

DOPISI

Cleveland, O.

Članom in članicam društva Krasni raj, št. 160 JSKJ naznajnam, da sem prejel nova pravila JSKJ, ki bodo v veljavni za prihodnjih štirih let. Znano mi je, da članom niso bila dosta znana dosedanja pravila, zato bi želel, da se bolj seznanijo z novimi pravili. Vsakega člana in članice dolžnost je, da pozna pravila svoje organizacije in se po njih ravna.

Zaradi tega vabim člane in članice, da se gotovo udeležijo prihodnje seje, ki se bo vršila v nedeljo 12. februarja ob dveh popoldne v navadnih prostorih na Prince Ave., da vsak dobi po en iztis novih pravil. Prosim pa tudi, da člani in članice, ki dobe nova pravila v roke, iste prečitajo, ne samo enkrat, ampak večkrat, ker bo to v korist članov samih, kakor tudi društva in Jednote. — Z bratskim pozdravom,

Frank Ponikvar,
tajnik društva št. 160 JSKJ.

Chicago, Ill.

Cenjenemu članstvu društva "Zvon," št. 70 JSKJ, vladljivo naznjam, da sem z mesecem januarjem prevzel urad društvenega tajnika. Vsled tega naznajnam svoj naslov, ki je: 1833 West 22nd Street, 2nd Floor rear, drugo nadstropje, zadej. Glasom pravil je dolžnost vsakega člana in članice, da plača svoj asesment najpozneje do 25. vsakega meseca. Ker bo pa ta številka dostavljena v Chicagu še le 26., vsled tega bom pobiral asesment za tja mesec do petka, 27. t. m. Drugi dan, v soboto 28. januarja bom poslal mesečno poročilo in nakazal blagajniku, da pošlje asesment na glavni urad za tiste, ki bodo plačali do 27. januarja. Vsi drugi bodo naznani na glavni urad, kot določajo pravila. Društvo je sicer sklenilo, da ima tajnik pravico založiti iz društvene blagajnine za en mesec za člana ali članico, ki ne plača pravočasno. Toda, ker društvo nima nobene denarja v blagajni, jaz pa tudi ne, in kjer ni nič, tudi toča ne vzame, zato naj vsak poravnava pravočasno, da se izogne nepričekam. Vem, da so to trpké besede, toda pomagati ne morem, kajti red se mora napraviti prej ali sicer.

Bratski pozdrav!
Andrew Bavetz,
tajnik društva št. 70 JSKJ,
1833 W. 22nd St.

Sharon, Pa.

Vse člane društva Sloga, št. 174 JSKJ, ki ne bodo plačali svojih asesmentov na seji, prosim, da jih prineseo takoj na plačilni dan (pay day) do 7. ure zvečer. Mnogo je naših članov, ki ne morejo plačati svojih asesmentov 25. v mesecu, ker čakajo svoje plače v tovarni. Zato tudi glavni tajnik zamišlja, ako pride naš asesment v glavni urad 1. v mesecu. Ako bi se v vseh ozirih ravnali strogo po pravilih, bi bilo polovico članstva suspendiranega. Zato se mora povsod malo počakati. Tisti, ki dobijo svoje plače dopoldne, naj prineseo takoj, tisti, ki jih prinesajo popoldne, pa naj jih prinesajo zvečer. Nekateri člani so začeli popolnoma zanemarjati svoje obveznosti: prinesajo plačati, ko je denar že v glavnem uradu. Zato prosim, da naj člani vpoštevajo, da čakamo na asesment do zadnje minute, ter jim naj bo društvo prvo, ko dobijo denar. Torej, na plačilni dan do 7. ure zvečer mora biti plačano; pozneje ne bo mogče plačati, ko je enkrat meščeno poročilo že izgotovljeno in se ne popravi. Vsi člani so prošeni, da so kar najbolj močno točni s plačili, ter naj ne zgrabijo za roko popustljivosti, če se jim pomoli prst.

Po novih pravilih suspendirani član ne bo mogel plačati asesmenta med sejami, pač pa na seji društva. Tajnik ne bo smel (Dalje na 3. strani)

POROČILO DRŽAVNIH ZAVAROVALNINSKIH NADZORNIKOV O FINANČNEM STANJU J. S. K. J.

V naslednjem prinašamo poročilo državnih zavarovalninskih pregledovalcev države Minnesota o finančnem stanju Jugoslovanske Katoliške Jednote. Poročilo objavlja glavni urad v celoti, prvič, da bo imel vsak član natančen vpogled v faktično stanje Jednote, drugič, da ga bodo lahko prečitali vsi tisti, pri katerih so nasprotniki glavnega tajnika vzbudili nekak sum, da njegove knjige niso v redu, in tretjič, da dokazemo v koliko so bile resnične trdite, da je zavarovalniški komisar ugovorjal proti naravi zacasnega poroča glavnega tajnika.

Preiskava je bila bolj natančna kot kdaj prej in zavarovalniki nadzorniki v svojem poročilu konstatirajo, da je bil vsak denarni prejemek pravilno kreditiran Jednoti in da so bila vsa izplačila upravičena in točna.

Kot že rečeno, objavljamo poročilo v celoti, brez kakrškega črtanja, dodatkov ali popravkov in vsakemu članu pripomoremo, da to številko Nova Dobe shraní za poznejše reference.

ANTON ZBASNIK,
glavni tajnik.

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
INSURANCE DIVISION

November 7, 1932.

Hon. Garfield W. Brown,
Commissioner of Insurance,
State Capitol.

Sir:

In accordance with your instructions, an examination has been made of the records and affairs of the SOUTH SLAVONIC CATHOLIC UNION OF THE UNITED STATES OF AMERICA, whose home office is at Ely, Minnesota, and a report of such examination is submitted herewith.

The Society was last examined by your Department as of July 31, 1928. The examination herein reported covers the period from that date to July 31, 1932.

This is a fraternal beneficiary society, having a lodge system with ritualistic work and a representative form of government. It was incorporated under the laws of Minnesota January 24, 1901.

The declared object of the Society is to unite fraternally male and female persons of the white race between the ages of sixteen and fifty years who are eligible to membership, for their social, intellectual and moral welfare, and to provide death, funeral, sick, accident and disability benefits for its members or their beneficiaries, which benefits are paid out of funds derived from assessments collected from its members as provided for in its constitution and by-laws.

The government of the Society and the management of its affairs are vested in the following supreme officers, who are elected at the general conventions for terms of four years: President, Vice President, Secretary, Treasurer, five trustees, three members of a Judiciary Committee and the Chief Medical Examiner.

The general conventions of the Society are held quadrennially and are composed of the supreme officers and delegates elected by the subordinate lodges. Such conventions constitute the supreme governing body of the Society. The last general convention of the Society was held at Indianapolis, Indiana, July 25 to August 2, 1932, the enactments of which will be referred to later in this report.

Officers of the Society with authorized salaries, whose terms of office expire December 31, 1932, are as follows:

		Per Annum
Supreme President	Paul Bartel, Waukegan, Ill.	\$ 600.00
Supreme Vice President	Mrs. Rose Svetich, Ely, Minn.	20.00
Supreme Secretary	Anton Zbasnik, Ely, Minn.	3,000.00
Supreme Treasurer	Louis Champa, Ely, Minn.	720.00
Chairman, Board of Trustees	Rudolph Perdan, Cleveland, O.	180.00
First Trustee	John Movern, Duluth, Minn.	60.00
Second Trustee	John Kumse, Lorain, Ohio	60.00
Third Trustee	John Balkovec, Pittsburgh, Pa.	60.00
Fourth Trustee	Wm. B. Laurich, Chicago, Ill.	60.00
President, Judiciary Committee	Joseph Plautz, Calumet, Mich.	75.00
First Judiciary	Joseph Mantel, Ely, Minn.	35.00
Second Judiciary	Anton Okolish, Barberton, O.	35.00
Supreme Medical Examiner	Dr. F. J. Arch, Pittsburgh, Pa.	

The Supreme Medical Examiner receives 25 cents for each application or increase in insurance and the same amount for each sick certificate or certificate of operation submitted.

The following are members of the Investment Committee:

Anton Zbasnik, Ely, Minnesota
Rudolph Perdan, Cleveland, Ohio
John Movern, Duluth, Minnesota
John Balkovec, Pittsburgh, Pa.
Wm. B. Laurich, Chicago, Illinois

Members of the above committee each receive a salary of \$5.00 per month. They pass upon all investments of the Society's funds.

Officers elected at the 1932 Convention whose terms of office begin January 1, 1933, are as follows:

		Waukegan, Ill.
Supreme President	Paul Bartel	Aurora, Minnesota
First Vice President	Matt Anzelc	Cleveland, Ohio
Second Vice President	Louis M. Kolar	Ely, Minnesota
Supreme Secretary	Anton Zbasnik	Ely, Minnesota
Asst. Supreme Secretary	Louis J. Kompare	Ely, Minnesota
Supreme Treasurer	Louis Champa	Pittsburgh, Pa.
Supreme Medical Examiner	Dr. F. J. Arch	Lorain, Ohio
Chairman Board of Trustees	John Kumse	Cleveland, Ohio
First Trustee	Janko N. Rogelj	Pittsburgh, Pa.
Second Trustee	John Balkovec	Joliet, Illinois
Third Trustee	Frank E. Vranichar	Ely, Minnesota
Fourth Trustee	Joseph Mantel	Barberton, Ohio
President, Judiciary Committee	Anton Okolish	Denver, Colorado
First Judiciary	John Schutte	Brooklyn, New York
Second Judiciary	Valentin Orehek	Ely, Minnesota
Third Judiciary	Rose Svetich	Strabane, Pa.
Fourth Judiciary	John Zigman	Cleveland, Ohio
Editor-Manager, Official Organ	Anton J. Terbovec	

Officers of the Society are covered by fidelity bonds in the following amounts:

Supreme President	\$ 2,000.00
Supreme Vice President	500.00
Supreme Secretary	35,000.00
Supreme Treasurer	50,000.00
Chairman, Judiciary Committee and two members thereof, each	500.00
Chairman, Board of Trustees	3,000.00
Four Trustees, each	500.00
Supreme Medical Director	1,000.00
Editor and Manager, Society's Official Organ	2,000.00

The president, secretary and treasurer of each of the Society's subordinate lodges are bonded in amounts of \$100.00, \$400.00 and \$500.00, respectively, where the total individual lodge coverage is \$1,000.00. Where any subordinate lodge is bonded in excess of \$1,000.00, amounts are applied to the officers in the same proportion.

