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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1948.

Eighteenth Year

NOVEMBER-DECEMBER, 1920

Number 12

A VISIT TO CANADA.

At the invitation of the Toronto (Canada) deaf Grand Secretary Gibson spent November 5th to 7th in that city.

Enroute, he stopped off at Detroit November 4—being met by Brother Bill Japes, with his "official" car once again in headquarters' service—and attended Detroit Division's meeting that night.

Arriving at Toronto the afternoon of the 5th, he was met by Messrs. George W. Reeves and Arthur Jaffray. In the afternoon a conference was had with some of the leading Toronto deaf men.

The morning of the 6th was, in company with Mr. Reeves, spent on some business calls and in seeing Toronto's down-town. In the afternoon, in Mr. Fraser's car, the visitor was taken on a tour of the city—and a beautiful city it is. That evening at the Y. M. C. A. (where the Toronto deaf hold their club and bible class meetings), the visitor gave a talk on things fraternal, especially our own exponent of it—the N. F. S. D.—with the future organizing of a Toronto Division in view, and from the reception it received and subsequent assurances, it is quite likely Toronto will be in our division circle soon. Before and after the talk Secretary Gibson had the opportunity to and pleasure of meeting everybody, and among those who greeted him were quite a few he had met in the states. There were also three frats among the crowd—Walter Bell, formerly of Birmingham, August Staubitz, formerly of Buffalo, who are now making their homes in Canada, and Arthur Jaffray of Toronto, a nonresident member of Buffalo Division. The three, with several leading Toronto deaf men will form an excellent nucleus for the coming division.

Sunday, the 7th, was spent seeing more of the city, with Brother Bell, including dinner at his home and attending the church service which the Toronto deaf have each Sunday at the Bible College. In the evening a conference was had with several who are interested in the society and its entry into Canada.

This visit was enjoyed very much, giving as it did a peep at the life of our cousins (and brothers soon, we hope) up North. The Toronto deaf certainly have a progressive set of leaders and splendid arrangements for the social, literary and religious sides of their community life. The religious services, bible classes and Sunday schools are on a nonsectarian basis and conducted by various "leaders," who give their services gratis, and all are



CHARTER MEMBERS OF HOUSTON DIVISION, NO. 81.

Front row, left to right—Tom P. Jackson, president; Julius Burchardt, vice-president; Richard C. Morris, secretary; James B. Irvin, treasurer; N. L. Hanson, director.

Middle row—Eugene McMeen, A. R. Williams, sergeant; J. J. Miller, R. A. Macon, trustee; C. C. Harrison, L. B. Harris.

Back row—Clarence Marsh, J. N. Moncuso, G. W. Pritchard, Sol Burchardt, H. C. Redmond.

enthusiasts in the work. The service Brother Gibson attended was on par with any in our own cities, and the leader's (Mr. Shilton) talk as good a sermon as he has ever seen. It may be added as additional evidence of the Toronto deaf people being progressive and up with the times, are raising a fund to build an institutional church of their own, which when completed will house all the activities mentioned, and already have over \$6,000.00 subscribed towards it. The N. F. S. D. assuredly wants such a community represented in its councils and we believe the community wants (and needs) us.

The society's, as well as its secretary's thanks are here extended to Toronto and its deaf people for the most hospitable and entertaining reception Brother Gibson experienced.

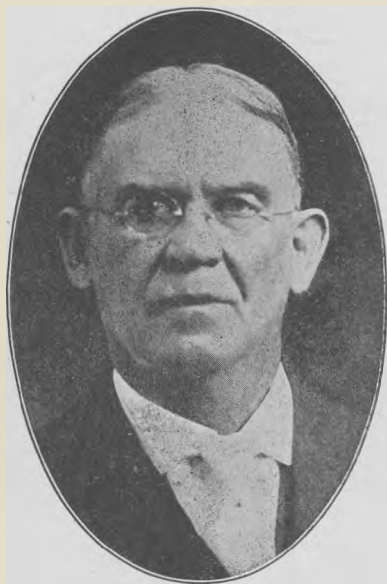
Monday morning, the 8th, the homeward journey began. In the afternoon the train was left at Flint, where a pleasant evening was spent with the division and club members of the society's birthplace.

A trip around the city in Brother Crippen's car and dinner with Past Grand President and Mrs. Bristol were also enjoyed. The midnight train for home was taken. Thus endeth another little journey—and keep your eyes on Toronto.

THE MAKE-GOOD DEGREE.

Hey there, boys, page James Vahey! A member of Indianapolis Division No. 22. Born in 1870, near Aurora, Indiana. Entered the Indiana school in 1882. Left in June 1892. In autumn following was appointed assistant boys' supervisor, remaining as such for many years. Finally resigned to enter his calling—that of a painter, but has been engaged in various capacities since. As one of the early members in frat circles (since February, 1909) he long ago entered the "Make-Good Degree" with his "get-one" persistence and is at present sergeant of his division. In everything that has contributed to the progress, welfare and uplift of his division, Jerry has played a part with

distinction and although he holds office as a minor honor, he prefers to be a "high private" in the ranks.



James Vahey.

He well exemplifies the best that is in the fraternal precepts of our order, for, wherever a brother is found in sickness or distress, there you will find Jerry. Responsive to every call, Indianapolis Division is proud to have him on its roll and the society is benefited in having such a member. Wholly unselfish, he does not mind the "let George do it" gag in any helpful boost of not only the society but any good movement of the deaf in his community. It is fitting that his picture be shown on this page, for James ("Jerry" as No. 22 best knows him) Vahey, humble in the ranks, is as true and faithful a frat as they make them.

GET ONE DEGREE.

Did you get one of the 120 new members listed in this issue of The Frat? If not, why not? Don't let the other fellow beat you to it. Get busy. If your name isn't here now, let it be here next month, and with several new members to your credit, too.

Chicago Division—E. M. Rowse, Paul Belling, G. W. Hayes, J. W. Pope, F. P. Gibson.

Detroit—A. L. Teegarden.

Little Rock—W. F. Murphy.

Evansville—G. F. Owens.

Olathe—E. H. McIlvain.

Flint—Russel Greenwood, Geo. W. Pifer.

Toledo—John E. Curry (4).

Milwaukee—J. M. Salzer, E. E. Rosenfield.

Columbus—H. J. Hartard.

Cleveland—William M. Meade.

Indianapolis—H. V. Jackson, M. L. Ralston.

Greater New York—W. J. Hansen, Louis Baker, J. H. Manning (2), J. J. Gregorowicz, J. D. Shea, G. W. Donovan, H. J. Goldberg, H. P. Kane, Marcus Marks.

St. Louis—W. B. Wilson, W. Bennett, H. L. Stack, I. H. Jackson.

Holyoke—Valentine Tolpa.

Los Angeles—H. P. Haworth, S. E. Brown.

Philadelphia—H. J. Cusack, C. H. Paxton, H. L. Coulston.

Omaha—H. G. Long, W. L. Stickler (2).

New Orleans—H. L. Tracy.

Kalamazoo—E. S. Parsons, N. J. Quinn.

Boston—P. J. Thibodeau, A. Dandelin, J. E. Hart, W. J. McNeille, T. M. Cryan, Allen Meacham, E. Dulman, H. Armstrong.

Pittsburgh—J. K. Forbes, C. A. Painter (2), Samuel Bentley.

Hartford—A. W. Anderson.

Memphis—J. L. Boren, R. O. Majure, F. P. Armstrong.

Portland, Ore.—Claire Reeves, B. L. Craven (2), F. S. Delanoy, John O. Riechle.

Newark—J. B. Ward, A. C. Knipe.

Seattle—E. W. Miland, E. K. McConnell, J. T. Bodley, A. Martin (2).

Utica—James M. Lewis.

Washington—W. P. Souder (2), S. B. Alley (2).

Baltimore—O. K. Price, O. J. Whildin (2), M. Weinstein.

Cedar Rapids—J. R. Anthony.

Huntington—J. A. Pring (2).

San Francisco—Isadore Selig.

Akron—A. S. Rasmussen, F. X. Zintnik, Tom J. Blake (2), A. Shawl.

Davenport—O. T. Osterberg, F. M. Hemmelder (3).

Worcester—Frank Lander, Alex. Stirling.

St. Paul—J. A. Benolkin, J. A. Stewart, A. Schroeder, M. Miles.

Fort Worth—R. W. Geer.

Dallas—T. E. Hill, J. J. Scully, E. B. Kolp.

Denver—B. W. Cunningham.

Waco—Tilden Smith.

Kenosha—Fred Rapp, G. R. Hebard.

Birmingham—R. C. McElvana.

Spokane—J. H. O'Leary.

Des Moines—R. E. Dobson.

Berkeley—J. W. Howson, W. S. Runde, L. E. White.

Delavan—F. J. Neesam, Emil Herte.

Houston—J. J. Miller (2), R. C. Morriss.

RICHMOND DIVISION, No. 83.

Richmond Division No. 83 was installed at Richmond, Virginia, December 11, 1920. Wilbert P. Souder, secretary of Washington Division, was in charge of the installation. Following are the charter members: R. H. Baughan, L. R. Wickline, M. C. Owens, R. W. Hatcher, R. V. Rogers, I. D. Jacobs, F. H. Creasey, B. J. Beasley, J. S. Lumpkin, Carlisle Scott, H. K. Bush, M. B. Dalton. Officers elected were: H. K. Bush, president; R. H. Baughan, vice-president; M. B. Dalton, secretary; L. R. Wickline, treasurer; F. H. Creasey, director; R. V. Rogers, sergeant; M. C. Owens, patriarch; H. K. Bush, M. B. Dalton, B. J. Beasley, trustees.

Visiting frats at the installation were: Brothers Alley, Marshall, Edington, Bryant, Scott, all of Washington, I. H. Jenkins, of Portsmouth, Va., and Jonas H. Carpenter of Newport News, Va.

After the installation the doors opened to ladies, friends, and children. Refreshments were served and speeches were made by several frats. About sixty-five were present.

NATIONAL ASSOCIATION OF THE DEAF—AN ORGANIZATION FOR THE WELFARE OF ALL THE DEAF.

(Organized, August 25, 1880; Incorporated, February 23, 1900.)

Objects.

To educate the public as to the Deaf; To advance the intellectual, professional and industrial status of the Deaf;

To aid in the establishment of Employment Bureaus for the Deaf in the State and National Departments of Labor;

To oppose the unjust application of liability laws in the case of Deaf workers;

To combat unjust discrimination against the Deaf in the Civil Service or other lines of employment;

To cooperate in the improvement, development and extension of educational facilities for deaf children;

To encourage the use of the most approved and successful methods of instruction in schools for the Deaf, the adaptation of such methods to the need of individual pupils, and to oppose the indiscriminate application of any single method to all;

To seek the enactment of stringent laws for the suppression of the impostor evil—hearing persons posing as Deaf-Mutes;

To raise an endowment fund—the income of which is to be devoted to furthering the objects of the Association;

To erect a national memorial to Charles Michael De l'Epee—the universal benefactor of the Deaf.

Membership.

Regular Members: Deaf Citizens of the United States;

Associate Members: Deaf persons not citizens of the United States and Hearing Persons interested in the welfare of the Deaf.

Fees and Dues.

Initiation Fee, \$1.00; Annual dues, 50 Cents. Life membership, \$10 paid into the Endowment Fund at one time. All Official Publications free to members.

Official Organ: THE NAD.

Every deaf citizen and all others interested in the advancement of the Deaf along educational and industrial lines are urged to join the Association and cooperate financially and otherwise in promoting its objects.

Life memberships, donations and bequests towards the increase of the Endowment Fund are especially needed and earnestly solicited to the end that permanent headquarters, in charge of salaried experts, may be maintained for the more efficient and vigorous prosecution of the work of the Association.

Officers.

James H. Cloud, *President*—Principal Gallaudet School, St. Louis, Mo.

James W. Howson, *First Vice-President*—Instructor School for the Deaf, Berkeley.

Cloa G. Lamson, *Second Vice-President*—Teacher School for the Deaf, Columbus.

Arthur L. Roberts, *Secretary-Treasurer*—Principal, Kendall Green, Washington, D. C.

Olof Hanson, *Board Member*—Architect, Seattle, Washington.

Alexander L. Pach, *Board Member*—Photographer, New York, New York.

Official Notices

Division secretaries are requested to report in January members on their roll who have lived in other division cities more than four months, giving name of member, city and any other data in connection. There are many complaints regarding the non-observance of Section 139, our Laws, and means to enforce same are to be taken. When transfers are issued, the stubs for the home office should be sent in at once. Secretaries should not wait to send these with other matter later—their record takes quite a little time at headquarters and the sooner they get there, the better.

Division treasurers should promptly give the division secretary all changes of address that come to him so the secretary's list may be kept up-to-date—and the secretary should see that the home office is regularly advised as well.

It has come to the notice of the home office that division treasurers are sometimes careless in receipting due cards. The cards must always show amount paid, date paid and bear the initials or signature of the treasurer on the line for such receipt. The use of ditto marks or a rubber stamp in place of such receipt, signature or initials, is not businesslike and shows carelessness. Our members should insist that their cards are written up properly, as above. The treasurers also should return nonresidents' cards to them promptly. Delay causes uneasiness on the part of the one who remitted, and you cannot blame them if they complain of poor service.

All retiring officers should see that their successors are fully posted in the details of their duties. It is much easier to thus break in a new man than to let headquarters' "George" do it. George has his troubles and will appreciate your lessening them.

With the Atlanta convention but six months away it is time to give attention to our Laws—new ones or amendments to old ones that our members feel are needed. The "triennial tinkering," a facetious frat (as Brother Meagher would express it) calls it. The Board of Directors' Law Committee is ready to receive such suggestions. H. Lorraine Tracy, the chairman, should be addressed, in care School for the Deaf, Jackson, Miss.

The home office expects to very soon start giving attention to the many conversion enquiries and requests it has on file. The delay is regrettable, but could not be helped. Circular letters fully explaining this delay have been prepared and any member who is concerned and who has not yet received this "explanation" should write headquarters for one if this notice is not sufficient.

In the January Frat we will give the complete list of division officers for 1921, and also start printing the names of the delegates to the Atlanta convention reported by the division secretaries, but the complete list will not be printed until all the divisions have elected theirs—and it should be remembered they may be elected at any time now and must be elected no later than May 10.

1921 CONVENTION SONG

Sung to the tune of "The Battle Hymn of the Republic"

Written by FRANK E. LOWENSTEIN.

*We bring to you our greetings and are glad for you to know,
That the folks want to meet you, and will hate to see you go.
We have tuned up the fiddle, and prepared for lots of fun,
In nineteen twenty-one.*

CHORUS

*Come along to Atlanta,
Welcome all to Atlanta,
We expect you in Atlanta,
In nineteen twenty-one.*

*The peaches will be smiling and you'll smack your lips with glee,
As you revel in the orchard and pluck them from the tree.
They are best in early summer, when the season's just begun,
In nineteen twenty-one.*

CHORUS

*We've passed a law in Georgia, and will impose a fine,
If there are any nubbins on a watermelon vine,
For every watermelon, must surely weigh a ton,
In nineteen twenty-one.*

CHORUS

*The yellow-legged chicken will be frying in the pan,
Gravy and hot biscuits, that's eating—O, man!
The incubator's working putting thousands in the run,
For nineteen twenty-one.*

CHORUS

TREASURER'S REPORT.

Division Collections for October.

Chicago.....	\$ 474.37
Detroit.....	310.94
Saginaw.....	16.21
Louisville.....	87.50
Little Rock.....	96.44
Nashua.....	26.75
Dayton.....	57.78
Bay City.....	10.98
Cincinnati.....	88.75
Evansville.....	49.24
Nashville.....	28.90
Springfield, O.....	42.84
Olathe.....	107.53
Flint.....	137.28
Toledo.....	105.19
Milwaukee.....	226.06
Columbus.....	118.92
Knoxville.....	64.37
Cleveland.....	113.68
Indianapolis.....	261.58
Greater New York.....	456.15
St. Louis.....	194.93
New Haven (September).....	19.89
New Haven.....	24.71
Holyoke.....	52.07
Los Angeles.....	134.03
Atlanta.....	167.98
Philadelphia.....	192.58
Kansas City.....	144.60

Omaha.....	150.40
New Orleans.....	105.77
Kalamazoo.....	30.77
Boston.....	158.68
Pittsburgh.....	199.79
Hartford.....	51.48
Memphis.....	34.03
Portland, Me.....	60.11
Buffalo.....	75.01
Portland, Ore.....	73.84
Newark.....	63.04
Providence.....	73.66
Seattle.....	74.45
Utica.....	58.53
Washington.....	116.40
Baltimore.....	82.39
Syracuse.....	55.56
Cedar Rapids.....	135.00
Huntington.....	55.46
Albany.....	50.09
Rochester.....	91.62
San Francisco.....	152.81
Reading.....	39.75
Akron.....	466.64
Salt Lake.....	46.86
Rockford.....	100.04
Springfield, Ill.....	120.47
Davenport.....	36.66
Worcester.....	49.14
St. Paul.....	226.69
Ft. Worth.....	79.10

THE FRAT

Dallas	126.78
Denver	113.96
Waterbury	17.71
Bridgeport	31.49
Springfield, Mass.	35.41
Waco	71.22
Ogden	26.57
Pittsfield	23.74
Bangor	51.07
Kenosha	63.58
Birmingham	69.42
Sioux Falls	26.11
Wichita	46.50
Spokane	76.49
Des Moines	30.81
Lowell	32.52
Berkeley	49.63
Delavan	32.38
Houston	71.91
Worcester (September)	26.59
Total collections	\$7,950.36

TREASURER'S STATEMENT.

For October, 1920.

Balance, September 30	\$264,855.34
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Receipts.

Division collections	7,950.36
Interest, mortgage loans	756.25
Interest, mortgage bonds	445.09
Interest, bank deposits	20.16
Rent, Chicago Division	10.00
For exchange on checks	.43
Sale of buttons and rings	51.20
On bills for engraving	20.68
Recording and registry fees	9.50

Total balance and receipts. \$274,119.01

Expenditures.

Sick benefits	\$ 545.00
Accident benefits	150.00
Accrued interest	2.92
Salary, W. L. Davis	12.50
Salary, H. L. Tracy	12.50
Salary, E. H. Melvain	12.50
Salary, A. L. Pach	12.50
Salary, L. A. Fisk	12.50
Salary, T. J. Blake	12.50
Salary, G. F. Flick	12.50
Salary, H. M. Leiter	6.25
Salary, W. Barrow	6.25
Salary, Dr. M. Furlong	25.00
Salary, H. C. Anderson	41.66
Salary, F. P. Gibson	166.66
Salary, E. M. Rowse	125.00
Services, F. B. Pleasant	125.00
Services, C. B. Kemp	115.00
Services, G. M. Sievert	100.00
Services, J. F. Meagher	10.00
Organizing expenses	55.33
Insurance department fees	87.50
Postage	29.01
Printing and stationery	153.11
Official publication	225.98
Furniture and fixtures	85.70
Lodge supplies	1.85
Office expenses	116.31
Rent	125.00

Total expenditures. \$ 2,386.03

Recapitulation.

Total balance and receipts	\$274,119.01
Total expenditures	2,386.03

Balance, October 31. \$271,732.98

TRUSTEES' REPORT.

Ledger Assets, October 31, 1920.

First mortgage loans	\$152,300.00
First mortgage bonds	33,587.57
U. S. Liberty bonds	56,560.20
Canadian bonds	14,412.14
Cash in bank, Central Trust Co.	13,829.52
Cash in bank, Bank of Montreal	295.50
Grand Secretary's contingent fund	300.00
Treasurer's cash	448.05

Total as per general balance. \$271,732.98

Balances in Funds.

Mortuary funds	\$ 38,242.45
Reserve funds	210,721.61
Sick and accident fund	10,335.12
General expense fund	5,861.03
Organizing fund	1,083.30
Convention fund	5,489.47

Total in all funds. \$271,732.98

Concerning Investments.

Interest receipts in October were \$1,221.50. The balance of \$2,500.00 due on principal of a farm loan was received in advance of maturity. This payment was reinvested with part of current surplus in three new farm mortgages of amounts, \$2,000.00, \$4,500.00 and \$2,500.00, respectively—all at 7 per cent interest.

OCTOBER DISABILITY CLAIMS.

