

VSAK PO SVOJE

V Washingtonu se naši slavniki postavodajalci prepirajo komu naj se pripiše kredit za rešitev dežele. Gosh, mi pa še vedeli nismo, da smo rešeni!

Pred dobrim mesecem je bila Mandžurija še kitajska provinca Mandžurija; pred dobrim tednom je bila samostojna republika Ankuo, kar pomeni deželo miru; danes je republika Daido, kar pomeni veliko unijo; po-
jutrišnjem je radi nas lahko še Fajdo, toda tudi to ime, kot prejšnja, bo v resnici pomenilo le veliko Japonsko.

Zvezdogledi so izračunali, da od najbolj oddaljene zvezde potuje žarek 135 milijonov solčnih let predno doseže našo zemljo. Za nekatere naše samopostavljene "zvezde" žarek tiste daljne zvezde še ni nastopil svoje poti.

V Nemčiji se je lani znižal
konsum piva za 20 procentov.
To jasno kaže, da je depresija
Nemčijo še vse hujše prizadela
kot nas.

Nedavno je v veseli družbi prišlo na vrsto vprašanje, kako je bilo mogoče, da je Beg v sedmih dneh ustvaril svet, kakor je zapisano v bibliji. "Lahko," je menil prijatelj Čahej, "takrat mu ni bilo treba debatirati z državnimi legislaturami in zveznim kongresom in vsi amendamenti so bili enoglasno sprejeti."

Turške Fatime najbrže niso tako lepe kot si jih je svet predstavljal, dokler so imele zakrite obraze. Po novi turški postavi morajo plačevati poseben davek vsi moški, ki se do getove starosti ne oženijo, ženskam pa je dovoljen desetletni moratorij.

*

Florida je vsekakor tipična dežela sadežev. Listi poročajo, da se je tni blizu mesta Cocoa, Florida, prevrnil v Banano na river z oranžami naložen tovorni avtomobil.

Mestni sodnik F. L. Fairbank v Chicagu je nedavno imel v šolskem avditoriju predavanje, v katerem je dokazal, da je zločinstvo v Chicagu znatno popenjšalo. Ko je prišel na cesto je pronašel, da so mu banditi ukradli avtomobil. Chicagoški banditi si ne dajo kar tako na lepem vzeti kredita!

Mnogo ugibanja je bilo zakaj je bil bivši zakladniški tajnik Andrew Mellon nenadoma imenovan poslanikom v Angliji. Tri dni je prišlo razodetje: Hooover se je naveličal biti tretji predsednik, ki je služil pod zakladniškim tajnikom Mellonom.

Henry H. Curran, predsednik organizacije, ki se bori pro

prohibiciji, je o priliki 200-letnice Washingtonovega rojstva dejal, da že bi George Washin-

ton danes živel in kandidiral za
predsednika Zedinjenih drža

ben suhač ne bi volil zanj.

Zanimivo je, da so ameriški suhači potvorili celo mornarstvo, ki se smatra tudi za r

kako ameriško himno, "Columbus"
(Dalje na 2. strani)

New Era

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

Nova Doba

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS



Current Thought.

ELECTION OF DELEGATES TO CONVENTION

Fourteenth regular convention of our South Slavonic Catholic Union will take place at Indianapolis, Ind., and will open on July 25, 1932. Delegates elected by various lodges and the supreme officers will be in attendance.

Great care should be exercised in the election of delegates, and only such candidates nominated as will be a credit to the lodge during the proceedings at the convention. Ability should be the only consideration. Personal feelings must be left out. Our Constitution and By-Laws provide a specific procedure in the election of delegates that must be strictly adhered to by the lodges. The following points must be kept in mind:

A delegate must be elected either in April or May of this year, at the regular or special meeting of the lodge.

Nomination of candidates is open, and the voting shall be by ballot.

Every candidate must have an absolute majority of votes to be elected delegate, meaning he must have one more vote than one-half of all votes cast.

For example, if three or more members are candidates, the one receiving one more vote than one-half of all votes cast shall be declared a delegate. If none receives a majority, then the candidates receiving the highest number of votes shall submit to an elimination vote and the one receiving one more vote than one-half of all votes cast shall be declared a delegate. Each delegate shall be voted upon separately.

The alternates of delegates shall be elected in the same manner.

A delegate shall be a member who can read and write; he shall be a member of our Union at least one year and member of the lodge at least three months at the time of election; he shall be an American citizen. Members of new lodges are accepted and they shall be elected regardless of the fact that they are not members of the Union for one year.

Quota of Members Necessary to Elect Delegates

Each lodge numbering from 75 to 150 members three months before and during the convention may send one delegate; a lodge having over 150 members may send two delegates. No lodge shall have the right to send more than two delegates regardless of the number of members in the lodge.

