectionable, such as travel in mixed groups, married and unmarried; selling at prices far beyond true

value; exploiting of 'salesmen,' and generally destroying the good reputation of a hard-working, law-abiding majority by selling the handicaps rather than the goods offered. Peddling is a vile racket, destroys morality, breeds crime.

"There's part of the record. What are you doing about it?"

PEDDLING LAWS

"For those who ask, 'but what can I do about peddling?' *The Cavalier* recommends reading the story on page one about the law being drafted in Kansas City, Mo.

"All praise to the Missourians for showing the way. This sort of local action is what *The Cavalier* has been advocating for years.

"When the law is fully drafted, *The Cavalier* hopes to print it all.

"The final draft, however, is not the whole story. Interested persons should write to the Missouri Association of the Deaf or Kansas City chapter officials for a description of the campaign to get the law onto the books.

"MAD President Fred Murphy can be reached care of The Silent Sentinel, 2829 East 10th St., Kansas City 1, Mo.

"Incidentally, here is a made-to-order project for the National Association of the Deaf peddling committee. The NAD's part in combating the evil racket should be that of preparing and distributing helpful, concrete information on how to fight the racket locally. The Kansas City MAD officials could tell the story of their efforts, to be printed in an NAD pamphlet. The NAD could then distribute the pamphlet to all affiliates and organizations of the deaf.

"With such a pamphlet and a little prodding and assistance, the NAD could help to create similar laws all over the nation.

"With a clear-cut law, police co-operation and alertness to assist the police, local leaders could make their communities uncomfortable for peddling-racket vultures.

"It's certainly worth trying!"



A champion is a fellow who gets licked two or three times a week, and keeps right on calling himself a champion.

WILLIAM MULDOON

News from the



Divisions

OCTOBER

14.	Movie nite.....	Chicago No. 106
15.	Banquet.....	Nashville
15.	Mardi Gras.....	Toledo
15.	Annual dance.....	Washington D.C.
15.	Do-nuts derby.....	San Francisco
15.	Anniversary banquet.....	Baton Rouge
22.	Halloween party.....	New Orleans
22.	Ball.....	Hartford
22.	Anniversary banquet.....	Seattle
22.	Fraternal.....	Dallas
22.	Variety show.....	Berkeley-Oakland
22.	Halloween party.....	Trenton
28.	Halloween party.....	Providence
28.	Reception.....	Rochester
29.	Halloween frolic.....	Chicago No. 1
29.	Halloween social.....	Cincinnati
29.	Halloween party.....	Indianapolis
29.	Anniversary banquet.....	Brooklyn
29.	Halloween social.....	Atlanta
29.	Hobo jungle party.....	Kansas City, Mo.
29.	Halloween party.....	Portland, Ore.
29.	Halloween frolic.....	Akron
29.	Halloween social.....	Davenport
29.	Halloween social.....	St. Paul-Minn.
29.	Masquerade party.....	Sioux Falls
29.	Halloween social.....	Toronto
29.	Halloween party.....	Schenectady

NOVEMBER

4.	Fish fry & movies.....	Saginaw
5.	Smoker.....	Los Angeles
5.	B.C.A.D. card social.....	Buffalo
5.	Social.....	Albany
5.	Halloween party.....	Delavan
5.	Bazaar.....	Richmond
5.	Fall frolic.....	Faribault
12.	Dance.....	New Haven
12.	Hot supper.....	Kansas City, Mo.
12.	Party.....	Portland, Me.
12.	Social.....	Salt Lake City
12.	Riddles game.....	Rockford
12.	Box social.....	Davenport
12.	Social.....	Waterbury
12.	Social whist.....	Lowell
12.	Entertainment & ball.....	Bronx & B.S.C.
12.	Banquet.....	Columbia
12.	Social.....	Grand Rapids
12.	Social.....	Kitchener
19.	Dance.....	Worcester
19.	Auxiliary supper.....	Schenectady
26.	Smoker.....	Toronto

DECEMBER

10.	Rally-smoker.....	Louisville
10.	Barn dance.....	Brooklyn
10.	Christmas party.....	Rockford
10.	25th Anniversary.....	Faribault
10.	Christmas party.....	Kitchener
31.	New Year's Eve social.....	Davenport
31.	New Year's Eve dance.....	St. Paul-Minn.
31.	New Year's Eve party.....	Denver

JANUARY, 1950

14.	Annual ball.....	Boston
-----	------------------	--------

FEBRUARY, 1950

4.	Mask ball.....	Chicago No. 1
4.	Frat frolic.....	Philadelphia
4.	Valentine's Day dance.....	Rochester
18.	Ball & entertainment.....	Brooklyn
18.	Annual banquet & dance.....	Richmond

MAY, 1950

20.	30th anniversary banquet.....	Lowell
-----	-------------------------------	--------

BROOKLYN (A. Hurwit)—Our next small affair will be held Saturday evening, Dec. 10, in conjunction with the Aux-Frats. Two youngsters, Irving Meyers and Rosemary Mooney, will be co-chairmen, with Milton Cohen and Tillie Plafsky assisting. We have two floors for this funfest. Hot dogs, soda and beer will be on sale. The committee promises a grand time for all, and original games that will provide lots of fun—not to forget prizes for the winners. This Barn Dance no doubt will surpass our previous affair, as Irving and Rosemary are well known for their ingenious games. The dance is to be held in the Knights of Columbus Institute, 81 Hanson Place, our monthly meeting place. Admission is a mere 90 cents, including tax.

Our Aux-Frats received a gift of \$10 from Brother Nathan Tenenbaum in memory of his late wife, Sylvia.

This is the last notice of our 40th Anniversary Dinner, Dance and Show. The big date—October 29—at Hotel Henry Hudson Grand Ballroom. The committee requests all to use the private entrance at 361 West 57th Street, near 9th Avenue, which has reception and check-rooms for our exclusive use. Remember, there are no extras to pay, all tips being taken care of by No. 23. The reception room opens at 6:30 P. M. Dinner promptly at 7:30. Only those with tickets will be admitted, and no tickets will be sold at the hotel, as a definite guarantee must be given a week in advance. Good entertainment is assured by a stage show and six-piece orchestra, and, to top it all, we will be honored by the presence of Grand President Arthur L. Roberts.

