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THE FRAT



Hail! The Builder

Nearly two thousand years ago, on the first Christmas Eve, the holy Star of Bethlehem gleamed as the symbol of the most sublime event in history. Watching and waiting that night those Three Wise Men of the East had faith in their hearts—faith serene and invincible.

Every worth-while human achievement has been in some measure based upon faith. The professional man, business man, banker, artist, craftsman—all need faith to carry on, to march on, to follow the gleaming star of progress.

Thus the true spirit of the Christmas season is evidenced best by the expression of faith in our fellow men, and in the priceless things which shall make in our development.

Hail! The Builder. The Man, whose gentle faith still marks the step of progress. Hail! the Builder. The Master Builder of the ages.

—*Masonic Bul. Winter 1929.*

DECEMBER, 1940

The Spotlight

By J. FREDERICK MEAGHER

SO WHAT? So Bobs gave me hell! But, honest, can you blame me? Remember this column said President Roosevelt talks on his hands; his ageing mother is a long-time member of Board governing Home for Aged Deaf at Wappingers Falls; young Edison (lately on cabinet) is very hard-of-hearing. It was news. So I told Willkie's relations with deaf in Akron, 1919-'25; it was news. So what? So John Kent gets NYC politicians to print 'umpsteen thousand dodgers using my Willkie and McNary dope, crediting it to "The FRAT—official organ of the National Fraternal Society of the Deaf." As if the FRAT—holy bible of deafdom—pushes anyone's candidacy, in view of our laws against religious and political discussions. "McNary was the first Senator in the history of the United States to introduce legislation intended to benefit the deaf," the circulars said. If it is a crime to print the truth, I die at dawn! Please omit flowers. [A columnist's opinions are his own.—Ed.]

FDR may go down in history coupled with Washington and Lincoln—if we get in a war as now seems probable. First man ever elected for three terms. And yet judicious switch of just a half-million votes in key states, would have returned Willkie winner; fact. . . . Highest percentage of votes polled since 1856, was by President Harding in 1920, 61%. Lincoln won with 40 and 55; Teddy Roosevelt 56:4; Wilson with 41:8 and 49:3. Seems strange now—but figures don't lie. . . . Three presidential elections failed of a majority—Jefferson vs. Burr, 1801; John Quincy Adams vs. Andrew Jackson vs. Wm. Crawford, 1824; and Hayes vs. Tilden, 1876. (No, not the tennis star.)

Five presidents were nominated as dark horses—not seriously considered when convention opened. Polk '44; Pierce '52; Hayes '76; Garfield '80; Harding '20. Willkie almost became the sixth. (I shed salt tears.) . . . Looks like inflation is certain. Buy sound common stocks; ask your banker. (Yeah—ask the fat chump; only ten years ago all banks were closing and bankers going to jail. Proving everything is a guess. So why ask him; maybe he don't know any more than you do.) Insull's Middle West Utilities sold up to \$670; after the crash, in '34, it was 25c a share. . . . Don't envy Bobs and his fellow Grands; they have a heck of a job investing our funds. . . . So far, our NFSD luck has been phenomenal.

FRATERGRAPHS. Vancouver's crown may topple—Rudnick's 14 is threatened by Columbus' bold Boldizar, who trotted in with SIX new members in Oct. . . . Guess who really leads our Membership Derby? Wrong; the Smiths. Yes, three of 'em on list—Jim, Bob and Bill. . . . Two Hartford members got picture in paper by trying to sneak into the Army via lip-reading. No soap. . . . Balt's Kollner lucky not to fly to Ohio reunion, after all; cancelled his booking at last minute—and plane crashed, killing all aboard. . . . Bright Boy Braddock: "Brown had no shoes (1780); in winter, chopped wood standing barefoot on plank which had been warmed in fireplace." Yet we spoiled

and pampered moderns bellyache over trifling troubles; how'd we like to live life of a hardy pioneer? Let's keep America free for true Americans.

AUTOS. 44 divisions report 929 car-owners. After all this raving and ranting over discrimination by auto insurance companies, we finally find a firm willing to take chance on "complete coverage" of deaf drivers. As average jury is dead set against deaf and negro drivers—blaming them for accidents even when evidence proves otherwise—this experiment will be watched with interest. Thanks a million to the friendly fat frats in headquarters for thus solving a crying need.

(Personal—to Bobs. If your statistics show Fords lead among deaf-owned cars, please say so. But if James M. Smith's blawsted Chevrolets lead, forget it. You see my first car was a one-lunged, ramshackle 1910 Ford—right-hand drive, Prestolite tank, front-crank, and a noise which scared all the horses in Vancouver. Which was when Smitty was still a barefoot Arkansas tad. Smitty, bah!)

CANADA charters National Society of the Deaf and Hard-of-Hearing; head office, Toronto. Peikoff and Shilton are our deaf directors; others hard-of-hearing. . . . Autos enable Spokane, Seattle, Vancouver, Portland divisions to stage united Northwestern Fraternal in summer. In those sparsely settled regions you can go at a steady speed undreamed of in metropolitan centers. . . . Sanders' sheet says Seattle deaf man applied for job as "junior animal keeper"—supposed it meant cats, dogs, etc. Found job easy—all he had to do was look after harmless little pets like lions, tigers, elephants, snakes. Good night!

No deaf men on the Grand Coulee job in Wash. state, either. No deaf men kick, though. Workers hear, and kill, about 40 rattlesnakes daily. . . . Goodyear of Akron awarded huge order for gas masks. I used to make gas masks there in 1918, between Harper and Hogan. Harper died on the job—influenza; Hogan now reported in a crazy house. Some folks claim I am a little crazy myself.—Aw, who cares?

SCHOOLS. Ex-supt. Wirt A. Scott dead. . . . Hearing Iowa teacher quits after 57 years at job. . . . Indiana opened with 447 pupils—almost as many as Illinois with double the population. Reason: guess Ind. has no "day schools." . . . Okla. State Board of Cosmetology pounced on our state school; forbids it to teach beauty culture until they buy more equipment. Matter to be presented legislature—more \$\$\$, please. . . . Deaf Drum Majorette is Frances Anderson of the Minn. school band, aged 13. Learned routine in her home town last summer and led the band there; proud and snappy strutter. . . . Minn. school always wins prizes in Faribault's annual "Days of '49" parade—5 miles long, some 20 bands. This year their "Covered Wagon" stunt won first prize. . . . Our Texas school does not accept deaf and dumb children. It takes only children who are DEAF. No "aphasiacs." Policy spreading; Okla. asked its Attorney General for ruling—was school obliged to accept aphasiacs (hearing speechless-children)? He ruled no child not wholly, or partially, deaf was eligible.

A. L. BOWEN, as director of welfare, secured almost two million for Ill. rebuilding program in past seven years; was fired by new Gov., Oct. 18—few days after Gov. Horner died. Bowen, aged 71, served under six governors; made our

school his pet project. Deaf leaders agree he will be immortalized by having the school's huge auditorium named after him when he dies.

Silent Broadcaster ups price to dollar per 12 issues. . . . Two illustrated mags for deaf busted this year—Deaf Digest of Mass. and Modern Silents of Texas. . . . ND Advocate, one of better lpf, busts; replaced by 4-page Rushmore Beacon. . . . Manitoba school for deaf closes for war; now used as wireless school by Empire air-training scheme. 201 pupils there may be sent to other Canadian schools—if others don't close also. . . . Joe Hill, 225-lbs., who holds American deaf schoolboy shot-put record, now grows beard and switches from boxing to wrestling. Hill got hell hammered out of him in last pro fight—in spring. . . . Orrill, heading Dallas' vocational agency, presented beautiful office desk. Grateful gift; why don't more deaf reward loyal workers? . . . Teachers College of Columbia U awards Master's degree to Boyce Williams, Ind. vocational principal. . . . Up to appointment of Raney in '35, Ind. seldom sent kids to college—now leads nation with 12 students at Gallaudet. Minn. and NY next with 11 each. . . . Los Angeles Herald article on "which greater affliction, deafness or blindness," in blind home 56% preferring blindness, evoked Schwarzy's nice invitation to paper to send man to their club any Sat. eve. Dandy idea.

Cop blew whistle at auto making wrong turn; car stopped; cop began his lecture; all in auto made sign "deaf." Huh? Too bad; go ahead. Then cop began to think. If they were deaf, how come they heard whistle and stopped? Currrrrses! That cop is waiting for next carload of deaf, and what he will dooooo. Yet might be; I often see basketball players suddenly stop as official behind them toots his tinto—where some teammates blissfully go on pegging away at the goal while folks laugh. There are deaf and deaf. Also dumb.

Glad Tidings. Of Great Joy. Last month saw 42 new members. . . . Aetna Life raised rates in Sept.; because of declining returns. . . . Some fool has bill in congress—compel insurance companies to keep soldiers and dependants in good standing if they default on dues. Play hob with hearie lodges; can't hurt us. . . . Aged 81, Frank A. Seiberling—founder of Goodyear, and since 1920 president of Seiberling Rubber Co. near Akron—still is at plant every business day. His interest in deaf as keen as ever. . . . Great dates ahead: March 21-22, National cage clash in Jax, Ill.; April 19-20, annual Bowling Binge in Chicago. . . . Football resumes at Gallaudet, next fall. . . . Ark. school gets National Youth Adm. aid for best of penniless pupils. . . . Dewey Deer now supervisor at Vancouver; new coach is Ed Woodruff, hard-of-hearing; he played on football team of Iowa U.

ANSWER to last month's Brain Test: "What word, commonly used now by us fraters, is the only English word which can be spaced into a sentence?" Answer: Initiate. (In it, I ate.) Hope your division initiates very good officers next month. Do-ers; go-getters.

