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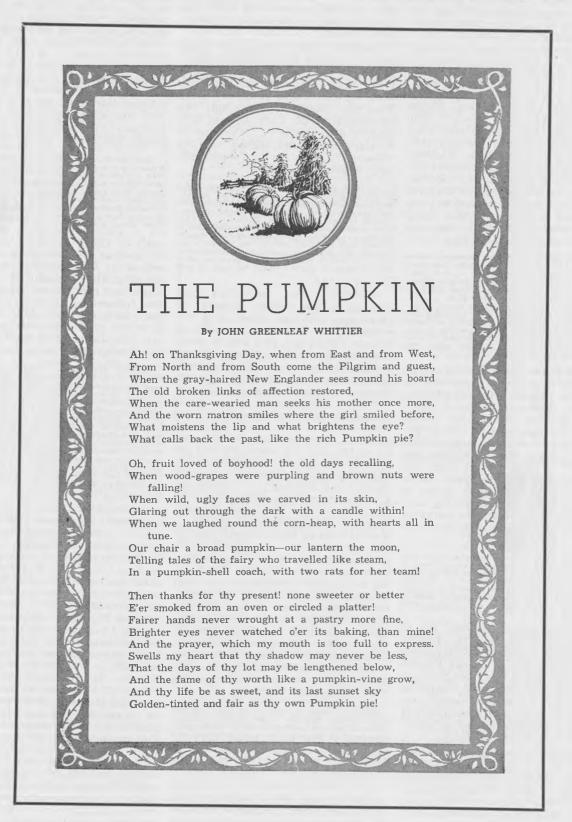
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THE FRAT



NOVEMBER, 1940

The Spotlight

By J. FREDERICK MEAGHER

AVERAGE income Jap farmers is \$16.20 per family Tough!!! . . . Chinese army awards cash bonus for injuries—privates \$10; officers \$40; generals \$100 per wound ... U.S. lost 244,357 lives in six major wars, total 15 years; in 15 years—'23 throu '37-autos here killed 441.912. So why worry—we'll all die sometime . . . Since discovery of America, Europe has had 451 major and minor wars. Signed 160 treaties—few were kept . . . 2600 men held 258-first number War Secy. Baker drew in 1917 draft; prices rose to 215% of pre-war levels here. Rationed sugar, coal, gas—no gas for cars put crimp in Goodyear Silents football schedule . . . After Napoleonic, Civil and World wars, took 14 years each to bring prices down to sanity . . . Men ruling Germany died in 1640, 1740, 1840-and 1940 is not gone yet. Let's hope.

In World War, Bethlehem common stock rose from \$30 to \$700 per share; Anaconda Copper rose from \$26 to \$105 . . . But don't play the market now . . . Salary British House is \$50 per week; our Representatives get \$200 . . . British auto license costs \$148 a year; pack of ciggies is 28c; matches—never free-are now three cents per box . . "Denmark was first country in compulsory education of deaf," says Silent Broadcaster. And now look at itunder iron heel of Hitler. Understand, at long last, what Shakespeare's Hamlet meant by "There is something rotten in Denmark!"

WILLKIE personally battled Akron Deafdom's best brains, according to AmDeafCit. Frater O'Connor killed by interurban, 1920; crafty Kreigh Ayers devised plausible charges of "wilful murder"; company sent its new lawyer to Ayers and his co-administrator—lawyer was a "Capt. Wendell Willkie, late of AEF." Having battled about the best of Akron's bunch, that won't harm us any if some fool law is passed to sterilize us or bar us from driving cars. Great to have a president who knows we deaf are hard-working, patriotic citi-

DO YOU KNOW latest discoveries show first DO YOU KNOW latest discoveries show first European to set foot on American soil was a Jew—Luis de Torres? Columbus had at least five Jews—valued as interpreters? . . . Wendell Willkie's outstanding Akron memory is violent spleen against KKK—then strongly in saddl (KKK hated coons, Jews, and shanty Irish like me.)

60c DUES, yearly, includes sub to nice monthly News, the 75th Empire State convention decides. Ebin reelected with fine board. "Thomas Francis Fox Award" of \$25 every two years, to be given member doing most to advance cause of deaf. Dr. Fox himself-believed only living charter-member of NAD, 60 years ago-elected a "chief" by Indians, "Sa-Tea-Na-Wat."

TERRY: "Main-reader for one large publishing house opines books dealing with deafness won't sell—as they make gloomy reading and people hate to be reminded of physical defects or handicaps . . . Don't send your manuscriot to agents who advertise; reliable agents—like reliable physicians—do not advertise."

SONG-WRITER did not follow above advice; recently paid some \$50 to an agent to publish deaf song. Money thrown away, probably. . . . Corey Jr. writes from Dayton seeing daughter of deaf in Hollywood writing vigorous yelps at editors for misuse of words

"dumb" and "mute." Better to softsoap editors-or they will waste-basket all future dope on deaf. Like this: "Great stuff, you handled a difficult subject admirably; naturally a few errors like . . . but forget it-glad you gave us a nice spread." If YOU were an editor, which system would you pre-

BRIGHT BOY Braddock again? Tells of historic Mary Rose-Mary rose from opening class in Hartford's first year; was still somebody when she died in 1897 at age 89. Mary Rose rose. Imagine-we are only two lifetimes from the Dark Ages of Gallaudet's little candle . . . Cortland of Portland still claims highest vacation mileage-7,728 for his '39 Toronto trip. Any disputants?

"Appendix of Rath"—otherwise the young Raths of D.C., breezy youths: "Intramural medals, maybe a hundred, distributed at Gallaudet College, past season. Individual trophy in possession of lanky Leo Lath, Minn. . . Willys very economical car—but great depreciation if bought new. Fine in flat country like Illinois; cruises well at 55-60 mph; gives 25 miles per allon. But we have traded for a Studebaker Champion which, with overdrive, gives as many mpg; cruises at 65-70. Went 88 mph on test run."

SPORTS.Kans. and Iowa each play three deaf schools on grid; 30 years ago, even one game with deaf was rarity . . . Most important duty of ends is not to box play but to chop-down interference . . "Deep reverse" best ground-gainer . . . KO Christener still rated best punching pug of past decade; used to play as ringer on our Goodyear Silents, 1924 . . . James Alpha's death a shock-hit by car while bicycling to town. All-American, Well-driven golf-ball leaves tee at 125 miles per hour—225 feet per second. (Almost as fast as those pesky Gland Sir-gents bounce me at Gland Conventions, drat 'em.) . . . Manhattan guarantees \$100 expense to winner of midwest frat or club cage tourney, meet best seaboard quint, April 12 . . Annual Bowling Binge definitely set for Chicago "Arena," next April 19-20, chairman Massy says . . . Chicago suddenly raises five girls team. Will bowling for women be Deafdom's next fad? Statistics say one-fourth of nation's bowlers are women . . . In 1935 there were only 3,553 leagues under ABC; now around 13,000 . . . For 9th straight year Spalding's Basketball Guide-circulation 65,000, each copy read by one to 100 souls—has column on schools for deaf; picture National Champs, the Indi, on page 236. It closes:

Statistics seem to show "born deaf" Statistics seem to show "born deaf" outplay boys losing hearing after birth. Reason: sense of balance located in ears; "born deaf" have perfect balance—excel in dribbling and jump-passing; loss of hearing after birth means loss of sense of balance—double handicap. Ramifications of this player-phenomena are being studied.

FOOTBALL dropped at Okla.—long a loser at gate; play intra-mural sixman game. Paper changes to a monthly. Young Supt. Gough starts by using gas instead of coal-coal often ran out on bleak wind-swept prairie . . . Ill.'s Bowen Auditorium has 100 Trimm headphones; lots of other hearing-aids. Young Cloud a go-getter . . . Alden Ravn, Gallaudet '39, and wife now teach in Hawaii . . . Edith Fitzgerald, famous deaf teacher, died in June . . . Shoe-repairing is out at Ohio with its 400 kids; shoes are built better than in our day. instructor Neutzling pensioned after 45 years! he devotes day or two each week to repairing shoes himself . . . Iowa girls dorm experimenting with new type bed one bed rolls under other, providing more study-room . . . West Va. opening postponed several times—epidemic of infantile paralysis. Prophesy: Terrible sickness in Europe this wintermillions there will die . . . Fanwood, Md., Mo., Minn., Texas pupils all wear uniforms; Fanwood, Ill. and Minn. have bands. Did I omit any?

Back in '31, Felix Kowalewski won Proctor & Gamble scholarship and honorable mention in soap sculpture. So he went to Gallaudet, '37. Now, after eight years, one of his W. Va. pupils, Ray Dean, wins a Hon. Men. \$10 prize in same contest—sculptured a Knight... 'Kow's' poems appeared in Hampshire Review, World's Fair Anthology and W. Va. Review... Good work, kid; keep it up.

U. S. CENSUS shows loss -- only 7% gain in 10 years; used to be 16% and 15%. Cal. gained most folks, 1,-200,000; Fla. highest, 28%. Foltz, Kans., lost most, 82,000; S. D. highest, 7½, followed by Okla. and Neb. . . . Born daily 6000; die daily 4000. . . 40 million employed in US. . . . Machinery hits farms-two million dispossessed farmers now on march like Joads.

ERROR—my stating Empire State oldest "state" ass'n. 98 years ago the SIX New England states formed their NEGA; success seems average. Moran and Light run a small monthly pamphlet for members... "Most powerful NFSD has only 6% of deaf population," says Sedlow. Quality, not quantity, my son. We have most of the BEST.... Remember Parish, red-headed comic at Goodyear? Wondrwhat became of him... Who has most expensive Frat-emblem ring? Earl Hinton of San Diego has one worth \$350... Sol Deitch of Chi-First frats makes them for \$15... Know Bobs is half Irish—not pure-breed Britisher? So THAT is why he laughs at jokes; British don't understand jokes.