WASHINGTON (Larry Ward)—This division is looking toward 1950 as a banner year in all activities. Membership will grow. Interest will be high. Entertainment will be even more exciting. In 1950 Washington will be the center of attraction for all deaf in the United States. First of all there will be a national basketball tournament for the top deaf teams in the country. This division is lending full cooperation to the event which will take place March 31, 1950. Then there is the International Typographical Union convention to be held here in August, 1950. All the deaf printers in town will make plans to entertain visiting deaf printers or visiting deaf firemen if that is preferred. And of course there will be the annual national beauty contest sponsored by this division every October.

To start the new year right plans are already under way by this division to stage a great New

Remember

GOLDEN JUBILEE CONVENTION CHICAGO

19
51

GRAND DIVISION
National Fraternal
Society of the Deaf

ESTABLISHED — 1901
INCORPORATED — 1937

Year's Eve party to be held at the District of Columbia Club of the Deaf clubrooms, 713 D St., N.W. The job of leading the right foot forward toward a successful new year falls on the shoulders of Larry Ward. He will be assisted from swaying under the heavy load by Bro. Elmore Bernsdorff and two other husky members as yet unnamed. All the members will be on hand to help celebrate the coming of 1950.

TORONTO (Victor Shanks)—The attendance at our September meeting was very encouraging—29 resident members and two outstanding visitors. Brother Greenmun of Ohio, well-known teacher and worker for the deaf gave a brief address comparing the problems of the Ohio deaf with those of Ontario. He was accorded a warm reception.

Brother A. McDonald, another teacher of the deaf in the McKay School, Montreal, and well-known figure among the Canadian deaf, also addressed the meeting and promised to convey our greetings to the Montreal fraters.

Division No. 98 is now becoming big business! An adding machine and a typewriter were voted for the hard-working Treasurer Rourke. With Brother Rourke thus "mechanized" we can hope for some very efficient service.

SEATTLE (Oscar Sanders)—Brother Jack Seth, Sr. of Ellensburg who had a serious accident on a bridge construction job some months ago is slowly recovering and at the same time, beaming with pride at the exploits of his son, Jack Jr., star halfback of the University of Washington football team. He scored the first touchdown of the year against the University of Utah and the papers said Seth was at his best—ran, bucked and battled like he had business to attend to.

Bob Sanders, nephew of Brother Oscar Sanders is a star fullback on the University of Oregon team.

RICHMOND (S. C. Armstrong)—Our summer socials, chairmanned by Bros. Bernard Moore and Robert Whitehurst were both well conducted and successful financially.

A very good crowd was treated to an excellent time at our annual picnic held on Sept. 4. Brother Charles Fleet was in charge and received splendid assistance from Mesdames Armstrong, Dalton, Wickline and Galloway.

Visitors at our September meeting were Bros. Braher Brushwood of Baltimore and Edwin Engleau of Washington. Bro. Morton Adalenski made his annual trek to the Home Office to see Grand Pres. Bobs.

ALIBI BILL

A Comedy in Three Acts

Presented through the co-operation of the
Chicago 1951 Convention Committee and
the Chicago Silent Dramatic Club

FOR BENEFIT OF

1951 CONVENTION FUND

SATURDAY, NOV. 12

8:30 P.M. AT

THE PEOPLES AUDITORIUM

2457 W. Chicago Ave.

Chicago, Illinois

(2400 W. & 800 N.)

ADMISSION 75c, Tax Incl.

1949 Membership Campaign

Abraham Leibovitch	Toronto	6
Sam B. Kline	Cleveland	5
Howard Wood	Fort Worth	5

Brother Ed Freeman will be the big boss of our Annual Dance next Feb. He is now lining up his program and from what he says there will be something doing every minute.

CHICAGO No. 1 (Ben Estrin)—The summer season is now over and many of our members have returned refreshed from pleasant vacations in various parts of the country.

The annual picnic was held at the Jugoslav Grove Sept. 3. We all had a good time, plenty to eat and drink, and very good entertainment. The treasure hunt, highlight of the event took place in the picnic garden at 6 P.M. and served as a good group mixer.

On Saturday evening, Oct. 29, the joint committee of Div. No. 1 and Div. No. 106 will sponsor its annual Halloween frolic for the benefit of the 1951 Convention Fund at the Finnish Community Center, 4219 N. Lincoln Ave. There will be cash prizes for the best costumes and games galore. A good time is assured everybody, so, Brothers, let's get behind the committee 100%.

On Saturday, Nov. 12, at 8 P.M., the curtain will go up on a 3-act farce-comedy, "Alibi Bill," presented by the 1951 Chicago Jubilee Convention Committee at People's Auditorium, 2457 W. Chicago Ave. Bro. Fitzgerald is the play director. Refreshments will be served between acts.

President Burns, who has just returned from Europe where he attended the International Olympic Games for the Deaf will soon entertain us with a speech on his travels and movies which he took while in Europe.

PHILADELPHIA (A. Donald Roppelt)—A new floodlight was placed above the president's platform at our Sept. meeting so that the Brothers seated far away could view the meetings' proceedings with less eye strain. This comfort was due to the efforts of our vice-president, Bro. Jack Wieland who kindly gave his time and presented the gift. We appreciate his brotherly cooperation.

The Frat Frolic committee preparing for the Feb. 4 entertainment wishes to announce of its success in securing a well-known professional one-hour floor show and an orchestra to supply music for 3 hours. As announced previously, the affair will be held at the Red Men Great Council Building, 1523 W. Girard Ave., Phila. Watch for our ad which will appear soon in the FRAT. Brothers, remember 1950 will be the 40th year of our division's existence, so let's put things over big.

WESTCHESTER (Sylvan J. Riley)—Now that summer vacationing is past, we are stepping up our Fall and Winter Frat activities.

Our first two events, a social and card party on Sept. 10 and our annual Columbus Day event on Oct. 8 met with large attendances and plenty of surprises for everybody. Bro. Sylvan J. Riley was in charge of the latter.