BRAIN TEST. IS A BASE-RUNNER EVER CALLED SAFE AFTER BEING TAGGED OUT WHEN HE HAS OVERSLID A BASE? (Answer next month. Think hard.)

Notable Deaf Persons

By GUILBERT C. BRADDOCK

48. William B. Swett

IN the "Dictionary of Universal Biography" (London, 1916) a hundred thousand men are listed who lived in all ages and in all climes. Gallaudet's name is found there, also the names of Clerc and Kitto and three or four deaf artists. Near the end of the ponderous volume appears the following line: "Swett, Wm.: American educationalist, 1825-1884."

The 1900 edition of Appleton's Cyclopaedia of American Biography was more generous to our subject, giving him about fifteen unromantic lines as the founder of a school for the deaf (which still exists) and the author of a book about the New Hampshire mountains (which is still preserved in the antiquities sections of large libraries). William B. Swett was a true Yankee for ingenuity, however, and records of a more local character prove that his dexterousness and his initiative brought him into public notice several times in a variety of ways.

William Benjamin Swett, born August 13th, 1825, was the son of Persis, the deaf daughter of Nahum Brown, married to Bela Swett (hearing), a carpenter and joiner of Henniker, N.H. An elder brother, Thomas B. Swett, preceded William in entering the School for the Deaf at Hartford. The school records describe their deafness as "congenital," which is misleading, as many think that means "born deaf." William B.'s deafness was inherited, but did not take effect at once, for the introduction to his book says: "He was born with the full use of his senses, but losing his hearing while a lad, he was sent to the Institution." The excellent English of his book shows that he must have been acquainted with speech; he entered the Hartford Institution in 1839, at the age of fourteen, in later years he seems to have lost the use of his voice to some extent.

After three years of schooling, benevolently provided by the Legislature of New Hampshire, he and his brother returned to Henniker: which was like coals going back to Newcastle, for there was no lack of deaf society in the village. Besides their deaf mother, their deaf grandfather, uncle, aunt, and cousin resided in the place, and another deaf couple, Mr. and Mrs. Albert Gove, were farming nearby. Later on, both brothers acquired deaf wives and deaf children, so it was quite a community. William B.'s wife was Margaret Harrington, of Fall River, Mass., a Fanwood pupil, who had come over from Europe with her deaf brother and had survived a shipwreck on the way. She married Swett about the year 1851, probably as a romantic aftermath of the first Convention of the Deaf in 1850, held at Hartford. Their first child, Persis, was, like her father, born hearing but became deaf in childhood; the same can be said of their youngest daughter, Lucy, known to the deaf of

today as the late Mrs. George Sanders

William B. Swett followed in his father's footsteps as an expert carpenter. He built his own house, and in that house his wife served tea to the Constitutional Committee which came to Henniker from five New England States in 1854 to organize the Gallaudet Association of the Deaf. Swett served as secretary of this Committee. For some years before 1858 he was employed in the door, sash and blind business. In his spare time he occupied himself with jack-knife carving as a hobby, and in six years of continuous effort he completed a wondrous "Diorama" illustrating the Battle of Lexington. The *American Annals* preserves an account of this masterpiece: it consisted of 350 little moveable figures of men, horses, vehicles, etc., wonderfully life-like and minutely accurate in form and movement. It was set off in scenery painted by an artist, and Swett exhibited it in the large towns of Massachusetts and New Hampshire, in town halls on patriotic occasions. It was mentioned in the newspapers as "a work of art and genius." After showing it at the 3rd Convention of the Deaf at Worcester in 1858 he took it to Townsend, Mass., and there the thing caught fire and burned up.

In William B. Swett there was a streak of adventure. At one time he embarked on a whaling voyage to the frozen north. In 1859 he took a party of deaf men into the White Mountains, and got acquainted with the genial proprietor of the Profile House, an inn near Franconia Notch. The latter invited him, in 1865, to work for him at good wages. He spent three summers there as a carpenter and all-around mechanic, and put his experiences into a book of 48 pages entitled "Adventures of a Deaf-Mute in the White Mountains." From the book we learn that he got along very agreeably with his fellow workmen and the hotel guests. He conversed by means of a small slate which he carried in his pocket, and a slate-pencil. When a stranger spoke to him, he would put a finger to his ear and shake his head, and then pull out his slate. His signs and gestures were at first startling to those who did not know him, but he won everybody over. He carried on a long slate-conversation with Admiral Farragut on a visit, and the Admiral said he knew Laurent Clerc and "others of our notable men." Once he saved a lost traveler who had scorned his offer to serve as guide in the mountains, and after that the gentleman paid him liberally to lead him around. He was generally recommended as a handy-man on parties or picnics, and he could always join in the farce and fun of such occasions. He never carried a gun, but only a small axe at his belt which, he said, "would serve all ordinary purposes of offence and defense, and in case of the appearance of a bear or other large animal, I could run away."

His hotel was near the "Great Stone Face," of Hawthorne's famous tale, and Swett was not slow in capitalizing on

it. A New York City newspaper in 1868 carried this item: "Mr. W. B. Swett, an ingenious deaf-mute, employed at the Profile House in the Franconia Mountains, has produced a facsimile of the Great Stone Face." He made it out of plaster by the dozen, and sold it wherever he could. In order to get the artistic proportions right, he measured the face on the mountain—a dangerous feat in which he had only the assistance of a stout rope. He also startled the country by making wooden images of an Indian and a panther and placing them on top of Eagle Cliff. The Indian was twenty feet high, with a gun sixteen feet long; the crouching panther was eighteen feet long; they were made of boards sawed into shape, nailed together, and painted. The hardest part of the job was getting up there to construct it, but for this Swett had a formula which he states thus: "I made it a rule never to get into danger until I had planned how to get out of it."

Finally quitting the mountains, he took up a new interest: the Boston Deaf-Mute Mission. He moved to Marblehead, Mass., and became business agent of this society, which was engaged in charitable work. For the coffers of the Mission he published twenty-one editions of his "Adventures," in paper covers at twenty-five cents a copy. His portrait appears in the book, distinguished by profuse whiskers of the type called "mutton-chops." The last edition came out in 1875, and at least part of the profits went to his own aid, as he had become ill and unable to work, and had lost the sight of one eye.

His usefulness had not ended, however. In 1876 he originated the idea of an "Industrial Home for Deaf-Mutes" and organized it for the deaf of New England under the wing of the New England Gallaudet Association, of which he had served two terms as President. A deaf lady, Mrs. Morrison, provided a legacy of \$500.00 to start the home. As General Agent, Swett developed the plans, and in 1879 was fortunate enough to discover a citizen of Marblehead who was willing to sell his farm of 57 acres for a small payment plus a mortgage. The farm was in Beverly, Mass., not too far from Boston. The New England Industrial School for Deaf-Mutes opened there in May, 1879, with ten adult persons. William B. Swett was Superintendent, his wife was Matron, his daughter Persis Bowden was assistant Matron, his son-in-law John Bowden was Foreman, and his daughter Nellie Swett was one of the instructors. The salaries were very small, if at all discernable. The next year, by legal advice, an Educational Department was added, consisting of seven deaf children whose parents were too poor to send them to the Hartford School. Mr. Swett and his family maintained the New England School under great difficulties until his death on March 25, 1884. During all that time he tried in vain to secure state support

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THE FRAT

OFFICIAL ORGAN NATIONAL FRATERNAL SOCIETY OF THE DEAF
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FRANCIS P. GIBSON'S LAST MESSAGE: "CARRY ON"

DECEMBER, 1940

Greetings

IN THIS YULETIDE SEASON, THE HOME OFFICE STAFF WISH ONE AND ALL A MERRY CHRISTMAS AND A HAPPY NEW YEAR, IN WHICH WE MAY BE SPARED THE DISTRESS AND SUFFERING NOW FOUND IN SO MANY PARTS OF THE WORLD.

Build Up

WE thank all Division Boards of Officers for their good work during 1940, and all our members who have ably assisted them in carrying the society forward to still greater helpfulness to our class.

To incoming Boards of Officers we extend a hearty welcome, and the assurance that the Home Office will back them to the limit in making a bigger and better society in 1941.

Let's all work to that end. Let's bring in many more new members during the coming year, and thus extend in far greater degree the benefits offered by our organization.

Each Division should build up its resources, both financially and in membership, during 1941 which we hope will be a prosperous year; build up its resources against the time which may come later when business and employment may not be so good; provide a

bulwark in finance and numerical strength which will protect it under adverse circumstances.

In short, build up to your greatest possible strength now, when you have the opportunity. Build wisely and well.

1941 Campaign

IN another part of this issue we print lists of awards made to Divisions and individuals for securing new members in 1940. The total of these awards amounts to \$305.00. Checks will be sent out to the winners early in December, to help along with the Christmas cheer.

Seven Divisions filled their quotas during the year; nine Divisions exceeded their quotas. Thus sixteen Divisions came through with their quotas or better. This is a large increase over 1939.

We hope this record will be bettered in 1941. The cash awards to Divisions and individual members for securing blocks of five will be continued during the coming year.

Start early. Get your blocks of five, and multiples of blocks of five. With the prospect of a more prosperous year ahead, with employment on the upgrade, filling Division quotas should be easier.

Quotas for 1941 will remain the same as in 1940.

NOW GO TO IT.

Re Auxes

IN order that the new rules covering Auxiliaries may gradually come into effect without making undue changes at the outset, the rules will be made as flexible as possible, to meet varying conditions in different localities.

Since some Auxiliaries devote most of their attention to the social side of their Divisions and do not hold monthly business meetings, monthly reports of such meetings to the Home Office will not be required of Auxiliaries. However, each Auxiliary will be required to make an annual report in the month when new officers are elected, giving names of officers and a statement of funds.

