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## MILICA ZASTRAŽILA AVTNE TOVARNE V FLINTU

Osemnajst ranjenih v bitki s policijo

## MILITARISTIČNA BLOKADA

Flint, Mich., 2. februar. — Prvič po izbruhu stavke avtne delavcev so državni miličniki zastrazili tovarne korporacije General Motors. Ta akcija je sledila s podpadu med stavkarji in kompanijskimi policaji v veliki tovarni Chevrolet Co., v katerem je bilo 18 oseb ranjenih. Vse druge enote državne milice, okrog 4200 mož, so bile mobilizirane po izgradbi.

Nova nasilstva so izvala nadaljnje sedeče stavko v tovarni št. 4 Chevrolet Co., zaenča pa so unijski organizatorji zapretili, da se bo stavka raztegnila na vse tovarne General Motors. Situacija je vsekakor kritična in pojavile so se govorice, da bo predsednik Roosevelt pozvan, naj poseže v konflikt.

Državna milica je stopila v akcijo, ko so mestne in okrajne avtoritete informirale govorilca Murphyja, da ne morejo kontroliратi bojevitih stavkarjev in drugih, ki so zavojevani v ljuti borbi z mogočno avtne korporacijo. Okrog 1200 miličnikov je zasedlo pozicije okrog tovarne korporacije in formiralo vojško blokado. Miličniki so oboroženi s puškami, streljnicami in plinskim bombami. Dobili so povleje, da ne smejo pustiti nobenega v bližino tovarn, če nima dovoljenja od avtoritet.

Sinoč je četa miličnikov prisla v tovarno št. 9 Chevrolet Co., kjer se je včeraj popoldne vršila najbolj vrča bitka med stavkarji in policijo. Vkorakali so v tovarno z nasajenimi bajuščami na puškah in zastražili vse vhode. Bitka se je pričela, ko so kompanijski policiji skušali razkropiti stavkovno stražo 30 delavcev v tovarni. Kompanijskim policajem je priskočila na pomoč mestna policija, temu pa je sledila bitka zunaj tovarne, kjer se je zbrala velika množica demonstrantov.

Robert Travis, organizator avtne unije, je dejal, da je kompanijska policija, oborožena z revolverji, količini v plinskim bombami, naskočila stavkarje v tovarni. O napadu so bili takoj obveščeni drugi avtni delavci, ki so se zbrali na svojem shodu, nakar so pridrveli na pozorišče bitke. Na apel unijskih organizatorjev so se delavci razkropili. Organizatorji so jih urigli, naj pridejo na manši shod, na katerem bodo razpravljali o načrtih splošne stavke v tovarnah korporacije General Motors.

Dva delavca, Morley Craft in Emerson P. Huggard, sta bila težko ranjena v spondu s kompanijskimi policaji.

Poveljni državne milice so zanikali govorice o razglasu obseđenega stanja. Governer Murphy je tudi izjavil, da ne bo okrečal obseđenega stanja, ker bi to bilo v prilog korporaciji v sedanjanju konfliktu z avtne unije, ker bi lahko izstradal sedeče stavkarje v njenih tovarnah.

## Možitev 9-letne deklilice razburja Ameriko

Sneedville, Tenn., 3. jan. — Vsa Amerika se je začela zanimati za devetletno deklilico Eu-nice Johns, ki je bilo zadnje dni poročeno z 22-letnim in šest čevljev visokim farmarskim hrustom. Zakoni države Tennessee ne zabranjujejo takih otroških ženitev in zdaj se oglaša močna zahteva, da je treba to zabraniti. Slike kažejo malo nevestico, kakor dete napravljeno njenemu ženini, ki jo lahko nosi v naroci.

## Izkaz imen agitatorjev, ki so projeli posebne nagrade v času kampanje za mladinski oddelok

Ime	Član društva	Dobil članov
Fabijan Horwath	289	Tire Hill, Pa.
Anton Udovič	201	Ludlow, Colo.
Frank Primozich	63	Rillton, Pa.
Društvo št. 115		Joliet, Ill.
Louis Mrmož	142	Cleveland, O.
Joseph Caesar	715	Universal, Pa.
Joseph Kosich	8	Chicago, Ill.
L. A. Buffetti	631	Chicago, Ill.
M. A. Belin	715	Universal, Pa.
Anton Skoberne	275	Maynard, O.
John Troha	138	Canonsburg, Pa.
John Oreskovich	3	Johnstown, Pa.
Anton Rozane	300	Braddock, Pa.
Anton Bartolj	518	Detroit, Mich.
Vera Machek	231	Primrose, Pa.
Valentin Ručigay	648	Toronto, Ont., Canada
Ludvik Medvešek	5	Cleveland, O.
Anton Zornik	87	Harmen, Pa.
Martin Urbas Jr.	265	Southview, Pa.
Leo Schweiger	584	Milwaukee, Wis.
Frank Bregar	50	Clinton, Ind.
Vincent Yaksetich	361	McIntyre, Pa.
Frank Kolenc	407	Windsor Heights, W. Va.
John Ban	118	Pittsburgh, Pa.
George Smrekar	122	Aliquippa, Pa.
Mary Peterlin	442	Cleveland, O.
Frank Pechnik	21	Pueblo, Colo.
Leonard Werdinek	29	Thomas, W. Va.
Frank Paulenich	31	Sharon, Pa.
John Benchan	217	Davis, W. Va.
Steve Sficko	459	Flint, Mich.
John Artach	14	Waukegan, Ill.
John Ambrose	218	Denver, Colo.
Matt Lavnja	421	Windber, Pa.
Anton Zupančič	494	Point Marion, Pa.

Gornjemu poročilu naj dodamo toliko, da je pri agitaciji sodelovalo mnogo več članov kot izkazuje seznam in ki so pridobili manj kot 10 članov ter prejeli le redne nagrade. Imena teh smo izpuštili iz razloga, ker bi bil izkaz preobšten, kar, upamo, da bodo prizadeti oprostili. Vaše delo, če tudi niso imena objavljena, je ravno tako cenjeno, kot delo agitatorjev tega seznama in upamo, da vse nadaljujete z agitacijo za SNPJ.

TAJNOSTVO.

## Domače vesti

Seja gl. odbora SNPJ

Chicago. — Letna seja gl. odbora SNPJ se prične prihodnji pondeljek, dne 8. t. m., v konferenčni sobi jednotnega poslopja. Gl. nadzorniki, ki pregledejo knjige in račune, so že na delu.

Obiski

Chicago. — Gl. urad SNPJ in uredništvo Prosveće so zadnje dni obiskali: Agnes Bohinc in Angelina Mirkovič iz Blanforda, Ind., ter Anton, John in Agnes Rošel iz Terre Hauta, Ind.

Prvi predsednik KSKJ obležal mrtev v cerkvi

La Salle, Ill. — Jožef Stukelj, star 71 let, prvi predsednik Kranjsko-slovenske katoliške jednotne, je zadnjo nedeljo naglo umrl na pragu tukajšnje slovenske cerkve sv. Roka, ko je z ženo prišel k maši. Zadele ga je srčna kap. Pokojni Stukelj, doma iz Semiča v Beli Krajini, je bil med pionirji. Čez 40 let je bil v Jolietu in v La Salle se je priselil pred sedmimi leti. Začušča ženo, šest otroških sinov in hčera, dva brata in tri sestre.

Pionir umrl v Penni

Johnstown, Pa. — Dne 29. jan. je umrl za srčno hib Anton Urbas, star 70 let in rojen v Življi pri Raketu. V Ameriki je bil 38 let in po poklicu rudar. Zapušča štiri otroke in sestro Mary Jamnik v Imperialu, Pa. Zena mu je umrla pred sedmimi leti. Bil je član društva 44 SNPJ, društva 36 JSKJ in soc. kluba v Comenaghiju. Pogreb je bil civilen.

Nov grob v Ohiu

Akron, O. — Tu je naglo umrl Martin Podobnik, star 45 let in doma stare Oscelej na Skofijo Loko. Bil je član društva 535 SNPJ in tu zapušča sestro Frančico Jež, v starosti domovini pa mater, dva sinova in tri sestre. Po greb je bil civilen.

Trije umrli v Clevelandu

Cleveland. — Rojak John Blažek je zadnjo soboto naglo umrl pri zdravniku, ko ga je ta pregledal. Zadele ga je kap. Star je bil 56 let in rojen v Razdržju pri Hrenovicah na Notranjskem. Zapušča ženo, dva sinova in štiri

## Nadaljnje zmage španskih miličnikov

## Prodiranje proti Granadi na jugu Spanije

Madrid, 2. februar. — Poveljstvo španske vladne milice poroča o novih zmagah vladnih čet na obrežju Biskajskega zaliva na severu Spanije in v okolici Gra-nade na jugu. Baskiške čete na severu so okupirale Elbar, Ordino in Marquino in v teh operacijah je bilo mnogo fašistov ubitih. Ofenziva v bližini Granade na jugu se vrši z namenom, da vladci občina zavedajo svoje odgovornosti in odprto sodelovala pri pobiranju spolnih bolezni, teda bo ameriško ljudstvo v resnici uživalo zdravje in srečo.

