

WHERE FRIENDLINESS INSURES SUCCESS

S. D. Z. News

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Crusader and Cerknisko Jezero Dance November 7

ASPECTS OF FRATERNAL INSURANCE

(Conclusion.)

Catastrophe soon came. In the depression of the 70's the number of life insurance failures was appalling.

By the end of the last century there was a good deal of thought put upon the business of cultivating the assessmentism weed on this continent.

In the ordinary life insurance business a policy of any amount may be written on one of many forms for ages up to 65 and 70 years.

The chief difficulty that arises here is the matter of expense. Commissions are high and the insured must pay.

On the other hand we have the fraternal society controlled by a Supreme Court working through lodges.

Society Calender

November 7, Lodge Valentin Vodnik No. 35 will hold a Harvest Dance at the Jugoslavenski Delavski Narodni Dom, corner of W. 130 St. and McGowan Ave.

November 7, Cerknisko Jezero No. 59 will have a dance at the Slovenian Workingmen's Home on Waterloo Road.

November 14, Slovenec No. 1 entertains at the Slovenian National Home on St. Clair Ave.

November 15, Euclid No. 29 will entertain with a dance at the Society Home in Euclid, Ohio.

November 22, Sv. Anna No. 4 will celebrate its 25th anniversary in the Auditorium of the St. Clair Slovenian National Home.

November 28, the Jr. League is sponsoring an acquaintance dance in the Slovene Home on Holmes Ave.

laws of the High Court. The ages at entry run to 50 and 55 and the amounts up to \$5,000. It is a mutual organization and one cannot help but feel that it properly fits into the insurance picture.

All fraternal societies have accepted the life table and have built up the necessary reserves in respect of their certificates. There remain some problems arising in part from the mixing of investment with protection, and in part from following the lead of the life insurance company.

1. The problem of invested funds. Times have changed, the landlord's problem of renting his house now becomes one of collecting the rent.

2. The expense question. We have on the one hand the necessary running expenses of the High Court and the greater problem, the new business expense.

3. The number of different types of insurance plans that the fraternal society should offer. A few simple types that have the elements of protection in the fore ought to be sufficient.

4. The problem of surplus funds. I am sure everyone realizes the necessity for conserving surplus funds at the present time.

Swing It With Eastern Stars

Be on the lookout for detailed information on the "Swing Time Dance," which the Eastern Stars are sponsoring on December 19th at the Slov. Home on Holmes Ave.

Slovenian Proverbs

Where the devil fears to tread, he sends a woman.

What God gives, the devil takes away.

What one gives with one hand, God gives back with the other.

Like master, like home.

What I say to my friend do not measure by the yard.

What is good praises itself.

What is beautiful is also deceiving.

What is pleasant to the eye is also pleasant to the ear.

All that lives on earth the peasant has brought up.

A bad conscience is like a dumb bailiff.

THE FUND SHINES THROUGH



1936 CAMPAIGN

Here's Where to Go On November 28

Remember that Rube Dance you attended about a year ago when you came dressed as a farmer or farmerette? Where you were fined if caught stealing novelties hanging from the ceiling? How could you forget! Memories still linger of the good time had by all.

Again the Junior League assures everyone of another grand time in form of an "Acquaintance Dance." This dance is to be just what the name suggests. So if you see a charming lassie or a handsome fellow you want to meet, no formal introduction will be needed.

Before you forget, get the calendar and put a large circle around November 28th, for that's the day you are coming to the Slovenian Home on Holmes Ave. to dance until the wee hours in the morning to Frankie Yankovich's music, and add a string of new names to your list of friends—all for only 25c.

CLAIRWOOD BOWLING RESULTS

Table with bowling results for various leagues including Giants, Indians, Tigers, Cards, Cubs, Yankees, Spades, and Bears. Lists names and scores.

SCHEDULE FOR SUNDAY, NOVEMBER 8th

Table with bowling schedule for Sunday, November 8th, listing leagues and opponents.

Join S.D.Z., the younger set's organization!

SDZ CONTRIBUTORS section with instructions on how to submit contributions and contact information for the organization.

HARVEST FESTIVAL, PECON, YANKOVIC ORCHESTRAS FILL COLLINWOOD BILL

Health Talks

By Dr. Frank J. Kern

The Care of the Eyes VISUAL DEFECTS

The eye in its function resembles a camera. At the forward surface are the cornea and the lens to focus the rays of light; and the iris (the part that contains the color) with its central perforation, the pupil, which can be changed in size, to regulate the amount of light that enters; while the retina at the back of the eye is the sensitive plate upon which the images are received.

By the refraction of the normal eye is meant the power of acting upon the rays of light passing through the pupil so that they are converged upon the retina. This is accomplished without effort or strain unless the power of the eye is taxed unduly.

Far-Sightedness

In the far-sighted eye, by reason of its deformity in length, the entering parallel rays of light are not brought to a focus upon the retina, but unite some distance behind this membrane.