All of the foregoing bonds were issued by a company duly licensed to write insurance of this class in the State of Minnesota. These bonds were inspected and the premium payments thereon were checked. The bonds were found to be in proper form.

Upon the assumption of the office of Supreme Secretary, Mr. Zbasnik was duly bonded by a well-known casualty company, which company for an apparent reason cancelled his bond under the effective date of February 7, 1932. Following the cancellation of his bond, Mr. Zbasnik secured under date of September 19, 1932, a bond executed by personal sureties in the amount of \$35,000.00, effective from October 19, 1931, to December 31, 1932, his full official term, the signers of which are two residents of Ely, Minnesota, who are reputed to be men of moral and financial responsibility and which bond has been approved for acceptance by nine of the Society's Supreme Officers.

Under date of November 29, 1932, the casualty company above referred to by a duly executed order, has declared that the cancellation notice issued by them on or about January 7, 1932, with reference to the bond of Supreme Secretary Anton Zbasnik has been withdrawn and is considered of no force and effect. By this action the bond of the Supreme Secretary in the amount of \$35,000.00 is restored as originally set forth in the casualty company's Schedule Bond, Register No. 319. As the Society's by-laws, Article XIII, Section 1, require that the supreme officers be bonded by surety companies authorized to transact such business in the State of Minnesota, it is presumed that the casualty company's bond above referred to will automatically replace the bond issued by personal sureties.

In addition to the foregoing the Society also carries workmen's compensation and employers liability insurance in coverage of its employees, also fire insurance on its home office furniture, fixtures and supplies, the policies for which were issued by companies duly authorized to write insurance of this class in the State of Minnesota.

As of July 31, 1932, the Society had 184 subordinate lodges with insurance in force aggregating \$9,925,500.00. The subordinate lodges are listed hereunder by states with the number in each, of adult and juvenile members. Where licenses are indicated, such licenses were inspected by examiners.

State	No. of Lodges	No. of Adult Mem.	No. of Juv. Mem.	Lic. by
California	2	82	28	Yes
Colorado	13	950	423	Yes
Idaho	1	17	1	No
Illinois	16	1,124	561	Yes
Indiana	3	270	201	Yes
Kansas	3	169	79	Yes
Maryland	2	52	27	Yes
Michigan	5	396	65	Yes
Minnesota	28	2,814	1,167	Yes
Missouri	1	42	31	No
Montana	7	436	185	Yes
Nebraska	1	88	42	Yes
New Mexico	1	12	20	No
New York	5	368	118	Yes
Ohio	18	1,861	650	Yes
Oregon	1	52	17	Yes
Pennsylvania	54	3,088	1,859	Yes
Utah	3	94	46	Yes
Washington	6	458	140	Yes
Wisconsin	1	89	13	No
West Virginia	4	102	47	Yes
Wyoming	6	366	171	Yes
Province of Nova Scotia	1	8	—	No
Province of Ontario	1	8	—	No
Province of Quebec	1	19	—	No

Totals 184 12,965 5,891

The Society issues two forms of certificates in its adult department, which are designated as Classes A and B, and one form in its juvenile department. Class A provides for whole life insurance without equities of any kind except death benefits. Class B covers twenty payment life certificates which provide for extended and paid-up insurance and withdrawal equities after the payment of assessments for three full years.

(Continued from page 2)

LEDGER ASSETS	
book value of bonds.....	\$95,000.00
cash in transit.....	499.80
deposit in banks not on interest.....	4.67
deposit in banks on interest.....	8,238.44
TOTAL LEDGER ASSETS.....	\$103,742.91

NON-LEDGER ASSETS

Interest due \$150.00 and accrued \$1,275.50 on bonds not in default.....	\$ 1,425.50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	30.75
TOTAL GROSS ASSETS.....	\$105,199.16

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	4,186.50
TOTAL ADMITTED ASSETS.....	\$101,012.66

LIABILITIES

Death claims reported in the period January 1 to July 31, 1932, but not yet adjusted.....	\$ 58.00
Reserve on death benefit certificates.....	4,686.40
Advance assessments.....	2.90

TOTAL LIABILITIES.....	\$ 4,747.30
EXCESS OF ADMITTED ASSETS OVER LIABILITIES.....	96,265.36

TOTAL.....	\$101,012.66
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EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1931.....	6,457	\$2,000,520.00
Certificates written January 1 to July 31, 1932.....	126	10,908.00
Certificates revised January 1 to July 31, 1932.....	254	80,422.00
Certificates increased January 1 to July 31, 1932.....		105,145.00
Totals.....	6,837	\$2,196,995.00
Deduct terminated, decreased or transferred January 1 to July 31, 1932.....	946	340,310.00
Total certificates in force July 31, 1932.....	5,891	\$1,856,685.00

ANALYSIS OF FINANCIAL STATEMENTS

Adult and Juvenile Departments

Reference will be made only to such items as appear to require explanation.

INCOME

An extensive test-check of income was made in each of the years 1928 to 1931 inclusive, and in the period January 1 to July 31, 1932. Pains were taken to check remittances of a considerable number of branch lodges with entries in books of the Supreme Secretary and to verify the final depositing of such amounts to the Society's credit in banks. All amounts were found to have been correctly entered and credited to the proper accounts. In response to a request by examiners, letters were received from 8 of the Society's larger branch lodges disclosing adult department remittances to the Supreme Secretary for 3 months in each of the years 1929 to 1932 inclusive. These were checked and found to be in agreement with the books of the Society.

DISBURSEMENTS

Disbursements were extensively test-checked in each of the years 1928 to 1931 inclusive, and solidly checked for the period January 1 to July 31, 1932. All amounts were found to have been properly entered and distributed, and to be substantiated when required, by proper vouchers.

The examination of a considerable number of paid claims in the years 1929 to 1932, inclusive, satisfies your examiners that the Society's claims are paid in conformity with contract, and with reasonable promptness.

In the month of January, 1932, was noted in the adult department the payment of \$200.00 on account of a death claim that has been paid by the Society in the year 1912. It appears that two beneficiaries under one of the Society's policies, each being named in the amount of \$142.00, were minors at death of the insured, and at time claim was ready for payment; that the then officers of a subordinate lodge turned over to an alleged guardian a check in payment of the amount due to said minors. When the minors in question became of age they demanded payment by the Society of the amounts provided in the certificate referred to, disclaiming that the amount had ever been paid to them or that any guardian had ever been appointed in their behalf. A compromise settlement was made with these claimants in January, 1932, by which each agreed to accept \$100.00 for his interest in the claim. The second payment of this claim as recounted was apparently unavoidable and was in no way discreditable to the present officers of the Society.

The annual statements submitted by the Society to your Department, in adult and juvenile departments for the years 1928 to 1931, inclusive, were checked as to the ledger items and verified.

ASSETS

The Society is in possession of bonds as classified hereunder:

Adult Department:	Book and Par Value	Market Value
S. Government.....	\$ 35,000.00	\$ 36,112.00
State, County and Municipal.....	1,320,500.00	1,204,803.70
Public Utility.....	50,000.00	49,450.00
Juvenile Department:	\$1,405,500.00	\$1,290,365.70

The Juvenile Department: \$ 95,000.00 \$ 90,813.50

The foregoing bonds are kept in the safety deposit vault of a national bank of Duluth, Minnesota, and they were there listed and verified by your examiners in the presence of an authorized representative of the Society and of the bank.

The market value of the bonds as of July 31, 1932, is based on quotations supplied by a reputable bond house dealing extensively in securities of this class.

In view of the present market conditions, it was submitted to you that the above Society's bonds, and with your approval there was used instead an average valuation based upon the December 31, 1931, quotations adopted by the National Convention of Insurance Commissioners and the quotations ascertained as of July 31, 1932. The valuation of bonds in default is based on the market quotations as of July 31, 1932.

The excess of the book over market value of bonds resulting from the foregoing valuation is deducted under assets not admitted in the following amounts:

Adult Department.....	\$115,134.30
Juvenile Department.....	4,186.50

It is due the above Society to say that by the amortizing of its bonds, a valuation considerably in excess of that ascertained by your examiners would be doubtless obtained. Suggestions with reference to a method of bond amortization have been submitted to the Secretary of the Society for his consideration.

Cash in transit in the amount of \$14,754.98 in the adult department and \$499.80 in the juvenile department representing remittances from various branch lodges to the Supreme Secretary was checked and found to have been duly received and deposited in bank by the said Secretary subsequent to the date of this examination.

Cash in office of the Supreme Treasurer in the amount of \$300.00 was verified.

Deposits in banks not on interest and deposits in bank on interest, in both the adult and juvenile departments, were verified and the usual certificates of credit in confirmation of the balances were secured from the depositories.

Included in deposits in bank not on interest, adult department, is the sum of \$10,000.00 in a Pittsburgh, Pennsylvania, bank which closed September 25, 1931, and which is in process of liquidation. After taking into consideration a dividend distribution of 10% made to deposit creditors of the said bank as of August 31, 1932, your examiners have deducted as an asset not admitted the sum of \$5,000.00 estimated as the final loss on this asset.