As to the division of moneys collected by Auxiliaries through their own efforts, it has been found that some Auxiliaries now have very satisfactory arrangements with their Divisions as to the use and disposal of moneys earned. In cases where it is shown that present financial arrangements between Auxiliaries and their Divisions are mutually satisfactory, the Home Office will approve such arrangements and no present change need be made.

As to membership in Auxiliaries, the rule concerning this published in a previous issue of THE FRAT should be adhered to. The aim is to include in Auxiliary membership only those who have a sincere interest in the society and a desire to promote its advancement.

We realize that some Auxiliaries now have members who are not included in the published rule. Compliance with the rule should be brought about gradually, and those not eligible should not have their membership renewed at the end of the present dues-paying period, unless they are able to conform to the rule.

All present Auxiliaries will be duly chartered by the Home Office if they will submit lists of officers for 1941, and a statement of finances. The Home Office wishes to have a complete file of Auxiliaries on record.

Auto Drivers

ELSEWHERE in this issue is published a form of Application for Insurance covering the operation of a motor vehicle.

All those who desire such coverage should fill out and send the completed blank to the Home Office at once, in order that a start may be made in getting the plan into operation without further delay. Later, regular application blanks will be available.

This auto insurance plan is open to all deaf drivers, whether members of the society or not.

Insurance will be written at normal insurance rates, without increase on account of deafness.

Now, if you want this insurance, let us have your application. It will be filed with the insurance company immediately.

Member Drivers

SO FAR, forty-four Divisions have reported the number of automobile drivers in their ranks.

The number of drivers in these forty-four Divisions is 929.

Over sixty Divisions are yet to report. We hope to have all reports in by the time the January FRAT is issued.

However, if the ratio of drivers holds in the remaining Divisions, the total for all Divisions will be around 2,500, or about one-third of the number of members on our rolls.

This will be a ratio of one car to every three members, which is consistent with the ratio in the country as a whole.

If this ratio held for the entire deaf population of the country, we might go on and project these figures to cover the entire deaf population. The experts tell us there is one bona fide deaf person in each 1,000 of population. It used to be 1 in each 2,000, but the experts ought to know. Taking a population of 135,000,000 more or less, then there ought, on the above basis, to be approximately 135,000 bona fide deaf people in this country. This does not take into account the hard-of-hearing. And if the ratio of one car for every three holds, then there should be 45,000 deaf drivers in this country.

However, it is doubtful there are more than 80,000 bona fide deaf in the United States, and on this basis, the ratio still holding, not more than approximately 20,000 deaf automobile drivers. We believe this is a very conservative figure, and would be borne out by a more extended survey.

The Divisions so far reporting drivers are given below:

DIVISION	No Drivers
Little Rock No. 5.....	24
Dayton No. 8.....	14
Cincinnati No. 10.....	28
Nashville No. 12.....	14
Olathe No. 14.....	24
Toledo No. 16.....	30
Milwaukee No. 17.....	10
Columbus No. 18.....	48
Brooklyn No. 23.....	10
New Haven No. 25.....	15
Holyoke No. 26.....	6
Los Angeles No. 27.....	95
Atlanta No. 28.....	14
Philadelphia No. 30.....	48
Boston No. 35.....	29
Memphis No. 38.....	12
Portland No. 39.....	14
Buffalo No. 40.....	10
Portland No. 41.....	28
Utica No. 45.....	29
Syracuse No. 48.....	18
Rochester No. 52.....	37
San Francisco No. 53.....	22
Reading No. 54.....	13
Davenport No. 59.....	10
St. Paul-Minneapolis No. 61.....	38
Fort Worth No. 62.....	10
Birmingham No. 73.....	18
Spokane No. 76.....	21
Delavan No. 80.....	49
Houston No. 81.....	36
Manhattan No. 87.....	20
Bronx No. 92.....	8
Columbia No. 93.....	11
Charlotte No. 94.....	28
Grand Rapids No. 97.....	3
Duluth No. 99.....	7
Canton No. 100.....	2
Faribault No. 101.....	22
Council Bluffs No. 103.....	24
Fort Wayne No. 104.....	7
Schenectady No. 105.....	7
San Diego No. 110.....	11
Hamilton No. 120.....	5

Application

BY a deaf driver for insurance covering the operation of a motor car, including public liability, property damage, and collision, at normal insurance rates.

Name.....

Address.....

Occupation.....

Make of car..... Year built.....

Type of body..... Serial No..... Engine No.....

Cost \$..... Date purchased?..... New or used?.....

Used for business or pleasure?.....

Where kept?.....

Fully paid for?..... Mortgage or Lien?.....

Cut out this application. Fill it out. Send to the National Fraternal Society of the Deaf, 433 So. Oak Park Ave., Oak Park, Ill. All information furnished on this blank will be kept strictly confidential.

NOTABLE DEAF PERSONS

(Continued from Page 3)

for it, but it was only recognized as a private school. It had 20 pupils when his daughter Nellie succeeded him as Superintendent; his daughter Lucy taught there until she married; the "industrial" theme was dropped later, and it is now an oral school.

William B. Swett according to his associate, Henry C. White, was a man of great courage and perseverance. He was a "jack of all trades," but mastered thoroughly whatever he undertook. He was "quiet in demeanor and upright in his dealings, always careful of giving offense, and much respected by the community." He was always kind to the poor, but was a good manager; he made the farm support his school, and doubled the value of the estate. Of his five daughters, two died in infancy; the three surviving were worthy of his name.

The N. A. D. Plan

By JAMES N. ORMAN

THE Representation Committee, as has already been explained, is the key to the Reorganization Plan. It is the hub of the wheel around which the whole proposed set-up turns. We shall, therefore, continue our discussion of this committee in the present article and the one following.

Keeping in mind what was said in the previous article about this committee, let us suppose the new organization is in actual operation.

National conventions will continue to be held in widely separated parts of the country. Certain difficulties must for this reason be faced and provided for.

Let us assume a convention is ahead to meet in Kansas City. From past experience we know that states nearer to the convention will be better represented by members in attendance than states in the far west and far east.

It is clear that the nearer states will have

much less difficulty in getting its full number of representatives and that the states in the far west and east will have more or less difficulty in doing so.

The Plan provides two methods of overcoming the difficulty. Should fewer representatives be available than the number to which the state member association is entitled, the Representation Committee can distribute the voting power of the association among the available representatives. Thus, if the member association is entitled to seven representatives and only four representatives are available, two of the four can be given two votes each while the other two will have one vote each.

If, as will sometimes happen, no representatives are available, then the Representation Committee can delegate the entire voting power of their association to a member of a nearby member association.

This is not a perfect arrangement but it is the only one which can be devised with conditions as they are and with representation on a voluntary basis.

But there is another way of looking at the representation problem. The NAD will be a federation and the Representation Committees will be a means of advertising the national convention. Also because of the closer ties between the NAD and the member associations the individual members will be kept better informed about the work of the NAD.

It is reasonable to suppose from this that when elections of representatives are being carried on there will be a greater desire on the part of individual members to attend the national convention, especially because these members know they will have the opportunity to serve as representatives.

This, however, is only a supposition. Experience alone can tell us how far the guess is correct.

Meanwhile it may be argued that we have only half-way representation. This criticism will be answered in the next article.



A MAN'S real limitations are not the things he wants to do but can't; they are the things he ought to do but doesn't.

Lodge News



December

- | | | |
|-----|--------------------------|----------------------|
| 4. | Christmas party | San Diego |
| 6. | Election and smoker | Toledo |
| 7. | Smoker | Richmond |
| 7. | Christmas party—Movies | New Haven |
| 7. | Smoker | Syracuse |
| 7. | Winter frolic | Rochester |
| 7. | Supper | Columbia |
| 7. | Party | Des Moines |
| 7. | Card party | Philadelphia |
| 7. | Christmas party | Buffalo |
| 7. | Election—Christmas party | San Francisco |
| 8. | Magic show | Reading |
| 14. | Gift exchange party | Kitchener |
| 14. | 30th anniversary supper | Holyoke |
| 14. | Smoker | Kansas City |
| 14. | Social | Portland, Me. |
| 14. | Christmas party | Cedar Rapids |
| 14. | Christmas tree | Rockford |
| 14. | Birthday social | Davenport |
| 21. | Christmas party | Dayton |
| 21. | Santa Claus party | Toledo |
| 21. | Whist party | Salt Lake City |
| 21. | Christmas party | Springfield, Mass. |
| 28. | Annual ball | Boston |
| 28. | New Year party | Seattle |
| 28. | New Year party | Utica |
| 28. | Banquet | Richmond |
| 31. | Mid-winter festival | Columbus |
| 31. | Watch party | Indianapolis |
| 31. | Watch party | St. Louis |
| 31. | New Year's Eve party | Kansas City |
| 31. | New Year's Dance | Washington |
| 31. | New Year's Eve dance | Baltimore |
| 31. | Watch Night party | Syracuse |
| 31. | New Year "Blitzfeier" | Albany |
| 31. | New Year's Eve dance | St. Paul-Minneapolis |
| 31. | Watch party | Dallas |
| 31. | New Year's Eve party | Spokane |
| 31. | Smoker—Watch party | Ft. Wayne |

January

- | | | |
|-----|-------------------------|--------------------|
| 1. | Open house | Indianapolis |
| 1. | New Year watch party | Memphis |
| 4. | Social | Rochester |
| 4. | Social | Hartford |
| 6. | Smoker and initiation | Dallas |
| 11. | Military whist | Springfield, Mass. |
| 11. | 15th Anniversary dinner | Schenectady |
| 18. | Chop suey night | Bronx |
| 18. | 10th annual banquet | Westchester |

February

- | | | |
|-----|-----------------|-----------|
| 8. | Skating party | Kitchener |
| 15. | Grand mask ball | Milwaukee |

BIRMINGHAM (By G. H. Harper)—The division held its November meeting with about the smallest attendance on record, only seven members being present. The reason was that most of our members had gone to Talladega to help celebrate the victory of the Alabama school football team over the Georgia school team. Because of a heavy rainstorm they were unable to return home in time for the meeting. The members attending were entertained with a talk by C. E. Jones, principal of the Alabama School for the Colored Deaf and Blind. Brother Jones is a member of Charlotte Division, but we hope that some day he will transfer to our division.

