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The National Fraternal Society of the Deaf (NFSD)

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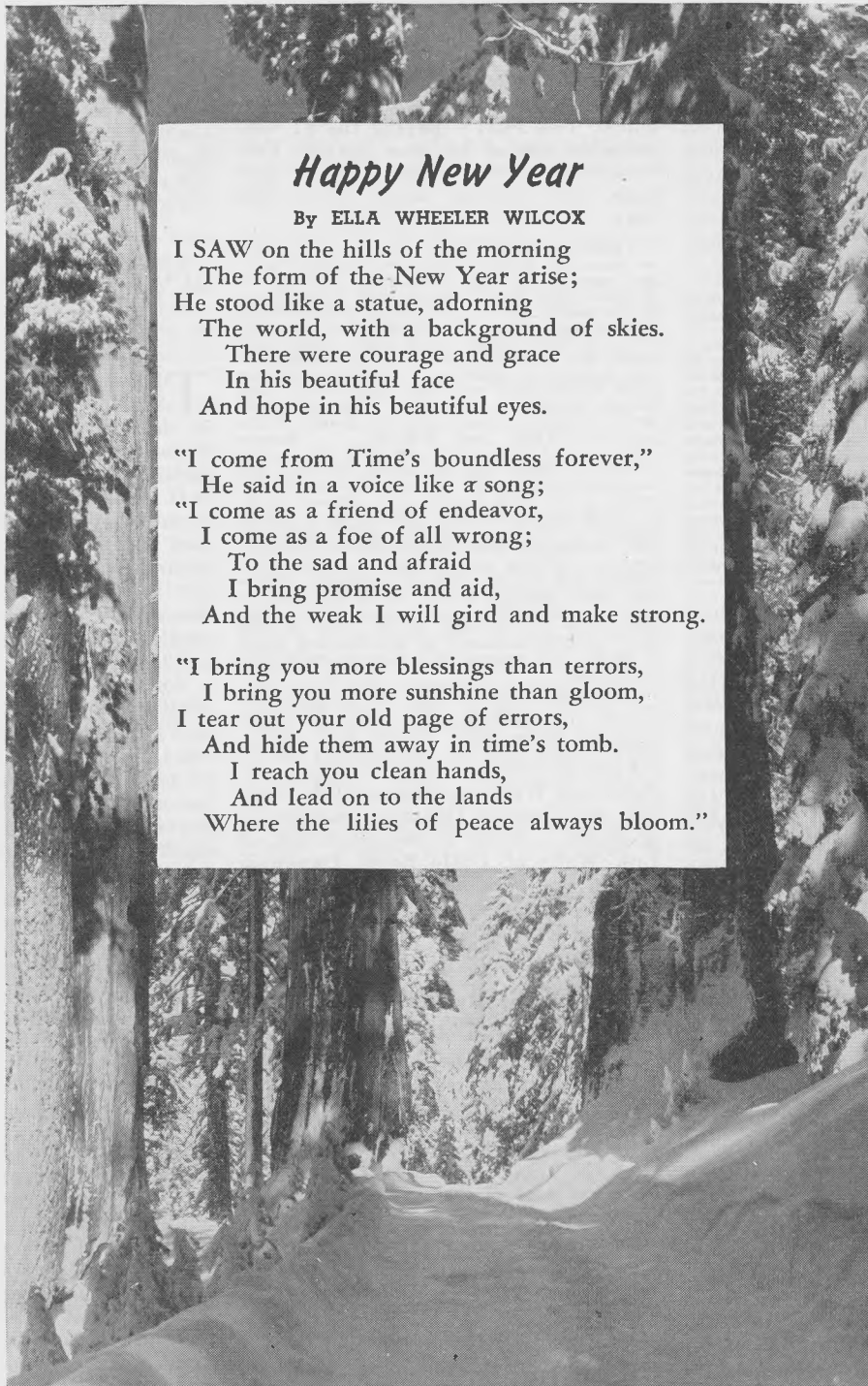
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THE FRAT



Happy New Year

By ELLA WHEELER WILCOX

I SAW on the hills of the morning
The form of the New Year arise;
He stood like a statue, adorning
The world, with a background of skies.
There were courage and grace
In his beautiful face
And hope in his beautiful eyes.

"I come from Time's boundless forever,"
He said in a voice like a song;
"I come as a friend of endeavor,
I come as a foe of all wrong;
To the sad and afraid
I bring promise and aid,
And the weak I will gird and make strong.

"I bring you more blessings than terrors,
I bring you more sunshine than gloom,
I tear out your old page of errors,
And hide them away in time's tomb.
I reach you clean hands,
And lead on to the lands
Where the lilies of peace always bloom."

JANUARY, 1940

The Spotlight

By J. FREDERICK MEAGHER

ORCHIDS to Bill Hunter—only living deaf man with a gym named after him—for winning Membership Derby with 15 new members in a one-hoss town! I'm proud of my old sidekick—he coached football 30 years, sending Dewey Deer and other famous stars to Gallaudet College. Tragedy of Hunter's life is he might have been an all-time immortal as end at college—but medicos ruled him out of football because of bum heart. Joke is on medicos—Hunter is still hale and hearty, while lots of his olden compards have gone to join good old Gib . . . Orchids to my Chi-First frats—led all divisions with 22 new members, practically all secured by “kids.”

LONGEST trip to attend division meeting this year is Seattle's James Scanlon—coming down from his summer job in Alaska. . . . Atlanta insists on white banquet for “Pearl anniversary” (30th) next May; all ladies in white, men in white and navy-blue. . . . Herb Gunner is trying to recruit a Mexican for membership—Fidel Lopez, aged 26; only deaf teacher in the 170-pupil Mexico City oral school, located in an old convent there. Says Lopez displayed keen knowledge of fratdom last summer—funny those foreigners sometimes know more about our country than we do. Lopez is a varsity man; lost hearing while working at Fords, then spent three years in our Mich. school and signs like one of us. Gunner avers uneducated Mexican deaf he saw on streets there last summer, wig-wag in a sign-argot he can't decipher.

DEAF DOYLE NAVE rated 6th best football player in land, at annual draft of pro football owners, Dec. 9. Detroit had 6th pick, and first man she selected was this forward passing star of last Rose Bowl game. The pros know footballers better than other pickers; Nave's rival teammates for quarter were both rated above him by the newspapers—yet Lansdell, the All-America quarter, was picked 10th, by NY; while Schindler was rated 119th by Green Bay. Nave will wind up his college career in New Year's Rose Bowl game against Tenn.

“PIC” of Dec. 12 has three pages of pictures of “Silent” Joe Hill, heavyweight pug who KOed Lou Nova. . . . Our Rochester school is co-champ in its city high soccer league—does not play the American game of football. (And to think THAT is where I started my own career back in '99.) . . . Arizona plays the “six-man” style football so popular with small schools. . . . Broadcaster says Silent Rattan is drawing large crowds at Los Angeles wrestling meets. . . . Chi bids for 1941 bowling binge—deafdom's annual classic in the maple-mauling art. . . . Sandusky, Ohio, will give 115 prizes at its Dec. 31 bowling hing-bang—followed by all-night jamboree.

“FINGER BOWL GAME” Dec. 2, in Dallas' famed 50,000 capacity Cotton Bowl, saw only 500 spectators when our Ark. (240 pupils) used Texas (600) as a napkin—27-19. All Ark. points scored by fullback Musteen (155-lbs.); star of losers was quarter-back Brown (223-lbs.). On defense Brown played tackle against 18-year-old Alton Smith (245-lbs.). Ark. claims National Deaf title for second straight year.

SCHOOLS. Alabama throws up scheduled Southern cage meet—new Supt. fears Ala. will probably enter on a building program like Georgia's early this month. . . . Georgia closed Nov. 1—deaf teachers working on WPA, building new dorms, etc.: expect to finish and reopen early in Jan., continuing school to Aug. 1. State appropriations depleted, per-

haps. . . . Is Ark. our first school to give annual free compulsory medical examinations to all on payroll—with blood-tests for kitchen and diningroom employes? Great; like autos, lots of us have something wrong inside—and never know it until too late. . . . For first time since establishment in 1912, Arizona sends a grad to Gallaudet.

GRAND Sec-Treas. Charles B. Kemp remembers. He shows gratitude in quiet, inconspicuous ways. Back about 1890 he learned printing in Rochester, under Remington Congar. Congar is now retired—happy with a library of 25,000 books. So what? So kindly Kemp sends his olden pedagog American Deafdom's most widely-read periodical, THE FRAT—paying the \$1 subscription out of his own pocket. Fortunate the teacher whose pupils of auld lang syne express appreciation like that.

TIDBITS. SatEvePost of Dec. 2 has article on amazing deaf reporter who solves murder mysteries, John Breazeale. Cherry and Kondell claim this Breazeale was their roomie at Gallaudet, fall of '18, leaving in few weeks. Uppers hazed him. . . . West River Progress (Dupree, SD) starts 16th year under deaf editor and founder, Enoch L. Schetnan from our Vancouver school. . . . “He is a damn good shoemaker” was the only thing Hal-loween pranksters soaped on window of Joe Modar, deaf shoeshop owner in Granite Falls, says the Wash. Deaf Record. . . . Horace Feeney, deaf shoemaker out of a job, makes around \$5 daily cobbling shoes in rural and mountainous districts between Md. and Fla.—riding a bike with leather and cobblers' tools. . . . Broadcaster says one of our coming leaders, J. L. Bruner of Cal., eloped with ex-wife of famous deaf dancer Charles Lamber-ton. . . . When major leagues met in Cincinnati last month, outfielder William “Dum-my” Hoy—the “Ty Cobb” of 40 years ago—met an old ChiSox teammate for first time since they won pennant in 1901. He is “Old Fox” Griffith, manager of Washington. Mack of Phila. also greeted Bro. Hoy for first time in decades.