W. S. Dibble, Wichita	\$ 10.00
J. H. Prendergast, Santa Clara, Calif.	10.00
Lee M. Dodge, Los Angeles	50.00
F. C. Berger, New Rochelle, N. Y.	20.00
H. L. Barbour, Richmond, Va.	50.00
William Becker, Pittsburgh	45.00
A. C. Kroener, Evansville	20.00
Samuel Kudosh, Philadelphia	10.00
Thomas Breen, Philadelphia	50.00
William Stafford, St. Louis	20.00
E. L. Blevins, Freeburg, Ill.	30.00
E. H. Melvain, Olathe	30.00
Richard Luce, Nashua	50.00
M. L. Dowling, Chicago	15.00
B. Schornstein, Newark	25.00
C. H. Jenkins, Omaha	50.00
David Streat, Omaha	50.00
George W. Fox, Newark	10.00
*Ed. Miller, Barham, La.	15.00
*I. Blumenthal, New York	15.00
*John Schwarz, Chicago	10.00
*H. V. Jackson, Indianapolis	50.00
*Walter Berry, Akron	10.00
*W. P. Sullivan, Guilford, Conn.	10.00
*John Parks, Tiffin, O.	20.00
*G. Schneider, Davenport	20.00

Total for the month. \$695.00

*Denotes accident claims.

NEW MEMBERS.

1 B. S. Jurezik	Chicago
1 Ernest W. Craig	Chicago
1 Paul E. Tillman	Chicago
1 F. R. Nihlean	Chicago
1 Joe J. Hyatt	Durham, N. C.
1 J. P. Arcand	Montreal, P. Q.
2 Joel F. Piatt	Detroit
5 Oscar E. Taylor	Little Rock
11 Hayden C. Gentry	Boonville, Ind.

14 August Bender	Ellis, Kansas
15 L. J. Gorzenski	Flint
15 G. W. Griffith	Bellaire, Mich.
16 C. W. Clark	Stryker, O.
16 F. E. Walton	Toledo
16 Henry F. Dix	Stryker, O.
16 W. R. Whitacre	Cygnets, O.
17 Samuel Becker	Milwaukee
17 George Clemens	Milwaukee
18 Oscar L. Redman	Newark, O.
21 R. C. Hemstreet	Cleveland
22 Chas. Robinson	Petersburg, Ind.
22 W. M. Street	Orleans, Ind.
23 Louis A. DeMarchi	New York
23 M. E. Joseph	Brooklyn, N. Y.
23 Samuel Frankenheim	New York
23 Morris Gabawitz	Brooklyn, N. Y.
23 J. P. Morello	Jamaica, N. Y.
23 Peter Mitchell	New York
23 C. M. Fitzgerald	Brooklyn, N. Y.
23 Samuel Goldstein	New York
23 J. P. Radcliffe	New York
23 Edward Zwetckhenbaum	New York
24 James M. Smith	St. Louis
24 Clint Forrest	St. Louis
24 Perry J. Potter	St. Louis
24 Walter R. Grady	Alton, Ill.
26 Anthony Przybyla	Chicopee, Mass.
27 J. V. Dwyer	Los Angeles
27 A. L. Cordero	Los Angeles
30 F. J. O'Donnell	Philadelphia
30 D. M. Flenner	Glen Mills, Pa.
30 M. L. Cooper	Riverton, N. J.
32 Fred A. Rush	Lincoln, Neb.
32 Henry Dietz	Lincoln, Neb.
32 W. E. Sabin	Tecumseh, Neb.
33 C. C. Garlington	Tioga, La.
34 George R. Klatke	Kalamazoo
34 George C. Ransford	Kalamazoo
35 H. B. Lutes	Lynn, Mass.
35 F. J. Souza	Fall River, Mass.
35 Stanley Przysas	Fall River, Mass.
35 A. E. Allard	Brockton, Mass.
35 P. E. Donahue	Medford, Mass.
35 G. W. Pike	Roxbury, Mass.
35 E. A. McEntee	Roxbury, Mass.
36 Thomas Restivo	Pittsburgh
36 Wm. N. Smith	Pittsburgh
36 Samuel Frank	Pittsburgh
36 E. W. Nickeson	Washington, Pa.
37 J. H. Sullivan	Taftville, Conn.
38 J. E. B. Keeton	Wheeler, Miss.
38 C. G. Spivey	Decatur, Miss.
38 W. K. Manning	New Albany, Miss.
41 W. S. Hunter	Vancouver, Wash.
41 G. F. Hackenberg	Portland, Ore.
41 R. H. Hackenberg	Portland, Ore.
41 C. J. Gannon	Portland, Ore.
41 Ozias Stevens	Portland, Ore.
42 C. T. Hummer	Jersey City, N. J.
42 John N. Larsen	Newark
44 C. E. Devereaux	Yakima, Wash.
44 Glenn A. Pierson	Lowell, Wash.
44 K. E. Johnson	Scappoose, Wash.
44 Charles A. Gumaer	Seattle
44 F. E. Emmons	Seattle
45 A. G. Rodman	Binghamton, N. Y.
46 J. S. Lumpkin	Richmond, Va.
46 B. J. Beasley	Richmond, Va.
46 W. C. Scott	Richmond, Va.
46 W. J. Stoddard	Pearisburg, Va.
47 J. S. Weinstein	Baltimore
47 W. Williamson	Danville, Va.
47 R. L. Thompson	Danville, Va.
47 H. R. Elliott	Brooklyn, Md.
49 F. J. Anthony	Cedar Rapids, Ia.
50 J. P. Harris	Chattaroy, W. Va.
50 E. B. Scranage	Grafton, W. Va.

53	F. E. Burwell.....	Woodland, Calif.
55	Clyde M. Houze.....	Akron
55	J. M. Jacobson.....	Akron
55	Edward Stanley.....	Akron
55	R. B. Johnston.....	Akron
55	John McLean.....	Dover, Ohio
59	A. Kleinfeldt.....	Davenport
59	Frank Schlegel.....	Dubuque, Ia.
59	Otto Schnoor.....	Dubuque, Ia.
59	J. P. Dorman.....	Dubuque, Ia.
60	Edmond Ross.....	Fitchburg, Mass.
61	J. A. Walser.....	St. Paul
61	Syver Bjorlee.....	Lead, S. D.
61	W. J. Prieve.....	St. Paul
61	Arthur Oskerg.....	Osseo, Minn.
62	R. L. Edwards.....	Kennedale, Texas
63	Clifford M. Seale.....	Kerens, Texas
63	W. R. Wood.....	Oklahoma City, Okla.
63	P. M. McNamara.....	Dallas
64	Eddie L. Roach.....	Denver
68	F. H. Rendon.....	Laredo, Texas
72	Ambrose Castona.....	Kenosha
72	George E. Genack.....	Kenosha
73	R. C. Herrmann.....	Birmingham, Ala.
76	E. M. Winchell.....	Spokane
77	R. J. Jones.....	Des Moines
79	J. T. Dilke.....	Berkeley
79	Theodore Law.....	Berkeley
79	H. J. Bonetti, Jr.....	Morgan Hill, Calif.
80	G. H. Anderson.....	Clinton, Wis.
80	C. H. Hirte.....	Sparta, Wis.
81	F. K. Roberts.....	Houston
81	Charlie Chambers.....	Lufkin, Texas
81	H. W. Lange.....	Temple, Texas

TREASURER'S STATEMENT.

For November, 1920.

Balance, October 31.....	\$279,732.98
Receipts.	
Division collections.....	\$ 7,519.48
Interest, mortgage loans.....	741.50
Interest, mortgage bonds.....	414.62
Rent, Chicago Division.....	10.00
Sale of buttons.....	19.30
Sale of fobs.....	2.20
Recording and registry fees.....	8.00
On bill for halftone.....	3.92
For exchange on checks.....	.38

Total balance and receipts ..\$280,452.38

Disbursements.

Sick benefits.....	\$ 425.00
Accident benefits.....	190.00
Organizing expenses.....	64.06
Back interest (accrued).....	143.81
Salary, H. C. Anderson.....	41.66
Salary, M. Furlong, M. D.....	25.00
Salary, E. M. Rowse.....	125.00
Salary, F. P. Gibson.....	166.66
Services, G. M. Sievert.....	100.00
Services, C. B. Kemp.....	115.00
Services, F. B. Pleasant.....	125.00
Rent.....	125.00
Official publication.....	216.36
Printing and stationery.....	51.30
Office expenses.....	38.81
Postage.....	117.90
Furniture.....	8.50
Insurance Department fees.....	4.50
Halftone.....	4.40

Total disbursements.....\$ 2,087.96

Recapitulation.

Total balance and receipts.....	\$280,452.38
Total disbursements.....	2,087.96
Balance, November 30.....	\$278,364.42

TREASURER'S REPORT.

Division Collections for November.

Chicago.....	\$ 467.66
Detroit.....	259.68
Saginaw.....	18.38
Louisville.....	96.79
Little Rock.....	133.20
Nashua.....	16.30
Dayton.....	73.43
Bay City.....	10.98
Cincinnati.....	103.53
Evansville.....	30.40
Nashville.....	21.71
Springfield, O.....	35.81
Olathe.....	62.79
Flint.....	141.64
Toledo.....	124.65
Milwaukee.....	164.16
Columbus.....	124.42
Knoxville.....	54.04
Cleveland.....	148.22
Indianapolis.....	243.98
New York.....	313.03
St. Louis.....	200.02
New Haven.....	44.98
Holyoke.....	41.08
Los Angeles.....	163.39
Atlanta.....	99.87
Philadelphia.....	193.52
Kansas City.....	122.99
Omaha.....	87.83
New Orleans.....	108.62
Kalamazoo.....	37.23
Boston.....	130.77
Pittsburgh.....	147.58
Hartford.....	62.00
Memphis.....	44.25
Portland, Me.....	72.71
Buffalo.....	94.98
Portland, Ore.....	94.05
Newark.....	131.54
Providence.....	63.87
Seattle.....	100.29
Utica.....	68.31
Washington.....	160.86
Baltimore.....	100.14
Syracuse.....	69.17
Cedar Rapids.....	126.82
Huntington.....	37.58
Albany.....	108.62
Rochester.....	32.50
San Francisco.....	141.57
Reading.....	40.25
Akron.....	337.45
Salt Lake.....	33.04
Rockford.....	74.69
Springfield, Ill.....	111.32
Davenport.....	31.68
Worcester.....	55.10
St. Paul.....	240.44
Ft. Worth.....	106.02
Dallas.....	108.22
Denver.....	84.79
Waterbury.....	25.50
Bridgeport.....	19.03
Springfield, Mass.....	37.69
Waco.....	67.69
Ogden.....	26.36
Pittsfield.....	32.39
Bangor.....	44.51
Kenosha.....	63.76
Birmingham.....	42.63
Sioux Falls.....	22.27
Wichita.....	92.44
Spokane.....	24.19
Des Moines.....	45.80
Lowell.....	38.83
Berkeley.....	38.28

Delavan.....	34.25
Houston.....	47.17
Spokane (September).....	61.57

Total collections.....\$7,519.48

TRUSTEE'S REPORT.

Ledger Assets, November 30, 1920.

First Mortgage Loans.....	\$172,674.86
First Mortgage Bonds.....	28,587.57
U. S. Liberty Bonds.....	56,560.20
Canadian Bonds.....	14,902.14
Central Trust Co.....	4,895.62
Bank of Montreal.....	57.58
Grand Secretary's Fund.....	300.00
Treasurer's cash.....	386.45

Total ledger assets.....\$278,364.42

Balance in Funds.

Reserve Funds.....	\$211,733.92
Mortuary Funds.....	43,205.78
Sick and Accident Fund.....	10,802.47
General Expense Fund.....	5,799.07
Organizing Fund.....	1,117.24
Convention Fund.....	5,705.94

Total in all Funds.....\$278,364.42

Concerning Investments.

Net interest receipts in November were \$1,012.31. A principal payment of \$5,000 was received on bonds of an apartment building issue, maturing November 6. This \$5,000 with other funds of current surplus, was reinvested as follows: \$3,000 in a farm loan, yielding 7%; \$17,418.36 in a 5½% city mortgage for \$18,000, netting 6½% at price paid. Another \$500 bond of the Canadian Victory loan, maturing in 1922, was also purchased at 98, to net about 6¼%.

NOVEMBER DISABILITY CLAIMS.

L. P. Pagley, New Castle, Pa.....	\$ 20.00
Wilbur Rapp, Newark.....	10.00
O. T. Osterberg, Davenport.....	50.00
W. J. Japes, Detroit.....	50.00
Philip Shine, Providence.....	10.00
Walter G. Durian, Hartford.....	40.00
J. A. Sandberg, Worcester.....	20.00
D. L. McCord, Lancaster, Pa.....	20.00
P. O'Brien, Philadelphia.....	50.00
W. Schulman, Stapleton, N. Y.....	30.00
H. U. Wise, Harrisburg, Pa.....	10.00
Wm. Murphy, Fairport, N. Y.....	50.00
W. C. Bader, Louisville.....	20.00
W. N. Bennett, St. Louis.....	15.00
W. S. S. Austin, Johnson City, N. Y.....	10.00
A. R. Murdock, Cedar Rapids.....	10.00
J. Levy, Brooklyn, N. Y.....	40.00
*L. Rabenstein, New York.....	10.00
*L. J. Laingor, Akron.....	15.00
*G. R. Cowell, Franklin, Tenn.....	50.00
*C. M. Gordon, Lawrence, Kans.....	10.00
*H. F. Hausmann, Knapp, Wis.....	15.00
*C. R. Cummings, Denver.....	10.00
*V. Swanson, Cortland, Ill.....	20.00
*W. F. Welch, Dallas.....	15.00
*R. Arrowsmith, Detroit.....	15.00

Total for the month.....\$615.00

*Denotes Accident Claims.

The safety of the whole of us
Depends so much on all of us,
It quite behooves each one of us
To be thoughtful of the rest of us.

—[N. U. Booster.]

MARRIAGES.

September 8—Harry Armstrong and Miss Ellen E. Keyworth, of Montreal, Canada.

September 15—Reed Krotzer and Miss Ethel Laughlin, of Pittsburgh, Pa.

September 29—Walter Falmoe and Miss Elizabeth Cervenka, of St. Paul, Minn.

October 5—Lonnie Irvin, of Akron, O., and Miss M. Watts, of Ft. Worth, Tex.

October 7—Preston Barr, Jr., of Hartford, Conn., to Miss Octavia E. Hudson, of Springfield, Mass.

October 16—Tom L. Anderson, Minden, Neb., and Miss Effie Wessen, Oakland, Neb.

October 16—Samuel G. Henry and Miss Vida Morrison, Toledo, O.

October 21—William Morehouse and Miss Beulah Whitacre, Toledo, O.

October 29—William Brewsaugh, Robinson Station, Ky., and Miss Edith Ashby.

October 30—Russell E. Schneck and Miss Ida S. Stamm, Womelsdorf, Pa.

October 30—William B. Mellis, Mt. Vernon, N. Y., and Miss Gertrude A. Doenges, New York.

November 7—Alex J. Sams, Louisville, Ky., and Miss Anna Locker, Lancaster, Pa.

November 7—Grover A. Morgan, Dallas, Tex., and Miss Mabel McDaniel, Durant, Okla.

November 10—Raymond Whitney, St. Paul, Minn., and Miss Myrtle Lent, Minneapolis, Minn.

November 13—Edward Hale, Walla Walla, Wash., and Miss Ada Yoron, Eugene, Ore.

November 14—Ralph M. Hutchings and Miss Bertie Harvel, Jonesboro, Ark.

November 17—Roman Sulski, Chicago, Ill., and Miss Anna Valentine, Spring Valley, Ill.

November 23—John Otto and Miss Rose Creighton, Springfield, Ill.

November 25—William T. Rice and Miss Lydia Buch McCready, of Columbia, Pa.

November 25—Stephen O. Miller, Springfield, O., and Miss Irene Krauss, Dayton, O.

November 28—Nathan Henick, Toledo, Ohio, and Miss Esther Cohn, Chicago, Ill.

ENGAGEMENTS.

Fee Griggs, Dallas, Tex., and Miss Susie Cunningham, San Angelo, Tex.

Charles Athy, Little Rock, Ark., and Miss Rosa Stoner, Calico Rock, Ark.

Ledger Goree, Little Rock, Ark., and Miss Delphia Talley, Harris, Ark.

BIRTHS.

July 16—Mr. and Mrs. John Fehr, Salt Lake City, Utah, a girl.

August 4—Mr. and Mrs. Louis Pagly, New Castle, Pa., a boy.


August 4—Mr. and Mrs. Isidore Loureen, New Castle, Pa., a girl.

October 5—Mr. and Mrs. John Jezeveski, Milwaukee, Wis., a girl.

October 11—Mr. and Mrs. Edwin Nelson, Milwaukee, Wis., a boy.

October 12—Mr. and Mrs. Abe Chaimowitz, New York, a boy.

October 14—Mr. and Mrs. August Schultz, Los Angeles, Calif., a girl.



U · T · A · H

The Land of the Mormons

Roundup and Barbecue


In Honor of Grand President Anderson

Program by Bob White

Music by Paul Mark

Ogden Division
No. 69

Meet
"PREXY"
and the
Salt Lakers
at Lagoon
Sunday
p. m.



Thursday, August 19th

Arrival of Grand "Prexy." Welcoming procession will march, headed by Brother Mark's "cowboy band" playing "I'll Save Your Sole"; take Ogden Canyon "trail" in "prairie schooners," but in case river is on rampage, rafts and canoes will be taken; "chuck wagon" will be waiting at Hermitage, and "outfit" will find "bunks" ready for them. After "grub" will take trip thru canyon to Ogden Valley to witness the awe-inspiring spectacle of the setting sun behind the Wasatch range. Twilight ride back to camp, where members of the W. A. E. outfit will give an exhibition of riding outlaw horses, roping and "bulldogging" wild steers. Yarn spinning and anecdotes of camp and trail will be given around the campfire, under the light of Mormon stars.

Friday August 20th (Hittin' th' Trail)

Outfit will take trail to Camp Brigham (named after the great Mormon Prophet, Brigham Young); from here thru Brigham Canyon to a secluded spot in the fastness of the mountains where camp will be made close by a turbulent mountain stream, where "Prexy" will be given the chance to demonstrate his skill at luring the speckled beauties from their haunts. "Chuck wagon" will be in charge of "Puncher" Underwood, who will hand out the following "grub":

Speckled Beauties, a la Mormon	Spud Shavings
Embalm'd Cucumbers	Staff of Life, a la Gibson
Rear Leg of Mormon Pig, with Frijoles	"Hoosier" Anderson Cheese
Flour and Water Waters	Ben Fruit
Muffins	Coffee

Friday, 6:00 p. m. (Glenwood Park)

Picnic and Luncheon; prepared by Mormon beauties; impromptu speeches, etc.

Through the courtesy of the Silent Worker, we are reproducing here the program that was gotten out by Ogden Division at the time of Grand President Anderson's visit there last August. It is the work of H. Stewart Smith of that city.

October 16—Mr. and Mrs. George Englehardt, New York, a boy.

October 19—Mr. and Mrs. Thomas Singleton, Los Angeles, Calif., a girl.

October 21—Mr. and Mrs. Herman Schanabelus, Detroit, Mich., a girl.

October 22—Mr. and Mrs. Carl Frederick, Detroit, Mich., a girl.

October 29—Mr. and Mrs. Thomas Collins, Denver, Colo., a girl.

November 1—Mr. and Mrs. William Heubner, Marion, O., a girl.

November 6—Mr. and Mrs. Harry J. Neely, Flint, Mich., a girl.

November 10—Mr. and Mrs. J. D. Kendon, Laredo, Tex., a boy.

November 15—Mr. and Mrs. Laurence Snow, St. Joseph, Mo., twins, boys.

November 16—Mr. and Mrs. David Kraus, Seattle, Wash., a girl.

November 27—Mr. and Mrs. Julius Bente, Los Angeles, Calif., a girl.
 November 28—Mr. and Mrs. J. Leon Harvat, Denver, Colo., a boy.
 November 30—Mr. and Mrs. R. E. Fraser, Gill, Colo., a boy.
 December 2—Mr. and Mrs. Michael Krawl, New Britain, Conn., a girl.

ATLAN-TY-ONE.

Eighth Triennial Convention of the National Fraternal Society of the Deaf, Atlanta, Ga., July, 1921.

Have you heard that the next great "Frat" convention will be held in Atlanta during July next? If so, start now making preparations to attend because you are sure of the biggest time in your life.

Atlanta and the South are making extensive arrangements to give you a time that you will never forget.

It will be a great home-coming reunion for those hundreds of Dixie boys and girls living in the north and the west. They are feeling like this:

"I wish I was in Dixie,

Hooray! Hooray!

