

VSAK PO SVOJE

V listu gre z vsakim tednom tesneje s prostorom, zato se mi zdi, da mi bo kmalu ostala edina ta kolona, v kateri bom še mogel povedati kaj po svoje. Po mojem mnenju človek ne živi samo od kruha in krompirja, ampak si včasih rad privoščijo kakšno sladko oranžo, rožiček sladoleda, pekočo papriko ali čašo zapeljivo pijačice. Tako je tudi za naše duševno življenje potrebno včasih nekoliko sladčic, hrena ali popra ali kakšne čaše opojnosti.

Danes hočem porabiti to kolono in morda še malo čez za razpravo o naših zabavah.

Da se mi navadni zemljani radi zabavamo, je samoumevno, saj so stari Grki pripisovali te lastnosti celo nesmrtnim bogovom na Olimpu, kateri niso vedeli, kaj je zemeljski pelin in čemerika, ker so jih božanski butlegarji pridno zakladali s sladkim nektarjem in ambrozijo.

Križ pa je pri večini naših zabav, da bi rade bile zabave, ples. Imajo pač dober namen, a tam se navadno vse konča. Istotako imajo udeleženci dober namen se zabavati in pri tem običajno ostane. O, volja je vselej dobra na obeh straneh!

Pa se žrtve, ki ne plešejo, naslonijo na lunch counter ali na baro in rešujejo narod in milo domovino. Pri tem si seveda skušajo dopovedati, da se sijajno zabavajo. Ali pa posedejo okoli dolgih miz, včasih morda baš nasproti osebam, ki so jim ljubše kot šunkri in juhi. Potem

se junako lotijo kosoši, ki so v svojem življenju obhajale srebrne in zlate jubileje. Ko opesajo v boju s trdovratno kokošjadjo, patriotično poslušajo govornice, ki se vlečejo kot sedemkrat prežvečen chewing-gum. Ploskajo zato, da ne zaspijo, da jih v roke ne zebe in pa da pokažejo olimpo. S svojimi sotrpini se gledajo preko miz, kot se gledajo lipovi bogovi v kitajskih pagodah.

Poslavljlajoči se zatrjujejo kako imenitno so se zabavali, kakšen wonderful time so imeli, napoti domov pa se prav nekrščansko pridušajo.

Bil sem že na zabavah, ki so bile brez vidnega vzroka takoj puste in dolgočasne, da me je končno njih puščoba in dolgočasnost začela zabavati.

K sreči niso vse zabave take

ampak se med njimi dobe tudi izjeme, ki v polni meri zaslužijo svoje lepo ime. Ena takih zabav je bila "surprise party," navedeno prirejena od Slovenske mladinske šole S. N. Doma v počastitev

Jaz ne vem odkod se je vzela
toda fakt je, da je prava spo-
mladna razigranost vladala vsi-
od devete do četrte ure. To ven-
oficijelno in lastnoročno. Kdov-
odkod se je vzela, saj je bila ta
krat pomlad še daleč doli v ju-
žni Italiji.

V kratkem in na prijeten način je bilo slavljenju večera vedano, kaj si slavna avdijska misli o njem kot uredniku, konovoporocencu, učitelju Slovenske mladinske šole, igralcu, pevcu, odvetniku itd. In ploskali smo iz navdušenja, ne da bi samo hoteli roke pogreti. Sied je free for all koncert za vse lokalne zvezde in komete; to ni ukaz lokalne diktature. Navdušenje je bilo vsestransko in u nebesno.

(Dalje na 2. strani)

"Nova Doba"

GLASILO JUGOSLOVANSKE KATOLIŠKE JEDNOTE

Lastnina Jugoslovanske Katoliške Jednote.

IZHAJA VSAKO SREDO

Cene oglasov po dogovoru.

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

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NOVA DOBA, 6117 St. Clair Ave. Cleveland, O.

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Rojstvo pomladi.

V par dneh bo na severni zemeljski polobli oficijelno proklamirana pomlad. Od ravnika do severnega tečaja je velika razdalja, zato je umevno, da so znaki rojstva pomladi v različnih krajih različni. Tudi če vzamemo samo ozemlje Zedinjenih držav je razlika velikanska. Dolj v Floridi ali južni Californiji, kjer prave zime itak ne poznajo, se je številno večnega cvetja postotilo. V državi Arkansas in najbrže tudi v Kansasu cvete breskve in marelice. V državi Ohio plezajo mačice na vrbinje, v Minnesoti pa je morda glavni znak rojstva pomladi nekoliko daljši dan.

Kljub tem krajevnim razlikam ne more biti nobenega dvoma, da začne na severni zemeljski polobli ob rojstvu oficijelne pomladi luč in gorkota zmagovati nad temo in mrazom. Dnevi bodo postali daljši, noči postanejo krajše.

Praznik rojstva pomladi je resnično univerzalni praznik, ki so ga praznovali že davni narodi v daljni preteklosti, ko še niso eksistirale današnje državne, verske in družabne forme. Mi se veselimo tega praznika danes in za nami se ga bodo veselili pozni rodovi, ko bodo že davno pozabljeni naši narodni in nevmakalni prazniki.

Otroci narave smo in ostanemo, kljub temu, da capljamo v procesiji za takozvano civilizacijo. Mnoge so ugodnosti, ki nam jih nudi moderna civilizacija, toda trajne vrednosti so le, dokler so v skladu z naravnimi zakoni. Za vsak greh proti naravi bomo plačali prej ali pozneje; ona se ne da niti podkupiti niti preprositi.

Praznik rojstva pomladi spada torej med največje praznike za vsa živa bitja. Tega praznika ni postavil človek, postavila ga je narava sama. Primerno civiliziran človek ga je postavil na pravo mesto v svoj koledar; to je vse.

Na vsakega čutečega človeka mora praznik rojstva pomladi vplivati z magično silo, ker ne predstavlja le spomina na čudovite čine preteklosti, ampak jih tudi ponavlja. Zato nam že sam pogled na datum pričetka pomladi vzbudi v srcih optimizem, vero v zmago luči nad temo, v zmago lepote in dobrega nad slabim. Kot sveža pomladna cvetka prikljuje iz zimskega mrtvila mlada moč, vera v življenje in zaupanje v naše zmožnosti.

Ne pustimo neizrabljene te sile mladega življenja, ki se poraja s prihodom pomladi. Izkoristimo jo v dobrobit splošnosti, z dobrobit dežele, v kateri živimo, v korist našega naroda in v dobrobit podporne organizacije J. S. K. Jednote, katere člani smo. Kdor je dober član J. S. K. Jednote bo gotovo vsaj del tega pomladnega navdušenja naklonil naši dobri podporni organizaciji. Vporabi ga lahko pri ustanavljanju novih društev, pri pridobivanju novih članov in pri širjenju ugleda in bratskih idej J. S. K. Jednote.

NEKOLIKO POJASNILA

K dopisu sobrata Jos. Rudolfa, ki je bil priobčen v 11. številki Nove Dobe, je poslal glavni tajnik sledeče pojasnilo:

"Točka 30. v členu XVI. naših pravil, ki se tiče dolžnosti in pravic glavnega blagajnika, določa:

"V slučaju, da ni denarja v skladu, iz katerega bi moral glasem nakaznice izplačati dolg, si sme v enakem slučaju izposoditi iz drugega sklada, izvemši rezervni sklad. Tako izposojene svote pa morajo biti vrnjene v detični sklad v roku dveh mesecev."

"Glasom določb omenjene točke zamore glavni blagajnik rabiti v svrhu začasnega izposojenja drugim skladom vse sklade, razen rezervnega. To se pravi, da lahko uporablja dva meseca denar iz enega sklada, in če primanjkljaj dolgujočega sklada še ni pokrit, si lahko za nadalja dva meseca izposodi iz drugega sklada itd. Le rezervnega sklada se ne more rabiti v svrhu začasnega posojenja drugim skladom.