FLASH! Green Bay whips NYC for world pro football title, Dec. 10 (Gallaudet's Birthday); score 27-0. Press pix shows two NY players' heroic efforts; end Walls taking-out TWO Packers, and quarter Danowski moving in to tackle. Walls is the giant son of Bro. Walls of Little Rock; Danowski for a time was honor-coach at Fanwood, a few years ago. . . . Howson says Cal U's best soph player is Orville Hatcher, son of deaf. Watch him next year.

CABBAGES AND KINGS. It's a racket, a graft—but at long last I've found a way to make capital of the everlasting kidding smart college gazaboos give dumb little me. Remember last issue the lovely spouse of Bro. Fred Lee (only frater who ever asked me to endorse his application) was slightly dubious about giving me orchids or sunflowers; so King Bobs suggested a cabbage. Strike me pink; next time the Jack Seipps (he is my old pupil; she was Mrs. Lee No. 1) came up for our weekly Wed. bridge-battle, each brought a head of cabbage—which they bestowed with mock humility and giggling eyes, drat 'em. But, come to think of it, you can't eat college degrees or orchids or sunflowers—but you can eat cabbages. So I am way ahead of the game, for once. Hope next time those Gallaudetians start ribbing me, Bobs suggests cigars, or autos, or even yachts. P.S.—The postman gives me the same patronizing grin he gives that half-wit down the block, ever since he read Dr. Tom Anderson's postal promising to send me a crate of “skunk cabbage.”

ODDITIES. Walter Winchell says: “In Beverly Hills, Cal., I hear, there are 36 dog and cat hospitals—but not one for humans. Nice place to get the measles.” That's the town in which Ward Small—pupil of Mrs. Calvin Coolidge—died last April 6. Small had tremendous talent as an artist, used to make a nice living in Chicago; was a modest chap—else might have gained

national fame. You have to be brash and boastful to click in the big cities, these days. . . . Linus Francini saved the sight of that eye—jeopardized when loop auto cut corner, knocking him down and smashing his glasses. Francini—Golden Gloves boxer who pushed his mitts in my face at 1937's NAD “Massacre Smoker”—spent eight weeks recuperating. . . . Unusual names: Fanwood cage-squad has a boy named Boxer. . . . Understand Brooklyn fraters have an officer named John Doe. . . . Only name in Gallaudet College roster reminiscent of a quater-century ago, is Ben Schowe. . . . Spotlight's motto for 1940: When Bigger and Better Cabbages are built, this column will scoop the nation.

Notable Deaf Persons

By GUILBERT C. BRADDOCK

37. Dr. John Kitto

THE supreme example of the deaf scholar attaining eminent success in the hearing world, without the aid of wealth or considerable influence, is furnished by the career of John Kitto, D.D. He belonged to the circle of those who lived with little or no contact with other deaf people. The following sketch of his life is quoted in its entirety from McClintock and Strong's “Cyclopaedia of Biblical, Theological, and Ecclesiastical Literature” (1891):

John Kitto, one of the most eminent Biblical scholars of this age, was born at Plymouth, England, November 4th, 1804. To humble birth was added, in his twelfth year, the affliction of a total loss of his sense of hearing; but neither poverty nor bodily defect were sufficient to deter the ambitious and energetic youth from the acquisition of knowledge. Every effort that could possibly be put forth to secure books was made; to pay for a few books from a circulating library, he groped for old iron and ropes in Sutton Pool, and with the few pennies obtained by this irksome task he supplied himself with the elements of an education.

The destitution of his parents obliged them at last to place John in the “workhouse” at Plymouth (1819), where he was taught the shoemaker's trade. In this place his powerful will soon asserted his position against older and stronger boys, and here he began a Diary which is still preserved, and from which large excerpts have been printed in the biographies. In 1821 he was hired out to a shoemaker, but his awkwardness and tendency to books greatly irritated his master, and John was submitted to such harsh treatment that he was readmitted to the workhouse about six months later.

In the year following, he finally brought out some essays in Nettleton's Plymouth Journal, and also wrote some imaginary correspondence. These efforts attracted attention, and he was by the interposition of several gentlemen removed to Exeter to become a dentist. In 1825 he published a vol-

ume of "Essays and Letters," which, though it afforded him but a small pecuniary remuneration, secured him many friends, made him quite generally known, and finally resulted in a complete change of basis for life. Instead of perfecting himself in the art of dentistry, he accepted an offer to enter the Missionary College at Islington, where he was to be taught the art of printing with the view of service in some foreign missionary institution.

In June, 1827, he was sent to Malta; but, his health declining, he returned to England in 1829. Shortly after this his former employer, Mr. Groves, the dentist, desired a tutor for his children, to accompany him on a tour East, and selected Kitto for the position. He was now afforded a sight of a large part of Europe and Asia, and acquired that familiarity with the scenery and customs of the East which was afterwards of such signal service in the department of literature to which he became devoted.

He returned to England in 1833, and through the influence of friends he gained attention by a series of papers in *The Penny Magazine* (one of these under the suggestive title "The Deaf Traveler"), and by other literary efforts. In 1835 he finally entered upon the preparation of that class of works which have so justly secured him a prominent place in the field of letters.

In this year Mr. Charles Knight, then the editor of *Penny Magazine*, suggested to Kitto the preparation of a "Pictorial Bible." All that Kitto needed was the suggestion. He not only eagerly embraced the proposal, but earnestly entreated to be allowed to undertake the responsibility of the entire work. Scarcely more than two years saw the "Pictorial Bible" finished. (A new edition in 4 octavo volumes followed in 1847.)

In 1838, Kitto embodied a great portion of his experiences in Persia in two small volumes, "Uncle Oliver's Travels." Next followed (1839-40) a "Pictorial History of Palestine and the Holy Land." From 1841 to 1843 he found employment in preparing the letter-press for the "Gallery of Scripture Engravings," in three volumes. In 1843 he wrote a "History of Palestine" and "Thoughts Among Flowers," a religious tract. In 1845 he prepared "The Pictorial Sunday Book," and commenced the work which, in its latest form (3rd edition), still constitutes one of the best works of the kind in any language: the "Cyclopaedia of Biblical Literature."

Although the work already accomplished (up to 1848) would have sufficed for the lifetime of almost any man, Kitto labored on indefatigably, and not only brought out contributions of great value, but originated and edited *The Journal of Sacred Literature*, a quarterly, which, by its masterly productions, has made English scholarship famous even among the all-knowing Teutons. He continued the editorship of the *Journal* until 1853.

His last and most popular work was

the "Daily Bible Illustrations," completed in eight volumes. During its progress his health gave way, and he retired to Cannstadt, near Stuttgart, in Germany, where he died, November 25th, 1854.

Dr. Kitto's services to the cause of Scripture learning were great in his own sphere. He revived and freshened the study of Eastern manners, and his origination of his "Cyclopaedia" marks an epoch in the Biblical literature of England. Our own later work is not unfrequently dependent upon the labors of this extraordinary character. His life itself, with his physical defect and early privations, was a marvel of self-education and heroic perseverance. The University of Giessen honored him in 1844 with the Doctorate of Divinity, although he was a layman.

An interesting autobiography is contained in Kitto's book, "The Lost Senses." Major biographies are: "Life of Kitto" by John Eadie, and "Memoirs of John Kitto, D.D." by J. E. Ryland, M.A.

Re Anthology

EDITOR FRAT: Will you please publish this letter, written after reading Mr. Meagher's reference to the *Anthology of Deaf Poets*. Its purpose is to preserve this verse. Readers of Mr. Meagher's lines about the Anthology might be led to suspect that the compilers of the work are expecting a profit on the sales of the book. I wish to inform them, and assure them, that we have never entertained for one minute such a thought or wish. We have been trying to cary on the work begun, and left far from finished, by the late Dr. Long. It has been a trust placed in our hands, and we have carried it on as a work of love, not for profit. Considering that we have had to read, pass upon, correspond about, edit and arrange about 1,500 offerings by deaf poets, and writers of mere doggerel and impossible stuff, and that we have been paying the postage and expressage on this stuff eight years, I don't hesitate to say that our work is worth \$500 to each of us, Mrs. Shibley, Mr. McFarlane and myself. We won't get, we won't take, five cents above the cost of postage!

I know that many who contributed to this work, who were so eager to get in it, have read our repeated calls in the deaf press for orders for copies—just orders, no money until enough orders to print the work, yet have not ordered a copy. Worse, they would write to ask us if their work were included, but would send no stamps for reply, nor for the return of their manuscripts. We would reply AT OUR OWN expense. The book will make about 140 pages, including thirty-two short biographies. Contributors are again urged to send in their orders. Price will not be over \$2.00, postpaid.

HOWARD L. TERRY,
1348 North Martel Ave.,
Hollywood, Calif.