Prvi predsednik KSKJ obležal mrtev v cerkvi

La Salle, Ill. — Jožef Stukelj, star 71 let, prvi predsednik Kranjsko-slovenske katoliške jednotne, je zadnjo nedeljo naglo umrl na pragu tukajšnje slovenske cerkve sv. Roka, ko je z ženo prišel k maši. Zadele ga je srčna kap. Pokojni Stukelj, doma iz Semiča v Beli Krajini, je bil med pionirji. Čez 40 let je bil v Jolietu in v La Salle se je priselil pred sedmimi leti. Začušča ženo, šest otroških sinov in hčera, dva brata in tri sestre.

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## Splošno zatiranje spolnih bolezni

## Ljudstvo opozorjeno na nevarnost

Chicago, 2. februar. — Dan splošne socialne higijene je jutri, ko bodo zdravniki in zdravniške organizacije opozorile ljudstvo na nevarnost sifilis in drugih spolnih bolezni, da tako vabljajo splošno pozornost na kampanjo pobiranja teh bolezni.

Vodstvo kampanje je prevzel Ameriška zveza socialne higijene, kateri načeljuje dr. Ray Lyman Wilbur, predsednik univerze Leland Stanford in blvši notranji tajnik v Hoovrovem kabinetu. V Chicagu je Illinoiska liga socialne higijene sklical konferenco, na kateri bodo razpravljali o satiranju spolnih bolezni. Z njim sodeluje Cikaška medičinska zveza in druge organizacije.

Dr. Thomas Parran, član federalnega zdravstvenega biroja, je objavil sodelovanje v kampanji. O Ameriški zvezi socialne higijene je dejal, da se je lotila hvaljene načine, ker je napovedala vojno spolnim boleznim, ki zahtevajo tveče trtev vsako leto. Kampanjo je že odobrila konference zdravnikov, ki se je načelo odločno podpirala to borbo proti mogočni korporaciji. Zadovoljava se, da se borite tudi za nas. Upamo, da boste zmagali in ta zmaga ne bo samo vaša, temveč vsega organiziranega delavstva v Združenih državah.

Dr. Wilbur je dejal, da zdravniška veda lahko zatre spolne bolezni v dobi ene generacije, ako bo dana zdravnikom prilika, da aplikira vse metode, ki so bile odkrite v zadnjih letih in so se izkazale učinkovite pri zatiranju spolnih bolezni.

"Kadar bo svetka-ameriška družina opozarjala svoje otroke na nevarnost spolnih bolezni, ko se jim lahko izognemo in kaj morajo storiti, ako se jih naselejo, ko bo izginila pretirana aramejstvo — tedaj ne bomo imeli več žrtev spolnih bolezni", je rekel dr. Wilbur. "Kadar se bo svaka občina zavedala svoje odgovornosti in odprto sodelovala pri pobiranju spolnih bolezni, teda bo ameriško ljudstvo v resnici uživalo zdravje in srečo."

Zadovoljava revizijo federalne ustave

## Zborovanje delegatov iz 16 držav

Detroit, Mich., 2. februar. — Tu se mestni delegati iz 16 držav in naznani pričetek kampanje glede revizije federalne ustave, kar naj bi povečalo oblast vlade, da bo lahko reševala ekonomski problemi. Ustanovljena je bila splošna organizacija, ki bo vodila to kampanjo. Načelnica je Grace Abbott, profesorica na češki univerzi.

Abbott je izjavila, da federalno vrhovno sodišče ovira aktivnosti kongresa in državnih legislativ in posledica je anarhija v zakonodajstvu. Michiganski govornik Frank Murphy je v svojem govoru po radiju pozval kongres, naj v sedanjem zasedanju sestavi amendment glede revizije ustave in ga predloži državnim zborinicam v odobritev.

Na včerajnji seji so govorilci naglasili potrebo zakonodaje o minimalni mezi in maksimalni delovniku. Dalje so se izrekli za jasno definicijo zakonodajne oblasti med kongresom in državnimi zborinicami.

## Blum in Hitler se snida na konferenci?

Pariz, 2. februar. — Neuradna vest, ki je precej razburila pariške politične kroge, se glasi, da Anglia in Francija planirata privatno konferenco, na kateri se sestanejo ministriki predsednikov Anglije, Francije in Nemčije.

## TEKSTILNA UNIJA PODPIRA AVTENE STAVKARJE

## Bojkotiranje produktov avtne korporacije

## PREISKAVA NAPADA NA ORGANIZ



# Društvene vesti

Bessemer, Pa.—Društvo št. 97 pred veliko maškeradno veselico v pondeljek zvezdar, dne 8. februarja v Wolfi dvorani. Za najboljše maskice so dodeljene nagrade. Oddala se bo lepa ura in imeli bomo vskovrstne zabave za vse stare in mlade. Za pleo bo igral slovenski harmonikar na Girarda. O. Kdo se torej hčce dobro zabavati na pustni pondeljek, naj pričak na Bessemere in gotovo se ne bo kesal. Prav ujedno ste vabljeni vsi od blizu in daleč—iz naselij New Castle, Sharon, Youngstown, Girard, East Palestine, kakor tudi van društva iz Bessemereja. Na svidenje! Vseseljni odbor. 8. feb.

Uniontown, Pa.—Društvo 326 poziva in vabi vse svoje člane in ostale Jugoslavane, da pridite na njegovo veselico dne 6. feb. ob 7. zvečer. Vrata se bo v Hrvatski dvorani na Franklin st. Na razpolago bo okusni prigrizek in dobra piča, za ples pa bo igrala znana muzika Cardinals. Pridite in veselite se z nami! Odbor po preskrbel vse potrebitno, da bo obilo zabave za vse.

Ferdinand Markulič.

Virginia, Minn.—Društvo 215 pred maškeradno veselico dne 9. feb. v dvorani Moose na Virginiji. Igralo bo izvrstni orkester pod vodstvom Franjeje Smitza iz Chisholma. Odhalo se bo pet nagrad: najlepši in najgrši maski ter najboljšemu plešalcu itd. Vabilo vse članstvo in rojake sploh; da se udeležite v velikem številu. Izstotako prosim in vabimo vsa okoliška in tukajšnjega društva, da pridote v velikem številu na našo maškerado, naše članstvo pa je pripravljeno posez po možnosti vrniti. Torej ne pozabite na pustni torek 9. feb., na našo maškeradno veselico! Samo vam dobro zabavo in potrebo. Na svidenje!

John Yelenich, tajnik.

So, Chicago, Ill.—Mladina društva Delavec št. 8 SNPJ priredila domačno v Hrvatskem domu na pustno soboto 6. feb. in našo dolžnost je, da se udeležimo te zabave v velikem številu in tako pomagamo njihovi blagajni. Igrala bo dobra godba in vstopni je samo 25c. Prideteč točno ob zvezcer. Zabavali se bomo prav po domače. Servirala se bo okusna večera posebne vrste. Sklenili smo namreč, da pripravimo večerjo po pristnem primorskom receptu—ribji rodet s polento! Brodet bo pripravljal član Menderja, ki se dobro razume na to, ker je izučen mornarski kuhar, polento bo pripravila Mary Matkovich. Svedebo ne bo šlo brez domačih klobas, ki jih bosta preskrbeli Mata Perenta in njen soprog Andy Piča, bo najboljša. Koliko bomo razčarali za večerjo, nismo pričali in takojšnjim vsekakor pa bomo računalni takor v tržaških betulah, kjer si doberi po teži svojega žepa, za dva solida polente in za deset soldob rabe itd. Na naši zabavi bomo veselo peli in zabavali, kajti Mussolinijeva peta ne doseže. Ako se želite prav dobro zabavati, pridite na pustno sobo, govorite na to, da se vabimo, ki jo prireja mladina oddala lep radio. Morda še v vami domov, kaj se ve. Mladina prodaja listike in že mnogo jih je prodala. Vse to skupaj gre za potrdigo naše mladine pod okriljem SNPJ in jednotnega društva Delavec št. 8. Na svidenje ob veliki udeležbi!

Joseph Kosich, tajnik.

West Frankfort, Ill.—Podpisana se skreno zahvaljujem vsem sosedom in prijetjem, ki so na katerikoli način pomagali v dolgi bolezni in ob smrti mojega ljubljenega moža Johna Kuka, ki je umrl 7. dec. m. l. v starosti 44 let. Posebno zahvala Johnu Majetiču, predsedniku društva 313 SNPJ in članom za pomoč, tako tudi onim druščinam, ki so prisile z drugih mest na tolažbo in sošalje in članom rusarske unije PMA ter apich vsem za vse in avte, ki so jih dali na razpolago pri pogrebu.

Mrs. Mary Kukec.

Ely, Minn.—Članstvo društva 268 poziva na sejo dne 12. feb. Na dnevnom redu bodo volitve delegata za 11. redno konvencijo, po seji pa bo vsele presečenje, o katerem boste izvedeli, ako na sejo pride. Baš v tem mesecu feb. bo naše društvo staro 15 let. Člani so mu izbrali ime "Zdravje". Pred 15 leti je imelo to ime na društvenih sejih drugačen pomen—misilno se je na zdravje jednot in vse. Zadnje čase se ne glasi več toliko o tem, pač pa se mi zdi, da ima naš sedaj že veliko večji pomen: Zdravje delavcev—trpinov vsega sveta! Veniljeni odbor, ki sestoji iz 5 članov, je sestavil načrt za 15-letnico, da ga članstvo odobri na prihodnji seji. To je imamo 3 važne točke za prihodnjo sejo: volitve delegata, presečenje in volitve delegata za tajnika, zato da bi bil tudi delegat, pač pa radi drugih vzrokov.