"Iz navedenega izhaja, da glavni urad tozadevno ni kršil pravil.

"Previsok izredni asessment bi utegnil uničiti dvadolarški sklad, kot se je to zgodilo pred leti s tridolarškim skladom, za katerega je bil vzdignjen izredni asessment na \$5.00. Posledica je bila, da so nekateri člani odstopili, drugi pa prestopili v nižji razred.

"Da se dvadolarški sklad obvaruje podobne usode, je glavni odbor smatral za umestno naložiti v istega le po en dolar izrednega asessmenta. Na ta način člani, ki so zavarovani v dvadolarškem razredu, niso bili toliko prizadeti, ker so plačevali primanjkljaj takorekoč v obrokih. Plačano je tako bilo vse, kar je bilo izposojenega iz drugih skladov, in nihče ni bil oškodovan.

"Razumeti je treba, da se mora iz glavnega urada plačati podpora, kadar je istemu poslana pravilno izpolnjena nakaznica, odobrena od društva in vrhovnega zdravnika. V slučaju, da začasno ni dovolj kritja v odgovarjajočem skladu, dovoljujejo pravila, da se more za dobo dveh mesecev potrebno svoto izposoditi, iz katerega drugega sklada. Izvzet pri tem je le rezervni sklad.

"Glavni odbor je postopal v zadevi primanjkljaja v dvadolar-

IZ URADA GL. TAJNIKA

POJASNILO GLEDE POSEBNIH NAGRAD ZA LETO 1930

Tem potom se obvešča članstvo krajevnih društev, da je glavni odbor potom dopisovanja in potom pismenega glasovanja, ovrget letne seje glavnega odbora, ki se glasi:

"Na dnevni red pride zadeva za nagrad za tekoče leto, za pridobivanje novih članov v Jednoto. Po daljšem razmotiranju je odbor prišel do sledečih nagrad, katere se bo razdelilo na glavni seji v januarju leta 1931. Sklenjeno, da se kupi, oziroma naroči sledeče nagrade: Tri seštevane stroje (Adding Machines), 6 pisalnih strojev (Typewriters), dve pisalni mizi in 100 komadov samopojnikov (Fountain Pens). Pri tem pa odpadejo denarne nagrade, kakor so bile do sedaj v veljavi, izvzemši za ustanovitev novih društev k jednoti ostane še, kakor do sedaj."

Zgoraj citirani sklep se je ovrgeto vsled dejstva, ker glavni odbor ni na letni seji napravil dovolj jasnega načrta in v ozirom na to, da so se nekatera društva izrazila, da so bile prejšnje nagrade bolj prikladne in bolj praktične, ker se je z denarno nagrado nagradilo vsakega agilnega člana pri društvu. Posebne nagrade za leto 1930 bodo torej sledeče:

Za pridobivanje novih članov

Odrasli oddelek:	
10	\$ 15.00
15	20.00
20	25.00
25	30.00
30	35.00
35	40.00
40	45.00
45	50.00
50	60.00
60	75.00
75	90.00
76 ali več	100.00

Mladinski oddelek:	
25	\$ 5.00
50	10.00
75	15.00
100	20.00
125	25.00

Te nagrade se bodo poleg običajne provizije nakazovale koncem leta onim društvom, ki bodo pridobila dovolj novih članov za eno ali drugo nagrado.

Z bratskim pozdravom,
Joseph Pishler,
gl. tajnik.

VSAK PO SVOJE

(Nadaljevanje s prve strani)

Jaz sem slavljencu čestital samo na tisti točki, katere ni noben govornikov omenil, namreč, da je izredno lep pojav, ker vidim, da ima kot urednik toliko prijateljev. Uredniki namreč ne štetokrat zagazijo v vročo kašo, ne da bi bili sami krivi. Pravzaprav nihče ne gre v kašo nameroma. Iz velikega števila slavljencev prijateljev sklepam, da imam tudi jaz, poleg nekaterih sovražnikov, tudi precej prijateljev. Vsaj trošček se s tem. In dokler ima ali misli človek, da ima več prijateljev kot sovražnikov, se izplača živeti.

Sicer pa tudi sovražniki niso taka pokora, če jih ima človek pogruntane. Reče je tisti, ki smatra sovražnike za prijatelje.

Jaz sem tisti večer poskušal, če bi sploh mogel biti jezen na moje sovražnike, pa ni slo. Preveč je bilo prijetno.

Slovenska mladinska šola je lahko ponosna na svoje uspehe in na pomladno-solnčno atmosfero, katero more ustvariti. In če bi druge slovenske naselbine v tem oziru nekoliko kopirale Cleveland, bilo bi njim v korist in v čast našemu narodu.

Najslabša stran vsake prijetne družbe je, da ne more narazeti. Ure bijejo in petlini pojejo, pa nič ne izda. V tem kotu je gruča, pri onih vratih je skupina, ki je pripravljena počakati,

skem skladu kolikor mogoče previdno in obzirno, vpoštevajoč vse mogoče posledice. Nedvomno je večina članstva bila s tozadevnim postopanjem zadovoljna."

da se zapoje "dobro jutro, zlato jutro, dober dan, ti beli dan!" Šele ko zabrni avtomobil visoko pesem o gasolinu, se družba zganje.

Erštetov L o j z e, neoficijelni ban Schade-Avenue banovine, je nas zaostale ptiče vozil domov po štirih — pa vzemite to definicijo, kakor hočete. Mi že vemo, kako je bilo, ker ban nas je naložil, kakor drva. Pa ugovarjajte banu, če morete, posebno kadar po štirih vozi avtomobil! V takem slučaju se je najpametneje sprijazniti z diktatorom.

V delno ublažitve diktature je ban-šofer tisto jutro naučil svoj avtomobil neke posebne melodije. Nekateri so rekli, da je himna naše banovine. Jaz pa ne rečem nič, ker v zadevah petja in glasbe nisem nikak ekspert.

Drugi dan, oziroma popoldne istega dne je ban prej omenjene banovine dobival od vseh strani vdanostne brzojavke in zahvale za srečno pot do vseh wigwamov, ki so pri tej ekspediciji prišli v poštev. Čast, komur čast! Zdrava koža je veliko bogastvo, posebno za osebenkarje mojega kalibra, ki nimajo drugega premoženja.

A. J. T.

DRUŠTVENE IN DRUGE SLOVENSKE VESTI

(Nadaljevanje s prve strani)

Četki slovenske vpadabljajoče umetnosti celo v trinaisto stoletje in da tozadevno Slovenci proporcijo stojimo v ravni vrsti z drugimi civiliziranimi narodi; da se je pri tisti priliki zelo laskavo izrazil o našem ameriško-slovenskem slikarju H. G. Perušku;

da je g. Jakac zelo poštovno razkazal svoja dela in povedal mnoge zanimivosti, ki so v zvezi z njimi, učencem in učenkam višjih razredov Slovenske mladinske šole;

da so posetili razstavo učenci nižjih razredov Slovenske mladinske šole S. N. Doma, farne šole in tudi mladina društva Comrades, kar bo gotovo ugodno vplivalo na mlajšo generacijo, da se ne bo sramovala slovenskega imena in da se bo oklepala naših slovenskih ustanov, med katere spadajo tudi naše podporne organizacije;

da je kljub slabim finančnim razmeram bilo prodanih lepo številu slik in naročenih precej portretov;

da je kupil največ slik znani slovenski zdravnik (član JSKJ) dr. F. J. Kern.

da sta bila med zunanjimi obiskovalci razstave slovenski slikar Mr. H. G. Perušek iz Chicaga in Mr. Kosto Unković, jugoslovanski častni konzul v Pittsburghu;

da imajo clevelandski rojaki, ki se niso videli razstave, zadnjo priliko jutri, 20. marca.