MEMBERSHIP QUOTAS—1940

GIVEN below is the quota of new members each Division is expected to get during 1940. Every Division is urged to complete its quota:

DIVISION	1940 Quota	New Members
Chicago No. 1	25	1
Detroit	15	6
Saginaw	5	
Louisville	5	2
Little Rock	5	4
Dayton	5	
Cincinnati	10	
Nashville	5	
Olathe	5	
Flint	10	
Toledo	10	
Milwaukee	10	
Columbus	15	
Knoxville	5	
Cleveland	10	
Indianapolis	15	
Brooklyn	25	1
St. Louis	15	
New Haven	5	
Holyoke	5	
Los Angeles	15	
Atlanta	5	
Philadelphia	15	
Kansas City	10	
Omaha	5	
New Orleans	5	2
Kalamazoo	5	
Boston	15	1
Pittsburgh	10	
Hartford	5	2
Memphis	5	
Portland, Me.	5	
Buffalo	5	
Portland, Ore.	5	
Newark	5	
Providence	5	
Seattle	5	
Utica	5	
Washington	10	1
Baltimore	10	
Syracuse	5	
Cedar Rapids	5	
Albany	5	
Rochester	5	1
San Francisco	5	
Reading	10	2
Akron	15	
Salt Lake City	5	
Rockford	5	1
Springfield, Ill.	5	2
Davenport	5	
Worcester	5	
St. Paul-Minneapolis	10	
Fort Worth	10	
Dallas	10	
Denver	5	
Waterbury	5	
Springfield, Mass.	5	
Bangor	5	
Kenosha	5	
Birmingham	5	
Sioux Falls	5	
Wichita	5	
Spokane	5	
Des Moines	5	
Lowell	5	
Berkeley	5	
Delavan	5	
Houston	5	
Scranton	5	
Richmond	5	
Johnstown	5	
Manhattan	15	2
Jacksonville	5	
Lewiston	5	
Peoria	5	
Jersey City	5	
Bronx	5	
Columbia	5	
Charlotte	5	1
Durham	5	
Grand Rapids	5	
Toronto	10	
Duluth	5	
Canton	5	
Faribault	5	
South Bend	5	
Council Bluffs	5	
Fort Wayne	5	
Schnectady	5	
Chicago No. 106	5	
Miami	5	
Binghamton	5	
Wilkinsburg	5	
San Diego	5	
Eau Claire	5	
Sulphur	5	
Vancouver	5	
Westchester	5	
Queens	5	
Montreal	5	
Hollywood	5	1
Hamilton	5	
Kitchener	5	

THE FRAT

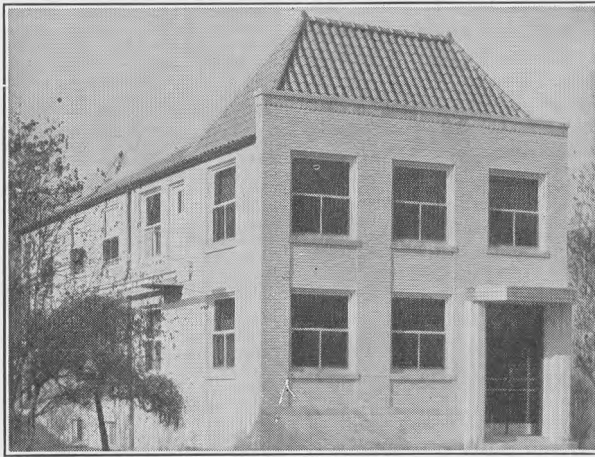
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ARTHUR L. ROBERTS, Editor

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

JANUARY, 1940

Yes, You

YOU? Yes, of course, we mean you. Every you who reads this, and we hope all of you do. What we are driving at is:

YOU, EACH OF YOU, ALL OF YOU are expected to bring in at least one new member each in 1940. No kidding. We mean it. Just one each, if you can't get more. If you can get more than one, O. K. But bring in at least one.

Our slogan is:

EVERY MEMBER GET A MEMBER IN 1940.

Edition of Laws

DUE to the necessary inclusion in the new edition of our laws of all amendments passed by the last two national conventions and the complete renumbering of all sections therein, together with the compilation of a new index, the publication and distribution of the edition has been delayed somewhat.

The new edition is now in final proof form, and should go to press early in January. We hope to have the new books in the hands of members by the end of the month.

Deputy Organizers

ALL Deputy Division Organizers who served through the year 1939 are asked to continue in office until a new list for 1940 is announced in these pages in a later issue. In the meantime, every organizer is asked to get his members busy in the drive for recruits during the current year.

Follow Through

THE drive for new members in 1940 is on. The boys who remembered the advice of the Early Bird have already landed in the honor list and intend to stay there in the lead. You can't beat the fellows who work early and late. They bring them in.

With Division quotas reduced to attainable figures, we expect all to come up to the limits set. If the limits are exceeded, you won't be penalized for speeding. On the other hand, you will be congratulated—and the mazuma you get will come in handy.

We have a good start with the 1940 drive. Having started well, let's follow through with a steady push. Do not let a month go by without recording additions to your rosters.

Shortly the Home Office will have ready for distribution small folders de-

scriptive of the society and its benefits, together with a handy rate table, which will be found useful by deputy organizers and others in getting new members. These folders are now on the Home Office press and will be ready by the time this issue appears.

Tell Them

IT IS customary, the Editor is aware, to give a copy of the Constitution for Subordinate Aeries to each candidate when he is initiated. Unless the Editor is very much mistaken, however, few candidates read it through, and fewer still become sufficiently familiar with its provisions. The result is that many misunderstandings arise concerning the member's rights and duties, particularly with regard to sick benefits. In this situation, an ounce of prevention is worth a pound of cure. Many Aeries, realizing that proposers sometimes fail to explain in detail to prospects the beneficial features of our Order, avoid such misunderstandings in a simple, effective way. When the initiation ceremony has been concluded, the Worthy President or the Secretary tells the new members how soon they will be eligible for benefits, how to apply for them, what sum will be paid, and for how long a period. The initiated are encouraged to remain after the meeting and ask any questions about the Order that may occur to them.

Insofar as benefits are concerned, the Aerie and the member have a contract between them. Obviously, if the contract is to serve its purpose, both parties should be familiar with all its details. The custom of telling the new member everything he should know about it at the very outset of his career as an Eagle is a matter of simple justice.—*Eagle Magazine.*

Man

By PAUL REVERE WYS

UPON life's journey cold and fleet
I think that I shall never meet
A wonder soul whose heart expands,
Who walks with all and understands,
Who wears a smile we'd love to see,
Who has a hand that asks no fee.
All friendliness or kindness done,
The time will come, the journey run,
Leaving a love that never dies
In hearts wherein that passion lies.



IF something goes wrong it's more important to talk about who's going to fix it than who's to blame.

Francis J. Gable

Hash a la Mode

NEW YEAR'S resolutions being impossible with us, we aren't making any.

Our wife, being our social secretary, undertakes the annual cardfest, and if any of our friends missed a Christmas card, we have a perfect alibi.

The annual card shower helps business, keeps Uncle Sam's mailboys hopping, reduces Jim Farley's deficit, but the details of attending to our end of it became too great for our limited capacity.

The gazaboo who delays sending in his card until the last minute probably has his reasons. One of them being you cannot annoy him until next year.

Maybe another is he hopes to escape from an annual exchange that he finds irksome.

But, anyway, we appreciate highly the good wishes of all our friends who took the time and trouble to shower us with Christmas and New Year sentiments. They are heartily reciprocated.

It goes merrily on. We strongly suspect somebody is pulling a fast one, but we will nevertheless record here that Miss Bryna Sky of 456 Queen Street, West, Toronto, thinks Jimmy Meagher is the real McCoy. Says Miss Sky, or is it "Miss Sky," in a letter to the editor:

I have no husband who is a frater or anything else, or to be more explicit, I have no husband at all, which probably accounts for the fact that I feel it incumbent upon me to rise in defense of Mr. Meagher after reading the open letter by Mrs. Barbara Lee in the December FRAT.

Not that I believe Mr. Meagher needs my defense. So far as I am concerned, his Spotlight is a strong enough answer against all the slings and arrows of outrageous, I mean outraged, readers. Which is to say, Mr. Editor, sir, that I like Mr. Meagher's Spotlight and want all the world, including Mrs. Lee, to know it. I like his newsy, racy, gossip items; I like his style and "Winchellisms"; I like his wit and his occasional, but entirely harmless and unmalicious, razzing of honorable brother fraters. Far from being "ill bred and unkind", a little unmalicious razzing ought to do the "razzed one" a deal of good. Any one of us knows a frater or two, fraters good and true and brotherly, who would be much the better for an occasional and harmless sling well aimed at him. We all carry some kind of bubble on our surface, and the bursting of that bubble by someone's wit or wisdom could not but profit us.

Mrs. Lee suggests that since the frat is a brotherly organization, it just follows that all brother-fraters must like each other. No, lady, "it ain't natural" to like everybody. And to be expected to like everyone for the sole and all embracing reason that one happens to be a brother-frater, or a brother-shiner, or a sister of the same sewing circle is a gargantuan order, sister. Into an organization like the frat, people are drawn not because of any similarity of characteristics, amiable or otherwise, but because of a common handicap and the commonweal of a certain group of handicapped people. Is it not reasonable to suppose that into such an organization would be drawn people of the most varied characteristics and mental and spiritual make-up? And would it not tax the charitableness and brotherliness of even a saint to be expected to "like" all the brothers of such an organization?

Mrs. Lee further suggests that Mr. Meagher limit himself to comments on sports. Lord, Mr. Editor, that would be a down right calamity to me. I don't care a pin and a half which baseball, basketball, or hockey team

won from which, but I do want more of Mr. Meagher's witty and timely comments and remarks.

Cheer up, Mr. Meagher! The world is full, of course, of a number of things, but among them are oodles and oodles of girls like me who like your wit, your fun, and your interesting timely comments and digests. And here is tossing at you a gorgeous booky of orchids with long streamers of hearty cheers attached to it.

Which goes to show, Mr. Editor, that it takes an old maid to see the "funny side" in a man, an old maid and, probably, a Frau Frieda.

The sky's the limit. If the ladies are going to fight over Jimmy, we give up. We never suspected he was as glamorous as all that.

The Gift of Faith

By ARTHUR G. LEISMAN
In Milwaukee Journal

I sometimes wonder why my silent ears
Remain apart from world of sound;
It seems that ere I leave this vale of tears
The powers that guide the stars around,

And cause the winds of happiness to blow,
Could set my shackled eardrums free,
That I, who reap but part of life, may know
The voices of those dear to me.

II
But since it pleased my Maker to decide
What seemed a bitter jest of fate,
The joys and trials of emotion's tide
A deeper meaning must relate.