We were shocked to hear of the death of Bro. Raymond Geel on Aug. 11. Before moving to Hartford where he had secured employment with the Pratt-Whitney Aircraft Co., he had been secretary of our division for 5 years and had engineered a number of successful affairs for the Frats. Fraternal services were conducted by Bro. Riley with local members, secretary Collins of the Bronx Division, friends and relatives present.

CHICAGO No. 106 (Harry W. Strom)—Homecoming Days are here and our brethren are returning from their various jaunts all over these United States and Canada with interesting stories of their trips. Now, before we lose our tan and become "palefaces" again, we'll have to get to work on our Fall and Winter activities.

Our September meeting saw the return of our Auxiliary for their first Fall meeting and our long-absent Bro. Hinrichs paid us a welcome visit. After the meeting we had a social and card party for the benefit of our Family Christmas Party Fund.

The Lawn Party held last June 25 was a very happy and successful affair and net profit realized was \$84.00. Congrats go to Chairman Strom and his committee, Bros. Livshis, Rice and Nelson and also to the cooperation of many of the division brethren. The Auxiliary in charge of their delightful food also realized a profit of \$17.

After our Oct. 14 meeting, Chairman Rice will give a Movie Nite Social for the benefit of the 1951 Golden Jubilee Fund. There will also be cards, eats and drinks. Everyone is welcome.

READING (James N. Cutler)—We often meet brothers in this vast fraternity, and the query always is, "What is happening to Reading No. 54—no new members. Are you drying up?"

Well, friends, the September meeting admitted to our membership Michael F. Mitchell of Harrisburg, Pa. He was sponsored by William H. Blessing, also of the same town. Thanks go to Bro. Blessing. We hope that he will bring in more and that other members will follow his example and do the same.

We had the pleasure of having Bro. Earl Butts of Atlanta, Ga. at our September meeting. He is one of our non-resident members and was vacationing up north on the old home grounds. He gave us a very nice talk and our president asked him to take fraternal greetings from Reading to divisions in Georgia and nearby.

AKRON (F. X. Zitnik)—Bro. Crichton, chairman for the Annual Halloween Frolic is spending all of his youthful energy to make it a success. The event is scheduled for Saturday, Oct. 29, at the A.C.D. club rooms, 21 So. Main St., 8 P.M., and judging by the arrangements there will be a lavish expenditure of money for prizes for the best and funniest costumes. Refreshments will be served at nominal cost, so let's make it a come-together event and have a grand time till the wee small hours of the morning.

After our November meeting there will be another rousing social worth coming to from afar. In fact, all of our after-meeting socials have been well attended, thus proving their popularity. So, brothers, remember our business meetings are now always short and snappy and the social following is worth your time and trouble in coming.

Bro. C. L. Simpson was given the fraternal obligation at our recent meeting. He is a welcome addition to our roster.

MANHATTAN (Nathan Schwartz)—We are now back to our regular schedule of meeting on the first Friday of the month, so members make note of this. Many of our members had been away to various places for their vacation, and there were hardly the same faces at each of the summer meetings.

The Boat Ride to Bear Mountains in August was only fairly well attended, due to the uncertainty of the weather in various parts of greater New York. However, the division lost only 8 cents on this venture—not a bad loss, due to the tireless efforts of Bros. Konrady and L. Sussman.

Watch for announcements of our coming functions which will be advertised soon.

Many of our members welcome the opportunity to help Brooklyn Div. No. 23 celebrate its 40th Anniversary, and at the same time, get acquainted with Grand President Roberts who will be present at the affair.

NEWARK (Oliver W. McInturff)—The "Crazy Whist" committee, headed by Bro. McLaren, announced temporary suspension of activities until a suitable hall can be found. The hall at 31 William St., Newark, has been too small to accommodate the large crowds attending the card parties. Announcement will be made when social activities are to be resumed.

We learned that Bro. Patten of our division has joined the ranks of the benedicts. It is said that the bride comes from Staten Island, N.Y., but as yet no one knows her name. We con-



SOLOMON DEITCH

MEMBER N.F.S.D.

Soledith
JEWELRY COMPANY

29 E. MADISON ST.

Suite 1414

CHICAGO 2, ILL.

Dearborn 2-4224

Nationally Advertised
Watches

Diamonds

Silverware

Costume Jewelry

Gifts & Appliances

Diamond Setting

Watch and Jewelry
Repairing

Mail Orders C.O.D.
Merchandise Sold on Money Back
Guarantee If Not Satisfied

gratulate the couple and wish them much happiness.

Bro. Neil Scanna of the Westchester, N.Y. division dropped in at our last meeting. He spoke briefly during the good of the order period.

WATERBURY (F. P. Keating)—After a lay-off of two months due to summer vacations, our program for Fall was opened with a social on Sept. 10. Bros. Balkowski and Ercolani rolled up their sleeves and brought in a good profit.

Bro. F. DiAmbrose and DiLeo were in charge of the social on Oct. 8, which provided much enjoyment for those present.

LOS ANGELES (J. A. Goldstein)—The picnic held Aug. 14 at Brookside Park under the joint auspices of Divisions No. 27 and No. 119 was really tops, and that's putting it mildly. Over 700 attended. Games for young and old, prizes too. Baseball game between Hollywood and L. A. won by former—10-9. Too much praise cannot be given Bros. Thompson of No. 27 and Rabb of No. 119, co-chairmen of the affair and their committee for their efforts in making this event a most enjoyable one.

Then there was the South Seas Festival sponsored by the L.A. Aux-Frats, ably assisted by a No. 27 committee headed by Bro. Seely. Only admission was a can of pineapple by the men and a banana by the women. Affair was open to fraters and wives and the members of the Auxiliary, but several non-members insisted upon attending to get an idea what a frat social was like. Anyone who did not have the price of admission was fined. A dainty dish of baked ham, pineapple and bananas, topped off by a glass of punch, was served. The entertainment was delightful, especially the hula-hula girls, headed by Miss O'Connor. The event may lead to the attainment of several new members in the near future. Committee in charge is to be commended for a job well done.