In Dixie Land I'll take my stand,

To live and die in Dixie,

Away, away, away down south in Dixie

Away, away, away down south in Dixie.

On to Atlanta

(Read before the National Association of the Deaf at Detroit last summer.)

Sung to the tune of Dixie.

First Verse.

We are glad to visit Michigan Land
 And Dixie's Men extend their hand!

Hurrah, Hurrah, for Michigan Land!
 We're here to gain your friendly hearts,
 By all of Dixie's simple arts

We're here, we're here

To smile, to cheer!

Chorus.

We want you in Atlanta!

Come one, come all!

Our city holds out open arms

Go down there and enjoy her charms

Come down, way down,

To Atlanta, Georgia, Dixie!

Come down, way down,

To Atlanta, Georgia, Dixie!

Second Verse.

In July of nineteen twenty-one

You will enjoy the pleasant run

Away, away, to Dixie Land.

You'll see the fields of cotton bloom,

Our Southern skies dispel all gloom

Peaches, Peaches,

For ev'ry one.

Chorus.

So when you reach Atlanta,

Hurrah, hurrah!

We'll make you glad you came our way,

You'll want to stay for many a day,

Hurrah, hurrah!

Oh welcome to Atlanta!

Hurrah, hurrah!

Oh welcome to Atlanta!

Do not dare to live without some clear intention toward which your living shall be bent. Mean to be something with all your might.—[Phillips Brooks.



COMING DIVISION EVENTS.

December.

- | | | |
|----|-------------------------|----------------|
| 31 | Watch night..... | Evansville |
| 31 | Annual Ball..... | Milwaukee |
| 31 | Social..... | Columbia |
| 31 | Social..... | Holyoke |
| 31 | Annual Ball..... | Boston |
| 31 | Long Green blowout..... | Seattle |
| 31 | Watch party..... | Denver |
| 31 | Watch party..... | Houston |
| 31 | B. O. B. Session..... | Indianapolis |
| 31 | Watch night..... | New York |
| 31 | Mask ball..... | Salt Lake City |
| 31 | Watch party..... | Kansas City |
| 31 | Dance..... | St. Paul |
| 31 | Watch night..... | Los Angeles |

January.

- | | | |
|----|--------------------------|--------------|
| 1 | Mask ball..... | Detroit |
| 1 | Open House..... | Chicago |
| 1 | Open house..... | Indianapolis |
| 1 | Social..... | Dayton |
| 1 | Open house..... | Rockford |
| 1 | Installation—social..... | Dallas |
| 1 | Open house..... | Birmingham |
| 1 | Open house..... | Little Rock |
| 1 | Open house..... | Cincinnati |
| 1 | Bowling tournament..... | Boston |
| 1 | Open house..... | Berkley |
| 2 | Frat Day..... | Indianapolis |
| 8 | Social..... | Utica |
| 8 | Party..... | Huntington |
| 15 | Lecture—A L. Pach..... | Worcester |
| 29 | Mask ball..... | Delavan |

February.

- | | | |
|----|--------------------|------------|
| 5 | Annual ball..... | Chicago |
| 5 | Mask ball..... | New York |
| 5 | Entertainment..... | Reading |
| 19 | Banquet..... | Des Moines |
| 19 | Box social..... | Toledo |
| 21 | Social..... | Lowell |
| 22 | Mask party..... | Atlanta |
| 26 | Masquerade..... | Syracuse |

Chicago.

When alive he had no attention,

Not worth any notice or mention,

But now that he's dead,

They place o'er his head

A monument whereon we read

How he died for his union's creed.

Fate and fortune play queer tricks. Imagine hundreds of bare-headed hearing people standing around in tardy tribute while a stately monument is unveiled to a "poor, ignorant deaf mute." Yet such is life. Samuel Kapper was an uneducated deaf man from Russia. He could not read or write, and as the N. F. S. D. does not admit the illiterate Kapper was unable to become a frat. But he was well known to us all. He was one of the clothing workers in the memorable strike of 1915. And in the fighting Kapper was the only one killed. So on Thanksgiving day the clothing workers union unveiled a monument to his memory. For such is life.

James R. Auld has gone into the clothing

business. "Wholesale prices on suits and overcoats are \$25 cheaper than retail prices; let me help you save that \$25," reads his business announcement. He will certainly build up a good patronage. Brother Auld lives at 5852 Calumet Avenue.

On a recent Sunday just 81 silents accompanied the S. A. C. football team way out to Aurora.

Mrs. Joe N. Bernstein is getting along nicely after an operation.

Grand Treasurer Rowse was away on a belated vacation to visit his folks in Massachusetts.

Grand Trustee Washington Barrow is out again after two weeks of confinement—or imprisonment—with a mild case of diphtheria.

The division's annual ball is set for February 5. Joe Wondra is chairman and the S. A. C. club house the place.

Nathan Henick, Toledo Division's hustling secretary, showed he could hustle in other directions and even out-hustled Chicago boys. He captured one of Chicago's belles, Miss Esther Cohn. They were married at the home of the bride, November 28, and are now at home in Toledo.

Recent visitors registered at the home office were Kenneth Olson, Miss Kate Keeley, of Salt Lake City, Elmer Peterson of Des Moines, Martin D. Dryer of Indianapolis, Burd McVay of Cascade, Iowa, Otis Wallace of Decatur, Ill., S. Robey Burns of Freeport, Ill., F. R. Peard of Eureka, Ill., Mr. and Mrs. J. G. Otto of Springfield, Ill., Mr. and Mrs. James Kearns of Milwaukee, Wis., Mr. and Mrs. Nathan Henick, of Toledo, Ohio, Mr. and Mrs. Orville Robinson of Delavan, Wis., T. S. Cusaden of Omaha, Nebr.

Los Angeles.

Our land with sky-hue water,
 Our land of the warm soft sun.
 (Welcome each burst of laughter,
 If at this you poke some fun.)

They are coming!

The brightest, the bravest, the best—fraters all—they come, drawn by the matchless climate of sunny Los Angeles; Los Angeles the golden.

One of our latest additions is W. F. Schneider, the "big gun" of Portland, Oregon. "Billiken" has a job as photo-engraver, and will remain permanently, come what may. He left the web-foot city because the rainy weather invariably affected his frau's health unfavorably; since hitting our balmy clime the frau has shown marked improvement. "Billiken" is one of those board-guage brothers, slow to wrath but a power in lodge politics, who do much to make a division stronger.

Levi Larson has also returned after a visit to the East, accompanied by his

wife and his brother Oscar and wife. Levi can have his old job back if he wants it, but he and Oscar are thinking of entering business on their own hook. Both are expert machinists.

C. Modisett, Toledo, and W. Davis, Cleveland, visited the November meeting. The former has taken out a transfer to No. 27, and is residing in Long Beach, while the Davis family is residing in Alhambra.

Jacob Schmandt, after nearly ten years absence in Oregon and Washington, hit town again November 12, partly on business and partly on pleasure. He is trying to sell his patent on a bag-sewing mechanism. Schmandt owns 232 acres of timber land in Eddyville, Oregon, stocked with 400 sheep, and may return there in March.

Robert Mephram has accepted the instructorship in the shoe shop at the state school in Berkeley.

Arthur Peterson and Floyd Bulmer found Los Angeles too attractive a city to leave for their Minnesota homes, so they decided to remain. Bulmer has a steady job as carpenter, while Peterson is a compositor.

Thomas Singleton and wife arrived from Oakland, and is working here as a carpenter. His wife was well-known in Chicago before her marriage, being Miss Flora Dunbar.

Paul Martin, formerly of Chicago, has gone to San Francisco, and is reported having a good position in one of the biggest printing plants there. Martin expects to come back to Los Angeles next spring.

Atlanta, 1921.

Delegate—Alvin Dyson.

Alternate—Melville Matheis.

Los Angeles will not start its nag in "The Frat Derby."

There you have the news in a nut-shell.

"Open House" and a public installation of the local division's incoming officers will take place December 31, at Garfield, 730 South Grand avenue. Everybody welcome.

Bright and early Thanksgiving morning the Hartman's and Mrs. Singleton and Melville Matheis paid an unexpected call on Morse Dodge at Olive View Sanatorium, in San Fernando valley, where Dodge is recuperating from a severe attack of tuberculosis, contracted during the "flu" epidemic two years ago. Dodge was immensely pleased with a small surprise package of edibles, something fraternal to make his Thanksgiving truly thankful.

Rockford.

J. Neilson surely seems to dote Upon the speedy motor boat.

J. Neilson sold out his motor-boat business here on the outbreak of the world war. He is now dickering with the parties in White Hall, Mich., seven miles east of Muskegon, for a motor boat ferry and transfer.

The esteemed Austin Baird, who holds certificate number 56, has earned his last daily wages and gone into business for himself, purchasing a shoe-repairing business in Davis. Being the only shoe-repairing shop in that town, Baird is assured abundant success.

The wife of F. W. Hammer was removed

to the hospital suffering from a peculiar sickness. After watching her for several days, the doctors diagnosed it as sleeping sickness. Later: Mrs. Hammer passed away December 3.

Our Halloween party was pulled-off in good style, prizes for maskers going to Jackson and Maffoli and Mesdames Long and Hart.

Brothers Boyer, Hull, Huber, French and Wirth attended our smoker November 6. Homemade equipment was used. Hot dogs and near-beer were dispensed.

Springfield, (Mass.)

Just two lines of seasonable cheer—

Merry Christmas—Happy New Year.

They say "absence makes the heart grow fonder," and as it is some time since Springfield has appeared in the columns of The Frat, maybe its readers would be glad of a little news from the old town. And just now the only "news" in circulation has to do with Springfield's late "Fraternal" (and what better word, Brother Rowse, could you have coined?), so I will try and give a little write-up of that same blow-out.

So much booming of the N. F. S. D. by divisions all over the country fired Springfield with a desire to emulate the rest, so committees were appointed and plans made for a celebration that would go down as the greatest in New England frat history. And we had it. For four days, October 9, 10, 11 and 12 inclusive, those New England fraters who could get here had the time of their lives.

Of course, no celebration would be complete without the presence of some of the "higher ups" in Fraternity. So the division, at its own expense, had for its chief guests Grand Vice President Pach, organizer for New England, and Grand Secretary Gibson, the biggest gun of them all. Besides these, there was a host of celebrities from all over New England, such fellows as Meacham and Cameron, of Boston, Flynn, of Bangor, Beausoleil, of Holyoke, Trask, of Worcester, McMahon, of Lowell, Fancher of Hartford, etc.

Secretary Gibson arrived Saturday, October 9, and was met by Deputy Organizer Haggerty and conducted to Memorial Hall, where about 300 deaf were waiting to meet him, and everywhere it was plainly evident that his famous motto, "keep smiling" had been adopted and put in practice. A pleasant evening was spent, getting acquainted.

Vice President Pach arrived Sunday, the 10th, and was met by Chairman Haggerty and a few others, and escorted to Odd Fellows Hall, where a big crowd awaited him. Speeches were made by Brothers Pach, Gibson, Meacham, and the presidents of the various New England divisions, and were well received. After the speeches, all hands trooped down to the basement, and were regaled with ice-cream, cake and other refreshments.

Monday all hands trolleyed to a near-by park, where the day was pleasantly spent in visiting and in enjoying an excellent athletic program. Several silver cups were awarded as prizes in the events. Returning to the city in the evening, 132 sat down to our first annual banquet,

held in the Hotel Kimball. Grand and Division officers occupied seats at one long table, while the rest of the banqueters were seated at small round tables. Decorations of bunting, division banners and the U. S. flag made an attractive display. President Donahue acted as Toastmaster, and various toasts were responded to by Brothers Gibson, Pach and the several division presidents present. Other attractions of the evening were the signing of "The Red, White and Blue" by Miss Lizzie Hayes, of Lawrence, Mass.; "The Star Spangled Banner" by Mrs. Edgar Luther, of Hartford, Conn.; and a poem of his own composition, on the N. F. S. D. by Frank Cossette, of Holyoke. Applause was plentiful, and at the close of the speech-making Brothers Pach and Gibson were each presented with a beautiful loving cup in testimonial of the esteem in which they were held by their eastern brethren.

A bowling tournament was held Tuesday morning at Smith's alleys. Silver cups were awarded the winners, Holyoke and Providence, which had scores of 1,204 and 1,202 respectively. Other teams entered were Springfield, with 1,179 points, Lowell, with 1,157 points, and Worcester, with 1,094 points. Mrs. John Henry, of Lowell was first in the women's contest, while Everett Smith of Worcester had the high score in the men's events. In the evening Brother Gibson gave his famous reading, "The Miracle Man," and it was much enjoyed.

But all things must come to an end, and so it was with our "Fraternal." Wednesday saw us barren of guests, but thoroughly happy, and satisfied with our efforts as entertainers, and not a little proud that such a successful affair had been pulled off under the auspices of our own division. Much credit is due the committee in charge for their efforts to make it a success, and almost equal credit to the ladies who so ably assisted in putting things through. Our thanks go to them all.

Lowell.

Brevity is the soul of wit,
Jingles too should have lots of it.
A Merry Christmas (as we preach)—
Happy New Year we wish to each.

Frank Williams is now working in the plant of the Royal Typewriter Company, at Hartford, Conn., and is very well satisfied with his job. About 35 deaf people work at the Royal plant.

Some of our Haverhill non-resident members are out of work owing to the general slackness of business. The shoe strike that has been on for the past four months has not yet broken, though peace is hoped for by the first of the year.

The Halloween party at the home of James Pierce was a great success. The evening was spent in telling stories, playing new games, and in enjoying a sign rendition of "The Red, White and Blue" by Miss Elizabeth Hayes, of Lawrence, whose rendition of the song made such a hit at the Springfield "Fraternal."

Brothers McMahon, Henry and McCord took in the 4-days' doings at Springfield, and enjoyed themselves greatly in the meeting of old friends, and especially,

were glad of the opportunity to meet those two big guns, Gibson and Pach. The Lowell boys were out of luck in the bowling tournament, but are going to make a different showing at the Boston tournament, January 1st.

A social was held at the home of Brother Abbott on October 20. President Beausoleil, of Holyoke Division, who was in town renewing old friendships, was present, and spoke on the early days in Fraternity. Others spoke on the Springfield doings, for the benefit of those who were not so fortunate as to have been there.

Brother Royer, of Boston Division, was present at our November meeting.

Cleveland.

Some variety about Cleveland,
Did you say? Yes, that's where we stand,
It's spice and pep is always rife
In Twenty-One's enjoying life.

On November 20, Cleveland Division pulled off an entertainment at its hall that was one of the best it ever put on. Old stunts, new stunts, and stunts of middle age vied with one another in making the evening pass pleasantly for all. And they were "some" stunts, too.

First off, there was the orchestra. And what an orchestra! Led by Billy Meade, and dressed as clowns, they made a brave show. But the music! I doubt if the inhabitants of Darkest Africa would have stood for it. Only one piece was played, and then the orchestra went to sleep; but that one piece can never be duplicated, though they tell us they are going to duplicate it again next year. May the Fates forefend!

H. W. Koelle delivered himself of one of his famous short stories, and introduced us to "Vodvil," a stunt not new to some of us, but none-the-less thoroughly enjoyed. He was followed by Collins Sawhill with a monologue. Dressed as a son of the Ould Sod, the droll way in which he acted and recited his stories provoked much merriment.

Four of the prettiest butterflies of Cleveland then took the lime-light with a graceful dance. Troubled a little by stage fright, they missed a step now and then, but were really very good. A second quartette of female dancers followed the first, and were well received.

A boxing match between Judd and Callahan was good, but both showed they would need a little more training before they challenge Dempsey. Fred Foster followed with a Jewish comedy act that showed him to possess considerable talent along that line.

The concluding number was a playlet, with Mrs. McCann, Willie Meade and Karl Godenschwager in the principle roles. It scored a big hit. The clown tried his best to add to the fun, but had to quit and play dry-nurse to his little son until that young gentleman went to sleep. It was a fine entertainment, and one thoroughly enjoyed by everyone present. Our winter schedule of entertainments is nearing completion, and will soon be out. Watch for it.

E. M. Rowse, of Chicago, Grand Guardian of the frat strong box was in Cleveland a short time recently, but few of us knew

of his being here, so could not meet and entertain him as we should like to. Next time, Rowse, let us know when you are down this way, and we will give you the keys of the city. Secretary Gibson was also in this neighborhood recently, but sent us no advance dope on his movements, so we couldn't meet him.

Cleveland Division will be represented at the Atlanta convention by Harry McCann, with Frank Bauer as alternate. Quite a few of our members are planning to attend the convention, going via the auto route. Others will patronize the lowly railway, but one and all are going to have one big time, and do their level best to make the convention the best ever.

Karl Godenschwager and Marcus Krohn-gold are the latest addition to the division, coming in via the transfer route from Akron. Both are employed here and expect to stay here permanently. Harry Whalen has left us to affiliate with Los Angeles Division.

Worcester.

Scion of an old Scotch painter,
Famed of the heather field,
Mix ye the pigments quainter
To symbol our sacred shield,
That proudly hangs in royal state
Without the portals of our gate.

William Kemp, the "Grand Old Man" of our division, executed a very neat piece of work making the division shield. Kemp has the family talent—one of his cousins was Sir William Reid, the famous old Scotch oil painter.

Worcester will be down in force at the big three-day "Fraternal" at Boston, the last of this year. The bowlers hope to cop a few cups there, despite our sorry showing at Springfield.

Quite a number of Worcesterites partook of the Springfield "Fraternal," meeting Grands Pach and Gibson. Arrangements are underway to have Pach come down and boost our division January 15.

The division lost one of its best lady helpers in the death of Mrs. Lucy Wheeler September 16. A floral wreath signified the sympathy of No. 60.

Frank Deveau and wife have moved to Hartford, where he has a good job.

Clarence Morrison, of Marlboro, has gone to Pittsfield, where he is working for the General Electric Company.

Henry Gour is confined to his home, nursing an injured arm.

Business stagnation has hit this city as well as everywhere else, but so far all our boys are holding jobs—though some are on shortened hours.

Ernst Graham's fine and portly figure earned him the proud prerogative of substituting for Santa Claus at our Christmas tree, December 18. A tree loaded with things for the kiddies will be the chief card at a merry frolic—a live turkey being raffled off in the evening.

Alexander Sterling has been elected delegate to Atlanta, with Delbert Trask as alternate. We have enjoyed a successful year, with a net gain of seven members; and with the same set of efficient officers, and with the great and only Pach coming to Worcester to boost No. 60, we should do even better during 1920.

Both of our whist parties, held in the hall October 30 and November 20, were well-attended.

It took Alexander Sterling, just 3 1-2 hours to walk the 12 miles from Framingham to Marlboro, November 14. At the end of his weary walk he was treated to a piping hot supper by the Gours.

Both William Kemp and Alexander Sterling were shocked to hear of the tragic death of their fellow-countryman, Robert Docharty, who was run over by a trolley-car in Cambridge, December 1. Docharty, a social member of Boston, was a teacher of the deaf in Glasgow, Scotland, before immigrating to this country 45 years ago.

Frank Menache, Farmington, has gone back to work on automobile bodies at the Long Auto Co., after a short time as a cobbler.

Louisville.

If you shot an arrow straight in the air,
You'd miss the moon by scarce a hair;
But when I start out to write a pome
Wifey hurls the poker straight at my dome.
(Continued in our next.)

We were going to start a dissertation on the evils of men of family writing alleged poetry, but a visitor just dropped in to tell us of a poem that just happened down town. Or at Gretna Green, Jeffersonville, Ind., to be more accurate. Alexander Johnson Sams went over there with a young lady, and when he returned, it was in double harness. Whoa, we gotta give the name of the young lady who entrusted herself to that famous goat rider, it is, or it was before she allowed the ring to be put on, Anna Locker. She hails from Lancaster, Ky. Congratulaytuns.

We don't know if Alex thought he was doing something original when he did what he did, but rumor has it he merely followed the leader. Willie Brewsaugh came to town on October 29, and there Miss Edith Ashly blushing said yes-sir. The couple, happy as larks, attended our Halloween social, and whenever someone trotted over to them to extend sympathy, they said, "Patronize the concessions." No wonder Johnny Werner established a new high water mark for net profits.

We have just heard that George T. Schoolfield, a social member of Nashville's, succumbed to infirmities due to old age. Mr. Schoolfield had been making his home with his daughter in Memphis. The remains were brought to Danville, Ky., for interment.

