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The National Fraternal Society of the Deaf (NFSD)

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# THE SPOTLIGHT **By J. Frederick Meagher**

Don GIBSON, a kid hero in France in the first World War, was the last sur-vior of our great olden leader of the NFSD. Interested in the deaf to the last—was an acto the last—was an ac-tive and energetic member of the Board of Managers of the Illi-nois Home for Aged Deaf. Died almost to a day twenty years after his venerable father "Gib."



# Meagher

## VIRGINIA Dries Weds!

It's happened! Nov. 26 the highly vaunted Virginia Dries—Chicago's most amazing non-Gallaudet miracle-girl, who first flashed across our horizon in the World War of 1918, finally married her most persistent young suitor—Fran-cis Fitzgerald. Honeymooned in Florida.

#### MISSING Coach Found!

Dec. Silent Worker has a peach of a story by F. Leon Baker on our long-time football coaches. Our Frat's v-p, F. J. Neesam, spent 41 years coaching-mostly at Wis. (he started basketball at Gallaudet College.) Virginia's T. Carleton Lewellyn coached 37 years. Hartford, Conn's Walter Rockwell coached 31 years. Ed. Foltz, Arkansas, some 30 years. Lots of others. From this it looks like coaching football is a healthy, happy habit! What you think? Those five coaches served a combined era of 171 years!

### **ORALISTIC Bunk!**

"After 41 years as a deaf-mute, the second son of Spain's King Alfonso XIII has learned to talk in four languages! "He is ex-Prince Don Jaime, oldest brother of ex-Prince Don Juan-to whom he relinquished claim to the Spanish throne in 1933. "He learned Spanish, some Italian, some French, and now some English. "Medical authorities are dubious. They say con-gential deafness means the nerves that convey sound to the brain are dead. He speaks with dif-ficulty, and his voice is almost inaudible."

## Those danged TAXES!

Taxes rose 567% in 20 years. In 1930—Bos-ton convention year—taxes were \$73 each per-son. In 1948 taxes were \$390. In 1949 taxes were \$416 each person. Bah! F. Leon Baker omitted a corker in his article on the longest term football coaches, in the NAD's Sülent Worker. Omitted the versatile 3d longest veteran—Bro. Bill Hunter of Vancouver, Wash. Gallaudet '05, he coached one year in Oregon, then 32 years in Vancouver. Quit in 1937—close to Neesam's reign. Taught the immortal Dewey Deer, Gallaudet's all-time fullback—as Burton Holmes might say in his article ending the story.

#### WORLD'S Deaf Games.

WORLD'S Dear Games. Young Bob Miller, John Chudweicz and Coach Robey Burns went to the World's Deaf Games-in Denmark last summer. Miller won one second, in the 100-meter dash; otherwise he and the veteran Chud were flops. But they had their fun. Says Miller: "Will Rogers, then in Olathe, Kan-sas, raised almost \$1000 for my expenses. With John Chudweicz and Robey Burns, both of Chi-cago, we sailed for Europe July 28. There were 1576 souls aboard our ship. 18 countries were represented by over 500 athletes. The sign lan-guage of France and Austria is about the same as ours. Next International Deaf Sports are set for Belgium, 1953. We found sufficient food at all times during our stay in Denmark, and enjoyed the black bread! (Enjoyed it? Liar; you hated it.) Water there is not safe. Not much food in England. No milk or eggs. No meat. Live mostly on tea, bread and cake. I lost ten pounds in five days. Came home and gained 20 pounds."

### DEAFDOM'S News.

Latest Xmas gift: Frat emblem on a cigaret lighter . . . Georgia is the largest state east

#### ODDS and Ends.

<text>

#### PISH and TUSH!

PISH and TUSH! What seafaring men earn the most money? Harpooners on whalers earn around \$15,000 for vortee the search of the search around \$15,000 for one seven-month trip . . . Dec. Silent Worker eatures Emma Sollberger Johnson of our HI, school—a peach of a plugger. She and hubby Bill live on the site of the former home of Wilaw Eatures Emma Sollberger Johnson of our HI, school—a peach of a plugger. She and hubby Bill live on the site of the former home of Wilaw Eatures Emma Hopkins Gallaudet, founder of the first American deaf school, died in Sept, Stat. . . In 1894 our Alumni petitioned Con-fress to change name of the National Deaf-Mute Odlege to Gallaudet College. It did . . . Rochester Advocate: "Max Larzelere of Big Rapids, Mich, is on a deer-hunting trip with a Remington fun Ageion has plenty of deer, bear, bobcats, sches, coyotes, wolves and porcunies—and rightly kicks. Miss Hazel White, Hartford grad fuse membership in the NAD at Clevelan last wowention tickets; told her NAD bars colored folks amembers. INTERESTING IF TRUE clarence Baldwin asks who thought up that silly view hen was it passed; and why??? Says: "It he NAD is fighting to protect the rights of

ALL the Deaf, where do the colored deaf come in? Where were the champions of the minority who let that law be enacted?" Is this a free country, or is it not?"

## MORE Tush.

MORE Tush. In Porterville, Cal., Clinton Benedict has 18,000 chickens, sells 9000 eggs daily. Weekly sale of hickens, sells 9000 eggs daily. Weekly sale of the year round - . Ended my letter to Will-lie year old Yale (also for Moeler Barber Col-ge) I remain, my dear Sir, His Royal Slyness, and the clint of the test of hearing by electrically stimulating vital nerve-nerver hear is should be possible to start using the method to help blind and deaf-mutes regain par-tist of the test test of the test test of the Maine Mission for the Dear elected its first test of the test of test of the test of test of the test of the test of test of test of the test of test

IOWA has four Deaf-Blind kids this vear.

John Mas four bear blind has the property of the property o

#### HOW Gallaudet Grew Great.

HOW Gallaudet Grew Great. There are 64 state residential schools in the U.S.—at least one in every state except Nevada, Wyoming, Delaware and New Hampshire. (You can't call Alaska a state.) In May, 1815, sixty-six subscribers, led by Dr. Cogswell and Ward Woodbridge, raised \$2338 to send Tom Gallaudet (a recent Yale grad) to Europe to investigate the methods of deaf education. London's pig-headed Braidwood schools demanded too high a fee for teaching Gallaudet—so he gave ready ear to Paris' Abbe Sicard who was visiting in Lon-don with two of his star pupils, Massieu and Clerc. Invited Gallaudet to visit Paris and study their methods. Gallaudet jumped at the chance, and thus England was passed by. Sheer luck! Toung Gallaudet signed a contract with Lau-rent Clerc—the Abbe Sicard's most brilliant pupil and teacher. Clerc and Gallaudet tok two of sailing ships were slower than snails, then. They opened the Hartford school with seven pupils in a rented building, in April 1817. By 1818 so many pupils were present, an appeal was made to Congress, with Henry Clay spon-soring the movement. By 1948 deaf kids from both North and South were being instructed there. Thomas Hopkins Gallaudet remained as head of

both North and South were bound there. Thomas Hopkins Gallaudet remained as head of the school for 14 years, then his health failed and he had to retire. Eight children were born of his union with Sophia Fowler, an ex-pupil. He went around doing great good until his death in 1851. There are now 210 schools for the deaf in the U.S. and territories. This clumsy, unpromising beginning started something BIG ! !!

# **Institute For Special Workers** For the Aural Disabled

A Report by OFFICE OF VOCATIONAL REHABILITATION FEDERAL SECURITY AGENCY Washington, D. C.

solution of vocational problems faced by deaf and hard of hearing persons was made in Washington, D. C., during the week of November 28, when specialists of national and international renown participated in an "Institute for Special Workers for the Aural Disabled."

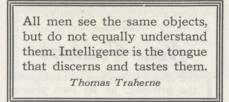
Organized under the direction of Michael J. Shortley, Director of the Of-fice of Vocational Rehabilitation in the Federal Security Agency, the Institute was the first of its type-designed to promote the development of effective rehabilitation services for the deaf and the hard of hearing. The various specialists pooled their knowledge and experience, directing their efforts toward the following rehabilitation objectives: 1) To develop and expand the operating patterns through which State vocational rehabilitation agencies are now extending rehabilitation services to the deaf and the hard of hearing; 2) To determine acceptable standards for specific case services such as lip reading, speech correction, auditory training, counseling, psychological diagnosis; 3) To increase the number of deaf and hard of hearing persons who are rehabilitated into gainful employment.

The Institute provided an opportunity for the exchange of vital information and the development of a sound basis for improving State-Federal vocational rehabilitation services. In addition to a comprehensive survey of the all-important field of hearing aids and their functions, and a study of physical restoration services for the hard of hearing, participants in the Institute concentrated on personal adjustment and prevocational services, counseling, psychological services, and higher education for the deaf and the hard of hearing. All topics were reviewed and discussed in relation to the overall rehabilitation of deaf or hard of hearing persons.