A quiz contest was held at the close of the Sept. business meeting, in charge of Bro. Stebbins. Quite a novelty—educational as well as a lot of fun. Winners will be announced at next month's meeting. Those present were so enthusiastic about the whole affair that president Kruger promised them another in the near future. Meanwhile all members should bear in mind the Smoker scheduled for Nov. 5. Only those in good standing will be admitted.

Bro. and Mrs. Toivo Lindholm were tendered a surprise party in honor of their 25th wedding anniversary. Some 200 guests attended and presented them with a "full purse." They also received a 32-piece luncheon set from the committee. Congrats!

LOWELL (Joseph Zolnerunas)—The 30th Anniversary of our division will be celebrated on May 20, 1950, at the Rex Penthouse, Lowell. Bro. McCord will be chairman, assisted by Bros. Daggett, McMahon, Zito, Zolnerunas and Dubinski (ex-officio). Keep this date in mind and come to help make it a "full house."

OMAHA (Thomas R. Peterson)—The Omaha division is winding up its entertainment program for the year with a gala affair in the form of a Halloween masquerade, to be managed by Bro. John Rewolinski and his committee. The date is Saturday, Oct. 29, and the place will probably be Dannebrog Hall, above our meeting room. Come, everyone, and throw your cares to the four winds by making merry for a while.

Speaking of Bro. Rewolinski, he deserves a pat on the back for his many years of service in behalf of the division. He has served on numerous committees and we are fortunate in having him in our division.

UTICA (Richard McCabe)—The annual field day, held under the sponsorship of Utica Division No. 45 at Ilion Fish and Game Club last Aug. 13 was a great success. Good prizes, including a greased pig, were awarded winners of the various games. The pig was won by Bro. Mason of Sayre, Pa., a non-resident member of our Division. A softball game was played between Romans and Ilionites. The former won. Several young girls played on the above teams and gave a good account of themselves. Bro. John Shilton of Toronto gave us a welcome surprise by his appearance at the above affair. He looks hearty and hale as usual. Chairman Mike Hreczkosij and his committee deserve full credit for the success of the affair which netted a profit of \$113.60 to help swell the local fund.

Bro. Robert M. Greenmun, formerly of Columbus, Ohio, but now teaching at the Central New York School for the Deaf in Rome, attended our September meeting. He delivered an inspiring speech. We are glad to see Supt. Sparks' interest in deaf teachers.

Bro. and Mrs. John Kennedy of Ilion invited their friends to spend all day at their camp at White Lake on Sept. 18. Despite hard rains, a goodly number were present. The real object of the party was to surprise and honor former Grand Secretary-Treasurer Charles B. Kemp and his recent bride. They were presented with a beautiful GE electric roaster. Tasty refreshments furnished by the guests were served and light games played. All present were well entertained by Bro. and Mrs. Kennedy and Bro. Frank Green who engineered the event—a thoroughly enjoyable and memorable one.

SAGINAW (George Janicke)—Don't forget to come to our movies and fish fry on Nov. 4. Movies are being loaned to us by the Conservation Dept., and outdoor lovers should find them highly entertaining.

Our division, although small, boasts of having some of the oldest members—still active—in the Frat. They are Bro. Minaker, No. 7, Bro. Brownrigg, No. 18 and F. Ramage, No. 15.

Bro. J. Lehtinen has started a woodwork business of his own in upper Michigan. We all wish him success in his new venture.

Bros. Ray Coeur, Wm. Minaker, Geo. Janicke, Perry Hubbard and Alva Sonsmith recently received gold wrist watches from their employers for 25 years service. That's some kind of a record—5 members out of the division's 24.

Bro. Minaker bought 5 acres in peninsular Michigan where he will build a cabin. He expects to spend a lot of his time deer hunting and trout fishing. He wants to know if there are any good cooks among the brethren who can guarantee no indigestion.

Bro. Harry Dundas received mention in Sportsman's magazine for the loss of his \$40.00 fishing rod in the excitement of catching a big fish. He was so absorbed in pulling him in that his rod started slipping into the water behind him.

Don't forget to buy tickets for the fish fry on Nov. 4.

SOMETHING NEW Unbelievable but True "52 PUZZLES IN ONE"

Interesting, Educative and Amusing. Good for your parties or at home. Send ONE DOLLAR FOR ONE. Special price for quantities.

MARVEL AGENCY
4338 Rivard, Montreal, Canada

FOREIGN FILMS FOR RENTAL 16 MM. SOUND FILMS with ENGLISH SUPERIMPOSED TITLES

WRITE FOR FREE CATALOGUE

PETERS PROJECTION SERVICE

285 Fort Washington Avenue

New York 32, New York

SUCCESS AFTER 60

AN examination made of the careers of some four hundred men, the most notable of their time and outstanding in many activities—statesmen, painters, warriors, poets, writers, shows that the decade of years between sixty and seventy contained 35% of the world's greatest achievements; between 70 and 80 years, 23%; after 80 years, 8%. In other words, 64% of the great achievements have been accomplished by men who have passed their 60th year.—*Sunshine Magazine*.

BIG DISCOUNTS TO THE DEAF

**ROBERT HOFFMAN
JEWELRY—CAMERAS**

116 NASSAU STREET
NEW YORK 7, N. Y.

Diamonds—Jewelry—Watches—Rings
Silverware—Cameras—Movie
Projectors
Televisions—Radios—Typewriters

Expert repairing on watches and rings. Open
Mon., Tues., Sat. and by appointment. Hours
10-6 P. M.

DEAF OWNER. MAIL ORDERS C.O.D.

40TH ANNUAL BALL

New Haven Division No. 25
Hotel Garde Ballroom
(Opposite Railroad Station)

SAT. EVE., NOV. 12, at 7

Ozzie Grannis Orchestra
Floor Show
PRIZES

ADMISSION \$1.50 incl. Tax

For information write:

JOSEPH AUGUSTINE, Chm.

139 Monroe Street
New Haven, Conn.

SPRINGFIELD SILENT CLUB

V.F.W. Hall, 108½ N. 6th St.
Springfield, Illinois

Open Friday and Saturday Evenings

VISITORS WELCOME

DEVELOPING

ENLARGED: 5x7, 20c; 8x10, 40c;
11x14, \$1.00; Oil Colors, 25c up.