To rue my lot is to invite despair,
For life moves onward just the same;
And crueler pangs are suffered here and there
That put my own to utter shame.

III
Is deafness so deplorable a plight
That I should scorn the God of love?
Far rather would I also lose my sight,
In blackest desolation rove,

Than that for once this still small voice of
mine,
Reared in an atmosphere of doubt,
Should fail to sense the handiwork divine
In all that governs life without.

IV
Man keeps his faith, though he can not explain
The intricacies of his life;
He feels that he has everything to gain,
Amid the roaring flood of strife,
If he but trims his sails, alert to need
Of those who in the tempest toss;
The Christ-like code of helpfulness indeed
Will ease the weight of his own cross.

V
And what is faith but love and hope combined,
The buttress of the brave and frail,
The tiny beam within the famished mind
From that deep calm beyond the veil?

Let faith, therefore, whatever loss be ours,
Remain the master of our soul,
And as the sun awakes the springtime flowers,
Lead us to our predestined goal.



THE power of applying attention, steady and undissipated, to a single object, is the sure mark of a superior genius.

Chesterfield

GO-GET-'EM DRIVE—1940

During the Year 1940 we are continuing the

Membership Drive
begun in 1936 and carried through 1939 with good results.

In 1940 the Home Office will pay contestants

*Five Dollars for
Each Block of Five*

new members obtained, beginning with applicants in December, 1939.

In addition, the Home Office will pay to EACH DIVISION

*Five Dollars for
Each Block of Five*

new members obtained during the year through one or several endorsers.

In another column we print a list of Divisions and the quota of new members they are expected to get in 1940. These quotas are about 8% of December membership. If all Divisions complete their quotas, we shall add to our rolls during the year

600 MEMBERS

WE WANT THAT NUMBER OF NEW MEMBERS. WE WANT EVERY DIVISION TO MAKE ITS QUOTA. IF ALL PULL TOGETHER, THAT SHOULD BE EASY.

WE'RE OFF

on the 1940 Drive. Put your best foot forward, boys and

GO-GET-'EM

Lodge News



January

1. Bowling Boston
6. Card party..... Westchester
6. Party..... Des Moines
6. Social Denver
6. 500 Akron
6. Installation-Social Cleveland
6. Social Rochester
6. Smoker Worcester
6. Social..... New Haven
6. New Year social..... Buffalo
6. Installation of Officers..... Berkeley
8. Installation..... Salt Lake City
13. Indoor athletics..... Cedar Rapids
13. Mask ball..... St. Louis
13. Winter social..... Rockford
13. Mid-winter party..... Davenport
13. Card party..... Schenectady
14. Whist party..... Reading
20. Hard time social..... Toledo
28. Lecture Reading

February

2. "Jitterbug" night..... Bronx
3. Mask ball..... Chicago No. 1
3. Frat frolic..... Philadelphia
3. Aux-frat valentine party..... Albany
3. Ladies' party..... Delavan
3. Leap Year social..... Scranton
3. Outdoor skating party..... Kitchener
10. St. Valentine social..... Waterbury
10. Military whist..... Springfield, Mass.
10. Valentine party..... Charlotte
10. Movies..... Portland, Me.
11. Social Reading
17. Basketball games-Dance..... Jersey City
24. Mask ball..... Houston
24. "Get Acquainted" dance..... Richmond
24. Frat party..... Portland, Ore.
25. Lecture Reading

March

9. Movies..... Springfield, Mass
10. Social Reading
16. Spring dance..... Hartford
24. Lecture Reading

DETROIT (By Jack Bertram)—Roy Lynch has moved into a new house in the swanky Grosse Point Woods district. We are told everything is the last word in modern improvements. . . . John Hellers is now able to get up, and is improving slowly. . . . The Great Lakes Bowling Tourney is still a long way off, but we are getting ready for it now, and we hope to send more than one team to Buffalo. . . . Seven new applicants for membership were accepted at the December meeting, making quite a record for this Division in one year. The membership drive was a success, but we are not going to stage another for some time, as we would like to see new members come in who are anxious to pay the expense of joining.

Wishing every member a Happy and Joyous New Year.

HOUSTON (By W. H. Isaacks)—In the 1939 Derby we did our best to get on the band wagon, but could not make it. Unemployment was the chief obstacle to recruiting.

February 24 is the date set aside for our masque dance, which promises to be a gala affair. The music will be furnished by colored musicians—and our southern niggers can toot a mean note—who will give us some good old fashioned jazz. A grand time is assured.

At our December meeting W. H. Isaacks was re-elected secretary. C. F. Smith succeeds Brother Bourque as treasurer. Members should note his address, Route 11, Box 109, Houston.

Our division unites in wishing all members a Happy and Prosperous New Year.

Go-Get-'Em Drive, 1940

Name	Division	New Members
Domenic De Filippo.....	Detroit	3
Robert Davies	Detroit	2
Joseph Balasa	Louisville	2
Ivan Davis	Little Rock	2
George Dufлот	New Orleans	2
Robert Wilson	Hartford	2
Russell Schenck	Reading	2

SEATTLE (By Carl Spencer)—At our December meeting we were pleased to have a number of our Tacoma brothers with us. They were Brothers Sheatsley, Scanlon, Ackers, Lowell, Goetz and Boesen. We hope they will come often, as we are always glad to entertain non-resident members.

On December 3 members and their wives gave Brother and Mrs. Bradbury a house-warming party at their new home. About 40 were present, presenting them with many lovely gifts.

Funeral services for the late Brother Orson Fay were held here just before the body was shipped to Portland for burial. There was quite a large attendance.

Seattle Division wishes all a Happy New Year.

SCRANTON (By H. B. Young)—Our December meeting was a good one. It was especially pleasant to see some of our non-resident members present. There was quite an interesting discussion on ways and means of increasing our general fund. As a result we will every now and then hold our regular business meeting on the first Saturday instead of the first Thursday, and hold an entertainment afterward which will be open to all. The initial event, a Leap Year social, will be held on February 3, with Brothers Hafler and Morgan in charge. Something original is planned, so paste this date in your hat—and come.

A joyous and prosperous New Year to Brothers everywhere, and a sincere hope that their Christmas was the best ever.

WORCESTER (By Bart Burns)—Our division extends its best wishes for a Happy New Year to the Grand Officers and to members everywhere.

At the December meeting Secretary Burns was re-elected. His address remains the same. James Loughlin succeeds Fred Gero as treasurer. Note his address: 1285 Main St., Worcester.

Our division regrets its inability to make a good showing in the 1939 Derby, and hopes for better luck in 1940.

BROOKLYN (By A. L. Taber)—As a result of the December election of officers, the secretary and treasurer remain the same, a good indication that their services have been satisfactory during 1939.

Advance indications point to a large crowd at our coming winter carnival on January 13. Just what is to be offered in the way of entertainment has not been disclosed, but all may rest assured that there will be plenty of it.

Benjamin Friedwald has moved up in the Bronx, and No. 92 being nearest, he has requested a transfer to that division.

Edward Bonvillain of Queens Division was a visitor at our last meeting and made a neat speech.

BOSTON (By J. L. McDonald)—Our schedule of socials for the coming season is in the making. The social committee promises a very interesting season. Watch for announcements of forthcoming events.

The first step toward filling our quota for 1940 has been taken. The initial entry for this is Arnold Haley. With such a good start we have every expectation of success.

At the December meeting most of the principal officers of the division were re-elected. The secretary and the treasurer are the same, and their addresses remain unchanged. Non-resident members should make note of this, and all members should make it one of their New Year's resolutions to attend meetings more frequently this coming year, and to bring with them new members or interesting ideas for the improvement of the division.

AKRON (By F. X. Zitnik)—At the December election nearly all of our trusted officers were re-elected, especially Secretary Frater and Treasurer Hower. Their addresses remain unchanged.

The division made a good start toward filling its quota for 1940 by the admission of Harry Dobson. Plenty of good prospects are in line, and will be brought in if business and labor conditions continue to improve.

The division will resume its after-meeting socials on January 6, continuing until June. This first social will be supervised by F. X. Zitnik. Cleveland and Canton Divisions please note. We will welcome all brothers with open arms, as well as with good things to eat and drink. Our meeting hall is at 34 South High St., 5th floor, and meeting date first Saturday of the month.

CHICAGO NO. 106 (By F. L. Bush)—At the December election the division unwittingly assumed a problem—how to safely seat the 210 pounds of new president in the person of Gordon Rice. Luckily, Brother Rice is quick as a cat, for all his weight, so if the spindle-shanked president's chair gives way, maybe the only damage will be a dent in the floor. Secretary Bush and Treasurer Rensman, both re-elected, will keep a wary eye on him, "just in case."

A contribution box will be a feature at our future meetings. This will be used to help us raise money for the purchase of emblem jewels for the division, so as not to overburden our treasury. If all will cooperate, our purchase may soon become an accomplished fact.

New Year's greetings to one and all.

TORONTO (By F. E. Doyle)—A Happy New Year to All.

At the December meeting all present stood one minute in silent tribute to the memory of the late Grand President Gibson, and another minute in memory of William C. Mackay of this division, who passed away recently. Our sympathy is extended to the bereaved family.

As a result of the December elections we have a new secretary in the person of John F. Gotthelf, 1524 Mt. Prospect Rd., and a new treasurer, John P. A. Buchan, 281 Westmont Ave. Non-resident members should make particular note of these new officers and their addresses for future reference.

COSTUME BALL AND ENTERTAINMENT

Brooklyn Division No. 23

February 10, 1940

HOTEL TOWERS

Clark & Willow Sts., Brooklyn, N.Y.

BRONX (By Charles Spitaleri)—The division extends its New Year's greetings to all members and wishes them prosperity and success.