Jamison Hawkins took a flying trip to his chicken ranch one day early in November, and when he saw the chicks were ripe enough for egg manufacturing, he packed his grip and went on to Saint Louie, where he is rattling the keys on a mono keyboard in a tariff house. It must be great to be single and able to flee, fly, or flue, to wherever the iron men nod the hardest.

Hope Porter, an old Kentucky boy, but for several years past with Good-year's, at Akron, blew into town on the 10th. He was on his way to California, via Tennessee, Arkansas, Texas, New Mexico, and (possibly) other states. The *modus operandi*, if such a term is *passe*,

is a hefty Buick, driven by an old school-mate of ours, Jimmie Naylor.

There is a plant in Louisville that is trying to take the laurels of Goodyears' brow for number of deaf workmen employed. We mean the Dow Wire Works. They have at present about fifteen deaf men, all frats, too. There is a tire factory here that has not been affected by the recent slump in the market. In fact, this factory is building an enormous addition, and is going to hire a large number of experts in the tire making line the coming spring. We are looking for a healthy increase in the number of deaf voters by the time our next goat festival rolls round. We will delve into this further, and should circumstances warrant, will announce the good news through *The Frat*.

Uncle Pat Dolan, nestor of Number Four, is back after a lengthy stay at Akron. Working at his old plant, a cooperage concern, which did not go to smash with the advent of prohibition. On the contrary, and this is true as can be, it has expanded and expanded, raised wages in decent proportions, and everybody there is now happy.

Little Biographies—No. 11.

Ladies and gentlemen, allow us to introduce the great tamed mustang from the wilds of Jeffersonville, Indiana, known on the parish register as William Bader. No matter how bad men may be in other places, if you will but come down this way, we will show you where you Will C. Bader. Halp—p'leece!

Well, Will will plead guilty to forty-two winters this winter, and sad to relate, he has not yet graduated from any accredited school for deaf kids. In fact, he has never seen the inside of one yet. You see, folks, he never turned out bad until he was grown up, and then, one day, he went out swimming. Water flowed in one ear, and as it came out of the other, it washed his hearing out also. Of course, being such a big cuss, strong as a double team of oxen, no school would consider letting him in. But he went to a private school, presided over by one John Werner, Esq., and what he does not know about the sign language now is not worth bothering about.

The poor dub is married. Bolt cutter by trade. Owns his home. Director of No. 4. Generally is. No neophyte ever fell off the goat with Will around to hold him up. Good fellow in spite of his name. Laddeees and gennnelmen, we thank you.

Little Biographies, No. 12.

This month we are putting in the gent who should have started the parade. We mean Uncle Patrick Dolan. At the time we started the series, he was somewhere in the darkest Ohio, Akron is said to be its geogrzphical name. Now that he is back, we will confide to the public that Uncle Pat is the man who put Louisville on the map in a fraternal way. Vide his certificate, No. 81, dated October, 1903. Pat was born some years before the Civil War broke out, but you would not believe it from his looks. Past grand vice-president, organizer for the state of Kentucky for years, delegate to various conventions,

and always conspicuous for the paucity, but wisdom, of his words: Single, but that is not our fault, nor his'n. He is too busy thinking of things fraternal to mix up with the female of the species. When not inspecting men for fraternal purposes, he is inspecting barrels for commercial purposes, which about completes this little biography.

The annual elections are over. As usual, many ran, but few were chosen. Now, let the losers show they are good sports, and forget politics for the next eleven months.

Hermann Scott read his Frat somewhere down on Oklahoma, and saw where he would have to be present in order to cast his vote or be soaked for an office. He came. For result, see list of new officers.

Gus Stevens thought as how, since he was a Frat, he might leave his farm long enough to cast a few ballots. Now the lad is casting around for a job. We always said so, no man comes to Louisville but he wants to stay. That's why we do not care to enter the Frat Derby, once the delegates take in Louisville, they would make this the perpetual convention city of the Order. And that might not be quite fair to the others.

Pat Dolan and William Fugate have listened to the call of the wild, no, the call of the heart, and have done the only thing possible, taken transfers from Akron to Louisville. There it is again, they all come back. And then, they stay.

We have a lot of letters from persons asking us what the chances for employment in Louisville are at present. Only middling, just now. The employers in the mercantile lines are trying to reduce prices to the ultimate consumer, and are not putting on any high-priced workmen, until conditions have readjusted themselves. A good printer has but to announce his arrival, and he will be hunted up by employers, with good offers. That is, good case men. The tailoring trades are on the blink, as explained above. Several of our fraters in that line have been affected. Charlie Reiss has gone over to a dry cleaning establishment, and is making Sunny Jim look like a funeral advertisement, with his grin that won't come off. The rest of our boys, who have good paying positions, are not worrying over the impending upheaval of industrial conditions.

Every now and then we read of some guy who has made his mark and supplementary remarks relate how that guy attained that mark by his own efforts, handicapped as he was by lack of funds, schooling, etc. Well, we want to introduce the whole world to one lad right here in Louisville, William Francis Dewitt. This lad left school five hears ago, went to work in a machine shop, and today is drawing more money than any two of our boys put together. Fact. We have seen his envelopes. This lad does not give a tinker's malediction for his handicap of deafness. He does his work, and then some. Has invented a contraption, which is being kept heavily guarded, until he is ready to proceed with the manufacture. Just what it is, only two persons know, and they are not telling, but one thing is

certain: When William F. gets the thing on the market, there will be so much jack in it that he will have to hire a steam shovel to put it in bank. There now, we have said it, and don't you every again accuse us of not being able to furnish a scoop.

Recent invalids: Julius H. Senn, tonsillitis. At this writing still in bed. W. C. Badder, same. Dan Brennan, bunions. Lloyd Scott, stubbed toe. J. W. Ferg, swallowed a cud of Black Jack.

Fraters at large, attention! We are always glad to meet your friends passing through this city. But in view of the many impositions upon our good nature, due to fraudulent use of your names, we will not display any more undue hospitality to any one bearing verbal credentials. In the future, when you send on a visitor and tell him to call on us, he will have to bear written credentials, or his credit will be no good.

Salt Lake City.

Speaking of luck, note Rowan's pin, Then the bad luck Collins fell in.

Thanksgiving day the ladies' auxiliary gave a dinner at the home of Brother and Mrs. Emery Preece, following it up with a social in the evening. About 40 were present.

Kenneth Olsen has returned from Akron, where he has been in the employ of the Goodyear for more than two years. He is undecided whether he will return to Akron or go to the new plant at Los Angeles.

Stanley Brodie has gone up to his ranch in Wyoming for a vacation, but thought he would return here for the winter, and would play with the basket-ball team. The team captained by Earl Lewis, is endeavoring to join the Commercial league.

The Bee-Hive Club has twice met at the home of Brother and Mrs. McMills this fall. The next meeting, December 18th, will be at the home of Brother and Mrs. Wright, at Bountiful.

Gallaudet's birthday was honored by Secretary and Mrs. Fehr, who entertained a large party of friends at their home. Speeches, games and refreshments passed the time pleasantly along.

John D. Rowan recently made a couple of trips to Ely, Nevada, where he has business interests.

Alma Wild, of American Fork, and Grant Morgan, of Spanish Fork, the latter a student at Logan, were in town Thanksgiving day, and attended the auxiliary dinner.

And say, the members of this same Auxiliary, by the way, are very anxious to know if ladies will be admitted to the N. F. S. D. by the Atlanta conclave of law-makers. If they are, "Oh, girls, *won't* it be a g-g-gra-a-nd and glo-o-rious feelin'!"

Jacob Beck and his better half have moved to Berkeley, California, and expect to take up permanent residence there.

Nearly all of the local frats, with their wives and friends attended the funeral of Otto Farley, at Ogden, November 14.

Ralph Jacobson has our sympathy in the loss of his hearing brother, Elgin Jacobson, who died on the 2nd of December.

Just before leaving on his second trip to Ely, Nevada, John D. Rowan, bought a stick pin at a local pawn-shop for fifty cents. Later, under the examination of an expert, the stone was found to be a genuine diamond, worth in the neighborhood of \$135. Some luck, believe me.

Salt Lake City Division will hold a masquerade ball New Year's eve. Brothers Hicks, Pettit, Fehr and G. Preece are in charge.

Providence.

Providence is the right sort,
Fall River fraters the same—
All practice—and preach—clean sport,
Putting up a good square game.

The Division's bowling team felt quite cocky over having copped second prize at the Springfield "Fraternal." Indeed, so confident were they of their prowess, that they felt no hesitation, none whatever, in accepting a challenge from the Brockton Silent Five. But alas, "pride goeth before a fall," and the Brockton aggregation rode us to the fall. Brother Holmberg has one of the best teams we have yet met, as was attested by their winning two straight matches.

Tow D. Helberg is busy organizing a basket-ball team, and already has several tentative dates with other deaf teams. Any New England or New York team desirous of trying conclusions with Helberg's team should address him at 520 Hope St., Providence, R. I.

Life is just one operation after another with Chester Collins. A year ago he was badly scalded by falling into a tank of hot water, and while the burns were healing, his left arm was allowed to grow to his body, near the arm-pit, making the arm practically useless. Repeated operations failed to relieve the condition. Now he has been sent to Hartford, and has had two operations there. We hope they will prove more successful than the others.

The Providence deaf, wishing to keep abreast of the times, have organized a club to be known as the Providence Silent Club. The quarters of the new club are on Westminster Street, opposite the Modern Theatre. Wm. O'Brien had the honor of being chosen as its first president.

Some of the most punctual and regular attendants at our division meetings are the members from Fall River. They come a distance of twenty miles. If that don't show enthusiasm, what does?

That Springfield live wire, John Haggerty, passed through this town recently, and stopped long enough to say "howdy" to his many friends.

Tow D. Helberg is now instructor in the carpenter shop of the school.

The Season's Greetings to all.

Atlanta.

By candle light did pumpkins grin—
While weird ghosts came stalking in,
Gaunt of form, or fat, or thin—
Goblins gay and witches grim,
Make-ups there that "looked like sin."

At Our Box Party.

And we had the biggest treat,
Out of all those boxes neat—
Pickles sour, and dainties sweet,

Drinks so good they made you weep,
Prices tho' were far from steep!

At Our Box Party.

Now I guess you have a hunch,
That this Club is some live bunch—
Gee—it was the swellest lunch,
And we all were full of punch!

At Our Box Party.—M. B.

The Halloween Box Party, which was held at the home of Mr. and Mrs. Wade Davis, the 30th, was a most enjoyable affair for the large crowd that attended. Most of the guests came masquerade, and the costumes were many and varied, as to color, and character, the 'Halloween' symbols predominated.

Especially good were the costumes of Mrs. W. McClean, and Mrs. L. B. Dickerson, as Yama-Yama twins, and the ghost, impersonated by L. B. Dickerson.

The first prize for the best decorated box, was won by Mrs. W. McClean, the second was awarded Miss Margie Weaver, and the third to Mrs. David Weaver.

Nearly a score of boxes were auctioned off by Rev. S. M. Freeman, which brought a neat sum for the Convention Fund.

A flashlight picture was taken of the assemblage, just before the party came to a close.

The announcement was made in October that M. R. Rich, of Locust Grove, Ga., and Miss Mattie Agnes Stacey, of Nashville, Tenn., would be united in marriage at the latter's home December 8th. Both met during the three-day "Fraternal" held in Chattanooga, Tenn., and got acquainted and correspondence followed till the announcement of their wedding. They figure stopping over here for a day or so on the way to the bridegroom's home. Congratulations.

Sad news reached here; R. H. Bankston's leg has been amputated, as the result of an accident at the Fordson Tractor Co., Detroit, sometime in September. A loose lathe fell on him and one of his legs was slightly crushed. It was at first not considered necessary to have it cut off. Bankston left Atlanta last year for Akron, but later went to Detroit. Every local frat who knows him regrets very much to learn of the bad accident. At present he is getting along fine in a hospital there.

During the great Southeastern Fair, in progress for ten days in October, among the non-resident frater visitors here were J. C. Henek, Kingston, Ga., who owns a barber shop doing a numerous business, with plenty of money; and Leonard Mills, Calhoun, Ga., who has a shoe-repairing shop of his own, coming down here in his auto. He boasts of having money made out of his business.

Hewitt Morgan, an efficient farmer of Austell, Ga., and his family, came here in his new auto November 7.

Chas. O. Wright and his charming wife are well pleased with their residence here, having come from San Francisco, Cal., last September. He holds a good position as a printer. He was efficient secretary of San Francisco Division No. 53 for a few months till his resignation on account of his leaving there. He predicts that we

will have the greatest convention in history and desires his many friends,—especially in California and Alabama—to come to Atlantyone Convention, and have a royal good time. He has already asked for a transfer.

At the November meeting J. H. Norris announced that he would award a loving cup to the one who would bring in the largest number of new members, collecting the largest sum for the convention fund, provided he should not fall behind with his dues for a year, from December 1 of this year to December 1, 1921. President Ligon approved such a plan and encouraged every frat to do so.

L. B. Dickerson's wife is wintering, not far from the Florida line, at her home at Leesburg, Ga., where her little son is schooling.

The convention committee with Percy Ligon as Chairman will meet in January, having an appointment with Mr. Houser of the Atlanta Convention Bureau as to the progress of the coming convention, revising ways and means, etc. Such program will probably be announced in February's issue if everything has been approved for publication. Brother Underhill of Florida and others will be present; maybe also one or two grand officers, if nothing prevents from their coming as our honored guests.

Are you prepared to come to Atlanty-Ty-One? If not, why not? Atlanty-Ty-One—remember July 11-16.

We tried to write a jingle
About dear old Kris Kringle,
And the happy Yule-tide season
That sets all hearts a-tingle.
But what difference does it make
That our efforts fell so flat—
For 'twould be away next year
Before you'd read it in The Frat.
(Listen! the editor said "Scat!
Who in the world thinks we'd print that?")
[But we are printing it.—Ed.]

The Atlanta deaf held a big celebration in the parlors of the Second Baptist Church on the 9th, in honor of Thomas Hopkins Gallaudet. An excellent supper, and speeches by Revs. J. W. Michaels, and S. M. Freeman, Percy Ligon and L. B. Dickerson were features of the evening. It was decided that we should contribute a neat sum to swell the Monument fund.

Percy Ligon was doubly happy Thanksgiving Day. In addition to having the pleasure of seeing Georgia Tech. football team triumph over a rival team from Alabama, by a good score, he also had the pleasure of celebrating his natal day, which he did by passing out the cigars with a generous hand.

J. Amos Todd has our congratulations on securing the position of instructor of printing at the Texas school at Austin. It is earnestly hoped that he will boost "Atlanty one" and bring over a big delegation of Texans. He is a graduate of the Tennessee school.

The Ford branch here closed down temporarily a few days ago, laying off several hundred men. Among them was David Weaver. He, with his bride, left for home Thanksgiving Day, to await a

(Continued on page 13.)



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

Articles for publication must reach the editor by
the 10th of the month.

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

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

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NOVEMBER-DECEMBER, 1920.

\$278,364.42.

Atlanta—July 11-16, 1921.

The Season's best wishes to all.

The Kansas Star is once more sending
its beams abroad—Owen G. Carrell,
formerly of the Texas Lone Star and Deaf
Oklahoman has his wagon hitched to it.

The types-play queer pranks sometimes.
In the October issue the omission of a
figure two in the first line of this column
caused the disappearance of \$200,000.00
from our assets. With this explanation it
will be seen that The Editor's going to
Canada at about the same time was not
the cause.

The Silent World, an independent
monthly magazine for the deaf, has made
its debut. It hails from New York—and
may the spirit of that city of big things be
with it and bring it the support and result-
ing permanency such a movement deserves.
It is published from 1950 Washington
Ave., Bronx, New York City, and its sub-
scription price \$2.50 the year, or \$1.00
for a four months' trial subscription.

We were obliged to combine the Novem-
ber and December issues of The Frat.
There were many reasons for this, chief
among them the absence of Treasurer
Rowse in the East, then the subsequent
illness of two of the home office staff and
the fact that we are at the busiest season
of the year. We trust the wait has not
caused any uneasiness. We intend turn-
ing over a new leaf when 1921 comes in,
as will be seen further on. It is with re-
luctance we make the change, but it has
to be, and we believe will give much
better service all around.

"Fraternivals" are proving popular.
The word is a combination (made in
Chicago) from "frater" and "carnival."
Indianapolis has one from December 31

to January 2. We hope every frat within
reasonable going distance will take it in
and neighboring divisions be represented.
Chicago's and Springfield's—two The
Editor has attended—proved well worth
attending, and he knows Indianapolis
can do things.

The Gallaudet Monument Committee
of the N. A. D. has appealed for additional
funds to restore the monument at Hart-
ford, but instead of rebuilding the old
one it is proposed to have a replica of the
bronze group on Kendal Green made and
placed on the new school's grounds at
Hartford. This is most deserving of sup-
port and generous response. Dr. Thomas
Francis Fox, Station M, New York City,
is treasurer of the fund. Chicago frats
got busy at the Gallaudet Day meeting of
the Silent Athletic Club and that organiza-
tion's check for \$100.00 has gone to Broth-
er Fox. The Deaf-Mutes' Journal will
print the list of contributors which we
hope will include many of our divisions.

A NEW YEAR'S CHANGE.

Beginning with the January issue,
The Frat will make a change in its make-up
and policy that has long been under
consideration by The Editor and his
conferees at the home office—and one that
has been found necessary.

The Division Notes department will be
condensed and devoted wholly to notes of
the doings of the divisions themselves—
personals about individual members will
be eliminated. Marriages, births, deaths
will be noted as usual, to cover the per-
sonal side of the news. Coming division
events, department articles such as The

Planning for Your Vacation Next Summer

☛Come to "ATLAN-TY-ONE"
—the eighth triennial Conven-
tion of the National Fraternal
Society of the Deaf, Atlanta,
Ga., July 11 to 16th.

☛It will probably be the biggest
gathering of the Deaf ever held
in the South—there'll be a thou-
sand or more of 'em to enjoy
Southern Hospitality.

☛Besides the attractions of the
convention, Atlanta is a mighty
fine place to spend a vacation.
There's something doing all the
time, and Atlanta is recognized as
"the coolest city its size east
of the Rockies."

☛There's the amusement side
of the program—Dinners, Bar-
becues, Auto Rides, Watermelon
Cuttings, Sight-Seeing Trips,
Dances, etc., scattered through
the six days of the convention.

☛Frats or Non-Frats, Every-
body is welcome to "Atlan-Ty-
One." Are you coming?

☛For further information, write
L. B. DICKERSON, Secretary,
Atlanta, Ga., care Foote & Davies
Co.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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Forum, Questions and Answers, special
contributed articles and editorial comment,
extracts from exchanges of interest to the
entire membership, the official monthly
reports, lists of new members, the Get-
One and Make-Good Degrees, reports of
officers and the like will be continued—
matter that is of interest to all our members
in short.

Under this arrangement we trust to have
the paper in our members' hands regularly
and at a certain time each month. As
before, all copy must be received by the
fifteenth of the month if wanted in the cur-
rent issue.

The growth of the work at headquarters
necessitates this change—for one thing—
otherwise The Frat in its present form will
require the undivided attention of a special
employee right along, which is something
the home office is not prepared to give at
this time. If the Atlanta Convention
wishes to arrange for this, to resume the
old order of things, it is in its province to
do so—until then it is felt that this change
is about the only solution of the difficulty
that has been experienced each month in
endeavoring to get the paper out on
time and as it should be. It has been
found impossible to give it such attention
with the present staff.

This change has the support of many
leading members—and we suppose will be
objected to by others—and is made with
all due consideration to all. We thank
most sincerely the various division report-
ers who have done so much to make the
Division Notes interesting—and we will
add, it is possible many of them will
thank us for relieving them of what is at
its most but a thankless task.

Later on, we expect to start an exchange
department, gleaned therefor from our
exchanges items that the editor feels
will be of more than purely local interest.

There are other reasons, too numerous
to outline here, for this change, which will
be laid before the coming convention.
If divisions find it an unpopular arrange-
ment, or if it proves unsatisfactory, the
delegates will be prepared to rearrange
matters. We hope those members who
wish to suggest such rearrangement will
take it up with their delegates—allowing
them to point out whether this policy is
to be continued after Atlanta or an entire
new one—if not the old one—substituted.

DIVISION NOTES.

(Continued from page 11.)

call for return to work. May it come speedily.

Fort Worth.

Even tho' we take much stock in "ile," Life surely is very much worth while In this city by the worthy lake— Come and see the big strings we take.