The Office of Vocational Rehabilitation, which sponsored the Institute, cooperates with vocational rehabilitation agencies in all 48 States, the District of Columbia, Hawaii and Puerto Rico, to provide rehabilitation services for physically and mentally disabled persons whose disabilities constitute an employment handicap. By applying to State vocational rehabilitation agencies, aurally handicapped persons may receive: 1) Thorough physical and aural examinations. 2) Necessary medical, surgical, psychiatric and hospital services. 3) Hearing aids and their fitting and use, lip reading, speech correction, and auditory training, if neces-

SIGNIFICANT contribution to the sary. 4) Individual counseling and guidance. 5) Training for jobs-in schools, on the job, by correspondence, or by tutor. 6) Maintenance and transportation during rehabilitation, if necessary. 7) Necessary tools, equipment, and licenses. 8) Placement in the right job. 9) Follow-up to make sure the rehabilitated worker and his job are properly matched.

During the 1949 fiscal year, 5,087 deaf or hard of hearing persons were rehabilitated into suitable employment through State-Federal rehabilitation services. Although each year increasing numbers of deaf and hard of hearing persons are rehabilitated, many such persons needing vocational rehabilitation services are not receiving them. In the United States the numbers of people with hearing deficiencies has been placed as high as 10,000,000. Estimates vary as to the number of men and women in the normal working force-those between the ages of 16 and 65-whose



deafness or difficulty of hearing constitutes job handicaps, but the total safely can be placed at at least 239,000. A survey conducted by the Federal Se-curity Agency's Public Health Service established percentages which disclose that there are at least 206,250 partly deaf men and women and 32,750 totally deaf persons who are eligible for services under the State vocational rehabilitation program.

Representatives of more than 22 State bureaus of vocational rehabilitation came to participate in and contribute to the Institute along with specialists and educators from other State, Federal and private organizations. The roll included:

Dr. Merle Ansberry, Professor of Speech at the University of Maryland. Professor Elizabeth Benson of Gallaudet College. Dr. Powrie V. Doctor, Editor, American Annals of the Deaf. Dr. Leonard M. Elstad, President, Gallaudet Col-

lege. Miss Rose Feilbach, Executive Secretary, Wash-

Miss Rose Feilbach, Executive Secretary, Washington Hearing Society.
Dr. Irving S. Fusfeld, Dean of Gallaudet College.
Dr. Aram Glorig, otologist, Director of the Army Aural Rehabilitation Center at the Forest Glen Division of Walter Reed Hospital.
Dr. William G. Hardy, audiologist, Director of the Johns Hopkins University Speech and Hearing Clinic.
Miss Edith Katz, Vocational Advisor, New York League for the Hard of Hearing.
Dr. F. W. Kranz, Vice President, Sonotone Corporation. poration.

Dr. Edna Simon Levine, internationally recog-nized authority on clinical psychology with the deaf, who is extending consultative services on psychological testing of the deaf in England. Mr. William S. McClure, Director, Normal Train-ing Department, Columbia Institution for the Deaf

Deaf. Mrs. Tanya Nash, Director, Society for the Wel-fare of the Jewish Deaf, an affiliate of the Federation of Jewish Philanthropies in New

Federation of Jewish Philanthropies in New York City. Miss Josephine Timberlake, Executive Secretary of the Volta Bureau. Dr. William Whitehead, nationally known edu-cator of Negro deaf. Miss Mary Wood Whitehurst, author of standard textbooks on auditory training. Miss Betty Wright, Field Director of the Ameri-can Hearing Society.

State Rehabilitation Agency Representatives

atives Mr. W. H. Baldree, Kentucky; Mr. O. W. Brewer, Mississippi; Mr. P. Brown, Kansas; Mr. S. Butler, Michigan; Mr. R. W. Campbell, Penn-sylvania; Mr. T. H. Carpenter, Pennsylvania; Mr. A. R. Colcord, Georgia; Mr. S. J. Cutler, Virginia; Mrs. H. Dicker, New York; Mr. M. O. Ekern, Hawaii; Mr. B. M. Fortney, Pennsyl-vania; Mr. J. A. Gaughan, Pennsylvania; Mr. W. E. Groff, Connecticut; Mr. W. N. Heber, Florida; Mrs. P. Howard, Minnesota; Mr. J. Mc Clary, South Carolina; Miss K. McLarnie, Mas-sachusetts; Mr. R. M. Phillips, Indiana; Mr. A. G. Seal, Louisiana; Miss K. Schlarr, Virginia; Mr. W. B. Terwilliger, Maryland; Mr. L. J. Wal-ler, Alabama; Mr. C. H. Warren, North Caro-lina; Mrs. M. L. Washington, Tennessee; Mr. W. S. Wilson, Delaware; Mr. C. J. Yon, Pennsyl-vania; Mr. D. A. Yost, Pennsylvania; Mr. J. J. Zamites, District of Columbia. The intensive exploration which the

The intensive exploration which the Institute made possible produced significant contributions. A major development was the charting of flexible patterns for coordinating local and State resources used in the rehabilitation of the deaf and the hard of hearing. Progress was also made in the definition of guides by which rehabilitation personnel can determine when and how to apply common rehabilitation services to specific deaf or hard of hearing individuals. Equally important was the clarification of criteria by which the counseling and guidance needs of the deaf and the severely hard of hearing may be met, and the analysis of much needed new resources, such as rehabilitation centers and psychiatric services, to augment rehabilitation services for the two groups.

Highlights and resolutions of the Institute follow.

## HIGHLIGHTS

Definition of the Deaf and the Hard of Hearing: Professor Benson defined the deaf as those in whom the sense of hearing is non-functional for the ordinary purposes of life; the hard of hearing as those who have defective hearing that is functional with or without a hearing aid.

Standards for Audiological Practice: Dr. Hardy emphasized that there must be no compromise in these standards. Aural rehabilitation is far more than the fitting of a hearing aid or some other physical restoration service. Aural rehabilitation must treat the adjustment of the entire individual-emotionally, socially and economically.

Principles of Hearing Aid Selection: Dr. Glorig pointed up the following essentials of a hearing aid: 1) The power to override the individual's deafness. 2) Audibility without pain. Proper training can develop the individual's tolerance to noise. 3) Fidelity in transmitting sound without undue distor-(Continued on page 5)



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

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**ARTHUR L. ROBERTS, Editor** FINANCIAL EDITOR.....L. Stephen Cherry NEWS EDITOR..... Frank B. Sullivan All matter for publication should be sent to the Home Office of the Society, 433 S. Oak Park Ave-nue, Oak Park, Illinois. Subscription price \$1.00 per year. PRINTED IN U.S.A.

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

JANUARY, 1950

# NOTICE

TO advertising can be accepted by THE FRAT which contains mention of door prizes, raffles, games of chance and the like, or news items mentioning winners of such promotions.

It is against the postal regulations to send such matter through the mails.

When advertising copy or news items contain mention of the foregoing, we have to strike it out, otherwise THE FRAT containing it would be barred from the mails.

Please remember this and save us the trouble of eliminating such mention from copy.

New Jorm

TEW Division Treasurers' report of collection blanks are now in the making and should be completed early in the New Year.

Special ruled sheets in quantity were ordered quite a while ago, but at this writing delivery has been delayed.

As soon as received, the Home Office will print the new form and send treasurers a supply, together with instructions for filling out.

The form will be different from the old one long in use, but should prove very easy for treasurers to fill out.

It will save treasurers a great deal of work in making monthly reports of collections, but it will add greatly to the task of tabulating these reports at the Home Office.

Treasurers should first use up all supplies of the old form now on hand before asking for the new form.

Try to be economical in the use of et. It relies on its members, the official all printed forms, as paper stock and printing have more than doubled in cost in the last few years.

Certificates

WING to changes in State laws covering fraternals during the

past few years, and changes in our own laws, it has become necessary to revise all our membership certificates in the various classes to conform with these new requirements.

This work has been in progress for some time and type for the new certificates is being set at this writing.

It is hoped to have all of these new certificate forms completed along in the summer. These will include the new Class J-Five Year Renewable Term and **K**-Twenty Year Endowment Class forms.

The new certificates will depart from the traditional large sheet, four-page form so long in use by the society.

Instead, several pages of ordinary business letter size will comprise each certificate, which will prove more economical in printing and mailing out to members.

We still have a moderate supply of the old certificate forms on hand but these have now become bothersome to prepare as various riders have to be attached, and costly to mail out on account of bulk. We are using as many of the old forms as possible while the new ones are being made ready.

New Jolders

HE Home Office has just completed the printing, on its own presses, of several thousand six-page folders descriptive of the society and what

it offers prospective members. The folder includes rate tables for both life and sickness and accident insurance.

It is of a handy pocket-size and will be useful to those members who seek to interest prospects in our society.

Each class of insurance is described, with comment on its particular desirability. This may help prospective members decide which form of insurance will meet their individual needs.

These folders will be sent to all who ask for them.

Division secretaries should keep a supply on hand for distribution to members who may wish to use them in recruiting.

Sorry

VERY little while we get requests for advertisements of the society in programs, booklets and the like, from organizations over the country.

These requests are so numerous that if all were complied with, the outlay would run into several thousand dollars a year.

The society has no advertising budg-

organ, THE FRAT, folders and the like, to interest prospects.

Under the circumstances, we have to decline all such requests for advertising.

The society has only two reciprocal advertising agreements in existence at this time, and these are with large and long established organizations. No further reciprocal agreements can be entered into.

We are sorry, but we are obliged to adhere to the foregoing policy, and hope no one will be offended when we have to decline requests for advertising.