Victor Zupančič, tajnik.

Rock Springs, Wyo.—Redna seja društva št. 10 se bo vršila 7. feb. ob 10.30 dopoldne v Slovenskem domu. Bliža se konvencija in izvoliti morame delegata. Vseledi tega ste vabljeni vse, da se udeležite v velikem številu. Konvencija je vašna stvar za vse člane, zato je treba, da se izvolijo možni delegati, tako da se bodo bodovali na vselej dobro volje skupino. Da je Peter umetnik na svojo harmoniko, ni potrebno pouzdari.

Detroit, Mich.—Poživ na veselu "Vederinku" društva "Sunce" na Istreščici broj 711 SNPJ v soboto 27. februarja v Radničkem domu, 1543 E Perry ave. Poživlje se cijelokupno članstvo naše društva, kakor i ostali narod, da posjeti ova vesela društvo vederinku u števju broju.

Pocetak vederinku u 7. sati na veder traje do kasne u noči. Za dobro za-

bavo in ples svirat će dobra muzika. Ustanice same 10c po osebi. Vabi priredjivački odbor!

Jos. Mihaljevič, tajnik.

Cleveland, O.—Članice društva št. 127 vabilo, da se udeležijo v velikem številu seje dne 4. februarja, kajti na tej seji bomo volile delegatino za prihodnjo konvencijo SNPJ, katera se bo vršila meseca maja v Clevelandu. Seja se bo vršila v navadnih prostorih ob 8. zvezcer, Pridite!

Antoinette Simcic, tajnica.

Los Angeles, Calif.—Društvo "Priroda" broj 462 SNPJ javlja žalostno vijest članstvu, da nam je 21. jan. 1937, nakon kratke bolesti arca, umrla naša članica Frances Sirk, rojena 2. aprila 1864 u Motniku, Slovenija. U Ameriku je došla 1901. U društvo 462 je došla s prestupnim listom 20. okt. 1922 ob št. 262 SNPJ, u kojem je pristupila 7. marca 1909. Sahrajena je u cerkvene obrede po želji njenje obitelji in pokopana v Calvary cemetery. U ime št. 462 oprostio se nad otvorenim grobom podpreds. Jacob Stonic. Pokojna sestra ostavila ozkočenog supruga, tri hčere, četiri sinova in 22 unučadi. Članstvo št. 462 kliče slava tebi, sestra Sirk, i pokoj, a tvojemu suprugu, hčerima, sinovima, unučadi i ostaloj rodbini naše iskreno saúceče!

Obitelj Sirk se zahvaljuje svima, koji su im bili u pomoći u času smrti njihove dobre in nezaboravljene supruge i majke. Hvala št. 462 SNPJ, koje je okito odaril cvičecem, i članstvu, koji su ju sproveli na vječni počinak. Hvala rodbini, prijateljima in znamcima, koji su polotili cvičec na odar pokojnice.

Na članice pa apeliram, da pridno agitirajo med svojimi prijatelji in prijateljicami, da se udeležijo naše maskerade in zagotavljamo, da jim ne bo za pustno soboto, če bodo med nami. Na svidenje v soboto 6. februarja v dvorani SNPJ!

Minka Aleš, tajnica.

Chicago, Ill.—Članice društva št. 127 vabilo, da se udeležijo v velikem številu seje dne 4. februarja, kajti na tej seji bomo volile delegatino za prihodnjo konvencijo SNPJ, katera se bo vršila v svetu navadnih prostorih ob 8. zvezcer, Pridite!

Antoinette Simcic, tajnica.

Bear Creek, Mont.—Članstvo društva št. 112 se vabi in poziva, da se udeleži redne mesečne seje dne 14. feb. v velikem številu, da lajce ukrenemo kaj v korist društvene blagajne.

Mary Gasser, tajnica.

Dawson, New Mex.—Opominjam člane in članice društva 188, da se vse udeležite prihodnje društvene seje dne 14. feb., na kateri bomo volili delegata za 11. konvencijo. Prosim, da se vse udeležite, tako da bomo enkrat vse skupaj na seji. Ta seja bo važna, zato ste obvezani, da se udeležite.

Jakob Grubešić, tajnik.

Carlinville, Ill.—Naznamjan članom in članicam društva 362, da se naša prihodnja seja vrši v nedeljo 21. februarja ob 2. popoldne. Volili bomo delegata na konvencijo. Naše društvo se je v svrhu združilo z društvi št. 74, 335 in 467. Zato vas vabim, da se vse udeležite prihodnje seje v navadnih prostorih!

Frances Podobnik, tajnica.

Harrison, Pa.—Poslavam člane in članicam društva 419, da se gotovo udeležijo prihodnje društvene seje dne 7. feb., ob eni uru popoldne. Na dnevnom redu bo volitev delegata in namestnika na konvencijo. Kot znamo, smo se v to svrhu združili z društvom 141, ki bo poslalo dva zastopnika na to sejo, naše društvo pa bo poslalo tudi dva svoja zastopnika na njihovo sejo dne 7. feb. Bratje in sestre, ne pozabite na svidenje!

John Yelenich, tajnik.

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Michael Klopčić, predsednik.

Buhl, Minn.—Društvo 314 prosini se da katero društvo ne si pridruži drugemu za izvolitve delegata, da se v svrhu izvolitve delegata obrne na naše društvo, ki steje 68 članov in se budi volitev delegata in namestnika na konvencijo. Kot znamo, smo se v to svrhu združili z društvom 141, ki bo poslalo dva zastopnika na to sejo, naše društvo pa bo poslalo tudi dva svoja zastopnika na njihovo sejo dne 7. feb. Bratje in sestre, ne pozabite na svidenje!

George Pavich, tajnik.

So, Chicago, Ill.—Mladina društva Delavec št. 8 SNPJ priredila domačno v Hrvatskem domu na pustno soboto 6. feb. in našo dolžnost je, da se udeležimo te zabave v velikem številu in tako pomagamo njihovi blagajni.

Igrala bo dobra godba in vstopni je samo 25c. Prideteč točno ob zvezcer. Zabavali se bomo prav po domače. Servirala se bo okusna večera posebne vrste. Sklenili smo namreč, da pripravimo večerjo po pristnem primorskom receptu—ribji rodet s polento! Brodet bo pripravljal član Menderja, ki se dobro razume na to, ker je izučen mornarski kuhar, polento bo pripravila Mary Matkovich. Svedebo ne bo šlo brez domačih klobas, ki jih bosta preskrbeli Mata Perenta in njen soprog Andy Piča, bo najboljša. Koliko bomo razčarali za večerjo, nismo pričali in takojšnjim vsekakor pa bomo računalni takor v tržaških betulah, kjer si doberi po teži svojega žepa, za dva solida polente in za deset soldob rabe itd. Na naši zabavi bomo veselo peli in zabavali, kajti Mussolinijeva peta ne doseže. Ako se želite prav dobro zabavati, pridite na pustno sobo, govorite na to, da se vabimo, ki jo prireja mladina oddala lep radio. Morda še v vami domov, kaj se ve. Mladina prodaja listike in že mnogo jih je prodala. Vse to skupaj gre za potrdigo naše mladine pod okriljem SNPJ in jednotnega društva Delavec št. 8. Na svidenje ob veliki udeležbi!

Jakob Jakščekovič, tajnik.

Milwaukee, Wis.—Opozorjam vse članice društva Venera 192, da se udeležite prihodnje seje dne 9. feb., na kateri se bo nominiral delegatino za enačto konvencijo. Vabilo vse članice, da se gotovo udeležijo prihodnje društvene seje dne 11. februarja, kajti se bo vršila 11. februarja, da se te seje udeležite, da se obrejete in izberete delegata po svojem najboljšem prečiščanju delegata, ki bo zastopal na konvenciji naše društva in delal za nadaljnji napredek in pravčenje naše društvene organizacije v vseh ozirih. Pri organizaciji kot je naša igrajo skupine glavno vlogo iz gospodarskega stališča. Dobro gospodarstvo je vedno prineslo gotov napredek, tako se vedo voda druge ugodnosti, ki so v korist splošnemu članstvu in organizaciji. Bodimo pripravljeni, da je od članstva odvisno, kaj se na konvenciji sklene in kakšni so konvenčni zaključki. Zato pa je dolžnost članov, da se udeležijo društvene seje in si izvolijo delegata, ki bo deloval za koristi članstva in jednote. Aperirom na vas vse, da se gotovo udeležite seje dne 11. feb., ker bo vašna radi volitev delegata in radi drugih zadav. Končno pa moram kritizirati govorico, ki kroži po okolici, da je pri društvu v konvenčnem letu vselej dovolj kandidator za društvene urade. Kar se mene tiče, povev, da nisem prezel kandidaturu za tajnika zato, da bi bil tudi delegat, pač pa radi drugih vzrokov.

George Pavich, tajnik.