Smaller lodges not having a sufficient number of members to send one delegate may combine for the purpose of electing a common delegate. In such cases the supreme secretary shall decide which lodges shall elect their common delegate. Such combined lodges shall have at least 75 members.

A WORD OF CAUTION

All members must be in good standing three months before the convention before they are given an official ballot. Suspended members are not included in the official count.

Lodges whose membership borders around 75 members must be careful to avoid suspensions that may lower the official count to 73 or 74, because in that event the lodge will not be entitled to elect a delegate alone, but will have to be grouped with another unit. The same rule applies to lodges having approximately 150 members. Should the count fall to 149 three months before and during the convention, due to a number of suspensions, the lodge in question loses its right to elect two delegates, but has to be content with one.

The safest policy to follow at this time is to keep all members in good standing. Secretaries should keep this important factor before the lodge and bring it up at all meetings between now and July 25.

INDIAN SHORTS

"The Prince of Liars" to Be Presented by the Indians

Chicago, Ill.—Indian Lodge No. 192, SSCU, is now having dramatics. Any one interested is welcome to take part in the new play. Rehearsals are held every Monday, Wednesday and Friday at 8 p. m. at our meeting place.

Presenting now the cast for "The Prince of Liars" is almost complete, with the exception of two female parts.

At present the cast consists of the following: William Hellington, who will take the part of Mr. Humphington, the Prince of Liars, around whom the play is centered. Al Spolar will act as Ralph Oreserad, a friend of Humphington's. Joshua, mother's only boy, will be played by Gene Taubity; Dobson, the son, by Walter Kos; Mrs. Humphington, by Christine Hrvat.

Other in-law, will be impersonated by Christine Hrvat. The wild one of the play, will be undertaken by Rose Schuler; Daisy, Mr. Humphington's daughter, by Lillian Soukup. A cast that means success for any play is expected that the drama will be staged during the latter part of April.

Andy Spolar no longer has his jaw wrapped up with wire;

he seems to be making up for lost time, both in consuming food and conversation.

Basketball is a rough game. If you don't believe that saying ask Ed Kubik, who lost one-half of his front tooth fighting for the glory of the Indian Lodge.

And herewith is a sad story. The Indian basketball team lost the first elimination game in the Chicago Evening American tournament by a score of 21 to 15 to the Knudson Boosters. Oh, well, even the best team loses. Look at Notre Dame.

The next regular meeting will be held on Thursday, March 10, at 7:30 p. m. Refreshments, social, etc., will be on hand after the meeting. Come one, come all. Also bring a new member.

Leo W. Moore, Secretary, No. 200, SSCU.

St. Clair Library Solicits Books as Gifts

Cleveland, O.—Owing to the financial situation of the library, we are almost entirely without funds for books. We are therefore soliciting books as gifts, in English, Slovene and Croatian.

Books which you have read

Gilbert Combine Defeats Ely Arrowheads

Gilbert, Minn.—Gilbert SSCU basketball team defeated the strong Ely team, 35 to 33. Gilbert took Ely off their feet in the first quarter when they took the field goals with ease. The second quarter, however, did not even seem favorable for Gilbert when Ely made six field goals to two of Gilbert's. A tie ended the first half, with 17-all.

In the third quarter each team strived their hardest, but Gilbert had the advantage of a small lead on Ely. Maloverh and Reinikainen kept Gilbert in the lead by sinking field goals.

The last quarter proved to be Ely's downfall, and try as they might they could not overcome the small lead held over them. However, Ely put more pep in the last quarter than they did in the earlier part of the game. Gilbert stalled in the last few minutes to ward off their last-minute rally. The gun ended the game, 35 to 33, in favor of Gilbert.

Coach Rebanich of Gilbert played all of his men, while Ely played only six men. Maloverh starred for Gilbert with five field goals and Grahek for Ely with an equal number of points.

GILBERT	FG	FT	PT
Reinikainen, f	3	3	1
Malkovich, f	1	0	0
Spanko, f	0	0	0
Sandstrom, f	0	0	0
Maloverh, c	5	0	1
Vukelich, g	3	0	2
Kochegar, g	3	1	1
Kove, g	0	1	0
Komatari, g	0	0	0
Totals	15	5	7
ELY	FG	FT	PT
Grahek, f	5	0	0
Nicholas, f	0	0	0
Zgonc, f	2	2	9
Sayovitz, c	1	1	2
Bezek, g	3	1	2
Merhar, g	3	1	2
Totals	14	5	6

Next week the Gilbert SSCU team will play the Chisholm Jubileers here.