A. J. T.

Nič maščevalnosti

Pokojnega francoskega ministrskega predsednika Clemenceau-a je za časa vojne skušal umoriti atentator Emil Cotin. Napad se je ponesrečil in Cotin se je ponesrečil in Cotin na so obsodili na smrt. Pa ga je rešil smrti sam Clemenceau, ki je apeliral na sodišče: "Dajte mu kakšnih deset let zapora. Predno pride iz ječe, mene ne bo več med živimi in me ne bo mogel ponovno rabiti za tarčo!"

Vsi otroci članov J. S. K. Jednote bi morali spadati v mladinski oddelek iste organizacije!

SRCE, IMAS ZADOSTI?

Resedin vonj in lipov cvet in kita rožmarina, dekleta lepega pogled in sodi polni vina.

Od Ahasvera tisoč let, od Vesne čisto mladosti, neskončen maj in večer cvet!

Srce, imaš zadosti?

(Strnad-Cizerlj.)

DOPISI

Central City, Pa.

Tem potom sporočam članstvu društva Veseli Slovenci, št. 198 JSKJ, da smo na zadnji mesečni seji izvolili novega tajnika, oziroma tajnico, ker se je stari tajnik radi boleznj odpovedal temu poslu. Vsi oddaljeni člani so torej prošeni, da pošljijo asessment na novo izvoljeno tajnico, katere naslov je: "Matilda Maljavec, Box 212, Central City, Pa."

Člane, ki so v bližini, vabim, da se bolj pogosto udeležujejo sej. Odraslih članov šteje društvo 30, vendar mora vsakih odbor čakati, da pride na sejo toliko članov, da je kvorum in da je seja sklepčna. Želim, da se prihodnje seje, ki se bo vršila 18. aprila, polnoštevilno udeležijo v bližini živeči člani. Priporočljivo je tudi, da skušajo dobiti kaj novih kandidatov. Razložite, bratje in sestre, vašim prijateljem, ki še niso člani naše Jednote, ugodnosti in koristi, ki jih posebno nam delavcem nudi dobro društvo in taka trdna in točna organizacija kot je J. S. K. Jednota. — Z bratskim pozdravom,

Vincent Maljavec, predsednik.

Trinidad, Colo.

Člane društva sv. Andreja, št. 84 JSKJ opozarjam, da če se ne glasijo pri meni radi asessmenta do 24. v mesecu, bodo susedirani. Ako član ne more plačati asessmenta, naj pove vzrok, pa se mu bo pomagalo iz društvene blagajne. Tako je bilo sklenjeno na seji dne 2. februarja. Nadalje opozorim člane, da se udeležijo trimesečne seje; kdor ne pride, plača 50c v društveno blagajno, ali pa se ne bo sprejelo asessmenta od njega. Toliko v obvestilo vsem.

Louis Shain, tajnik.

Detroit, Mich.

Ze precej časa ni bilo nobenega dopisa iz našega mesta, zato mislim, da je pravilno, da se zopet oglašim. Kar se tiče tukajšnjih delavskih razmer, niso nič boljše, kot so bile pred meseci. V avtomobilski industriji se po navadi delo odpre po Novem letu, ali letos tega ni. Zdi se, da bodo družbe vse leto imele inventar, kar se navadno opravi jeseni.

Dan 6. marca so si tukajšnji komunisti izbrali za dan protesta in porabili priliko brezposelnosti v svojo svrhu. Dosegli so toliko, kot drugod, namreč, da so krepelci padali po hrbtih in glavah trpinov. Število demonstrantov so tukajšnji listi cenili na sto tisoč. Iz tega se lahko povzame, kolika brezposelnost vlada tukaj.

Društvo Triglav, št. 144 J. S. K. J., je na zadnji seji zaključilo, da opomni in povabi članstvo k polnoštevilni udeležbi na sejo v aprilu. Zaključek seje v februarju je bil, da priredimo na 3. maja domačo zabavo v korist društvene blagajne v isti dvorani, kjer zborujemo. Člani so torej javljeni, da se gotovo udeležijo prihodnje seje, da se zadeva glede veselice kar najbolje se uredi.

Omenim naj še, da bo pevsko društvo Svoboda vprizorilo v nedeljo 23. aprila igro "Snubač" s petjem. To je pravzaprav neka opereta. Vprizoritev se bo vršila na Kirby Ave. Dosti vaje in truda stane, predno se more kaj takega vprizoriti, zato je priporočljivo, da se občinstvo odzove z obilnim posnetom. Žal gotovo ne bo nobenemu, ki pride gledat "Snubače." — Z bratskim pozdravom,

Anbret Naprudnik,
predsednik društva Triglav,
št. 144 JSKJ.

Oregon City, Ore.

Nimam kaj posebno veselega poročati, pač pa hočem navesti par primerov v poduk onim rojakom, ki ti jo radi zasolijo, da slovenske podporne organizaci-

Jugoslovanska

Ustanovljena 1. 1898



Kat. Jednota

Inkorporirana 1. 1901

GLAVNI URAD V ELY, MINN.

Glavni odborniki:

Predsednik: ANTON ZBASNIK, 5400 Butler St., Pittsburgh, Pa.
Podpredsednik: PAUL BARTEL, 901 Adams St., Waukegan, Ill.
Tajnik: JOSEPH PISHLER, Ely, Minnesota.
Blagajnik: LOUIS CHAMPA, 416 East Camp St., Ely, Minn.

Vrhovni zdravnik:

DR. F. J. ARCH, 618 Chestnut St. N. S. Pittsburgh, Pa.

Nadzorni odbor:

Predsednik: RUDOLF PERDAN, 933 E. 185th St., Cleveland, O.
1. nadzornik: JOHN MOVERN, 412-12th Ave. E., Duluth, Minn.
2. nadzornik: JOHN KUMSE, 1735 E. 33rd St., Lorain, O.
3. nadzornik: JOHN BALKOVEC, 5400 Butler St., Pittsburgh, Pa.
4. nadzornik: WILLIAM B. LAURICH, 1845 W. 22nd St., Chicago, Ill.

Porotni odbor:

Predsednik: JOSEPH PLAUTZ, 432-7th St., Calumet, Mich.
1. porotnik: JOSEPH MANTEL, Ely, Minn.
2. porotnik: ANTON OKOLISE, 1078 Liberty Ave., Barberton, O.

Jednotino uradno glasilo:

NOVA DOBA, 6117 St. Clair Ave., Cleveland, O.

Urednik in upravitelj: A. J. TERBOVEC.

Vse stvari tikajoče se uradnih zadev kakor tudi denarne pošiljave naj se pošiljajo na glavnega tajnika. Vse pritožbe naj se pošiljajo na predsednika protnega odbora. Prošnje za sprejem novih članov in bolnišnične spričevala naj se pošiljajo na vrhovnega zdravnika.

Dopisi, društvena naznanila, oglasi, naročnina nečlanov in izpremebe naslovov naj se pošiljajo na: Nova Doba, 6117 St. Clair Ave., Cleveland, Ohio.

Jugoslovanska Katoliška Jednota se priporoča vsem Jugoslovancem za obilen pristop. Kdor želi postati član te organizacije, naj se zgleda na tajnika bližnjega društva JSKJ. Za ustanovitev novih društev se obrnite na gl. tajnika. Novo društvo se lahko ustanovi z 8 člani ali članicami.

Članstvo bolj zanimalo za društvo in Jednoto. V Detroitu je še veliko polje za JSKJ, sam obdelati ga je treba.

Društvo Triglav je tekom zadnjih par let finančno zelo dobro napredovalo, da se lahko meri z večjimi društvi. Pri njih 134 članih imamo nad \$700 društvenega premoženja. To je zelo dober argument za pridobivanje novih članov. Sobotno priporočam, da gredo na delo in se ga poslužujejo.