It is some time since we have held a social of our own, but plans are now being made for a Jitterbug Carnival to be held on February 2. Hyman Rubin, who believes in giving patrons their money's worth, will start the ball rolling. It will start right after our regular meeting on that date. Come on, ye jitters, and let's see you do your stuff. We have a couple of good ones in our division, and would like to see you compete with them.

Our membership has been increased by the addition of Benjamin Friedwald, coming by transfer from Brooklyn Division. Brother Friedwald has moved to the Bronx, and we extend him a warm and resonant welcome.

NEW HAVEN (By Clarence Baldwin)—New Haven Division had its annual dance on November 25, with well over 250 people present. A local orchestra furnished the music for dancing, and a superb floor show was given. This was our biggest affair since 1929, and the net proceeds were even larger than at that time. The committee, consisting of President Augustine, Clarence Baldwin and Bernard Sullivan, deserve much praise for their able handling of the affair.

Our division has a social, card party or affair of some sort every month after its regular meeting. These meetings are held on the first Saturday of the month, at 8:30, and we are always glad to welcome visiting brothers from anywhere.

At the December meeting the members stood one minute in silent tribute to our departed brother, James Kirk. The division has lost two members by death this year, the other being Gilbert Marshall of Bridgeport. Our division extends New Year's greetings to all.

CHARLOTTE (By E. M. Winecoff)—Non-resident members will please note that the division has a new treasurer. He is W. E. Benfield, 81 W. Academy St., Concord, N. C. Secretary E. M. Winecoff was re-elected. His address remains unchanged—Box 524, Kannapolis, N. C.

The division will hold its annual Valentine Party on February 10. It is going to be a riot! Location and other details are lacking. Watch for them in the next issue.

Our division wishes all a Happy and Prosperous New Year.

LOWELL (By J. B. McMahon)—At the conclusion of our regular December meeting the newly elected officers were installed. Members will note that Secretary McMahon and Treasurer McCord have changed places. Brother McCord is now secretary, and Brother McMahon, treasurer. The latter's address is 223 Perry St., Lowell, Mass. Brother McCord resides at 87 Andrews St., Lowell.

Plans have been started for our coming 20th anniversary banquet, to be held some time in the spring or early summer. We are unable to give details at present, but can assure you that it will be a big event.

COLUMBUS (By E. J. Kennedy)—The much talked of Mardi Gras, though now a thing of the past, will long be remembered by all who attended. It was a howling success, the culmination of long and careful planning on the part of Chairman Jacobson and his assistants.

Beginning at five o'clock, a full meal was served in the spacious new basement dining room in I.O.O.F. Hall, and the kitchen help was probably the most overworked of all. Diners poured in fast and furious—and hungry. One would think that three hours of actual serving, plus the time required for preparing and cooking, was plenty, yet at midnight a lunch was served to all who wanted it. For this unselfish labor they deserve the highest praise.

After dinner things really got under way. Upstairs the spacious ball-room was decorated with strings of gayly colored balloons, more than 500 in all. Confetti, streamers, horns and fancy hats were distributed. At nine o'clock the floor was taken over by professional entertainers. This show had been chosen with great care, and drew plenty of applause from the audience. Shortly before midnight the balloons hanging from the ceiling were dropped among the crowd of dancers.

Promptly at midnight the lights were extinguished and a spotlight turned on a portrait of Thomas Hopkins Gallaudet, hung at the front of the ballroom, and which had been kept covered until this time. The occasion, as you have guessed, was the birthday of the founder of the education of the deaf in America—December 10.

After the midnight lunch, dancing was enjoyed until two o'clock in the morning, yet even at that late hour, those present were reluctant to go home, ending one of the most pleasant occasions in their lives.

SALT LAKE CITY (By John F. White)—The 8th Annual Banquet of last October 7 under the auspices of the division was enjoyed by about 35 deaf people. We wish to praise our ladies for their splendid entertainment.

Our division broke the record for largest attendance, 21 members being present at our meeting of September 4. There were plenty of rivals for the offices of 1940, and matters to discuss. Walter Kirk was elected President for 1940. We congratulate him.

Luncheon followed the meeting, with about 40 huddies, wives and sweeties. The leftover foods were quickly sold at auction. This night was the most successful and splendid time we have enjoyed.

Bro. Stewart succeeded Secretary John F. White. In case of business or sickness and accident, notify the newly elected secretary, Wayne E. Stewart, 433 Hollywood Avenue, Salt Lake City, Utah.

This division joins with Secretary White in wishing you a Prosperous New Year.

PHILADELPHIA (Hugh J. Cusack)—The election of officers at our December meeting furnished one startling upset. Bro. Bill Davis, who has been looking after the exchequer of the Division with efficiency and dispatch for nearly 20 years, was finally relieved of his duties—Bro. Sylvan Stern taking over. With Bro. Stern it's a case of perseverance. Year after year he has been a candidate, but each time has ran second best. While it is well known that the filling of Bro. Davis' shoes will be a huge task, the Division will give Bro. Stern its whole hearted support and co-operation. Members will please take note that Bro. Stern resides at 5043 N. 16th St., Phila.

The card party that followed the meeting was well patronized. In fact, the room was so crowded there wasn't room for another card table. Needless to say, a tidy sum was realized.

The Frat Frolic committee is leaving no stone unturned in its effort to make the 1940 Frolic the best in the Division's history. The date is February 3. The place, the Broadwood Hotel. And remember—all roads lead to Philly.

HOLLYWOOD (By Gilman Stebbins)—The division members ran the gauntlet this year and elected a complete new slate of officers, with the exception of a few who were re-elected. Marcus Tibbetts will lead the division during 1940, and it is rumored he is spending a great deal of time formulating plans to increase the division membership. Joe Greenberg, the new treasurer, will hereafter collect the dues, so please remember, boys, he still resides at 502 North Stanley Ave., L. A.

The Ladies Auxiliary staged a fistic glove jubilee at one of their rendezvous hangouts, recently. Betty Belech, the wild swinging little girl from New York, stemmed the consecutive knockout record of Lela Williams, the popular slugger of Los Angeles, but in turn receipted for a round of severe beating. Lela gained the decision of referee, Freda Greenberg before a host of enthusiastic fans. It was a give and take proposition all the way; Betty gaining an even break. Only in a trivial part of the round, Lela curbed the bull-like attacks for which Betty is famous and neatly out-slugged, out-pulled and out-spied the game New Yorker throughout the contest.

There were no knockdowns, but in the final heat, Lela had Betty tottering from a vicious assault to the face and a steady body attack. The crafty, cagy Lela unleashed her dynamite laden right on but mighty few occasions, Betty was a threat at all times, occasionally cutting loose with both hands and eyes flaying—and inviting danger.

Unfortunately for Betty, she met her master at infighting. Belech was desperate, and took little precaution as she unsuccessfully tried to burst through Lela's guard and register upon her head.

Williams' arms and shoulders took the majority of Belech's wild swinging efforts and when Belech seemed to be breaking through Lela blasted with short rights and lefts to the face, and Betty had to start all over again. And thus ended the most thrilling event of the evening with Lela still the champion slugger of L. A.

In spite of it all, the girls are the best of pals, in fact they live within a few yards of each other. Good luck to you, Lela!

ST. LOUIS (By Carl Hiken)—About ninety members attended a stag party given by our division at Jeffla Hall on Saturday night, November 25. Among them were five visitors,

RITUAL OUTFITS

Emblem Jewels (Set of 10)

Gold plated\$25.00
Gold filled 41.50

Wooden Detachable Parts Emblems

3 ft. x 3 ft.....\$25.00

Electrically Operated Neon Emblems

2 ft. x 2 ft.....\$50.00
3 ft. x 3 ft..... 85.00

Outfits are not compulsory. But Divisions desiring to add color and interest to their ritual work should order a set of jewels and one of the emblems. Prices are net, headquarters making no profit on sales.

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Milton Buelteman of Chicago, E. Shipman, C. McKern and O. Sears of Fulton, Mo., and Charles Morgan of Kansas City, Mo. They enjoyed the fun and refreshments.

Fourteen new members answered a stag call. They were John Long, Raymond Halbach, Aleck Ziden, Lewis Moss, Lawrence Lodato, Fred Shaftel, Thomas Tingle, Theodore Wrausman, Isadore Grosman, Floyd Payne, Oscar Sears, Frank Meyer, John Farkas, Jr., and Charles Morgan.

Our division wishes one and all a Happy New Year.

CHICAGO NO. 1 (By Thos. O. Gray)—"More kinds of funny fun than Chi-First Frats ever offered before," says the advertisement of Chicago Division No. 1's 38th annual Masquerade Festival, which will be held at Ravenswood Masonic Temple, 4605 North Paulina St., near Wilson, Saturday evening, February 3, 1940.

The chairmen, Shaw and Love, are elated over the response of members, who are co-operating with them 100 per cent to make the gathering of hidden faces the biggest event of the 1940 season. Much interest is centered in the Mystery Man, who is not known to any member and will not be known until a clever sleuth unearths him the night of Feb. 3, 1940. He is now parading among you at this hour. You have two months to ferret him out, for which there is a \$5.00 reward. Get out your cap with ear flaps and magnifying glass, ala Sherlock Holmes, for there is he—the Mystery Man—at your elbow talking to you right now. And listen, ladies, there's a \$10.00 prize put up for you girls to compete for. All you have to do is to create the silliest appearing headgear to be seen the night of the Ball-Masque. The admission is 40 cents and the doors open at 6 P.M. First come, first served. Refreshments and the popular amber fluid known as BEER will flow like Niagara Falls. There's plenty, come one come all. Outside Divisions take notice and be on hand to take part in the greatest celebration No. 1 ever gave.