PLUNGES. Louisville NAD, 1942. celebrates Hartford's 125th anniversary . . . Prof. Fusfeld says Pullman "Cadwallader Washburn" was named for famous relative of our artist, not for deaf man. . . . Wis. ass'n "Service Bureau" has regular series of radio broadcasts, thrice a week, charmingly titled "Pastures of Silence."... Earl Sprague, Delavan '39, bicycled 2284 miles to N.Y. Fair and back; best day's logs were 205 and 209 miles. Slept outdoors on blanket: expenses \$28 and newspaper passes at Fair. . . . New NAD prexy, Dr. Thomas L. Anderson, is NOT a "teacher." For past 15 years he has been one of Iowa's administrative staff as Vocational Principal. . . . There are exactly 200 comic strips syndicated— 116 humor and 84 adventure. Ralph Miller and I once tried vainly to launch an Indian historical strip with jingles. . "Frances Wood"—dancer at swanky night-clubs-is really Esther Thomas. Does nine numbers a night, watching music carefully as true deaf do, for some \$300 a week—split with her hearing hubby, dancing partner. Spends her days designing and sewing clothes; rehearsing; no time for fun, by gum. . . . Understand Lambertons earn \$400 a week—when they work. Probably average less per year than a good journeyman, counting cost of clothes, fees, etc.

man, counting cost of clothes, fees, etc.

They say our Grand v-p Shilton registers at hotels by writing "J. T. Shilton, IUKUIVIU."
Clerks jerk up, point to the city, shake heads in perplexity. Shilton pretends to read, registers surprise, suddenly draws a wavy line at the top of the letters; there it is, Toronto. Get out your pencil and try.

BRAIN TEST. WHAT WORD, COMMONLY USED BY US FRATERS, IS THE ONLY ENGLISH WORD WHICH CAN BE SPACED INTO A SENTENCE? (ANSWER NEXT MONTH.)

Notable Deaf Persons

Bu Guilbert C. Braddock 47. Nahum Brown

F remembered at all, Nahum Brown is remembered as the father of Thomas Brown. But he is entitled to some attention in his own right. Not only is he the ancestor of the Browns and the Swetts who were figures in the history of the New England deaf, but also he receives considerable mention as a New Hampshire pioneer in the "History of Henniker" by L. W. Cogswell. Nahum Brown also received admiring notice in the Annals, the Gallaudet Guide, and other early publications of the deaf. In fact, he furnishes a good example of the deaf-mute of the pre-school era, who got along very well without an education.

He was born in the town of Stow, in the Commonwealth of Massachusetts, on April 26th, 1772, being a fourth generation of Jabez Brown, the first Englishman to settle in Concord. Nahum was the first deaf-mute to appear in the Brown family. "No cause," says Cogswell's History, "was ever assigned for his misfortune"; but in a letter to the Gallaudet Guide in 1860, Thomas Brown stated that his father was born deaf and dumb. It was the first recorded appearance of a mysterious hereditary strain of deafness which was to be aggravated by marriage in later generations, and which in 1880 attracted the attention of Alexander Graham Bell and led him into his exaggerated researches on the subject of "The Formation of a Deaf Variety of the Human Race."

Nahum Brown's father, a blacksmith, was named Thomas, and his mother was Persis Gibson, both residents of Stow. Nahum came into a household dominated by three elder sisters, all able to hear. Five more hearing sisters came after his advent; he spent his childhood in a world of women, and all the masculine chores fell to his lot. In the wilderness, hands were of as much value as ears, and his vigorous physique was an asset, although in addition to his deafness he was sometimes a little lame in the knees. Until he moved to New Hampshire, he never had any shoes to wear; in the winter he chopped wood at the doorway, standing on a plank which had been warmed in the fireplace.

The family migrated to Henniker, New Hampshire, in 1785. But, according to the "History," Nahum had been sent there some time previously, to live with his mother's brother, Capt. Joseph Gibson. He was thirteen years old, when his father hitched his two yoke of oxen to a sled and brought the rest of his family to Henniker—the mother and eight sisters well muffled in quilts and comforters and placed on top of the load of furniture and food. It was a 100-mile journey, and they made it

A brief sketch in the National Deaf-Mutes' Gazette of April 1868 furnishes a few more details of Nahum's hardy childhood. He chopped down trees, and killed catamounts (a species of large cat with an amount of fight in them). He "armed himself with a pitchfork in preference to a gun, for bears," and once was almost killed by a bear. Details of this battle are not given, but the inference suggested is that you should have seen the bear after it happened.

In 1799, Nahum reached man's estate by marrying a hearing woman of the village, Miss Abiah Eastman. About the same time, his father deeded a tract of land to Nahum, and let him go his own way. It is stated that he was very fond of his eight daughters, and his in his house in Henniker, to frame the constitution of the New England Gallaudet Society of the Deaf. He was then becoming infirm; two years previously, in his eightieth year, he had ceased to work, and his sight was failing him. He died August 4th, 1859, leaving his property to his son Thomas.

From his daughter Persis, who married a hearing man, stemmed the Swett family, prominent among the New England deaf near the end of the century. He had, according to Dr. Fay's "Marriages of the Deaf," a total in 1890 of two deaf children, three deaf grandchildren, and five deaf great grandchildren, and the line continued for some time afterwards. Nahum Brown lived to play with his grandsons, and to reflect on the benefits which education was bringing to them; and from his own experience he knew that happiness could never be withheld from anyone deprived of hearing, provided that the inner qualities are brought into action.

We Break the Case

NSURANCE for deaf motorists-complete coverage-will now be available to all who apply. Policies will be written at standard rates. There will be no excess premium on account of deafness. Complete protection is a necessity which deaf drivers have heretofore been unable to obtain easily or in large numbers.

As the States pass strict laws governing motorists and make liability insurance compulsory, the deaf will be able to provide themselves with insurance to meet the growing requirements which are enacted to safeguard the general public.

See announcement in another column.

affections toward his only son were not put into the record. However, he could not undervalue the abilities of Nahum, who was a good farmer and teamster, and who was enabled by his wife's aid to become an exemplary member of the community, and to obtain the respect of his neighbors.

Nahum Brown never learned to read, and could write only his own name in order to sign business deals. His wife interpreted all private business propositions to him, in his own natural signs. His intimate friends helped him buy and sell cattle and other commodities. You seldom think of the clothes he wears, According to his son's testimony, he managed his own farm very well. He sold the original farm and purchased another nearer to town, in West Henni-He was an example of industry and honesty, faithful and punctual, always ready to return an act of kindness. His understanding of the moral and spiritual values in life was remarkable You judge a man by the place he's made in one so cut off from the benefits of education. He was also a jolly friend, a kind husband, and an affectionate father.

His two children, Thomas and Persis, were both born deaf. Nahum had the pleasure of seeing his son educated at the Hartford School, and prepared for a useful career as a social leader of the New England deaf. In 1854 he looked on happily while the educated deaf of four states held a remarkable meeting



ESTIMATION

WHEN you think of a man, you seldom think of the knowledge he has of books;

his habits, or faults, or looks;

You seldom think of the car he drives, or the bonds his gold has bought;

When you think of a man, you mostly think of some kindness he has brought.

You judge him not by the block of stocks, nor his power of name and pen;

in the hearts of his fellow men.

You judge a man by what he's done; by the way he's faced the strife, And not the amount of the bank account

he's managed to get in life. You think of the friend he's been to man, and the good that he has done;

You judge the sort of a man he is by the friends that he has won.

-The Athlantian

OFFICIAL ORGAN NATIONAL FRATERNAL SOCIETY OF THE DEAF 433 South Oak Park Avenue, Oak Park, Illinois

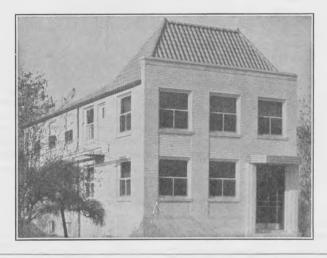
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FRANCIS P. GIBSON'S LAST MESSAGE: "CARRY ON"

NOVEMBER, 1940



THE greatest asset of any nation is the spirit of its people, and the greatest danger that can menace any nation is the breakdown of that spirit—the will to win and the courage to work.

-George B. Cortelyou

Order Now

HOSE Divisions intending to start the new year with sets of jewels for their officers should send in their orders now.

If orders are sent in near the close of the year, our jeweler will be too busy on Christmas orders to fill requests for jewel sets immediately.

So if Divisions wish to start the new year right, their orders for jewels should reach us early in November, otherwise there will be some delay in filling orders.

Auxiliaries

IN CONNECTION with the Aux. Rules printed in our last issue, it should be noted that rules covering finances do not intend that funds now held by Auxiliaries shall be divided with the Division. Such funds as are now held are to remain in the treasuries of the Auxiliaries. The rules refer only to future activities.

In cases where Auxiliaries have at present mutual agreement with their Divisions as to distribution and use of moneys earned by affairs, those arrangements if satisfactory to both the Auxiliary and Division may remain in force.

Dues collected from their members by Auxiliaries are to remain in the treasuries of Auxiliaries, and not split with Divisions.

A number of letters have been received from Auxiliaries regarding procedure under the new rules, and these are being taken up in order. It is hoped that in due time everything will be made plain, and that we shall have many more active Division Auxiliaries.

We recognize the great help given many Divisions in the past by active and earnest workers in Auxiliaries, and we hope to continue and increase this

Insurance for Drivers

W E HAVE finally solved the problem of securing complete insurance coverage for deaf drivers of motor vehicles.