Treba je tudi, da mislimo na bodočnost. Treba bo organizirati našo mladino, da bo samostojna. Na naše seje je ne more več dobili. In ker je ne more, pojde drugam. Kje govori jezik, ki ga popolnoma obvlada.

Bratje in sestre, pogojni ustanovitev bodo potem slabši. Torej, ako je kaj korajže, naj agilitost med nami, ne odlašajmo več z ustanovitvijo naše gleško poslujočega društva JSKJ. K. Jednoti.

K sklepu pozivljam člane, da se polnoštevilno udeležijo seje dne 6. aprila. Na tisti seji bodo podani tudi trimesečni računi.

Z bratskim pozdravom,
Frank Nograšek (tajnik),
119 Six-Mile Rd.

Lansko leto v septembru, sem obiskoval po Minnesoti naše selbine naših prvakov, sem sestel s številnimi starimi rojaki, in glede enega ali drugega teh nisem slutil, da ga ne bom več videl. Tako je na primer St. Stephen, Minn., premislil, da je videl pred meseci. Premislil je F. Vouk, star 60 let; kmalu na to mati njegove soproge, šula Smoly, nato pa še st. rojakinja Saubah. Pri obisku bil pred meseci na obisku. Društvo živahen pogovor sva imela, 82-letno Ursulo Smole. Društvo je še videla in dober poslušal imela. Pripovedovala mi je 40-dnevni vožnji preko morja, kakor bi bilo včeraj, kakor bi bilo o težkem pričetku književnosti v gozdovih Minnesote. Šala me je več reči o znamenitaintam in z roko je pokazala kje živi na posestvu njen Vouk. Danes sta že oba mrtva, pokojnima. Bila je kljub starosti bistrega spomina in vahnih kretenj. V usseh je bila starodavne uhane, katere mali trikotniki so se zabavali, ko je govorila. Vse tam je živila tudi stara rojka Saubah, ki je bila na rojku gluha. Ko sem jo nekoč vprašal, kje je nabrala toliko lešnikov, ki so se sušili na njene nizke hišice, mi je re-

Detroit, Mich.

Članom društva Triglav, št. 144 JSKJ, naznanjam kot tajnik, da sem se preselil, in sicer od 121 na 119 Six-Mile Road E. Vsi tisti, ki pošiljajo svoj asessment po pošti, naj izvolijo to izpremembo v naslovu vpoštevati. Tisti pa, ki sami pridejo na moj dom, naj pazijo na št. 119. Vse skupaj pozivljam, da redno plačujejo svoje redne in izredne asessmente.

Društvo je sklenilo, da priredi na 3. maja še eno veselico, in sicer na 116 Six-Mile Road. Na prihodnji seji, to je 6. aprila, se bo o tem razpravljalo in izvolilo veselilni odbor. Zato je priporočljivo, da se članstvo omenjene seje polnoštevilno udeležijo. Z združenimi močmi se lahko dosežejo veliki uspehi. V splošnem bi bilo želeli, da bi se

(Dajte na peti strani)

NEW ERA SUPPLEMENT

Edited by Louis M. Kolar.

Current Thought.

ORGANIZE MORE ATHLETIC TEAMS

S. S. C. U. lodges, take particular notice of this article. It will be almost a year since the athletic department of the S. S. C. U. has been organized to promote various sports between lodges belonging to the S. S. C. U.

During this period some of our lodges have organized teams and showed a deep interest to stimulate enthusiasm among the younger element to increase the number of athletic teams and in that way enable keener competition between S. S. C. U. lodges.

Take the Comrades Lodge of Waukegan, Ill. At present basketball team is holding first place in the Waukegan Church League. SS. Peter and Paul Lodge of Joliet, Ill., is another outstanding example, having a strong bowling team at disposal. Samaritan Lodge of Indianapolis, Ind., recently engaged in a basketball and bowling contest with the Comrades Waukegan, Ill.

In Cleveland, O., the Inter-Frat League is conducting a league whereby all lodges of different denominations participate. In this league we have three S. S. C. U. teams entered, namely: Collinwood Boosters, Betsy Ross and the George Washingtons.

This goes to show that the S. S. C. U. lodges are gaining foothold in athletics; but this is not enough. More lodges should maintain teams of their own. This does not mean that English-conducted lodges are concerned; rather it emphasizes EVERY lodge of the S. S. C. U.

That the lodges of S. S. C. U. wish to engage in friendly competition is a certainty. What greater pleasure could be derived from members of the S. S. C. U. than that of interacting with their fellow-members. As shown by the recent games between the Samaritans of Indianapolis and the Comrades of Waukegan, and the SS. Peter and Paul of Joliet and the Comrades, a spirited co-operation was evinced by the lodges.

But how about the other lodges? Surely teams could be organized for various sport activities such as bowling, basketball (both indoor and league).

By having a sufficient number of participating teams in S. S. C. U. a tournament could be held whereby the championship team of the S. S. C. U. could be realized in a particular sport. Trophies, individual prizes, team prizes, etc., (bowling) could be awarded to the members of the S. S. C. U. This can be accomplished in only one way. And that is the co-operation of EACH AND EVERY MEMBER.

S. S. C. U. Leagues Should Be Formed

While we are on the subject of tournaments, why not go farther? In localities where a number of S. S. C. U. lodges are organized a league could be organized whereby only S. S. C. U. teams would participate. The first place team of the league could arrange matters in such a way whereby they decide the supremacy.

In the tournament a number of teams of each league could participate, and in sections where formation of leagues would be inadvisable individual teams could participate.

Of course, these are only suggestions. Recommendations of individual members are solicited, as it is a known fact that two heads (or more) always hatch more ideas than only one.

Members of S. S. C. U., give this idea some serious consideration, and by all means submit your opinions and suggestions to the writer. It is a sincere desire of the writer to have as many S. S. C. U. teams organized as possible in order to promote sports between the lodges of S. S. C. U.

PITTSBURGHER

(Continued From Last Edition)

are always prone to all kinds of misfortunes; only when they befall us does the realization come, when friends and associates are needed to give support. It is always to be remembered that one can throw off the cloak of nationality for a time; but come when the cold winds of winter will the cloak will be needed. If it has been cast to the dogs and torn into shreds, isn't it a pity that we have brought upon ourselves a freezing death. Furthermore, a man who disregards his nationality flings his character to the lowest depth of social standing, as is pointed out daily in criminological researches.

Can these few ideas bring into our minds the value of our nationality; the eager co-operation we should render to the fraternal bondage that has so much to do with our present-day social standing. That is what our mothers and fathers so zealously upheld and treasured. They compiled millions of dollars into these fraternal unions. The money was earned with blistered hands, from the chinking mills, and from hard toil in the mines. Hence, our

JAKAC GIVES LECTURE

Last Friday evening, March 14, Bozidar Jakac addressed the Slovenian School of Cleveland, O. Paintings, which appeared in the lower hall of the Slovenian National Home during his exhibit that ended March 20, were discussed.

One of the outstanding points brought out during the lecture was the common accepted fact that an artist is not a painter. The average person is under the impression that an artist merely paints sketches as they appear; according to Jakac, this is not so. Rather, a picture is painted according to the dictation of the inner self—the soul.

Jakac also commented on the deplorable state of conditions existing in some of our national parks. Private interests should not be permitted to operate business in them. Yellowstone Park serves as a concrete example in the way it has been commercialized.

The entire school visited the exhibition following the lecture. Here the students were further enlightened on Jakac's paintings.

SLOVENIAN CHAMPS

Joe Spiegel of Uniontown, Pa., won the 135-pound championship in the national junior boxing tournament held at Grand Rapids, Mich., Friday, March 14. Joe Kushner of Cleveland, O., took the 112-pound title. Jack Dempsey acted as referee.