BALTIMORE (By A. A. Hajna)—In the November issue ye scribe announced that the Division had decided to hold a smoker, plus a card party, but at the next meeting the division changed its mind. The reason was lack of novitiates and a disinclination to incur a possible deficit. Many regrets to those who read the November announcement only to find the hall closed.

And still another change of mind! At the last meeting Bro. Bogucki tendered his resignation as chairman of the New Year's Eve dance. Bro. McCall generously came to the rescue and volunteered to assume the onerous duties of chairman. It is a big job, but he will receive the whole-hearted support of the other members on the committee and in the division.

We are happy to chronicle an increase in the population of Baltimore. Bro. Elliott is the happy paterfamilias, and it's a girl. Congratulations.

A Merry Christmas and a Happy New Year to all members.

Division Awards

IN the 1940 membership drive. Cash awards are \$5.00 for each block of five new members secured during the year by the Division as a whole.

Division	New Members	Award
Little Rock	17	\$15.00
Los Angeles	16	15.00
Kansas City	15	15.00
Vancouver	15	15.00
Detroit	10	10.00
Columbus	10	10.00
Reading	10	10.00
Manhattan	10	10.00
Chicago No. 1	9	5.00
Omaha	9	5.00
Westchester	9	5.00
Toledo	8	5.00
Brooklyn	8	5.00
Cleveland	6	5.00
Indianapolis	6	5.00
New Orleans	6	5.00
Boston	6	5.00
Hartford	6	5.00
Washington	6	5.00
Syracuse	6	5.00
Dallas	6	5.00
Olathe	5	5.00
Flint	5	5.00
Philadelphia	5	5.00
St. Paul-Minneapolis	5	5.00
Charlotte	5	5.00
Durham	5	5.00
Faribault	5	5.00
Hollywood	5	5.00
Springfield, Ill.	5	5.00

BROOKLYN (By H. J. Goldberg)—Division activities are humming, and big things are in store for our patrons. The busiest man on the floor is our 1941 ball chairman, Aaron Hurwitz.

The division has adopted a new local rule under which delinquent members who become incapacitated may be helped back into good standing through a loan from the division. Such loans are to be refunded from the members' benefit checks.

Nominations of candidates for 1941 offices was the chief order of business at the November meeting. The three present major officeholders are unopposed. There was a big scramble for junior trustee and sergeant-at-arms.

SPOKANE (By F. D. Bright)—The division's Halloween party on October 26 was a great success. Ernest Gallagher was chairman in charge, with Harry Olson and Alex. Schierman assisting him.

Carl Spencer, ex-secretary of Seattle Division, who is now holding down a good job in Livingston, Mont., was a recent visitor in Spokane, stopping over on his way to the smoker of Seattle Division.

Roy Tuggle of Pryor, Mont., attended our last regular meeting. It was the first time since he was admitted to the division nearly a year ago.

Our roster has been increased by the addition of Ray Tabb, received by transfer from San Francisco Division. He was recently married to Miss Katherine Hicks of this city.

DALLAS (By T. E. Hill)—The division's fraternal held on the night of Oct. 12 was a big success socially and financially. A profit of close to \$50.00 was realized. Bros. King, Kerr and Kolp well deserve the vote of thanks they received.

The division's bowling team has finally succeeded in entering one of the local leagues, taking over a 2-win, 13-loss of another team that withdrew. The division will not actively support the team this year, though all members are Frats.

WORCESTER (By Bart Burns)—About 150 were in attendance at our annual dance at Red Men's Hall, among them some from out of

town. All enjoyed the floor show. Bart Burns was in charge, and turned in a nice profit to the division treasury.

The division extends its sympathy to ex-secretary Morrison, whose father died on Nov. 5.

A Merry Christmas and a Happy New Year to all divisions.

MANHATTAN (By Art. Kruger)—It is regrettable that we failed to fill our quota for the year. However, we were able to get one more new member before the contest closed. Boy, this means five bucks for us. Last year we copped \$5.00; this year we'll get \$10.00. Now let's all put our shoulders to the wheel and try to get 15 more new members for 1941. We can do it.

PORTLAND, ME. (By E. P. Coyne)—About 60 people attended the movie show held after our last meeting, and all thoroughly enjoyed it. Refreshments were sold. A nice profit was realized. Good work, Bro. Gillan.

NEWARK (By B. L. Doyle)—Following our November meeting was a social affair intended to bolster up our local fund, which has been getting rather low. A fair crowd of members and their friends attended. Story-telling was indulged in, a cash prize going to A. Lincoln Thomas, grandfather of the division, for the winning story. Cards were then indulged in, Albert Balmuth coming out ahead in "500," and Andrew Poline walking off with the honors in Pinochle. We expect to hold another social after New Years.

A Merry Christmas and a Happy New Year to you all.

ST. LOUIS (By C. H. Fry)—The division will hold its annual New Year's party at Joffa Hall on Dec. 31. This is on the third floor, at Jefferson and Lafayette Sts. Free novelty hats and horns. Games and prizes, refreshments and drinks. Come and enjoy a grand time. Admission only 33 cents.

During October our bowlers won three games from Springfield and three from Jacksonville, proving them to be pretty good bowlers. They practice every Wednesday night.

NEW HAVEN (By C. H. Caulkins)—Our December meeting will get under way at 6:30 to give time for the election of officers and a social gathering afterward. Movies may be given as an additional treat. Let's wind up the year with a bang, and put the division over the top with a record attendance.

SEATTLE (By L. L. Bradbury)—At our smoker and Halloween party on Oct. 26 there was an attendance of 166. All enjoyed the swell program put on by Chairman Bodley and his aides.

N. C. Garrison will manage our New Year party, and is out to beat the attendance record at the smoker. Being New Year's and a holiday, maybe he can make good his desire—but he will have to work!

Among the out of town visitors noted at the smoker were George Riley of Victoria, B. C., and Carl Spencer from up Montana way. Welcome, brothers.

SYRACUSE (By A. S. Pabst)—Our Halloween frolic on Nov. 2 was a very successful affair, nearly a hundred being present, and half of them in costume. Our new member, Angelo Coppola was in charge of the affair and did well.

The wiener roast at Elmwood Park was likewise an enjoyable affair. Chairman Hinchey and his committee arranged several new games that provided plenty of amusement. A nice profit was made for our treasury.

A Merry Christmas and a Happy New Year to all.

KANSAS CITY (By Pat McPherson)—Our annual smoker will be held on Saturday, Dec. 14, at 43 Prospect. All non-resident members are urged to try and be present. The affair will be free to members of our own division. Members of other divisions will be charged 50c.

John Tompkins is making fine plans for our New Year's Eve party to be held at Cabin Hall, 114 W. Linwood Blvd. This will be his first venture in this line, but we are confident that he will make a grand success of the affair.

As this is the last issue for 1940, I wish to use it to thank all those members who brought in "goat fodder" this past year. We easily passed our quota, but did not stop there. And we should not stop now; there are still lots of prospects who can be brought in during the coming year.

This division extends to all of the other divisions the season's greetings.

PORTLAND, ORE. (By J. J. Kaufman)—The division held a harvest party at Wigwam Hall on Oct. 19, with an attendance of over 75. An enjoyable time was had.

John Kaufman has been appointed chairman of our New Year's Eve party, Dec. 31. It will be held at Al Ozar Temple. Admission, only 50c per person. The Committee promises each and every one will get his money's worth. The hall is located at 3rd and S.W. Columbia, and can be reached by the 3rd Ave., Eastmoreland, Foster and Hawthorne trolleys. Tell your friends about this and be sure and come yourself. At the party, announcements will be made concerning the bowling program for the next day, Jan. 1.

After the November meeting the social side was devoted to a debate, listened to with keen interest by the members and their wives and friends. The subject was the rival presidential candidates, and was well fought out.

COLUMBUS (By E. J. Kennedy)—Our smoker attracted a full house on Nov. 12, about 75 being present. The initiation ceremonies were a scream, and all candidates went through their paces with high honor. Lynn Miller was chairman, and topped things off with a 3-reel show that everyone seemed to enjoy. Afterwards there were refreshments, wet and dry. Quite a number of out of town

Individual Awards

In the 1940 membership drive. Cash awards are \$5.00 for each block of five new members secured during the year.

Name	Division	New Members	Amount
Arvid Rudnick	Vancouver	15	\$15.00
Russell Schenck	Reading	10	10.00
Frank Boldizsar	Columbus	10	10.00
Roy Hiatt	Indianapolis	7	5.00
Joe Greenberg	Hollywood	6	5.00
Charles Falk	Omaha	6	5.00
Paul Cope	Los Angeles	5	5.00
James Turner	Los Angeles	5	5.00
John Dermott	Durham	5	5.00
William Battersby	Boston	5	5.00
Fred Brantley	Kansas City	5	5.00
Odie Underhill	Charlotte	5	5.00
Luther Shibley	Little Rock	5	5.00
Hal. Adcock	Little Rock	5	5.00
Vladimir Mazur	Westchester	5	5.00

members and friends were noted among those present. To Chairman Arthur Anderson and his committee much credit is due for the success of the affair. Those initiated were Francis Foster, Hugh Wright Jr., Joe Morris, John Howell, Harry McPeck, Harry Carlisle and Jerome Welker.