We are making good our threat to make Fort Worth a mighty unhealthy place for able-bodied deaf beggars and impostors, as one of this fraternity will be able to testify when he leaves the city calaboose, where he is now being entertained.

The year now ending has been a good one for us in the way of accomplishment. Chief among these was the raising of a fund for the erection of a fishing and hunting lodge on the shore of Lake Worth. The fishing season opens down here in March, and oh, Boy! there will be great things doing down there then. More ardent followers of Izaak Walton than our local fraters can't be found anywhere.

And of course, in our efforts to do things, we have to put up with plenty of knocking from jealous outsiders; but that has only spurred us on to greater efforts. One of their favorite slurs is to speak disparagingly of us as residents of a "cow town." To be sure this is a cow town. But get us, it is a metropolitan one, founded by the pioneer cattlemen who blazed the way for civilization, and from the fortunes made in cattle erected the sky-scraper of today, sky-scraper so high that one can almost see Dallas; 30 miles away. The packing interests, second only to those of Chicago and Kansas City, have for years given the deaf here employment at such good wages that 95% of us can put our thumbs to our noses and twiddle our fingers at gouging rent land-lords, something a like percentage of the deaf of any other city with the same deaf population can do.

Extra! Our Beau Brummel delegate to the Philadelphia convention will again represent his division in like capacity at the Atlanta convention. [Spruce up, Sprouse, Roach'll again be on hand to dispute honors with you. Ed.]

Hartford.

It's hard to write a good jingle, Jimmy's Pegasus to tingle And thus with the other poets (?) mingle— All thoughts being on Kris Kringle. —The Office Boy, with apologies to M. B.

To all divisions from No. 37—a happy and prosperous New Year.

Under the auspices of our division a political meeting was held at Christ Church parish house, October 16. Six speakers from various political parties were on hand, and each and every one did his little best to convince his hearers that his party was the only one they should support. There was a large attendance of both the deaf and their hearing friends. Prof. Edward P. Clarke acted as interpreter for the deaf.

On October 30 "Innisfail," a drama of Irish life, was given at the parish house by a cast composed of frats and their

ladies, all of whom proved themselves to be capable exponents of the histrionic art. The play was staged under the direction of Felix Bonvouloir, while the scenery painting was the work of Brothers Bonhan, Young and Anderson. Much credit for the success of the entertainment is due to chairman Moran and the ladies of the committee, Mrs. Luther, Mrs. Clark and Miss Cox. About 150 people attended the entertainment, and all seemed to enjoy it immensely. Prof. Clark interpreted for the benefit of the hearing people present.

Our division membership is growing fast, both from new applications and by transfers from other divisions.

All members are asked to note the address of our new treasurer, which is L. W. Crowley, 123 Beverly Road, Hartford, Conn.

Dallas.

"Fair tresses man's imperial race ensnare And beauty draws us by a single hair," The olden poet said. Wow! What's the matter?

A bunch of beauties try to rob a frater!!!!

Held-up by a bevy of female bandits. That was the experience of Leonard King, of Dallas, while in Fort Worth attending the Hallowe'en frolic given by No. 62. He ran into a bunch of female yeggs, and received a painful, but not dangerous, wound in the back when he resisted their attempt to relieve him of his pocketbook. King put up a fight, and soon had the "ladies" on the run. He reported the matter to the police, but the petticoated yeggs had flown.

Over 120 were present at the social of No. 63, October 16, which was a howling success any way you look at it. Many of the deaf who attended the State Fair this year had not met their friends for several seasons, and the frat social was a godsend to those who wanted to have "a quack-quack about old-knows." (Put that in signs.) A net profit of \$44.26 from the sale of edibles, etc., was realized; there was about \$10 worth of candy left over which latter the rats ate.

However, in spite of its many good points, the social was in some respects a failure. No. 63 will see that our next socials are perfect, if possible. (That's the spirit.—Ed.)

Charles Jamison and Oscar Harrison, both of Whitesboro, made three trips to Dallas during the fair. They ought to move here and save carfare.

When Briscoe Kolp was laid-off on account of the pressman's strike here, No. 63 lost the best treasurer she ever had, and Dallas lost one of her best families, as the Kolps have moved to Ft. Worth, where they will reside permanently. Although we hate to see the Kolps go, no one can object—as it is always a fight for existence for all of us, and we must go where we can get our bread and butter. No. 63's loss is 62's gain.

Frank Bucey, claiming to be secretary of division No. 75, stopped in Dallas during the State Fair. He is employed by the Wortham Shows, and is at present writing in Waco, where his company is playing at the Texas Cotton Palace

Exposition. (Can you relieve the curiosity of 4,000 readers of this magazine as to just what role a deaf man fills in a "hearing" show?—Ed.)

"Grasshopper" Frank Autrey, after jumping all over the southern part of the United States, is back home in Temple.

The rules committee, composed of C. Talbott, E. Disz, W. A. Barnes, W. K. Gibson and T. E. Hill, has about completed its duties and will place its report before the regular December meeting.

Charley Drake, of Detroit, was around these diggings the past few weeks; he states he is merely on a vacation and will return to the Dynamite City (Beg pardon, we mean Dynamic City) as soon as industrial conditions warrant.

The following excerpt is from the Deaf-Mute's Journal:

Some time ago a certain deaf man by the name of Burgess dropped in on Fort Worth, and after joining the frat proceeded to borrow a sum from the reserve fund of the division, then, after collecting a good-sized sum for the Church Fund, very graciously decided to leave Fort Worth—which he did, taking not only the frat loan and church fund, but also various other sums borrowed from other deaf folks personally. Anyone seeing or hearing of him would do well to notify the secretary of the Fort Worth division, as they have a loving desire to have Mr. Burgess back in Fort Worth.

Notice—From now on there will be a regular monthly social given by No. 63, either on the second or fourth Saturday at the Labor Temple.

The first of the division's monthly winter socials was given in Frat Hall on the evening of the 27th, with T. E. Hill as master of ceremonies. The main attraction was an address by Judge E. B. Muse, of the 44th District Court, who gave an interesting talk, his subject being "The Value of Irregularities." Mrs. Douglas Johnson acted as interpreter. After the lecture Brothers Hill and Disz gave a short dialogue. Refreshments were dispensed by Mesdames Barnes and Hill, and a large cake, donated by Daniel McNeil of Joplin, Mo., was auctioned off by Brother Hill. The social was a success in every way, and thoroughly enjoyed.

W. A. Barnes has completed the building of his new apartment house, and is now getting rick quick through his roomers. He employed two deaf carpenters to help him in the work of building the house.

Plans are considered looking toward putting on a minstrel show by No. 63 some time during the winter, probably in January. Brother Disz is the one who is trying to put the thing over. Watch for later announcements.

The division's hall in Labor Temple being too small to accommodate an increased membership, new quarters were obtained in another and larger hall in the same building, where we now have plenty of room for all purposes.

E. Cochran made a two weeks' visit to Little Rock and other points in Arkansas recently.

T. E. Hill has been assiduously reading the real estate ads of late, trying to find

a place to suit him, but has not yet found what he wants.

[The Editor apologizes for that "less" that was tacked on to Fort Worth's name in the last issue. Just a bit of misdirected punning.—Ed.]

Portland, (Ore.)

That the far west deserves a show, Forty-one wants you all to know—Portland's Stetson is in the ring, "Portland—Twenty-four" just the thing.

The attention of all divisions is requested to the annual New Year's "Oregonian," a copy of which will be sent to all divisions. It will present for consideration the question of bringing the 1924 convention to the west. And every Oregonian firmly believes that Portland is the place. So strong is this belief that even the ladies, bless 'em, have decided to take a hand in getting the convention here, if possible. To that end they have organized a club for the purpose of raising funds for the entertainment of the convention, should it come here, and have already raised quite a neat sum, and expect to get more. All honor to them! And watch for the "Oregonian!"

Cortland Greenwald and George Bauer recently ran up to Seattle and arranged for a basket-ball game between the Seattle and Portland teams here in Portland on Christmas day, and a return game at Seattle December 31.

John Bertram, our well-known breeder of White Rocks, had a narrow escape from death recently. On his way home from work he was run down by a motor truck, running without lights, and was quite badly cut and bruised, and his clothing torn to pieces. But his injuries, though painful, are not very serious. It was a fortunate escape.

Joseph Jorg recently sold his house here for a good sum, and is now looking for a ranch somewhere within easy distance of Portland. He and Mrs. Jorg are staying temporarily with Brother and Mrs. Henry Nelson.

Houston.

Sure, Houston was quite slow to start, But once away it does its part. You from Missouri? Well, we'll show—Just watch, we're going to grow.

Our division though only recently organized, is already making rapid strides on the road to success, our membership having nearly doubled since we were put on the frat map three months ago, and more are coming in every month. It is highly gratifying to see how quick the deaf of this section have been to recognize a good thing, and to take advantage of it.

Charles Drake, a member of Detroit Division, has been in this city for about a month, and likes it so well he is seriously thinking of locating here for good.

John E. Empson, of Akron Division, is another non-resident frat among us. He is employed in the manufacture of steel and wire cages, such as are used in banks, etc., but expects to work for the Universal Tire and Rubber Company when that plant resumes operations about January first.

Alfred Hafner is another ex-Akronite

in our town. He recently had the misfortune to have his right hand badly injured in a printing press. But alas for him! His membership had lapsed, and he was unable to get any benefit from the society. He intends to apply for reinstatement soon, and it is a safe bet he will hereafter keep his dues paid up. One lesson should be enough.

B. E. Neve of Dallas Division was in town Dec. 5th, on his way to West Columbia, Texas, where he expects to secure employment in the oil fields.

December 31st the division will hold a Watch-Night party at the First Baptist Church. An oyster supper will be served, and our local fund is expected to receive a substantial increase therefrom. The small entertainment given November 11th netted us \$10.

Bethel Gann, of Lufkin, has been in town the past week, and was initiated into the mysteries of the order at our last meeting. He will locate here if he can secure employment.

Brother and Mrs. Robert Kleberg, of Galveston, were the guests of the writer November 20, incidentally taking in the fair and exposition which opened on that day. Brother Kleberg has transferred to No. 81, as has also Brother Wilson of Galveston, and Brother Fitzgerald of Ft. Worth.

The writer attended the anniversary celebration of Waco Division on November 6th, and had a most enjoyable time. Waco Division, though small as to membership, is made up of live wires who know how to entertain.

San Francisco.

The little typewriter is gathering dust,

It standeth forlorn; alone:

The fog from the bay brings a dismal dusk,

And the harbor waters moan.

Francisco fraters heart-strings throb—

Reporter Pete threw up his job.

At the November meeting of No. 53, L. C. Peterson tendered his resignation as official pen-pusher, or reporter, for that great, grand palladium of liberty, The Frat. President Harry Langdon thereon appointed D. S. Luddy, who is correspondent for the Deaf-Mute's Journal, to plunk the typewriter and address all envelopes marked "news matter, rush." (Peterson was a very capable correspondent. So is Luddy, for that matter. Too bad one of them can't get a transfer to some other division—about half of the divisions seldom if ever send in a news letter at all, at all, at all.—ED.)

Mr. Georgie Parrish, "the frat from the U. S. A." as they designated him when the picture of the visiting delegates was taken during the Chicago "Fraternal" last May, in recognition of his proclivities to jump back and forth across the continent, is wintering in San Francisco.

And there is a reason. Arthur Brisbane, of the Hearst newspapers—who is the highest-paid editorial-writer in the world, said in connection with the last world's Olympic games: ■

"It is especially interesting to observe the numerous achievements of athletes from California. The climate evidently was made for white men. Indians that

lived there formerly were among the most sluggish and cowardly. They hadn't enough energy to kill deer, or each other, so they ate grasshoppers. This may interest our good friends (?) in Japan."

Yes California's climate is made for white men; and white frats, who *act white*, are welcomed.

E. E. Norton is growing stoop-shouldered from lugging around the enormous weight of coin he earns from working overtime.

Among the latest brothers arriving to join our happy throng are Walter Lichtenberg, of Tacoma, Wash., and Harry Newman, of New York.

Sid Horn, who has worked for the U. S. Rubber Co., in San Francisco, for twenty years, claims to be the oldest silent on the Coast in the rubber industry. (Yes; and probably the senior rubber-worker in the United States, as well.—ED.)

Edward Kelly, one of our charter members, blew into the November meeting after a two-year absence in the country. President Edward Broderick, of the new Berkeley division, was also a visitor that night.

Monroe Jacobs will represent Berkeley division at the Atlanta convention. Winfield Runde and Leandro Maldonado are the alternates.

It is rumored that Leslie Ross, now of Los Angeles but formerly of San Francisco, has been blessed with twins—both boys. It is suggested he christen them Los Angeles and San Francisco.

Jacob Asinoff is back after six months' work in Stockton.

One of our most esteemable young ladies has been ill in St. Francis' hospital but the frequent presence of our worthy secretary, Melvin Davidson, seems to have brightened things to such an extent that she is rapidly regaining her health.

A large crowd enjoyed the Hallowe'en party of the local division.

Word has been received from Albert Hole, who left us lately, that he arrived in Sydney, Australia, where he intends to remain six months before going to Queensland, where he will try to find some relatives of W. H. Hutton's. Hole reports work is plentiful in Australia. A native Englishman, Hole is doubtless glad to get back under the protection of the Union Jack.

Having won the handsome gavel in the contest for securing the largest percentage of new members in the Pacific Coast and Rocky Mountain District, San Francisco had our old gavel engraved and presented it to the newly formed Berkeley division. Sacramento, the capital, will have a division soon, also San Jose. There ought to be several other divisions in sunny Southern California to keep Los Angeles company. She must feel lonesome.

No. 53 now meets in Native Sons' Hall—the scene of the grand ball during the N. A. D. convention in 1915, remembered for having among its stained-glass windows of the greatest native Californians a likeness of Douglas Tilden, "the greatest living deaf mute." We meet the first Saturday of each month, and are making arrangements with the newly formed Peerless club to meet on the second and

third Saturdays, so that our silent circles can have regular Saturday evening assemblies. Life is worth living out here, believe you me, brother.

Brother and Mrs. William Tyhurst, who have been visiting in Los Angeles and vicinity lately, are back in town. Mrs. Tyhurst was born in London, and has lived in New York, but both she and her hubby aver that San Francisco is the real thing when it comes to a place to live in.

Walter Hannan has our sympathy in the loss of one of his brothers, who died recently.

Charles J. LeClerc, a social member who came here recently from New York, and secured a fine situation with the Sunset Publishing Company, had the misfortune to be run down by an auto driven by a speed fiend. He was carried to a hospital, but was later able to be taken home, where he now is.

Alfred Waugh, who came here lately from Seattle, is now working in the Moore ship-building plant in Oakland.

John H. Pendergast was laid off from his job in San Jose, and is now in San Francisco. He is a New England boy, educated at the Fanwood school.

Ozra Cator, who works as a lather, had the misfortune to have one of his fingers injured while at work lately.

Izzy Selig is still at his hobby—organizing. His latest is the San Francisco Association of the Deaf. Most of the members are frats.

Anthony Terranova plans to have a garage built next to his house, so he can get a better price for it if he should sell; or he may get an auto of his own, later. Brother Terranova is quite an interesting fellow, he having come all the way from Sunny Italy to Sunny California.

A Merry Christmas and a Happy New Year to all.

Cincinnati.

Emil is building chicken pens
In which to keep two dozen hens;
But Rufus Rastus Johnson Brown—
The chicken thief of wide renown
Lives not far off, and smacks his lips
As he considers moonlight trips.

Emil Schneider has been busy building a hennery, capacity thirty hens. Next Emil may open an egg-noodle factory, making oddles of noodles.

With the world series and presidential election out of the way—both going to Ohioans, as usual—No. 10 is now getting down to the business of electing division officers without any wiggling or wobbling. Jackson Bates, Dayton, was seen in the city last month.

Hope Porter, Akron, attended our November meeting.

Robert Brinkman has shaken the dust of Zinzinnaty from his brogans and hied him unto Indianapolis. (1924?) where he has secured a good position.

A. Walters and wife, and Lizzie Blackschleger, won prizes for the best maskers at our Hallowe'en social.

The home of Brother McKee caught fire October 27—everything being a total loss. They are temporarily located in rooms on Findley street. We took up a

collection at our November meeting in their behalf.

Waco.

'Twas the month before Christmas, when
all thru the house
Our Waco division was still as a mouse;
But that isn't strange, for in rapture divine
They were watching the banqueters sling
out each sign.

Covers for 51 were laid at our banquet November 6, at Hotel Raleigh. J. D. Lowery served excellently as toastmaster, the following responding to toasts after the Rev. J. W. Michaels, Arkansas, delivered the invocation, and Miss Frances Bates sang "America."

Tilden Smith—"Our Grand Division."
J. Amos Todd, Memphis—"Fraternity."
Joe T. Sprouse, Fort Worth—"Why I Am a Frat."

Mrs. J. Amos Todd, Memphis—"The Ladies' Auxiliary."

Troy E. Hill, Dallas—"Our Outlook."

R. L. Davis, Austin—"Cooperation."

The following morning the Rev. Michaels delivered a splendid service at the Baptist church, declaring the deaf of the South attend church with greater regularity than do the deaf of the North.

Frank P. Sitton, Dallas, who attended court in Clebourne, came up to see us before going back to Dallas. He intends to go to Arizona for his health shortly.

The newlywedded G. A. Morgans paid us a short visit.

It is believed that the J. Amos Todds, of Memphis, will make their permanent home here. Todd was a delegate at the Philadelphia convention.

Murry Bowman, Abbott, is thinking of moving here and opening a garage, and will send his children to the public schools. His addition will strengthen our division.

J. Bott Davis, of West, has received a power saw and will clear timber land for farming purposes. It is likely that Davis will also order a Ford truck to haul wood to sell in town.

Indianapolis.

Chicago thinks she's pumpkins great
And steereth "Deafdom's" Ship of State;
We'll show them January 2
That we give "Fraternalists" too.

Indianapolis, 1924.

Celebrities you will meet in Indianapolis in 1924—No. 4—N. Lee Harris, first president of Indianapolis Division No. 22, organized February 9, 1909. Is a member of the B. O. B. and a firm BOOSTER for the N. F. S. D.; founder of the Sycamore Club and its president. He is instructor in shoe making and repairing at the deaf school. Many of you fraters know or have heard of him. Was formerly a grand officer. As a booster for No. 22, he is always a Johnny-on-the-job. Is one of the most interesting talkers in this locality. Characteristic—friendly with all. Favorite luxury—Mail Pouch. But that is not all. He has a wife that works right along with No. 22 and four well-trained children and a baby girl born October 25. Better come and get acquainted with them. You'll go away loving them. Indianapolis 1924.

We are all proud of our city. Every

person who lives here is proud of it. The other evening I attended a revival meeting at one of our churches. At the conclusion of a very impassioned sermon, in which the hot place played a conspicuous part, the minister asked:

"Now, all who are yearning to go to Heaven, hold up your hands."

Not a hand went up. Astonished, the minister asked:

"Well, how many want to go to Hell? Hold up your hands."

Not a hand went up. The minister turned to one of the deacons and queried:

"Brother, what does this mean?"

"It means," said the deacon, "that anybody that's ever lived in this town is perfectly satisfied to stay here." THAT'S INDIANAPOLIS.

The Halloween party was one of the best ever held. Nearly everybody was masked and it caused a great deal of guessing. There were barrels of cider, candies, and other refreshments and plenty of games. Prizes went to Miss Elsie Kaiser of Hammond, Ind., Clarence Brenton, Mr. Brinckman and August Querengasser. The latter, dressing as a washwoman, fooled the judges, winning the ladies' prize. The floor was covered with corn stalks, confetti, and other trimmings. George Kercher was the chairman.

Arthur Norris, president of the B. O. B. and 1924 committee is keeping his lieutenants busy these days running around getting everything ready for Indianapolis 1924. It will not be long before we'll be demanding that he furnish each of us a pair of shoes. However we are going right along with a 100% spirit. Everything is being mapped out for the delegates, visitors, grand officers, etc. (It is never too early.) Our ladies are also working right along to be prepared for the lady visitors. Just watch us!

Indianapolis Division is going to have a "Fraternal" December 31, to January 2. December 31 will see a "Watch Out" party and the installation of the B. O. B. at midnight. New Year will be "Open House" with the installation of the officers of No. 22 for the year 1921 in the evening. Sunday, Jan. 2, will be "Frat Day." It will be under the management of the 1924 committee. Plenty of doings SURE. No. 22 will give a glad hand to everyone. And, listen, E. M. Rowse of the home office force will be on hand. Get acquainted with him. It pays. Everybody come.