Rudy Maurine, No. 192, SSCU

SS. Peter and Paul Bowling

Joliet, Ill.—Final standings of the teams are as follows:

Eagle Furnitures	26	19
Slapnicar Memorials	24	21
Hickory St. Markets	24	21
Hazer Clothiers	19	19

SS. Peter and Paul Bowling League season ended Feb. 24.

Eagle furnitures took first place. At this last match Eagle Furnitures took one game from the Slapnicar Memorials, while the Hickory St. Markets dropped two games to the Hazer Clothiers, putting Slapnicar Memorials and Hickory St. Markets into a tie for second place.

On the roll-off for second place honors Slapnicar Memorials came on top. Individual honors for the evening went to Kubinski of the Slapnicar Memorials, who rolled a total of 619 with games of 247, 215 and 157. Kobe of the Hazer Clothiers took second high honors by rolling 617 on games of 226, 167 and 224. Others rolling over 200 are Lunka, 205; Horvath, 215; Papesh, 215.

John P. Lunka, League Sec'y, No. 66, SSCU.

CENTRAL PARK

Central Park in the heart of New York City contains nearly 1,000 acres of land. The reservation was set aside in 1858.

and no longer have need for, will be deeply appreciated by our readers.

Also there has been a change in the library hours, beginning March 5 the St. Clair Library will be open on Saturdays from 9 a. m. to 6 p. m. Other days from 12 o'clock noon to 9 o'clock in the evening.

William Korach, Sam Grubich.

ATHLETIC BOARD OF S. S. C. U.

Chairman: F. J. Kress, 204 — 57th St., Pittsburgh, Pa.
Vice chairman: J. L. Zortz, 1657 E. 31st St., Lorain, O.
Joseph Kopler, R. D. 2, Johnstown, Pa.
J. L. Jevitz Jr., 1316 Elizabeth St., Joliet, Ill.
Anton Vessel, 819 W. Birch, Chisholm, Minn.
Louis M. Kolar, Athletic Commissioner and Editor of English Section, 6117 St. Clair Ave., Cleveland, Ohio.

BRIEFS

SS. Peter and Paul Lodge, No. 66, SSCU, major bowling team will participate in the ABC bowling tournament held in Detroit and is scheduled to roll on Saturday and Sunday, March 19 and 20. During the first day of bowling, No. 66 will play under the name of White Store, since J. J. Cohen, its proprietor, contributed in part toward defraying expenses of the team. JSKJ No. 66, as they are called, are national SSCU bowling champions of 1930-31 season.

George Washington Lodge, No. 180, SSCU, will observe its fifth anniversary March 7. Members are also reminded that the regular monthly meeting falls on the same day. All should be present.

During the Northwestern Wisconsin-Iowa indoor track meet held recently, Ralph Lovshin of University of Wisconsin leaped 13 feet and 3 inches in the pole vault, to take first place in that event.

Many aspiring young Slovene boxers of Cleveland, O., have entered the Cleveland Plain Dealer annual Golden Gloves championship tilts that began Tuesday evening, March 1. A champion in each class is crowned through the elimination process. Each year the list of entries grows larger, and this year finds 749 boys entered.

Jubileers Lodge, No. 215, SSCU, basketball team of Chisholm, Minn., has annexed another series of victories this season over opponents including teams from Ely and neighboring towns. Jubileers are national SSCU basketball champions of 1930-31 season.

Twenty-fifth anniversary of the Slovene National Library, Cleveland, O., will be observed Sunday, March 13. A program befitting the occasion is now in the making.

Economy has even effected postage stamps. In Austria the government has announced that it will cut the size of postage stamps. According to that government's figures, Austria will save approximately 120,000 schillings, or about \$17,000 a year.

EXPORT MAJESTICS

Export, Pa.—Export Majestics, No. 218, SSCU, held their regular meeting, which was well attended.

The Majestics will hold their annual drawing.

The baseball club is working very hard to build up a team to win the 1932 SSCU state championship. All the contracts were returned signed, with the exception of Theodore Kukich, who is getting a tryout with the Export A. A.

William Korach, Sam Grubich.

Betsy Ross Holds Card Party March 5

Cleveland, O.—Betsy Ross Lodge, No. 186, SSCU, will hold a card party next Saturday evening, March 5, at 7:30 o'clock, at the home of A. Perkel, 19317 Shawnee Ave. There will be refreshments, and a door prize will also be given away. Admission is only 25 cents.

A good time was had by all at the last card party given by Betsy Ross, at Bro. Jazbec's home, last Friday evening. A very jolly crowd attended the card party; pinocle, corner and 66 were some of the games played. A. Perdan and W. Holowenko are the pinocle champs, which they narrowly beat out Bob Riddle and Vic Jazbec. They say they'll take all comers on at the next card party; so here's your chance, gang. And as for corner, I think Margaret should stop worrying about the Bull and Bear; better luck next time, Margaret.