The Society's deposits in two banks, one in Duluth, Minnesota, and one in Pittsburgh, Pennsylvania, are protected by depository bonds in the amount of \$10,000.00 each. The said bonds are issued by companies duly authorized to write insurance of this class in the State of Minnesota.

Your attention is respectfully called to the fact that the Society has, through apparent oversight, failed to segregate its assets in connection with its class "B" certificates under which are provided extended and paid-up insurance and withdrawal equities. Section 201 Insurance Department compilation of laws (Mason's Minnesota Statutes 1927, Section 3451, as amended) was brought to the attention of the Supreme Secretary, who assured your examiners that the required segregation would be made January 1, 1933.

NON-LEDGER ASSETS

Interest due and accrued on bonds in the total amount of \$23,094.49 and accrued interest on bank deposits in the amount of \$71.01 were computed by your examiners. Neither due nor accrued interest on bonds in default is included in the bond interest above shown.

LIABILITIES — ADULT DEPARTMENT

Of death claims due and unpaid in the amount of \$54,280.51, the sum of \$11,901.11 has been paid on 21 claims since the date of this examination. The balance, \$42,379.40, is made up of claims under which the beneficiaries are minor children for whom guardians have not been appointed, and of claims on which the addresses of beneficiaries are unknown, or on which proof of loss of papers are incomplete. Accumulated interest at the rate of 3% is included in claims held for account of minors.

Of permanent disability claims in the amount of \$49,773.53, the sum of \$3,403.14 represents unpaid benefits, and \$46,365.39 is the estimated amount of liability for future payments. Comments on disability claims and the Society's by-law provisions with reference thereto are made elsewhere in this report.

Of the liability for sick and accident claims in the amount of \$30,719.10, the sum of \$16,176.00 has been paid since the date of this examination, the balance \$14,543.10 represents the estimated liability for future payments on pending claims.

One resisted sick and accident claim was noted on which payments totaling \$108.00 have been paid and on which continued or additional payments were declined because of alleged violation of by-law provisions by the claimant. To your examiners the Society appears to have been justified in closing the above claim and in declining additional payments thereon.

The 1932 Convention at Indianapolis was in session from July 25 to August 2. Convention expenses for the period July 25 to July 31 were paid on August 2 in the amount of \$17,653.21. This amount represents per diem allowance of \$7.00 per day for 150 delegates and officers in attendance, their transportation expenses, hall rent and miscellaneous expenses.

The net reserve on outstanding certificates in the amount of \$1,193,842.54 was based on certificates in force June 30, 1932, and was determined as follows:

The whole life certificates were valued on the National Fraternal Congress Table at 4%, taking the tabulation computed by Mr. R. D. Taylor, Actuary, for the Society as of December 31, 1931, making a prospective valuation on the same business as of December 31, 1932. The necessary additions and deductions due to new business, reinstatements and terminations were then taken into consideration and the mean of the two results was used.

On the twenty payment life certificates, valuations based on the American Experience Table at 4% were obtained by using the terminal reserves.

LIABILITIES — JUVENILE DEPARTMENT

This department had but one unpaid claim, in the amount of \$58.00, as of July 31, 1932. This claim was paid August 23, 1932.

Reserve on death benefit certificates in the amount of \$4,686.40 is based on the Standard Industrial Table at 4% on certificates in force as of June 30, 1932, in the amount of \$1,856,685.00.

Because of the substantial surplus accumulated in its juvenile department, the Society omitted assessments against its juvenile members for the months of October and November, 1928, June and July, 1929, and for February and March, 1932.

CORPORATION RECORDS

The minutes of all meetings of the Supreme Board and of the General Conventions were reviewed for the period January 23, 1929, to July 31, 1932. They are recorded in Slovene and were translated for your examiners by the Secretary of the Society. The minutes appear to have been carefully recorded and to be in proper form.

Meetings of the Supreme Board are held in January and July of each year. The Grand Lodge sessions or Conventions of the Society are held every four years. The last Convention was held at Indianapolis, Indiana, July 25 to August 2, 1932. The next Convention is to be held in Cleveland, Ohio, in the month of September, 1936.

At the Thirteenth Convention held at Ely, Minnesota, July 30 to August 4, 1928, at which 155 delegates and 11 supreme officers were reported present, various amendments were made to the Society's Articles of Incorporation and By-laws. A certified copy of the Articles and Laws as amended has been filed with your Department.

At the above Convention the merger or consolidation of the Self Existing Slovenian Workmen's Benefit Society, St. Barbara No. 2 of Ely, Minnesota, was officially sanctioned. The said merger was approved by your Department October 18, 1928, as shown by a document on file in your office.

At the Fourteenth Convention, held at Indianapolis, Indiana, July 25 to August 2, 1932, 137 delegates and 13 supreme officers, constituting a quorum, were reported present. At this meeting various amendments were made to the Society's Articles of Incorporation and By-laws, which are said to be in process of printing in booklet form. Assurance was given that a certified copy of the Articles and Laws as amended will be filed with your Department.

At this Convention a resolution was adopted effective January 1, 1933, requiring that the writing of policies based on the National Fraternal Congress Table of rates shall be discontinued and all new business in the life class shall be based on the American Experience Table with interest at 4%. Provision is made that members now insured under Plan A (covering all policies based on the National Fraternal Congress Table of rates) are to be given the privilege of converting their insurance to policies based on the American Experience Table, which will provide cash surrender equities, and are to be non-forfeitable after 3 years. Proper credit is to be given such transferred members for any reserve accumulated under their old policies.

In addition to the foregoing, the above Convention also authorized the writing after January 1, 1933, of endowment policies of insurance.

Effective September 1, 1932, a resolution was passed which permits members of the juvenile department to remain therein until such members attain the age of 18 years, with the option remaining unchanged that they may transfer to the adult department upon attaining the age of 16. This resolution appears to be in conflict with Section 204 of the Insurance Department compilation of laws (Mason's Minnesota Statutes 1927, Section 3454).

Under the provisions of another resolution passed at the above Convention, members insured under "Plan A" above described, who are unable to pay their assessments, may elect to be transferred to what will be designated as the Inactive Class. Members so transferred will forfeit all benefits with the exception of a death benefit of \$100.00. Privilege will be given of remaining in the inactive class for three months, which period may be extended every three months up to one year. Re-admission to the active class of members is to be conditioned on the payment of all dues, and in the case that inactive membership continues for over three months, a medical examination will be required.

A resolution was also passed at the above Convention authorizing the acquirement of land and the erection thereon of a building suitable for a home office at Ely, Minnesota. The stipulation was made that the total cost of land and building for the purpose stated was not to exceed the sum of \$20,000.00.

The books and records of the Society are systematically and accurately kept. Your examiners were materially aided throughout this examination by the courtesy and co-operation of the Society's officers and employees.

"Nova Doba"

GLASILLO JUGOSLOVANSKE KATOLIŠKE JEDNOTE

Lastnina Jugoslovanske Katoliške Jednote.

IZHAJA VSAKO SREDO

Cene oglasov po dogovoru.

Naročnina za člane 72c letno; za nečlana \$1.50; za inozemstvo \$2.

OFFICIAL ORGAN

of the

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83

Zavarovanje in združitev

Ameriški Slovenci verujemo v zavarovanje. Malo jih je, ki bi ne imeli zavarovanih svojih poslopij in svojega pojišča. Lastniki avtomobilov imajo iste večinoma zavarovane. V prvih vrstah pa stojimo ameriški Slovenci posebno z ozirom na zavarovanje za bolezni, poškodbe in smrt. Že samo število slovenskih podpornih organizacij to dokazuje, še bolj jasno pa to kaže število članstva, ki pripada tem našim organizacijam. Dovoljivo je, če nas v tem oziru kakšna druga skupina priseljencev dosegla ali celo prekaša. Naše podporne organizacije izkazujejo skupno nad 100 tisoč članov, in če vpoštovamo, da je vseh Slovencev v Zedinjenih državah morda 250 tisoč, je število članstva naših organizacij zelo častno.

Dobra, solidna podpora organizacija, kot je na primer naša J. S. K. Jednota, nudi v gotovih oziroh najboljšo investicijo. V tej ustanovi investiramo naše prihranke v malih mesečnih obrokih, pa smo klub temu kmalu po pristopu upravičeni do vseh podpor in zavarovalnin, ki jih daje organizacija.

Kdor kupi avtomobil ná obroke, postane njegov resnični lastnik šele, ko je plačal zadnji obrok. V slučaju, da pred tem umrje in njegovi dediči ne plačajo dolgovanih obrokov, bo družba vzela avtomobil nazaj. Pričinjeno isto pravilo velja, če človek kupi na obroke hišo ali posestvo sploh. Pribratki pdporni organizaciji ni tega. Ako umrje član, ki je morda samo nekaj mesecev plačeval svoje prispevke organizaciji in v resnicu vplačal le malo vsoto, je njegovim dedičem izplačana polna posmrtnina. V tem oziru imajo sicer razne organizacije nekatere izjeme, toda to splošnega pravila ne izpremeni.

V splošnem se naši rojaki zavedajo teh velikih ugodnosti, ki jih nudijo naše podporne organizacije, in se jih držijo z lojalnostjo, ki je občudovanja vredna. To se posebno sijajno kaže v teh težkih časih, ko mnogi le z največjo težavo spravijo skupaj za asesment potrebitne vsote, vendar bi vse drugo prej pustili, kot svojo podporno organizacijo.

Za tiste člane, ki že štiri leta ali več pripadajo J. S. K. Jednoti in se nahajajo v resnih finančnih potežkočah, je 14. konvencija vpljala načrt "AA," na podlagi katerega bodo lahko črpali svojo lastno rezervo za plačevanje asesmentov. To jim bo omogočilo, da ostanejo v naših vrstah, da v slučaju njih smrti njihovi dediči ne bodo ob zavarovalnino, za katero so člani morda mnogo let plačevali. Od vseh zavarovalnine se bo odračunala le izposojena vsota z obrestmi. Za današnje razmere je bil to nedvomno zelo važen korak, ki ga je storila zadnja konvencija. Člani, ki ne morejo zmanjšati svojih asesmentov in jim vsled tega preti nevarnost črtanja, imajo v načrtu "AA" najboljše in edino možno sredstvo, da ostanejo v organizaciji in da ne izgubijo vsega, kar so tekmo let v njeno blagajno plačali.