Aux Pins

**TE** have just secured a new supply of Auxiliary pins and can now supply all members of our Auxiliaries desiring them.

These pins are gold filled and identical with the official emblem button worn by men, except that they are attached to dress or coat by a locking pin, and the lettering has been changed slightly to identify the wearer as an Auxiliary member.

Show your colors by wearing one at all times. See notice in another column.

Auxiliaries

UR Auxiliary units are growing in number slowly but steadily. The following list shows the Auxiliaries in existence at this time, with the dates they were chartered by the Home Office:

CHICAGO No. 1; 11-5-48. SAGINAW No. 3; 11-21-49. LOUISVILLE No. 4; 6-4-49. TOLEDO No. 16; 2-1-47. MILWAUKEE No. 17; 6-5-41. KNOXVILLE No. 20; 9-1-49. INDIANAPOLIS No. 22; 1-15-42. BROOKLYN No. 23; 5-7-49. ST. LOUIS No. 24; 3-16-48. LOS ANGELES No. 27; 10-10-42. KANSAS CITY No. 31; 6-5-41. OMAHA No. 32; 9-14-49. PORTLAND, ORE., No. 41; 6-5-41. PROVIDENCE No. 43; 6-5-41. SEATTLE No. 44; 6-5-41. WASHINGTON No. 46; 12-3-49. BALTIMORE No. 47; 6-5-41. ALBANY No. 51; 1-15-42. SAN FRANCISCO No. 53; 5-12-42. ROCKFORD No. 57; 4-14-49. ST. PAUL, MINN., No. 61; 7-6-42. DALLAS No. 63; 10-6-48. SIOUX FALLS No. 74; 7-16-42. SPOKANE No. 76; 1-2-46. BERKELEY-OAKLAND No. 79; 9-18-41. JOHNSTOWN No. 85; 3-9-42. JOHNSTOWN No. 85; 3-9-42. PEORIA No. 90; 5-8-48. CHARLOTTE No. 94; 3-18-48. DULUTH No. 99; 3-30-48. FARIBAULT No. 101; 6-5-41. FT. WAYNE No. 104; 2-1-46. SCHENECTADY No. 105; 5-6-48. CHICAGO No. 106; 1-14-49. BINGHAMTON No. 108; 6-5-41. HOLLYWOOD No. 119; 6-5-41. HOLLYWOOD No. 119; 6-5-41. DANVILLE No. 125; 5-1-47.

Thirty-six units in all. Of these, seven were chartered in 1949.

Write the Home Office for rules and information on starting your Auxiliary. Let's have every Division Auxiliary organized by the end of 1950.

# AURAL DISABLED

## (Continued from page 3)

tion. 4) Wearability with respect to size, weight, battery drain, appearance, etc. 5) Sensitivity and amplification that make speech audible at normal conversational volume. 6) Reliability of the dealer and manufacturer. 7) A guarantee and accessible services for the aid.

Administration and Interpretation of Psychological Tests: Dr. Levine stressed that test results must be evaluated in terms of all of the deaf person's characteristis and development. Few tests are found to be satisfactory for use with the deaf, she said. There is a wide range of individual differences among deaf people, and consequently a real need for qualified psychologists to expand their range of experience with deaf persons.

An experimental reporting form on psychological test results was prepared during the course of the Institute. This form was distributed to all vocational rehabilitation agency representatives at the Institute. They, in turn, will be responsible for obtaining samples of tests results and reporting them back to the OVR for analysis. (Upon completion, the analysis will be made available to all persons working with the deaf and the hard of hearing.) It was pointed out that one of the most important factors in the interpretation of psychological test results is evaluation of the language difficulty experienced by deaf or hard of hearing persons. The more hearing an individual has, and the more he has associated with hearing persons, the greater is the validity of the test.

Psychiatric Treatment: Mrs. Nash pointed out the limitations of psychotherapy for the deaf because of communication barriers. However, various techniques, for both preventive and curative therapy, can be carried out if a qualified worker, able to use the sign language, can act as an interpretor for the deaf person and the psychiatrist or other mental hygiene worker.

Treatment of Speech Defects: Dr. Ansherry cited the importance of early treatment of speech defects to avoid personality maladjustments, placing particular emphasis on speech preservation for deaf persons who have good basic speech patterns, and speech therapy for hard of hearing persons whether or not they wear hearing aids. A sound diagnosis of the individual's needs and a prognosis of the possibility of meeting those needs are essential before treatment, he said, adding that there is still an unmet demand for qualified persons to administer speech therapy services.

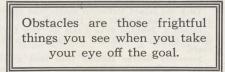
Lip Reading: Miss Feilbach pointed out that lip reading is an important and universally useful medium of communication for persons with aural disabilities, and that instruction should be given as soon as possible after onset of hearing loss. Lip reading is always helpful to persons using hearing aids; but

persons who have already had such training, yet rely on sign language and writing for communication. Thirty lessons are generally considered a basic course, with possible supplemental lessons.

Auditory Training: Miss Whitehurst cited the functions of auditory training as the development of 1) alert and discriminating listening, 2) a capacity to separate speech sounds from noise, 3) a tolerance for noise. Ideally, every person for whom a hearing aid is indicated should have some auditory training. It is particularly important for persons with perceptive or nerve deafness. Auditory training is usually not indicated for deaf adults who have no background of speech.

Vocational Counseling: Mr. Heber stated that counseling problems as concern deaf persons applying for rehabilitation are synonymous with communication problems, and that the difficulties appear in direct proportion to the client's communicative capacity. Fluent use of the sign language was urged as vital for effective counseling of the deaf.

Miss Katz stressed the casework approach as fundamental in successful counseling, and the need for 1) evaluation of employment objectives in terms of the individual's type of hearing loss, 2) early amelioration of the individual's problems, 3) improved co-



ordination of community resources on behalf of the individual.

The use of an amplifier during counseling interviews as an aid to facilitate communication between the counselor and the hard of hearing client was recommended.

Physical Restoration: Mrs. Washington stressed the importance of complete medical diagnosis of each hard of hearing case and cited the need for continued study in the following areas: 1) Radiation to eliminate or reduce lymphoid tissue when it obstructs the Eustachian tube; 2) criteria for determining when fenestration surgery is indicated; 3) treatment for persons suffering from complications such as tinnitus and vertigo. Physical restoration services are, as yet, too much limited to the use of hearing aids.

Higher Education Facilities: Mr. Mc-Clure pointed out the sharp deficiency in secondary and higher educational opportunities for the deaf. Gallaudet College is the only college for the deaf in the world, and the improved economic status of those who have matriculated there is sharply contrasted to that of deaf persons with less educational opportunity. Only a very small per-centage of deaf persons can success-

instruction is not recommended for fully participate in regular colleges at the undergraduate level.

Dr. Elstad revealed in detail the plan for sharp expansion in the size and curriculum of Gallaudet College.

The Negro Deaf and Hard of Hearing: Dr. Whitehead pointed out that the needs of the Negro deaf and hard of hearing are the same as those of non-Negroes, stressing, however, that since overall facilities for Negroes are fewer, greater effort is needed to reach minimum standards on behalf of the Negro. Essential rehabilitation needs are education, hearing aids, vocational training, employment, and job follow-

Dr. Doctor pointed out that a number of technical institutions have excellent trade training facilities for Negroes, but that these have scarcely been used in rehabilitation planning for Negro deaf or hard of hearing persons. There is still need for an equal opportunity in special facilities, such as rehabilitation centers, for the unschooled, educable, deaf adult Negro.

Special Problem Areas: Mr. Butler, in discussing the unsolved problem of and "peddlers" 'repeaters" among State rehabilitation clients, emphasized that social adjustment is an overriding essential for occupational adjustment of the deaf and that such adjustment is a concomitant of a good educational system. He recommended rehabilitation centers for the unschooled, educable, deaf adult, suggesting that they be open also to suitable verbally limited deaf persons.

Research: Dr. Fusfeld cited the need for coordination of current and future research into the problems of the deaf and the hard of hearing, and above all, the urgency for immediate action on the often-expressed desire for research.

Voluntary Organizations: Miss Wright described the contribution of the American Hearing Society in selling the public on the importance of hearing aids for the hard of hearing. Twenty-one of its 122 chapters provide hearing aid consultation services to individuals, all provide counseling and lipreading instruction, and many provide auditory training. Miss Timberlake reviewed the evolution of the Volta Bureau as an information center on deafness and its problems.

### RESOLUTIONS

Members of the Institute for Special Workers for the Aural Disabled made the following rec-ommendation: 1) That liaison channels be developed for co-ordinating State rehabilitation agency efforts on behalf of deaf clients enrolled at Gallaudet Col-lege in Washington.

2) That institutes to explore State practices and needs in the vocational rehabilitation of the deaf and the hard of hearing be held annually.

3) That each State rehabilitation agency as-sign at least one qualified professional rehabilita-tion workers to coordinate and extend services for the deaf and the hard of hearing.

4) That the Office of Vocational Rehabilitation bring to the attention of psychological, educa-tional, and sociological research authorities the need for coordination of studies in problems of education and training for the deaf and the hard of hearing.

OVR plans publication of a full report on proceedings of the Institute early in the new year.