Spiegel knocked out Dudley Curtis, while Kushner received a three-round decision in the finals. Spiegel is slated to box with Billy Hughes in the Cleveland Plain Dealer Golden Gloves Tournament held in Cleveland, O., during the nights of March 17 to 20, inclusive.

Joe Spiegel is in Cleveland, O., at the present time, and is staying with his sister, Mrs. James Kotnik, and his cousin, Blanche Dusic.

unions must never deteriorate.

What a shame upon us if we are able-bodied, common-sensed young men and women would drift away into the world not claiming our nationality, leaving to die before our very eyes our old fathers and mothers and permitting their institutions to fall and wither into nothing. Yet, how many thousands of us are doing this? How many thousands have thrown off their cloaks of nationality to the dogs and are drifting aimlessly into space with no particular motive in life—nothing to care for but existence.

It is up to you and me who realize the import of the above few scattered and leaguered ideas.

If the above becomes a realization to anyone who as yet is not a member of the English-speaking lodge, Pittsburgher, please ask me or the brother secretary for particulars—in fact, any member of the lodge will enlighten you. A certificate can be obtained to join this illustrious group of your fellow-citizens. JOIN THE PITTSBURGHER. In our assembly you will find the company you have longed for, read about perhaps, and dreamed about it, too. In fact, our organization and standing has become something so actually enticing and entertaining that I think even hands of death would not separate us.

(To be continued)

F. J. Sumic,
No. 196, S. S. C. U.

BRIEFS

Svetozar Banovec, noted concert tenor, sang over Station WCFL at Chicago, Ill., Saturday, March 15, during the broadcasting of the Slovenian hour.

Stephen Stonich of Chisholm, Minn., recently attended the conference of the Marshall-Wells Associate Dealers, held in Duluth, Minn.

Fire damaged Frank Skala's store building on E. Sheridan St., Ely, Minn. A \$3,000 damage was the result.

Joliet High School Symphony Orchestra of Joliet, Ill., came through with flying colors in a musical contest held at De Kalb. Beside winning the Class A orchestra contest, it also had the distinction of taking nine places in the solo competition.

Werden Bucks indoor baseball team of Joliet, Ill., ended the season in first place in the Joliet City Indoor League. N. E. A. C. finished second, Maloney & Hennessy third, while Way side A. C. came fourth.

Chisholm High School basketball team of Chisholm, Minn., won the district championship in the basketball tournament held at Hibbing, Minn. Only four baskets were scored against this team by all opponents.

Bukovich, Vitonen, Olson, Lindgren and Oventile, along with Coach Giffel of Chisholm High School, will participate in the national tank meet to be held at Evanston, Ill. The Chisholm High School finished second in the meet last year.

CULTURE

Slovenes of Cleveland, O., are showing great inclination to appreciate work of high attainment. This was displayed to the greatest advantage by the large crowds that attended Bozidar Jakac's art exhibit that terminated Thursday March 20.

Our race is a cultured one. It needs only to assert itself. The fine paintings exhibited in the Slovenian National Home were the work of a master. And our people were mindful of the fact. It is encouraging to note that our own race appreciates works of art.

Mr. Jakac's paintings were the source of great admiration by all that attended his exhibit. And particularly so by those that really understood and appreciated the preparation and background required to its fulfillment. It was interesting to note some novice analyze the paintings and trying hard to appreciate its fullest qualities. Nevertheless, by attending other exhibits of this nature, it will acquaint the novice and perhaps inoculate him with a deeper appreciation of the word "culture."

LATEST ADDITION

Washington Lodge, No. 210, of Morley, Colo., is the latest English-conducted lodge to be added to the S. S. C. U. Bro. Albert Kamora is the president. Meetings will be held every second Thursday of the month in the Y. M. C. A.

In last week's edition mention was made of Illini Stars

TOURING TO THE PACIFIC COAST

(Continued From Last Edition)

We drove on to Ranger City and noticed gold mines and oil wells scattered throughout.

We now pass over the Texas mountains at Sweet Water. Here we encountered another farming district, with hardly a tree in sight. We now begin to sing, with Treasurer Mantel missing a few songs while busily making out this report. Birds cannot exist in this section of the country, as it hardly ever rains.

On passing a wholesale seed store the dealer gives us a few samples, one of which is cotton seed. It is planted early in May and picked around August and September. We are driving through the desert country and pass some small cities having a population of approximately 5,000. We now see the Mexican mountains ahead of us. People around here are dependent upon tourists, as very little farming and cattle raising can be accomplished.

Water is scarce around here. Plenty of gasoline is to be had, but upon asking the station attendant for a drink of water we were told that no water was to be had. Water is shipped to these places from surrounding cities 40 miles distant.

We enter the city of El Paso. It has a population of 125,000 and is a thriving city. We cross Rio Grande River, the boundary between Texas and Mexico. No trouble is encountered upon entering Mexico, as the natives here are desirous of obtaining money from the tourists.

First thing we saw was an American sign which read "Saloon, Beer and Lunch." We paid 15 cents for a small glass of beer. El Paso is several hundred years old, having European style buildings. Only American money is handled here. Natives have a tendency to steal anything they can lay their hands on. So we were very careful to see that no one stripped our car.

We left El Paso on Feb. 20. Then followed a string of mountains, some of solid rock and others of a mixture of sand and boulders. We now enter the state of New Mexico. We notice that the houses are very small, with flat roofs. "Adobe," a mixture of sand that takes the place of cement, is used as plaster. We now are crossing the Mexican Rocky Mountains and meet a number of tourists, none of whom are from Minnesota.

We now have our dinner. The second "potica" is being consumed. Since we have no guns we are forced to do without wild game.

Deming, the place where all the Minnesota boys were sent in preparation for the World War, is the next stopping place. What is more, we noticed a sign reading "Stop, U. S. Agriculture Inspection Department." This inspection station is maintained in order to prevent the spread of insects and plant diseases dangerous to the agricultural interests.

Joseph Mantel.
(To Be Continued)

Lodge, No. 211, of Chicago, Ill., which has been recently organized. An error was made in the number and appeared as 210 instead of 211.

Bro. Rudolph Stadjuhar is secretary and Bro. Frank Giamarvo treasurer of the new lodge, Washington.

SPORTING BITS

COMRADES ARE CHURCH LEAGUE CHAMPIONS

Win 14 Games and Lose 1 During Entire Season

Waukegan, Ill.—CHAMPIONS! Comrades Lodge basketball team, local branch of the S. S. C. U., won the 1929-30 championship of the Mother of God Church League of Waukegan by defeating the K. S. K. J. quintet Wednesday, March 12, by a score of 36 to 22 in what proved to be the deciding game and the championship for the Comrades.

Four teams were entered in the church league. The S. S. C. U. Comrades and three K. S. K. J. teams.

Records were hung up by the Comrades during the basketball tilts. These, along with a group picture of the champion basketball team, will appear in the New Era Supplement in the near future. A photograph of our crack bowling team and the record scores, such as individual high, etc., will also appear later.

Our Comrades' basketball and bowling teams enjoyed a very successful season, winning the championship in its first year of basketball. Other lodges of S. S. C. U. kindly take notice.

Bruno "Bryan" Kaires is the third member to join our lodge within a week, and, by the way, "Bryan" is a catcher and will be on the receiving end on our baseball team this coming season. Our membership campaign is a very successful one, as the entire membership is doing its utmost to obtain new members.

A TIP TO THE S. S. C. U. LODGES

Lodges of S. S. C. U., are you active? Are you obtaining new members? If not, follow this plan: Indulge in good and clean sports and maintain baseball, basketball, bowling and indoor teams; conduct picnics, dances, parties, etc.; arrange games with S. S. C. U. lodges, and by all means co-operate with the officials of your lodge. BOOST AND ADVERTISE YOUR LODGE, and be loyal to your members and friends. Then watch the results grow.