V letih, ko je bilo naseljevanje iz starega kraja na višku, smo ameriški Slovenci ustanovili celo vrsto podpornih organizacij. Nastala je tekma, ki je bila za naš narod vsaj v tem oziru koristna, da je privabila v razne naše organizacije neprimerno večje število članstva, kot bi bilo mogoče samo par organizacijam. V teku časa so se nekatere manjše organizacije pridružile večjim, druge pa še poslujejo samostojno. Vendar misel nadaljnega združevanja še vedno živi med članstvom raznih naših organizacij.

Ideja združenja seveda ni omejena na naše organizacije. Pred nekaj tedni se je združilo pet malih čeških podpornih organizacij v eno samo. Skupno število članstva združenih organizacij znaša okoli 25,000. V decembri sta se združili organizaciji North Dakota Fraternal Congress in South Dakota Fraternal Congress. Združena organizacija se imenuje Fraternal Congres of the Dakotas.

Konvencija Slovenske Svobodomiselne Podporne Zvezze, ki se je vršila v maju preteklega leta, je naročila svojemu glavnemu odboru, naj skuša stopiti v stike s sorodnimi podpornimi organizacijami, ki gojijo idejo združitve. Štirinajsta redna konvencija J. S. K. Jednote, ki se je vršila par mesecev pozneje, je potom sprejete resolucije naložila slično nalogu svojemu glavnemu odboru. To dokazuje, da med članstvom obeh omenjenih podpornih organizacij ideja združitve ni mrtva.

S tem seveda ni rečeno, da je združitev že predurmi, pač pa sta konvenciji odprli vrata in začrtali smernice, katerim naj sledita glavna odbora obeh omenjenih organizacij, kar utegne morda po preteklu nekaj let privesti do resnične združitve. Združitev sama seveda ne bo resila vseh težkih problemov, ki jih imajo pred seboj razne podporne organizacije, toda utegne jih nekoliko olajšati.

V smislu sklepa 14. konvencije JSKJ je torej prav, da članstvo obdrži idejo združitve živo in da razpravljajo o njej. O izpeljivosti ali neizpeljivosti ideje bo končno itak odločevalo članstvo.

VSAK PO SVOJE

(Nadaljevanje iz 1. strani) močni Samson, ki je z oslovo čeljustjo pobil tisoč Filistejev, ne živi več: poslali bi ga v Washington!

Jezikoslovci se prepričajo, katerih deset besed je najlepših v angleškem jeziku. Gledate lepo te angleškega jezika nisem posebna avtoriteta. Sodim pa, da bi se dragim rojakom najbolj dopadle sledeče besede:

"Pridi nazaj na delo; plača stara in delo vsak dan."

Ali pa: "Priloženo ti posiljam ček za celo vsoto, katero sem dolžan."

Zdravstvene avtoritete trdijo, da se s poljubljanjem na usta širi hripta in flu, in priporočajo, da naj se mladi ljudje rajši poljubljajo na vrat.

Yes, ali pa na kolenz! Ali pa na — oh, saj je boljše, da končam!

A.J.T.

RAZNO IZ AMERIKE IN INOZEMSTVA

(Nadaljevanje iz 1. strani) nakar se pričnejo pogajanja za rešitev vprašanja mednarodnih dolgov. S potrebnimi predpravami se bo pričelo v Washingtonu takoj.

SLADKORNA BOLEZEN se v Zedinjenih državah v ednobjolj razširja in zahteva vedno več smrtnih žrtev, klub rabi insulina, ki na tej bolezni bolejajočim osebam podaljša življenje za mnogo let. Ta bolezen spravi v grob 24.6 oseb izmed v s a k i h 100,000 prebivalcev.

Vzrok za širjenje te bolezni

vidi nekateri znanstveniki v tem, da v sedanjih časih več ljudi dosegajo visoko starost, kot pred desetletji, drugi pa v nepravilni prehrani.

EVROPSKI DRŽAVNIKI se radi sklicujejo na velike vojaške izdatke Zedinjenih držav, kadar se jih opominja, da naši evropski države nekoliko zmanjšale svoje oboroževanje, nakar bi lahko odpeljale svoje vojne dolgove Ameriki. Ti državniki pa ne vedo, ali nečetno vedeti, da večina vojaških izdatkov Zedinjenih držav ne gre za stojčo vojsko in mornarico in za novo oboroževanje, pač pa za plačevanje pokojnih in odškodnin vojnim veteranom ter njihovim vdovam in otrokom.

ZA vsakim ubitim ali ranjenim vojakom v svetovni vojni ima Velika Britanija na leto \$26.49 stroškov na moža, Francija \$34.00, Nemčija \$22.98, Italija \$12.44, Canada \$98.64, Zedinjene države pa \$180.00.

Veteranom vseh vojn je bilo dodač, da v zakladnice Zedinjenih držav izplačanih 15 milijard in 570 milijonov dolarjev, torej znatno več, kot znaša ves originalni vojni dolg evropskih držav Ameriki.

Na podlagi števila mobiliziranih vojakov v svetovni vojni ima Velika Britanija na leto \$26.49 stroškov na moža, Francija \$34.00, Nemčija \$22.98, Italija \$12.44, Canada \$98.64, Zedinjene države pa \$2,668.

Na podlagi števila mobiliziranih vojakov v svetovni vojni ima Velika Britanija na leto \$26.49 stroškov na moža, Francija \$34.00, Nemčija \$22.98, Italija \$12.44, Canada \$98.64, Zedinjene države pa \$2,668.

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ODMEVI IZ RODNIH KRAJEV

(Nadaljevanje iz 1. strani) Mateja Grileja v Dubrovniku so na Štefanovo vlonili do slej neznani zlikovci v času, ko sta kapetanova mati in služkinja bili odšli v cerkev, kapetan pa po opravkih v mesto. Ko se je služkinja vrnila domov, je našla v stanovanju vse razmetano. Tako je obvestila o tem kapetana, ki je hotel domov, na hišem pragu pa se je zgrudil in izdihnil. Zaradi velike razburjenosti ga je zadela kap.

Oče in sin ljubavna tekmeča. Blizu sela Rayniece v okolici Banjaluke so na novega leta dan našli mrtvega znanega bosanskega vlasta Koja Milutinovića, ki je te dni dopolnil 80 let. S kladivom mu je nekdo razbil lobanje. Vest o njegovem smrti je vzbudila splošno obžalovanje, ker je pokojnik bil znan kot dober človek. Že njim je živel v konfederaciji 50 letna Ilonka Gnjatovića, razen tega še sin prve žene Kosta, star 45 let. V hiši je v prvih letih vladala sloga; ko pa je Milutinović slučajno izvedel, da njegova Ilonka ljubimka s sinom, je sina kaznoval tako, da je ves svoj imetek prepisal na Ilonko. Posledica je bila, da so starega Milutinovića našli mrtvega v postelji. Ugotovilo se je, da sta ga Kosta in Ilonka ubila.

Veliki živiljenjski uspehi in tragedija smrt črn

New Era

ENGLISH SECTION OF
Official Organ
of the
South Slavonic Catholic Union.

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS

Nova Doba



CURRENT THOUGHT

Sticking Together

One of the regrettable outcomes of the present nation-wide unemployment is the recombining of an English-conducted lodge with that of its parent branch, the Slovene-conducted lodge.

Not only has our S. S. C. U. suffered in this respect, but other fraternal benefit organizations have met similar fate. Fraternal benefit unions, societies, etc., like business institutions, have had to make readjustments. During economic reversals it is common to see consolidations of similar industries, where operating and maintenance expenses are decreased by eliminating duplication of like functions. Although the same analogy does not apply exactly to fraternal benefit institutions, the financial base plays an equally important part. In both instances there is lack of money.

Fortunately, there have been but few instances of such mergers among lodges of our Union. Unquestionably, this procedure was followed only when all other efforts to carry on the major lodge had failed.

Sometimes, the fault of an English-conducted lodge in not being able to carry on alone is due to component members. Administrative officers fail to take the lead, as is expected by members, and in a few months the lodge falls into a rut from which it cannot extricate itself. Not that resurrection is impossible, if the members will it, but due to absence of a driving force the frame of mind of members becomes stagnant, and voluntary action entirely missing.

The president and secretary of a lodge are the two most important driving forces of the local branch. If the president fails to insist on regular monthly meetings, members will soon acquire the habit of non-attendance, and merely pay dues to the secretary. A president must possess some qualities essential to effective leadership. It isn't necessary that he exert penetrating influence over the members, although such a quality is desirable. By putting forth his best efforts, and literally "put his shoulder to the wheel," satisfactory results will be obtained. At least the lodge will not become dormant. Secretary can do his bit toward keeping up the morale of the lodge. When dues are paid at his home, he can urge members to meet such obligations at the night of the meeting, and thus cause them to be present at the lodge assembly. Moreover, the secretary can accomplish much by sending cards containing notice of the meeting a few days before members convene.

It is difficult to comprehend why a group of English-speaking members will go to the time and trouble of organizing a separate branch only to relinquish it for want of continued interest. Then re-consolidation is avoidable, there appear several reasons for wanting to disband and merge with the senior lodge: members organizing an English-conducted group did not do so for the purpose of establishing a lodge where meetings can be conducted in English; where social activities can be indulged in independent of the elders; in general, where a co-operative spirit of working together for a common cause is dominating. Evidently such a group got together to execute a selfish interest, and when that failed to come through as expected, the individuals disbanded and re-consolidated with the senior group.