Through the able assistance of our society's attorney, Mr. Joseph S. Grant, we have obtained the assurance of a reliable insurance company, duly authorized to do business by State Insurance Departments that it will provide complete coverage for deaf drivers, including public liability, property damage, collision, upset, fire and theft.

This insurance will be available at standard rates, with no increase for deaf drivers. In states where allowable, this plan also contemplates the usual refund of a certain percentage of the premium to drivers who prove safe and competent, and meet with no accidents during the year.

Division secretaries are urged to complete their reports now in progress, and send the names of all their members who are drivers. A good many secretaries have already sent in their reports. Those who have not yet done so are asked to send in these reports at once.

In due time application blanks will be mailed all secretaries for distribution to drivers in their Divisions. Drivers who desire insurance may then fill out the applications and mail them to the Home Office.

The insurance company desires to have a substantial number of applications to start with. This is deemed an extraordinary risk and venture into a field where there is little reliable data on accident experience. With a substantial number of applicants to start with, the company will be enabled to check on accident incidence, or lack of it, within a comparatively short time.

The insurance company writing these policies has no connection with this society. We are merely helping to get the arrangement started. After it is well under way, we shall thereafter refer all applicants directly to the com-

After several years' effort, we are glad that this matter of considerable importance to a large proportion of the deaf has reached a satisfactory conclusion, as far as an insuring agency is concerned. Now it will be up to the deaf drivers themselves who want such coverage to avail themselves of it, and prove they are safe and competent drivers.



Justice is itself the great standing policy of civil society; and any departure from it, under any circumstances, lies under the suspicion of being no policy at all.

-Edmund Burke

The N. A. D. Plan

By JAMES N. ORMAN

WHAT IT MEANS

WHAT IT MEANS

A T the Los Angeles convention of the NAD the following resolution was approved: "Resolved, That all State Associations be urged to give speedy consideration to our Reorganization Plan, and to report their sentiments to the Chairman of the Reorganization Committee without unnecessary delay, to the end that our next convention may finally pass upon it." The Plan is now before the State Associations.

From this time until the next convention of the NAD the State Associations will have the opportunity to give the plan full study and to act upon it officially.

While the Committee has received much encouragement from the ratification of the Plan by a number of State Associations that have already acted, it has become clear that a better understanding of the Plan is very desirable. To increase this understanding the Committee intends to issue a number of articles explaining as clearly as possible what the Plan means.

The Reorganization Plan has for its chief purpose a stronger NAD and better organization among the deaf generally. In order to reach this goal the State Associations are asked to join together in a federation. The federation will be the new National Association of the Deaf. A few of the advantages of the proposed set-up are:

1. Every member of a state association that helongs to the federation will be a member of

roposed set-up are:

1. Every member of a state association that belongs to the federation will be a member of the NAD. The membership of the NAD will be the total of the combined membership of the state associations belonging to the federation. Even if we take the total of dues-paying members of the state associations at their lowest point, this total will be larger than the total membership of the present NAD at its highest point. This will mean not only a larger, but also a more permanent membership for the NAD.

the NAD.

2. There will be only one dues to collect.
The assessment for the NAD will be included in the membership fee paid to the treasurer of the state association.

3. Conventions of the NAD will be more training weights.

truly national.

4. Proxy voting will be eliminated.
5. There will be closer ties between the state associations and the NAD.

KEY TO THE PLAN

KEY TO THE PLAN

The Representation Committee is the key to the Reorganization Plan.

In the beginning the Reorganization Committee tried to arrange for direct election of state representatives. If it were possible for every member association to hold its convention about the same time shortly before the national convention this would be practicable. However, it is a very difficult arrangement to make. State associations like to meet at times of their own choosing.

It was, therefore, decided to adopt another procedure. This is the method of indirect election of representatives. Instead of having members of state associations vote directly for representatives at conventions of the associations, the members vote for representatives indirectly. They elect a Representation Committee.

The Representation Committee is the link between the state associations and the national association. State associations are allowed to decide how large they want this committee to

decide how large they want this committee to be.

The Representation Committee goes into action when it is notified by the Secretary of the NAD that the time for election of representatives to the national convention has arrived. The Committee sends out notices to all members of the state association announcing the convention and asking each member whether he or she plans to attend.

From among the members who have signified intention to attend the Committee elects representatives and alternates.

The secretary of the state association is exofficio secretary of the Representation is exofficio secretary of the Representation Committee. When the Committee has voted for representatives and alternates, the secretary forwards the list to the national association secretary. Such lists make up the roll of the national convention.

If for any reason members of state associations are dissatisfied with choices made by the Committee, such dissatisfaction can be expressed at the following convention of the state association and through voting for members of the Committee for the ensuing term. The Representation Committee is answerable to the membership of its association for its selections.

In this way election of representatives can

tions.

In this way election of representatives can be carried out at any time on fairly short notice. It is not necessary to ask state associations to meet at specified times depending upon the time of the national convention. The state associations retain full liberty of choice of time for their conventions.

Yesterday's Dreams

By EARL SOLLENBERGER I WANT a quiet chapel where,
In an informal way,
I'd ask the Lord what happened to
My dreams of yesterday.

"Say, God," I'd say, "Where have you stowed My dreams of private sizes. You know I dreamed them all so hard! Aren't there any prizes?"

But yesterday my world was bright With dreams for which to ride— With dreams I swore I'd follow even Across the Great Divide.

I like to think of those old days When life so little meant; When dreams, ah, dreams, lent Heaven to The drabbest tenement.

And so I dreamed, and so she dreamed, And so we dreamed together; The castles that we built in air Fell prey to stormy weather.

Where once my dreams were, there's a stone Marked: "You shall not forget!" So all my dreams, though very dead, Return to mock me yet.

Member Drivers

T TIME of going to press, the following Divisions have reported as to the number of member drivers of motor vehicles in their ranks. We hope to complete the entire Division list in our next issue:

DIVISION No. Drivers
Nashville No. 12
Olathe No. 14 24
Toledo N. 16
Milwaukee No. 17 8
Brooklyn No. 23 10
Los Angeles No. 27. 95
Atlanta No. 28 16
Portland No. 39 14
Utica No. 45
Syracuse No. 48
Rochester No. 52
St. Paul-Minneapolis No. 6138
Fort Worth No. 62
Spokane No. 76
Houston No. 81
Bronx No. 92 8
Columbia No. 93
Council Bluffs No. 10324
Fort Wayne No. 104 7

Division secretaries who have not yet reported are asked to do so at the earliest possible date.

Fighting Battles

By CHANNING POLLOCK

MET Fred, married some 40 years; his blue-serge suit shone—and how. So I asked, "Why can't you treat yourself a little better these days? You're not so young now."

Fred answered, rather shamefacedly: "That's just it—I'm not as young as I was, and so I'm hanging on to an awful lot of life insurance. I want to be very certain that Betty'll be all right when I'm gone."

He turned and walked down Fifth Avenue, and a ray of sunshine fell on that glossy suit. Suddenly, I saw-not shiny blue serge-but shining armor. I saw a man with spurs on his boots. and a sword at his side, and the colors of the woman he loved in his plumed helmet. And I said to myself, "What is the difference between that man and a knight of old? Knights fought perhaps twenty minutes in the lists for their ladies; Fred has fought for Betty all his life, and he'll go on fighting until he dies."

There are millions of that man. Alex-

ander's army marches to work every morning, and fights a battle for the women it loves, and comes home in the evening to castles where those women are keeping the flag flying. Nobody doubts that Alexander was a success, but what of these men and women? Without their kind of success, all the triumphs of King Midas, and Alexander himself, and even of Beethoven, and Keats, and Edison would have been only lightning flashes over a sterile and chaotic world.

obs

WORKMEN'S compensation acts are an important part of the laws of Minnesota and other progressive states. Under these laws a man injured on the job has some real assurance of getting compensation. Under the old common law all he had was the right to begin a court battle with an employer who was usually much better equipped to withstand a long legal siege than the man was to push it.

But the Duluth Association for the Physically Handicapped calls attention to a fault in the Minnesota workmen's compensation act. There is no provision for the disclosure and waiver of known physical handicaps at the commencement of employment. In consequence of this many physically handicapped persons who could work are not permitted to do so because employers and insurance companies do not care to be held accountable for conditions which existed long before the worker came into their employ and under their protection.

The Duluth Association for the Physically Handicapped recommends that a committee of members from the Minnesota Employers association, the Minnesota Federation of Labor, the Congress of Industrial Organizations, the Minnesota State Medical association and the Minnesota Bar association be named to act in conjunction with the state industrial commission to get a suitable amendment to the Minnesota workmen's compensation act.

There seems to be a chance here to let quite a few Minnesotans become self-supporting. The recommendations of a committee on which so many shades of opinion were represented ought to be fair and a proper guide for the legislature .- Duluth (Minn.) Paper.



THERE are three kinds of people in all organizations. There are the rowboat people, the sailboat people and the steamboat people. The rowboat people always need to be pushed or shoved along. The sailboat people move along when a favorable wind is blowing. But the steamboat people move along continuously, through calm or storm. They are masters of themselves and their surroundings.