A. Perdan received the door prize in the form of a nice, big, decorated key with a thermometer on it; otherwise a key to the weather.

We thank Mary Perdan, Margaret Slopko, Anna Vidmar and El Lopatch for serving refreshments.

Come on, folks, if you weren't on our last card party, be sure you come to this one Saturday evening. You'll sure enjoy it. We also want to thank Mr. and Mrs. Perdan for attending our card party. Mr. Perdan is president of Supreme Board of Trustees, SSCU.

Victor Jazbec, No. 186, SSCU.

Jubilee Highlights

Chisholm, Minn.—Jubileers opened the State SSCU Basketball League by trouncing the strong Arrowhead five on the Chisholm High court.

The game commenced with both teams breaking into a fast offense. A gift shot by Mello Lagather opened the encounter, followed by "Zeke" Perko's two neat successive field goals and thus obtained a comfortable lead until the last quarter. When Sega substituted for Gornick, he made three baskets and thus put the Jubileers on the long end of the count, 32 to 21.

The outstanding stars for the evening were "Zeke" Perko for the Jubileers and "Sparky" Grahek for the Arrowheads.

Jubileers basketball team also came out on the long end of the count in their combat with the Ely Arrowheads in their second game. The score was 38 to 24. Gilbert five is the only obstacle in the way for the victory of the state tournament.

On Tuesday, Feb. 9, the Jubilee Lodge entertained 125 couples at the pre-Lenten benefit dance held in the Chisholm Recreation Building. One of the Northwest's leading bands furnished the music for the event.

Mike Enrico, Rec. Sec'y, No. 215, SSCU

FOX TROT

The popular dance known as the fox trot was invented in 1914 by a New York vaudeville dancer named Fox and the steps were adopted by him without any reference to the gait of the fox.

STAR-GAZER

One of the foremost authorities on variable stars is Miss Henrietta H. Swope of Harvard, who in the last five years has discovered more than 400 new stars.

ARTICLE VIII. OF THE CONSTITUTION AND BY-LAWS OF THE SSCU

Representation and Election of Delegates

Section 1. Each subordinate lodge numbering from 75 to 150 members three months before and during the convention, may send one delegate; a lodge having over 150 members may send two delegates. No lodge shall have the right to send more than two delegates, regardless of the number of members in the lodge. Smaller lodges not having a sufficient number of members to send a delegate may combine for the purpose of electing a common delegate. In such cases the supreme secretary shall decide which lodges shall elect their common delegate. Such combined lodges shall have at least 75 members. Members of new lodges are excepted and they may be elected regardless of the fact that they are not members of the Union for one year.

Section 2. Election of delegates for a regular convention shall take place at a regular or special meeting of the lodge, either in April or May in the year in which the convention shall meet. Lodges failing to elect delegates at their April or May meeting shall lose their right of representation at the convention. The nominations are open, and the voting shall be secret. If three or more members are candidates, a majority of votes cast shall decide. If there be no majority, the two candidates having the highest number of votes submit to an elimination vote and the regular majority of votes shall then decide. Every candidate shall have an absolute majority of votes to be elected delegate, meaning, he shall have at least one vote more than one-half of all votes cast. The alternates of delegates shall be elected in the same manner. Each delegate shall be voted upon separately.

Section 3. A delegate to a regular or special convention shall be only a member who can read and write, he shall be a member of the Union at least one year and member of the lodge at least three months at the time of the election, and he shall be an American citizen.

Section 4. The secretaries of the subordinate lodges shall report to the supreme secretary not later than May 30 in the year when the convention is held the names and addresses of the delegates-elect and of the alternates upon the credential form which he shall furnish. The supreme secretary shall publish the names and addresses of the delegates-elect in the official organ of the Union three times prior to the convention.

Editor's note: Section 1 of Article VIII is an amendment to the Constitution and By-Laws adopted by referendum vote of membership from Nov. 20, 1929, to Jan. 20, 1930, and supercedes the original Section 1 of Article VIII contained in Constitution and By-Laws passed upon at the 13th regular convention held at Ely, Minn., in 1928.

Inter-Lodge Bowling

George Washingtons Are Only Two Games Behind League Leaders

Cleveland, O.—Turning in the highest series of the day, the George Washingtons took over the strong S. Y. M. C. in all three games, crashing the maples for a 2668 total on games of 879, 838 and 951, to the Young Men's 830, 828 and 810. Two of the three K's came through, namely, Kramer and Krainz belting 571 and 569, respectively. Kotnik, the third K, has still to get in shape and when he does—which your scribe hopes will not be too late—the G. W.'s will have a championship combination. At the present time they are trailing the league-leading Spartans by a two-game margin.