Chicago, Ill.—Članstvo društva 131: Na decembriški seji je bilo sklenjeno, da volimo delegata za 11. konvencijo na februarji, ki se bo vršila 11. februarja. Dolžnost članstva je, da se te seje udeležite, da se obrejete in izberete delegata po svojem najboljšem prečiščanju delegata, ki bo zastopal na konvenciji naše društva in delal za nadaljnji napredek in pravčenje naše društvene organizacije v vseh ozirih. Pri organizaciji kot je naša igrajo skupine glavno vlogo iz gospodarskega stališča. Dobro gospodarstvo je vedno prineslo gotov napredek, tako se vedo voda druge ugodnosti, ki so v korist splošnemu članstvu in organizaciji. Bodimo pripravljeni, da je od članstva odvisno, kaj se na konvenciji sklene in kakšni so konvenčni zaključki. Zato pa je dolžnost članov, da se udeležijo društvene seje in si izvolijo delegata, ki bo deloval za koristi članstva in jednote. Aperirom na vas vse, da se gotovo udeležite seje dne 11. feb., ker bo vašna radi volitev delegata in radi drugih zadav. Končno pa moram kritizirati govorico, ki kroži po okolici, da je pri društvu v konvenčnem letu vselej dovolj kandidator za društvene urade. Kar se mene tiče, povev, da nisem prezel kandidaturu za tajnika zato, da bi bil tudi delegat, pač pa radi drugih vzrokov.

Victor Zupančič, tajnik.

West Allis, Wis.—Članstvo društva 104 se poziva na sejo dne 12. feb. Na dnevnom redu bodo volitve delegata za 11. redno konvencijo, po seji pa bo vsele presečenje, o katerem boste izvedeli, ako na sejo pride.

Baš v tem mesecu feb. bo naše društvo staro 15 let. Člani so mu izbrali ime "Zdravje". Pred 15 leti je imelo to ime na društvenih sejih drugačen pomen—misilno se je na zdravje jednot in vse. Zadnje čase se ne glasi več toliko o tem, pač pa se mi zdi, da ima naš sedaj že veliko večji pomen: Zdravje delavcev—trpinov vsega sveta! Venera 104 se udeležite na svidenje!

Joseph Glavan, tajnik.

Chicago, Ill.—Že parkrat je bilo poročano, da žensko podporno društvo "Nada" 102 SNPJ privede svojo letno maškeradno veselico, ki se bo vršila v soboto dne 6. februarja v dvorani SNPJ, in ker je pustna sobota običajno čas takih priveditev, se vabi vse članstvo SNPJ ter rojake iz Chicaga in okolice, da nas posetite. Za najpomembnejše in najlepše maske so določene izredno lepe nagrade, sicer pa je za od prejšnjih privedeb enake vrste znanih tistim, ki so jih posebali, da društvo Nada ni skop v tem oskrbi.

Tudi v drugih ozirih bo za udeležence dobro preskrbljeno, posebno za plesalce. Za te bo igral v zgornjih prostorih orkester Original Gay Dons, v spodnjih pa dobro znani harmonikar Peter Ahasic, katerega se je iz prejšnjih let lahko stari nasejenci spominjajo. Da je Peter umetnik na svojo harmoniko, ni potrebno pouzdari.

Ker je navada, da vse delo opravljajo društ

## PROSVETA

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## Glasovi iz naselbin

## Glas starega člana

Quesly, Wyo. — Prišel je čas za razprave o pravilih, kar je težko pribeti posebno starim članom. Star sem 57 let in delam že od 17. leta. Pri jednoti sem že skoraj 30 let. Pravila res imamo, toda je vprašanje, če so dobra ali niso. Jaz želim, da bi se vsem, nekoliko izboljšala za stare člane. Vse preveč se danes gleda na miladino, na nas starejše pa niti. Zadnjih sem bil bolan 45 dni, dobil pa sem za 28 dni. Kar je enako preveč bratstva? Mladina ima nagrad košar hocé. Ali jo dobí kaščen starejšem članom? Nobene! Mi, ki smo znesli skupaj milijone, nismo upoštevani nič. Mladina je vse.

Nič nimam proti mladinii, ali tukaj rojeni otroci niso iz starega kraja. Oni gledajo samo za sport, toda kaj bo jutri, jim ni mэр.

Kmalu bo 30 let, odkar plajučim za dva dolarja bolniške podporo, prejel pa sem nekaj nad \$100. Kad bi vedel, kaj bo z mojo bolniško podporo. Izkpal je ne bom, čeprav dokazam sto let. Toda zmračil bol-moral plačevati assessment, vsaki mesec \$1.50. To je enako preveč bratstva. Sicer je ena točka v pravilih, da se preostanek podpora izplača, ali meni se zdi, da je nemesna. Bolniška podpora se izplača osebam, ki so odvisne od člana, ali pa če je član odvisen od drugih. Toda se to je treba dokazati. In če se odobri, se izplača, če ne, pa ne. (Jednota ne izplačuje bolniške podpore za način, da se izognemo tem izrednim stroškom? Po mojem mnenju, nismo na razpolago dva načina.

Prvi je: dajati posojila, ki so zavarovana po federal Housing administraciji (F.H.A. Mortgages). Kakor banke in hranilna in posojilna društva, tako lahko pravico dobti tudi SNPJ, da izvrši posojila na posvetvo do 80 odst. ocenjene vrednosti. Zavarovanje F.H.A. pomeni, da je vlad pripravljena, da je v tem posojilni blizu vseh vrednosti, da ne bo zavarovalnina. Ako so posojila raztresena po raznih državah, nastanejo stroški za nadziranje takoj visoki, da nam zamejo velik odstotek naših obresti.

All nam je mogoče dobiti način, da se izognemo tem izrednim stroškom? Po mojem mnenju, nismo na razpolago dva načina.

Na zadnji konvenciji je bil stavljhen predlog, da bi se starem članom, ki se niso prejeli dobro, podpora dala nekakšna nagrada. Predlog je bil poročen. Prav tako bo propadel tudi sedaj. To sem napisal, ne da bi mislili koga žaliti.

Frank Tomšic, 10.

## Staro vprašanje

La Salle, Ill. — Približuje se mesec februar, v katerem bodo društva SNPJ voljila delegate za bedodo konvencijo. Ni dvojma, da so vse društva SNPJ širrom Združenih držav in Kanade zelo zainteresirana za te volitve. Brezvredno bodo po svojem najboljšem prepirčanju izvoliti delegate, ki bodo na prihodnji konvenciji delovali v jednoti vsi enake pravice in enake dolžnosti. Člani ne plačujejo premij, temveč asesmente in o teh asesmentih odloča članstvo po svojih zastopnikih na konvencijah ali direktno s splošnim glasovanjem.

Mislimo, da ni člana, ki bi ne videl te ogromne razlike med SNPJ in zavarovalnimi družbami. So pa nekateri mladi člani, ki nočejo videti razliko — so gluhi za vsak argument in raje verjamajo agentu privatne zavarovalne družbe, dasi lahko vedo, da agent govorji zato, ker je plačan — vse bogate zavarovalne družbe imajo izolane in ločljive agente, kakršnih naše jednotne ne zmorejo — in če bi hoteli govoriti resnico (kar se včasi zgodi, ko agent pusti s usvojbo), da bi naši navdušenci za tekmovanje z zavarovalnimi družbami silno razočarani.

Mnogi britiski organizaciji je že poštenih zavarovalnih družb z raznimi skemami, ker so hoteli z njimi konkurirati, a so se opekle. Posledica je bila, da so državne oblasti, ki nadzorujejo zavarovalstvo, začele smatrati te organizacije za navadne zavarovalne družbe in jim naložile davek na asesment, kakršen velja za omenjene družbe. Danes imajo te organizacije hud boj z davki v nekaterih državah na jugu in zapadu — in večinoma so si same krive te stnosti in stroškov.

Zavarovalne družbe zmirajo skemario, kako bi doble več denarja od zavarovancev. Tako so iznašle tudi "endowment" ali gotovinsko vrednost police, ki se izplača poleg smrtnine, kadar poteka določena doba, recimo po 20 letih. "Endowment" ni drugega kot hranilna vloga s to razliko, da ne dobija nobenih obresti, če pa hočeš dobiti kaj od te vloge pred časom, dobib le kaj "posojilo" in plačati moraš šest odstotkov obresti od svojega denarja. Ali ni to fina skema? Od lastne vloge plačuješ obresti! Veliko bolje bi bilo, če bi denar hranil v poštni hranilnici in tamkaj ti plačajo tiva odstotka obresti. Ni nič čudnega, če se agentje zavarovalnih družb tako tepejo za zavarovanje te vrste, kajti prinaša jih lep "konišen". In ne pozabi tega, da je treba za endowmentno zavarovanje plačevati veliko višjo premijo kot za navadno smrtnino.

Skratka: to je zelo prefrigano, legalno izkorisťevanje ljudi — raketirstvo. Ali naj naša jednota posnememo to raketirstvo in pomagati k izkorisťevanju naših članov?

imamo danes v tej naselbini štiri društva SNPJ. Tukaj imamo tudi obširno tri nadstropno poslopje, Slovenski narodni dom, ki bi popolnoma odgovarjalo vsem potrebam konvencije.

Ulijudno se apelira na vse delegate in glavne odbornike SNPJ, da bi za konvencijo leta 1941 določili mesto La Salle. Večinoma vsem glavnim odbornikom je zelo dobro znana ta naselbina. Po možnosti se tudi udeležujejo naših društvenih proslav. Ki so brezvredno v njima zelo zadovoljeni. Zagotovljeno je tudi delegatom, da bodo z našo naselbino zelo zadovoljni. Vse članske posojila bi skrbelo za zadržitev delegatov in za napreddek jednote. John Furar, 98.