November

	140 Veilibei	
1.	Initiation smoker	Philadelphia
2.	Smoker	Columbus
2.	Halloween party	Boston
2.	Halloween frolic	Syracuse
2.	Halloween party	Richmond
2.	18th annual banquet	Columbia
2.	Box social	Chicago No. 1
2.	Halloween party	
2.	Card social	
2.	Reception	
2.	Halloween social	Rochester
2.	Social	
2.	Party	Des Moines
2.	Whist social	Lowell
2.	Halloween party	
	Social	Tribauit
2.	Social	Wilkinsburg
8.	Annual supper	
9.	Smoker .	
9.	MoviesSpri	
9.	Social	Brooklyn
9.	Annual dance	
9.	Banquet	Durham
9.	Dance	
9.	Thanksgiving party	
9.	Banquet	Kansas City
9.	Movies	Portland, Me.
9.	Bazaar	Cedar Rapids
9.	Banquet	Durham
9.	Social	Schenectady
9.	Social	
11.	Social	Holyoke
15.	SmokerSt. Pa	ul-Minneapolis
16.	Annual dance	Waterbury
16.	Anniversary banquet	Akron
16.	Public smoker	Baltimore
16.	Smoker	
16.	Harvest frolic	
23.	Aux-frat social	
23.	Social	
23.	Annual masque	
23.	Thanksgiving social	Kalamazoo
23.	Annual dance	
27.	Social	Birmingham
27.	Open forum	Birmingham
30.	Box social	Centon
30.	Hot supper and program	Vancas City
30.	"Vodivile"	Omehe
30.		Omana
December		
7.	Smoker	Richmond
7.	Christmas party-Movies	New Haven
7.	Smoker	Syracuse
7.	Winter frolic	Rochester
14.	Party	Davennort
14.	Gift exchange party	Kitchener
14.		
January		
6.		Dallas

PORTLAND, Me. (By E. P. Coyne)—The Division will present movies on November 9, immediately following its regular monthly meeting. Charles Gillan will have charge of the affair, and he will be assisted by Keith Leighton, Arthur Borden and Edward Coyne. The admission will be 35c per person. A large attendance is expected. attendance is expected.

Local members will please note that because of the above affair the regular meeting will begin half an hour earlier than usual, at 7:00

The Division extends its sympathy to Brother Edward Plummer on the death of his

LOWELL (By C. C. McCord)—The Division lost another member when Brother Mitchell Swett passed away on Sept. 18, at Home for the Aged Deaf in Danvers, Mass. Brother Swett was one of our oldest members, was well liked by all, and will be greatly missed. Samuel Wardman has returned home from St. John's Hospital, where on Sept. 28 he was taken for observation. Although at the ripe

taken for observation. Although at the ripe

Go-Get-'Em Drive, 1940

		New
Name	Division	Members
Arvid Rudnick	Vancouver	14
Russell Schenck		
Frank Boldizar		
Roy Hiatt	Indianapolis	7
Joe Greenberg	Hollywood	6
Charles Falk	Omaha	6
Paul Cope	Los Angeles	5
James Turner	Ins Angeles	5
John Dermott	Durham	5
Domenic De Filippo	Detroit	4
Korfil lonnicch	-	
Joseph Balasa William Battersby Guerry Bishon	I aniavilla	4
William Battersby	Louisville	4
Guerry Bishop	DUSTON	4
r red Brantley	Kongog City	1
William Addott, St	Schonoctody	9
Robert Davies	Dotroit	0
Odie Underhill	Charlett	0
John McMahon	Unartoute	3
Pichard I layd	Hartiord	ర
Richard Lloyd	Scranton	3
Robert Smith	Flint	3
Luther Shibley	·····Little Rock	3
Hal Adcock	Little Rock	
Samuel Kline	Cleveland	
Philip Topfer	Brooklyn	3
Edward McIlvain	Olathe	3
Angelo Skropeta	Los Angeles	3
Robert ShimpRobert Wilson	Toledo	3
Franz Ascher	Hartiord	3
Vladimir Mazur	Westehoster	ð
Wesley Lauritsen	Forthoult	
Louis Orrill	Dallag	ე
Ivan Davis	Little Rock	
George Duflot	New Orleans	9
Leo Goldstick		
Edward Rasmus	Eau Claire	9
Allen Nahrgang	Kitahanan	2
James Smith	Tittle Deel-	Z
Chester Hart	D. J.f. J	Z
Chester nart	Kockiora	Z
Troy Hill	Dallas	2
Raymond Whitlock	Wichita	2
Albert Pyle	Westchester	2
William Isaacks Stanley Wilson	Houston	2
Jacob Goldstein	San Diego	2
Uel Hurd	Olatha	Z
Charles Green		
William Smith	Now Orleans	2
Elwyn Dubey	Faribault	2
Edward Tellem	Philadalphia	0
John Kaufman	Portland Ore	2
Alex. Borsoff	Berkelev	9
Elmer Rosenmund	Cleveland	2
Armand Courrege	New Orleans	9
Robert Greenan	Springfield No. 58	2
Crusa Allmon	Kansas City	2
Ol aba IIIIII oi		

old age of 85 he is still holding his own. His fellow members and friends wish him speedy

Our members should take notice of the fact that the November meeting of Lowell Division will be held on Saturday the 2nd instead of the 9th. This change of the meeting date is made to enable many of our members to attend the dance to be given by Worcester Division on Nov. 9.

KANSAS CITY (By Pat McPherson)— Chairman Willie Dillenschneider is busy with the preparations for our Thirtieth Anniver-sary Banquet, scheduled for November 9. Keep this date in mind; and do not fail to come and help us make this gala affair something that will be remembered in years to come.

The date of the Frat-Aux-Frat Hot Supper has been set for November 30. There will be roast turkey with all the trimmings, and a program of entertainment. Valuable electric appliances will be given away. There are also plans to stage a bowling tournament in the afternoon, with teams from Kansas City, St. Louis and other cities competing. So come and enjoy the whole day.

PITTSBURGH (By J. K. Forbes)—The Division was saddened when it was announced that Brother Joseph T. Bailie passed away on Oct. 4. Brother Bailie was highly respected by us, and by his hearing friends as well. Up until recently, when he moved back to his old farm, he held a prominent position at his place of employment for a good many years.

He did not hesitate to use his influence in helping a fellow member secure a position there which the latter still holds. We extend

our deepest sympathy to the bereaved family.
William McK. Stewart is back in town after an enjoyable trip that extended from coast to Being a keen observer with a retentive memory, Brother Stewart spoke at our meeting for an hour and a half describing the places he went and the things he saw. told of meeting Bro. James Conway, one of our charter members and now a resident of Los Angeles. We were glad to learn that Bro. Conway is still active and looking as good as he was when we last saw him here.

AKRON (By Boyd Hume) -Twenty-five years ago Akron Division took root, and notwithstanding setbacks has grown lustily ever since. To observe this silver anniversary and honor the memory of the late Grand President Francis P. Gibson, who was instrumental in having the Division organized, we will have a banquet and a professional floor show on November 16, at the Portage Hotel. The ban-

quet will start at 6:30 p.m. sharp.
In brief here are the things that will be crowded into the event: Spring chicken and all the fixings; short, pithy table talks; intermission during which you may hail old friends and meet new ones; two hours of all action, "naughty but nice" entertainment by profesmeet sionals; and dancing into the wee hours of the following morning in the hotel's ballroom.

This affair will be open only to members in good standing and the ladies. The charge will be \$1.50 per plate. In appreciation of their past support in our social activities, the wives and widows of Akron members will receive tickets to the affair which will be paid for by tickets to the affair which will be paid for by the Division. There will be no last minute sale of tickets at door. All must be obtained in advance from the committee, and since there is only a limited number left you had better hurry your order to C. M. Thompson, 1273 Laird St., Akron, O. Nov. 12 is the deadline for making reservations.

In the matter of fine entertainment for the deaf, Akron's record speaks for itself. this occasion, however, the committee charge—K. B. Ayers, Chairman, T. W. borne, C. M. Thompson, Jesse Andes and D. C. Williams—vows that all previous efforts will be surpassed by far. Nothing but the best will be considered good enough.

This column will be the only medium for ex tending invitations to other Divisions to join us in our celebration. Telegrams will be appreciated and may be sent to K. B. Ayers, Portage Hotel, Akron, O. Former members of our Division now living elsewhere are especially invited to be with us at this gala event.

LOUISVILLE (By J. W. Ferg)-No. 4 is still very much alive, and doing business usual at the same old stand. Our membership is slowly but surely growing, and our meetings have been largely attended of late.

Our hustling prexy, Gordon Kannapell, tended the N.A.D. convention in Los Angeles last July, and believe it or not, he accomplished what many thought impossible. He actually "brought home the bacon"—the next We hope the N.A.D. convention to Louisville. date will be in either 1942 or 1944, so as not conflict with the N.F.S.D. convention in 43. We can handle any size crowd, and are confident of the outcome

32nd Anniversary Ball Brooklyn Division No. 23 \$100 CASH PRIZES

Dancing Contest and Various Games Hotel Diplomat Grand Ballroom 108 WEST 43rd ST., NEW YORK (Bet. Broadway and 6th Ave.)

Saturday Evening, Feb. 8, 1941 Admission - - - One Dollar

For additional information-write to Hurwit, Chm., 40 Lincoln Rd., Brooklyn, N.Y. L. Call, Sec., 159 Meserole Ave., Bklyn, N.Y.

From August 31 to September 2, Louisville was host to some 225 deaf people. The occasion was the first annual convention of the Kentucky Protective Association of the Deaf. A feature of the convention was the presence of many key men from the state departments that handle the unemployment situation. These men were all interested in the problem of employment for the deaf, and pledged their cooperation in plans for their betterment. In addition to the interesting business the program included a lot of entertainment on the side, which everyone enjoyed.

TORONTO (By J. F. Gotthelf)-Our fratettes moved in high society when they found themselves threading their way through throngs of smartly gowned ladies in the spa-cious mezzanine at the Royal York Hotel and enjoying the fashion parade until the signal came from Sergeant-at-Arms Jaffray for our door to open admitting them for a social evening of bingo with cash prizes. Our business session had been disposed of in short order, admittedly under high pressure, out of confor the pleasure-minded lads-and sideration lassies. But it proves that we can get down to hard tacks and save a lot of time by doing away with trivialities.