Taking a trimming from the Sokols in the first game, 839 to 767, the Collinwood Boosters opened up in the two remaining set-tos and punished the pins for scores of 903 and 932, against the Sokols' 752 and 787. Elliott's 590 series was built from 167, 179 and a neat 244—which earned him the suit cleaning prize offered weekly by the Collinwood Dry Cleaners—was the outstanding series for the afternoon. Oberstar's 548 total was a big help to the Boosters.

In the battle for third position, the KSKJ's scalped the Betsy Ross quintet in the first two encounters, 867-898 to 842-840. The final game went to the B. R.'s by a 926 score against 849. Pin totals were: 2608 for the Flagmakers to 2614 for the Kay Jays.

"B" League

The George Washingtons prevented themselves from a whitewashing, winning their last game by 7 pins from the Betsy Ross, who hit games of 788, 811 and 747 to the G. W.'s 706, 701 and 754. Perdan was

the only kegler able to better the 500 mark, getting a 530 series with 166, 176 and 188 games. Guzik paced the Tree Choppers with a 489 total.

Frank "Samson" Drobnic, No. 180, SSCU.

Jefferson Collegians Will Initiate Five New Members

Canonsburg, Pa.—Jefferson Collegians will hold their regular monthly meeting in the Falcons' Hall, March 6, 1932, at 11 a. m. All members are requested to attend, for there is a lot of important business that has to be transacted.

Five new members are going to be initiated in the adult department, so be on hand to give the newcomers a big hand and accept them into our organization in a big way. We should make them feel our welcome.

Following are the new candidates: Frank Elish, Frank Delarso, George Shuba, George Pavlick and Harry Peterson.

Bro. Steve Lombardi, our former treasurer, and Bro. Sam Dellarso are on the sick list. Here's wishing both brothers a speedy recovery.

Our basketball team is coming out in a big way; and at that rate we will have one of the strongest quints among the SSCU lodges. As this is our first experience in basketball in the lodge, we will not compete with other SSCU combines this season, but next year, Johnstown, Pittsburgh, Center Ramblers and White Valley, LOOK OUT!

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

Caller: When is the best time to see Mr. Smith?

Stenographer: That's hard to say. He's grouchy before he has his lunch, and afterward he has indigestion.

MANCHURIAN SITUATION

Submitted by Frank Boltey, No. 196, SSCU, Pittsburgh, Pa.

Japan has refused the peace proposal in regard to the evacuation of Manchuria, and has defied the entire world by her continuance of the deadly expeditions into foreign territory; and the people are wondering how long this will continue. For a long time Japan was dead, but since the adoption of the "open door policy" Japan's history has been one of continuous growth. Japan made a treaty of commerce with Korea in 1876, but China continued to control the resources of that territory until 1844, when, as a result of the Chino-Japanese war of that year, Japan took it over. This gave the nation a foothold on the continent and greater courage for future conquest.

In the Russo-Japanese war of 1904 Japan got Port Arthur, and control of the South Manchurian Railway, which takes care of over 800 miles of tracks. Since then, however, Japan has had little opportunity to expand its borders, but all the time the population continues to grow with increasing rapidity. When a balloon has reached the limits of elasticity and cannot expand anymore, it will burst if you continue to blow air into it, and the many atoms of air will go out where there is more room. So, too, with Japan. The boundaries are stretched to the limits, and still the population continues to grow.

Japan proper is in size, in square miles, comparable with our state of Montana; but the total available soil (land which can be used for cultivation) is less than that of the state of West Virginia. Into this space 65,000,000 people are crowded, and on the small islands and Korea about 25,000,000 more live. On each square mile of land 2,774 people must depend for a living. In the United States the population per square mile is 230 people. In the last 10 years the population of Japan has increased more than ever. The excess of births over deaths in this period has been 13.1 people per 1,000 population, or in other words, there is an increase of 900,000 people per year. Now, all of these people must eat, and it is the best index of a nation's standing. An increase of 900,000 people necessitates a corresponding increase in the food supplies if the standard of living is to be maintained.

Rice is the staple food of Japan. For many years the per capita consumption, according to the Japanese Department of Agriculture, has been 5½ bushels; therefore, it would require an increase of 133,000 acres per year in available soil. But in the last 10 years the increase in annual rice lands has been only 35,000 acres per year. Therefore, to meet this new demand Japan must adopt a new policy. Several remedies have been suggested.

The first of these remedies appears to be in the intensification of agriculture by reclamation of arid lands, and the modernization of farm machinery. In the first of these, however, Japan has reached the limits of its possibilities. Every possible inch of space is now being used. On the island of Kysuho even a crater has been reclaimed. Twenty villages are now scattered over the bottom of this crater. From the center a sulphurous cloud of smoke rises, an ominous warning of the fate that may await those who are forced because of population pressure to live too close.