Comrades-Samaritans match tilts will be played some time next November at Indianapolis, Ind. The contest was to take place this month, but poor working conditions and bowling and basketball tournaments held here and in neighboring cities were responsible for the change of the schedule.

THREE CHEERS FOR THE COMRADES! LONG LIVE OUR CHAMPIONS!

John Petrovic,
Comrades, No. 193, S. S. C. U.

SPRING IS HERE

Spring was very much in the air Sunday, March 16. It was most noticeable among the S. S. C. U. lodge bowlers in the Inter-Lodge League. Perhaps our bowlers will acclimate themselves soon and bowl their normal scores.

George Washingtons, S. S. C. U. lodge team, dropped three games to the Comrades, S. N. P. J. Although Arko, anchor man for the Washingtons, made some nice scores of 213, 180 and 188, it was to no avail. In fact the Washington team failed to register a total of 800 pins in any of the three games. Tekautz was the luminary for the Comrades with 174, 191 and 197.

GEORGE WASHINGTONS
F. Kromar 153 118 131
J. Jaklich 142 166 135
Glavan 117 153 153
Drobnic 165 157 161
Arko 213 180 188

Totals 790 774 768

COMRADES
Turk 164 185 162
Kushlan 133 160 147
H. Martin 185 146 178
F. Fifolt 184 191 146
Tekautz 174 191 197

Totals 840 873 830

Evidently the Comrades were on their toes Sunday afternoon. In the evening a play was presented by this lodge, called "Color Blind." Hence, this team made sure that all was in readiness for the evening performance by keeping in trim Sunday afternoon.

Collinwood Boosters, S. S. C. U. lodge team, was also afflicted with the spring "dis-ease." It has been a long time since the Boosters dropped three games, and last Sunday was one of the rare instances. Loyalties, S. N. P. J., were the opponents.

HATS OFF

Our hats go off to the Comrades Lodge, S. S. C. U., of Waukegan, Ill. When a basketball team organized for the first time can go out and win a championship it deserves all the "credit in the world."

Comrades won 14 games and lost but one in the Mother of God Church League of Waukegan. And what is more, this team was not only satisfied with winning, but insisted on making high scores. Particulars and details of the championship team will be forthcoming soon, as promised by John Petrovic of the Comrades.

Bro. Petrovic needs very little introduction, as his articles are appearing in the New Era Supplement. He is the moving spirit behind the activities of the Comrades. The writer sincerely hopes to see his picture in the championship group that will appear soon.

Comrades' bowling team hung up many records during the season. Details of this team, along with their picture, is also promised by Petrovic and will appear on this page. Last summer a baseball team was maintained by this lodge that would be the envy of any lodge.

Again, we want to extend congratulations to the Comrades lodge on its championship basketball team.

Betsy Ross dropped three to the strong Spartan five. G. Kovitch, manager and captain of the team, was at a loss to know just what explanation to offer. Evidently spring weather played havoc with his boys.

Spring is in the air. "Tra, la, la, la." It is sincerely hoped that the S. S. C. U. boys will snap out of it next Sunday by bringing along some of that spring "pep."



PENNSYLVANIA — 1929

Fraternal Benefit Societies — Valuation Report

Made by South Slavonic Catholic Union as of December 31, 1929, to the Insurance Department of the Commonwealth of Pennsylvania, pursuant to the requirements of law.

IMPORTANT

Before filling out this report note carefully the following instructions:
1. This report must be filed on or before the thirty-first day of May, 1930.
2. Each item in the blank should be carefully filled out, in accordance with the information required.

3. The Valuation Exhibit must give in separate items for each form of certificate the present mid-year value of future net contributions as contingent assets, and the present mid-year value of promised benefits as contingent liabilities, or in lieu thereof the mid-year net value of such certificates. Societies which use the method of terminal reserves in valuing their certificates must include advance assessments in item 26, page 5, of annual statement, the pro rata unearned portions of all assessments covering insurance protection beyond December 31 of current year.

4. All death losses of whatever nature must be included in accrued liabilities in the Valuation Exhibit.

5. The present value of future extra assessments should be included as a part of the contingent assets only in the event that the society has by its authorized governing board or body actually provided for the specific levy of a fixed number or amount of extra or additional future assessments.

6. If the laws of the society provide for segregation of the funds between the various classes of members, separate Valuation Exhibits should be made for each class in addition to a combined Valuation Exhibit, so as to define more definitely the status of the members in each class. It is not necessary to make complete separate Valuation Reports. The combined Report should of course be complete.

7. Loans and interest thereon which are secured by tabular reserves or accumulations actually maintained on the corresponding individual certificates should be treated as a part of the assets. Liens and interest thereon not in excess of the difference between the present value of the promised benefits and the present value of the future net contributions on the corresponding individual certificates, should be treated in the Valuation Exhibit as a deduction from the contingent liabilities. This is on the assumption that the liens provided for the payment of interest annually or for compound interest at a rate at least as high as that assumed in the valuation of the certificate liabilities. In the case of liens which do not bear interest or which bear interest at a rate less than that assumed in the valuation of the certificate liabilities, they should not be entered at their full face amounts but should be entered only in the amounts of their actual equivalents, i. e., the single premiums at current attained ages which would provide for insurance equal in amount to the liens and interest thereon where such single premiums are calculated on the same mortality and interest assumptions as used in the valuation of the certificate liabilities.

In lieu of following the plan outlined above, a society may show the reserve liability for an amount of insurance equal to the face amount, less the insurance purchased by the accumulated lien as a single premium at the current attained age. In this connection the rate of interest provided for in the liens must be taken into consideration. E. g.: If the lien does not bear interest, the reserve liability may be calculated on the net amount of insurance after deducting the amount of the lien.

8. The Valuation Exhibit is made up on the basis of excluding the expense, sick and accident (when the benefits are not valued) and special funds (i. e., funds other than general or expense funds not available for the payment of benefits) from the Asset side and excluding the liabilities of such funds from the Liability side, except that the excess of the matured liabilities of such funds over the balances in them, if any, should be included as a part of the liabilities of the mortality or benefit funds for valuation purposes only.

If the sick and accident benefits are valued, both the assets and liabilities of the sick and accident fund should be included in the Valuation Exhibit. Borrowed money should be excluded from both the assets and the liabilities. The ratio per cent. of assets (actual and contingent) to liabilities (actual and contingent) should be shown for December 31, 1917, which is the first basic date for comparison referred to in the valuation sections of both the Mobile and New York-Connexion bills. The percentages should also be shown for the current and four prior years. In making comparisons of the above percentages of solvency between various years, the ratios for all years should, of course, be calculated on the same basis.

9. In connection with the Valuation Exhibit on the "Accumulation Basis"—Section 23-b Method—use is made of a part of the Valuation Exhibit on the section 23-a Method—Basis other than Accumulation. In this case the latter Exhibit is not required to be completely filled out.

10. The items of assets and liabilities must check with the corresponding items in the Annual Statement. These items of information shall be furnished by an official of the society to the actuary or accountant who shall include them in the Valuation Exhibit.

11. This Valuation Report must be certified by a competent actuary or accountant, or verified by the actuary of the department of insurance of the State in which the society is domiciled.

12. Publications in official journals (or, in lieu thereof, communications to individual members) shall be made of the results of valuation in form identical with that of the Valuation Exhibit to Insurance Departments with explanations.

13. When furnishing copy of the Annual Report to the Actuary or Accountant (unless he has personal knowledge of the facts) the Secretary (or other qualified officer) of the Society shall definitely give the amounts of the non-admitted assets and of the expense fund and of other funds held for relief or other special purposes and not primarily for the payment of claims, and shall answer the following questions:

14. If the laws of the society provide for the segregation and trusteering of the reserves or funds of any class or classes of certificates, a separate Valuation Exhibit and "Form of explanation for publication" shall be attached to this report in respect of each such class and be furnished to all members irrespective of class, through the official publication of the society or otherwise.