Our next red-letter date is Dec. 31, the occasion being our annual Mid-winter social. It will be held at K. of P. Hall, South High St., with Frank Boldizsar as chairman and Leslie Thompson as co-chairman. The program is only partly completed, but we can say it includes our favorite bingo and other games. Surprises will be in the receiving line to greet you. Where can you better spend this occasion? So come and have no regrets.

CHICAGO No. 1 (By Thos. O. Gray)—The Box Social was a decided success although there were only seven boxes of eats brought in by at least 30 ladies, most of whom were wives of Fraters. The majority didn't seem to get the idea until they saw it functioning. The lowest price paid in spirited bidding was \$1.25, and the highest \$5.55. The Misses Yanzito carried away the prize offered for the prettiest decorated box brought in, and Mrs. Thos. Gray took first honors with a box decorated with the national colors. President J. Kelly saw in it a great possibility and immediately went about getting a chairman for the 1941 Box Social. It is certain that more boxes will come next year because great oaks grow from small acorns. Asst. Grand Secy-treas. Cherry acted as auctioneer and did a good job.

At the October meeting a voluntary collection was taken up and a sum equivalent to \$5.25 was raised. It will be used to purchase gifts for the city-wide event Dec. 7, 1940. Credit for it is given No. 1 and the beneficiary is the Illinois Home for the Aged Deaf. All members are kindly requested to attend the gathering on the above date. The place is All Angels Parish hall, N. Racine and Leland Avenues. Supper will be served, with baked ham a specialty. Don't forget your duty to the aged deaf.

We sincerely hope what Manhattan Division No. 87 stated in its report in the November FRAT is true but the secretary of Division No. 1, when asked of the report, disclaimed any knowledge of the plan. However, the idea is a good one. No. 1 has many good basketball players who formerly played with the I. S. D. teams and could put up a pretty strong team. The trouble is getting a hall to train them for the tournament. At least four months remain before the tournament starts, which is plenty time to condition the players. Get busy and let's take on the Manhattans for a battle between the East and the Midwest. It would certainly draw a record crowd.

FORT WAYNE (By Paul Delucenay)—There will be a smoker and New Year's party given by Fort Wayne Division at Wayne Hotel ballroom, Dec. 31, 1940. Admission, including refreshments and drinks, 35c. Everybody is welcome. The next day, Jan. 1, 1941, A.B.C. deaf bowlers of Fort Wayne will entertain members and non-members alike with prizes at the Court bowling alleys.

HARTFORD (By D. R. Cole)—The division's annual October ball on Oct. 26 was a huge success, nearly 400 persons attending. The floor show was the best ever, as there was 8 acts instead of 4 as planned for by the committee. The show ended with the singing of "God Bless America" in signs by a young lady from New York State whose name is forgotten by the writer.

The division will now meet at the Hotel Bond, 338 Asylum St., on the usual first Saturday of the month. Visiting brothers are welcome, and to find our meeting room look up the room on the lobby sign board or ask the desk clerk.

The division is planning for a movie social after its January meeting on the 4th. Cards will be sent out the middle of December, or you can write the secretary for information. The movies will be films of the deaf.

Attention, members: The December meeting will be called at 7 o'clock sharp due to election of officers for 1941. Please come and help pick good officers who will work for the best interest of the division, not for personal glory.

Christmas and New Year greetings to all.

ALBANY (By W. M. Lange, Jr.)—Our Frax (Aux-Frats to you) have gone and taken the year's biggest and best blowout right out of our hands and left us with nothing but plenty of eager anticipation. Yessir, Albany's Frax are handling the New Year bingie this year, and in keeping with their plans, they have called it "New Year Blitzfeier."

When we tried to find out what they meant we were told to go over to Europe and take a look. Then if we would turn all the suffer-

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ing into joy and keep the speed and the blizzzing and the zoomings and peppery spir- its we might possibly have some sort of vague idea of what their Blitzfeier would be like. (Sssshhh, we sneaked over to the library and stuck our nose into a German-English dictionary and found out blitzfeier means "lightning celebration." So the girls are planning a New Year Lightning Celebration.)

We won't be able to tell you any more about it here than we have. The girls just won't talk. No matter how you pump them, you can't get any dope. Why, those Frax have even taken to wearing long sleeves so they can keep more up them. All of which, if you hap- pen to know our Frax (we're proud of 'em, we are, even if we do get so exasperated now and then) means that there will be plenty of lightning the night of Dec. 31. Oh, yes, the place: 734 Broadway, Albany.

Take our tip, fellers and girls, and drop in on us that night and the next morning, too, and get your share of the Blitzfeier!

SCHENECTADY (By Tom Sack)—Our Hal- loween party on October 26 was the most suc- cessful affair of many years, with a new at- tendance record. Chairman Billy Abbott, Jr. was very proud and wanted to thank all from various cities who helped us make it a gala night. Thomas Sack as "Tommy Bag", and Charlie McCarthy on the stage was a big hit, and William Abbott, Sr., gave the crowd a barrelful of laughs with his fine comedy act.

Our fifteenth anniversary dinner will be held on January 11, following the installation of 1941 officers at Danish Hall, 989 Albany Street, under the chairmanship of Joe Cermak, with the assistance of Paul Sack, William and Merton Robinson. Those persons who wish to attend this banquet get in touch with Chair- man Cermak or his committee for reservations early, and so help the committee to prepare plenty of eats for you. Come and celebrate our 15th anniversary with us, happily—just 75 cents per plate. The dinner will start at 8:30 p.m. prompt. Our president, William Abbott, Sr., will act as toastmaster and will introduce a few speakers at dinner.

If anyone lives far from our city, just write for reservations to Joseph F. Cermak, 1088 Lakeview Ave., Schenectady, N.Y.

Our 1940 officers wish you a Merry Christ- mas.

READING (By James N. Cutler)—The No- vember meeting of the Division was a long two-hour session, as a lot of unfinished busi- ness came up which had been tabled from the previous month due to the Smoker. It was decided not to open the hall at this time and the whole matter of fixtures, furnishings and all that goes with it was definitely tabled until the February meeting. The division has its funds tied up in good, strong, usable furniture and fixtures and the secretary is determined that the division shall not be forced to lose its investment.

So, all you non-resident brothers, remember that all our meetings will continue to be held at Number 113 North Eighth Street, Reading, Pa., on the second floor of the Knights of Friendship Hall. **IMPORTANT:** The Decem- ber 8th meeting will start at ten o'clock A.M., due to election of officers for the new year to come. Get up a little earlier and come to meeting. After the meeting is over, the after- noon will be devoted to social purposes, and we will have as the attraction a Christmas party under the direction of Raymond Fritz,

chairman. A good time for all, with gifts, prizes, candy, oranges, etc. The affair is open to all the deaf, and a big crowd is looked for. There will be refreshments on sale, and we'll be looking for you and you and you. As this is my last message for the year, I want to wish every one of you a Merry Christmas and a Happy and Glorious New Year.

UTICA, N.Y. (By Richard McCabe)—At the regular business meeting, held on Nov. 2, an initiation of new members who had joined within the past year took place, with a live goat present, much to the amusement and delight of all members. The goat was bor- rowed by Vice President Robert Kirkland from a neighbor for the evening. It was productive of much fun. The following were initiated: Leonard Varano, James N. DeJohn, Anthony Rakowski and Paul Mros. The officers of No. 45 wore their new emblem jewels for the first time at this meeting. The jewels were admired by all present and also by all ladies at the social hour.

Joseph Rutka was honored and congratu- lated a short time ago on his faithful work at the Rome Wire Company's plant for 20 years, by that company. He was duly given a pin as a token of the company's appreciation.

The division will meet on the evening of Dec. 7 on very important business, besides the election of officers for the ensuing year 1941. Please come and attend.

CLEVELAND (By Vic J. Knaus)—Well, December is here once more, and the day of reckoning for the officers of the division is drawing nigh. Have the officers given their best efforts for the interests of the division? Have they been lax in their duties? All this is for the members of the division to decide at the December meeting when the annual elections take place. In your scribe's humble opinion the 1940 Board of the Cleveland Divi- sion has been one of the best in the history of No. 21. It is capable, it was conscientious and at the same time nonpartisan, and within the given limits it produced results. The pres- ent system of recording the business end has been found erratic and leaky and the Board took time and patience to install a system which would prove simple and yet leak-proof. It is to go into effect with the beginning of the new term. And then the local rules. Ev- erybody knew some of them but none of us knew all of them and, sad to say, had no way of knowing them. The Board, all being mem- bers of the Rules Committee, has gone into this gradually, knowing full well that hurrying in such an important matter would not give the desired results. However, the new rules will be given to the members for consideration before spring and will be in print right after they are o.k.'d.

And now for some local news: Morris Ester- son and Miss Helen Goodfriend have an- nounced their engagement. Marriage is to take place in March. Congratulations! . . . Charles A. Reed is the latest member to have com- pleted 20 years of payments and is now on the paid-up list. . . . The latest member of the division is Calvin A. Long, a Gallaudet grad. He is expected to show his worth in future affairs of the division. Welcome! . . . Brothers Saslaw and Ellis approve the U. S. Defense Program 100%, and well should they. Both are draftsmen at a local valve firm which man- ufactures not only teeny-weeny ones that you can hold with two fingers but such enormous ones as used at the TVA, Norris and Boulder Dams. At present their work is confined to defense projects. . . . Dr. Raybin, our den- tist brother, is making full use of what we learned in psychology as an exploration in- stinct. At present he is chiefly interested in matters pertaining to the deaf: their educa- tion, their work, their social habits, and their standard of living. Dr. Raybin voices his re- actions at our meetings.