LARGE SIZE: Up to 3x4 or 3x5, 6
or 8 exposure rolls developed at 30c
each; 12 for 50c; 16 for 75c; 36 for
\$1.25. Reprints 5c each.

REGULAR: Any size roll developed
and printed at 25c each. Reprints
2c each.

PROMPT SERVICE

AMERICAN PHOTO SERVICE
21 E. 204th St. Bronx 58, N. Y.

Here is what people say about

THE CAVALIER

The National Newspaper for the Deaf

"A readable paper, well edited and printed,
which deserves the support of the deaf."—
Arthur L. Roberts, Grand President,
N. F. S. D.

"THE CAVALIER is an outstanding news-
paper. I know that it takes a lot of work
to make it that way."—Wesley Lauritsen,
Faribault, Minn.

TWO DOLLARS PER YEAR

THE CAVALIER

P.O. Box 2710, Washington 13, D.C.

Reuben I. Altizer, Publisher
Gunnar E. Rath, Managing Editor
Alan B. Crammatte, Editor
Henry H. Holter, Associate Editor
Leonard Warshawsky, Sports Editor
Wallace D. Edington, Business Manager

MIAMI SOCIETY OF THE DEAF

I.O.O.F. TEMPLE

215 N.W. 4th St., Miami, Florida

OPEN EVERY SATURDAY

Except on first Saturday of every month

Chicago Club of the Deaf

122 So. Clark Street

OPEN WEDNESDAYS, FRIDAYS,

SATURDAYS and SUNDAYS

Out-of-Town Visitors WELCOME

PORTLAND DEAF CLUB

16 Monument Sq., Portland, Maine

OPEN EVENINGS,
THURSDAYS, FRIDAYS,
SATURDAYS and SUNDAYS
Meet Old and New Friends. Out-of-
Town Visitors Welcome

CHICAGO

SILENT DRAMATIC CLUB

Meets on the third Sunday of each month
except July and August

Out-of-town visitors welcome
to attend meetings

For information regarding meetings and club
doings write:

JOHN M. TUBERGEN, Sec'y
1338 S. Marengo Ave. Forest Park, Ill.

GET ACQUAINTED OFFER

25 SIZE 8x10 FOTO POSTERS

One line insert 2 inches or smaller of
your fraternal emblem or club insignia
One photograph insert any size up to
3x3 inches

DESIGNING AND LETTERING
OF YOUR POSTER

ALL FOR \$6.00

Regular Value \$13.00, You Save \$7.00

Just tell us how you want the wording
and illustrations arranged on your foto
posters and we will do the rest. Send
good black and white photos. Do not
send negatives. Remit in full by money
order or check.

WE PAY RETURN POSTAGE

HERDTFELDER AND SONS

1025 Woodside Parkway
SILVER SPRING, MARYLAND

AUTO INSURANCE

IF YOU need automobile insur-
ance and cannot get it in your
locality, write

HOME OFFICE

433 So. Oak Park Ave.
Oak Park, Illinois

YOU WILL be sent a blank on
which to make application for
this insurance.

WHEN YOU return the applica-
tion, properly filled out, our Chi-
cago Agents will send you rates
for the insurance.

YOU CAN then complete the mat-
ter direct with the Agents.

THE HOME OFFICE makes
nothing out of these transac-
tions. We are only trying to help
the deaf get this insurance when
they cannot obtain it elsewhere.
THERE IS NO obligation in mak-
ing application for car insurance.
YOU ARE NOT obliged to take
out the insurance if you do not
want it.

St. Petersburg Silent Club

ST. PETERSBURG 2, FLORIDA

Open every Saturday evening at 6:00—1st Ave.
South. Business meetings first Saturday each
month.

VISITORS WELCOME

Address Secretary, P. O. Box 361, Station A

16mm. SOUND FILMS FOR THE DEAF

with subtitles

REBELLION with Rita Hayworth. Three shorts.....\$17.50
STAGECOACH WAR with Wm. Boyd. Three shorts..... 20.00
SILVER STALLION & KILLERS OF THE SEA..... 20.00
BASKETBALL FUNDAMENTALS. Three-day rental..... 5.00

Silent films

CAVALCADE OF SHORT SUBJECTS. Ten reels..... 10.00
SON OF THE SHEIK with R. Valentino. 7 reels..... 10.00

Ask for list of 92 other sound films, \$5 to \$17.50

NATIONAL FILM LIBRARY FOR THE DEAF
29 Cedar Avenue Farmingdale, N. Y.

MEMBERSHIP QUOTAS

DIVISION	1949 Quota	New Members
Chicago No. 1	50	1
Detroit	30	3
Saginaw	10	2
Louisville	10	3
Little Rock	10	
Dayton	10	
Cincinnati	20	
Nashville	10	2
Olathe	10	2
Flint	20	
Toledo	20	
Milwaukee	20	1
Columbus	30	4
Knoxville	10	
Cleveland	20	8
Indianapolis	30	
Brooklyn	50	7
St. Louis	30	3
New Haven	10	3
Holyoke	10	1
Los Angeles	30	
Atlanta	10	1
Philadelphia	30	5
Kansas City	20	1
Omaha	10	2
New Orleans	10	
Boston	30	4
Pittsburgh	20	2
Hartford	10	2
Memphis	10	2
Portland, Me.	10	2
Buffalo	10	
Portland, Ore.	10	1
Newark	10	
Providence	10	1
Seattle	10	1
Utica	10	
Washington	20	4
Baltimore	20	2
Syracuse	10	
Cedar Rapids	10	1
Albany	10	1
Rochester	10	2
San Francisco	10	2
Reading	20	1
Akron	30	4
Salt Lake City	10	2
Rockford	10	
Springfield, Ill.	10	1
Davenport	10	4
Worcester	10	2
St. Paul-Minneapolis	20	2
Fort Worth	20	5
Dallas	20	
Denver	10	
Waterbury	10	2
Springfield, Mass.	10	
Banger	10	1
Birmingham	10	2
Sioux Falls	10	
Wichita	10	5
Spokane	10	
Des Moines	10	1
Lowell	10	1
Berkeley-Oakland	10	1
Delavan	10	4
Houston	10	5
Scranton	10	
Richmond	10	
Johnstown	10	
Manhattan	30	1
Jacksonville	10	1
Peoria	10	2
Jersey City	10	
Bronx	10	3
Columbia	10	
Charlotte	10	3
Durham	10	2
Grand Rapids	10	1
Toronto	20	7
Duluth	10	
Canton	10	1
Faribault	10	1
Council Bluffs	10	1
Fort Wayne	10	1
Schenectady	10	
Chicago No. 106	10	2
Binghamton	10	
Wilkesburg	10	3
San Diego	10	
Eau Claire	10	
Vancouver	10	
Westchester	10	2
Queens	10	
Montreal	10	6
Hollywood	10	1
Kitchener	10	
Danville	10	2
Trenton	10	
Colorado Springs	10	
Ogden	10	1
Baton Rouge	10	3