Do the laws of the society provide for the segregation and trusteering of the reserves or funds of any class or classes of certificates? Answer: Juvenile only.

If so, attach a copy of such to the Valuation Report.

Was such segregation and trusteering of reserves or funds made in accordance with, pursuant to, or under the express authority of, the statutes of any State? Answer: Yes.

If so, specify the State and give the reference to the particular statutory provision. Answer: Minnesota Fraternal Insurance Sec. 196 et seq.

15. Does the society issue separate certificates promising disability benefits? Answer: No.

If so, specify same. Answer: No.

16. Are the net contributions for disability benefits kept in a fund separate from all other benefit and expense funds? Answer: Yes.

If so, state the increase, or decrease, of the funds in the year 1929. Answer: Increase \$12,921.75.

17. How many assessments were actually collected during each of the last five years? Answer: Twelve.

	1929	1928	1927	1926	1925
Death	.....	.....	.....	.....	.....
Disability	.....	.....	.....	.....	.....
Expense	.....	.....	.....	.....	.....
Combined death, disability and expense	12	12	12	12	12

18. Date when Society last changed the number of regular assessments to be collected each year. Answer: Unchanged.

19. What proportion of first and subsequent years' contributions may be used for management expenses? Answer: First year expense fund assessments. Subsequent years same.

20. Are there any reserve liens (not certificate loans or premium loans) outstanding against certificates in force? Answer: None.

If so, state amount. Answer: \$.....

21. Are certificate liens or loans or premium loans granted? Answer: No.

If so, state conditions and amount of each class or loans or loans outstanding. Answer: \$.....

Also state the amount of liens or loans outstanding at each rate of interest. Answer: \$.....

I hereby certify to the correctness of the foregoing answers and to the correctness of items 37, 48, 50, 59, 72, and 74 of the Valuation Exhibit.

Signature: JOSEPH PISHLER,
Official Title: Supreme Secretary.

Valuation report of the South Slavonic Catholic Union

22. A synopsis of the forms of certificates and the formulas employed for valuing the benefits and contributions under each form, together with the amount of insurance in force, must be given by the actuary or accountant with answers to the following questions:

23. State the method of valuation used (whether level net premium, full preliminary term, straight modified preliminary term, Illinois Standard, etc.). Answer: Plan A level net premium; Plan B preliminary term.

24. State the Mortality and Interest Assumptions employed in the Valuation. Answer: (Use schedule A on next page.)

25. (a) Have the negative reserves on individual certificates been eliminated from the Valuation Exhibit? Answer: None.

(b) What is the total amount of negative reserves on individual certificates? Answer: None.

The term, "Negative Reserve" refers to the excess of the present value of the future net contributions over the present value of the promised benefits.

(c) Does the society charge redundant net rates of contribution, i. e., net rates in excess of the tabular net rates (on the basis of the mortality table and interest assumptions used in the valuation)? Answer: Extra per month per \$1,000 "for Reserve Fund."

(d) If so, state the amount of the present value of such excess contributions, and also state the intended purpose thereof. Answer: \$122,731.58.

(e) If a society, which uses tabular values in making its valuation, charges net rates of contribution lower than the tabular net rates (on the basis of the mortality table and interest assumption used in the valuation), it must set up an additional reserve to cover the deficiency in such net rates.

(f) Has this requirement been complied with? Answer: No.

(g) State the amount of such deficiency reserve, if any? Answer: None.

(h) In the determination of the ratio per cent. of assets to liabilities, according

to the method of valuation prescribed by the Fraternal Insurance Law of the Commonwealth of Pennsylvania, there must be eliminated the funds not available for the payment of future claims under contracts of insurance and the "non-admitted assets" other than certificate liens, loans and interest thereon; provided that the total of such indebtedness on any certificate included in the Valuation Exhibit shall not be greater than the excess of the present value of the promised benefits over the present value of the future net contributions under said certificates as shown by the method of valuation assumed by the society, in accordance with the laws of the Commonwealth of Pennsylvania.

Have the above requirements been complied with? Answer: Yes.

VALUATION EXHIBIT

(Section 23-a Method—Basis other than Accumulation)

Assets—Actual and Contingent

(Excluding assets of expense and special funds)

28. Present mid-year value of future net contributions on following form of certificates:

(a) Plan A, death only.....\$2,492,979.22

(b)death and disability.....

(c)sick and accident.....

(d) Plan A "Reserve Fund".....122,731.58

(e)Total.....\$2,615,710.80

(f)Total.....

(g)Total.....

36. Total.....\$2,615,710.80

37. Assets available for payment of death losses determined as follows: Admitted Assets, item 37, page 4 of annual statement including loans and interest thereon secured by reserves or accumulations actually maintained on the corresponding individual certificates \$1,266,195.41 less sum of general or expense funds \$14,644.66, sick and accident funds when not valued \$20,521.43, and special funds (include all funds other than general or expense funds not available for payment of benefits) \$15,467.85.....1,215,561.47

38. Assets—Actual and Contingent—sum of items 36 and 37, above.....\$3,831,272.27

Liabilities—Actual and Contingent

(Excluding liabilities of expense and special funds)

39. Present Mid-Year Value of promised benefits, or Net Tabular Mid-Year Values, on following forms of certificates:

(a) Plan A, death only.....\$3,638,501.21

(b)death and disability.....

(c)sick and accident.....

(d) Plan B 20 Pay Life.....3,857.16

(e)Total.....\$3,642,358.37

(f)Total.....

(g)Total.....

47. Total.....\$3,642,358.37

48. Deduct liens and interest thereon, not included in Admitted Assets, and not in excess of required reserves on the corresponding individual certificates valued according to Section 23-a Method—Basis other than Accumulation.....

49. Balance, item 47 less item 48, above.....\$3,642,358.37

50. Liabilities of mortality or benefit funds determined as follows: Liabilities, except reserve, page 5 of annual statement, \$..... less sum of liabilities of general or expense funds, page 5 of annual statement, not in excess of balance in corresponding funds (item 37, above) \$.....; liabilities of sick and accident funds when not valued, page 5 of annual statement, not in excess of balance in corresponding funds (item 37, above); and liabilities of special funds (funds other than general or expense funds not available for payment of benefits), page 5 of annual statement, not in excess of balance in corresponding funds (item 37, above) \$.....63,115.19

51. Liabilities—Actual and Contingent—sum of items 49 and 50, above.....\$3,705,473.56

52. Ratio per cent. of Assets—Actual and Contingent—(Item 38) to Liabilities—Actual and Contingent—(Item 51).....

Dec. 31, 1929, 103.395%

Dec. 31, 1928, 103.245%

Dec. 31, 1927, 103.195%

Dec. 31, 1926, 102.518%

Dec. 31, 1925, 102.174%

Dec. 31, 1917, 87.874%

Form of Explanation for Publication:

(N. B. The following is to be used only where the ratio of assets to liabilities is equal to or in excess of 100%.)

53. The above valuation indicates that, on the basis of the N. F. C. table of mortality with interest at 4 per cent., the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$125,798.71 (or 3.39%) over and above the statutory standards.