Pathfinder Lights

Gowanda, N. Y.—If the regular treasurer, in charge of arrangements, how else could it be but a grand old party. Uncle Louis supplied the refreshments which were fit for a king and queen. That layer cake! As Amos would say: "Mmm! Mmm!" I wish I had another one now. Some of the girls even wrapped up parts of the cake to take home with them. It is said that this is a sure sign of an early surprise. We hope it will be a pleasant one. Some of the girls took out for new ideas and proposals. Let them at our next meeting. We want to make this a dance, and that everybody will never forget.

The "Prosperity Twist" was instituted with Frances Zelnik, the winner of the lucky prize. Among those whose absence caused them to lose out were: Louis Andolsek, Louise Batchen, Lottie Law. I've often wondered if my name was ever on the list because it was never lucky one yet. Maybe the last thing for me to do would be to put a string on my slip. The members were very glad of the presence of our latest new member, Miss Doris Lingue. You know we have to look after our fellows. The meeting was followed by dancing and a party. A party with Louis Andolsek, our new

National Champs Average 1017

Record for League is 3051 Joliet, Ill.—Our JSKJ-Tezak

Floral bowling team tied the Joliet Home Laundry team for first place in the Joliet City League, as the result of their two-out-of-three games over the Laundry Men. A total of 3051 pins were scored on this memorable Tuesday, Jan 17, on the Hub Recreation alleys, 3 and 4. The bleacher seats from alleys 1 to 6 inclusive were packed to capacity with spectators, and many were kept standing, making an estimate of about 300 fans who witnessed the match. A big majority were pulling for the best Slovene Fraternal pin team in America. Therefore, to you, loyal fans, we say—Thank you.

TEZAK FLORALS

Papesh	209	208	214
Ramuta	193	231	176
McBride	181	201	214
Kubinski	182	190	206
Horwath	197	213	236
Totals	962	1043	1046

JOLEIET HOME LAUNDRY	245	150	202
Gnadinger	175	191	205
Sorg	199	184	157
Barclay	194	222	203
Pauly	159	199	237
Totals	970	946	1004

KNOW ANY OLDER?

What is probably the oldest free school in continuous operation of the United States is a

school built by George Wash-

ington in 1785 and which is still used by the public school system of Alexandria, Va. This oldest free school was recently marked with a bronze plaque. Washington established the school for the support and education of poor children, especially those whose ancestors "had fallen in the defense of their country." Robert E. Lee was a pupil at this school from 1818 to 1824. It was known as the Alexandria Academy.

Cape Cod lighthouse, perched

on the clay bluffs of the north-

eastward side of the cape, is

the oldest lighthouse on the

Cape Cod Massachusetts coast.

It was built in 1798. And this

famous old lighthouse, familiarly known as the Highlands,

has just had its beam of light

increased to 4,000,000 candle-

power. The old lighthouse at

the mouth of Delaware Bay

was also one of the very oldest

lights in the United States, but

it was undermined by the

heavy seas and was destroyed

several years ago.

At Bellefontaine, O., there

is some concrete pavement

around the courthouse that was

laid 39 years ago.

—Pathfinder.

seph's School Auditorium where another party was in progress. The highlight here was the wonderful sauerkraut and wieners that were served. Thus we were quite filled up for home, sweet home.

The stockholders of the Slovenian Co-operative Corporation met at the Slovenian Hall and elected the following directors for the year 1933: Lawrence Andolsek, president; Mike Primozich, vice president; Ernest Palcic Jr., secretary; Jerney Krasovec, treasurer, and Martin Matakovich.

The Slovenian Hall is sponsoring a dance on Saturday, Feb. 25. Don't forget the date.

Ernest Palcic Jr., Secretary, No. 222, SSCU.

BRIEFS

Journal and Observer, a new weekly for American Jugoslavs,

made its initial appearance last week. It is a four-page newspaper, edited and published in Cleveland, with Frank T. Sudolnik, editor-in-chief. The entire staff and management is composed of American Jugoslavs. Joe Jarc is sports editor and Frank Truden business manager. Ann Erste and John Kostecek are feature writers. Practically the entire staff of the Journal and Observer was formerly connected with The Cleveland Journal, a weekly with similar purpose and functions as that of the new weekly. Subscriptions can be forwarded to the Journal and Observer Publishing Co., 6420 St. Clair Ave., Cleveland, O.

Frank Ilc Jr. of Cleveland, O., going under the stage name of Ken Williams, has been appearing over the Akron Station WJW, as a comedian and entertainer par excellence. Beginning with this week, Ken Williams has been given a regular weekly 15-minute assignment, from 2:30 to 2:45 every Wednesday. Various Slovanes have appeared with the increasingly popular Williams, among them being Joseph Smole. Ken does not confine his energies solely to radio work, but appears at various local theaters as master of ceremonies.

Slovene Art School of Cleveland will hold an exhibition of its works on Feb. 8, 9, 10 and 11, in the Slovene National Home on St. Clair Ave. Gregory H. Perusek, head of the school, will also display some of his works. The main purpose of the exhibit will be to stimulate interest in Jugoslav art, and inasmuch as the undertaking is to develop cultural art among the Jugoslavs the directors of the National Home agreed to have the Art School use the hall free of charge.

Arthur Rodzinski, conductor of the Los Angeles Symphony Orchestra, has been appointed conductor of the Cleveland Symphony Orchestra, to succeed Nikolai Sokoloff, who has been appointed head of the New York Symphony Orchestra. Mr. Rodzinski was born in what is now Jugoslavia (Dalmatia), but is of Polish lineage.

Associated Press reports that the governor of Poland's federal district has appointed a "dance dictator" to supervise dancing academies. Many parents had complained that their children did so badly after taking lessons from advertised teachers that they became objects of ridicule. The "dance dictator" must decide whether poor teaching or lack of talent was the cause.

PROSPECTIVE MEMBER

Canonsburg, Pa.—On Jan. 12, 1933, Mr. and Mrs. Anton J. Polk became proud parents of a 9½-pound baby boy, Alvin Harold. The father and mother of the youngster are members of Jefferson Collegians lodge, No. 205, SSCU. Here's hoping that young Alvin Harold will also become a member in the near future. Congratulations, Mr. and Mrs. Polk, and good luck to you Alvin Harold.

Louis Polaski Jr., Pres., No. 205, SSCU.

Collegians Plan Card Party for Jan. 29

Canonsburg, Pa.—Jefferson Collegians lodge, No. 205, SSCU, will hold a card party and entertainment on Sunday evening, Jan. 29, 1933. The location of the affair is the home and basement of my brother-in-law, Pete Karmelowicz (The Barber), at 519 Highland Ave., where the Collegians hold their monthly meetings. The time of the party is from 7:30 p. m. until—well, use your own judgment.

Very suitable prizes are to be given away to the one winning the most number of games, and to the highest scorer in respective games. Such games as pinochle, rum, 500, euchre and many other interesting games will be played. Refreshments will be served free of charge after the card party.

The musical entertainment for the evening will be furnished by the "Hawaiian Serenaders," a local group that is becoming increasingly popular by leaps and bounds. These boys broadcast every Sunday evening over Station WNBO, Washington.

Cordial invitations are extended to anyone, and each member is urged to bring his or her friend (or both) with them for a big time; the more the merrier is our motto. Committee in charge is rapidly working on the final arrangements on the affair so as to assure one and all a most enjoyable evening.

Admission is only 25 cents to this gala royal time. Don't forget the date, Sunday evening, Jan. 29, at 7:30. Come one, come all.

Louis Polaski Jr., Pres., No. 205, SSCU.

Fraternals Have No Reason for Loans From R. F. C.

(Editorial—Reprinted from the Fraternal Monitor)

As a result of several loans being made to the commercial life insurance companies, some executives of fraternal benefit organizations have looked into the feasibility of applying to the Reconstruction Finance Corporation for a similar loan. Enquiries have been made of The Fraternal Monitor, seeking its opinion on the subject of whether or not the fraternals should attempt to borrow money from the R.F.C. In each instance, the writers have been advised that they should not seek such aid.

This, of course, was at the time merely the opinion of this publication. To secure wider and official thought on the subject, a letter stating our stand in the matter was sent to Mrs. Mary E. LaRocca, president of the National Fraternal Congress of America. The following is an excerpt from her reply:

"I think you are correct in your views that fraternal organizations should not borrow from the Reconstruction Finance Corporation. The fraternal organizations have prided themselves on the fact that they have not needed to borrow, and I can see no reason why they should now since they have the safety of the open contract. I do not favor doing anything along the lines of fraternal organizations borrowing from the Reconstruction Finance Corporation."

FACING SOCIAL BANKRUPTCY?

Cleveland, O.—Much has been written regarding the poor attendance at lodge meetings by the various English-speaking units. Lest one might get the impression that it is only the S. S. C. U. lodges that have been suffering with this malady, it must be added that lodges of other organizations likewise report poor attendance at meetings.

One often wonders just what it is that members find more intriguing than a monthly meeting where the members have such a splendid opportunity to:

- a) meet old friends
- b) meet new acquaintances
- c) discuss business pertaining to lodge and Union
- d) if not capable to discuss such matters, it is even more essential that they attend for they can always learn from the ideas and experiences of others.
- e) socials and dances following meeting with no direct expense to member.

It is not a good policy to decry through the medium of our official organ that attendance at the George Washington meeting last month, as well as in the past, was shamefully small. It gives the impression to other lodges that G. W.'s are not as co-operative nor as conscientious as the general public believes it to be. Like many other progressive lodges, the work of successful directing of affairs lies within a group of officers, who have in the last few years placed the G. W. lodge in the limelight and position it now holds, with the aid of a few loyal members. Since 100 per cent. attendance at the meetings is nigh well impossible, at which time this could be explained, this means of "broadcasting" or heart to heart talk with lax members must be resorted to. The thought in mind being to lay the cards on the table as regard the policy of the G. W.'s for the current season.