NEW MEMBERS

ATLANTA No. 28—Grady D. Carlisle.
 ROCHESTER No. 52—Harold M. Piatt.
 READING No. 54—Michael F. Mitchell.
 FORT WORTH No. 62—Roberts P. Davis, Jr.
 BIRMINGHAM No. 73—Forrest D. Reaves.
 DELAWARE No. 80—Jack R. Hathaway.
 TORONTO No. 98—Michael P. Cyba, Samuel
 Hawkins, Norman H. Hawthorn, Alvin P. Toews.
 DANVILLE No. 125—Leroy Trimble.
 BATON ROUGE No. 128—John W. Cutrer.

THE GET-ONE DEGREE

ATLANTA No. 28—E. C. Herron.
 ROCHESTER No. 52—Glenn Samuelson.
 READING No. 54—William H. Blessing.
 FORT WORTH No. 62—Howard Wood.
 BIRMINGHAM No. 73—T. R. Mitchell.
 DELAWARE No. 80—Marvin Goff.
 TORONTO No. 98—John P. Lingberg, Dave
 Peikoff, J. M. Rosnick, Charles R. White.
 DANVILLE No. 125—Joseph Balasa.
 BATON ROUGE No. 128—F. E. Keith, Jr.

COMEBACKS

DALLAS No. 63—Raymond D. Cornwall.

MARRIAGES

July 30—Francis Thurman and Alice Hubble,
 both of Peoria, Ill.
 Aug. 20—Raymond A. Sass, Chicago, Ill., and
 Annie Petro, Gary, Ind.
 Aug. 20—Robert D. Neill and Jane T. Kobus-
 kie, both of Gloversville, N. Y.
 Aug. 25—Austin L. Teegarden and Virginia
 M. McCollum, both of Kansas City, Mo.
 Deran Nafakian and Marie D'Angelo, both of
 Boston, Mass.

BIRTHS

May 13—Mr. and Mrs. John H. Street, Salt
 Lake City, Utah, a girl.
 June 10—Mr. and Mrs. Kenneth Matthews,
 Omaha, Neb., a girl.
 July 1—Mr. and Mrs. Eric Cartwright, West-
 chester, N. Y., a girl.
 Aug. 3—Mrs. and Mrs. Anthony Gorney, Sagi-
 naw, Mich., a girl.
 Aug. 8—Mr. and Mrs. Willis Berke, Omaha,
 Neb., a boy.
 Aug. 28—Mr. and Mrs. Ferdinand Hoffman,
 Rochester, N. Y., a girl.
 Aug. 29—Mr. and Mrs. Arvel Anderson, Lex-
 ington, Ky., a girl.
 Sept. 3—Mr. and Mrs. Ray Neider, Reading,
 Pa., a boy.
 Sept. 6—Mr. and Mrs. Earl P. Smith, Mur-
 ray, Utah, a boy.
 Sept. 7—Mr. and Mrs. Charles Camm, Chi-
 cago, Ill., a boy.
 Sept. 15—Mr. and Mrs. Clyde Hays, Houston,
 Texas, a girl.
 Sept. 27—Mr. and Mrs. Solomon Deitch, Chi-
 cago, Ill., a girl.
 Mr. and Mrs. Robert Thompson, Ashland,
 Ohio, a boy.

ENGAGEMENTS

Sept. 3—Arthur S. Turkin, Chicago, Ill., and
 Hermina G. Lebovitz, Cleveland, Ohio.

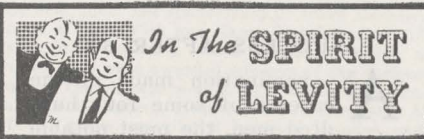
DEATHS

Aug. 7—Allen Woodruff, 2-year-old son of
 Edward Woodruff, Seattle, Wash.
 Sept. 4—Kate Rogers, wife of Minot F. Rogers,
 Austin, Texas.



Success cannot be built upon a foun-
 dation of mere promises and day-
 dreaming. A man must first have a
 clear mental picture of the capable,
 earnest, useful person he wants to be,
 and then follow it with intelligent and
 energetic effort.

GRENVILLE KLEISER



A wise husband will buy his wife such
 fine china that she won't trust him to
 wash the dishes.

There was a young lady named Hannah
 Who slipped on a peel of banana.

As she lay on her side,
 More stars she espied
 Than there are in The Star-Spangled
 Bannah.

Mrs. Smythe: "There is no honesty
 anywhere! My maid has run away and
 taken three of my best dresses."

Mrs. Browne: "Which ones, dear?"
 Mrs. Smythe: "Those I smuggled
 through the customs when I returned
 from Paris!"

Speculating on what notables might
 have said (for print) if they had played
 golf, let us make the following holes in
 one:

Julius Caesar: "I shot, I sliced, I
 bunkered."

John Paul Jones: "I have not yet be-
 gun to putt."

Napoleon: "The old guard lies, but
 never remembers."

Ethan Allen: "In the name of Great
 Bobby Jones and the United States Golf
 Association."

James Lawrence: "Don't concede the
 putt."

Sir Francis Drake: "Time enough to
 finish this eighteenth and beat the Span-
 ish too."

Andrew Jackson: "Don't shoot until
 they are on the green."

Benjamin Franklin: "A rolling ball
 is hard to pick up."