SCHEDULE A

(1) Mortality and Interest Assumptions Used

(2) Form of Certificates

(3) Certificates in Force Dec. 31, 1929

(4) Formula Used in Valuation

In Calculation of Rates In Valuation of Certificates

No. Amount

(a) N. F. C. 4% N. F. C. 4% Plan A—Whole Life 13,214 \$10,371,250

(b) Am. Exp. 4% Am. Exp. 4% Plan B—20 Pay Life 320 247,250

(c) Total Adult 13,534 10,618,500

(d) Stand. Ind. 4% Stand. Ind. 4% Juvenile Term to 16 7,043 2,185,060

(e) Totals 20,577 12,803,560

(f) Mean of Terminal Reserves.....\$4,961.82

(g) Accrued Liabilities.....None

Surplus.....70,898.46

Juvenile Benefit Fund.....\$75,860.28

EXPECTED AND ACTUAL MORTALITY ON GROSS AMOUNT AT RISK

78. Expected mortality on gross amount at risk.....\$94,849.07

79. Total death losses incurred during the year determined as follows: Death losses paid during the year including the commuted value of installment death losses \$112,080.20 (item 1, page 3 of annual statement), plus such death losses unpaid December 31 of current year \$11,574.39 (items 1-5, incl., page 5 of annual statement), and less such death losses unpaid December 31 of previous year \$15,896.67 (items 1-5, incl., page 5 of annual statement for said year), giving actual mortality on gross amount of risk.....\$107,757.92

80. Ratio per cent. of actual (item 79, above) to expected mortality (item 78, above), on gross amount at risk during 1929.....113.61%

1928.....128.02%

1927.....127.23%

1926.....121.53%

1925.....113.66%

INTEREST INCOME FROM INVESTMENTS

(Excluding items belonging to general or expense funds)

Note. The figures entered in items 81 to 88, inclusive, below should relate to benefit funds only. The general or expense fund figures are to be excluded from these items. For example: The interest, dividends and rents and investment expenses of general or expense fund are to be excluded from items 81 to 87, inclusive, below; and in calculating the percentages shown in items 86, 87 and 88 below, the assets of general or expense funds are to be excluded.

81. Interest, dividends and rents received during the year, per items 11 to 16, inclusive, page 2 of the annual statement (less item 40, page 3, and less \$..... amortization and plus \$..... accrual).....\$51,687.97

82. Add the excess of interest and rents due and accrued over interest and rents paid in advance December 31 of current year determined as follows: Item 17, page 4, less the interest in item 25, page 5, of annual statement.....20,497.28

83. Total.....\$72,185.25

84. Deduct the excess of interest and rents due and accrued over interest and rents paid in advance December 31 of previous year determined as follows: Item 17, page 4, less interest in item 25, page 5, of previous year's annual statement.....16,518.11

85. Interest earned during the year, item 83 less item 84 above (..... per cent. of mean ledger assets less one-half of interest earned).....\$55,667.14

86. Investment expenses paid during the year \$....., plus \$..... unpaid December 31 of current year, less \$..... unpaid December 31 of previous year, giving incurred investment expenses (averaging per cent. of mean ledger assets)......00

87. Net interest (including rents) on investment of benefit funds, item 85 less item 86, above (..... per cent. of mean ledger assets less one-half of net interest income from investments).....\$55,667.14

88. Net rate of interest earned on benefits during 1929.....5.013%

1928.....4.602%

1927.....4.726%

1926.....%

1925.....%

89. Instructions for Calculating Expected Mortality on the Gross Amount at Risk.

(a) \$91,839.33, qx+n times insurance in force Dec. 31 of previous year.

(b) \$6,228.58, qx+n times insurance in force Dec. 31 of current year.

(c) 1,630.24, qx+n times Death losses incurred during the current year.

(d) \$189,698.15, Sum of items (a), (b) and (c), above. Divide item (d), by two to obtain:

(e) \$94,849.07, Expected gross death losses during the current year.

(f) The above calculations were made on basis of National Fraternal Congress table of mortality.

(g) The insurance in force and death losses tabulated according to attained ages may be taken from Schedule VI, page 6, of the annual statements for the previous and current years. The insurance in force and death losses in Schedule VI should be reported according to the attained ages on the anniversaries of the certificates during the current year. For example: The insurance in force and death losses as of December 31, 1929, should be reported according to the attained ages on the anniversaries of the certificates during the year 1929.

(h) The qx+n to be used in any particular instance is the probability of dying or death rate, on the basis of the mortality table used in the valuation, at the attained age shown in Schedule VI opposite the amount of insurance or death losses by which it is to be multiplied.

(i) Item (a), above, is the sum of the products of the q for each attained age multiplied by the amount of insurance in force at each such age on December 31 of the previous year.

(j) Item (b), above, is similarly calculated on the basis of the insurance in force on December 31 of current year.

(k) Item (c), above, is the sum of the products of the q for each attained age multiplied by the amount of death losses incurred at each such age during the year.

(l) The sum of items (a), (b) and (c), above, divided by two gives the approximate amount of the expected mortality on the gross amount of risk.

90. Expected Mortality on Net Amount at Risk.

Societies whose percentages of valuation solvency are 100% or better have the option of calculating the expected mortality on the net instead of the gross amount at risk. Such societies may also calculate the interest required to maintain reserve and the gains and losses from interest in accordance with the methods outlined in the printed report of the Subcommittee on Fraternal Blanks to the Committee on Blanks of the National Convention of Insurance Commissioners Re-Adoption of a Gain and Loss Exhibit for Fraternal Societies, dated May 17, 1920. Societies which avail themselves of the above options must attach an outline of their calculations which conform to the methods in the Subcommittee's report referred to above.

91. Instruction for Obtaining Investment Expenses of Benefit Funds Paid During the Year.

On page 3 of the current year's annual statement take the sum of items 29 (other than legal expenses included in insurance expenses), 31 and all items in lines 33 to 38, inclusive, applying exclusively to investment expenses. To the foregoing sum add unallocated expenses which may properly be considered as investment expenses (but not in excess of 1/4 of 1 per cent. of mean ledger assets) and deduct any income items which may properly be considered as an offset to investment expenses. The investment expenses of general or expense funds should be excluded in the above calculation. Attach exhibit.

State of Iowa (SS: County of Linn

R. D. TAYLOR, being duly sworn, deposes and says that he is the actuary who made the foregoing computation and answers to the questions above set forth concerning the condition of South Slavonic Catholic Union as of December 31, 1929, and that the same are correct and true to the best of his information, knowledge and belief.

(Signature of actuary.)

Subscribed and sworn to before me this 28th day of February, 1930.

{ Official Seal } STELLA STEFFENSON, Notary Public.

{ if any }

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IŠČEJO SE ORGANIZATORJI!

Glavnemu uradu J. S. K. Jednote v Ely, Minnesota, naj se javijo rojaki, ki so voljni ustanovljati nova društva v krajih, kjer jih ta organizacija še nima. To velja za Zedinjene države, za Canado in Mehiko. Iz glavnega urada dobili bodo vsa potrebna navodila in listine.

Jednota plača \$25.00 nagrade za ustanovitev novega društva, poleg tega pa dobi organizator še po en dolar nagrade za vsakega novega člana. Za vse novopristopne plača Jednota tudi stroške zdravniške preiskave do omejene višine.

70 John Kovach.....25.00

71 Joseph Champa.....14.00

71 Frank Bovha.....25.00

71 Frank Petelin.....20.00

71 Gregor Rajer.....14.00

71 Frank Kastelic.....21.00

71 Louis Rudman.....15.00

71 Stephen Pular.....32.00

71 Louise Ulle.....34.00

71 John Stefe.....36.00

71 Joseph Planine.....38.00

71 Albert M. Polajnar.....16.00

71 Louis Krevel.....29.00

82 Joseph Starich.....59.00

82 Frank Brozin.....32.00

82 Frank Srozin.....32.00

86 John Hochevar.....32.00

86 Frank Kastelic.....15.00

86 Mike Padjan.....42.00

86 Mike Padjan.....33.00

86 Katherine Sardar.....62.00

87 Dujo Banjo.....20.00

92 John Shetina.....19.00

99 John Arh.....32.00

99 Frank Debeuc.....36.00

101 John Tomsich.....68.00

103 Anna Gerbic.....6.00

103 Rose Invanich.....15.00

103 Louise Roberts.....15.00

103 Mariana Slokar.....15.00

103 Louise Brezar.....17.00

105 John Deslich.....100.00

105 Albert Gnidic.....11.00

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