	JANOARI	
14.		ansas City, Mo
14.	New Year's Party	Syracus
14.	Pinochle and "500"	Rockford
14.	Open house	Waterbury
14.		
21.		Bostor
21.	Men's night	Trentor
	Social	
	Social	
28.	Fat stock show	Fort Worth
	FEBRUARY	
4.	Annual ball	Chicago No. 1
4.	41st annual ball	St. Louis
4.		
4.	Aux-Frat social	
4.	Valentine party	Rochester
4.	Valentine party	
4.	SocialSp	
4.	Box social	
4.	Card party	
5.	Smoker	
	Movies	Rockford
14.	Valentine party	Davenpor
	Ball and entertainment	
	MARCH	dia monta and
4.	Bid-whist party	Worcester
4.	St. Patrick's Day party	Jersey City
	APRIL	
1	Card party and bunco	Jersey City
	Springtime party	
	Banquet	
	Smoker	
	MAY	o in the off
c	May Day party	Worceste
20	30th anniversary	Lowel
	30th anniversary	
40.		
	JUNE	

3. Whist and buffet supper......Worcester JULY 8. Picnic ..... OCTOBER

7. Banquet ..... Reading Reading 8. Smoker ..... +

FARIBAULT (Wesley Lauritsen)—The big banquet room of the Fairbault Hotel was the scene of the twenty-fifth anniversary banquet of the Fairbault Division No. 101 on Saturday evening, December 10. This also being the birthday of Thomas Hopkins Gallaudet, founder of the education of the deaf in America, tribute was paid to him.

With eighty-five guests seated around the festive board the epicurean banquet got under-way promptly at seven. Red, white, and blue tapers, many bouquets of banquet flowers, and beautiful souvenir menus graced the tables making the most attractive scene.

making the most attractive scene. The menu consisted of Galifornia fruit cup, combination salad, French dressing, celery hearts, assorted olives, baked sugar cured ham a la Fairbault, Hawaiian pineapple garnish, southern candied yams, Chef's special French fries, deluxe buttered asparagus tips, clover leaf rolls, toasted almond ice cream, white loaf cake, and coffee. After full justice had been done to the menu,

the toasts got underway, with Wesley Laurit-sen, president of the division, acting as toast-master. The charter members present were first introduced. They included J. J. Doheny,

THE FRAT



NEW YORK CITY

John Klein, Alby Peterson, Robert Oelschlager, and Wesley Lauritsen. "God Bless America" was then signed by Mrs. Melva Johnson. A surprise skit was presented by four students from the Minnesota School for the Deaf. Jack Wright, wearing a high hat, striped pants, and cutaway coat, played the part of Thomas Hopkins Gallaudet. He was shown meeting Alice Cogswell, a little deaf girl, and teaching her to write the word "hat." Her part was portrayed by Doris Olson, a sixth grade student.

Another scene showed Dr. and Mrs. Cogswell, her parents, meetings Mr. Gallaudet and mak-ing arrangements for him to go to Europe for the purpose of studying means of educating the deaf. The parts of Dr. and Mrs. Cogswell were played by Douglas Burke and Betty Snow, both seniors at the school.

Then the famed Gallaudet statue was repro-

duced by Jack Wright and Doris Olson. Edwin T. Johnson gave a talk on "Our Divi-sion" showing how it had grown through the years.

Secretary George Hanson then read greet-ings from Byron B. Burnes, a former member of the division who is now president of the National Association of the Deaf, from Dr. National Association of the Dear, from Dr. L. M. Elstad, president of Gallaudet College, and Dr. A. L. Roberts, president of the Na-tional Fraternal Society of the Deaf. A talk on the life of Thomas Hopkins Gal-laudet was made by Arthur Peterson, a non-resident member of the division who lives at Albart Lee

Albert Lea.

The president of the local Auxiliary Frats, Mrs. La Reine Lauritsen, then gave a talk on the work that her group had done down through the years.

Howard Johnson, president of the St. Paul-Minneapolis Division, spoke on "The Fraternal Spirit" mentioning the cordial spirit that ex-isted between the deaf and the hard of hear-

isted between the deaf and the hard of hear-ing in the state. "1960" was the topic of a talk given by Superintendent Howard M. Quigley, of the Minnesota School for the Deaf. He told of the improvements we might anticipate during the next ten years in the work of educating the deaf. He pointed out some of the difficulties to be overcome, but was optimistic as he said that social forces were working together to reduce the number of cases of deafness and to improve the educational facilities.

Impromptu speeches were made by Hubert Sellner, Frank Thompson, and Gordon Allen. There were many out-of-towners present. A

chartered bus brought 32 from the Twin Cities, and there was a good representation from Southern Minnesota. Final number of the program was signing the poem "On Gallaudet Day" by Mrs. Edna

Potter, of Windom.

BROOKLYN (A. Hurwit)-Officers for the 1950 term are: Liberatore lannarone, president; Milton Cohen, vice president; Max J. Cohen, secretary; Isidore Guttman, treasurer; David Berch, director; Harry Neidle, sergeant-atarms; William Berkowitz, Nathan Morrell and

arms; William Berkowitz, Nathan Morrell and Max Tennenbaum, trustees. The division presented Brother Dom Piazza a gift of \$15 in recognition of 5 years' service as director and for his ever-willingness to serve on committees. In accepting, Brother Piazza again demonstrated his true fraternal-ism by uttering hosannas about our Aux-Frats. He then presented the \$15 to them. Well done, Brother Piazza. The division and Ladies Auxiliary will always remember your magnificent fraternal spirit and generosity.

Our second annual Barn Dance, held in conjunction with our Aux-Frats, was held Satur-day evening, Dec. 10. Approximately 250 fun-seekers participated in the games and fun. The dancing contest was the highlight of the evening. The girls played a mean trick on their partners by leaving them stranded at the end wearing somebody else's jackets. The boys had to hustle to retrieve their own. The re-freshment bar was busy all evening, two kegs of beer and over 200 hot dogs being consumed. Winners of the games were: Tie-tying contest. Lillian Hamra; love-chasers, Hilda Colonomos and Ernest Davin; rice pickers, Hilda Colonomos, Evelyn Fielder, Sylvia Siegel and Fannie Travitsky; hot dog gourmand, Robert Calandra; baby-bottle guzzlers, Anna Guttman and Abe Travitsky; tug-of-war, Golden Tornadoes beat Naismith; Union League boys beat No. 23 boys; 23rd St. school gray hairs licked their juniors; 23rd St. girls won over 67th St. girls; ping-pong blowing contest, Naismith boys beat Golden Tornadoes, while 23rd St. girls defeated Golden Tornadoes, while 23rd St. girls defeated Goth St. girls. Credit for the fun and pleas-antry is due to Irving Meyers and Rosemary Mooney, co-chairmen, with Milton Cohen, Mar-vin Lambert, Yetta Nissel and Adele Colonomos escietic assisting.

READING (James N. Cutler)-Sunday, December 11, 1949, was the awakening day in Reading Division, for after a long sleep of two Reading Division, for after a long sleep of two years, the division appointed a committee to arrange the 35th anniversary. This will be held as a two-day affair, Saturday and Sunday, October 7-8, 1950. An old timer, Edwin C. Ritchie, has accepted the chairman's post with the provision that he select a group of old timers for assistants. We can now look for-ward to a big time on our 35th anniversary. The 1949 officers were reelected to another term. R. E. Schenck begins his 20th term as

treasurer, while the secretary gives his service for the 12th year.



NEWARK (Oliver W. McInturff)-Only a fair sized crowd attended the third in a series of crazy whist parties held on November 26 at the Y.M.-Y.W.H.A. Building on High Street. The jinx that had been pestering the first two parfinx that had been pestering the first two par-ties in the series at 31 William Street appar-ently went over to the new location. The form this jinx took at the new place was that of intense coldness of weather. The fact that "Y" building was quite a distance from the the center of Newark might have caused many folks to hesitate to come to the party. But those who did come were well taken care of and the games went on amidst great hilarity. Cash prizes were awarded and free refresh-ments were served.

TORONTO (Victor Shanks)-Election of offi-cers for 1950 was made at the December meetng. President Russ Manning and Treasurer Mel Rourke were re-elected. Don Simonds is the new secretary and merits your full co-operation. His address is 40 Prince Arthur Avenue, Toronto. After waiting for over two years due to

shortage of suitable material, the officers have finally blossomed out in smart new ribbons for their emblems. We will be looking forward to the January installation ceremonies to show them off to the visitors.

HOLYOKE (Stan Hosta)—Bro. Arno Klopfer will be the grand old man behind the plans for our 40th anniversary banquet to be held April our 40th anniversary banquet to be field April 29, 1950, at a place to be announced later via this column. Any frater who is anxious to help Holyoke celebrate its 40th birthday can purchase tickets from Bro. Klopfer. The Holyoke Division will soon be bowling for a trophy put up by Holyoke and Spring-fold Divisions to ancourse friendly relations

field Divisions to encourage friendly relations and also keep up the rivalry as to which division has the better team. The trophy must be won 5 times to retire it. Other neighboring divisions ought to benefit by such an idea.