Ninety-three members ambled over to the December meeting and half a hundred more were prevented from attending because of night work, but No. 1 carried on with its annual election just the same. Members were more decisive this time than last year in their choice of officers. Although three candidates were ambitious to wield the gavel through 1940, only one survived the rush of votes. Again, the youngsters carried off the honors by shoving John Kelly into the Presidential chair, and didn't stop there until they had elected three more youngsters to office. They tapered it off by getting another Kelly on the tail of the Division, making two Kellys—one at the head and the other at the tail of No. 1—rather strategic positions, and our guess is they are up to a pincher move-

ment to squeeze out the middle next December.

The retiring president, Bro. Erickson has had a very successful year, with many members coming in, and we wish him the best of luck in the Patriarch's chair. Non-members are welcome to the installation ceremonies Wednesday evening, Jan. 3, 1940. Non-resident members will please take notice: The secretary and treasurer, Thos. O. Gray, and J. H. Anderson, will remain on the job through 1940. Their address remains the same. Thank you.

HARTFORD (D. R. Cole)—The election of officers for 1940 at the December meeting saw the President, Secretary and Treasurer returned to office, President McMahon for the 5th time. All the officers will be installed at the January meeting by past-president Edward J. Szopa.

By error the name of W. A. Young was left out in the December notes as a member of the Spring Dance committee. Beg pardon. Plans for this dance are in the dark at this writing, but a great time is promised all. Besides this spring dance affair, the division will have its old pal Billy Goat all dressed up to start some of the newer members into the mysteries of Fratdom. Full announcements will be made in the February issue as to the date.

We have got a good start on them Home Office guys before they gave us our quota for 1940, as at our December meeting we got two applications, and now 3 to go with them are coming in.

ST. PAUL-MINNEAPOLIS (By H. von Hippel)—St. Paul-Minneapolis Division extends to the Grand Officers and brothers in all Fratdom its best wishes for a Happy New Year.

Retiring President Fiedler graciously yielded his gavel to President-elect Lauby for the coming year by the will of the Division. V. P. Sam Sagel will assist Bro. Lauby in case the gavel is too big for him to wield. H. von Hippel and C. H. Hagel remain secretary and treasurer by virtue of no opposition.

The Smoker held on Nov. 29 just before Thanksgiving, was as good as ever, with lunch and beer served free to all present. Also the pictures, featuring "Felix" and "The Covered Wagon," were shown, and were very good. Chairman Langford was wily and smart because he chose Nov. 29 for the occasion, as the wives had to stay home and pluck feathers from turkeys for the next day.

MANHATTAN (By Art Kruger)—We don't know when we have had a more enjoyable evening than the one at the last meeting, and what is more, we marvelled at the spirit and enthusiasm displayed by the members. Louis Hagan, that famous deaf butter and egg man, was transferred back from No. 23 because he feels that No. 87 is his "home." Robert Freiman and Alfred Granath are the new members, both of them will run on the 23rd birthday ticket this year. Freiman is an artist of minor note, while Granath is an inside displayman. The other new member is Frank Henry, Jr., who earns his cawfee 'n' buns as a sign writer. Sure we're surprised to learn that we won five bucks for bringing in six new members during the year 1939. No. 87 is now alive and wide awake and we are going after candidates

in a determined effort to put over our quota for 1949. If so, three more five bucks will be awarded by the home office. Reports of candidates here, there and everywhere is beginning to look like Happy Days are really here again. So make a small bet that our quota will be filled by November. Altor Sedlow is now somewhere in the South, hoping to make a living and work up to a "sit," so a transfer was granted him. Seligman Gerson is no longer one of us as death claimed his earthly life on Nov. 14. Meyer Ander is chestily struttin' about since that famous white bird's arrival with an 8-lb. lad on Nov. 14. His legion of friends might like to know that Jerome Schapira and his charming missus are prospective customers for a perambulator. Owing to the fact that he is working nightly as a linotype operator, Joseph Worzel tendered his resignation as chairman of our Ball Committee for 1940. However, his place was taken by all officers of the new administration. Place and date of the Ball will be announced later. The Allied Frats Ball on Nov. 18 was successfully put over in splendid style. Over 800 were there to help make the event pleasant. Coinciding feature of this affair was the rendition of the poem "Carry On" written from the heart by our Max Lubin, and dedicated to the late Grand President of the Society, Francis P. Gibson, which was sung in signs by Mrs. Lubin, and interpreted orally by their grown-up daughter Ruth. Did you know that this poem has been sung over 100 times in almost every large city of the nation? And speaking of Gibson, his death anniversary was remembered at the December confab with a short prayer and an interesting short talk on him by Max Lubin. We are conscious of the value of that great man who had meant so much to our fraternity. In his effort for the upbuilding of the Society, he surmounted difficulties which might have defeated men less courageous and determined. His confident belief in the Society and the consecration of his life to its welfare won for him an undying place in our hearts. The season's greetings to you all. P.S. Don't forget to include the "Get a Member" in your new year resolution!

LOS ANGELES (By J. A. Goldstein)—A big crowd was on hand to be in on the elections, or it might have been because of the presence of his honor, Silent Rattan, the grunt and groan artist of K. C. Meeting went on with such speed, precision and dispatch, Silent was amazed and thus expressed himself. Not only that but he was quite free with compliments for most everyone. He made an instant hit with all and a great ovation was accorded him.

Brother Rosenkjar was elected to the presidency for the third straight year, breaking a precedent of almost 30 years' standing. Others have served 3 or more years, but never 3 straight. He certainly deserves the honor thus bestowed upon him, for he has what it takes.

Goldstein and Dyson were re-elected secretary and treasurer, respectively. Address of former remains the same—2738 Cincinnati, L.A.; while that of the latter is 212 S. Eucalyptus Ave., Inglewood, Cal.

The dance given by the division on behalf of the Sunshine Charity Circle was a great success. Proceeds will be used to purchase

Change of Address

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Christmas baskets for the needy deaf of L.A. A hearty vote of thanks was tendered to the committee in charge.

The Season's Greetings to one and all.

READING (James N. Cutler)—The third successive monthly session of Reading Division in their new hall brought the members from far and near. The meeting started half an hour early, but due to election of new officers for the year, and further changes in Local Laws, made necessary by the new hall, lengthened the meeting to almost two hours and a half. The officers are striving to keep the meeting down to a more reasonable length of time, and we feel that now, while the laws to govern the hall have finally been acted upon, meetings will be much shorter.

There have been big doings the past several weeks, and you brothers who did not attend surely missed a lot. Nov. 26, we had a lecture by Rev. F. C. Smielau. Dec. 3, we had a lecture by John H. Kent, of New York City, who was so humorous that he had the folks laughing for two hours at a stretch, and did they like it? Yes, indeed; close to a hundred were there, and they demanded that he come again for three more lectures. These will be held on the fourth Sundays of January, February and March, and will start at 2 P.M. Remember the dates, Jan. 28, Feb. 25 and Mar. 24 at two o'clock in the afternoon.

Now, brothers, the Division meeting for Jan. 14 will start at 10 A.M., and a Whist and Bingo party will follow in the afternoon and evening. Keep in mind, Reading Division's new hall, 528½ Penn St., fourth floor, right in the heart of the city. Come often, tell your friends.

HOLYOKE (By A. H. Enger)—Happy New Year, everybody, and may the year of 1940 be as profitable to every division as it was in 1939 to Holyoke Division. Although our affairs were few in number, we batted 100%, which is something to write home about, considering our locality, but the year of 1940 we shall step out high, wide and handsome, no holds barred.

Our social events practically grace every month on the calendar with the exception of January. Look up February's issue for our humdinger of a social scheduled for that month; we may pass up March, due to the Lenten season; April we have something up our sleeve that is sure to invite many to Holyoke; May is the month of our mammoth ball, which according to advance arrangements will surpass anything Holyoke ever attempted and will be a ball that carries a money back guarantee. Sorry I cannot dwell on the gala times promised to everyone, as it is too early just now.

The good ship Holyoke, which has ploughed through troublesome seas of depression, hurricanes, floods, et al, will be manned by one of our most loyal brothers in person of Wilfred C. Gunther who was elected to the seat of president at our December meeting. Great things are expected of our new prexy, as he has been the spark plug of the division for several years. The ever reliable Bro. Klopfer will doff the president's mantle and assume the role of pen pusher for the year of 1940. To those wishing to write him in case of sickness or accident, his address is 41 Belvidere Ave., Holyoke, Mass. We have a new treasurer in the person of Arthur Enger. When sending your dues address Arthur H. Enger, 273 Maple Street, Holyoke, Mass.

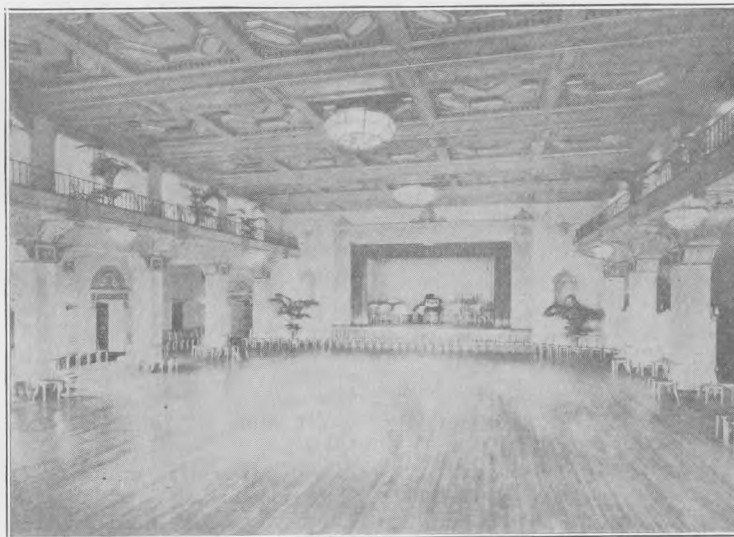
38th ANNUAL MASQUERADE FESTIVAL

Chicago Division No. 1

Saturday Evening, February 3

Ravenswood Masonic Temple
4605 N. Paulina St.