The hopelessness of reclamation in Japan was proven by the plan introduced by the Japanese Food Investigating Commission, which would provide for an increase of 75,000 acres per year. This, however, would take care of only 150,000 out of 900,000 people, and these 75,000 acres are available for only a few years. The second means of increasing the productivity of the soil would be by improving the farm implements used. This, too, can be ruled out.

The average size of a Japanese farm is only 2½ acres, and that is scattered all over a mountain side, so, neither the size of the farm nor the topography of the land favors machinery. Besides the output per acre has already reached its limits, says Prof. Moulton of Washington, D. C. since it is double that of the best land in the United States; therefore, the first remedy can be ruled out as hopeless.

A change of diet, however, would prove beneficial to the health of the people, as well as to the productivity of the soil, says E. Grey of the League of Nations Japanese commission. Too much rice is harmful and a more balanced diet, including potatoes, would be helpful. Potatoes can be raised high up on the mountain, where rice can not be grown. But the Japanese consider rice the sacred food of Japan and it would take years

Unemployed Turn Library Students

The depression has turned many unemployed into library students. The Cleveland, O., libraries showed a circulation of 10,000,000 volumes in the year 1931. Not only are they being occupied by the old, but the young as well.

Shelves that were once always filled are now continuously being emptied. These shelves hold books on how to get rich quick, etc. People are learning how to repair furniture, raise canaries and rabbits, mushroom growing, etc., just to try and earn a few extra pennies.

The circulation increase of 20 per cent on science books and 11 per cent on useful arts books is an example of the studyings of the people.

Subjects that were of no interest at one time have suddenly become as popular as good mystery books. People are learning more of economics, histories of past depression, the present machine age and every other vocational subject that might help in obtaining a better position.

Men and women take home loads of books every day. Not only books on educational interests, but books about different games for amusement which help to enlighten an evening. Card games of all kinds have increased in interest. Chess and checkers, too, are becoming popular.

A keen interest is also shown in the learning of different foreign languages. Russian is most popular because many intend to go to Russia to work. French and German are being studied, too.

World affairs are of great interest; especially the Russian five-year plan and the Manchurian and India problems.

Public Libraries in Ohio Face Dire Predicament

Between 100 and 200 public libraries in Ohio, of which the Cleveland Public Library is one, are left with no income for nearly half of 1932, and with great uncertainty as to the amount of income for the remainder of this year, and thereafter.

The revision of the tax laws, at the last legislative session, changed the source of support for these libraries from the tax on real estate to the new tax on intangibles. The first half year's returns on this tax will not be known until after May 10, on which date the county auditors' reports are due at the office of the state auditor. The total receipts for the state are then to be computed, and finally distributed proportionately for the various purposes stipulated in this law, which includes, in addition to public libraries, certain municipal and school funds, park and sanitary districts.

The committee of the legislature which drafted the new law attempted to prevent this hiatus for the libraries in two ways. The first was by not specifically repealing the old law, thus allowing the levy to be made as heretofore, with the hope that advances could be made from the real estate tax until the tax on intangibles is available. The attorney general has now ruled, however, that this can not be done.

The second way was by borrowing funds, and a provision was written into the law permitting the borrowing, for six months, of not to exceed one-third of the estimated receipts. Our lawmakers could not then foresee the unprecedented financial conditions of the present year, which make the borrowing of money by public institutions quite impossible in most, if not all, parts of the state.

All other public libraries in Cuyahoga County, including the County Library, which the Cleveland Public Library operates under contract, are affected by this change in the law. This new tax law is a tentative one, either to be confirmed as a permanent law or modified at the next session of the legislature. The future of our public libraries is at stake.

NEWS OF JOLIET

Joliet, Ill.—With this beautiful spring weather we are having it, makes us a little backward in writing about winter topics. We could write a lot about picnics, but we have some important news for you.

Here it is folks, an inkling of the "Pine Tree Secret." "Fancy" and "Jokes" have succeeded in making the mysterious trio talk. This is what they said: "Since you fellows have been so active, we will tell you, on one condition, that you also keep it a secret." (And they only told me!) The secret is that there will be a Pine Tree Dance sometime after Easter at the Slovene Hall held by the Louis Joliet Social and Sports Auxiliary for the benefit of SS. Peter and Paul lodge. More next week.

SS. Peter and Paul bowling team appreciates the donation of Mr. J. J. Cohen of the White Store, who contributed toward defraying of expenses to the ABC bowling tournament that will be held sometime in Detroit, Mich. The regulars will use the White Store name for one day while at the tournament. This donation will make things easier for the boys and also the lodge.