In the normal eye, the ciliary muscle is relaxed in distant vision, coming into action only when the eye is focused on a near object. In far-sightedness, acute vision both for far and near is only obtained through the aid of this muscle.

S.D.Z. means not only insurance security, but also good fellowship and sociability, the two commandments of the Junior League.

JUNIORS AND THEIR MAGAZINES

Address Delivered to N. F. C. Convention By Mrs. Jeanie Willard

A Junior Magazine published by a fraternal society forms in a very specific way a basis for a child's knowledge of the adult organization. The magazine forms a "tie-up" with the parent organization and is a splendid way to educate our children in the benefits of fraternalism and hold them as future members in the society.

The society which publishes a Junior Magazine should, of course, have a purpose other than this, and that should be to benefit the child who reads the magazine.

The magazine should be made educational, entertaining and interesting to fulfill its highest purpose and anything short of the best would defeat its own purpose in relation to the society publishing it.

We must realize that a Junior publication of this kind may go into homes which are not privileged to subscribe to any of the expensive children's magazines and it should, in some measure, fill every need that those magazines fill.

One of my theories is that both young and old need something to afford relief from the tension of modern high-speed living. Young people crave action and adventure and in this fast-moving generation they are so carried away and enthused that if they are to have any sort of an emotional balance we must direct some of their activities into a more passive environment where they can develop imagination and personalities all their own.

From an educational standpoint, I feel that a Junior Magazine should contain articles which help the children find a more normal outlet for their energy. History, geography, art, science, and current events can be presented in such a way that the child hardly knows he is being taught.

Nature study is a lifelong joy to those who delve ever so lightly into her secrets. A smattering of astronomy, however slight, opens a vast field of absorbing interest. The

child who gets some idea of the immensity of the universe, of the calm ordered march of the planets through space, will not accept speed as the most necessary part of life.

I think, too, that it is important to urge the child to send in original stories and poems to quicken his personal interest in the magazine.

Now that we are talking much about leisure time and how to use it to the best advantage, I think the development of "hobbies" among the children should be encouraged and stressed in the magazine.

Health hints must not be overlooked and these may be made both interesting and practical if given in simple and convincing language and properly illustrated to make an appeal to the eye.

Every child is blessed with an imagination. By giving space in the magazine to the activities of the Juniors, and using an abundance of pictures, the readers' imagination is stimulated and he becomes conscious and proud of the fact that he is a member of and participant in an organization of lofty purposes and vast influence.

Gives Child Feeling of Having Part in Work

The allurements of wishing, as all children do wish, that he lived somewhere else, is dispelled by the unconscious realization that the boys and girls everywhere else are doing about the same things he is doing. A friendly feeling toward all members who read his own little magazine is certainly established.

He is attracted to really do more for his own organization and will work assiduously to attain the standards set by his distant brother. The reality of being a part of a going, vital organization is brought home to him.

A Junior magazine of this kind should always have some personal greeting from the National head of the organization. This greeting makes him feel that the head of his organization is talking to him personally and his feeling of self-importance with the society is raised considerably.

It is best to avoid abstract statements in the magazine. While a child does have imagination and can usually dress up dry facts he loves dramatics and, as near as possible, stories and events should be dramatized. We know that impressions of this kind made on the youthful mind have been ones that have lasted through life.

A Junior publication well written and properly balanced with a ration of organization news, educational features, stories, puzzles, jokes and pictures, is as important food for the youthful mind as is a properly balanced food diet for the body. As the youth assimilates this ration, his love for his organization grows, his perspective broadens and when he is ready to graduate into the adult organization, he is thoroughly saturated with the spirit of fraternalism and is a permanent asset to the fraternity. Give the youth of today the proper education and interest through his own publication and the society of tomorrow is built on a foundation that will never crumble. It is the link that insures the future of fraternal insurance.

S. D. Z. NEWS FLASHES

Dekle, povej, povej! Povej what? Harvest Dance? That's right. You have all heard by now that the Modern Crusaders and Cerknisko Jezero are sponsoring this affair this coming Saturday, November 7th, 1936, and if you really enjoy good old fashioned times, we know you will remember this affair for a long time to come.

Yes, our very good friend Ann Korencic from out Euclid Village way tells us that Frances Polk of Barberton was here in town about a week ago. Why don't you let us know you are coming so we can expect you? You should visit Cleveland oftener.

Married? We have also gotten wind that Magic City Juniors ex-prexy Rudy Macek was married lately. Lots of luck, Rudy, and we hope to see you sometime in the near future.

Special Treat Modern Crusaders are holding their last social for 1936 on November 18th. For this social they have acquired the services of Johnny Lime and his 9-piece orchestra, an orchestra worth seeing. Come on, gang! Come one, come all! If you have attended our last social you won't hesitate to come to our November social. A good time is in store for all. The admission is only 15c. The dancing will start at 8:45. Be on time so you get 15c worth, which I assure you is worth more.