## Naš rezervni sklad

Cleveland, O. — Posojila proti prvi vknjižbi smo opustili zato, ker so se izkazala za nas nepraktična. Bila so za nas nepraktična iz različnih razlogov, glavni razlog pa je bil, ker smo ih imeli raztresene v vecih in manjših krajih raznih držav.

Izkopal je ne bom, čeprav dokazam sto let. Toda zmračil bol-moral plačevati assessment, vsaki mesec \$1.50. To je enako preveč bratstva. Sicer je ena točka v pravilih, da se preostanek podpora izplača, ali meni se zdi, da je nemesna. Bolniška podpora se izplača osebam, ki so odvisne od člana, ali pa če je član odvisen od drugih. Toda se to je treba dokazati. In če se odobri, se izplača, če ne, pa ne. (Jednota ne izplačuje bolniške podpore za način, da se izognemo tem izrednim stroškom? Po mojem mnenju, nismo na razpolago dva načina.

Prvi je: dajati posojila, ki so zavarovana po federal Housing administraciji (F.H.A. Mortgages). Kakor banke in hranilna in posojilna društva, tako lahko pravico dobti tudi SNPJ, da izvrši posojila na posvetvo do 80 odst. ocenjene vrednosti. Zavarovanje F.H.A. pomeni, da je vlad pripravljena, da je v tem posojilni blizu vseh vrednosti, da ne bo zamere. Za lačne, žejne in plesačne bo se zavrstilo v srednjem strošku. Ako bi se nam ta posojila obnesla, bi posojila lahko vzel v posetve par drobirjev mest.

Ne vem kako bodo člani vzel načinjanje to moje priporočilo. Ako hodo imeli večino oni, ki vidijo v teh posojilih, ne investicije, ampak pomoč enim članom, kateri to pomoč potrebujejo, potem bodo člani vzel načinjanje to prvega stroška. Ako bi se nam ta posojila obnesla, bi posojila lahko vzel v posetve par drobirjev mest.

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Matt Petrovich.

## Za skrbljanje pravil

Mansfield, O. — Naj tudi jaz razširim moje mnenje o naših pravilih. Popolnoma se strinjam z glavnim tajnikom, ki je priporočil skrbljanje pravil. Po mojem mnenju je v njih dosti nepotrebne in nerazločne. Imel sem za dobiti pravil, pa so bile vse bolj jasne kot so naše. Član čita strošek, točko za točko, spodaj se ustavi, pregleduje, toda ve prav tako kakor je vedel prej. Torej nepritočam, da se sestavijo pravila tako, da ne bo nekaj tu, nekaj tam.

Naj omenim nekoliko še o naših bolniških podpori. Ko to pišem, imamo pri našem društvu službeni dator, ki daje posojila na poslovni način, da se raztreseta po raznih državah in v tem posojilni blizu vseh vrednosti.

Toda čeprav je bilo vse bolj jasne, da je vlad pripravljena, da je v tem posojilni blizu vseh vrednosti, da ne bo zamere. Za lačne, žejne in plesačne bo se zavrstilo v srednjem strošku. Ako bi se nam ta posojila obnesla, bi posojila lahko vzel v posetve par drobirjev mest.

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Joseph Kek, 238.

## Sejta klubu brezposelnih

Chicago. — Klub brezposelnih št. 61 Illinois Workers' Alliance okraja Cook bo imel sejo ta teden v ceintrik zvezki v spodnji dvorani SNPJ. Klub obdržava se danes samo eno sejo na mesec. Vašno je torej, da se člani to sejo vseleže. Podana bodo razna poročila o delovanju organizacije. Sedaj pa je vredno, da se posljubi skupaj vseh nekaterih članov.

Vse glavne poročila bodo sledile: 1. Poročilo o pohodu v Washington 15. januarja. 2. Stavkovne in druge aktivnosti pri javnih delih (WPA). 3. Narodne organizacije za izboljšanje brezposelnosti podpore. 4. Agitacija v Washingtonu za nadaljevanje javnih del (WPA).

Vsi člani, pa tudi drugo občinstvo, se vabi, da se te seje udeležete. Nekaj članov je precej zaostalo v mesecu. Prosijo se jih, da poravnajo kolikor mogoče. Iz-

poročil, ki bodo podana, bo lahko vsočno razvidel, da naš klub je še vedno potreben, četudi se je brezposelnost znatno zmanjšala. Torej obdržimo ga! Da ga obdržimo, ga je treba podpirati. Torej pridite na sejo, seznanite se s klubovim programom in povravljajte klubove prispevke!

Simon Trojar.

## "Nadina" maskerada 6. feb.

Chicago, Ill. — Pustna doba gre v koncu in da se pravilno naloči, je že naša stará navada, da se pozabavamo, bodisi da praznujemo pust, ali pa da se potegne kakšen pohod, kot je v nedvi, odkar se pust obaja. Da bo vse to imelo več pomena, prični da naše žensko društvo "Nadina" 6. februarja svojo običajno maskerado veselico na pustno soboto, dne 6. februarja zvezč.

Med tipična zimska bolezni spadajo poleg ozelin, opokin zavolje zimskega sonca v planinah in snežne slape pred vsemi prehladnimi boleznimi, mihoti, vnetja v vrati, bronhitisni katarji,

gajnici, gripe, vaskovski revmatizem, trganje v kolkah, vnetja živcev, nevarnejši katarji v snoburju, vnetja v obistih. V januarju do aprila dosegajo te bolezni svoj vrh.

Dolgotrajna opazovanja reč, da imajo tudi druge bolezni svoli zimski visek. Napadi nadzora, ki pričnejo v novembra napredovati, pojdujo v koncu februarja. Davica in skratinika razsvetijo najbolj od decembra do marca, epidemično vnetje mežganskih mren opazujejo najbolj od sredje januarja do konca aprila. Nocice in očnice dajejo isto tak prednost mrzljemu letnemu času.

Rahitis ima svoj vrh od začetka februarja do konca aprila, kar je po tem, kar smo redi prej, zelo umljivo. Angine, ki pričnejo naraščati že ob koncu novembra, se držijo na neveslem visku skoraj do konca aprila.

To spoznavanja so zelo zanimiva, imajo pa praktičen pomen. Po takšnih spoznajah je mogoče usmeriti zdravljenje in obrambo zoper "sezonske bolezni."

## Zimske bolezni

Marsikater bolezni dosežejo v zimskem času svoj vršek, in to je umljivo. Vzroki za to so delno posredne narave, n. pr. v spremembah našega življenskega načina v hladni letni dobi in v tem bivanju ljudi v zaprtih prostorih, kar olajšuje okužitve. Včasih so zimske vplive vplivne mrza istovetili. Zima zmrzlega pasu je bila vedno "mrzli letni čas". Toda danes vemo, da je zima nekaj več, da pomeni popolno spremembo, meteoroloških in klimatologičnih vrednosti, počeni od zračne vlage do vetrovnih smeri, električnega stanja v zraku in žarilnih pojavov. Zima je pri nas, posebno v nižinah letni čas, ko je najmanj ultravioletne svetlobe.

Medicinska zima se ne krije popolnoma s kaledsko zimijo. Zima, kakor jo čutimo ljudje, traja nekako od sredje novembra do srede februarja. Glede hrane so pozornosti čas odličje pred vsem na pomanjkanju vitaminov in nasprotni s preobilico teh snovi v poletnem času.

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## Important Questions for Discussion by the Membership

F. A. VIDER, Supreme Secretary

Inasmuch as the most important changes and amendments to the By-laws which will be discussed by the forthcoming convention will undoubtedly concern sick and operation benefits the Administrative Committee has already devoted its attention to these benefits and the possible increases thereof. However, it is well to bear in mind that any increases of benefits must rely upon our income and disbursements.

The sick benefit insurance was a difficult problem in the past and most likely will remain so in the future; nevertheless, the sick benefit fund has acquired a very satisfactory reserve in recent years. By restoring the sick benefit fund on a sound financial basis, we have solved a serious problem which otherwise would confront the coming convention because, as informed by Insurance Departments of different states, they will no longer tolerate experimentation with various benefits or assessments. For this reason, it would be wise for us to study this important question now and avoid unnecessary mistakes or harmful decisions, which by lack of knowledge, may be adopted by the convention.

Undoubtedly, we are unanimously opposed to any INCREASE OF ASSESSMENTS. When such sentiment prevails among the members, it is natural that we should not contemplate very much on increasing benefits. By past experience we have learned that much greater satisfaction exists in the Society when no special assessments are levied, even though benefits are perhaps a little lower than otherwise. No special assessments were paid by the members since the last convention; and without a doubt, it is the desire of the great majority of our membership to guide ourselves accordingly in the future. Such a wish can readily be fulfilled if the delegates at the convention will confine their recommendations for benefits to a level which will coincide with the income and disbursements. Even though some of the benefits were limited by the last convention, benefits paid by our society are still more liberal than on the average of those paid by similar organizations.

Since we are discussing benefits, let us also mention that our Society has a special benefit fund from which benefits and assessments are paid to the members who are without means. Hence, there is no necessity for a member to become passive; in fact, there is no reason for passivity among our membership. A member in need may ask for a loan from the special benefit fund; or, if he is insured in Class "B" or "C", he may take advantage of the loan value of his certificate. In any event, it is best to be an active member, for it may happen that just when one is passive and without insurance, fate might intervene; illness or an accident may befall. That is life in all its irony, so we must at all times be prepared to combat any difficulties in which we may find ourselves.