At our annual meeting it was pointed out that the lodge can save more than 50 per cent. in rental of the meeting hall, orchestra etc. This could be done by obtaining a smaller meeting room in the old building of the Slovene National Home. Then, too, the orchestra could be dispensed with. There is no need of having a spacious clubroom and entertaining music for non-members who have their good time on the lodges expense, while nearly 75 per cent. of the members stay away. The Executive Board decided to use the present meeting room for a period of two or three months and in the event the members show no increased interest, arrangements will be made for smaller quarters. The entire matter rests with the members and not the Board. It is only if the members fail to respond that the Board will be forced to act.

If you are one of those who attended regularly, remind your friends to attend. Take it upon yourself as one of your duties. For if we will merely be content with paying our dues, without taking an active interest in the Union, a time may come, when owing to our complete misunderstanding, laxity of initiative and aggressiveness the Union will slowly deteriorate and be controlled by a few. One can naturally assume that a few cannot carry on as successfully as a majority. Furthermore, the few might find it advantageous to work for their own selfish interest. It is in lodges all over the country where ideas are hatched and brought forward to the conventions, and then supreme officers, if they found such idea expedient, passed them on to the entire Union so that all can benefit.

Are you the kind that pays your lodge dues and then forgets about your members, until such time when you are incapacitated, or need their help in some form or another? Possibly at that time you find that the dance hall shieks, the theater stars, which you so idolize, carry on just the same without your support. While the humanitarians, the "chumps," who have always worked for the interest of the membership, are your best friends in time of need even though you don't deserve them.

Any lodge possessed of members not taking an active interest in its meetings and affairs is facing social bankruptcy.

Martin Antoncic,

George Washington Lodge, No. 180, SSCU.

Rooster and Ringneck Pheasant

The strongest fighting cock would probably finish a poor second in a bout with a ring-neck pheasant.

Equipped with longer spurs than its barnyard relatives, and of a more truculent disposition, the pheasant can worst anything in its class. The farmer's Plymouth Rock or Rhode Island rooster, a lumbering adversary at best, finds itself soundly trounced after a few passes.

When food is scarce in the winter, cock pheasants invade the barnyard for corn thrown to the chickens. Woe to the rooster which endeavors to uphold its prowess against the visitor from the wilds. Roosters

have been killed in such unequal combats.</

"THE BLOOD OF THE EARTH"

Petroleum, One of Oldest Natural Resources Known to Man, was Used Only as a Medicine a Few Generations Ago

Although it was not used industrially until modern times, petroleum was known to the ancients and is one of the oldest natural resources in point of recognition. The word "petroleum" is derived from Latin "petra," rock, and "oleum," oil, and it is sometimes called rock oil.

In "Hortus Moguntiac," a Latin book on natural history written by a medieval physician named Cassius Felix and printed at Mainz, Germany, in 1491, is what is believed to be the earliest picture of an "oil well." Under the picture is the following comment: "Petroleum is oil from rocks. It is found in rifts, since it arises when oily earth and quantities of heat, generated by the action of water, combine to fiery stuff. It is found both on rocks, being contained therein and exuding from them and on the sea." In the accompanying text petroleum is referred to as "Babylonian pitch," indicating that it was first discovered in Asia, and it is divided into two kinds, white and black, the latter being recommended for external application in cases of rheumatism and for drinking with warm water to relieve stomachache and indigestion.

A Franciscan monk and missionary, Joseph de la Roche d'Allion, in 1627 wrote to a friend in France about a spring of mineral oil near what is now the village of Cuba in southwestern New York. The Indians, who had long known of the spring, collected the petroleum under the name Seneca oil and used it as a remedy for all sorts of ailments, but particularly rheumatism. Like the aborigines, the whites, at first employed the oil for medicinal purposes only, their method of collecting it from the spring being to spread a woolen blanket on the water and then to wring out the oily scum.

"Petroleum" as the name for natural oil occurs on a map dated 1755 and marking oil springs near the mouth of Oil Creek on the Allegheny River, not a great distance from the original Seneca spring. In 1819 a farmer named Martin Peary, while digging for brine at the mouth of Troublesome Creek on the south fork of the Cumberland River in Kentucky, unintentionally sunk what is often referred to as the first oil well in the United States.

Settlers in Ohio and West Virginia and neighboring regions noticed oil oozing from the banks of streams as early as 1820, and petroleum was regarded as a nuisance because it frequently interfered with ordinary wells. Dr. Samuel P. Hildreth, however, suspected its true value. "It affords a clear, brisk light when burned in this way (in workshop lamps)," he wrote in 1826, "and it will be a valuable article for lighting the street lamps in the future cities of Ohio."

Twenty years later petroleum, obtained chiefly as a by-product of salt wells, was still sold almost exclusively as a medicine. Samuel Kier, who had a bottling works near Pittsburgh and who sold petroleum at 50 cents a pint, came to the conclusion that his product would be more salable as a lubricant and illuminant. He had samples of the oil studied by a chemist in 1849, and five years afterward he began to refine crude oil by a process of distillation.

A wandering school teacher and journalist named G. H. Bissell, who was a graduate of Dartmouth College, noticed one of Kier's medicine adver-

Spas and Springs of Jugoslavia

Jugoslavia is richly supplied with medicinal and healing waters. Today her spas are already becoming famous throughout Europe. Their importance is two-fold, for besides their value to invalids who come for cures to Jugoslavia, the export of medicinal waters is becoming an ever-increasing factor in Jugoslav exports.

Climatically Jugoslavia is predominantly Central European, varying only in those regions influenced by the Adriatic Sea. The Mediterranean climate is limited not merely to the Adriatic littoral, but penetrates along the river valleys (Krka, Neretva, Morača and Zeta) deeper into the hinterland. It is felt, moreover, south in the valley of the Vardar River, which opens toward the gulf of Salónica. Further north from this Adriatic-Aegean zone, the Central European climate, with its sharp contrasts of winter and summer, begins to develop. Between these two climatic belts, there are mountain regions where the Alpine climate rules with its long winters and short, but fresh summers.

Petroleum has many names—natural oil, coal oil, mineral oil and earth oil. The unrefined product, just as it comes from the earth, is known as crude oil. Lubricating oil is the heavier portion of the petroleum after the lighter gasoline, kerosene and other volatile and non-lubricating elements have been removed by distillation.

How petroleum is formed in the earth is not known definitely, although the organic theory of its origin is almost universally accepted. Crude oil consists essentially of the elements of hydrogen and carbon in a bewildering number of different combinations. According to the organic theory, petroleum resulted from the natural distillation, through untold geological ages, of great masses of buried organic matter. Notwithstanding a great deal of circumstantial evidence to support the general theory, there is still much uncertainty as to whether vegetable or animal matter contributed most to the product. Laboratory experiments have proved that petroleum can be made from fish and some authorities suppose that fishes and other marine life contributed largely to its formation. Whatever the "mother substance," nearly all scientists are agreed that petroleum is a geo-chemical result of rock pressure and earth temperatures, possibly working under catalyzing influences.

One of the most remarkable developments of the oil industry is the transportation of the product by means of a vast system of underground pipelines. Although much of the crude oil is refined in the vicinity of the fields where it is pumped from the earth, a network of subterranean pipes carries petroleum and its byproducts from the oil fields of Texas and Oklahoma to refineries in Pennsylvania, New Jersey, New York and other Eastern states. Similar pipe lines are used in other parts of the world.

In 1931 there were about 112,000 miles of such pipes in the United States alone. The trunk pipes usually are about eight inches in diameter and the "feeders" about four. Since the lines cross mountains and rivers, pumping and storage stations are located at intervals of about 60 miles along the way and the oil is forced through the pipes under pressures ranging from 400 to 600 pounds to the square inch. The pipe line crude oil was devised by Henry Hartley in 1861.

Spirit of Our SSCU

East Palestine, O.—Recently a former member of our SSCU passed away some time after he had been forced to discontinue his membership in the organization, due to financial difficulties. Of course, the fact that he ceased to be a member some time before passing away, disqualified his family as for receiving any death benefit from the organization.

But the lodge to which he belonged met at an appointed time and voted to assist the bereaved family in every way possible under the circumstances. And they did some beautiful work in their assistance. It was the spirit of the SSCU at work—that helping hand spirit. We ask, what insurance company would have done these things had the man ceased to be a policy-holder?

Joe Golicic,
No. 41, SSCU.

Two Young Frogs

Two gay young frogs, from inland bogs,
Had spent the night in drinking.

As morning broke and they awoke

While yet their eyes were blinking,

A farmer's pail came to the swale

And caught them quick as winking.

Ere they could gather scattered senses

Or breathe a prayer for past offenses,

The granger grave, that guiltless man,

Had dumped them in the milkman's can;

The can filled up, the cover down,

They soon were started off for town.

The luckless frogs begin to quake

And sober up on cold milk shake.

They quickly find their breath will stop

Unless they swim upon the top.

They swim for life, they kick and swim.

Until their weary eyes grow dim.

Their muscles ache, their breath grows short,

And, gasping, speaks one weary sport:

"Say, dear old boy, it's pretty tough

To die so young, but I've enough

Of kick for life; no more I'll try it—

I was not raised on a milk diet."

"Tut, tut, my lad," the other cries;

"A frog's not dead until he dies.

Let's keep on kicking—that's my plan,

We yet may see outside this can."

"No use, no use," faint heart replied;

Turned up his toes and gently died.

The braver frog, undaunted still,

Kept kicking with a right good will,

Until with joy too great to utter

He found he'd churned a lump of butter,

And climbing on that lump of grease,

He floated round with greatest ease.

MORAL

When times are hard—no trade in town,

Don't get discouraged and go down,

But struggle still—no murmur utter—

A few more kicks may bring the butter.