While we are on the bowling topics we might inform you that the bowling team will bowl in Detroit on Saturday and Sunday of March 19 and 20. It will require about three days altogether.

The Regulars had a match scheduled last week with Villa Park, but were disappointed when the game was called off because Villa Park got its dates mixed up.

John Kozlevcar Jr.,
No. 66, SSCU.

Attention National Stars!

Conemaugh, Pa.—National Star Lodge treasury is without funds. It is for this reason that the members are urged to please attend the next meeting to be held March 3, at the usual meeting place.

Plans for our second anniversary dance are to be completed. Every member should be there to furnish ideas so that the dance will be a huge success. Let us co-operate and fill our treasury with a fat roll. Don't you all agree with me?

Frances Turk, No. 213, SSCU.

Inexhaustible good nature is the most precious gift of heaven, spreading itself like an oil over the troubled sea of thought and keeping the mind smooth and equable in the roughest weather.

The Cleveland Public Library, which shows the proud record of having lived always within its income, has now only the savings in its operating balance and a branch building fund (also saved through years of careful budgeting), as available resources until June or July; these amount to just about half of its budget for the corresponding months of last year.

The drastic cuts in staff and service which are resulting come at a time when all library facilities are needed more than ever before. The home circulation of books last year was over 10,000,000 volumes, and nearly 9,000,000 visits for reading and reference in the library were recorded. The library has given important aid with employment problems and with the general morale.

All other public libraries in Cuyahoga County, including the County Library, which the Cleveland Public Library operates under contract, are affected by this change in the law.

This new tax law is a tentative one, either to be confirmed as a permanent law or modified at the next session of the legislature. The future of our public libraries is at stake.

Suggestions for Constructive Policies

Fraternal insurance may be defined as the transfer of risk arising from the uncertainty of human life from the individual to the whole group which compose a fraternal society. This risk takes several forms—the risk that one may live so long as to use up the funds which he has provided to support himself in old age; the risk that he may die before the end of his normal working life and leave dependents without means of support; the risk that one may become permanently disabled by accident or disease before the end of his normal working life, causing losses to his earning power; the risk that one may become sick for a period of time, decreasing his earnings during such periods. Because of the various risks there are different types of insurance, such as life, health, accident, old age disability insurance, and so forth.

One of the most important problems confronting the management of any fraternal insurance society is the selection of risks to be insured. The necessity for selection in favor of the insurer arises from the necessity of preventing selection adverse to its interests, for there is a constant tendency for persons who believe themselves to be poor risks to present themselves as applicants for insurance in greater proportionate numbers than do good risks, especially in this true during the periods of membership drives.

Our society uses only two methods of selecting risks, first, discrimination against certain occupations, secondly, medical examination. The medical examination, if thoroughgoing, frequently results in the discovery of defects previously unknown to the applicant and results in securing extra-favorable risks. Benefits of medical selection decreases rapidly and is imperceptible after five years. Our society may use a few other methods of selecting risks and those are discrimination against individuals who attempt to procure insurance in amounts obviously in excess of their normal needs, especially this should include all such cases where the applicant already is insured for high sick benefits in other societies, because in nine cases out of ten such a person will turn out to be a simulant; inspection and inquiry of the applicant by committee designed to aid in estimating the moral hazard of the applicant. Requiring special medical examinations for sick benefit fund from all applicants who within a two-year period withdrew excessively from the sick benefit fund, and if the candidate fails to pass such a medical examination, his insurance in the sick benefit fund should be cancelled. This recommendation, if placed into effect, would curtail the losses from the chronic simulant, as his activities would be confined only to a two-year basis.

The calculation of an appropriate rate for an insurance policy requires two fundamental assumptions be made. In life insurance, the assumption that among the group of insured deaths will occur with a definite frequency, and, second, that the funds paid into the insurance company will be invested to yield a definite rate of interest. The standard device for calculating the rate of mortality is the mortality table which is based upon the experiences of a group of fraternal insurance societies and which enumerates the anticipated number of deaths from year to year in a hypothetical group of lives. In health (sick) insurance, the assumption that

BEAUTIFUL SLOVENIA AND OTHER POINTS OF INTEREST IN JUGOSLAVIA

By Marian Mihaljevich, Cleveland, O.

Visitors who enter Yugoslavia through Slovenia are generally surprised at the wealth of landscape beauty unfolded before them in this, the northwestern province of Yugoslavia.

Slovenia is essentially an Alpine region, traversed by southeastern outposts of great limestone Alpine ranges, especially as regards vegetation, it verges on the domain of the South. From the topmost peaks of the Julian Alps you catch a glimpse of the Adriatic. Maribor, the pleasant capital of Slovenia, beside the Drave River, is surrounded with hills covered with fruitful vineyards, whence come the Styrian white and red wines, excellent, and often passed off as French in the good days when we were not so particular about knowing where things came from.