Now let us examine more closely the question of Juvenile assessments in order to avoid incorrect psychological impressions which prevail among certain members. The following analysis on Juvenile assessments will perhaps help to present a more comprehensive understanding to those who consider that the Juvenile assessment is exorbitant.

The average assessment paid by a member into the Juvenile department is 20 cents a month, or \$2.40 a year. Thus, if a child is insured from birth until his sixteenth year, an amount of \$38.40 is paid for death benefit insurance up to the amount of \$500.00. When a Juvenile member reaches the age of 16 years and transfers into the adult department, he is given a credit of \$11.00 on his assessment as an adult member. Besides, during the time of his membership in the Juvenile Department he receives a copy of the "Mladinski List," monthly. The regular subscription to the "Mladinski List" is \$1.20 annually which would amount to \$19.20 in sixteen years if the member had to pay for it.

In adding the above mentioned credit and a sixteen year subscription to the "Mladinski List," you arrive at a total of \$30.20, which amount taken from the \$38.40 paid in assessments, leaves \$8.20 or a little over 4 cents a month as actual assessment paid for the insurance provided. Is such an amount too high? In addition, from time to time the monthly assessments of the Juvenile members are suspended. Stop to ponder these facts and you will come to the conclusion that our assessments are extremely low in proportion to the benefits and advantages enjoyed by the members.

### ENDOWMENT INSURANCE

Our members, especially those of the younger generation and also some of the older, are interested in encouraging the membership to adopt various types of insurances in order to compete with commercial insurance corporations. It is their belief that if different kinds of policies were offered it would instill in the younger people, many of whom strictly believe in "cold cash," a desire to join our ranks. The most popular insurance at the present time is the so-called "endowment policy" which provides cash value at its maturity.

It is common practice in American business to advertise anything that brings profit regardless of quality, and since many have the habit of blindly following the advertisements, it is readily comprehensible why "endowment insurance" has become so extremely popular. Naturally, those who conduct this extensive advertising campaigns do so because it is for their interest.

To purchase an article or anything, highly advertised as good quality, without first examining it is just as foolish as refusing to buy anything just because you have once been cheated.

A prominent official of a large investment house told me that in his business they always consider best the salesman who can sell a lot of poor bonds because first-grade securities do not require high type of salesmanship. The same principle applies to an insurance business! Clever publicity and advertisement devoted to the "endowment insurance" by the commercial insurance enterprises and their paid agents, which is most profitable to them, has penetrated unbelievably into the human mind. However, how many people want the trouble to analyze and answer a few such important questions as the following:

What monthly or yearly fees or premiums a person will have to pay for endowment insurance? How much would the total amount contributed for the period of 20 years be? Will it be possible for one to continue high payments through a period of 20 years? And if after 20 years should I receive a thousand dollars, will I be without insurance and security in my old age?

The great majority of people, who listen to an insurance agent expound the advantages of such insurance, are interested primarily in how much "cash" they will receive after so many payments have been made and totally ignore the vital point as to whether their policy will ever mature. The above statements are not exaggerated and neither are they intended to misrepresent endowment insurance; therefore, let the following example prove the facts:

Let us assume that our Society had endowment insurance back in 1920. Then in 1921 two members of alike ages, for instance 20, became insured for \$1000.00 each; one in the endowment class and the other insured himself in the so-called Class "A", based on the National Fraternal Congress of America scale. (Incidentally most members in our Society are insured in this latter class.) Then in January of this year these members died and the beneficiaries of both were paid \$1000.00 death benefit.

Here is what they paid for their insurance:

The one insured in Class "A" paid \$13.80 a year, or a total of \$230.80 for the period of sixteen years; while the one who carried endowment insurance paid \$40.68 a year or a total of \$650.88 in sixteen years, an amount of \$430.08 more than the first. Thus the society in this instance realizes an amount of \$450.08 on account of a lack of foresight on the part of this second member. This is only one example!

The realization of such profits is again ample reason why such propaganda and advertising is conducted for this type of insurance by the various insurance corporations. To those of you who will argue that if the insured had lived another four years he would have received his thousand dollars, let it be answered that of course, that would be true, but there is always an "IF". And if we want to depend on the statistics which we have at hand, we see how rare are those instances where an endowment policy matures. In fact, only about 7% of such policies reach their happy end. At a meeting of presidents of the commercial life insurance companies, the Insurance Commissioner of the State of Illinois reported that an analysis made shows that less than 10% of the life policies issued in the past few years having a loan or a cash surrender value, were warranted. He further mentioned that it would be profitable for other states to adopt laws which would authorize the issuance of policies granting liberal assessment loans and

payments of insurance similar to those of our Society. He also stated that endowment insurance is an ordinary means of saving money, and if one wants to pay exorbitant rates for the privilege of saving his money, then he may do so.

Our Society was not organized for the purpose of exploiting its membership; therefore, those of you who have money to save, take our advice and purchase U. S. Government Bonds or deposit your funds in the U. S. Postal Savings Banks where it is safe and will yield better interest rates than any insurance can pay.

We must consider also that the members of our Society are not insured for death benefit only, but are also insured for sick and disability benefits. Moreover, it often happens that these benefits are more important and prove more useful than the death benefit. We also have a special benefit fund! In the past year there were doubtless many policy holders in the various insurance corporations who had to let their policies lapse because they were unable to continue paying premiums. Did the corporation offer to help them with their payments? We have yet to hear! But the fraternal benefit societies and especially our organization, did help those members who were unable to meet their assessments, as after all, we are fraternalists with principles!

It has been reported that here and there it is difficult to obtain new members for our Society due to the lack of insurance which would provide a cash surrender after 20 years, or something similar. Most of these reports and statements come from members of the new generation, which is natural, of course, because they lack the practical knowledge and actual experiences of such insurances; whereas, if these young people were told what differences there are in assessments they may think otherwise. Let us, therefore, compare the assessments paid for ordinary life and for endowment insurance of \$1000.00 based on the American Experience Table:

Age	Life Insurance	Endowment	Difference
16.....	Assessment \$1.24	Assessment \$2.36	\$1.14
20.....	" 1.32	" 3.59	2.07
25.....	" 1.46	" 3.42	1.96
30.....	" 1.63	" 3.45	1.82
35.....	" 1.86	" 3.61	1.85
40.....	" 2.17	" 3.61	1.44

It is interesting to note that the lower age rates show the greatest difference in the amounts of the two assessments and one can easily judge why.

While many members in our organization are advocating a wider range of insurance, other fraternal benefit organizations are dropping these same forms of insurance, because after experimenting with them, they have found them to be impractical.

The November issue of the "Fraternal Age" carries a report that the "Royal Arcanum," a fraternal insurance organization with 75,000 members, which had been writing seven various kinds of policies, is dropping six of them and is retaining only one, that of ordinary life. Further, informations from the officials of various American fraternal benefit associations, which have been issuing endowment insurance certificates, state that they have had no satisfactory results; first because assessments were too high and, secondly, because of lack of able agents or salespeople who could sell this form of insurance. They believe that it is not advisable for fraternal societies to employ specially trained agents to sell such insurance for various reasons which need not be discussed here.

Our Society is not an ordinary commercial insurance corporation, but a fraternal benefit organization as already stated, which adheres to the principles and the ideals of the working-class. Our future is assured if we continue to remain such an organization, and there is no need for establishing varied forms of insurance. People who are materialistic and have no ideals will naturally disagree with this statement. However, no forms of oppression, unjust treatment or other punishments have ever been practiced on those promoting and cherishing our ideals of democracy and principles and they never will as long as humanity exists. So, let us not disrupt the roots of our organization, the principles of real fraternalism, which inject our strength and expansion and we will continue to grow and go forward in the future!

In conclusion let me say that the Head office does not fear the installation of new forms of insurance, but when we sincerely doubt of its having any value for the membership, we feel it is our duty to express it and avoid any possible confusion. However, it is for the interest of the members to discuss and study thoroughly all the questions and phases relating to such insurance before any action is taken!

## Athletics In the SNPJ

UNIVERSAL, PA.—The following is Bro. Mike Kumer's discussion on "Athletics in the SNPJ," delivered at the first of a series of meetings on problems dealing with the SNPJ, held in Slovene Auditorium, Pittsburgh, Sunday, Dec. 13. Bro. Koseka's discussion was published in an earlier issue. The committed hopes that this and future subjects will draw the attention and interest of SNPJ members.

The next meeting will be held at the Slovene Auditorium, Ambridge, Sunday, February 21, at 8 p. m. The subject, "Endowment Insurance in the SNPJ." Brothers Max Kumer and August Riska will lead the discussions. These two men have both had experience with private insurance companies, therefore are qualified to speak on this subject. We can anticipate a very interesting and educational evening. The meeting is open to all SNPJ members.

HENRY PREVIC, Lodge 715.

### BROTHER KUMER—THE QUESTION OF ATHLETICS

Perhaps the question that will provoke some discussion at the next convention, is the one of athletics in the SNPJ. This branch of activity has become an issue only since the creation of English speaking lodges in our Society. This fact is quite significant, and in order to deal fairly with the question of athletics in our SNPJ, an understanding of the reason for the issue should be made clear. Such an understanding is not possible without first relating why the SNPJ came into being.