WESTCHESTER (Sylvan J. Riley) — With great regret, we announce the death of one of our charter members and a former president of the division—Bro. Frederick C. Berger—on of the division—Bro. Frederick C. Berger—on November 14 at Haverstraw, N.Y. He was in his 66th year and during the last few years had suffered heart trouble. Besides being the division's first secretary, he had held almost every office during its early years. He had always put his heart in his work and was a true 100% frater. We will miss him. To his wife, Mary Berger, and family we extend our heartfelt sympathy. Members are requested to keep in mind that

Members are requested to keep in mind that our meetings are held on the first Saturday of the month at the Mount Vernon Y.M.C.A., at 8 p.m. Next meeting date is February 4.

Westchester Division No. 114 wishes all a Happy New Year!

PROVIDENCE (Edward Vigeant)-Our October 29th Halloween Dance in charge of Bro. Mudrak was a huge success and attended by a

large crowd. The Providence Club of the Deaf receives our appreciation for allowing us to use its hall for the event. Our May dance will be held at the Rogers

William Park Casino on a date soon to be announced in the FRAT.

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LOS ANGELES (J. A. Goldstein)-We had a

LOS ANGELES (J. A. Goldstein)—We had a smoker at the November meeting, but alas and alack, there was no one to take the proverbial goat ride. Smokes and refreshments were served anyway, and everyone was satisfied. Plans are in the making for our 40th Anni-versary Celebration under the chairmanship of Bro. Goldstein and an able committee com-posed of Bros. Lindholm, Samuelson, Kruger, Meyer and our newly elected president, L. I. Peterson. Further information will be an-nounced later. Peterson. Fu nounced later.

The coming year will see some new officers. Cooperation of all members is urged. The out-going officers did right well, and are de-serving of our sincere thanks.

Serving of our sincere thanks. Secretary Goldstein was reelected and his address is: 742 N. Edgemont St., Los Angeles 27, Cal. F. M. Palmer was elected treasurer. His address is: 1220 W. 95th St., Los Angeles

Our next business meeting will be held on January 14 instead of the 7th. New officers

# **All-Star Broadway Show 10-PIECE BAND** FUN • FROLIC DANCE . REUNION GRAND BALLROOM MANHATTAN CENTER New York's Most Spacious Ballroom 34th STREET and 8th AVE. SAT, EVE., FEB. 18, 1950 **Brooklyn Division No. 23**

will be inducted. It is hoped that there will be

Tickets \$1.50 Including Tax

a full house to give them the glad hand. Brother Orton, just received via transfer from the Salt Lake City Division, has pur-chased a new 1949 Mercury; Bros. Schwarzlose and L. B. Jones, 1949 Chevvies.

JERSEY CITY (F. X. Nicholas)—Election of officers topped the fraternal program at the December meeting. The new administration under the guidance of President John H. Mc-Guffog consists of Robert Hamel, vice presi-dent; Francis X. Nicholas, secretary; Pasquale Rienzo, treasurer; Charles Salotti, director; Edwin J. Siebel, sergeant-at-arms; John J. McKernan, senior trustee (holdover); Frank Chamedra, 2nd year trustee (holdover); and Edward J. Smolen, new trustee. All communications and claims from Div.

All communications and claims from Div. No. 91 brothers should be sent to F. X. Nicho-No. 91 brothers should be sent to F. A. Mcho-las, 251 Lafayette Ave., Cliffside Park 9. N.J. Orders and checks for dues and bills should be sent to Treasurer Pasquale Rienzo, 261 Varick St., Jersey City, N.J. This is important, if prompt attention is desired.

BOSTON (Benjamin Marcus)-The official date for Boston's newest and finest entertainment is January 21. Bear that date in mind and tell is January 21. Bear that date in mind and tell all of your friends that our division will hold its entertainment and ball on that evening, at the Hotel Statler. Here is the lineup for the hour-long show—the longest and best that Boston Div. No. 85 ever had: Count Glancey in "A Count of No Account"; Jan Davis (Boston's most beautiful girl) in "Exotic Mo-ments" and "A Bit Further"; Manny Williams in "Mirthful Mysteries"; and Comedy Jug-glers. We have especially prepared this enter-tainment for you to make your evening a happy one and help you forget the unpleasantness of one and help you forget the unpleasantness of the two large labor strikes which closed down many factories.

Announcement of the new officers for 1950 will be made in the next issue.

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OMAHA (Thomas R. Peterson)—We have moved and are now located at the C.I.O. Hall, 1515½ Capitol Ave., which is right in the downtown district, half a block from the Post Office. The best thing about our new meeting place is that it has a separate room for our new Auxiliary, now in the formative stage. So, when we meet again, the ladies will be there for the first time in years. Bro. Jelinek has worked like a draft horse all along to get the Aux-Frats organized and it was he himself who secured the new meeting hall. For this, he gets all the plaudits.

SCRANTON (Stanley J. Shanoske)-Our divi-sion will be 30 years old come Spring, so, at the November meeting we decided to have a birthday celebration on Saturday, May 20, 1950. For chairman we unanimously chose the daddy of the division, Bro. Harry B. Young, a member of the Frat for 38 years, who, since the division's organization, has been its steady guide and friend. At the December meeting

his ideas about the celebration were so good that he had us all on our toes, raring to go. So, Brothers, let's put everything we have into boosting this event and making our 30th birth-

boosting this event and making our 30th birth-day long to be remembered. Officers of the division elected for the ensu-ing year are: Harry B. Young, president; Michael Novak, vice president; Stanley Sha-noske, secretary; Michael Pilosi, treasurer; Carmen Juliano, director; Frank J. Gryzboski, sergeant-at-arms; and Stanley Shanoske, three-work therefore vear trustee.

AKRON (F. X. Zitnik)—Our officers for 1950 are: Harry Dobson, president; E. T. Abbott, vice president; F. X. Zitnik, secretary; Jack Z. Falcon, treasurer, 1716 Redwood Ave., Akron 1, All are hustlers and they have the backing of the whole division.

the whole division. The new building of the Akron Club of the Deaf is nearing completion. Owned and fi-nanced by the local deaf, it's something that the deaf in general and the Frats in particular can be proud of. Our division is looking for-ward to the time when our meetings will be held in the spacious assembly hall of the club. Look for the announcement in this column soon. soon.

Bro. Jake Jacobs and Miss M. Friedman of Cleveland, Ohio, were united in matrimony re-cently. They have the division's congratula-tions and well-wishes.

We are looking forward to an active social year. Several prospective candidates for mem-bership are in view. Let's have our division lead the pack this year.

DENVER (Ted Tucker)—There is not much to say about the doings in Denver except for the election of officers. Charles Billings still holds election of officers. Charles Billings still holds the reins as president for 1950, his third term; William Frazer begins his second term as vice president, while Ted Tucker is entering his fourth year as secretary and Howard Kilthau his sixth as treasurer. Edward Duran was elected director and Paul Barnes was reelected correcent et arms. sergeant-at-arms. The following are the trus



tees: Richard E. Frazer, senior; George Dietz, second; and Clarence Kammings, third. The secretary's address is: Theodore W. Tucker, 177 So. Cherokee St., Denver. Treasurer Howard Kilthau resides at 4685 Lincoln St., Denver.

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WILKINSBURG (John Jablunsky, Jr.)-Two members of our division, Bros. Nick Mainos and John Jablunsky, recently journeyed to In-diana to attend Milo Bennett's School of Linotyping. Members of the division wished them the best of luck.

Bro. Stanton was reelected president of our division again for the 8th straight year.

Bro. Herman Leon moved to Bakersfield, Cal., recently. Bro. Leon served as secretary of our division for three years. Our division wishes him the best of everything in his new

life in California. Bro. Carpenter is making plans to take a group picture of Division 109 to be used in the 1951 Convention program booklet.

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ST. LOUIS (Edgar Dykes, Sr.)-Bro. Gambino, wondering what was causing the pain in his hip for more than a year, decided to have it X-rayed. He discovered, to his surprise, it X-rayed. He discovered, to his surprise, that a bone was fractured. He is still in the hospital, so Bro. Max Blachschleger is taking his place as chairman of our 41st Annual Mask Max wishes to announce that good prizes Ball will be awarded the winners of the best costumes. Door prizes will also be given.

Apparently much pleased with the recent increase in membership, the members voted to retain the same officers from president through treasurer. More new members are promised for 1950. Get busy, boys, and have a lot of goat-riders ready for the smoker to be held in the Spring. Details about the smoker will be announced later.

Please visit our sick Brothers Steidemann, Gambino, Fahien, Palacek and Kenniston and help cheer them up.

WORCESTER (Bart Burns)-149 persons at-tended the dance at the Hotel Aurora on November 19. This affair was engineered by Bro. James Healy.

The Christmas party held after the December meeting was thoroughly enjoyed by the 52 persons in attendance. Thanks go to Bro. Burns for his chairmanship of the party.

Our 1950 officers are: President, Fred Jar-vais; vice president, Edward Callahan; secretary, Bart Burns; treasurer, James Healy; and director, Yacoob Chavoor. Please bear in mind the address of the secretary—Hotel Corine, 219 Front St. Send your dues to Treasurer Healy at 62 Vernon St.

Watch for announcement of the dance to be held in April.