The December meeting, or the annual con- vention of our division, will be held Friday, December 13, at 7:30 p.m. in the basement hall of the American Legion Bldg., E. 17th and Chester. A 100% attendance is expected, hence the larger hall. Do not fail to come and vote for ability—not just for friendship's sake.

DETROIT (By Jack Bertram)—Our annual masque dance and bowling party was held on Oct. 26, and was a great success financially, though a complete report has not yet been submitted. Our only disappointment was the non-appearance of the bowling teams from Cleveland. Most of the costume prizes were won by Flint entrants; the bowling was a walkaway for the Oralists, who won every first prize. We have decided to make this an annual event and are hoping to improve as we go along so, other divisions, please keep us in mind.

Toby Klinge was killed by an auto while he tried to cross the street in Ecorse on Oct. 25. This ought to be a reminder to all brothers who have a habit of neglecting paying their dues and keeping themselves in good standing.

We have decided to make a start trying to instal an Aux-Frat in the division. We have rented the small hall in the same building for

the January meeting for the ladies to get to- gether and see what they want to do. Here's hoping they decide to do something, because we believe that an auxiliary properly conducted is an asset to any division.

ST. PAUL-MINNEAPOLIS (By H. Von Hippel)—Bouquets are in order for Chair- man Victor Venditto and his able henchmen for pulling the successful Halloween dance and card party. The program offered various amusements in a way so that the old and young all enjoyed the pleasant evening. A neat profit was made despite the fact that from the sales of tickets some of the profits were deducted for defense taxes. We are per- fectly willing to render any assistance in the form of taxes which dear old Uncle Sam may require of us.

Having resumed our annual bowling matches with the Duluth Fraters, our boys bit the dust by the score of 2 to 1. Jack Kunz, our leading bowler, was missed, as he played football elsewhere in the municipal football league. With his help we are confident of turning the tables on the boys from Duluth next time we meet again.

To date we have added five members, in- cluding the latest on whose applications we hope the Home Office will stamp its approval, to our roster so far. Another application was filled out, but too late for the division to take action on, and will be very likely to be ap- proved at the December meeting.

Wilbert Birr, chairman of the New Year's Eve dance, announced that the dance will be held on Tuesday evening, Dec. 31. At this writing the writer has not obtained informa- tion on the plans, but he feels quite certain that Bro. Birr has something up his sleeve.

AKRON (By Boyd Hume)—From the stand- point of attendance and profit, the figures of our Halloween social could not well have been surpassed. Many expressed disappointment, however, when the entertainment phase, which had been given such broad publicity, failed to materialize. Since these annual Halloween affairs of our division are looked forward to by so many, especially from distant places, and have always in previous years proved up to the expectations of even the most fastidi- ous, we feel that an explanation is due those who were disappointed. Several weeks before our scheduled Halloween frolic, our social com- mittee attended a Frat social in a nearby city for the express purpose of engaging members for an exhibition at our social. The perform- ers arrived on the big night but, like the proverbial spoiled child, refused to act, say- ing their dramatic club forbade their members giving an outside show. Their right to abide by their club's rules cannot be disputed. We are at a loss to understand why, though, with several weeks in which to notify us to that effect, so we could rearrange our plans, we were left virtually holding an empty bag. It

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might be well to stress the point of brotherhood here.

Our November meeting was enlivened by the auctioning off of a fine cowhide bag which the division bought several years back but never found use for. Bro. Blevins, who operates a shoe shop in his home as well as holding down his regular job at Goodyear, was the successful bidder.

Nothing has looked quite so good to me in a long time as the news in the November issue of THE FRAT concerning the issuance of insurance to deaf drivers. The right to such insurance has long been a goal of our auto clubs, but the crown of success goes to the heads of our Home Office. It is up to us to prove that we are on par with hearing drivers and we might put one over on them by proving that we are even better. Bro. Ayers has been elected president of the Ohio Deaf Motorists' Assn. Watch the sparks fly.

Let's mix duty and pleasure next month and all attend the December meeting and do our bit in electing new officers for the coming year.

BOSTON (By James L. McDonald)—Final plans for our annual New Year ball are now completed, and because the dance contests, which are open to all attending are new, details can not be made public at this writing, but it can be said here that skill or grace in dancing are not needed to win the prizes offered. All that is necessary is that you be at the ball and on the floor at the time of the different contests. Because many people do not care to dance and yet want to attend our ball, the committee has arranged to have the Music Room, which adjoins the Ball Room, set aside for bridge on one side and whist on the other, thus enabling all to choose their own entertainment. To the winners of the bridge and whist contests suitable prizes will be awarded. This year a new location has been chosen, the Westminster Hotel in Copley Square, one of the most conveniently located hotels in the city. Visitors staying overnight will find the Westminster one of the most refined of Boston hotels, and the rates are the most reasonable in the city. We'll be looking for you at the Westminster on the evening of the 28th.

Pierre Allegaert and Supreme Mosco, each in his own right a promising addition to Fratdom, were added to our list of members at our November meeting and at our December meeting two more wise young men will take the oath of membership, making the year's total eight new members, and although this is below our quota for the year it is an excellent showing, inasmuch as Old Man Depression is still very much in evidence in this section of the state. Two deaths in our roll was the only dark spot to mar an otherwise perfect year. With the coming of the new year and its promise of general business improvement, the outlook is very encouraging for a bigger and better Boston Division.

The officers and members of the division extend to one and all a very Happy Christmas and a Prosperous New Year.

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Roy M. Cookling, Editor G. O. Korms, Mgr.
VERSAILES, OHIO

PROVIDENCE (By Abraham Cohen)—The division fall social season opened with a well-attended whist party after the September meeting. It was managed successfully by Bro. Sholes.

Our October meeting was postponed to the second Saturday, and it was called to order promptly at 5 o'clock. The reason was a supper party scheduled immediately afterwards. Covers were laid for 95 starved Fraters and their friends. When the meat loaf, green peas, potatoes, ice cream and coffee had been stowed away, Bro. Lorimer was called to the head table and presented with a pen and pencil set in recognition of his many years of good service to the division. Movies were shown under the direction of Bro. Ruckdeschel right after the supper. The supper party was under the direction of Bro. Guenaro Maiorisi.

Several carloads of frats journeyed to Hartford October 26. There they took in the Hartford-Fanwood football game and the frat ball in the evening. On Sunday our brothers dusted off their bowling arms and came home with the proverbial bacon, which was in this case a \$25.00 cash prize. Our second team nearly copped the second prize. Bro. Shine was the star of the team with a three-string total of 354.

A New Year dance is going to be held at the Swedish Hall, Chestnut St., on Dec. 31. There will be dancing from 9 p.m. to 2 a.m. The hall will be well decorated in accordance with the New Year custom.

Members, please be sure to attend the monthly meeting the first Saturday in December in order to elect officers for the ensuing year. Meeting to start promptly at 7:30. Refreshments served right after the meeting.

Providence Division extends to all a Merry Christmas and a Happy New Year.

SPRINGFIELD, MASS. (By Isadore Zisman)—Massachusetts being a state where automobile liability insurance is compulsory, the announcement in the November issue of THE FRAT stating that insurance for deaf motorists will now be available, was especially welcome to us. Several of our members had difficulty in securing the necessary insurance, and it is a relief to members who plan to buy cars and who will not have to worry about how they will get insurance. We extend to the Home Office and its attorney, Mr. Joseph S. Grant, our sincere thanks for their effort and assistance in making the matter possible.

Our Christmas party will be held in Melba Temple Hall, Worthington Street, on Saturday, Dec. 21. This event, which is an annual affair, is held for the benefit of the children of members and friends. As is our custom, we will arrange for Santa Claus to be present to distribute toys and candy to the children. Frank Malaguti, who is chairman of the affair, will appreciate it if those planning to bring children will inform him of the fact, giving the name and age of each child so that appropriate gifts may be given. His address is 137 New Bridge St., West Springfield, Mass. Of course, adults are also welcome.

Members are again reminded that our December meeting will be held on Dec. 7, and as the election of officers will take place, they should make a special effort to attend.

Don't forget our military whist party to be held after the meeting on Jan. 11, with Willard Patterson and Arthur Gunther in charge.

PHILADELPHIA (By H. J. Cusack)—After evading initiation for several years Domenic Roselli was finally collared and sent through his paces along with four others, to wit: Bros. Tellem, Roppelt, Lanciano and Zwanetsky. To say they were initiated would be putting it rather mildly. Bro. Jennings and his degree team showed no mercy, particularly in the case of Bro. Roselli. Among the visiting firemen who attended the meeting and stayed for the initiation were Bros. Mitchell, Wise, Cutler, Ritchie, Widener, Williams and Yiengst. all of Reading Division, and D'Onfrio, of Washington. There was another young chap present from Baltimore. Sorry we didn't catch the name.

The big question now before the division is where to hold the next Frat Frolic. Several localities have been mentioned and discussed. It seems the division just can't decide on which. Chairman W. Walker wants a definite answer by the December meeting, so make up your minds and give the committee a break. The date of the affair is only two months off.

Speaking of the December meeting, we take this opportunity of announcing that it will be held on the first Saturday evening instead of the usual first Friday. As this is our annual election night, and as a card party will follow the business session, all members are urged to be on time.

NEW ORLEANS (By Henry J. Soland)—The Banquet-Halloween Dance of October 26 at the White Kitchen came out successfully in every way, with the exception of as-

suring the possibility of organizing a Carnival Ball during Mardi Gras. This resulted from the small proceeds received, and the extreme cost of staging one, and the hardship in securing a hall, but better results are hoped for from the proposed New Year Eve Party. This will be the final decision whether we will have it or not.