In considering the objectives of those early founders of our Society, we cannot justifiably conclude that they just wanted another fraternal benefit society that would insure them against illness, or provide for their beneficiaries in case of death, important as these considerations are. If those were their only objectives, there would not have been the need for the SNPJ. There are many fraternal benefit societies established for those purposes, and innumerable private insurance companies anxious for the business of insuring our people.

Today, however, we have among us some who lack the high ideals and purposes which inspired our founders. They are largely from our English speaking lodges, and because they were raised in a different ideology, in comparatively good times and prosperity and did not experience the suffering and hardships of our older members, here and abroad, they have not realized the need for social enlightenment and progressive ideas. Accordingly, their time has become occupied by recreation, including ath-

letics, which result in weakening those already existing. It was because they recognized the need for educating and enlightening our people to the problems that confronted them in their daily lives that inspired the establishment of our SNPJ. They possessed a social vision and ideal, and knew that a fraternal benefit society based on these principles could be of immeasurable value in promoting the welfare of its members.

They wanted an organization of their own, one which possessed the high ideals of promoting social, consciousness and culture among our people on the free thought basis. They wanted a co-operative society, democratically managed, owned, and controlled, insuring to its members personal freedom of religious, philosophical, ethical, and political creeds. And that's what they got—that's what we have today.

They knew that private insurance companies operate only for private profit for the benefit of a few stockholders. Likewise, they knew that the fraternal benefit societies existing at that time were dogmatic in their views and principles, and lacked the high ideals which inspired the organization of the SNPJ.

Considering the foregoing facts about the strength and firmness of our organization today, we must agree that we have built a society on principles and policies of vital interest to our welfare. It is on these principles that we have built a strong society, both in finances and membership, and progressed far beyond many societies organized before us. And this was done at a time when such principles as ours were not in general demand.

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## Comments on This and That

By IVAN MOLEK, Editor

### ON ENDOWMENT SCHEME

Every member who would saddle our Society with the endowment scheme should read, somewhere on this page, an article by Bro. Vider, Supreme Secretary. This is recommended because there are many members of the English-Speaking Lodges who are at present enthusiastically working for the adoption of this scheme.

The members of the Senior Lodges are not so enthusiastic about this business, but, somehow, our youth has more contact with insurance agents who sold them this idea. I can understand this, and also can see why our endowment enthusiasts are so determined to bolster up the competition of the SNPJ with the insurance companies.

But they are badly mistaken if they think that upon the adoption of the endowment scheme the competition will be easier. In the first place, our Society—or any other fraternal organization—was never established to compete with private insurance companies. These companies have a different field of operation, different systems of business, and different motives. They are all business. Their primary purpose is to make profits for the stockholders and to assure the princely salaries for their officers. No brotherly spirit there! The insured are only the policyholders whose policies are good to them only as long as they continue to pay the prescribed premiums—and about the amount of these premiums, the policyholders have nothing to say.

Our Society is entirely different. It is not a private company but a cooperative; its profits are shared by the entire membership. Its members are not policyholders but certificateholders with equal rights and duties; it has no premiums but assessments levied by the majority at the conventions or by referendum vote. There should be no member of sane mind who would not see this great difference, and who could not understand that any competition between these greatly different systems would be a waste of time and money on our part. Yet there are members, supposedly intelligent, who deliberately refuse to see this difference and who persist in arguing that our Society must compete with the insurance colossuses by aping their slick schemes of business. It is pretty hard to stomach such arguments.

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It is no great wonder that the insurance moguls invent all kinds of legal rackets to increase their flow of profits, and these rackets are all for the good of the insurance agents who sell them to the gullible at higher rates of premium and nice commission for themselves. One of these legal rackets is endowment scheme with all its "cash value" and other "values" attachments.

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Stripped of all its nice phrases and high-sounding terms, the endowment feature is nothing else but a saving account. The difference is that you don't get any interest from this saving but, on the contrary—you pay six per cent interest to an insurance company on your own money when you "borrow" back a part of it before the policy matures. A very nice scheme! Nice for the insurance stockholders but—not for your pocket. Why not deposit your savings in the postal savings bank and draw two percent interest and withdraw the deposit whenever you wish without waiting ten or twenty years? Or buy Baby Bonds?

Do we want to introduce this legal racket in the SNPJ? I am sure the majority of our members does not want it, and if all of them would realize the true nature of it nobody would want it—except a few who would take it at any price. That's why they say: "If it's racket it is a good racket, and let us, too, go in this racket!"

I do not believe there are many members who are ready to accept such a reckless, I-don't-give-a-damn, and unethical attitude; I do not believe there are many members who would commit our Society to a system of such exploitation, although some people will swear high and low it isn't an exploitation. But that will make no difference.

Our Society has many good and honest features which no insurance company can duplicate. Sick, operation, accident, and especially, special benefit, for instance. These should be emphasized to our prospects. And we can, at the next convention, improve these benefits, not in the direction of raising them but to include those diseases and operations which are now taboo. Here is something better, and more practical, to discuss than the endowment racket.

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## Wolverine News

DETROIT, MICH.—The Wolverines are again sponsoring something new in the way of activities among SNPJ lodges in Detroit. On Sunday, February 14, at 8 o'clock in the morning we will depart on the train for Grayling, Michigan. The entire train of twelve cars is occupied by winter sport enthusiasts. Two of the cars are set aside for refreshments. The trip to Grayling takes about four hours. It is a trip through a very picturesque part of



# Lodge Letters

**YOUGH VALLEY KNIGHTS**  
WEST NEWTON, PA.—The Yough Valley Knights still exist with indications of a little more spirit prevalent than has been in the past. The regular monthly meeting will be held **SUNDAY, FEBRUARY 7**, at 1:30 p. m. and all are urged to be present as there are several things of importance to be taken up.

The Entertainment Committee is contemplating putting on a play early in April. A cast of 12 is required and there are still some parts to be let. Anyone desirous of taking part, please get in touch with the lodge secretary or any member of the committee as soon as possible. Some trouble was experienced in getting a cast together for the short comedy given on Christmas eve; we hope we have more cooperation this time. Remember, brothers and sisters, we need your help, and the success of this play is dependent on the extent of your efforts. **CAN WE DEPEND ON YOU TO DO YOUR PART?**

January 23 found the Y. V. K. enjoyed themselves at the Torch of Liberty Polka dance. And to finish the day up right the orchestra and a number of us were invited to the Fradel home and the memories still linger, not to be forgotten for a while, the wonderful hospitality given us. You can bet your last dime that we will go back there again.

The newly organized Manor Cadets were well represented by an active lot of members. Had the opportunity to meet the whole executive committee and also all the rest of the Cadets and enjoyed making their acquaintance. Oh yes, if anyone didn't get a ticket for their bingo and card party at this dance, it wasn't the fault of the Cadets, as they surely made a great effort in selling them. We hope that their first social undertaking was a success.

In conclusion, I again wish to remind the Y. V. K. of the regular monthly meeting, Feb. 7.

JOHN KOBE, JR., Lodge 739.

**JOLLY ALLIS LODGE NO. 686**

WEST ALLIS, WIS.—Well, and again I say, "What's new on the Rito?" If I'm not mistaken I was to have a successor to me in writing articles, but as I see it now I'll have to continue for another term. Nevertheless, it will be a pleasure, eh, Adie? Und how!

The announcement of Sister S. P.'s engagement to F. K. has been made not so long ago. The day is said to be on May 8. Congratulations.

Speaking of engagements, Rudy, how about letting us in on your big day? It's coming, but when, I don't know. Then there's Bro. F. and he, too, has his mind on the same thing. Well, Frank, be a good boy and tell us the date set for the big day.

Though it may be somewhat late, I wish that two of our members had happy birthdays, Sister Agnes Both and Bro. Phillip Yerian. Phillip received a new watch, "and is she a honey."

Bowling. Well, it has happened, the second team has gone out and slipped three times to the first place team. The first by 4 pins, then by 10 and 12 pins respectively. Our anchor man along with the ever reliable Eddie, "did us dirt," and failed to come through in the pinches. We are still in second place. Anderson's 507 and Kostanjevec's 501 led the team. After regular bowling the boys went out to trim each other. Emil Terskan took on Kostanjevec and was trimmed, und how! However, Emil, next Tuesday is another day. You can't beat a fellow who shoots a figure over 600 for the three games. The girls are still at it. Some day they figure on giving the boys a match. Practice some more, girls; the boys are also getting hot.

Now for the comic side of life. Yes, sir, the day is coming. What day? That would be telling. Well, Joe, when is it? The hearts of our two girls are still in the eastern part of the country. All I hear is Joe this and Albert that. If I had a plant here, I'd give you both jobs working for me, so you could settle down over here and take away the misery that these girls are in. Adie is also getting leery, yeah, a certain little girl is coming from Penney, I suppose just to see him. Travel across the country for a dance, or what have you? or sumthin' Well, we certainly will be glad to see her.

Well, folks, Joe is waiting for me, so again I must say, "That's all that am, fo' that hain't no mo!" So long.

SNIPPY.

**ATHLETICS IN THE SNPJ**

(Continued from page 6)

athletics, which is an enjoyable recreation and sport, and which requires the minimum mental strain. The seriousness of this practice is the tendency to build a society for athletics.

Thus, the vast difference of opinion on the athletic question can readily be appreciated. On the one hand, we have many members with a social vision—the desire to establish better conditions and higher living standards for its members and human society through social enlightenment and class consciousness. And on the other hand we have some members who either ignore these ideals entirely, or revolt at their suggestion. They would rather our Society would

friends to attend. A special invitation is extended to the various Societies from the surrounding territory, to come and help make a merry evening.