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CHICAGO No. 1 (Ben Estrin)—Our last meet-ing at Rainbow Hall on North Ave. was high-lighted by the election of officers for 1950. Robey Burns was returned to his post as presi-dent for a third term. Albert Reeves was elected vice president and Bros. Ben Estrin and Richard Tanzar were reelected secretary and treasurer, respectively. Other new officers are: William Sendelbaugh, director; William Myles, three-year trustee; and William Mai-worm and David Ralsky, sergeants-at-arms. The new officers of the Ladies' Auxiliary for 1950 are as follows: Mrs. Edith Haynes, president; Mrs. Rose Damen, vice president; Mrs. Verba Reid, secretary; and Mrs. Sarah Tanzar, treasurer.

Our new meeting place will be at the Logan Square Masonic Temple the first Friday every month. Brothers, come and see what it is like. It is located at 2451 N. Kedzie Ave., being easily accessible to transportation. The

elevated terminal is only a stone's throw away. Our greatest event for 1950 will be the 49th Annual Bal Masque and Card & Bunco Party Saturday, February 4, 1950, at the American Hall, 1440 W. 18th St. The costume parade is scheduled to start at 7:30 p.m. Mike Kaiser and his drums will furnish the music for those who wish to dance. Refreshments will be placed on sale by the Ladies Auxiliary. Admission is \$1.25, tax included. Brothers, help the ticket committee by selling two tickets each. See Bro. Padal for them. The officers wish everyone a Happy New

Year!

CHICAGO No. 106 (Harry W. Strom)-Elected officials of Div. No. 106 for 1950 are: Jule Guthman, president; Walter Werner, vice president; Harry W. Strom, secretary; Louis Ruskin, treasurer; Louis Rozett, senior trustee; William Fitzgerald, second trustee; George Brislen, third trustee; Richard Spater, director; and Irvin Friedman and Ray Edwards, sergeants-at-arms. Good luck, gentlemen-keep Division 106 on the go!

Another very successful Family Xmas party was held Sunday, December 8. It was replete with fine food, drinks, movies, gifts for the kiddies, and Santa Claus himself in person. At this occasion, President Jule Guthman presented President Inez Livshis of the Auxiliary with a nice check as a gift from Chicago Division No. 106. Chairman Nelson and his committee are to be congratulated for their fine efforts to make the party a success. We hope to have more affairs and more

members in 1950, but it's up to you, brothers. Try to come to meetings regularly and help with our fraternal work of which you, as members, are a vital link.

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NEW HAVEN (Alfred Stevenson)-The attendance at our November social was good. Games were played and prizes awarded the winners. William Skeper was in charge, as-sisted by Walter Capik and Philip Quinn. The last social event for 1949 was in the

form of a Christmas party, at which a record 65 were present. Many surprises were in the grab bag gifts which everyone received, and there were many sticky fingers from eating the pop corn balls and candy which were passed out to all present. Alfred Stevenson was re-sponsible for this affair and was ably assisted by Joseph Augustine, Joseph Ricca and Philip Ouinn Quinn.

We hope for large attendances at our 1950 socials which are scheduled for every month after our meetings. Watch for announcement about our Spring dance next March in Meriden. Conn.

# -

SAGINAW (George Janicke)-The December meeting was the longest we have ever had, lasting almost three hours. The election of officers for 1950 and a ham supper for the members and their wives took up the greater part of the evening. The elections found the part of the evening. The elections found the the following members being chosen to the various posts: Donovan Theaker, president; John Lehtinen, vice president; George Janicke, secretary; George Vance, treasurer; William Minaker, director. The ham supper was pre-pared by Mrs. George Janicke, assisted by Mrs. F. Dursham Mrs. H. Ott, Mrs. I. Schultz Mrs. F. Dunham, Mrs. H. Ott, Mrs. L. Schultz, Mrs. H. Dundas and Mrs. George Vance. About 30 out-of-towners were present

Our newest member, Bro. Eugene Walko-wiak, was the only one who shot a 6 point buck (or was it 6 lbs.?). Congrats—when do taste venison?

Watch for the date of our big smoker to be held sometime in February or March. This smoker will be given jointly by the Saginaw and Flint Divisions.

Bro. Perry Hubbard was with us on election night. Operation on one of his eyes was suc-cessful. He was very much pleased with the gift that we presented him.

SPRINGFIELD, MASS. (E. D. Cameron)-The last big affair given last October by the division was a big success and enjoyed by everyone who attended.

one who attended. The children of the members were given a surprise Christmas party, complete with a tree, toys and games. The adults enjoyed themselves, too, with a grab bag exchange of gifts.

Frank Malaguti was chosen president of our division for 1950. Other officers are: Russell Cosby, vice president; E. D. Cameron, secretary; and Willard Patterson, treasurer. This is a new post for the latter. Best of luck to is a new post for the latter. Best of luck him and to the new trustee, Donald Carver.

A Happy New Year to the Home Office and to all divisions!

WATERBURY (Francis P. Keating)-Our grab bag party held on December 10 was enjoyed by everyone present, and many useful gifts were brought home. Bros. J. Marcella and Frank Balkaukas are to be complimented for the evening's enjoyment.

Edward Bellmay and his aides, F. Keating and S. Minicucci, are in charge of the Open

House to be held January 14. It is expected a large crowd will be present.

Our new president is Ed Bellmay. H. Kelly is vice president, while your secretary still occupies the same old chair which isn't yet worn out.

Division No. 65 extends its best wishes for a Happy New Year.

HARTFORD (William F. Newell)-Over 550 people attended the annual October Ball held at the Bond Hotel. The mystery floor show turned out to be a hilarious act involving cycles of all shapes and sizes. Many patrons were invited to try and ride the complicated machines and the audience had a good laugh watching them. Financially, the affair netted a handsome profit. The committee, chairmaned Wm. F. Newell, was composed of Bros. M. by Wm. F. Hewell, was supported by the second secon Hartford always goes all out to make enjoyable.

Due to circumstances beyond the control of the division, the annual Fall dance which traditionally is held on the fourth Saturday in October will, in 1950, be held on November 4. The Bond Hotel ballroom has been reserved another organization for October 28, division had to accept the following Saturday, November 4. We hope that all our friends will understand the reason for the change and still come to the dance which is well known all over New England and famous for big crowds and grand floor shows.

After the installation of the new officers for 1950, the secretary will send out cards to all members, showing the complete list of the new officers. The secretary and treasurer are the same. Secretary's address is Wm. F. Newell, 135 Orchard St., Rocky Hill, Conn. Treasurer Ruben Morris still lives at 198 Brace Road, West Hartford, Conn.

West Hartford, Conn. Our out-going president, Henry Pierz, has preferred to take things easier for the coming year, but will still serve our division in the capacity of trustee. We know we can still capacity of trustee. We expect the best from him.

The division wishes one and all a Happy New Year.

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BINGHAMTON (Mahlon E. Hoag)—A "Vau-deville Night" will be held at the Binghamton devile Night" will be held at the Binghamton Central High School auditorium, 31 Main St., Binghamton, on Saturday, February 18, at 7:30 p.m. This affair is being sponsored by 6 organizations of the deaf in the Triple Cities. They are: Binghamton Civic Association of the Deaf, Binghamton Division No. 108, Ladies Auxiliary of Division No. 108, Triple Cities Association of the Deaf, Merrill Guild of the Deaf, and Methodist Silent Worker. Recipient of the proceeds from this affair will be the Gallaudet Home Fund for the Aged and Infirm Deaf and Deaf-Blind. The goal for the fund is \$25,000 for the Triple Cities, with \$50,000 being the state goal. Representatives from each organizations have volunteered the their of cooperation. Arthur Rodman and Mrs. Lucre-tia King of the division and auxiliary respectively, are to represent the Frat while Mahlon

E. Hoag is acting as supervisor. Among the chief features of the program is Butch, the educated dog of Charles Moscovitz of South Carolina. Butch is well known for his ability to understand commands given him through the sign language. This unusual dog has performed for audiences in many states. Mr. Emerson Romero will bring a troupe from New York City to present skits. There will also be magicians, comedy jugglers and pantomime acts. In all, a thrill-packed evening is assured.

During the intermissions, there will be singers and speakers. Mrs. Victoria Nitto and Mrs. Eva Hall Moody, both deaf and blind, will render songs. Speakers scheduled to appear Eva nan investigation in the second state of t are Charles B. Kemp, former secretary-treas-urer of the N.F.S.D., Robert M. Greenmun, secretary-treasurer of the N.A.D., and Mrs. Eleanor Font, descendent of Gallaudet.

You will be rendering a service to a worthy cause by being present at this big affair. The representatives from each of the organizations and the committee have been working hard on the arrangements. Remember the dateruary 18, 1950.