The repast was so excellent that everybody wished another plate could be served. The dance did not break up until after five o'clock in the morning. Everybody reported having a good time. The committee responsible for the success of this dance were A. St. Germain, Chairman; E. Pitre, A. Barlotta, Theo. Mayer, W. S. Smith and the Auxiliaries.

Another party is now being planned by the committee, composed of H. J. Soland, Jr., Chairman; L. Castaing, M. Chenevert, E. Lacour and J. Colombo for New Year Eve. This party will be held elsewhere other than at the White Kitchen because that place is already booked by another organization. The committee is planning to make this party a better one.

President W. S. Smith brought with him Brother Stanley Patrie of Baton Rouge, instructor of photography at the School for the Deaf, to take pictures of the members of our division and of a group who attended the surprise birthday party of Mrs. Thomas Haydel, who reached the ripe age of 73.

TORONTO (By J. F. Gotthelf)—Brother Doyle was secretary pro-tem at the November meeting, and according to his notes, there was quite an amount of business done.

Brother Shanks was given a vote of thanks for his excellent work in attracting a record attendance at our recent Halloween party—163, including many new faces from numerous points outside Toronto. The profit was extremely gratifying.

Expressions of sympathy were given to Brother Carman in the loss of his mother, and to Brother Doyle in the loss of his favorite aunt.

WESTCHESTER (By Raymond W. Geel)—Well, it looks as though my prediction in the February, 1940, issue has been fulfilled. In that issue I prophesied that "1940 is going to be a banner year for Division No. 114."

Look at the record: during the year there were 11 additions to our membership, 1 by the transfer route, 8 new members and 2 more new members who, at this writing have not as yet been passed on by the Home Office.

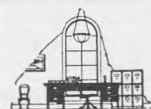
Each and every one of our numerous affairs during the year has been both a social and a financial success. An extra word or two should be said of our Columbus Day Ball. If I recall correctly, the attendance and net profit shattered all preceding records of the division.

The division is in a better financial condition than it has ever been since its inception.

This bit of boasting is not done for the purpose of showing off but to stress the point that cooperation and energy are essential to advancement.

Our treasurer, George Lynch, has at last decided "that two can live as cheaply as one." The other half of the partnership will be Miss Lucy Edwards Tichenor. The date is Nov. 16, 1940.

Joe Boyan, one of our most active members, is in charge of our Tenth Anniversary Banquet, to be held at the well-known Oetjen's Bronx River Parkway Inn, East 233rd St., Bronx, N.Y., on January 18, 1941. All of our friends who wish to attend should make reservations through Joe Boyan, 205 E. 4th St., Mt. Vernon, N.Y. Subscriptions are \$1.50 per person and well worth it. As arrangements must be made, you are urged to make reservations at least 1 week in advance. As our banquets are never run for profit we shall not advertise, but will endeavor to get in touch with our friends. Everybody is welcome, and should we fail to get in touch with you, mail your reservations to Bro. Boyan.



SUCCESS in life depends upon staying power. The reason for failure in most cases is lack of perseverance. Men get tired and give up.

—J. R. Miller

MEMBERSHIP QUOTAS—1940

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

DIVISION	1940 Quota	New Members
Chicago No. 1.....	25	9
Detroit.....	15	10
Saginaw.....	5	
Louisville.....	5	4
Little Rock.....	5	17
Dayton.....	5	
Cincinnati.....	10	
Nashville.....	5	
Olathe.....	5	5
Flint.....	10	5
Toledo.....	10	8
Milwaukee.....	10	1
Columbus.....	15	10
Knoxville.....	5	
Cleveland.....	10	6
Indianapolis.....	15	6
Brooklyn.....	25	8
St. Louis.....	15	4
New Haven.....	5	1
Holyoke.....	5	
Los Angeles.....	15	16
Atlanta.....	5	4
Philadelphia.....	15	5
Kansas City.....	10	15
Omaha.....	5	9
New Orleans.....	5	6
Kalamazoo.....	5	1
Boston.....	15	6
Pittsburgh.....	10	
Hartford.....	5	6
Memphis.....	5	2
Portland, Me.....	5	1
Buffalo.....	5	1
Portland, Ore.....	5	2
Newark.....	5	2
Providence.....	5	1
Seattle.....	5	2
Utica.....	5	2
Washington.....	10	6
Baltimore.....	10	
Syracuse.....	5	6
Cedar Rapids.....	5	1
Albany.....	5	
Rochester.....	5	1
San Francisco.....	5	2
Reading.....	10	10
Akron.....	15	1
Salt Lake City.....	5	1
Rockford.....	5	2
Springfield, Ill.....	5	5
Davenport.....	5	4
Worcester.....	5	
St. Paul-Minneapolis.....	10	5
Fort Worth.....	10	2
Dallas.....	10	6
Denver.....	5	1
Waterbury.....	5	
Springfield, Mass.....	5	
Bangor.....	5	1
Birmingham.....	5	
Sioux Falls.....	5	2
Wichita.....	5	3
Spokane.....	5	3
Des Moines.....	5	
Lowell.....	15	
Berkeley.....	5	3
Delavan.....	5	
Houston.....	5	2
Scranton.....	5	4
Richmond.....	5	1
Johnstown.....	5	2
Manhattan.....	15	10
Jacksonville.....	5	
Lewiston.....	5	1
Peoria.....	5	
Jersey City.....	5	1
Bronx.....	5	
Columbia.....	5	1
Charlotte.....	5	5
Durham.....	5	5
Grand Rapids.....	5	
Toronto.....	10	1
Duluth.....	5	1
Canton.....	5	
Faribault.....	5	5
Council Bluffs.....	5	2
Fort Wayne.....	5	1
Schenectady.....	5	3
Chicago No. 106.....	5	
Binghamton.....	5	1
Wilkinsburg.....	5	
San Diego.....	5	2
Eau Claire.....	5	2
Sulphur.....	5	1
Vancouver.....	5	15
Westchester.....	5	9
Queens.....	5	
Montreal.....	5	
Hollywood.....	5	5
Hamilton.....	5	
Kitchener.....	5	2

En Passant

By EARL SOLLENBERGER

I want the untamable ocean
As my final resting bier;
I shall not mind the commotion
At all, as I mind it here.

I prefer the cool of the water
To the dark, decadent earth;
And possibly, Neptune's daughter
May plead for my after-birth.

I will sink down on the sea, then
As for a supreme caress,
And Nature will overwhelm me, then
With her kiss of quietness.

COME BACKS

Kansas City—Otto Bell
Spokane—Ray Tabb
Dallas—Robert Reagan

THE GET-ONE DEGREE

Chicago No. 1—John Kelly
Little Rock—Luther Shibley (2), James Smith
(2). Hal Adecek (2)
Toledo—Wilbur Morrison (2) Robert Shimp
Milwaukee—Oscar Meyer
Columbus—Frank Boldizar (2)
St. Louis—Edgar Dykes
Philadelphia—Edward Tellem
Kansas City—Crusa Allmon (2), James Price,
Fred Brantley
Omaha—Joseph Purpura
Boston—William Battersby
Memphis—Walter Greene
Washington—Duncan Smoak (2), Edwin
Engelgau, Albert Rose
Syracuse—Angelo Coppola, Fred Keller
Akron—John Cherry
St. Paul-Minneapolis—Herman von Hippel
Bangor—Dana Jellison
Spokane—Ernest Gallagher
Berkeley—Alex. Borsoff
Richmond—Reubin Altizer
Manhattan—Franz Ascher
Charlotte—Odie Underhill (2)
Vancouver—Arvid Rudnick
Westchester—George Lynch
Hollywood—Harry Banks

Frat
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1941
CAMPAIGN

During the Year 1941 we are continuing the

Membership Drive

begun in 1936 and carried through 1940 with good results.

In 1941 the Home Office will pay contestants

*Five Dollars for
Each Block of Five*

new members obtained, beginning with applicants in December, 1940.

In addition, the Home Office will pay to EACH DIVISION

*Five Dollars for
Each Block of Five*

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

The quotas required of each Division will remain the same as during 1940. These quotas should be easy to fill, and will add to our rolls the normal number of new members to be expected during the year.

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

WE'RE OFF

on the 1941 Drive. Put your best foot forward, boys and

BRING 'EM IN

OCTOBER COLLECTIONS

Grand Division	\$ 11.81
Chicago No. 1	271.05
Detroit	200.76
Saginaw	13.82
Louisville	74.60
Little Rock	116.43
Dayton	31.99
Cincinnati	101.16
Nashville	27.93
Olathe	85.70
Flint	72.12
Toledo	72.25
Milwaukee	78.39
Columbus	149.21
Knoxville	36.48
Cleveland	173.82
Indianapolis	149.00
Brooklyn	387.69
St. Louis	190.16
New Haven	42.60
Holyoke	40.16
Los Angeles	203.71
Atlanta	101.91
Philadelphia	302.79
Kansas City	75.87
Omaha	60.66
New Orleans	109.61
Kalamazoo	17.37
Boston	197.51
Pittsburgh	72.43
Hartford	56.31
Memphis	35.54
Portland, Me.	62.17
Buffalo	57.64
Portland, Ore.	64.44
Newark	141.84
Providence	38.37
Seattle	69.46
Utica	53.20
Washington	134.40
Baltimore	110.58
Syracuse	94.85
Cedar Rapids	42.87
Albany	34.68
Rochester	85.24
San Francisco	62.19
Reading	144.35
Akron	217.01
Salt Lake City	65.27
Rockford	18.84
Springfield, Ill.	37.32
Davenport	38.94
Worcester	49.90
St. Paul-Minneapolis	100.78
Fort Worth	68.94
Dallas	71.11
Denver	53.43
Waterbury	25.68
Springfield, Mass.	42.14
Bangor	52.61
Birmingham	42.17
Sioux Falls	25.46
Wichita	36.80
Spokane	60.45
Des Moines	50.57
Lowell	66.30
Berkeley	64.92
Delavan	111.01
Houston	88.30
Scranton	57.01
Richmond	49.31
Johnstown	61.16
Manhattan	239.54
Jacksonville	41.31
Lewiston	34.87
Peoria	32.59
Jersey City	118.91
Bronx	69.85
Columbia	110.17
Charlotte	135.59
Durham	39.66
Grand Rapids	12.50
Toronto	109.05
Duluth	22.67
Canton	22.54
Faribault	71.09
Council Bluffs	82.87
Fort Wayne	21.81
Schenectady	45.51
Chicago No. 106	50.71
Binghamton	56.64
Wilkesburg	23.63
San Diego	7.99
Eau Claire	42.79
Sulphur	84.58
Vancouver	57.92
Westchester	35.88
Queens	43.33
Montreal	30.80
Hollywood	54.61
Hamilton	19.38
Kitchener	47.91
Total collections	\$8,079.25