—Author Unknown.

Your Best Friend Won't Tell You

By Dr. A. L. Garbas

By medium of the radio, newspapers and magazines, most of us have been awakened with the facts that, "your best friend won't tell you" and that, "four out of five have it." The aggregate of money spent on mouth washes and popularizing its use must run into the millions of dollars annually. The exact benefits derived from the use of the various nationally advertised mouthwashes is unknown. It is true that the average mouthwash does temporarily counteract the growth and evil results of the mouth bugs, and at the same time exerts a cleansing action upon all of the oral tissues.

The most satisfactory and efficient mouthwash, however, is our own alkaline saliva, and if we observed all hygienic measures, it would be unnecessary to prevail upon these various chemically treated solutions to camouflage an obnoxious breath.

The causes of halitosis are many and the only treatment for this condition is the removal of the cause. Mouthwashes may be gargled by the gallon quantities, but if the cause is not removed, the disagreeable exhalation and factor of breath will continue to exist. Mouthwashes serve excellently in concealing an onion or garlic breath, but one can't characterize such breath with halitosis.

As has been stated, the causes of halitosis are many, and it would require much space to go into each cause deeply. It is only possible, therefore, at this time to mention some of the predominating causes which produce halitosis, and if a person becomes aware of being "one of those every five," and if he or she has reverent regard for the smelling sensibilities of the army of friends, they should consult a competent physician or dentist in order to find the cure.

Halitosis often may be due to a dietary disturbance which can be simply cured by correcting the diet. Constipation brings about a breaking down process of the food in the elementary canal, and, as a result, the gases find their escape by way of the mouth.

It may be caused by trench mouth, pyorrhea or other diseases of the oral tissues. The gums being the host for the mouth bugs, convert by-products by their action which are by no means pleasant odors.

Decayed teeth in conjunction with the ideal temperature of the mouth and moisture constantly present, are like garbage receptacles, and, if the food is allowed to decompose, the result is halitosis.

Septic tonsils and sinuses may also cause halitosis. Pus discharges from these parts into the mouth and may bring the obnoxious breath about which your best friends won't tell you.

Ill-fitting bridges, constructed by incompetent dentists brings about unhygienic conditions. the appliance should be so made that no injury of the tissues occurs and must be easy to clean by means of the brush. In other words it must simulate the natural condition as closely as possible. Poorly fitting crowns likewise afford places for food to catch, break down and give off offensive odors.

Mouthwashes have their place in the household, but too much should not be expected of them. They can be used to keep the mouth germs and other undesired substances in the mouth under control, but they shouldn't be taken to disguise an offensive breath originating from some condition which

"TENTH BROTHER"

By Josip Jurčič

Translated from the Slovene Text by Joseph L. Mihelic

(Continuation)

People knew not from where Piškav came. However, they soon concluded that he must be their countryman, because whenever he spoke with Krivec or other peasants who brought him money for the rent of his land, they seemed to understand him.

On an occasional summer Sunday he would come to church riding on horseback, but only occasionally. There he had in front of the altar a pew rented for himself, and throughout the service he read out of a black book, without turning his head either to the right or to the left. At one time he forgot the book in the church, and the crippled Michael, who in his younger days had served by the artillery in the German Gratz, and there learned how to read, picked up the book and took it back to him. He then spread among the people that the book was neither written in German nor in the manner that are written the ordinary honest prayers. From this wise men, in the Obrščak's inn, came to an unanimous conclusion that the book was evidently a "Koiman" or that writing which teaches how the devil is called into the magic circle.

On only one characteristic the wise men could not agree. Some, namely, said that he was stingy to other people, while others claimed that he was not. And true, at times he demanded sternly from the peasants his rent money, and then some beggar, who unknowingly went to Polesek, would tell them that over there by the lord of Polesek he received such alms as never before in his life.

The old proverb says that the children are like their parents, but by the Piškav's son this did not hold true. Marian was all different from his father. Just as the father always stayed at home, winter and summer, and lived seemingly only for his tobacco, wine and old books; just so one could find Marian everywhere but at home. If he did not ramble through the forest with his gun and dog after the fox and rabbit, he was either at the castle Slemenice, or in the company of village boys who were in no way his equals. But since he wanted to be in a merry company, and had nothing to choose from, he had to be satisfied with the company of peasant lads. The peasants had a great respect for him, and both the old and the young said of him: "This is a real gentleman." Then, too, not one from the village lads could sing better the ordinary, often loose and frivolous songs than could Marian from Polesek. Although he himself did not know what attracted him to the Slemenice, nevertheless the old women—and there are few wiser than were the gossips of Obrščak—concluded that he will marry Manica from Slemenice.

Because the father and the son were so little together, one would believe that the ties between the two were not very strong; and true, it seemed strange how little the old gentleman cared for the deeds and actions of his son. If Marian stayed away from home for days at a time, he did not even as much as ask him where he spent all the time. Just as he spoke little to others, so, too, he seldom talked with his son. Only up to his fifteenth year did he demand of Marian to be at home at a set hour. At that time the father taught him the rudiments of reading and writing. He seemed satisfied as long as his wife brought twice a week enough meat and tobacco from the nearby town, and that he cleaned the horse and the dog.

(TO BE CONTINUED)

Shears: Hello, my friend, how's business?

Sawbuck: Well, at last I turned the corner.

Shears: What do you mean by that?

Sawbuck: It's entered a blind alley.

Crimsonbeak (handing \$10): Now be careful, Alsius; remember, "A fool and money are soon parted."

Aloysius: Yes, Dad; thank you for obliging me promptly.

DOPISI

(Nadaljevanje iz tretje strani) na nas, da smo odglasovali jeno korist. Pridružujem se enju sobrata Franka Mačka, ne smemo pahniti v prepad adine, za katero smo starši redniki plačevali, in podpiram določne tistih, ki so zato, se Dom gradi. Dela naj se, kjer bo večina odločila.

Anton Zidanšek,
član društva št. 174 JSKJ.

Kitzville, Minn. Glede protestov proti zidanju notinega lastnega doma, ki se casa do časa pojavi v Novi bi, bi rad vprašal cenjene de-

te 14. redne konvencije J. S. J., po kaj smo mi šli v Indianapolis, Indiana. Ali smo šli

vila razmotrovat in delat za ist JSKJ, ali smo šli osle lo Pomislimo samo na stroške, jih je Jednoti povzročila kon neija, zdaj bi pa nekateri naj andosi vse na konvenciji sprejeti a lov zapisniku navedene sklep of hisgli. Biblijski oblastnik Pilat he dejal, da kar je zapisano, je will isiano, čeprav ni bil cel J. S. comp. in ne delegat 14. konvencijen. V zapisniku navedeni za dički in sklep konvencije bi se spustili vpoštovati.

Po naročilu konvencije, da sign glavni odbor takoj začne s theredpripravami za graditev last son, urada na Elyju, Minnesota. Po glavnem odbor šel takoj na ter. Kupil je zemljišče za \$4,475.00 na lepem kraju, bližu ve rente šole. Dotično zemljišče ali or hise sem sam videl in lahko pot

He im, da je prostor za jednotin in se zelo pripravljen. Blizu stoma, a šola je stala milijon dolart in šolske oblasti so že vedene kje je vredno investirati to coule denaria. Železni rudniki še ac ne bodo tako kmalu izvrpa po mojem mnenju se bo prejalo v Ameriki slovensko go iti, kot bodo izčrpani elyški zni rudniki. Protesti, da me Ely ni primočno za graditev notinega urada in da bi se v svrhu moralo izbrati drugo mesto, torej nimajo nikake pr podlage. Poleg tega bi jaz rad nasal članstvo JSKJ, kaj bo s tistimi \$4,000, katera smo investirali v zemljišče? Ali no te lote naložili na voz in odpeljali v drugo mesto, ka oti o članstvo izbral?

Poglejmo, na primer, če član pristopi k Jednoti v svojem dvaletem letu za \$1,000 smrtnine, bo plačeval mesečno \$1.11. To bi bilo v desetih letih \$133.20, in iz tega si bo lahko izposodil 50%, kar znese \$66.60. V enajdvajsetih letih pa bo plačal \$279.72 in iz tega si bo lahko izposodil 25%, to je \$69.93, vplačal pa bo v 11 letih \$142.52 več kot samo v desetih letih. Iz tega je razvidno, da ima član večjo pravico, ako je pri Jednoti 10 let, kakor pa, če je 20 let ali več. Ko sem hotel to na društveni seji raztolmačiti, me je pa bivši delegat društva zavrnil, da govorim proti pravilom JSKJ. Stavljhen je bil tudi predlog, da se me črta iz društva in Jednote. Potem takem bi se moral vse delegate 14. redne konvencije žetat iz društvev in Jednote, ker so o tem načrtu razpravljali na 14. redni konvenciji. Dosedaj ni noben član plačal nič zvišanega asesmenta, in ima pravico si iz posoditi denar. Kakor jaz vi dim, ne bo noben član spremeni poloje iz načrta "A" v načrt "AA," ako ne bo prisiljen vsled pomanjkanja denarja ali ako misli društvo pustiti in denar porabiti. Dolg pa naj Bog plača.