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St. Louis			1
New Haven			3
Holyoke		0	1
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Kansas City			1
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Memphis		10	2
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Providence			1
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Utica		10	1
Washington		20	4
Baltimore		20	2
Syracuse		10	1
Cedar Rapids		10	1
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Rochester			2
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Akron		30	4
Salt Lake City Rockford		10	2
Rockford		10	
Springfield, Ill Davenport		10	2
Davenport		10	4
Worcester		10	2
St. Paul-Minneapolis			2
Fort Worth			5
Dallas		20	
Dallas Denver		10	
Waterhury		0	2
Springfield, Mass Bangor		10	
Bangor	1	.0	1
Birmingham		10	2
Sioux Falls			
Wichita			5
Spokane			
Des Moines		0	1
Lowell			1
Berkeley-Oakland			1
Delavan	1	0	5
Houston	1	.0	5
Scranton		0	
Richmond		0	
Johnstown		0	
Manhattan		30	1
Jacksonville			1
Peoria	1	10	2
Jersey City		0	
Bronx			3
Columbia			
Charlotte			4
Durham			2
Grand Rapids			1
Toronto			10
Durham			. 1
Canton			1
Faribault			1
Council Bluffs			1
Fort Wayne			1
Schenectady			
Chicago No. 106	]	0	2
Binghamton		0	. 4
San Diego		.0	4
Eau Claire		.0	
Vancouver	1	.0	
Westchester	1	0	1
Queens	1	0	
Montreal			6
Hollywood			1
Kitchener			
Danville			3
Trenton			
Colorado Springs			
Ogden			1
Baton Rouge		10	7
and the store of the second of			

# THE FRAT

# **NEW MEMBERS**

DETROIT No. 2—Amos S. Burns. SAGINAW No. 3—Eugene J. Walkowiak. COLUMBUS No. 18—Barney G. Hollar. CLEVELAND No. 21—Willis J. Householder, Jr.

. INDIANAPOLIS No. 22—Robert L. Bullens. ST. LOUIS No. 24—Amos V. Moore. SYRACUSE No. 48—Stanley Nesterowicz. DURHAM No. 95—Rudolph T. Watson. WESTCHESTER No. 114—John D. Sexton,

Jr.

# THE GET-ONE DEGREE

DETROIT No. 2—A. F. Japes. SAGINAW No. 3—John O. Lehtinen. COLUMBUS No. 18—Linden P. Herzer. CLEVELAND No. 21—S. B. Kline. INDIANAPOLIS No. 22—A. H. Norris. ST. LOUIS No. 24—W. H. Maack. SYRACUSE No. 48—Roderick Brown. DURHAM No. 95—J. Horace Duke.

### BIRTHS

BIRTHS Aug. 17—Mr. and Mrs. Alton Bradley, Mil-waukee, Wis., a boy. Oct. 15—Mr. and Mrs. Hyman Lashinsky, Bronx, N.Y., a girl. Oct. 34—Mr. and Mrs. Philip Glass, Brook-by, N.Y., a girl. Oct. 31—Mr. and Mrs. Bernard Davidson, Denver, Colo., a girl. Nov. 9—Mr. and Mrs. J. Leslie Broussard, New Orleans, La., a boy. Nov. 17—Mr. and Mrs. William Peterson, Jr., Grand Rapids, Mich., a girl. Nov. 23—Mr. and Mrs. Martin Zwanetsky, Philadelphia, Pa., a girl. Nov. 25—Mr. and Mrs. Abe Urofsky, Phila-delphia, Pa., a boy. Nov. 27—Mr. and Mrs. Frank Polinger, Har-bor City, Cal., a boy. Nov. 28—Mr. and Mrs. Clayton R. Ramey, Talladega, Ala., a boy.

# DO YOU NEED

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

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

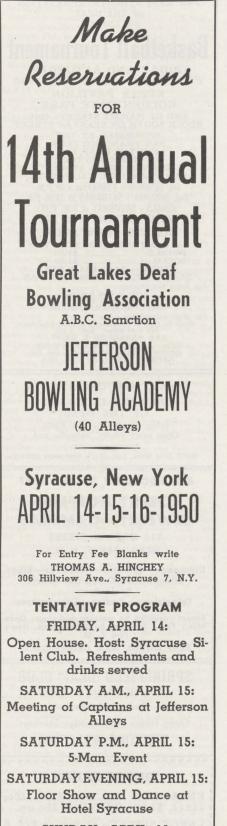
\$49.50 PLUS EXPRESS

For further information, write

Syracuse Electronics Corp. 691 S. Salina St. Syracuse, New York



Well, how far is Sonny's Service Station if the crow had to walk and carry a gaso-line can?



SUNDAY, APRIL 16: Minor Events All Day

For Hotel Reservations write ANGELO COPPOLA, Gen. Chm. 210 Turtle St., Syracuse 8, N.Y.

"SYRACUSE KNOWS HOW"

# NOVEMBER COLLECTIONS

NOVEMBER COLLECTION	IS
NOVEMBER COLLECTION         Grand Division       \$         Chicago, Ill., No. 1       \$         Detroit, Mich.       \$         Louisville, Ky.       \$         Little Rock, Ark.       \$         Dayton, O.       \$         Cincinnati, O.       \$         Nashville, Tenn.       \$         Olathe, Kans.       \$         Flint, Mich.       \$         Toledo, O.       \$         Milwaukee, Wis.       \$         Columbus, O.       \$         Knoxville, Tenn.       \$         Cleveland, O.       \$         Indianapolis, Ind.       \$         Brooklyn, N. Y.       \$         St. Louis, Mo.       \$         New Haven, Conn.       \$         Holyoke, Mass.       \$         Loc.       \$         Loc.       \$         Loc.       \$         Louis, Col       \$	36.79
Chicago, III., No. 1 Detroit. Mich.	$360.49 \\ 221.54$
Saginaw, Mich.	45.22
Little Rock. Ark.	$134.08 \\ 110.14$
Dayton, O.	104.16
Nashville, Tenn.	$122.54 \\ 111.27$
Olathe, Kans.	89.62
Toledo, O.	72.37
Milwaukee, Wis.	$122.36 \\ 154.01$
Knoxville, Tenn.	76.79
Indianapolis, Ind.	$298.45 \\ 188.80$
Brooklyn, N. Y.	505.88
New Haven, Conn	$200.16 \\ 97.84$
Holyoke, Mass.	90.38 363.68
Atlanta, Ga.	198.56
Kansas City, Mo	$393.24 \\ 207.06$
Omaha, Neb.	$125.69 \\ 124.78$
New Haven, Conn Holyoke, Mass. Los Angeles, Cal Atlanta, Ga. Philadelphia, Pa. Kansas City, Mo. Omaha, Neb. New Orleans, La. Boston, Mass. Pitteburch Pa.	243.56
Pittsburgh, Pa	94.94
Memphis, Tenn.	$     \begin{array}{r}       106.21 \\       77.03 \\       80.32     \end{array} $
Portland, Me.	80.32
Portland, Ore.	$     \begin{array}{r}       110.41 \\       177.88 \\       79.98     \end{array}   $
Providence, R. I.	79.98
Seattle, Wash.	99.97 239.71 99.19
Washington, D. C.	99.19 175.80
Baltimore, Md.	117.56 70.80
Cedar Rapids, Iowa	36.40
Albany, N. Y.	59.60 89.98
San Francisco, Cal	172.70 109.27
Reading, Pa	109.27 287.28
Salt Lake City, Utah	92.64
Springfield, Ill.	$65.35 \\ 105.07$
Davenport, Iowa	56.90
St. Paul-Minneapolis, Minn	$107.24 \\ 252.60$
Ransas City, Mo.         Omaha, Neb.         New Orleans, La.         Boston, Mass.         Pittsburgh, Pa.         Hartford, Conn.         Memphis, Tenn.         Portland, Me.         Buffalo, N. Y.         Portland, Ore.         Newark, N. J.         Providence, R. I.         Seattle, Wash.         Utica, N. Y.         Washington, D. C.         Baltimore, Md.         Syracuse, N. Y.         Cedar Rapids, Iowa.         Albany, N. Y.         Rochester, N. Y.         San Francisco, Cal.         Reading, Pa.         Akron, O.         Salt Lake City, Utah.         Rockford, Ill.         Springfield, Ill.         Davenport, Iowa         Worcester, Mass.         St. Paul-Minneapolis, Minn         Fort Worth, Texas.         Dallas, Texas         Denver, Colo.         Waterbury, Conn.         Springfield, Mass.         Bangor, Me.         Birmingham, Ala.         Stoux Falls, S. D.         Wichita, Kans.         Spokane, Wash.         Des Moines, Iowa         Lowel	$181.73 \\ 174.57$
Denver, Colo.	195 18
Springfield, Mass.	43.22 54.71
Bangor, Me.	33.63
Sioux Falls, S. D.	$\begin{array}{r}197.21\\50.53\end{array}$
Wichita, Kans.	$\substack{148.83\\50.00}$
Des Moines, Iowa	88.91
Lowell, Mass	$\begin{array}{r} 65.34\\ 136.56\end{array}$
Delavan, Wis.	130.80
Scranton, Pa.	$198.86 \\ 19.83$
Richmond, Va.	113 23
Manhattan, N. Y.	27.86 203.25 65.86
Jacksonville, Ill.	65.86
Jersey City, N. J.	134.35
Peoria, III. Jersey City, N. J. Bronx, N. Y. Columbia, S. C. Charlotte, N. C. Durham, N. C. Grend Banide Mich	$\begin{array}{r} 49.71 \\ 134.35 \\ 172.88 \\ 104.02 \\ \hline \end{array}$
Charlotte, N. C.	19.21
	$36.61 \\ 61.59$
Toronto, Ont Duluth, Minn	$474.53 \\ 72.77$
Toronto, Ont. Duluth, Minn. Canton, O.	35.84
Canton, O. Faribault, Minn. Council Bluffs, Iowa	$31.36 \\ 48.43$
Fort Wayne, Ind.	64.25
Schenectady, N. Y Chicago, Ill., No. 106	$43.56 \\ 15.62$
Binghamton, N. Y.	29.58
Wilkinsburg, Pa.	248.71
San Diego, Cal Eau Claire, Wis	$57.75 \\ 53.59$
Eau Claire, Wis Vancouver, Wash.	36.82
Westchester, N. Y	129.64
Queens, N. Y Montreal, Que.	48.12 148.51
Montreal, Que	97.64
Kitchener, Ont Trenton, N. J	87.61
Danville, Ky.	79.66 289.09
Colorado Springs, Colo Ogden, Utah	79.71
Ogden, Utah Baton Rouge, La	49.89 135.77
Total collections	
Total conections	4,071.98

# DEATHS

Oct. 13-Alice L. McDade, wife of Edward J. McDade, West Orange, N.J. Nov. 15-Shirley Ann Lewis, infant daugh-ter of Mr. and Mrs. Leo Lewis, Watertown, N.Y.