EVELYN AMBROSE.

**LODGE NO. 7 HOLDS DANCE**  
CLARIDGE, PA.—Lodge No. 7, SNPJ, is inviting you to attend a dance at the Slovenc National Home at Claridge, on Feb. 6. The music will be furnished by Bud Tragesser's orchestra. We are hoping you will attend and enjoy yourself. Also members of the SNPJ Lodge No. 7 are requested to attend the meeting on Feb. 7, for the election of a delegate for the eleventh convention.

FRANK ZUPANCIC, President.

So far my comments have touched only the purposes for the organization of our Society, and the tendency among some members to make athletics the principal interest of the SNPJ. Such comments, in my opinion, are justifiable if we are to appreciate the principal interest for our existence. Let us now be more specific with the question of athletics in our organization.

(Continued next week.)

**LADIES' CLUB MASK BALL**  
DETROIT.—The Ladies' Club of the SDD will hold its first dance this year on Saturday, Feb. 6, at the SDD at 437 S. Livermore ave. at 8 p. m. It will be a Mask Ball. Three prizes will be given for the masks. Admission only 25¢. We cordially invite one and all.

PAULINE BAHOR, Lodge 121.

**VERONIANS' NEWS**

VERONA, PA.—"Just recovering from an epidemic of floods; hope we get a dry spell; give us a chance to settle down and place the furniture," familiar saying here the last week. Let us forget the water locally and other neighboring Lodges, join us with our Valentine Dance this Sat., Feb. 6, at our National Home, to the rhythm of Leo Zornik and his swing band. Repeating, spend the evening with the Veroniens.

FRANK ZORKO.

**LODGE NO. 79**

CLE ELUM, WASH.—We, the members and officers of Lodge 79, SNPJ, deeply mourn the passing of our three Brothers who died last month: Paul Kolar, David Matajica and Frank Mladenich.

MATT MLADENICH, Pres.;

KATHERINE DEVEREAUX, Secy;

ANTON LUCICH, Tres.

**HEAR ABOUT SPAIN**

CHICAGO.—Senor Luis Perez, acting Spanish consul, will speak on the "World Import of the Spanish Civil War," at the Toman library forum, 27th st. and Pulaski road, Friday, February 5, at 8:30 p. m. A question period will follow. Everyone in the vicinity of the library should take advantage of hearing the inside story of the Spanish government battle against the outrages of Fascism. Admission free.

## Women's Round Table

By Mary Jugg

Recommended: Anton Garden's article in last week's Prosleta. Since endowments are another form of racket, why should our Society participate in instead of expose them?

—Production for Use—

Investigate before you bite! Make this an iron-clad rule for anything you intend to buy because of its advertising, and you will save your health and money. Why? why? doesn't the government do something to stop the sale of poisonous, adulterated, fake products? Because it is powerless. Why do the newspapers continue to take the advertising? Because it's their source of money. Why do the people buy products that seriously impair their health? Because it's easier to bluff people than annoy them with the truth.

—Production for Use—

If you want to read a hair-raising account of what all is sold under high-pressure advertising and what results from it, go to your nearest library and ask for the "American Chamber of Horrors." If you can survive all the detailed description of what resulted when people took fat-reducing medicines, eyebrow and eyelash dyes, hair-removing salves, diabetes, cancer, and rheumatism cures; if you can "still take it" when you read all that goes into the endless advertised laxatives and reducing diets; then you're all set for the gooey chapter "Your Peck of Dirt," where inspectors of creameries tell of an operator "finding rats in his cream so bloated that in order to get them out of the cans he had to puncture them. He didn't say what he did with the cream." And another who opened a can of cream "that had so many maggots swimming and crawling around in it that he called the farmer back from the street and told him to take it away. The farmer was very much put out about it: If he had known there was going to be so much fuss about a few worms, he would have strained his cream before he brought it in."

—Production for Use—

This book by Ruth deForest Lamb describes a case of death after severe suffering due to an advertised reducing remedy. It tells of another woman who suffered total blindness and a horrible disfigurement of the entire face from using an eyelash dye. Usage of a particular hair-removing salve resulted in cases of paralysis, blindness, and poisoning.

Personal aside: I didn't know that the learned Lemonters have accepted G. K. Chesterton as their religious authority! They could at least have secured a statement from the pope and let a poor English essayist rest in peace! Or is the Roman office bankrupt!

Personal aside: I didn't know that the learned Lemonters have accepted G. K. Chesterton as their religious authority! They could at least have secured a statement from the pope and let a poor English essayist rest in peace! Or is the Roman office bankrupt?

## Current Matter

**UNIVERSAL, PA.**—Recent issues of the Prosleta have contained official comments on some of the problems which confront our Society today. They have not been dealt with in detail, and such apparently was not the writers' intention. The intent seemed to be: to set in motion the thoughts of SNPJ members along suggested channels to the end that some sort of solution to the problems might be obtained; further that the whole conglomerate of ideas suggested might run the gauntlet of discussion, and finally condense itself into one, or perhaps two solutions.

This in turn could be proposed to a convention already familiar with it in every detail, thus eliminating—in part at least—the Tower of Babel which seems to be the unfortunate lot of every convention.

Let us review some of those problems suggested:

1) How to invest Reserve Fund of Death Benefit Fund? 2) How shall we deal with the problem of Athletics? 3) The question of Juvenile and Adult Education. 4) What sort of Editorial Policy shall we maintain? 5) How can we increase—and hold—our membership? In addition, other contributors have raised the question of "What line of insurance policies shall we carry?"

Other questions of greater or less importance also suggest themselves. One of these is, "How can a merger of the SNPJ and other Slovene Lodge or Lodges be effected?" It is the writer's intention to deal with some—or, perhaps, all—of the above-named subjects in subsequent issues of the Prosleta.

**Group Insurance**

A recent Prosleta editorial commented favorably on the work of the Fraternal Orders Committee, working with the SWOC (Steel Workers' Organizing Committee), in making a study of the system of Group Insurance. This form of insurance is maintained by most business concerns, and like anything else which is given (?) by employers to employees, it deserves careful scrutiny.

But the above suggests a thought. Could our Society not prepare a questionnaire for submission to its mem-

bers? This questionnaire could be filled out voluntarily, of course, by each member, and would contain all information relating to each members' occupation and other circumstances of his employment. The questionnaires could be kept in the Society's files where they would serve as a quick, ready reference for any questions which might arise, whose solution would accrue to the benefit of the members. Besides the question of Group Insurance, information concerning membership in Unions, Citizenship, Occupational Diseases, etc., would be accessible.

**Prevent Alien Deportation**

Now that Congress is in session, our Society should renew efforts to intervene in behalf of aliens—many of whom are Slovenes. All unauthorized stays of aliens expired last summer, but the U. S. Labor Department has been disinclined to start deportations thus far. However, if Congress does not intervene and re-enact deportation orders the Labor Department will have to act even though it is opposed to doing so. Secretary Perkins and Immigration Commissioner MacCormack have examined all cases and found none to belong in the "immoral classes," and that the worst crime of any of them has been only that they entered the country illegally.

Further than that, Harold Fields of the Citizens' Advisory Committee on Immigration at Ellis Island stated from figures compiled in 1933 that there are 4,500,000 aliens who in due time are eligible for naturalization. Of these 1,500,000 have taken out first papers, a half million are disqualified by age or residence from becoming citizens yet, and of the other 2,500,000 many are attending night schools so as to learn to become citizens.

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At any rate, our Society should press the pledge made by President Roosevelt in his inaugural address that, "We will never regard any faithful law-abiding group within our borders as superfluous."

MAX KUMER, Lodge 715.

**Ample Reason**

"I need a holiday," said the pretty cashier. "I'm not looking my best."

"Nonsense," said the manager.

"It isn't nonsense; the men are beginning to count their change."

**SESTMESECNI RACUN MED DRUSTVI IN JEDNOTO**  
od 1. julija do 31. decembra, 1936

**FINANCIAL STATEMENT FOR SIX MONTHS**  
ending Dec. 31, 1936

(Nadaljevanje s 3. strani.)

**VPLACILA** **IZPLACILA** **STEV. ČLANOV**

Odredni oddelek Mladinski oddelek Dr. doljne Dr. imo Odredni oddelek Mlad. oddelek No. of Members

RECEIPTS DISBURSEMENTS

Lodge No. Adult Juvenile Lodge Debits Lodge Credits Adult Juv.

598 123.33 8.34 598 8.74

599 248.66 4.50 599 22.97

600 286.74 22.97 600 26.00

601 1,488.16 71.78 601 1,287.50

602 171.24 2.00 602 2.00

603 188.54 3.46 603 286.00

604 502.10 22.97 604 247.00

605 348.96 11.18 605 31.75

606 63.30 2.40 606 7.25

607 140.35 4.00 607 42.00

608 144.45 6.00 608 9.40

609 611.82 4.40 609 21.00

610 188.77 7.30 610 25.00

611 185.15 2.00 611 11.00

612 218.22 25.74 612 44.00

613 306.80 11.18 613 11.00

614 170.68 11.18 614 11.00

615 241.52 20.04 615 10.00

616 31.56 2.40 616 2.40

617 612.97 7.30 617 10.00

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619 612.97 7.30 619 10.00

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