Ako bi član pristopil v načrt "A," ne bi rabil plačati v 21 letih \$50.40 zvišanega asesmenta v posmrtninski sklad. Član, kateri misli ostati v Jednoti in posovjetati denar s tako velikimi obrestmi. Jaz ne pripoznam takih posojil v korist članom, ker mora član vrnil denar nazaj s tako velikimi obrestmi. Zakaj se ne bi denar posodil članom brez obresti, ker član plačuje še prej in pozneje, ko si izposodi denar, zadosti velike obresti pri zvišanju asesmenta. Zato bi jaz

Tem potom pozivjam člane društva sv. Barbare, št. 5 JSKJ, se polnoštevilno udeleži pripravljanje seje, ki se bo vršila 28. januarja ob sedmi uri zvečer v avdnih prostorih. Dobil sem vprašal vsakega posameznega

ravnokar nova jednotina pravila in bom ista prinesel s seboj na sejo. Vsak član naj pride, da si preskrbi en iztis novih pravil. Prinesel jih bom na prihodnjo sejo, potem pa nič več. Nihče naj tudi ne misli, da jih bom po hiši raznašal, ker to ni moja dolžnost. Vsakega člana dolžnost pa je, preskrbiti si en iztis novih pravil. Ista bo dobiti 28. januarja na seji ali pa pri tajniku na domu, in nič drugače. Vsak naj tudi pomni, da neznanje pravil ni opravičljivo. Na svidenje na seji 28. januarja ob sedmih zvečer, do takrat pa pozdravljeni!

Za društvo sv. Barbare, št. 5 JSKJ:
John Dragovan, tajnik.

Butte, Mont. Teden za tednom zasledujem dospile v Novi Dobi, ki jih pišejo člani po svojih mislih in željah. Tako mislim tudi jaz napisati za javnost, kar mislim.

Nekateri bivši delegati pišejo v Novi Dobi dospile, v katerih hvalijo 14. konvencijo, ker da je napravila toliko dobrega za člane, društva in Jednote. To posebno s tem, da je sprejela načrt "AA," da člani lahko zamenjajo svoje stare police načrta "A" v načrt "AA," nakar si lahko izposodijo rezervno vrednost svoje police za vzdrževanje asesmentov, zakar pa bodo morali plačevati po novi lestvici 20 centov ali več mesečno. Po mojem mnenju Jednote po tem načrtu "AA" ne bo napredovala. Posebno za pridobivanje novih članov je po mojem mnenju ta načrt jako slab. S tem je konvencija zaprla vrata Jednoti, ker ne morejo pristopiti novi člani v načrt "A," samo stari ali doseđani člani lahko ostanejo v starem načrtu. Novi člani morajo pristopiti v načrt "AA." V tem slučaju bi se moral dati dovoljenje novim članom, da lahko pristopijo v načrt "A" ali v načrt "AA," to bi bilo pravilno. Po 1. januarju 1933 pa bo Jednote napravila nove člane samo v načrt "AA." To je tako dober načrt za našo Jednoto za pravil. Jednote ne bo napredovala. Načrt "AA" je pred par dnevimi izrazila, da ne smem društvenih članic suspendirati. Toda, jaz jih suspendiram, če ne plačajo asesmenta ob času, nisem pa dosedaj še nobene črtala, da bi je bila prej o nameri osebno obvestila.

Mislim, da bi ne bilo več kot prav, da bi bilo članstvo obvezeno tem. JSKJ je podporila Jednote, podpira člane v bolezni in plačuje smrtnine za umrili. Nikakor pa ne bo molzna krava. Da se me bo prav razumejo: jaz ne obdolžujem nikogar, pač pa izražam svoje certifikat v načrt "AA" in si za asesment potreben denar izposodil iz svoje rezerve.

Torej oficijelno iz glavnega urada ni nič obvestila o novi tožbi, pač pa je to razvidno iz drugega časopisa. Mislim, da je članstvo več kot upravičeno vedeti, kaj je z njih voditelji. Torej, ako je tožba proti tajniku, istotako kadar ozdravijo.

Na dopis tiste članice, ki je v Novi Dobi z dne 28. decembra 1932 pisala, da je naša društvo suspendirano, je bilo iz glavnega urada poročano, da to ni res.

To je najboljši dokaz, da dopis ni bil resničen. Taki nerenesnični dopisi povzročijo samo razpor v društvu in razpad istega. Vsak, ki kaj v javnost poroča, naj se trej prepriča, da je resnica, kar misli poročati.

Pred par tedni sem se mudila na obisku v Clevelandu, ki je veliko in lepo mesto, ter sem pri tisti priliki želeta posetiti tudi ureduvništvo Nove Dobe. Na prostoru, kjer bi se moral nahajati ureduvništvo, sem izvedela samo številko zacasnega ureduvništva Nove Dobe, potem je bilo treba pa zpopititi načrtovščino.

Povedati pa moram, da smo na Štefanovem banketu, 27. decembra 1932, pozabili na vse gorie, ki je bilo naša delež tekom vsega leta. Člani in priatelji društva so pokazali, da klub težavam, s katerimi se moramo boriti vse leto, lahko nastopimo enkrat skupno, javno pokažemo naše bratstvo in si za v bodočo obljudimo zvezsto in medsebojno pomoč.

To se zgodi z banketom, ki ga društvo sv. Štefana, št. 26 J. S. K. Jednote priredi na Štefanovo že zadnjih 15 let. Člani društva in prijatelji društva se pa vsako leto v velikem številu odzovejo našemu vabilu.

Tudi na zadnjem Štefanovem banketu je bil poset zelo lep. Lahko rečem, da je bilo z malino vred do 500 oseb navzočih.

delegata 14. konvencije in vsa kega člana in članico JSKJ, je li ta načrt "AA" v korist mladih članov, ali je za proč z mladimi člani. Jaz priporočam članom JSKJ, da to stvar premislijo in izpremenijo pravila, da lahko pristopajo novi člani v Jednote po načrtu "A" ali po načrtu "AA," kakor kateremu bolj ugaja. — Z bratskim pozdravom,

Ed. Ambrozic,
član društva št. 105 JSKJ.

Detroit, Mich.

Jugoslovanska Kat. Jednota ima svoje glasilo, da potom istega obvešča društvo ali članstvo v splošnem. Načrtno, da članstvo lahko izrazi svoje ideje ali misli.

Casi so slabi v splošnem za vse jednote in zvezje; JSKJ ima pa še poleg slabih časov še drugi sitnosti.

Prva je: odkar nam je umrl glavni tajnik Pishler, se vse nekako oblačno vrši. Zbašnikova in Perdanova afera je ali je bila pred porotnim sodiščem radi bonda. Kar se pa tice prejšnjega, naj omenim toliko, da razmere med njima kot osebe me ni ne brigajo. Kadars pa pride naša Jednota vmes, takrat pa pride tudi članstvo v poštev, ker mi v splošnem smo Jednote. Ko so se naši glavni odborniki zbrali v Chicago in izvolili tajnika, potem pa takoj tako je bil sklenjeno, da asesment se mora poslati na glavni urad najkasnejši 26. v mesecu. Katera ne bo plačala do tega časa, naj krivo sama sebi pripisje. Jaz se bom ravnala po pravilih in ta mi dajejo pravico, da suspendiram vsako posamezno članico, ki ne plača asesmenta do 25. v mesecu, ne da bi mi bilo treba jo obiskati in vprašati za asesment. Neka članica je pred par dnevimi izrazila, da ne smem društvenih članic suspendirati. Toda, jaz jih suspendiram, če ne plačajo asesmenta ob času, nisem pa dosedaj še nobene črtala, da bi je bila prej o nameri osebno obvestila.

Druga je: Tavžel-Zbašnikova afera. Kakor se izvidi iz družega časopisa, je zopet tožba. Tavžel toži Zbašniku, kakor privi! Ce se ne motim, prva tožba je bila Jednote pet stotakov, koliko bo pa sedaj? Ker bo sedaj to že druga tožba, bi bilo najboljše, da bi članstvo vedelo, ali je tožba naperjena proti Zbašniku kot osebi, ali kot tajniku JSKJ?

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kot tajniku JSKJ?

Mislim, da bi ne bilo več kot

prav, da bi bilo članstvo obvezeno tem. JSKJ je podporila

Jednote, podpira člane v bolezni in plačuje smrtnine za umrili.

Nikakor pa ne bo molzna krava.

Da se me bo prav razumejo:

mislim, da je načrt "AA" v načrt "AA."

To je tako dober načrt za našo Jednoto za pravil.

Jednote ne bo napredovala.

Načrt "AA" je pred par dnevimi

izrazila, da ne smem društvenih članic suspendirati.

Toda, jaz jih suspendiram, če

ne plačajo asesmenta ob času,

nisem pa dosedaj še nobene črtala,

da bi je bila prej o nameri osebno

obvestila.

Z bratskim pozdravom,

Frank Hostnik,
član društva št. 144 JSKJ.

Pittsburgh, Pa.

Leto 1932 je zatonilo, kot vsa druga pred njim. Stotisoč prebivalci te najbolj bogate deželi s strahom pričakujejo bodočnosti. Dan za dnem ugibajo, kdaj

bodo zopet tako srečni, da bodo

zaslužili za svoje vsakdanje potrebščine. Veliko bi se dalo o tem napisati, pa kaj bi se na tačnem pomnoževali žalostne slike, ki so itak vsaki dan pred očmi vsakega posameznika.

Povedati pa moram, da smo na Štefanovem banketu, 27. decembra 1932, pozabili na vse gorie, ki je bilo naša delež tekom vsega leta. Člani in priatelji društva so pokazali, da klub težavam, s katerimi se moramo boriti vse leto, lahko nastopimo enkrat skupno, javno pokažemo naše bratstvo in si za v bodočo obljudimo zvezsto in medsebojno pomoč.

To se zgodi z banketom, ki ga

Posetili so nas prijatelji iz našega mesta in iz okolice. Vsem dragim gostom naj bo izrečena najlepša hvala za poset in se priporočamo še za v prihodnjem. Ako jim je postrežba ugajala, jim zagotovimo prav tako ali še boljšo v prihodnosti, in ako jim je bila godba všeč, bomo dobili tako ali pa še boljšo za prihodnji Štefanov banket.

Ed. Ambrozic,
član društva št. 105 JSKJ.

Detroit, Mich.

Jugoslovanska Kat. Jednota ima svoje glasilo, da potom istega obvešča društvo ali članstvo v splošnem. Načrtno, da članstvo lahko izrazi svoje ideje ali misli.

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