Admiral Dewey: "Drive when ready,
 Gridley."

John J. Pershing (at the nineteenth
 hole): "We are here."

"I want an autograph album for a
 young nephew of mine," said the old
 lady to the bookshop assistant.

"Yes, madam," he replied, and placed
 a number in front of her.

"I don't like these," she said. "Have
 you anything else?"

"Yes, madam," he replied. "Would
 you like one bound in morocco?"

"Certainly not," she replied. "I want
 one bound in this country. I believe in
 buying American."

He: "Is your father rich?"

She: "Rich? My father has so many
 gold teeth that he has to sleep with his
 head in a safe."

A woman riding a trolley car was
 anxious not to pass her destination. She
 poked the conductor with her umbrella.
 "Is that the National Bank?"

"No, ma'am," replied the conductor;
 "that's my stomach."

AUGUST COLLECTIONS

Grand Division.....	\$ 99.22
Chicago, Ill., No. 1.....	513.82
Detroit, Mich.....	189.15
Saginaw, Mich.....	40.41
Louisville, Ky.....	156.30
Little Rock, Ark.....	149.31
Dayton, O.....	172.98
Cincinnati, O.....	150.63
Nashville, Tenn.....	79.40
Olathe, Kans.....	140.38
Flint, Mich.....	145.64
Toledo, O.....	135.92
Milwaukee, Wis.....	274.83
Columbus, O.....	101.27
Knoxville, Tenn.....	80.43
Cleveland, O.....	355.86
Indianapolis, Ind.....	284.92
Brooklyn, N. Y.....	473.62
St. Louis, Mo.....	220.85
New Haven, Conn.....	60.69
Holyoke, Mass.....	62.26
Los Angeles, Cal.....	401.21
Atlanta, Ga.....	244.74
Philadelphia, Pa.....	757.80
Kansas City, Mo.....	224.01
Omaha, Neb.....	136.28
New Orleans, La.....	191.51
Boston, Mass.....	173.36
Pittsburgh, Pa.....	143.17
Hartford, Conn.....	63.74
Memphis, Tenn.....	165.62
Portland, Me.....	107.45
Buffalo, N. Y.....	140.13
Portland, Ore.....	125.70
Newark, N. J.....	91.18
Providence, R. I.....	124.02
Seattle, Wash.....	123.62
Utica, N. Y.....	122.15
Washington, D. C.....	288.91
Baltimore, Md.....	128.77
Syracuse, N. Y.....	61.80
Cedar Rapids, Iowa.....	32.16
Albany, N. Y.....	51.64
Rochester, N. Y.....	103.88
San Francisco, Cal.....	159.10
Reading, Pa.....	77.44
Akron, O.....	290.92
Salt Lake City, Utah.....	194.69
Rockford, Ill.....	90.76
Springfield, Ill.....	98.61
Davenport, Iowa.....	50.24
Worcester, Mass.....	42.01
St. Paul-Minneapolis, Minn.....	364.72
Forth Worth, Texas.....	120.86
Dallas, Texas.....	191.26
Denver, Colo.....	145.20
Waterbury, Conn.....	66.63
Springfield, Mass.....	70.42
Bangor, Me.....	33.53
Birmingham, Ala.....	207.48
Sioux Falls, S. D.....	47.94
Wichita, Kans.....	259.62
Spokane, Wash.....	84.70
Des Moines, Iowa.....	95.58
Lowell, Mass.....	88.17
Berkeley-Oakland, Cal.....	115.85
Delavan, Wis.....	226.52
Houston, Texas.....	335.02
Seranton, Pa.....	66.09
Richmond, Va.....	71.91
Johnstown, Pa.....	78.42
Manhattan, N. Y.....	155.31
Jacksonville, Ill.....	42.26
Peoria, Ill.....	
Jersey City, N. J.....	88.66
Bronx, N. Y.....	172.35
Columbia, S. C.....	113.32
Charlotte, N. C.....	150.04
Durham, N. C.....	94.23
Grand Rapids, Mich.....	100.06
Toronto, Ont.....	345.10
Duluth, Minn.....	62.65
Canton, O.....	40.41
Faribault, Minn.....	75.78
Council Bluffs, Iowa.....	35.95
Fort Wayne, Ind.....	83.38
Schenectady, N. Y.....	65.16
Chicago, Ill., No. 106.....	44.79
Binghamton, N. Y.....	64.48
Wilkesburg, Pa.....	164.23
San Diego, Cal.....	34.76
Eau Claire, Wis.....	36.99
Vancouver, Wash.....	13.64
Westchester, N. Y.....	111.37
Queens, N. Y.....	112.09
Montreal, Que.....	90.72
Hollywood, Cal.....	64.00
Kitchener, Ont.....	49.57
Trenton, N. J.....	124.30
Danville, Ky.....	161.58
Colorado Springs, Colo.....	52.48
Ogden, Utah.....	12.54
Baton Rouge, La.....	123.49
Total collections.....	\$14,450.12

TREASURER'S STATEMENT FOR
AUGUST, 1949

Balance and Income	
Balance, July 31, 1949.....	\$3,170,216.67
Division collections.....	14,450.12
Interest and dividends.....	6,378.42
Rents.....	175.00
Escrow deposits.....	10,310.71
Exchange deposits.....	118.06
Liens and surrender charges.....	8.33
Property insurance premiums.....	1,142.93
Refund, taxes on real estate.....	9.28
Withheld income tax.....	220.50
Withheld social security tax.....	10.76
Lodge supplies.....	58.05
Recording fees.....	4.50
Advertising in THE FRAT.....	28.50
Subscriptions to THE FRAT.....	4.00
Total balance and income.....	\$3,203,635.83
Disbursements	
Death benefits.....	\$ 8,559.00
Sick benefits.....	2,150.00
Accident benefits.....	455.00
Old-age income payments.....	36.64
Class F income payments.....	12.50
Cash surrender values.....	607.65
Refund of dues.....	13.77
Escrow refund.....	29,094.70
Exchange checks.....	118.06
Books and periodicals.....	25.00
Postage, telegraph, etc.....	57.81
Clerical services.....	515.00
Employees' income tax.....	214.50
Insurance Department fees.....	1.00
Office expenses.....	66.31
Officers' expenses.....	10.14
Officers' and Trustees' salaries.....	1,470.83
Official publication.....	500.32
Printing and stationery.....	331.30
Property insurance premiums.....	1,247.93
Real estate operating expenses.....	241.97
Taxes on real estate.....	796.05
Total disbursements.....	\$ 46,525.48
Recapitulation	
Balance and income.....	\$3,203,635.83
Disbursements.....	46,525.48
Balance, Aug. 31, 1949.....	\$3,157,110.35