The entertainment committee has a program for good times in 1941, which will be printed and distributed among members. can do our division a big favor by telling our friends about our parties. The more people the merrier, you know. It has been decided to drop Watch Night party because of the high rent for a public hall for such a normal gelebration which would not be telling. popular celebration, which would undoubtedly put our committee in the red, as a result of

many anticipated private parties.

Antonio Chicoine of Montreal has been ported as taking treatments in a hospital. Despite his suffering, he has shown an interest drumming up possible members for our di-We need more members to replace vision. those transferred and paid-up. Insurance pro-tection is appreciated by thoughtful men. And, our society offers opportunities for self-expression at meetings and for recreation at parties. Of course, unemployment is a factor just now, but if we will keep the spotlight on our society at all times good results are bound to come when conditions change for the better, as they will. In other words, keep on advertising our society by talking about it to your friends.

Director Daniels has been in Brantford for some time, working at his new job; it seems though he may remain there for a good while. And a certain blonde is watches, was said. John Baker, one of our most faithful members, has been appointed director pro tem.

MANHATTAN (By Art Kruger) -- After some extensive communications, negotiations, etc., throughout the torrid season, Ye Scribe is very happy to announce that No. 87 is to conduct two basketball tournaments next year -March 22 and April 12, 1941. The object of these meets is (1) to decide the Eastern and National Clubs of the Deaf Basketball titleholders, and (2) to continue interest in basketball, not only to play and to have fun and to win games, but to have an excuse for meeting each other. Anofficial announcement of the two tournaments has already been sent to every organization of the deaf in the East.

Tournament No. 1 for Eastern champion-ship will be held at the spacious Warner Me-morial Gymnasium of the Academy, 138th Street between Broadway and Amsterdam Ave., Saturday afternoon and evening, March 22. Four best teams in the East—New York City Champion, New Jersey Champion, Philadelphia Silent A. C., and Southeastern Champion-will clash on this court, which was the scene of the memorable 4th annual Schools for the Deaf National tournament in 1938. The Interstate League competitions which will start in December and end in February will decide who will win New York City and New Jersey titles, while a contest between District of Columbia Silent A. C. and a team from Baltimore will determine who has the right to enter this Eastern meet. The tourney shall be elimination contest. Drawing for pairings will be made in the afternoon prior to the first game which will start at 3:30 p.m. Two games will be played in the afternoon, and two others in the evening. First evening game will start in the evening. First evening game was at 8:30 p.m. Winner of this tourney becomes

Eastern Champion and will take part in the Tournament No. 2 on April 12 for National

Word has drifted in that Chicago Division No. 1 is expecting to sponsor in its city a basketball tournament of four best teams for the "Mid-West Championship" and to enter the Champion, our final tourney for National title. It is sincerely hoped that No. 1 and 100.

87 links in the great chain of the greatest Society "of, by and for the deaf" in existence, bind together into one to help make the "National Tournament" a reality. So readers will please look up the calendar and put big black circles around March 22 and April 12 sort of a remainder, and make plans to attend them. More details later. At last we are able to get a new member,

but we'll have our fingers crossed until we get six more to reach our quota for the year The new member is Solomon Soll, a printer. Harry Hoffmans were sampling the famed Florida climate at Miami for three weeks beginning October 8th. With him were his wife and son, who is a pupil at the Fanwood School. Harry is a butcher by trade, being connected with the Armour & Co.

MILWAUKEE (By Ray Steger)-The Division Picnic held in August was a financial success and credit is due to Chairman Krueger and his assistants for the way the affair was handled. Bro. Joseph Moen and family have moved to Marinette, Wis., to make their fu-ture home. Bro. Moen has been offered em-ployment there. The Division wishes them the best of luck in their new surroundings. For the past two years Bro. Moen had been Secretary of Division No. 17. A farewell party was given them at the Milwaukee Silent Club with in attendance.

The Bowling season is under way, and this year finds 15 frats in the Milwaukee Silent Club League which consists of 6 teams. Watch Milwaukee capture the laurels in Chicago next

BROOKLYN (By Harry J. Goldberg).—The Division wishes to announce that its first social of the Fall season will be held in the Rainbow Room, 301 Schermerhorn St., Saturday evening, November 9. Chairman Milton Kop-lowitz is featuring a "Hurricane Party" and "Barrel of Fun." Admission is 35 cents a head or 50c a couple.

The October meeting had an unexpected flow of visitors. All the Divisions in Greater New York territory had representatives present. The big-wig of Bronx Division, Pres. Collins, made a few impromptu remarks. Bro. Lester Cohen, representing No. 87, and Bro. Abe Barr, No. 114's representative, also spoke from the rostrum. Come again, boys, especially to our Nov. 9 affair, and don't forget to bring along your gang.

Tickets just hot off the press have been Tickets just not on the press nave been distributed in lots of six in connection with our Annual Ball, which will be held at the Diplomat Hotel, Saturday evening, February 8, 1941. Members disposing of five tickets have the privilege of using the sixth one free of charge. Complete details will be announced at a more seasonable time.

LOS ANGELES (By Goldy) -- Opening gun ushering in activities of the 1943 Local Convention Committee took place the evening of Sept. 28 with a dance and bridge party. While a neat profit was made, the event from an attendance point of view, was not so hot. In our opinion 'twas smallest crowd to attend an affair of this kind. Reason probably can be laid to frayed pocketbooks and lack of enthusiasm due to all the spending and hub-a-dub during the recent N.A.D. convention. However greater and better cooperation is expected in the not too distant future. Those of expect to come in 1943 are assured of the ultimate in hospitality and that goes with it. To go into detail at this time would be but to bore you; so we'll just let it ride. But why not start "On to Los An-geles, 1948 Convention Clubs," object being to lay aside so much per month to enable those persons forming the club to have the where withal to enable them to attend the convention and take in the good times that go with it.

Time was when the boys were buying cars right and left. Now, it's homes. To Elmer Watt goes the distinction of purchasing the first new 1941 car. Those purchasing homes are S. Himmelschein in Venice; L. Richardson in Lynwood and R. Stillman in Glendale. Happy folks, good luck to all of you!

BOSTON (By James L. McDonald)-Michael J. Griffin, a social member of the Division for many years, died on the evening of October 5, after a short illness. He was a good and loyal frat and he will be missed by us all.

Don't forget our Halloween Party to be held directly after our November meeting. Thirtyfive cents admits any one to an evening of old-time fun under Bro. Hill's skillful manage-ment, and a record crowd is looked for. Be sure to be among those present.

The program for our annual ball on the evening of December 28 at the Hotel Westevening of December 28 at the Hotel West-minister is rapidly taking shape. Admission will be one dollar. Dancing, bridge and whist will feature the evening with many exciting and interesting contests for young and old. Complete details will be given in the next

COLUMBUS (By Everett J. Kennedy)—Another of our older members has passed to the great beyond. Bro. Charles Robbins died after a prolonged illness on September 28. He joined the Division in 1909 and for thirty years has done much for the division in variyears has done much for the division in vari-ous capacities, never caring for the limelight. He was one man who did much on the quiet. Fraternal rites conducted by Bro. Anderson were held at his home the following Monday with thirty-eight frats in attendance. was at the Union Cemetery.

We had five more new applicants for membership approved at our October meeting, all secured by our deputy organizer, Frank Boldizsar. This should make our old billy goat happy when we let him go after them at our smoker and initiation ceremonies next November 2. To date Frank has endorsed ten candidates and is trying to get more before the year is over.

SPRINGFIELD, Mass., (By Isadore Zisman) -About 150 were in attendance at our annual fall affair on Oct. 12, which was in the form of a dinner-dance. The committee, comprised of Alex Brown, Harry Daniels, John Haggerty and Frank Malaguti, deserves a lot of praise for the way they handled the event. Among those attending were Bro. Thomas Sheehan, an old member of our division who now resides at the Home for Aged Deaf in Danvers, and who attended as our guest.

Our winter social calendar will get under way on Nov. 9 with a movie in charge of Bro. Charles Moscovitz. On Dec. 21 our annual Christmas party will be held with Bro. Malaguti in charge, assisted by Isadore Zisman. Williard Patterson and Arthur Gunther v manage a military whist party on Jan. 11.

Our December meeting will be held on the first Saturday (Dec. 7), instead of the second Saturday, and all members are requested to make a special effort to attend this meeting as the election of officers will take place.

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- Feature articles and timely news of interest to all the deaf.
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CLEVELAND (By Vic J. Knaus) - The recent dinner-dance sponsored by our Division has proved to be one of the most brilliant and grandest affairs ever held by No. 21. The most dubious, and these include several higherups of No. 21, are now convinced that dinner-dances are henceforth "must be held" affairs on our annual calendar. The spacious and beautiful hall at the Allerton presented an unusual sight, what with 250 guests seated at the orderly arranged tables, dolled up in their best, with tuxedos scattered here and there. We cannot say that this first big affair of ours was without a mistake here and there, but the start is inspiring. Such errors will be but the start is inspiring. Such errors will be eliminated gradually, and by the time we are to hold our 35th anniversary celebration, our dinner-dances will be perfect. All praise to Bro. Kline and his committee for thir noble and successful effort. To the guests we say: do not fail to miss the 1941 dinner-dance!

The latest citizen in our Division is Bro. Robott Young who swings such a mean High.

Robert Young, who swings such a mean Highland Fling. He transferred his allegiance from John Bull to Uncle Sam. Bob has recently abandoned his Scotch Highland-Flinging for American roller-skating. But we wonder-for a Scotchman once is a Scotchman always

A new member to join our ranks is Bro. Howard James Tresler of Conneaut, Ohio. Thrice welcome, Howard! Although Conneaut is quite a distance from Cleveland, we shall expecting you at one of our forthcoming meetings.