WANTED

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

TREASURER'S STATEMENT FOR OCTOBER, 1940

Balance and Income	
Balance, Sept. 30, 1940	\$2,381,655.51
Division collections	8,079.25
Interest, mortgage loans	3,322.70
Interest, bonds	500.00
Mortgage fees	75.00
Refund, real estate operating exp.	6.05
Rents	5,661.05
Lodge supplies	18.30
Recording and registry fees	8.50
Advertising in THE FRAT.	13.50
Subscriptions to THE FRAT.	2.20
Refund of office expenses	23.38
Exchange on checks	.15
Surety bond premiums	6.83
Total balance and income	\$2,399,372.42
Disbursements	
Death benefits	\$ 2,441.00
Sick benefits	1,705.00
Accident benefits	225.00
Old-age income payments	101.58
Refund of dues	.35
Accrued interest on mortgage	66.25
Clerical services	287.10
Social security taxes	89.60
Insurance Department fees	565.00
Lodge supplies	.30
Mortgage expenses	50.00
Office expenses	59.27
Officers' & Trustees' salaries	784.41
Official publication	178.81
Postage	28.26
Real estate operating expenses	6,026.18
Taxes on real estate	4,978.71
Total disbursements	\$ 17,586.82
Recapitulation	
Balance and income	\$2,399,372.42
Disbursements	17,586.82
Balance, Oct. 31, 1940	\$2,381,785.60

TRUSTEE'S REPORT

Ledger Assets, October 31, 1940	
Real estate	\$ 831,628.53
First mortgage loans	679,581.61
Bonds and stocks	571,160.92
Bank deposits	286,749.45
Cash in society's office	9,138.11
Home Office equipment	3,526.98
Total ledger assets	\$2,381,785.60
Balances in Funds	
Mortuary funds	\$2,162,230.68
Sick and accident fund	117,509.20
Accumulated interest	43,321.60
General expense fund	38,006.53
Convention fund	16,781.14
Indemnity fund	3,936.45
Total in all funds	\$2,381,785.60

BIRTHS

July 15—Mr. and Mrs. Peter Wurm, Detroit, Mich., a girl.
 August 26—Mr. and Mrs. Ivan Heymansson, Detroit, Mich., a boy.
 October 6—Mr. and Mrs. Joe Johnston, Little Rock, Ark., a boy.
 October 8—Mr. and Mrs. John Richardson, Toronto, Ont., a boy.
 October 17—Mr. and Mrs. Carl Berghthold, Ft. Madison, Ia., a girl.
 October 18—Mr. and Mrs. Theo. Marcianti, New Orleans, La., a boy.
 October 30—Mr. and Mrs. John Gotthelf, Toronto, Ont., a girl.
 November 2—Mr. and Mrs. Virgil Shroyer, Springfield, O., a boy.
 November 5—Mr. and Mrs. Verl Thorup, Salt Lake City, Utah, a boy.
 November 7—Mr. and Mrs. C. Den Dekker, Chicago, Ill., a boy.

MARRIAGES

September 1—Joseph Kessler and Florence Haaz, both of Chicago, Ill.
 October 3—John Davis and Doris Hostetter, both of Sturgis, Mich.
 October 12—Wallace Bodell and Virginia Ireland, both of Grand Rapids, Mich.
 October 18—William Baker and Elizabeth Sharp, both of Los Angeles, Cal.

ENGAGEMENTS

Benjamin Connor and Arlene Block, both of Red Creek, N. Y.
 John Rabb, Omaha, Nebr., and Thelma Fritz, Ft. Morgan, Colo.
 Leroy McGuigan, Hinsdale, N. H., and Josephine Carney, Springfield, Mass.

OCTOBER DISABILITY CLAIMS

G. H. Whitworth, San Francisco	\$ 150.00
G. L. Poole, Denver	15.00
H. I. Antila, Washington	30.00
J. G. Bishop, Atlanta	90.00
O. T. Osterberg, Davenport	50.00
C. B. Hoffmeyer, Louisville	30.00
Lester Cohen, Manhattan	75.00
Benj. Thal, Philadelphia	10.00
*Michael Gualtiere, Reading	60.00
Eugene Underhill, Detroit	30.00
Frank Konzelman, Jersey City	50.00
M. M. Koplowitz, Brooklyn	45.00
J. P. Kirby, Denver	45.00
H. O. Nicol, Washington	60.00
Wesley Lauritsen, Faribault	10.00
Clyde McKern, Sr., St. Louis	45.00
E. W. Ohland, Jersey City	10.00
A. J. Beckert, Columbus	50.00
J. M. Jerrell, Columbus	120.00
Donald Patterson, Portland, Ore.	30.00
*Norman Jackson, Manhattan	45.00
J. F. Brocato, Birmingham	150.00
F. S. Gagnier, Springfield, Mass.	20.00
H. F. Ford, Grand Rapids	30.00
R. R. Miller, Kansas City	45.00
*C. L. Berg, San Diego	15.00
*Palmer Lee, Council Bluffs	45.00
Samuel Polinsky, Brooklyn	135.00
Wm. Anderson, Binghamton	50.00
Antonio Chicoine, Montreal	150.00
F. E. Baumann, Chicago No. 1	135.00
Irving Lovett, Manhattan	45.00
*C. W. Boake, Cincinnati	60.00
Total for the month	\$1,930.00

*Denotes accident claims.

OCTOBER DEATH CLAIMS

Robert D. Hazelett, Chicago No. 1	\$ 500.00
Mitchell Swett, Lowell	500.00
John J. O'Keefe, New Haven	500.00
*Wm. O. Rogers, Louisville	252.00
Charles E. Robbins, Columbus	250.00
*Roger M. Williams, Reading	439.00
Total for the month	\$2,441.00

*Denotes paid-up benefits.

NEW MEMBERS

Chicago No. 1:	Memphis:
Stanley Malnarich	John Workman
Clarence Clark	Washington:
Little Rock:	Homer Smoak
Augusta Howton	Francis Barber
William Fields	Leo Latz
James McAdams	Erick Fleisher
Rex Lowman	Syracuse:
Ishmael Rountree	Robert Moore
Audrey Fullbright	Arthur Langton
Toledo:	Akron:
Anthony Caputo	Robert McClaskey
Joseph Caputo	St. Paul-Minneapolis:
Lawrence Cook	Lyle Hansen
Milwaukee:	Bangor:
Henry Jankiewicz	Rudolph Lyons
Columbus:	Spokane:
Andrew Gilbey	Lloyd Henry
Merle Chamberlain	Berkeley:
St. Louis:	William McClendon
Sam Millick	Richmond:
Philadelphia:	Clay Earles
Jacob Gershman	Manhattan:
Kansas City:	Joseph Miller
Darrell Wefing	Charlotte:
Donald Brummit	Jarvis Cobb
William Marra	Joe Rouse
George Joles	Vancouver:
Omaha:	Dewey Deer
Samuel Failla	Westchester:
Boston:	Ralph Ponessa
Joseph Mendonca	Hollywood:
	David McClary

OBITUARY

FERDINAND C. GOTTWERTH, 79. Entry Aug. 1, 1911. Died Nov. 8, 1940. Certificate No. 999-C. Detroit Div. No. 2.
 TOBY L. KLINGE, 57. Entry Nov. 1, 1918. Died Oct. 25, 1940. Certificate No. 4214-D. Detroit Div. No. 2.
 LEWIS E. MOORE, 43. Entry Jan. 3, 1921. Died Nov. 11, 1940. Certificate No. 5696-D. Davenport Div. No. 59.
 G. FRED ASH, 58. Entry July 1, 1921. Died Nov. 4, 1940. Certificate No. 5895-D. Saginaw Div. No. 3.
 JOHN MUDLAFF, 51. Entry May 1, 1922. Died Nov. 8, 1940. Certificate No. 6164-C. Chicago Div. No. 1.
 ALFRED T. BAER, 41. Entry Jan. 2, 1926. Died Oct. 31, 1940. Certificate No. 7612-D. Chicago Div. No. 1.
 WALTER E. MICHAELSON, 49. Entry June 1, 1926. Died Oct. 26, 1940. Certificate No. 7807-D. Chicago Div. No. 1.
 BIRTUS W. TURNER, 37. Entry April 1, 1927. Died Oct. 21, 1940. Certificate No. 8187-D. St. Louis Div. No. 24.

National Fraternal Society of the Deaf

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

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

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

Certificate Classes

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

Withdrawal Equities and Income Options

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

Required Monthly Payments

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

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

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

Rate for age at nearest birthday to be taken