A girl was born to James and Essie Hummell on October 6, at 8 p. m. It happened the day of the monthly meeting of No. 22 and the president told him that he would be excused for being absent if he would hand out cigars to his brothers.

Earl Hinton gave a Halloween Party October 23, nearly every one being masked. About three dozen were there, and games, guessing and plenty of refreshments helped make the evening an enjoyable one. But Brother Hinton had a big job cleaning up the floors after all had gone home.

Lee Harris is figuring on which is cheaper, street car fares with his big family or an auto. Now he does not know which to buy, a Nash, or a Nash sedan, or a Chandler. Better give him advice, boys.

St. Louis says in September Frat, "Of

course. A look at the Grand Division's delegate fund admits of no other conclusion." By the way, do you know that most divisions are nearer to Indianapolis? That's a big help to the fund.

Celebrities you will meet in Indianapolis in 1924, No. 5, M. Lawrence Ralston, sometimes called "Governor." Holds certificate No. 621 and was the 13th "feller" to join No. 22, coming from Evansville Division. Has he caused any bad luck to his Division? Just ask any one who belongs to No. 22. He has proven to be one of our most valuable workers. No one can say that he has refused to do something for his division or his frat brothers. Is a member of the 1924 Convention Committee and the B. O. B. Will retire as president of No. 22. "Grandfather" Characteristics—Never smokes or chews. Favorite Luxury—Ice-cream sundae with lots of nuts on top. He is a bachelor and does not enjoy it. Better come and meet this hustler of ours.

No. 6—Roy P. Hiatt (but Hiatt is a hard word to say, so we call him "Fatty") will succeed Lawrence Ralston as President of No. 22. His policy is W. A. E., and that 230 lb. hustler of ours will be right on the job. Has been chairman of the 1920 entertainment committee and showed he had the goods. Is a member of the B. O. B. (you can't keep him out), Y. M. C. A., and the basket ball team; he surely can play. Is married and has a baby he is proud of. Characteristics—Favorite luxury, pipe and cigar clippings. Hobby, sweating when he laughs. You'll miss a lot if you don't show up in 1924. Admissions free.

Arthur Norris is smiling all over these days. Many reasons. He says "Indianapolis 1924." The 1924 convention committee is going 100%. The frats are saying "what's the B. O. B.?" One thing, you guess wrong, it's not a "bottle of beer." He will represent Indianapolis Division at Atlanta with all that red hair of his to make the climate there warmer. And his wife wants to make the trip in a Ford. And there are a great many other reasons too long to write. Watermelon, his favorite.

Quite a number of our Indianapolis frats are taking their winter vacation. The factories have closed until the first of the year. They spend their time hunting, auto riding, bowling, etc.

Claude Perkins' mother died recently at Lebanon, Indiana. He is now taking care of his father's farm along with his own farm. Mr. and Mrs. Harry Jackson planned to spend a few days with the Perkins family but had to postpone the trip.

William James' father was struck by an auto at his home, Linton, Ind., December 1, and died a few hours later.

Glenn Weimer is spending his enforced "vacation" with his relatives at Holland, Ind.

Roy Hiatt is gathering in a large number of frats to join the Y. M. C. A. He wants to get good basket ball material out of that bunch to beat that rollicking, frolicking, capering, Irishman, Red Norris' school team. Just watch Fatty.

George Kercher took a run up to Goshen, Ind., Thanksgiving Day. He reports that the Northern frats are all well and working.

J. W. Seitz has been reelected Treasurer for 1921, and the members will continue to pay their dues to him as before.

The B. O. B. is coming. WOW! Just watch. The frats are joining so fast the secretary has had to call for help.

Indianapolis, 1924.

Pittsburgh.

"Ba! Ba! Black sheep, have you any wood wool?"

"What I have is black as night with coal-dust full."

The Goodyear Silent football team came down and lost, 24 to 20, to the strong Bradleys, of McKees Rocks October 10, a huge crowd seeing the game. Some of the visiting players called on their brothers in the division's quarters at McGeagh hall.

J. L. Friend was invited to go hunting on the farm of McArthur, a Philadelphia frat living at Huntington. McArthur bagged two squirrels, but Friend did not hit a thing except the atmosphere.

Lay-reader F. Leitner, of St. Margaret Mission, went to Johnstown and Greensburg October 19 to hold Sunday services, reporting all the brothers there seem in the best of health.

No. 36 has mailed Dr. Fay, Washington, \$27.20 for the Austrian deaf relief fund, which was collected at our recent strawberry festival.

The Newlyweds (the Reed Krotzers) are back from a honeymoon trip to Niagara Falls and Cleveland. Reed was right there with the cigars at our October meeting.

The F. A. Leitners entertained their sister-in-law from Baltimore, numerous friends gathering at the house to meet her.

J. L. Friend has a new auto. It took its owner out for a drive one evening, and they got "lost." That is usually the way with new cars, but wait until Friend learns the road, and then all will go lovely. He is planning to take it along to the Atlanta convention.

Clifford Davis is grooming a Cholly Chaplain moustache.

Our Hallowe'en masquerade was a howling success from first to last. Over a dozen prizes were awarded by the three judges: Grand Vice-president Blake, Akron; Earl Butts, Philadelphia; and Mrs. F. A. Leitner. The Altoona delegation reached the hall too late to compete for the prizes, due to a disabled engine.

"G. M. T." in the Pittsburgh letter to the Deaf-Mute's Journal wrote up F. P. Gibson's visit to Pittsburgh on September 25 and 26. The committee, Friend, Nichols and Leitner, showed Gibson some of the attractions of the city and helped him make the acquaintance of many of the representative deaf of Pittsburgh, and from all accounts he enjoyed his visit, barring delays in the circuit. (How about the auto trip?) Brother Gibson was the main attraction at the meeting of the frats Saturday evening, where he was booked to give a "lecture." That he was a drawing card, was proved by the large audience which greeted him. The hall was full to its utmost capacity. Secretary Gibson began by disclaiming any intention of giving a lecture. He said "a talk" would

suit better. It did not make any difference what it was called, for the large attendance—despite the heat of the evening—gave the speaker the closest attention throughout. His talk was confined mostly to an exposition of the society—its aims, growth and attainments. He proved a pleasing and lucid talker and his demonstrations in favor of the society were convincing. He admitted, however, he could not expect to convert all minds to the beauties of insurance, nevertheless he showed what the N. F. S. D. has accomplished so far as its status in the insurance world. According to "the law of averages" the N. F. S. D. is at the top of the list, he asserted. Incidentally he referred to the amusing features of the business and showed how it all tended to benefit the deaf in some way or other. It certainly seemed to broaden the scope of the society's usefulness. He referred to the success of the Chicago deaf in establishing a progressive club house, and offered it as another instance of what unity and push might accomplish in any community of the deaf. Sunday evening, Brother Gibson met with the frats exclusively to investigate and advise. Altogether his visit was pleasant and helpful for all those interested in the N. F. S. D. in any way. After this meeting he took train for Washington, D. C., carrying a box of the frat's favorite cigars—real cigars, NOT Pittsburgh stogies.

J. C. Craig piloted a party consisting of Brother and Mrs. J. M. Rolshouse, Brother and Mrs. W. Becker and Brother and Mrs. Chas. Fritzges out to Bellsville, lately. The occasion was a birthday party at the farm home of Torrence Patton, and everyone reported a fine time.

The frats are pretty well represented on the board of officers of the local branch of the P. S. A. D. Henry Bardes was reelected president—making his fifth term in that office—Fred Allen was elected vice president, F. M. Holliday secretary, and Daniel Irvin treasurer. Pretty good bunch of fellows, and they can be depended on to make good.

The bazaar held by the Ladies' Aid Society at McGeagh hall November 20 was a pronounced success in every way. A large crowd was present, and all were eager to help things along, so the articles for sale were quickly disposed of at good prices. Mrs. F. A. Leitner was in charge, and about \$60 was cleared.

Rev. F. C. Smielau held services at Trinity Chapel Sunday, November 21, and baptized the infant son of Brother and Mrs. Elmer Havens, christening him Elmer George; at the same time he baptized the infant daughter of Brother and Mrs. George Blackhall, christening her Winifred Georgia.

John L. Friend doesn't think much of going out after cottontails by auto. He recently started out for a hunting trip with a friend in the latter's auto. On the road the machine broke down, and it was necessary for the friend to take the broken part to a town seven miles away to get it repaired. J. L. stayed by the machine, to ward off thieves. Hour after hour passed, and Brother Friend's friend was still below the horizon. Night came, and still the faithful Friend kept guard over his

car. All night long, hungry and tired, he kept his vigil. At last, along in the morning hours, his friend returned, explaining that he had had trouble with another car, and couldn't get back sooner, etc., etc. Brother Friend likes to hunt cotton-tails, but thinks it can be done much more comfortably and expeditiously *not* by auto. Also, he says he hasn't had any luck hunting since his pedigreed hunting dog was stolen some time ago. He is still offering a reward for the return of the dog.

A party of friends of Claude Colegrove gave him a birthday party at his home in Franklin, October 30. The usual gifts and a good time was the order of the evening.

Peter Graves and Clifford Jones recently made a motorcycle trip to New York, where they spent several days. It was some ride, too. From here to Bedford, 90 miles, the snow was so deep that it took them 9 hours to negotiate the distance, but the balance of the trip was smooth sailing all the way. They say they will choose some other season the next time they want to make a similar trip.

On Saturday evening, November 27, our hall had a big crowd, called out to witness the presentation of Shakespeare's "Comedy of Errors" by local talent. It was one of the best and most laughable plays ever given in the local hall, and all the players rendered their parts admirably.

Among the visitors at our hall the past month were Frank McMullen and Oscar Williams of Akron, J. McGrattan of Cleveland, A. Schubach of Columbus, and C. Nesbit of Huntington.

Evansville.

Brudder, git y'ur gun, git y'ur gun, git y'ur gun,

Cum an' jine our fun—git a run fer y'ur "mon,"

Down here where they blossom
We'll hunt fer mister Possum
Den us fraters'll clean der platters underneath der harvest sun.

We caught two possums the night before Hallowe'en. Next noon we spread the feast for all the members, and had a fine time feasting, smoking, and talking—winding up by initiating three novices.

The Auxiliary had one of the best times of their lives at their Hallowe'en fete at Adolph Brizius' daughter's house, across from the large park. Pumpkins, persimmons, etc. The best game was ducking in a tub of water after a dollar. Mrs. Decamp, a regular duck, carried off the dollar.

Brother Brinkman made a flying trip to Cincinnati, visiting his daughter whom he had not seen in 16 years. She was left in charge of some rich rancher in the West when an infant; is married now.

Brother Allen, with wife and baby, made a farewell call on the local brotherhood October 24 before moving to their new farm in Kentucky. Downey bought some of Allen's best Ancona chickens, intending to improve the breed in the Downey Coops.

After an absence of a year, Wiggers, the linotyper, is back with us, having secured a sit on one of the morning newspapers. This gives him plenty of time off to hunt,

fish, and play football, basket, and baseball with us. Brother Wiggers believes that all work and no play makes Jack a dull frat. He is looking for a good breed of bull dog. Any frater who has a pedigreed bulldog may reach Wiggers in care of Secretary Brizius—see address on the directory page.

The division has decided to hold its annual Watch Night party as usual, and will keep open house. With the aid of the division's faithful aux-frats, we are going to give a vaudeville show that will make the natives sit up and take notice. Everybody will be welcome, and if you live anywhere inside a hundred miles, it will be worth your while to come.

November 27 the stork winged his weary way to the home of Brother and Mrs. Henry Johnson. The cause of his weariness was a double load—two fine baby girls. Congratulations!

The hunting season has opened, and several of our members have been out on hunting trips with resultant good bags. What they couldn't use themselves, they generously gave to friends. [But why kill more than you can use? Don't be a "game hog." Ed.]

Brothers Stephens and Varnick were among those who started out to bag some game, but their luck was of the negative kind, and the trip came near ending disastrously, for Brother Stephens, at least. While hunting on Brother Wagner's farm one of their guns was discharged in such a way that Brother Stephens got a portion of the charge in one of his legs, but fortunately he was not seriously injured. Brother Wagner's dog, however, was less fortunate, receiving the bulk of the charge, and having one leg shot away. One can't be too careful handling firearms.

Rev. C. W. Charles held services in Evansville October 4. In spite of rainy weather a good crowd turned out to hear him. In company with the writer he enjoyed a trip around town in Brother Wiggers' car.

This same Brother Wiggers is a big-hearted fellow, all right. He made an election bet with one of the gentler sex, the loser to trundle the winner up Main Street in a wheelbarrow. He won the bet, but being too tender hearted to "collect," he instead took the fair one for a joy ride in his car, going out in the country to the home of a cousin, where they were treated to a fine fried chicken dinner. Some boy!

Labor conditions in Evansville are pretty bad, many of our members working only 30 to 40 hours a week. Makes it pretty hard for some of them to make both ends meet. Hope things pick up soon.

Scranton.

Of poets and poems there is no end,
And may the dreadful fates forfend
That we should add a verse!
Jim Meagher first the Muse did woo;
His thoughts jot down with much ado
In language nice and terse.
Then others came—with jolly mien—
Jimmie's lines and these in between,
To which we're not averse.
And yet our rhymes to naught do run,
Except in view of lighter fun,
Indifferent, bad, and worse!

—J. M. K.

Scranton, 82! Howdy do?

Scranton Division No. 82 was installed with proper ceremonies, Saturday evening, December 4th, at the home of Charles L. Clark, and the installation was attended by all the frats within the jurisdiction of the new division. The regular date for our meetings will be the first Friday of each month. Until we can find a suitable place for our meetings, they will be held in the Parish House of St. Luke's church, kindly offered for our use. It is in the heart of the city, all street car lines passing it or within a block of it. It is practically a community building, many organizations of a strictly secular nature meeting there. A committee consisting of Brothers Silnutzer, Steer and Heiner are looking for permanent quarters in some central, convenient location.

The new division starts out with a membership of about twenty, and has a large field in which to recruit new members. Scranton, with several thriving suburbs, has a population of over 200,000, while within a radius of twenty miles are towns with a total population of as much more. This territory has an unusually large proportion of deaf, owing to the prevalence of "black fever"—cerebro spinal meningitis. So the "Get-One" degree will be a popular one with us.

Watch Scranton Grow!

James Williams of Wilkes Barre, is janitor of a public school building, and has held his job for some twenty years or more. As the "old war-horse" of Luzerne County, he can be depended on to bring that end of our field in line for membership in No. 82.

Three members of our division have licenses to drive automobiles in spite of the drastic law passed by the Pennsylvania legislature last year. Brother Young uses a car in connection with his flourishing bakery business in Dunmore; Brother Clark drives a "tin lizzie," and Brother Cawley handles a big truck for a lumber company. His employers say he is the most trustworthy of their drivers, calls for the lowest percentage of repairs, and has a 100% record for freedom from accidents. That's saying a "mouthful" when one considers how congested with traffic are the streets in and around Scranton Ave. When the law was passed, Brother Cawley was regretfully laid off by his employers, but he is back now.

Brother Clark, our president, is a chemist in the employ of the Delaware and Hudson Railroad Company.

Brother Roberts is in charge of concrete construction for a big contracting firm.

Brother Silnutzer is the latest addition to the Silent community of the Electric City—and a welcome one. He accepts with cheerful complacency the change from the aridity of Philadelphia to the damp wetness of Scranton.

Boston.

It's over! Harding and Coolidge win! So Boston fraters are all agrin, For some of them, in the old school life, Were taught by the Vice-President's wife.

Mrs. Calvin Coolidge, wife of the Vice-President-elect, is personally acquainted with many members of our division, as

she used to teach in the Clarke school at Northampton. The Governor and his family are well-known to most of the past and present pupils of Northampton, as they live but a short distance from it.

Edwin Morris, who left for Portland a year and a half ago, heard the old "call," and is back with a wife and baby.

Jim McKeon has sold his Overland and bought a Buick. Jim has done quite a little traveling, having driven his Overland overland to the extent of 9,000 miles.

The sympathy of the division is extended to the Thibodeaus, on the loss of Mrs. Thibodeau's brother and father—both of whom died within a month rather unexpectedly.

Among those returning from Akron recently were Everett Graves and his wife. They are at present settled in Everett, and are renewing old friendships.

Those of our division who attended the "Fraternal" at Springfield in October, had but one regret—that it could not have been longer. The four days' jubilee were so full of action that the time was up before they realized it. Congratulations, Springfield, on the best ever.

Notice—Why kick? Several readers of The Frat have been kicking at not receiving their copies—and kicking hard, for The Frat is worth reading. Investigation proved every kicker had moved and failed to notify us of his change of address. If you move, don't kick—use "hoss sense."

Allen B. Meacham has been re-elected president of Boston Division. This will be his fifth successive term as president of the division, and speaks volumes for his popularity and his efficiency as an executive, the more so as four out of the five elections were by acclamation. Nor is this all the honors the division has seen fit to heap upon Brother Meacham, as he has again been unanimously chosen to represent Boston Division as delegate to the Atlanta convention, several leading members side-stepping the nomination, feeling it was better to have the "daddy of the division" represent them.

Pat J. Thibodeau, he of the Celtic-French name, is now up in the wilds of New Hampshire devastating the forests. Because of the dullness in the shoe business he had to seek other lines of work, and, as he is an ardent lover of nature, the life of a lumberjack appealed to him, and he answered the call. He is making four bucks a day with chow thrown in. If talk amounts to anything, he may have a few buddies from this locality before long, as several ex-lumberjacks are talking of joining him.

Brother Di Anno was given a surprise party by his deaf friends on November 11. He was presented with a silver loving cup and a pair of silk trunks belted with the national colors.

Robert Dorcharty, a social member of the division, was killed by a one-man car in Cambridge December 1. Brother Dorcharty was a native of Scotland, and was at one time a school teacher. He will be missed in the division, as he was a good frat and a man of sound judgment.

Final arrangements for the biggest event of the year for the deaf of New England,

the annual New Year's ball of Boston Division, have been completed. The event will be held in Horticultural Hall, Boston's finest. Henry DeVoe is chairman, and Arthur Sinclair will be floor director. Some new novelties will be on tap for those who attend, and from the way tickets are selling there will be a record crowd. To reach the hall, take a subway car at Park Street subway for Huntington Ave., and get off at the corner of Huntington Ave. and Massachusetts Ave. The hall is right on this corner, and is such an impressive building that one cannot mistake it.

Members of Boston Division, like many of their brothers elsewhere, have been hit by the hard times, and with few exceptions are working only part time. Things seem to be improving, however, and good times are looked for soon.

Lowell.

Oh, somewhere in this lovely land the sunshine does not shirk,
Oh, somewhere friendly fraters band when through their daily work;
Somewhere they come with gladsome grin, via street-car, bus, or bike—
But that somewhere isn't Lowell—for the cobblers are on strike.

Some of our Haverhill non-resident members are loafing, owing to the pre-election, post-war retrenchment. The shoe strike has been going for four months, and no settlement is in sight yet.

Frank Williams, our vice-president, went to Hartford, where he now works for the Royal typewriter company. The industrial stagnation is more glaringly felt by comparison with the rosy, high-wage war-time period just ended. Some of us brothers may have a hard winter.

Say, that Springfield "Fraternal," or four-day frat-carnival, made life worth living. McMahon, Wardman, Henry and McCord were among the Lowellites joining in the mad, merry throng. We were out of luck in the bowling tournament, but expect to do better in the Boston "Fraternal" January first.

The Hallowe'en party at James Pierce's was a great success. New games and stories predominated, while Miss Elizabeth Hayes, of Lawrence—who made such a decided hit at the Springfield "Fraternal"—sang the "Red, White and Blue."

Our social lecture October 20, at Abbott's home, saw as visitor, Phillip Beau-soliel, president of Holyoke division, who dwelt at length on the early struggles of fraterdom in Massachusetts. Glowing accounts of the Springfield affair were also given.

Endor Estabrook is the proud grandfather of four children. [He ought to have several great-grandchildren before his policy is marked off the books at headquarters as "Paid to beneficiary."—Ed.]

Buffalo.

Knockers to left of him,
Kickers to right of him,
Grumblers in front of him
Bellyached well;
What tho the frater wrote
News for Division Note
Somebody lost his goat—
Isn't it H—?

If you read this and
If you expect to find your name here, and
If it isn't:
Why grumble?