At Jesenice or Bohinjska Bistrica you run straight into the heart of glorious Alpine region. Through the gorges of Triglav range the line passes into the Upper Save Valley, one of the loveliest straits in Europe, with the gray limestone Karavanke on one side and a labyrinth of forest-class foothills on the other, till it widens out into the mountain-girded plain of Ljubljana.

Ljubljana itself is a city of about 75,000 inhabitants and is beautifully situated along the River Ljubljanca. The city is very clean and modern in every respect, with beautiful parks and buildings, namely: Marijin Trg, Kongresni Trg, rodno gledališče and the Tivoli Park. The Castle Rock above the city is well worth visiting. The unequalled panoramic view derived from the Castle tower will linger long in your memory. The many modern hotels and coffee houses offer to the visitor every modern convenience and comfort. The "vinske kleti" of Ljubljana are unique in all Europe.

The American-Jugoslav Tourist Club, which is sponsoring an excursion to Yugoslavia, June 22, on the S. S. Mauretania, easily testify to all these narratives; what is more, they have scores of other important places, too numerous to mention in this article.

However, I will mention one of those beautiful places, namely, the Lake Bled, which is by far the favorite to all visitors. The clear lake, encircled with parks, villas and gardens, and whose terraces rise from the very water's edge. The Surova Villa is the official summer residence of King Alexander of Yugoslavia.

The beautiful pamphlet printed by the club gives one an inkling of what is to be seen generally in Yugoslavia by the participants of this club; they are distributed free of charge to anyone who will call at the Mihaljevich Bros. Steamship Agency, 6201 St. Clair Ave., Cleveland, O.

among the group of insured, sickness will occur among them with a definite frequency, and, second, that the reserve paid into the society will be invested to yield a definite rate of interest must be made in order to calculate a proper rate. The table for sickness which we must use is our own experience table.

As the fraternal mortality table assumes that members of a society live up to the 99th year, the whole life annual payment plan of insurance, which we now use, is not very desirable because, when a person has reached the age of 75, he is in no physical condition to support himself. The National Fraternal Congress Mortality Tables show us that out of a group of 100,000 people at the age of 20, 49,302 live to reach age 70 and 20,270 live to age 80; which latter figure is equal to 20 per cent of the persons who insure themselves in fraternal societies. As our society grows older, a larger percentage of our members will reach the age of superannuation, which puts them into an embarrassing position to meet their monthly assessments, thereby they would be forced to drop the society or louder will be the cry to help the old members. Therefore, I suggest that we should issue another type of insurance policy covering the life of a member, known as the Limited Payment Whole Life insurance. Under this scheme of insurance, if a 35-year limited policy would be issued the member would pay for his insurance in 35 years. The monthly rate is higher, but after 35 years he would not have to contribute to the mortality fund. Also the policies could be made paid-up at age 65 or 70 years of age, which means that if the member holds such a policy he is excused from paying into the mortality fund after he reaches the age of 65 or 70 whenever the policy is made paid-up.

If our society would adopt this plan of paid-up life insurance at age of 70, that is, that the insurance is fully paid up when the member reaches age

INTRODUCTION

Ely, Minn.—In behalf of the Rangers of Lodge No. 1, SSCU, I am writing to the members of the New Era to introduce the Rangers Athletic Club of Ely, Minn.

The Rangers club is made up of the younger boys and men of the SS. Cyril and Methodius Lodge, No. 1, whose purpose is to promote and furnish entertainment to the younger members and also carry on the special functions of the lodge itself. The name Rangers applies only to the athletic members of the SS. Cyril and Methodius Lodge, No. 1.

There has been some misunderstanding as to the Rangers of Lodge No. 1 as not existing and we hereby wish to make clear to all readers of the New Era that we are only a subordinate organization composed of members who wish to take an active part in athletics, etc., of the SS. Cyril and Methodius Lodge, No. 1, SSCU.

Joseph Mantel Jr.,
President of Rangers of Ely, Minn.

"Let every man sweep before his door."
71, the society could insert other clause into the certificate and instead of paying the insurance to his beneficiaries when the member reaches age 70, would invest the reserve in a credit of his policy into a monthly pension. A life pension on a \$1,000 paid-up policy at age of 70 would amount to about \$120 annually. This also calculated on basis of mortality tables and 4 per cent assumed interest.

The purpose of these articles is to familiarize the members with the laws of scientific insurance, and that our society can give the members, especially those who have reached the age of 71 greater benefits in the form of pensions at age of paid-up insurance at age 65 and at the same time all members can rest assured that they will not be bothered with special assessments.

Richard J. Zaverucha,
President, No. 211, SSCU.