Refreshments Costume Prizes
Admission 40c



GRAND BALLROOM, HOTEL TOWERS

At Clark and Willow Streets, Brooklyn, N.Y., in which the 31st Anniversary Ball of Brooklyn Division No. 23 will be held on February 10, 1940. The ballroom is Moorish in design with spacious balconies, a stage, and direct outside ventilation.

We have added one more member to our roll in the person of Leroy McGuigan of Hinsdale, N. H., who was obtained through the transfer route from Binghamton Division. Greater things are expected of Holyoke Division during the year 1940, as Bro. Enger, with the aid of President Gunther as his first lieutenant, intends to comb the sticks for likely prospects.

Once more, Happy New Year everybody, and keep your eyes peeled on the Holyoke column, which will have articles of interest in the monthly issues.

SPRINGFIELD, MASS. (By Isadore Zisman)—In appreciation of his invaluable service, we have reelected Max Thompson to his fourth term as president.

At our last meeting it was voted to change our meeting date from the first Saturday of the month to the second Saturday. This change, which becomes effective in January, was deemed advisable as most near-by divisions meet on the first Saturday, and thus the change will give us a chance to make visits to out of town meetings, and in turn we extend a cordial welcome to all division members to attend our meetings. This, we believe, will promote good will among divisions.

We are glad to announce the following dates for our monthly socials: Jan. 13, bingo party, in charge of Frank Malaguti; Feb. 10, military whist, in charge of Max Thompson; March 9, Movies, with Asa Gatlin in charge. All of the above affairs will be held in the Hotel Broadway, corner of Bridge Street and Broadway.

CINCINNATI (By L. J. B.)—For the first time in the history of the Division, the regular meeting and the annual election of new officers for 1940 was held on Dec. 2—a week early. This was done to enable several members to go to Columbus on the 9th and attend the Mardi Gras social given by the Columbus Division. We hope the social proved tremendously successful in point of attendance and finance.

In the Yuletide there was an annual custom by the Division to take care of the children of the Frat members and that of non-members as well. The committee was appointed to do the distribution of Xmas can-

dies, fruits and toys, etc. But the plan was abandoned last year. Now the plan is resumed, but in a different way. The Division voted unanimously to donate a sum of five dollars each to the two religious organizations for the same purpose.

We wish all and every member of the Divisions in the N.F.S.D. a happy and prosperous New Year.

CLEVELAND (By Robert Young)—Two beautiful weddings, one a week after the other, have thinned our eligible bachelor members down to a mere handful. The latest to walk the middle aisle were Joseph Fabry of Youngstown and Stuart Mahan of Cleveland. Brother Fabry's wedding to the former Elsie Leola Parslow took place Friday, October 20, and was followed one week later by that of Brother Mahan to another charming October bride, the former Virginia Mae Brown Saturday, October 28, both at St. Paul's Evangelical Lutheran Church.

Treasurer Orville Johnson, who was elected for another term, is taking a much needed month's vacation to his home town, way out somewhere in Oklahoma. This being the first visit to his folks since he came here knee high to a grasshopper, and not wishing to have the usual brass band at the depot to greet his homecoming, he has refrained from informing his people. We sincerely hope

7th Annual Tournament

GREAT LAKES DEAF BOWLING ASSOCIATION

BUFFALO, NEW YORK
April 6 and 7, 1940

For Information and Hotels write
CHARLES N. SNYDER, Sec'y
58 Harrison Ave., Lockport, N.Y.

For Entry Blanks write
H. D. HETZLER, Sec'y-Treas.
854 Eugene St., Indianapolis, Ind.

ENTRIES CLOSE MARCH 9, 1940

Brother Johnson has a rip snorting vacation. (He called at the Home Office on his way west—Ed.)

All members are earnestly urged to cooperate with our new secretary and scribe by sending in all news, change of address, etc., to Secretary Victor Knaus 1052 E. 62nd St., Cleveland, Ohio. Your kind attention to this matter will be much appreciated in making your secretary's job an easier, as well as a pleasanter one.

BIRTHS

August 16—Mr. and Mrs. Stanley Patrie, Baton Rouge, La., a boy.

September 22—Mr. and Mrs. Raymond Langford, Chicago, Ill., a boy.

October 23—Mr. and Mrs. Harrelson Brown, West Point, Ga., a girl.

November 2—Mr. and Mrs. Raymond Anderson, Council Bluffs, Ia., a boy.

November 10—Mr. and Mrs. Ralph Carr, Zanesville, O., a boy.

November 16—Mr. and Mrs. Earl Adams, Cedar Rapids, Ia., a boy.

November 26—Mr. and Mrs. Prentis Lucado, Atoka, Tenn., a girl.

November 29—Mr. and Mrs. Edgar Dykes, St. Louis, Mo., a boy.

December 3—Mr. and Mrs. Abram Miller, Waukegan, Ill., a girl.

December 8—Mr. and Mrs. Dick Hudson, Ft. Worth, Tex., a girl.



LOOK backward for comfort when you see difficulties arising in the future.

An Authentic Record of the Founding and Achievements of the

Pennsylvania Society for the Advancement of the Deaf

For Your Copy Send \$1.00 to

EDWIN C. RITCHIE
301 Reading Ave., West Reading, Pa.

A COMMUNITY NEWSPAPER FOR THE DEAF

NOW in its 11th Volume—THE AMERICAN DEAF CITIZEN is the most widely read publication of its kind.

OUR COMMUNITY, that of the deaf of America, is large, but this newspaper tries to cover the need of all readers. We even have readers in England, Sweden, and Australia.

WHY NOT SUBSCRIBE and help us help you?

THE AMERICAN DEAF CITIZEN is interested in the welfare and progress of ALL the deaf, and ever ready to extend all the help it can. Its record is one of helpfulness all through the years. It goes ahead, in the service of all of us.

THE SUBSCRIPTION price is but \$1.25 a year, published every three weeks.

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



THEY ain't no use now tuh start on the year

With a grouch on yer tongue instead uv a cheer.

You don't git nowhere a'spillin' yer bile, Instead o' meetin' the world with a smile. If everythin's bad, why, it might uv bin worse;

Don't allus be ridin' life's road in a hearse.

If yuh can't bring nuthin' but shadders an' gloom,

Fer heving's sake die an' give some one yer room.

What yew want tuh do is tuh shoot on ahead,

An' not mope aroun' like a feller what's dead.

So smooth out yer face, then, an' wrinkle yer mouth;

Don't drive all yer songbirds o' happiness South;

Fer they want tuh stay an' be singing tuh yew.

Then smile, dern yuh, smile, an' be meanin' it, too!

—Tripoli Tattler.



Too Busy to Read

AN hour with a book would have brought to his mind

The secret that took him a whole year to find.

The facts that he learned at enormous expense

Were all on a library shelf to commence.

Alas! for our hero; too busy to read, He was also too busy, it proved, to succeed.

We may win without energy, skill, or smile,

We may win without credit, or backing, or style,

Without patience or aptitude, purpose or wit—

We may even succeed if we are lacking in grit;

But take it from me as a mighty safe hint,

A civilized man cannot win without print.

—Kalends.



Boarder (at breakfast): "I wish I had come here a week earlier."

Landlady (beaming): "It's very nice of you to say so, and flattering to our service."

Boarder: "Oh, not at all—I would rather have eaten this egg than than now."

* * *

Bobby: "Say, dad, may I ask a question?"

Dad: "I suppose so—let's have it."

Bobby: "Where is the wind when it doesn't blow?"

* * *

Frosh: "Are they very strict at your school?"

Soph: "Are they? Why, when a man dies during a lecture, they prop him up in the seat until the end of the hour."

* * *

On the last day of school, prizes were distributed. When one little boy returned home, his mother was entertaining callers.

"Well, my boy," said one of them, "did you get a prize?"

"No," said the boy, "but I got horrible mention."

* * *

Diner: "Waiter, I was here yesterday and had a steak."

Waiter: "Yes, sir. Will you have the same today?"

Diner: "Well, I might as well, if no one else is using it!"

* * *

Barry: "Where's your father?"

Larry: "He's round in front."

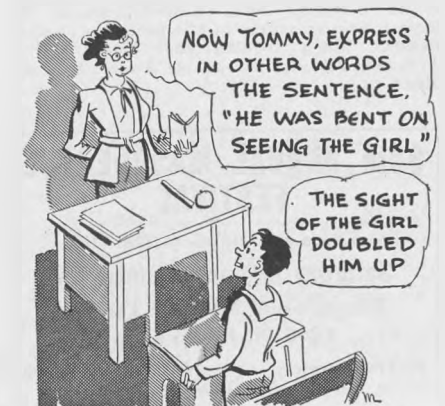
Barry: "I know he's round in front, but where is he?"

* * *

The schoolmaster was angry with the doctor's small son. "I will certainly have to ask your father to come and see me," he remarked.

"You'd better not," said the boy; "he charges \$5 a visit."