If all our good, kind, loving, helpful brethren of Buffalo Division would only cooperate by writing the news in a few words on a slip of paper and handing it to the reporter, Buffalo locals would prove more entertaining than they have in the past. Many think the secretary can do his reporting on the "hot air" so freely distributed; but nothing doing. If you want more news, write it down yourself; otherwise don't kick.

The Patrick Nortons spent a week in New York, attending the funeral of Mrs. Norton's sister. J. F. O'Brien showed them the sights. Pat is back and is again unloading grain boats.

W. Elmer Davis got back October 12 after spending the summer harvesting crops in Saskatchewan, Canada. He is now a straw-boss in the box scoring department of the Burt paper box plant.

Edwin Lilly has been transferred from the Rochester division. He works on his father's grape farm, and has occasionally taken in our meetings.

Only three items. If you don't like it, blame yourselves for not giving the secretary more news. [Right! And we won't write no dogdasted pomes again for dear old Buffalo if three items continues to be her standardized calibre.—Ed.]

Toledo.

'Tis the echo of the ages,
And 'twould make a fellow sob,
For what good are our high-wages
If we cannot get a job?

November 6 the Willys-Overland plant, normally employing around 15,000 workmen—many of them frats—shut down to remain closed for an indefinite period. Looks like it would be a long, hard winter for some of us. [What percentage of your high wages did you boys save while the good times lasted? The Frat time and again warned its readers that times would change. We all hope most fraters acted on our advice.—Ed.]

Philip Schwartz is so well pleased with his position as presser at the Lion Dry Goods store that he would not go back to the factory if he could.

A. Whitacre, Tom Hunt, Anthony Ciresi and Anthony Timpl attended our November meeting.

Luke Clinker spent a happy week in the healthful pastime of husking corn for friends in Weston.

Frank Cook was called to Mrs. W. Bartow's aged mother's funeral in Delaware, Ohio.

Before securing a job as painter at the Everet Bros. Co., Detroit, Louis Blum had a pleasant visit with his folks in Cleveland. Blum comes down to see his family every week.

No. 16 gave an old-fashioned Hallowe'en masquerade social at Kapp hall, for its members, families and friends. Many maskers, fun galore, and refreshments made the evening a gala affair.

Toledo division has been advancing steadily during the past few months, as evinced by the number of new members

added to the roster. We are looking forward to adding more new prospects anon.

At the end of the drive for funds for the new men's cottage at the Ohio home, subscriptions were called for from the deaf and their hearing friends, resulting in \$992.30 being secured. Toledo's total will be well over the thousand dollar mark, as one of the collectors has not yet turned in his report. The Toledoians, under the leadership of the energetic Nathan Henick, have certainly done more than was expected by the most optimistic. [They sure have. Trust the frats to make good when sent to bat as pinch hitters.—Ed.]

A surprise party was given Brother and Mrs. Dennis Hannan at their home on Norwood Avenue October 23rd. It was the 32nd anniversary of their marriage. They had no suspicion of what was up until their friends began to arrive and congratulate them. A fine set of dishes was presented them, and they were so overcome they could hardly find words with which to express their appreciation of the gift. At the close of the evening refreshments were served, and the crowd left for home wishing the happy couple many more anniversaries as pleasant.

Another surprise party was given on the 24th, Arthur Whitacre being the "victim" this time. It was a merry crowd, and it had a merry time, as was to be expected with such a fun maker as Brother Whitacre around. The principal features of the evening were the presentation of many useful presents to Brother Whitacre, and the partaking of a fine chicken dinner by the self-invited guests.

On account of the slackness of work at Gypsum, Ohio, Samuel Henry and his bride are now living temporarily with their parents in this city.

Charles Lee is prospering in spite of the hard times. In partnership with his hearing brother he has just secured a building contract calling for something like \$75,000. Pretty good for these days of retrenchment in all lines.

Our non-resident members, Brothers Pope, George, Ruhm, Schwartz, Timpel and Buyers attended the December meeting and exercised their privilege of voting by helping elect the new officers for the coming year. Some of them remained in the city till the following evening, getting a little added enjoyment out of their visit.

The latest members of the division to become Benedicts, Brothers Henick and Henry, were at the December meeting and distributed smokes among their friends.

At the informal social held November 20th the division staged a debate on the subject: Resolved, that woman should have the right to vote. The affirmative side was supported by Brothers Curry and Henick, and Mrs. Opica; the negative side was upheld by Brothers Augustus and Hetzel, and Mrs. Hannan. At the close of the evening refreshments were served.

Little Rock.

Tobe's auto used to "burn up" gas Which kept him poor, alack, alas! But bad-to-worse Tobe's luck has turned—For, lo! his auto up and burned.

Toby Richardson and Ledger Garee joined the auto-owners club, Garee buying a Ford Speedster. November 9 fire swept the wagon yard where Toby kept his car, so Toby is now "hoofing it." Tough luck.

Pythian Hall, corner of Center and Third streets, has been selected as the place for our future meetings. It is suitably located, and affords many comforts and conveniences, being large enough to hold our entire division.

A committee has been appointed to decide the form and plans for a social to take place following the regular meeting in January, a nominal charge being made to swell the division treasury. This falls on New Year's day.

A goodly number of our brotherhood attended the convention of the Arkansas Association of the Deaf here September 30 to October 2, reporting for our regular October meeting. Many others could not come, as that was the busiest part of the year in the fields. The next convention will be held in Hot Springs.

Orus Cochran left a good job in Benton and came to Little Rock so he could enjoy mingling with his brethren. There is ample room for more good fellows like Cochran, so come on.

Harmon Struck, of Lonoke, secured a position as shoemaker in North Little Rock. His wife will remain in Lonoke for the present.

Zeb Edmiston and Charlie Athey are back from Akron and work in local printeries.

Orus Cochran drove Chas. Nutt and Ledger Garee to Hot Springs the first Sunday of this month, having a glorious trip as nearly all of the 60 mile drive was on concrete roads.

Martin M. Taylor and wife, late of Kalamazoo, Mich., are now teaching at the state school here. The locals are pleased to have such signal additions to our social side, and proud to add M. M. to our roster.

W. Walls, B. Nutt and W. Hill attended our November meeting, sharing with us the pleasure of witnessing the hair-raising combat between "Prof." Alpha Patterson and a ferocious Billy Goat fresh from the wilds of Bengal. It was a battle between brute might and dignity—they came out on even terms.

Remember that social, January first.

St. Louis.

"Delando est Carthago,"! Thus Cato used to groan:

(When we gave wrongful credit we pulled a fearful "bone.")

"Saint Louis! Oh, Saint Louis in nineteen-twenty-four!"—

This speech of modern Cato makes printing presses roar.

["To err is human." In the August Frat we put those words in the mouth of Cicero. We thought we were smart. We swelled up like a toy balloon. 'Twas Arthur Steidemann, of St. Louis, mailed a pin to pick the balloon when he wrote: "Cicero must have been stewed when he said that, as the Romans settled Carthage (not Carthage, Mo.) some hundred years and more ere he saw the light of day.

They did not have daylight saving time in the Dark Ages." Knowledge is power! And Steidmann has the knowledge. Must be wonderful to be able to recall just which dead Dago copyrighted all the famous quotations. The Frat aims always for strict accuracy, and will sincerely thank all brothers who call attention of headquarters to the occasional error which creeps in despite our care.—Ed.]

W. P. Souder, of the census department, was in St. Louis for awhile, helping tie together the straggling and loose ends of the census report. He is now back home in Washington, D. C.

Roy D. Lowe, a graduate of Gallaudet school, now a resident of Chicago, passed through and visited "the little red school-house" not long ago.

Some twenty of the local deaf own automobiles. Aside from having a club of their own, they are joining the City Automobile Club. Such a step is not only helpful to all concerned, but is also the best possible means of securing protection from hostile, unreasonable legislation.

Brothers Carl Smith, Burmeister, and Brockmeyer each have an additional reason for being a frat. The home of each of them has been brightened by the arrival of a new baby.

Brother Keniston has had to undergo an operation which necessitates an enforced vacation of a few weeks. He is pulling through smilingly happy in the knowledge that frat and union benefits are coming to his assistance.

Ross Sutton regrets the loss of his pet Ford. It probably is somewhere "on the road"—but not headed for St. Louis, where it has long been a familiar sight scudding between the Sutton home and the packing houses on the East side. Had he not previously taken out liberal insurance against theft, fire, wreckage, rise in price of gasoline, and old age, he would be mourning the loss of his car instead of regretting.

Brother Seltzer had charge of the Hal-lowe'en party given under frat auspices, and, of course, it was a success socially and financially. He was ably assisted by Kolodny, Greiser, and Rose, Mesdames Harrington, Carverton and their aids. A "stag" is being planned for the early part of the coming year.

Brothers Steidemann and Brockmann, having recently acquired homes of their own, have the laugh on avaricious landlords, profiteering agents, eviction process-servers and moving-van extortionists. Steidemann recently had a house warming in the form of a card party and the warmth of the hospitality on the part of the host and hostess was decidedly cordial.

The St. Louis Division is planning, scheming, projecting, contriving, intending, devising, designing, and purposing to acquire and possess a club house of its own. Brothers Haig, Arnot, Schaub, Stafford, Hunter, Steidemann and Cloud have been duly and officially commissioned to think about it.

A look into the strong box holding the Grand Division's Convention Fund reveals but one reasonable and logical fact—St. Louis in 1924. Unless the Grand Division departs from its commendable

habit of doing the reasonable and logical thing it will meet in St. Louis in 1924. There is a reason and that is the logic.—St. Louis in 1924.

Knoxville.

Three wise men of Tennessee
Are "saving souls" with gladsome glee;
To save your sole each frater delves—
For they're in business for themselves.

W. W. Worley, Wesley Steele and G. C. Lilly are brotherly business-rivals in separate shoe-shops of their own in Johnson City, and all seem to be doing well. Roy Ervin, who works with Steele, was a welcome visitor at our October meeting.

The Hallowe'en party of Knoxville division, managed by Moreland, Chandler and Decell, was a complete success in every sense, quite a number of outsiders participating. Most of the revellers were masked and costumed. Credit for the admirable decorations of the hall is due to Mrs. W. J. Kennedy and ladies.

Henry Swinney was once the very best athlete our Tennessee school ever had. The Swinneys are now residing in the upper half of the home of W. H. Chambers, where the little Swinney hopeful rules as infant sovereign.

John B. Chandler is back teaching in the state school, after working as a typo in Atlanta during the summer—at good wages.

Matt. Mann spends most of his time outside of school hours nursing his sick wife.

William C. Johnson, who gave up his shoe shop last spring to attend to his farm some ten miles from Knoxville, has done well. He may spend the winter at the cobbler's bench.

Newton Mankin lives with his family on Weigel's farm.

A. A. Green is a cooper in Rockwood. William R. Dalton is a successful farmer at Columbia. James H. Hyder is also a successful farmer at Kingsport.

E. Seales is a weaver in a Salisbury, N. C., mill.

Walter Hodge is back in Knoxville after sojourning in Akron and the western harvest fields. J. V. Glover was also at Akron, but has gone back to Greenville, S. C.

Everette McCoy is in a St. Louis factory.

W. O. Barnum, our social member, spent much of the summer in Chicago with his wife and son, as usual. Barnum is no longer teaching school.

Grant Taylor has for two years held a job as turner in a large shoe shop.

James Wells is in civil service as carpenter on a huge dam the government is constructing at Muscle Shoals, Alabama. He gets handsome wages. His children are educated at government expense.

John C. Weigel has raised a big crop of sweet potatoes on his truck farm two miles from Knoxville, as he does every year. Weigel knows how to keep his crop from rotting until the market prices are high.

Ralph Beaver has done quite well as carpenter in the thriving town of Maryville, where he and his pretty wife live in a home of their own.

Hugh Bishop is general utility man at

the home of Mrs. Delia Moses Roberts—the daughter of our former superintendent, T. L. Moses. Brother Bishop took a trip to Virginia last summer. He has several inventions he is thinking of applying for patents of.

Baltimore.

Last notes in, these of Baltimore;
To us the honor comes, the days of yore
To mourn. Ye Editor has told us (hear!)
That beginning with the new year
Our jingly heads will be taboo—
No more to puzzle him and you.
We wish you luck your ways along
And make this our very own swan song.

A merry Christmas and a bright and prosperous New Year to all.

December 4th, Brother Och, one of our new members, took his best girl for a car-ride out to Ellicott City, where the beauties of nature are unsurpassed. While enjoying the beautiful scenery, old Dan Cupid got busy with his trusty little arrow, and after a most delightful day "all alone together" Brother Och thought the day would not be complete without a wedding, so he broke all speed records in getting to the marriage license bureau, and hunting up a minister to tie them together before returning to town. Miss Sullivan, the happy bride, hails from Virginia. Congratulations.

Mike Boyle of Akron Division has been in town since September undergoing treatment at a local hospital, and expects to shake the dust of Baltimore from his feet the first of the year to resume his duties at Canton, Ohio, where he is employed by the Hoover Suction Co. Brother Boyle is one of the best known all-around sports in Maryland (if not in the country). Having been reared and educated in Maryland, his host of friends (especially the fair sex) will regret his departure, for he is the kind of frat and friend it pays to have. Next time you come, Mike, bring your trunk, and all will be happy here in town.

Duckpins, bowling and basket-ball are the chief sports indulged in by No. 47 these days. Our basket-ball fame is taken care of by Brothers Behrens, Kauffman, Sewell, Weinstein, Elliott, and Leitch, while on the alleys Brothers Leitner, Stone, Davis and Price make life miserable for the poor pin setters. A series of both basket-ball and duck-pin games are contemplated with Washington and Philadelphia divisions in the near future.

The members of No. 47 all sympathize with Brother Branflick, our charter president, in the severe illness of his wife. Latest reports state that the good wife of our genial member has slightly improved. We all sincerely hope that the improvement may continue.

Billy, the goat, has surely been overworked these days, for he has been called upon almost every month for some time past to be introduced to our new members, and now we will have to call upon him again as four new novices have expressed a desire to "get acquainted" at our December meeting.

Quite an attractive program has been gotten up by the Hall Fund committee for the coming year. The first "get-away" will be on February 22, when a "Crippled

Masquerade Party" will be given under the leadership of Secretary Leitner. Watch program of division events for further dates for socials, etc.

A birthday surprise party was tendered Brother Duvall last month at his charming new home on Webster street. Passing the day along as any other, Brother Duvall went out for a stroll after returning from work, and returned home late to find his home full of disappointed friends who had been waiting for some time for him to put in an appearance and were about to leave. In spite of the loss of time quite an enjoyable time was reported, which extended until the chickens were getting ready to crow.

The high cost of living apparently has no terrors for some of our members. Some are marrying, and others are having additions to their families. Brother Och, as told in another paragraph, is the wedded "bravo," while Brothers Watkins, Hoke-meyer and Kuhn are the happy daddies. Congratulations and best wishes to all.

Baltimore Division extends hearty congratulations to the new baby Division—Richmond. Several of our members had contemplated being present at the installation, but were prevented by our election of officers for the ensuing year which fell on the same date, so the trip was abandoned.

H. C. Leitch, who has been living and working in town for the past three years, has decided to "pack up and leave" by the last of the month, as his father, who owns a large farm in Nutwell, Md., has added additional acreage and needs more help, so H. C. L. (full initials of our jolly brother makes one shudder) has decided to yield to his father's request for help, much to the disappointment of his many friends (has a host of fair admirers almost falling over themselves to capture him) as he is well liked by all here in town. I guess the majority of us will be wearing crape on our arms after his departure, for it will make us all so sad.

Here and There.

Portland, Oregon—About 22 silents work in the Vancouver, Wash., ship yards across the river.

Seattle—A. W. Wright took a two-weeks' vacation from his post as assistant foreman of the composing room of the big P-I, to run out to Yakima to oversee the harvesting of his apple crop. No sooner did he pocket his profits than he was pinched by a motorcycle cop for exceeding the speed limits in his Dodge.

Great basket-ball game Friday evening, December 31, at Y. M. C. A. gym. Seattle Fats vs. Portland Frats. Hot game, sure. Later, at Carpenter Hall, dance till you are tired.

Milwaukee—After January 1st Milwaukee Division will meet in its new hall in the club rooms of the deaf, 221 West Water St.

Sioux Falls—Sioux Falls Division has moved into new quarters in the Emer on Block, Ninth and Phillips Sts., S. E. The new rooms will be both meeting place and "home" for the members, and will be open daily from 6 a. m., to 11 p. m. Box social December 4.

Detroit—We had the pleasure of listening to a lecture on "Altruism" by Dr. Robert Patterson, of Columbus, Ohio, recently. A large crowd attended the meeting, which was held in D. A. D. Hall.

Olathe—Score another one for the ladies! While our division was holding its last meeting, the wives of the members met at the home of Mrs. C. N. Ramsay, and organized an aux-frat club. They plan to give socials during the winter, and otherwise help keep the social ball rolling.

Waco—J. Amos Todd, the Memphis war-horse, who has been working in one of the largest printing shops in Waco since June, has been appointed instructor of printing at the Austin school. And now watch Amos! "Austin Division" next? Betcha!

Akron—Conditions getting still worse, instead of better. Brothers, keep away just now. When there is work, The Frat will say so.

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

My son, I held converse with a gloomy-gus the other day.

He delivered himself in this fashion: "I ran for office, but those saps could not recognize a good thing when it was placed right before their eyes.

"They elected a yokel ruler, a half wit scribe, and a nincompoop guardian of the wampum."

And when I expressed my sorrow, he spake up as follows:

"Thou art one of those that did vote against me.

"Behold, I am a dangerous man. "Now that I am not burdened with the worries and cares of a tribal office, I shall go out, repair my battered fences, and ere three moons have run their cycles, I shall have elected my self the official representative of the tribe at the next conclave of the Grand Tribe."

Whereupon I went my way.

For what should it have availed me to argue with a man that was filled to the limit with that unfraternal condition of Egotism?

To bandy words with a man of such nature was worse than casting pearls before unslaughtered pork chops and spare ribs.

And it forced upon me the realization that a nut is not to be judged by its shell, but by the meat it containeth.

What earthly use be a man that putteth himself above the order?

A man may gain his end by hypocrisy and chicanery, but the fruits of his victory shall be short lived.

His fellows shall all too soon realize their mistake, and he shall be dumped in the garbage can.

And once a man hath been sent that way, he findeth it very difficult to climb back into the good graces of his fellows.

But the man that sayeth, on the occasion of defeat, "Here, bo, thou didst win; pick up the marbles and enjoy them."

And the others shall smile, and pat him upon the back, and say, "Thou art indeed a man of our kidney."

Oh, my son, listen unto these words: There is nothing in fraternity unless



CHARTER MEMBERS OF DELAVAN DIVISION, NO. 80.

Front row, left to right—James M. Goff, trustee; Otto R. Wille, sergeant; Frederick J. Neesam, secretary; Tracy J. Jones, vice-president; Edward M. Rowse, installing officer; Duncan A. Cameron, president; Orville V. Robinson, treasurer; Thomas Haggerty, director.

Middle row—Herman Riege, Adron T. Henry, Emil E. Hirte, Theodore Ziarnik, Edward M. Jellison, Edward Svacina, Oliver J. Du Charme, William T. Drown, Fred Gierloff.

Back row—William Gallenberger, Roy Thompson, Albert Reimer.

thou be willing to act the gentleman.

Take thou not unfair advantage of thine brother.

Appeal thou not to class prejudice.

Nor dwell thou upon the fact that thou wert born and reared with thine tribe.

For tribal rights are but a delusion and a sham, a snare meant to take thee un-awares and trip thee as thou ploddest along.

Our order groweth only to the extent we allow it, and when we have once admitted a stranger to our board, placed the mantel of fraternity upon his shoulders, he is one of us until the bovines in the field waddle their way barnwards.

And when a tribe alloweth such doings as dwelling upon a tribesman's birth in a foreign territory, then it is best for said tribe to disband, for it is headed straight for the rocks and destruction.

Selah.

OBITUARY.

John L. Gentry.

Brother John L. Gentry of Colfax, Louisiana, passed away October 23 at his home in that city. His death was sudden, he seemingly being in good health the day before. He had been employed in Akron for some time and had been home but a short while. He joined the society in February 1919, through New Orleans Division, but was a member of Akron Division at the time of his death. He was in his 20th year.

George T. Schoolfield.

Brother George T. Schoolfield passed away at his home in Memphis, Tennessee, November 6. He was a social member of Memphis Division. He was a veteran instructor at the Kentucky school, retiring a few years ago.

Otto P. Farley.

Brother Otto P. Farley, of Ogden, Utah, passed away November 12 at his home in that city, after a long illness.