The current bowling season has brought with it those annual rumblings of discontent. Many of the members forget that in joining a fraternal society they do so for the insurance benefits to be derived. Although many of our members are bowling enthusiasts, and belong to various teams, it should not be taken for granted that the Division as such has anything to do with bowling or placing men on thing to do with bowling or placing men on this or that team. So, where is there any logic in saying: "If I don't belong to this or that team I'm going to quit the Division. It's a lousy group. Etc., etc." Let's be sensible, brothers, and try to remember that the Division tries to be store a brotherly arriver to proper the saying the sayin vision tries to foster a brotherly spirit among its membership and that it cares for your beneficiaries when they are most in need and that we, too, get benefits when trouble comes our way. And in things which neither concern the Division directly nor indirectly let's be true American sports!

BALTIMORE (By A. A. Hajna)—At last Bro. Harry Friedman got his wish! He is now the proud papa of a month-old baby girl.

now the proud papa of a month-old baby girl. He has been, for some time, hoping to be the father of two children—a boy and a girl. Well, Brother Harry, Mow does it now feel to have your wish fulfilled?

At the last meeting, the Division decided to hold an annual smoker, plus a card carty, to be held on November 16th at the Century Hall. Time: 8:00 p.m. Admission for non-fraters will be announced at the November. fraters will be announced at the November meeting. More details will be divulged at that meeting, too, after the Board of Directors meet to formulate plans.

Last August we read in the newspapers of a terrible airplane crash in Virginia, near West Virginia, in which crash all passengers and crew perished. Not a soul was alive! Later we learned that our Bro. Kollner was booked on that fateful trip. The murky, or the foggy and rainy weather forced Bro. Kollner to cancell the airplane trip to pay a visit to the Ohio School for the Deaf Reunion. We are very grateful Providence was kind to him—sparing his life. Brother Kollner, how does it feel to live on this earth, in spite of the world going hay-wire?

NEW HAVEN (By C. H. Caulkins)-It is our sad duty to announce the passing of Bro.
John O'Keefe who died Sept. 30, 1940. A
loyal and hard working member for many
years, his death will leave a gap hard to fill.
Plans for our annual ball are rapidly taking

shape and Chairman Augustine has promised an evening of joy and mirth. A streamlined floor show and a fine orchestra have been contracted for. A banner crowd is expected.

Bro. Jannuccio's debut as a chairman at our October social was a howling success with over 50 friends and members in attendance. There will be no social after the November meeting because of our annual ball the following week. However, we will have an open

house following the meeting with games and stunts for those present.

BIRMINGHAM (By Herman Harper) - At the October meeting the division passed a motion creating a special fund to lend financial assistance to indigent members of No. 73. This fund will be raised through special monthly assessments and parties.

The November meeting will be featured by an open forum. Visiting fraters are invited to come and tell us how to make No. 73 a bigger and better division.

Remember our November 29 social, in charge of Eugene Stephens, who has an excellent reputation as a first class entertainer.

Joseph F. Brocato, chairman of the December social, requests non-resident members and friends to take notice of the change of date from Dec. 29 to Dec. 31, when a big watch night party is to be staged. The committee is striving very hard to make this affair successful. It is hoped that many non-resident members and out-of-town friends will attend.

Through vigorous efforts of Grand Through vigorous efforts of Grand Vice President Sam Rittenberg, three men and one woman, pretending to be deaf, met their Waterloo. The judge gave each one a stiff fine and a thirty-day jail sentence.

CHICAGO No. 1 (By Thos. O. Gray)-By the time you look for The Frat you will have in mind the Box Social on Nov 2, 1940. An Irishman, Senior Trustee Joseph Shaw, will attempt to introduce a new festival featuring baskets and boxes into which the ladies, not necessarily the wives of fraters, but also the young misses of teen age will hide a lot of necessarily the wives of fraters, but also the young misses of teen age will hide a lot of refreshments. The boxes will be offered for sale to the highest bidder. The prettiest box or basket will bring the donor a handsome prize. Let's not forget that those baskets prize. Let's not forget that those baskets may contain caviar, fried chicken, or guinea hen, but you will have to guess. What's in the baskets or boxes is a feminine secret if they can make it so. The admission is FREE. However, a lady without a refreshment box will be lonely for the rest of the evening. The men go after those who bring something worth while. Do bring something to be bid on and have one to spend the evening with socially. Remember, members of No. 1, the business meeting starts at 7:30 p.m. Don't business meeting starts at 7:30 p.m. Don't fail to be there in time to get up the quorum. The work must be over by 8 p.m. sharp! The Grand Officers cannot find any alibis to excuse themselves from attending this affair. Now come along all of you with plenty dough.

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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.

> Order through the HOME OFFICE

Watch President Roberts bid for little "Bo-peep's" box of Hungarian Goulash. It's worth the trip to the hall to see the fun. Brother Shaw will be backed up by several sons of Erin. Drinks can be had whenever desired by applying to the committee. Ladies, don't forget your "trumph card!"

President J. Kelly selected his nominating

committee for it's time to get out your candidate for the 1941 season. The committee will report at the November business meeting with a selection for the slate. Any member with a year's membership may throw his hat in the ring. The only job that seems will not be changed is that of treasurer. Brother Anderson has served No. 1 faithfully for several years and we hope he will continue as treas-

urer during 1941.

"War Talk" which was scheduled to appear around Armistice Day has been cancelled. Brother Francini stated that the scheduled speaker had found a good job after having been out of work for several months. He preferred to stick to it and not take a gamble on coming over to Chicago for the lecture. Wise guy, of course. However, we will have some after meeting socials later on thru which card games will be played. A small admission charge will be asked to defray ex-Watch for the dates

SYRACUSE (By A. S. Pabst) -Our gigantic Smoker will be underway on Dec. 7, at 7:30

Hey! Utica, Binghamton, Albany, Schenectady and Rochester fraters are welcome, and you'll not miss it. Make your date and be you'll not miss it. Make your date and be sure to bring in some new members who have not been initiated. Bro. Pabst has a very good plan for initiation. You have heard often that "Syracuse knows how."

Also our Annual Watch Night party on Dec. 31 will be conducted by a mysterious frater.

frater. Do come and have a good time.

DALLAS (By T. E. Hill)-With the signing of George Hamontree as a member of Dallas Division by President L. B. Orrill, one of the hardest prospects in the Lone Star State has finally been roped into the fold of Fra-

ternity.

By winning two out of three games from the Dallas Division Bowling team, the Houston Division made it two straight, outbowling the Dallasites by an actual total of only 95 pins, with Dallas' best bowler, George Hamontree absent. The Houston boys took us into camp

on Sunday, October 13.

The fraternival which was under the direction of Bros. L. E. King, E. B. Kolp, and Doyle Kerr, was a success as for attendance, and finances. Many visitors from all over the State were in attendance, around 200 vis-itors being present Saturday night, with more coming in Sunday.

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THE AMERICAN DEAF CITIZEN
Roy B. Conkling, Editor G. O. Korme, Mgr.
VERSAILLES, OHIO

Although, only Orrill and Hamontree, have had any experience as howlers over any length of time, Dallas Division No. 63, has entered a bowling team in one of the stronger downtown leagues, and begins play October 18. Most of the boys took up the game only a month ago, but are improving fast, and expect to enjoy the games a lot even if they win pennants.

We, of Dallas Division, are all striving to ing in enough new members to fill our quota for 1940, and have hopes of so doing.

READING (By James N. Cutler) - The twenty-fifth anniversary banquet, dance and floor show of Reading Division is now a matter of show of Reading Division is now a machi-history. There was an attendance of one hundred and thirty-eight and everybody was happy in celebrating the birthday of "The nungred and thirty-eight and everybody was happy in celebrating the birthday of "The Reading Frats." While the writer was chairman and engineered the affair to a successful conclusion, modesty forbids writing the many praise and appreciation, so it with satisfaction to all. What more need be said than "everybody was happy."

On the following day, the Smoker was a grand affair, and eleven new members appeared and went through the gates to wisdom, under the management of Brother H. J. Cusack Philadelphia Division, assisted by Bro. of Philadelphia Division, assisted by Bro. W. McGinley. Brief addresses were made by Brothers H. E. Probert and R. Parker of Johnstown, and H. B. Young of Scranton.

The November meeting will be held at 113

North Eighth Street, Reading, Pa., on Sunday, November 10, at 10:30 a.m., and we look for

a good attendance.

One more thing to remember, from now up to the end of the year, all new members can join free, only paying the doctor bill for examination. After the end of 1940, the campagin is over, and full fee of \$3.00 and doctor's bill must be paid by any and all who desire to join Reading Division No. 54, N.F.S.D.

ST. PAUL-MINNEAPOLIS (By H. von Hip--Harry Ginsburg's application for membership was followed on the heels of securing employment and assurance of a steady job. He should prove to be an asset at the meetings because he is ever ready with his genial

Joseph Waletzko, whose application unanimously approved, was formerly a teacher in the public schools and should be of great value to the Division. Through his influence with the Hard-of-Hearing club, we hope to be able to line up some more new members.

come, Brothers!

The Wiener Roast was an enjoyable outing at the Riverside Park, though the size of the crowd did not come up to the expectations of the committee for various reasons. Hoveverybody there doubled and redoubled However. share of hot dogs and coffee free and enjoyed them thoroughly.

Don't forget your dues receipts when you go to the smoker on Friday evening, Nov. 15.

Please bear in your mind the new address of Treasurer C. H. Hagel, 5040 45th Ave., So., Minneapolis, Minn.

HAMILTON (By C. R. Manning)—A very successful banquet was held Saturday evening when the Division No. 120 met at Roberts' Restaurant. Bro. N. L. Gleadow acted as chairman and Mrs. C. Harris interpreted for the hearing people.

The special speaker of the evening was Bro.