# THE FRAT

# TREASURER'S STATEMENT FOR NOVEMBER, 1949

**Balance and Income** 

	0 100 490 90
nce, Oct. 31, 1949\$	0,100,400.40
ion collections	
est and dividends	6,339.02
3	175.00
ange deposits	153.56
ow deposits	4,746.86
and surrender charges	20.19
erty insurance premiums	601.44
y bond premiums	20.00
held income tax	232.40
held social security tax	7.26
e supplies	62.25
rding fees	2.50
rtising in THE FRAT	41.00
criptions to THE FRAT	4.00
rti cri	ising in THE FRAT

#### Dichursomonte

Dispursements	
Death benefits\$	1,455.00
Sick benefits	2,360.00
Accident benefits	1,140.00
Old-age income payments	36.94
Class F income payments	12.50
Cash surrender values	995.31
Exchange checks	153.56
Escrow refund	1,102.14
Mortgage expenses	80.00
Books and periodicals	13.45
Clerical services	540.00
Employees' income tax	228.80
Lodge supplies	274.50
	500.00
Master's fee	
Office expenses	5.10
Officers' expenses	81.19
Officers' and Trustees' salaries	1,470.83
Postage, telegraph, telephone	86.22
Property insurance premiums	653.44
Real estate operating expenses	274.74
Surety bond premiums	78.00
Total disbursements :\$	11,541.72

# Total disbursements :.....\$

		Re	capitula	tion			
Balance	and	incon	1e		\$3,213	,707.	.35
Disburse	ment	s			11	,541.	.72
Balan	an M	017 20	10/0	-	\$2 202	165	62

### **TRUSTEES' REPORT**

	Ledger	Assets,	Nov.	30,	1949
s	and stoc	ks			\$1,425,
	mortgage	e loans			. 1,401,

Leager Assets, Nov. 30	, 1949
Bonds and stocks	\$1,425,826.54
First mortgage loans	1,401,778.57
Bank deposits	272,682.60
Real estate	66,770.47
Certificate loans	
Home Office equipment	
Cash in society's office	648.95
Total ledger assets	\$3,202,165.63

Balances in Funds	
Mortuary funds\$2	2,767.069.63
Sick and accident funds	
Accumulated interest	91,082.53
General expense fund	
Suspense account	
Convention fund	9,279.14
Indemnity fund	5,299.11
Total in all funds\$	3,202,165.63

# **ANNUAL FRAT FROLIC**

Philadelphia Division,

No. 30, N.F.S.D.

Red Men Great Council Bldg.

1523 W. Girard Ave., Phila., Pa.

# Saturday, February 4, 1950 8 P. M.

Three-hour Dance with Music One-hour Floor Show

Admission \$1.50 including tax

Only one and one-half blocks West from Broad Street Subway Station

# NOVEMBER DISABILITY CLAIMS

J. E. Rogers, Des Moines, Ia\$	50.00
H. R. Henderson, Wichita, Kans	50.00
Samuel Jampol, Brooklyn, N. Y	30.00
H. R. Henderson, Wichita, Kans Samuel Jampol, Brooklyn, N. Y I. Feldman, Brooklyn, N. Y	45.00
W R Hackney Charlotte, N. C.	15.00
O. Chavooshian, Philadelphia, Pa	30.00
A. Swinckowski, Philadelphia, Pa	60.00
*W. Willey, Los Angeles, Cal A. M. Bryce, Pittsburgh, Pa	45.00
A. M. Bryce, Pittsburgh, Pa	250.00
Geo. Sheatsley, Seattle, Wash	135.00
John Van Noy, Jacksonville, Ill	50.00
*E. A. Seth. Sr., Seattle, Wash	100.00
R. J. Shaffer, Philadelphia, Pa W. J. Brazukas, Reading, Pa	45.00
W. J. Brazukas, Reading, Pa	40.00
R. R. Simmons, Utica, N. Y	250.00
M. W. Wheeler, Houston, Texas	50.00
*F. M. Gunn, Houston, Texas	25.00
*Thomas Christine, Philadelphia, Pa	225.00
W. R. Zimmerman, Akron, O	150.00
J. P. Arcand, Montreal, Que	25.00
B. J. Beaver, Detroit, Mich	60.00
W H Stevens Charlotte N C.	60.00
G. H. Forrest, Los Angeles, Cal Fred Harrison, Hartford, Conn Perry Hubbard, Saginaw, Mich	60.00
Fred Harrison, Hartford, Conn	45.00
Perry Hubbard, Saginaw, Mich	15.00
TR. L. Wagner, reoria, In	15.00
*V. B. Manzella, Jr., Bronx, N. Y William Abbott, Springfield, Mass	125.00
William Abbott, Springfield, Mass	35.00
S. Di Natale, Worcester, Mass	45.00
J. W. Reid, Kansas City, Mo Max Lewis, Milwaukee, Wis	45.00
Max Lewis, Milwaukee, Wis.	50.00
*E. F. Bellmay, Waterbury, Conn	90.00
*E. F. Bellmay, Waterbury, Conn *B. B. Brunsell, Springfield, Mass	15.00
*C. Knowlton, Flint, Mich	15.00
*B. C. Hankel, Jr., New Orleans, La.,	105.00
W. J. Walker, Philadelphia, Pa	40.00
W. J. Walker, Philadelphia, Pa K. M. Leighton, Portland, Me	60.00
J. D. Askew, Rochester, N. Y *C. B. Strail, Syracuse, N. Y	75.00
*C. B. Strail, Syracuse, N. Y.	45.00
*A. S. Day, Portland, Me.	40.00
*J. E. McKinley, Portland, Me.	75.00
*J. V. Wurdemann, Washington, D.C.	35.00
J. R. Jutras, Lowell, Mass	135.00
Herman Boretsky, Brooklyn, N. Y	75.00
<ul> <li>*C. B. Strail, Syracuse, N. 1</li></ul>	120.00
*L. L. Bradbury, Seattle, Wash	50.00
J. W. Hogg, Birmingham, Ala.	100.00
J. W. Hogg, Birmingham, Ala Carl Kutzer, Philadelphia, Pa	20.00
N. W. Miller, Rochester, N. Y	150.00
Antonio Mascari, Cincinnati, O	30.00

Total for the month.....\$3,500.00

\* Denotes accident claims.

# NOVEMBER DEATH CLAIMS

Louis A. Roth, Faribault, Minn\$ *Peter Foster, Davenport, Iowa	250.00 119.00
*Clarence M. Dexter, Springfield, Mass.	86.00
Harry E. Dixon, Jersey City, N.J	1,000.00
Total for the month	1,455.00

\* Denotes paid-up benefits.

### OBITUARY

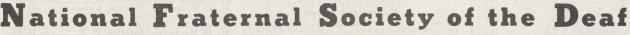
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#### MARRIAGES

Oct. 2-William Distler, Little Neck, N.Y., and Eleanor Audrey, Brooklyn, N.Y. Nov. 22-Eugene Jones, Peoria, Ill., and Ruby Ann Mackey, Abington, Ill.

### ENGAGEMENTS

Morris A. Domingue, Holyoke, Mass., and Florence S. Gagne, Berlin, N.H. Otto F. Heske, Stratford, Conn., and Anna Blunda, Rumford, Me.



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

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

# Objects

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

# Death, Sick and Accident Benefits

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

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

# Safeguards

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

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

# Cost of Joining

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

# How to Join

Write to the nearest secretary and ask for an application blank and any further information you desire. If you live in a city where there is a Division, see any

member or officer of that Division.

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

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

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

# SICKNESS AND ACCIDENT BENEFITS AND RATES

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

Entry Age	WEE	KLY BE PE	NEFITS R MON	AND RA	TES
Age	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
$18-40 \\ 41-45 \\ 46-50 \\ 51-55$		\$ .60 .70 .80 .90	\$ .90 1.05 1.20	\$ 1.20 1.40	\$ 1.50

## MONTHLY NET RATES FOR DEATH BENEFITS

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

Rates per \$1000 of Death Benefit Certificate

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

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