He joined the society in December 1916, through Salt Lake City Division, transferring to Ogden Division when it was organized. He was in his 30th year.

James M. Williams

Brother James M. Williams passed away at his home in Reading, Pennsylvania, November 20, after a long illness. He joined the society in October 1914, through Philadelphia Division, transferring to Reading Division when it was organized. He was in his 50th year.

Robert Dorcharty.

Brother Robert Dorcharty was run down and killed by a car in Boston December 1. He was a social member of Boston Division.

Gilbert P. Pitzer.

Brother Gilbert P. Pitzer passed away December 2 at his home in Springfield, Ohio. He joined the society in June 1906 and was a charter member of Springfield Division No. 13. He was in his 67th year.

SCRANTON DIVISION, NO. 82.

Scranton Division No. 82 was installed at Scranton, Pennsylvania, December 4, 1920. First Grand Vice-President Davis, of Philadelphia, Pa., was in charge of the installation, assisted by Secretary Brady of Philadelphia Division. Following are the charter members: Harry Young, John Scheuneman, Sydney Armfield, Cloyd Drolsbaugh, Charles Clark, Lawrence Rowland, Morris Garbett, John McGovern, Tracy Learn, Israel Steer, Otis Clark, Burd Richmond, Coe Halfer, Laurence Barrett, Albert Dunkerley, John Nitto, Roger K. Williams, Abraham Silnutzer, J. M. Koehler, Stephen Heiner, Frank Roberts. Officers elected were: Charles Clark, President, Israel Steer, Vice-President, Abraham Silnutzer, Secretary, Burd Richmond, Treasurer; Stephen Heiner, Director; Cloyd Drolsbaugh, Sergeant; Morris Garbett, Harry Young, Otis Clark, Trustees.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO.....1214 14th St., N. Birmingham, Ala.
 WILLIAM F. MURPHY, 2800 W. Sixth St., Little Rock, Ark.
 LEON A. FISK.....1515 Maple Ave., Los Angeles, Calif.
 ISADORE SELIG.....518 Market St., San Francisco, Calif.
 CAROL G. LAND.....School for the Deaf, Berkeley, Calif.
 A. L. KENT.....1207 30th Ave., Denver, Colo.
 EDGAR C. LUTHER, 63 Whitman Ave., West Hartford, Conn.
 PHILIP QUINN, Jr., 309 Grand Ave., New Haven, Conn.
 WILLIAM O'CONNELL, 31 Central Ave., Waterbury, Conn.
 G. F. MARSHALL.....66 Sixth St., Bridgeport, Conn.
 W. P. SOUDER.....308 Ninth St., N. E., Washington, D. C.
 PERCY W. LIGON.....Y. M. C. A., Atlanta, Ga.
 JOHN D. SULLIVAN.....5438 Prairie Ave., Chicago, Ill.
 FRED SHATWELL.....618 Oakley Ave., Rockford, Ill.
 ADOLPH BRIZIUS, SR., 1718 Canal St., Evansville, Ind.
 H. V. JACKSON.....811 N. Jefferson Ave., Indianapolis, Ind.
 C. W. OSTERBERG.....1412 W. Third Ave., Cedar Rapids, Ia.
 O. T. OSTERBERG.....308 E. Sixth St., Davenport, Ia.
 ROBERT E. DOBSON.....1217 Pine St., Des Moines, Ia.
 EDWARD H. McILVAIN.....L. Box 212, Olathe, Kans.
 W. E. WAIT.....200 N. Clarence St., Wichita, Kans.
 JOHN H. MUELLER.....1013 E. Kentucky St., Louisville, Ky.
 H. J. SOLAND, JR., 1314 Feliciana St., New Orleans, La.
 WM. O. KIMBALL.....1 Munroe Place, Portland, Me.
 A. L. CARLISLE.....27 Forest Ave., Bangor, Me.
 O. K. PRICE, SR., 3107 Baker St., Baltimore, Md.
 D. McGREGOR CAMERON.....62 Lowell St., Boston, Mass.
 ARNO KLOPFER.....22 Jackson St., Holyoke, Mass.
 EVAN R. SCOTT.....272 Pleasant St., Worcester, Mass.
 JOHN E. HAGGERTY.....807 Liberty St., Springfield, Mass.
 WALTER H. SEARS.....Depot St., Dalton, Mass.
 COLIN C. MCCORD.....87 Andrews St., Lowell, Mass.
 THOMAS J. KENNEY.....433 Third Ave., Detroit, Mich.
 WM. J. CUMMIFORD.....520 Van Etten St., Saginaw, Mich.
 LAWRENCE LYNCH.....2325 Woodside Ave., Bay City, Mich.
 E. MORRIS BRISTOL.....623 E. Third St., Flint, Mich.
 FRED H. WHEELER.....P. O. Box 614, Kalamazoo, Mich.
 P. E. CADWELL.....17 E. Lake St., Minneapolis, Minn.
 A. O. STEIDEMANN.....1444 Shawmut Pl., St. Louis, Mo.
 MATT L. AHERN.....217 W. 34th St., Kansas City, Mo.
 LAWRENCE JAMES.....116 N. 25th St., Omaha, Neb.
 JOHN M. BLACK.....30 Montgomery Ave., Newark, N. J.
 ALEX L. PACH.....111 Broadway, New York, N. Y.
 PHILIP J. MAUE.....1045 West Ave., Buffalo, N. Y.
 JOHN H. THOMAS.....P. O. Box 943, Frankfort, N. Y.
 STYLES R. WOODWORTH.....132 Cannon St., Syracuse, N. Y.
 ARTHUR T. BAILEY.....309 Veeder Ave., Schenectady, N. Y.
 ROLLAND B. MAXSON.....32 Lehigh Ave., Rochester, N. Y.
 JACKSON BATES.....43 Calm St., Dayton, Ohio
 P. R. McMURRAY.....2501 Beatrice Ave., Springfield, Ohio
 L. J. BACHEBERLE.....2421 Morelin Ave., Cincinnati, Ohio
 JOHN E. CURRY.....3707 Homewood Ave., W. Toledo, Ohio
 J. B. SHOWALTER.....School for the Deaf, Columbus, Ohio
 P. D. MUNGER.....14601 Strathmore Ave., E. Cleveland, Ohio
 THOMAS J. BLAKE.....1114 Laird St., E. Akron, Ohio
 JOHN O. REICHEL.....900 E. Sixth St., N. Portland, Ore.
 WM. L. DAVIS.....1142 Marlyn Rd., Philadelphia, Pa.
 FRANK A. LEITNER.....1220 Braddock Ave., Pittsburgh, Pa.
 JOHN L. WISE.....342 N. Fourth St., Reading, Pa.
 ARTHUR J. MYERS.....373 East Ave., Pawtucket, R. I.
 OREN M. ELLIOTT.....Beach Printing Co., Sioux Falls, S. D.
 JESSE T. WARREN.....200 Third Ave., N. Nashville, Tenn.
 L. ARTHUR PALMER.....Fountain City, Tenn.
 J. T. SPROUSE.....1300 Vernon Castle Road, Ft. Worth, Texas
 CLIFTON L. TALBOT.....5520 Reiger Ave., Dallas, Texas
 TILDEN SMITH.....620 Novelty St., Waco, Texas
 RICHARD C. MORRIS.....400 Quitman St., Houston, Texas
 JOSEPH CAMERON, JR., Bountiful, Utah
 PAUL MARK.....2240 Adams Ave., Ogden, Utah
 MEADE B. DALTON.....2023 W. Cary St., Richmond, Va.
 A. W. WRIGHT, 95th & Woodland Park Ave., Seattle, Wash.
 JAMES H. O'LEARY.....1335 E. 32nd Ave., Spokane, Wash.
 J. A. PRING.....C. & O. Freight Office, Huntington, W. Va.
 MILO E. HODGE.....219 E. Loos St., Hartford, Wis.
 GEORGE R. HEBARD.....1064 Pearl St., Kenosha, Wis.
 FRED J. NEESAM.....106 Beloit St., Delavan, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.
 Morton H. Henry.....412 Masonic Temple—First Friday.
 Room 401, 21 N. LaSalle St.
 DETROIT, No. 2.....Detroit, Mich.
 176 E. Jefferson Ave.—First Thursday.
 Walter F. Carl.....376 Cameron Ave.
 SAGINAW, No. 3.....Saginaw, Mich.
 First Monday.
 William J. Cumiford.....520 Van Etten St.
 LOUISVILLE, No. 4.....Louisville, Ky.
 Robinson Hall—First Saturday.
 John H. Mueller.....1013 E. Kentucky St.

LITTLE ROCK, No. 5.....Little Rock, Ark.
 W. O. W. Hall—First Saturday.
 Percy B. Jones.....2405 Park Ave.
 NASHUA, No. 7.....Nashua, N. H.
 Lafayette Hall—First Saturday.
 John Shea.....12 Fairview St., Derry, N. H.
 DAYTON, No. 8.....Dayton, Ohio
 127 S. Main St.—First Saturday.
 Jackson Bates.....43 Calm St.
 BAY CITY, No. 9.....Bay City, Mich.
 First Monday.
 C. F. W. Lawrence.....806 N. Henry St.
 CINCINNATI, No. 10.....Cincinnati, Ohio
 Court & Central Ave.—First Saturday.
 James M. Shepherd.....6325 Carthage Ave., Norwood, Ohio
 EVANSVILLE, No. 11.....Evansville, Ind.
 Y. M. C. A.—First Monday.
 Adolph Brisius.....1718 Canal St.
 NASHVILLE, No. 12.....Nashville, Tenn.
 Y. M. C. A.—First Saturday.
 Thomas S. Marr.....701 Stahlman Bldg.
 SPRINGFIELD, No. 13.....Springfield, Ohio
 38 1-2 E. Main St.—First Saturday.
 John E. Pershing.....421 S. Belmont Ave.
 OLATHE, No. 14.....Olathe, Kan.
 First Tuesday.
 E. H. McIlvain.....Lock Box 212
 FLINT, No. 15.....Flint, Mich.
 424 Buckham St.—First Tuesday.
 James M. Stewart.....408 W. Court St.
 TOLEDO, No. 16.....Toledo, Ohio
 Kapp Hall—First Saturday.
 Nathan P. Henick.....2303 Fulton St.
 MILWAUKEE, No. 17.....Milwaukee, Wis.
 221 W. Water St.—First Saturday.
 Samuel Sutter.....1403 20th St.
 COLUMBUS, No. 18.....Columbus, Ohio
 Y. O. F. Hall—Second Saturday.
 Edwin I. Holycross.....910 E. Rich St.
 KNOXVILLE, No. 20.....Knoxville, Tenn.
 K. of P. Hall—First Friday.
 L. A. Palmer.....Fountain City, Tenn.
 CLEVELAND, No. 21.....Cleveland, Ohio
 West Side Turn Hall—First Saturday.
 Harry T. McCann.....General Delivery
 INDIANAPOLIS, No. 22.....Indianapolis, Ind.
 I. O. O. F. Hall—First Wednesday.
 Harry V. Jackson.....811 N. Jefferson Ave.
 GREATER NEW YORK, No. 23.....New York, N. Y.
 300 Fulton St., Brooklyn—First Saturday.
 James H. Manning.....1257 Lincoln Pl., Brooklyn, N. Y.
 ST. LOUIS, No. 24.....St. Louis, Mo.
 1210 Locust St.—First Tuesday.
 James H. Cloud.....2606 Virginia Ave.
 NEW HAVEN, No. 25.....New Haven, Conn.
 201 Meadow St.—First Saturday.
 Philip Quinn, Jr., 309 Grand Ave.
 HOLYOKE, No. 26.....Holyoke, Mass.
 Bridge Street Turn Hall—First Saturday.
 Arno Klopfer.....22 Jackson St.
 LOS ANGELES, No. 27.....Los Angeles, Cal.
 730 S. Grand Ave.—First Saturday.
 Edward P. McGowan.....615 E. 15th St.
 ATLANTA, No. 28.....Atlanta, Ga.
 Red Men's Wigwam—First Friday.
 Leon B. Dickerson.....60 Foote & Davis Co.
 PHILADELPHIA, No. 30.....Philadelphia, Pa.
 1626 Arch St.—First Friday.
 James F. Brady.....426 Locust St.
 KANSAS CITY, No. 31.....Kansas City, Mo.
 Swedish Hall, 23rd & Summit St.—First Saturday.
 Luther E. Conaway.....300 Ord St.
 OMAHA, No. 32.....Omaha, Neb.
 Swedish Auditorium—Second Saturday.
 James R. Jelinek.....313 S. 49th Ave.
 NEW ORLEANS, No. 33.....New Orleans, La.
 Y. M. C. A.—First Wednesday.
 Henry Fux.....2027 Robert St.
 KALAMAZOO, No. 34.....Kalamazoo, Mich.
 Portage St. Auditorium—First Wednesday.
 Fred H. Wheeler.....P. O. Box 614
 BOSTON, No. 35.....Boston, Mass.
 3 Boylston Place—First Saturday.
 William H. Batterby.....122 Waterhill St., Lynn
 PITTSBURGH, No. 36.....Pittsburgh, Pa.
 McGeagh Bldg.—First Saturday.
 Frank A. Leitner.....1220 Braddock Ave.
 HARTFORD, No. 37.....Hartford, Conn.
 Odd Fellows' Temple—First Saturday.
 Edgar C. Luther.....63 Whitman Ave., West Hartford, Conn.
 MEMPHIS, No. 38.....Memphis, Tenn.
 Y. M. C. A.—First Saturday.
 F. P. Armstrong (Acting).....521 Y. M. C. A.
 PORTLAND (Me.), No. 39.....Portland, Maine
 514 Congress St.—First Saturday.
 William O. Kimball.....20 Gilman St.
 BUFFALO, No. 40.....Buffalo, N. Y.
 Mizpah Hall, Ferry and Herkimer Sts.—First Saturday.
 Philip J. Maue.....1045 West Ave.
 PORTLAND (Ore.), No. 41.....Portland, Ore.
 129 Fourth St.—First Saturday.
 John O. Reichle.....900 E. Sixth St., N.
 NEWARK, No. 42.....Newark, N. J.
 210 Market St.—First Saturday.
 Frank W. Hoppaugh.....570 Bergen St.
 PROVIDENCE, No. 43.....Providence, R. I.
 850 Westminster St.—First Saturday.
 Fritz Ruckdeschel.....17 Roland Ave., Cranston, R. I.
 SEATTLE, No. 44.....Seattle, Wash.
 Y. M. C. A.—First Saturday.
 William S. Root.....Room 7, 1320 Fifth Ave.

UTICA, No. 45.....Utica, N. Y.
 53 Franklin Square—First Saturday.
 John H. Thomas.....P. O. Box 943, Frankfort, N. Y.
 WASHINGTON, No. 46.....Washington, D. C.
 N. E. Masonic Temple—First Wednesday.
 W. P. Souder.....308 Ninth St., N. E.
 BALTIMORE, No. 47.....Baltimore, Md.
 114 N. Paca St.—Second Saturday.
 William G. Stone.....2430 St. Paul St.
 SYRACUSE, No. 48.....Syracuse, N. Y.
 Whitlock Memorial Bldg.—Second Saturday.
 Harold L. Holmes.....Box 685
 CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
 First Wednesday.
 Carl W. Osterberg.....1412 Third Ave., W.
 HUNTINGTON, No. 50.....Huntington, W. Va.
 First Saturday.
 James A. Pring.....C. & O. Freight Office
 ALBANY, No. 51.....Albany, N. Y.
 50 State St.—Second Saturday.
 Howard Bedell.....46 Middle St., Waterford, N. Y.
 ROCHESTER, No. 52.....Rochester, N. Y.
 I. O. O. F. Hall—Second Saturday.
 Ira D. Todd.....Brighton Sta., Rochester, N. Y.
 SAN FRANCISCO, No. 53.....San Francisco, Cal.
 Native Sons Building—First Saturday.
 Melvin C. Davidson.....1006 Pine St.
 READING, No. 54.....Reading, Pa.
 8th & Penn St.—First Saturday.
 Harrison F. Yoder.....1659 N. Ninth St.
 AKRON, No. 55.....Akron, Ohio
 127 S. Main St.—First Saturday.
 Grover C. Farquhar.....1812 Hillside Terrace
 SALT LAKE CITY, No. 56.....Salt Lake City, Utah
 249 S. Main St.—First Saturday.
 Joseph Cameron, Jr., Bountiful, Utah
 ROCKFORD, No. 57.....Rockford, Ill.
 Mead Bldg., S. Main St.—First Thursday.
 Fred Shatwell.....618 Oakley Ave.
 SPRINGFIELD, No. 58.....Springfield, Ill.
 N. E. Cor. 5th & Monroe Sts.—First Saturday.
 Jefferson Sidles.....2167 S. 16th St.
 DAVENPORT, No. 59.....Davenport, Iowa
 I. O. O. F. Hall 510 Brady St.—First Saturday.
 Charles M. Sharrar.....1322 West 15th St.
 WORCESTER, No. 60.....Worcester, Mass.
 306 Main St.—First Saturday.
 Alexander Stirling.....63 Arlington St., Farmingham, Mass.
 ST. PAUL, No. 61.....St. Paul, Minn.
 Charles Thompson Memorial Hall—First Friday.
 Fairview and Marshall Aves., St. Paul.
 J. A. Benolkin.....912 N. E. University Ave., Minneapolis
 FORT WORTH, No. 62.....Fort Worth, Texas
 Church for the Deaf, N. Ft. Worth—First Wednesday.
 Albert Tully.....709 West Third St.
 DALLAS, No. 63.....Dallas, Texas
 Labor Temple—First Saturday.
 Elmer E. Diaz.....4335 Dickason Ave.
 DENVER, No. 64.....Denver, Colo.
 416 Club Building, 1731 Arapahoe St.—First Wednesday.
 Shelby W. Harris.....2917 W. 28th Ave.
 WATERBURY, No. 65.....Waterbury, Conn.
 Garden Hall—Second Saturday.
 Joseph Grady.....195 N. Main St.
 BRIDGEPORT, No. 66.....Bridgeport, Conn.
 Second Saturday.
 Lincoln C. Schindler.....106 Aylum St.
 SPRINGFIELD, No. 67.....Springfield, Mass.
 49 Pynchon St.—First Saturday.
 John E. Haggerty.....807 Liberty St.
 WACO, No. 68.....Waco, Texas
 First Saturday.
 Tilden Smith.....620 Novelty St.
 OGDEN, No. 69.....Ogden, Utah
 Second Tuesday.
 William Cole.....3644 Washington Ave.
 PITTSFIELD, No. 70.....Pittsfield, Mass.
 Y. M. C. A.—First Saturday.
 Walter H. Sears.....Depot St., Dalton, Mass.
 BANGOR, No. 71.....Bangor, Maine
 121 Main St.—First Saturday.
 Albert L. Carlisle.....27 Forest Ave.
 KENOSHA, No. 72.....Kenosha, Wis.
 C. A. R. Hall—Second Saturday.
 George R. Hebard.....1064 Pearl St.
 BIRMINGHAM, No. 73.....Birmingham, Ala.
 1920 1-2 N. Fourth St.—First Friday.
 D. M. Huffman.....1325 Tate Ave., W. E.
 SIOUX FALLS, No. 74.....Sioux Falls, S. Dak.
 Room 11, Emerson Block—Second Saturday.
 Frank A. Bucey.....P. O. Box 380
 WICHITA, No. 75.....Wichita, Kan.
 William E. Wait.....200 N. Clarence St.
 SPOKANE, No. 76.....Spokane, Wash.
 James H. O'Leary.....1335 E. 32nd Ave.
 DES MOINES, No. 77.....Des Moines, Ia.
 Y. M. C. A.—First Saturday.
 C. Ross Koons.....1217 Pine St.
 LOWELL, No. 78.....Lowell, Mass.
 84 Middlesex St.—Second Saturday.
 Colin C. McCord.....87 Andrews St.
 BERKELEY, No. 79.....Berkeley, Cal.
 Native Sons Hall—Second Wednesday.
 Monroe Jacobs.....2021 Grant St.
 DELAVAN, No. 80.....Delavan, Wis.
 First Saturday.
 Fred J. Neesam.....106 Beloit St.
 HOUSTON, No. 81.....Houston, Texas
 First Wednesday.
 Richard C. Morris.....400 Quitman St.
 SCRANTON, No. 82.....Scranton, Pa.
 Abraham Silnutzer.....1356 Penn Ave.
 RICHMOND, No. 83.....Richmond, Va.
 2023 W. Cary St.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Pages 12 and 22.