The special speaker of the evening was Bro. Peikoff of the Toronto Division.

Following the address there was a short entertainment with the following artists taking part: Messrs. Grumstead and Hilton, Misses Daphne Manning, Muriel Hunter and Joyce Matheson. The accompanists were Mrs. Stott and Mrs. Fresham.

A special feature of the evening

presentation of silverware to Bro. and Mrs. N. L. Gleadow, it being their 25th wedding anniversary. Bro. Peikoff made the presenta-tion, and Bro. and Mrs. Gleadow responded in very pleasing manner.

HARTFORD (By D. R. Cole)—The November meeting of the Division will be held in the Hotel Bond, Room 7 on Mezzanine floor and will begin at 8 o'clock. As for the De-cember meeting, it may be called for 7 o'clock because of election of officers for 1941.

Believe it or not but it is true. Two members (both non-residents) tried to beat the draft by joining the Army recently but were turned down as usual and given a good pat on the back and got themselves a two column story in the papers.

Sec'y Cole along with Bros. Young, Fancher, Szopa will be getting busy making things from wood taken from the Old Hartford School which is over 125 years old, such as smoking which is over 12th years old, such as shooting stands, lamps, small dressing table lamps, gavels and blocks. So any one wanting in-formation on them as to prices should write to Sec'y Cole, 99 Norman St., Manchester,



A CHINESE student was riding in an auto with one of our western speed-demons one day. The driver saw a train coming, and said: "Unless we beat that train across we shall be delayed three minutes." He stepped on the gas, and made it, with only seconds to spare. When they were safely across, the Oriental asked quietly: "Now, what are you going to do with the three minutes?"



THE man without a purpose is like a ship without a rudder-a waif, a nothing, a no man. Have a purpose in life, and, having it, throw such strength of mind and muscle into your work as God has given you.

-Thomas Carlyle



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 quote.

Every Division is urged to	complete	its quot
DIVISION	1940 Quota	New Membe
Chicago No. 1	25	7
Detroit	15	10
Louisville Little Rock	5	4
Dayton	5	11
Cincinnati Nashville	10	
Olathe		5
Flint	10	5 5
Milwaukee	1.0	8
Knoxville	5	
Cleveland	10	6 6
Brooklyn St. Louis	25	8
New Haven	5	1
HolyokeLos Angeles		16
Atlanta	5	4 4
Philadelphia Kansas City Omaha	10	11
New Orleans	5	8
Kalamazoo Boston	5	1 5
Pittsburgh	10	
Hartford	5 5	6
Portland, Me. Buffalo	5	1
Portland, Ore.	5	2
Newark Providence	5 5	2
Seattle Utica	5	2 2
Washington	10	2
Baltimore	10	4
Cedar Rapids	5	1
Rochester	5	1
San Francisco Reading		2 10
Akron	15	1
Doolefoud		2
Springfield, Ill. Davenport Worcester	5 5	5 4
Worcester St. Paul-Minneapolis	5	4
Fort Worth	10	2
Dallas Denver	5	5 1
Waterbury Springfield, Mass	5 5	
Bangor	5	
Birmingham Sioux Falls	5	2
Wichita	5	3 2
Des Moines	5	
Berkeley	5	2
Delavan	5 5	2
Scranton		4
Johnstown	5	2
ManhattanJacksonville		9
Lewiston	Б	1
Peoria	5 5	1
Bronx	5	
Columbia		1
Durham	5	5
Grand Rapids	5	1
Duluth		1
Faribault	5	5
Council Bluffs Fort Wayne	5	2
Schenectady	5	3
Chicago No. 106 Binghamton		1
Wilkinsburg	5	
San Diego Eau Claire		2 2
Sulphur	5	1
Vancouver Westchester	5	14
Queens	5	J
Montreal Hollywood		4
Hamilton	5	
Kitchener	5	2

OBITUARY

OBITUARY

MITCHELL SWETT, 78. Entry Nov. 1, 1908. Died Sept. 18, 1940. Certificate No. 325-C. Lowell Div. No. 78.

JOHN J. O'KEEFFE, 80. Entry May 1, 1910. Died Sept. 30, 1940. Certificate No. 701-C. New Haven Div. No. 25.

CHARLES E. ROBBINS, 68. Entry July 1, 1910. Died Sept. 28, 1940. Certificate No. 730-C. Columbus Div. No. 18.

ROBERT D. HAZELETT, 82. Entry Feb. 1, 1910. Died Sept. 23, 1940. Certificate No. 878-C. Chicago Div. No. 1.

WILLIAM H. SEIBERT, 68. Entry April 1, 1916. Died Oct. 12, 1940. Certificate No. 2559-C. Johnstown Div. No. 85.

JOSEPH T. BAILIE, 68. Entry Feb. 1, 1918. Died Aug. 4, 1940. Certificate No. 3853-D. Pittsburgh Div. No. 36.

WILLIAM O. ROGERS, 54. Entry Oct. 1, 1923. Died Sept. 26, 1940. Certificate No. 6701-D. Louisville Div. No. 4.

WILLIAM J. GRIFFIN, 72. Died Oct. 5, 1940. Entry Sept. 11, 1920 as social member of Boston Div. No. 35.

ENGAGEMENTS

ENGAGEMENTS

Dominic Cozzo, East Boston, Mass., and Donata Cocuzzo, Brighton, Mass.
Stanley Roberts, Reading, Pa., and Alice Roberts, York, Pa.
Reed Morrison, Nashville, Tenn., and Lena Nicks, Dickson, Tenn.
Andrew Pangrac and Olga Molin, both of Minneapolis, Minn.
John Micalizzi, Malden, Mass., and Josephine Privatera. Methuen, Mass.
Loris Merrill and Louise Watson, both of Omaha, Nebr.

WANTED

DEAF WOMAN, OR DEAF MAN AND WIFE, RELIABLE AND WILLING FOR HOUSEWORK, CARING MORE FOR A HOME. ADDRESS MRS. J. KLEINHANS, 1345 EAST MAPLE ST., NILES, MICH.

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"I dreamed last night that I had invented a new type of breakfast food and was sampling it when-'

"Yes, yes, go on."

"I woke up and found a corner of the mattress gone."

She: "Did you get hurt when you were on the eleven?"

Jack: "No, it was while the eleven were on me."

"I want some grapes for my sick husband. Do you know if any poison has been sprayed on these you have?"

"No, ma'am; you'll have to get that at the druggist's."

The teacher explained that cold contracts things and heat expands them. So now our youngest son knows why the days are longer in summer.

Young Wife: "What is this ticket, darling?"

Hubby: "Only a pawn ticket."

Young Wife: "Why didn't you get two, then we could both go?"

"Did your husband get hurt badly when he was hit by a car, Liza?"

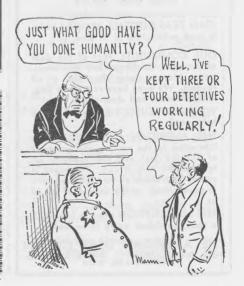
"Yassah. He suffered from conclusion of the brain."

"You mean concussion of the brain, don't you, Eliza?"

"No, suh, I mean conclusion-he's daid."

The professor's wife was speaking: "I must say, James, that you do not look so well dressed as you used to."

"That's strange," he replied thoughtfully, "for they are the same clothes."



SEPTEMBER COLLECTIONS

SEPTEMBER COLLECTION	IS
Grand Division\$	34.50
Chicago No. 1	352.49 201.79 35.32 70.22
Detroit	35.32
Louisville	70.22
Little Rock	73.46
Dayton	37.85 195.42
Cincinnati Nashville	43.10
Ulathe	63.42
Toledo	112.78 108.67
Toledo Milwaukee	130.51
Columbus Knoxville	$^{122.74}_{29.78}$
Cleveland	183.86
Indianapolis Brooklyn St. Louis	$204.56 \\ 520.21$
St. Louis	233.08
New Haven	47.24 43.70
Los Angeles	253.32
Atlanta	$156.51 \\ 250.33$
Philadelphia Kansas City Omaha	114.06
Omaha	84.04 138.39
Kalamazoo	45.35
Roston	170.42
Pittsburgh (Aug. & Sept.) Hartford	222.85
Memphis	83.59 76.37
Portland, Me.	92.60
Buffalo	53.60
Portland, Ore.	85.47
Newark	90.43 68.13
Providence Seattle	93.45
Utica	112.67
Washington	139.39
Baltimore	142.77
Syracuse Cedar Rapids	66.80 35.22
Albany	48.74
Rochester	76.04
San Francisco	69.77
Reading Akron	114.43 241.15
Salt Lake City	83.39
Rockford	43.19
Springfield, Ill.	57.89
Davenport	44.30 49.54
Worcester St. Paul-Minneapolis	162.59
Fort Worth	79.54
Dallas	135.74
Denver	79.24 36.06
Waterbury Springfield, Mass. Bangor	81.66
Bangor	50.07
Birmingham	104.37
Sioux Falls	39.51 38.29
WichitaSpokane	68.03
Des Moines	53.18
Lowell	39.89
Berkeley	80.60
Delavan Houston	68.11 74.51
Scranton	25.62
Richmond	77.54
Johnstown	103.29
Manhattan Jacksonville	217.41 66.04
Lewiston	43.99
Peoria	55.46
Jersey City	104.85
Bronx	95.17 124.42
Charlotte	95.66
Durham	55.86
Grand Rapids	28.98
Toronto Duluth	173.45 50.37
Canton	38.16
Faribault	66.98
Council Bluffs	111.86
Fort Wayne Schenectady	42.35 34.05
Chicago N. 106	78.03
Binghamton	44.16
Wilkinsburg	43.15
San Diego Eau Claire	17.78 64.34
Sulphur	64.13
Vancouver	44.19
Westchester	33.86
Queens	39.24
Montreal Hollywood	66.65 30.58
Hamilton	51.89
Kitchener	35.93
Total collections\$	9 665 79
TOTAL CORRECTIONS	0,000.75