TRUSTEES' REPORT

Ledger Assets, Aug. 31, 1949	
Bonds and stocks.....	\$1,419,326.54
First mortgage loans.....	1,413,228.54
Bank deposits.....	225,657.14
Real estate.....	66,770.47
Certificate loans.....	21,634.40
Home Office equipment.....	10,056.48
Cash in Society's office.....	436.78
Total ledger assets.....	\$3,157,110.35
Balances in Funds	
Mortuary funds.....	\$2,756,556.34
Sick and accident funds.....	241,913.39
Accumulated interest.....	65,605.72
General expense fund.....	60,577.55
Suspense account.....	18,767.45
Convention fund.....	8,390.79
Indemnity fund.....	5,299.11
Total in all funds.....	\$3,157,110.35

DO YOU NEED

A Light Alarm to warn you when your baby cries? Possibly you have another use for an

ELECTRONIC LIGHT ALARM

Custom built for long, dependable and safe service. Housed in small Radio Cabinet (white or mahogany), priced at

\$49.50 PLUS EXPRESS

For further information, write

Syracuse Electronics Corp.
333 W. Genessee St.
Syracuse 4, New York

AUGUST DISABILITY CLAIMS

O. M. Servold, Sioux Falls, S. D.....	\$ 30.00
J. N. Funk, Manhattan, N. Y.....	30.00
Aaron Hurwit, Brooklyn, N. Y.....	20.00
H. G. Reeves, Cincinnati, O.....	15.00
G. W. Blick, Baltimore, Md.....	30.00
Philip Quinn, New Haven, Conn.....	150.00
James Mount, Council Bluffs, Iowa.....	50.00
F. S. Warner, Denver, Colo.....	150.00
Joseph Peters, Manhattan, N. Y.....	30.00
H. Reeder, Sr., Little Rock, Ark.....	150.00
J. Ward, Jr., Little Rock, Ark.....	40.00
Harry Whalen, Los Angeles, Cal.....	120.00
A. L. Kell, Chicago, Ill., No. 1.....	50.00
C. M. Roberts, Indianapolis, Ind.....	60.00
Albert Burger, Brooklyn, N. Y.....	45.00
M. J. Cohn, Brooklyn, N. Y.....	150.00
Isidore Lewis, Manhattan, N. Y.....	150.00
James Hoover, Toledo, O.....	30.00
*H. E. Tiffie, Toledo, O.....	10.00
*E. P. Pitre, New Orleans, La.....	45.00
*Edward Soltis, Westchester, N. Y.....	10.00
*E. S. Gawronski, Philadelphia, Pa.....	30.00
L. F. Guerra, Jr., New Orleans, La.....	30.00
Benjamin Kahn, Newark, N. J.....	60.00
H. Streicher, Manhattan, N. Y.....	150.00
H. L. Baynes, Birmingham, Ala.....	30.00
P. E. Seely, Los Angeles, Cal.....	150.00
L. M. Greenleaf, Portland, Me.....	50.00
V. J. Serio, Baltimore, Md.....	15.00
Vincent Lapello, Toronto, Ont.....	75.00
*Louis Picard, Montreal, Que.....	50.00
Carmine Nazzaro, Boston, Mass.....	150.00
Thos. Montoney, Columbus, O.....	25.00
L. L. Myatt, Houston, Texas.....	15.00
*G. D. Weidman, Council Bluffs, Iowa.....	60.00
Freeman Davis, Birmingham, Ala.....	60.00
A. S. Day, Portland, Me.....	40.00
*G. M. Creek, Birmingham, Ala.....	250.00
Total for the month.....	\$2,605.00

*Denotes accident claims.

AUGUST DEATH CLAIMS

*Nels Olson, Chicago, Ill., No. 1.....	\$ 369.00
*John A. Butler, Fort Wayne, Ind.....	348.00
Joseph Peters, Manhattan, N. Y.....	250.00
Clifford F. Ellerhorst, Detroit, Mich.....	1,280.00
*George R. Bennett, Cedar Rapids, Ia.....	549.00
Carl P. Magnuson, Duluth, Minn.....	2,000.00
*Iva M. Robinson, Akron, O.....	1,650.00
*Fred E. Schacht, Cleveland, O.....	191.00
*Louis J. DeMarchi, Bronx, N. Y.....	633.00
James J. Cottet, Faribault, Minn.....	500.00
*Larry L. Norman, Fort Worth, Texas.....	706.00
*Arthur L. Crumb, Utica, N. Y.....	83.00
Total for the month.....	\$8,559.00

*Denotes paid-up benefits.

OBITUARY

GEORGE D. HUNTER, 90. Entry May 1, 1910. Died Aug. 23, 1949. Certificate No. 703-C. St. Louis Div. No. 24.

RAYMOND W. GEEL, 36. Entry Oct. 1, 1934. Died Aug. 11, 1949. Certificate No. 10209-D. Westchester Div. No. 114.

ROBERT E. BROWN, 34. Entry Jan. 2, 1941. Died Sept. 10, 1949. Certificate No. 11834-D. Colorado Springs Div. No. 126.



Practically everyone goes through life using but a small portion of his abilities and resources. It takes a solid jolt, a stroke of lightning, to wake us up.

JAMES ROBERTSON

National Fraternal Society of the Deaf

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

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

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

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

How to Join

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

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

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

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

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

SICKNESS AND ACCIDENT BENEFITS AND RATES

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

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

MONTHLY NET RATES FOR DEATH BENEFITS

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

Rates per \$1000 of Death Benefit Certificate

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

Rate for age at nearest birthday to be taken.