* * *



NOVEMBER COLLECTIONS

Grand Division	\$ 69.42
Chicago No. 1	279.98
Detroit	159.29
Saginaw	34.77
Louisville	69.47
Little Rock	83.16
Dayton	26.36
Cincinnati	121.93
Nashville	55.01
Olathe	58.83
Flint	112.38
Toledo	124.87
Milwaukee	86.03
Columbus	141.79
Knoxville	36.60
Cleveland	215.56
Indianapolis	166.73
Brooklyn	396.36
St. Louis	357.64
New Haven	45.15
Holyoke	28.80
Los Angeles	317.87
Atlanta	115.20
Philadelphia	270.25
Kansas City	102.49
Omaha	55.43
New Orleans	100.68
Kalamazoo	46.63
Boston	158.57
Pittsburgh	117.06
Hartford	53.54
Memphis	63.07
Portland, Me.	63.47
Buffalo	64.44
Portland, Ore.	92.98
Newark	101.96
Providence	49.95
Seattle	72.90
Utica	84.36
Washington	135.99
Baltimore	112.14
Syracuse	31.59
Cedar Rapids	65.84
Albany	55.93
Rochester	113.76
San Francisco	84.98
Reading	124.69
Akron	251.89
Salt Lake City	53.56
Rockford	21.79
Springfield, Ill.	33.62
Davenport	53.67
Worcester	51.61
St. Paul-Minneapolis	158.41
Fort Worth	65.86
Dallas	74.47
Denver	61.46
Waterbury	17.68
Springfield, Mass.	107.66
Bangor	52.19
Kenosha	19.76
Birmingham	56.77
Sioux Falls	36.97
Wichita	46.52
Spokane	47.69
Des Moines	49.53
Lowell	54.27
Berkeley	147.77
Delavan	93.29
Houston	106.12
Scranton	32.61
Richmond	63.67
Johnstown	45.95
Manhattan	337.56
Jacksonville	48.88
Lewiston	40.44
Peoria	42.87
Jersey City	90.14
Bronx	94.66
Columbia	68.51
Charlotte	177.38
Durham	36.04
Grand Rapids	27.28
Toronto	88.51
Duluth	33.99
Canton	28.89
Faribault	54.42
South Bend	41.33
Council Bluffs	100.56
Fort Wayne	44.62
Schenectady	35.57
Chicago No. 106	55.25
Miami	40.32
Binghamton	52.64
Wilkinsburg	54.52
San Diego	37.34
Eau Claire	63.81
Sulphur	56.33
Vancouver	33.18
Westchester	32.31
Queens	74.59
Montreal	42.27
Hollywood	37.72
Hamilton	39.51
Kitchener	51.28
Ottawa	51.44
East Toronto	48.46
Total collections	\$9,293.31

TREASURER'S STATEMENT FOR NOVEMBER, 1939

Balance and Income	
Balance, Oct. 31, 1939	\$2,285,592.46
Division collections	9,293.31
Interest, mortgage loans	1,883.49
Interest, bonds	1,850.00
Interest, banks	37.98
Refund, convention expenses	17.00
Mortgage fees	322.50
Property insurance premiums	173.65
Refund, real estate operating exp.	6.85
Refund, taxes on real estate	5.99
Rents	5,781.20
Lodge supplies	5.90
Recording and registry fees	11.75
Advertising in THE FRAT	2.00
Subscriptions to THE FRAT	.60
Total balance and income	\$2,304,934.68
Disbursements	
Death benefits	\$ 768.00
Sick benefits	925.00
Accident benefits	640.00
Old-age income payments	77.55
Convention expenses	75.00
Clerical services	287.10
Insurance Department fees	10.00
Lodge supplies	43.02
Mortgage expenses	162.50
Office expenses	72.58
Officers' and Trustees' salaries	784.41
Official publication	180.38
Postage	86.25
Printing and stationery	74.94
Property insurance premiums	218.03
Real estate operating expenses	2,941.63
Taxes on real estate	283.93
Total disbursements	\$ 7,580.37
Recapitulation	
Balance and income	\$2,304,934.68
Disbursements	7,580.37
Balance, Nov. 30, 1939	\$2,297,354.31

TRUSTEES' REPORT

Ledger Assets, Nov. 30, 1939	
Real estate	\$ 689,690.65
Bonds and stocks	660,003.22
First mortgage loans	639,255.29
Bank deposits	301,377.56
Home Office equipment	3,590.33
Cash in Society's office	3,437.26
Total ledger assets	\$2,297,354.31
Balances in Funds	
Mortuary funds	\$2,084,520.07
Sick and accident fund	110,040.91
Accumulated interest	45,516.06
General expense fund	40,106.64
Convention fund	13,629.08
Indemnity fund	3,541.55
Total in all funds	\$2,297,354.31

NOVEMBER DISABILITY CLAIMS

*Joseph Barry, Montreal	\$ 30.00
*E. D. Davis, Utica	15.00
W. O. Peterson, St. Paul	15.00
J. R. Tate, Jr., Toronto	50.00
W. P. Valiant, San Francisco	30.00
H. L. Terry, Los Angeles	25.00
*Linus Francini, Chicago No. 1	120.00
M. M. Zenor, Los Angeles	30.00
F. J. Low, Duluth	15.00
Abraham Miller, Manhattan	30.00
L. H. Metzger, Manhattan	45.00
W. J. Lindman, Milwaukee	50.00
*E. H. Shaffer, Springfield, Ill.	40.00
A. E. Olson, Springfield, Ill.	10.00
R. L. Huff, Jacksonville	50.00
G. S. Dufot, New Orleans	50.00
J. E. Lacour, New Orleans	150.00
H. J. Brownlow, Spokane	20.00
*W. K. Sinclair, Omaha	60.00
*A. A. Cohn, Hartford	40.00
*Luther Wood, Philadelphia	30.00
*Walter Jascor, Delavan	35.00
W. H. Paterson, Montreal	45.00
F. C. Egan, Providence	50.00
M. C. Chagnon, New Haven	60.00
P. F. Quinn, New Haven	45.00
A. C. Gellinske, Cincinnati	75.00
H. A. Holcombe, Seattle	20.00
*Charles Spitaleri, Bronx	45.00
*J. S. Anders, Philadelphia	50.00
W. C. Morris, Atlanta	15.00
R. D. Gambin, Manhattan	45.00
*J. E. Rosensteel, Johnstown	25.00
*Henry Fox, Manhattan	150.00
Total for the month	\$1,565.00

*Denotes accident claims.

NOVEMBER DEATH CLAIMS

*Birdsell C. Darling, Ft. Wayne	\$220.00
*John H. Adams, Seattle	54.00
*William Mackay, Toronto	494.00
Total for the month	\$768.00

*Denotes paid-up benefits.

OBITUARY

WILLIAM C. BADER, 59. Entry Feb. 1, 1906. Died Dec. 10, 1939. Certificate No. 227-C. Louisville Div. No. 4.
 JAMIE H. BECTON, 61. Entry Feb. 1, 1908. Died Dec. 10, 1939. Certificate No. 521-D. Memphis Div. No. 38.
 MORTIMER E. HOWARD, 60. Entry April 2, 1928. Died Nov. 19, 1939. Certificate No. 8491-E. Worcester Div. No. 60.
 FRED YOUNG, 46. Entry March 1, 1930. Died Dec. 5, 1939. Certificate No. 9206-D. Chicago Div. No. 1.
 WILLIAM A. J. McDERMOTT, 34. Entry April 1, 1930. Died Nov. 30, 1939. Certificate No. 9241-D. Brooklyn Div. No. 23.
 JAMES S. KIRK, 61. Entry Feb. 2, 1931. Died Nov. 21, 1939. Certificate No. 9628-C. New Haven Div. No. 25.

NEW MEMBERS

Chicago No. 1:	Hartford:
James Stephens	Charles Wood
	James McCabe
Detroit:	Washington:
Richard Jacques, Jr.	Valentine Johnson
Stanley Jendritz	
William Barber	Rochester:
William Stark	Glenn Samuelson
Louis Berlin	Reading:
August Skotcher	Charles Boyd
	Michael Gualtiere
Louisville:	Rockford:
Charles King	Joseph Potts
Archie Turner	
Little Rock:	Springfield, Ill.:
Merle Musteen	James Rayhill, Jr.
James Grimes	George Crowley
Elmer Caldwell	Manhattan:
Jerome Drake	Robert Freiman
	Alfred Granath
Brooklyn:	Jacksonville:
Jacob Gelb	Charles Long
New Orleans:	Charlotte:
Tanzey Garcille	Ralph Crutchfield
Martin Hebert	
Boston	Hollywood:
Arnold Haley	Dewitt Malone

THE GET-ONE DEGREE

Chicago No. 1—Sam Rittenberg
 Detroit—Domenic De Filippo (3), Robert Davies (2), Eugene Hartley
 Louisville—Joseph Balasa (2)
 Little Rock—Ivan Davis (2), Hal Adcock, James Smith
 Brooklyn—Israel Koplowitz
 New Orleans—George Dufot (2)
 Boston—William Battersby
 Hartford—Robert Wilson (2)
 Washington—Simon Alley
 Rochester—Claude Samuelson
 Reading—Russel Schenck (2)
 Rockford—Chester Hart
 Springfield, Ill.—Hugh Gates, Robert Greenan
 Manhattan—Seymour Gross, Samuel Liebman
 Jacksonville—Frederick Olsen
 Charlotte—Odie Underhill
 Hollywood—Jack Hedden

MARRIAGES

June 17—Raymond Hummer, Quincy, Ill., and Dorothy Griffin, Oakwood, Mo.
 August 8—Arthur Palmer and Bertha Foust, both of Knoxville, Tenn.
 October 20—Joseph Fabry, Youngstown, O., and Elsie Parslow.
 November 3—Donald Petrakis and Gertrude Hogan, both of Peoria, Ill.
 November 10—Gordon Kannapell and Agnes Fuchs, both of Louisville, Ky.
 November 18—Albert Goldsand and Ruth Arkin, both of Chicago, Ill.
 November 22—Glen Moen, Portland, Ore., and Beulah Albritten, San Francisco, Cal.

ENGAGEMENTS

William Fritch, St. Benedict, Ore., and Marjorie McKinnon, Portland, Ore.
 Alphonse Skalski and Mary Straub, both of Reading, Pa.

COME BACKS

Detroit—Odell Ballman
 Akron—Harry Dobson
 Ft. Worth—Merle Thurman
 Delavan—John Braclaus

National Fraternal Society of the Deaf

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

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

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

Certificate Classes

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

Withdrawal Equities and Income Options

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

Required Monthly Payments

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

MONTHLY NET RATES PER \$1000

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

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

Rate for age at nearest birthday to be taken