TREASURER'S STATEMENT FOR SEPTEMBER, 1940

Balance and Income

Balance, Aug. 31, 1940\$2,3 Division collections	69,122.01 9,665.73 3,219.97 1,942.50 .93 32.50 7.85 193.09 5,523.50 25.00 .10 8,20
Lodge supplies	
Recording and registry fees	8.25 1.20
Advertising in The Frat	9.00
Total balance and income\$2,3	89,759.83
Disbursements	

Disbursements		
Dooth honofits \$	4.339.00	
Death benefits\$ Sick benefits\$	790.00	
	110.00	
Accident benefits		
Old-age income payments	92.39	
Liquidation of liens	25.00	
Refund of dues	5.84	
Convention expenses	.42	
Clerical services	207.90	
Lodge supplies	.30	
Office expenses	41.88	
Officers' & Trustees' salaries	784.41	
	182.34	
Official publication		
Postage	16.00	
Property insurance premiums	116.00	
Real estate operating expenses	1,020.18	
Surety bond premiums	39.41	
Taxes on real estate	333.25	
Total disbursements\$	8,104.32	
Recapitulation		

Balance and income......\$2,389,759.82 Disbursements 8.104.32 Balance, Sept. 30, 1940.....\$2,381,655.51

TRUSTEES' REPORT Ledger Assets, Sept. 30, 1940

Real estate\$	831,628.53
First mortgage loans	655,489.46
Bonds and stocks	571,160.92
Bank deposits	314,980,27
Cash in society's office	4,869.35
Home Office equipment	3,526.98
Total ledger assets\$2,381,655.51	
Balances in Funds	

Total ledger assessment 42,001,000.01
Balances in Funds
Mortuary funds\$2,160,888.89
Sick and accident fund 117,123.70
General expense fund
Accumulated interest
Convention fund
Indemnity fund 3,936.45
Total in all funds\$2,381,655.51

SEPTEMBER DISABILITY CLAIMS

A. L. Koenigsthal, San Francisco L. I. Peterson, Los Angeles	
N. G. Scarvie, Council Bluffs	30.00
Abraham Eisenberg, Brooklyn	30.00
*R. L. Inhofer, St. Paul.	10.00
C. F. Wolf, Chicago No. 1	50.00
E. F. Wolgamot, Brooklyn	
Samuel Rosenberg, Manhattan	20.00
F. S. Daley, Ft. Worth	
C. J. Hertell, Salt Lake City	
A. G. Tucker, Richmond	
*Henry Bernatz, Baltimore	
*R. A. Forst, Pittsburgh	25.00
*L. W. Price, Knoxville	30.00
G. J. Tureczek, St. Louis	45.00
J. A. Montanaro, Providence	100.00
*P. A. Senkbeil, St. Paul	20.00
*John Bender, Jr., Cleveland	
A. P. Herdtfelder, Baltimore	30.00
James Murray, Montreal	20.00
D. G. Long, Bangor	
Di Gi Zono, Dangoti	
Total for the month	\$900.00

^{*}Denotes accident benefits.

SEPTEMBER DEATH CLAIMS

500.00
310.00
0.00.00
711.00
283.00
215.00
320.00
339.00

^{*}Denotes paid-up benefits.

NEW MEMBERS

Chicago No. 1: John Tubergen, Jr. Foledo: James Shropshire Jr. Columbus: Hugh Wright, Jr. Francis Foster Jerome Walker Joseph Smith Joseph Morris, Jr. Howard Shimer Cleveland: Calvin Long Brooklyn: Albert Nahoun St. Louis: Harry Stocksick	Memphis: Thomas Carris Seattle: John Savage Washington: Robert Hopkins Syracuse: Edmund Berrigan Reading: Ross Greegor Springfield No. 58: Norman Grubh James Eagan, Jr. Dallas: James Walker, Jr. Raymond White George Hamontree
Owen Boggs	Manhattan: Solomon Soll
Atlanta:	Jersey City:
Howard Hartsfield	Leonard Plummer
Kansas City:	Faribault:
Virgil Tate	Adolph Svoboda
Robert Gaunce	Olaf Kvien
William Baier	Frank Kohlrosser
William Dickenson	Binghamton:
Jack Wimmer	Francis Lair
William Johnson	Council Bluffs:
Boston:	Elmer Pleake Westchester:
Pierre Allegaert Supreme Mosco	Thomas Armstrong
Hartford:	Cosmos Jacobucci
Stanley Zurek	Michael Turchan

COME BACKS

Little Rock-Oscar Taylor Seattle-Charles Gilmore

THE GET-ONE DEGREE

Chicago No. 1—Arthur Roberts
Toledo—Irvin Reinbolt
Columbus—Frank Boldizsar (6)
Cleveland—Raymond Callaghan
Brooklyn—Philip Topfer
St. Louis—Morris Seltzer, Aleck Ziden
Atlanta—Guerry Bishop
Kansas City—Fred Brantley (4), James
Campbell, Crusa Allmon
Boston—George Bingham, William Battersby
Hartford—Robert Wilson
Memphis—Fred Armstrong
Seattle—Carl Spencer
Washington—John Wurdemann
Syracuse—Thomas Hinchey
Reading—Russell Schenck
Springfield No. 58—Robert Greenan, Raymond Crowley
Dallas—Louis Orrill (3)
Manhattan—Franz Ascher
Jersey City—Charles Colberg
Faribault—Wesley Lauritsen (3)
Binghamton—James Lewis
Council Bluffs—Alford Duda
Westchester—Vladimir Mazur (3)

BIRTHS

BIRTHS

July 7—Mr. and Mrs. Bernard Toner, Philadelphia, Pa., a boy.
August 9—Mr. and Mrs. Samuel Golowen,
Los Angeles, Cal., a boy.
August 12—Mr. and Mrs. Virgil Giles, Dallas, Tex., a girl.
August 13—Mr. and Mrs. Everette Rattan,
Warsaw, Ind., a girl.
August 18—Mr. and Mrs. Richard Coll, Kansas City, Mo., a boy.
September 4—Mr. and Mrs. John Hrabovsky,
St. Louie, Mo., a girl.
September 7—Mr. and Mrs. James Graham,
Lancaster, Pa., a hoy.
September 16—Mr. and Mrs. Charles Sullivan, Chicago, Ill., a girl.
September 21—Mr. and Mrs. Wayne Stewart,
Salt Lake City, Utah, a boy.
September 21—Mr. and Mrs. Roy Rodman,
Faribault, Minn., a girl.
October 6—Mr. and Mrs. Stephen Koziar,
Romney, W. Va., a girl.
October 13—Mr. and Mrs. Arthur Jatta,
Richmond, Cal., a boy.

MARRIAGES

August 10—Matthew Calvaruso, Buffalo, N. Y., and Helen Richardson, Richmond, Va. August 31—Dennis Armes, Hamilton, Ont., and Jessie Lake, Durham, Ont.
August 31—John Long and Pauline Massman, both of St. Louis, Mo.
August 31—Harry Case, Columbus. Ind., and Glenna Watkins, Pleasant City, Ohio. September 1—Hyman Gold, Chelsea, Mass., and Bessie Soble, Roxbury, Mass.
September 12—Daniel Cronin, Oakland, Cal., and Vera Grose, Augusta, Ill.
September 14—Jacob De Hollander. Kalamazoo, Mich., and Helen Owens, Lansing. Mich. September 29—Angelo Coppola and Frances Brown, both of Syracuse, N.Y.
October 5—Frank Bush. Chicago, Ill., and Evelyn Dhondt, Deerfield, Ill.
October 16—Melvin Hansen, Rochester, Minn., and Viola Albers, Goodhue, Minn. **MARRIAGES**

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, 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	CLASSES			
Age	C	D	E	F
$\begin{array}{c} 18\\ 19\\ 20\\ 22\\ 23\\ 24\\ 56\\ 27\\ 28\\ 29\\ 20\\ 12\\ 23\\ 24\\ 56\\ 27\\ 28\\ 29\\ 20\\ 32\\ 23\\ 34\\ 56\\ 37\\ 38\\ 90\\ 41\\ 44\\ 45\\ 44\\ 45\\ 44\\ 45\\ 55\\ 54\\ 55\\ 55$	\$1.11 1.11 1.13 1.16 1.18 1.21 1.24 1.27 1.31 1.34 1.38 1.42 1.46 1.50 1.55 1.60 1.55 1.65 1.70 1.76 1.82 1.96 2.03 2.11 2.29 2.38 2.49 2.60 2.71 3.27 3.11 3.27 3.43 3.60 3.79 3.79	\$1.58 1.60 1.63 1.66 1.72 1.75 1.78 1.85 1.93 1.97 2.01 2.05 2.10 2.15 2.20 2.25 2.31 2.37 2.43 2.57 2.64 2.72 2.89 2.98 3.08 3.18 3.29 3.41 3.54 3.67 3.82 3.97 4.14	\$1.18 1.16 1.19 1.22 1.25 1.29 1.32 1.36 1.41 1.45 1.50 1.55 1.67 1.73 1.80 2.05 2.15 2.25 2.37 2.64 2.80 2.98 3.40 3.65 3.95 4.69 5.18 6.49 7.41 8.64 10.35	\$1.20 1.20 1.20 1.23 1.37 1.30 1.33 1.37 1.44 1.50 1.55 1.66 1.72 1.78 1.85 2.08 2.17 2.26 2.47 2.59 2.47 2.59 3.16 3.34 3.54 3.75 3.99 4.25 3.99 4.55 5.21 5.62

Rate for age at nearest birthday to be taken