

STATE OF MINNESOTA

DEPARTMENT OF COMMERCE
INSURANCE DIVISION

The attached report of examination as of June 30, 1939, of the condition and affairs of the SOUTH SLAVONIC CATHOLIC UNION OF AMERICA, of Ely, Minnesota, was recently completed by duly qualified examiners of the Insurance Departments of the States of Ohio and Minnesota, representing Zones 2 and 4, respectively.

Due consideration has been given to the comments of the examiners regarding the operation of the Society and its financial condition as reflected by the report. The report is hereby, as of this date, approved, adopted and filed and made an official record of this Department.

Frank Yetka

COMMISSIONER OF INSURANCE

Dated December 18, 1939.

State of Minnesota

Department of Commerce
Insurance Division

September 18, 1939

Honorable Jess G. Read, Chairman
Committee on Examinations
National Association of Insurance
Commissioners
Oklahoma City, Oklahoma

Honorable George A. Bowles
Superintendent of Insurance
Richmond, Virginia
Chairman, Zone 2
Honorable Frank Yetka
Commissioner of Insurance
St. Paul, Minnesota
Chairman, Zone 4

Sirs,
In accordance with your instructions and pursuant to the provisions of statute, an examination has been conducted of the affairs and condition of the SOUTH SLAVONIC CATHOLIC UNION OF AMERICA, with home office located at 344 East Harvey Street, Ely, Minnesota, and a report of our findings is herewith submitted.

SCOPE OF EXAMINATION

The Society was last examined by the Minnesota Insurance Department as of June 30, 1936. The examination reported herewith was called on the Convention Plan, conducted by the Minnesota Insurance Department, representing Zone 4, and participated in by the Ohio Insurance Department, representing Zone 2, and covers the three-year period ending June 30, 1939, follows:

EXECUTIVE COMMITTEE

Supreme President	Paul Bartel	Waukegan, Illinois
First Supreme Vice-President	Joseph Mantel	Ely, Minnesota
Second Supreme Vice-President	Paul J. Oblock	Unity, Pennsylvania
Third Supreme Vice-President	Frank Okoren	Denver, Colorado
Fourth Supreme Vice-President	John P. Lunka	Cleveland, Ohio
Supreme Secretary	Anton Zbasnik	Ely, Minnesota
Assistant Supreme Secretary	Frank Tomisch, Jr.	Ely, Minnesota
Supreme Treasurer	Louis Champa	Ely, Minnesota
Supreme Medical Examiner	Dr. F. J. Arch	Pittsburgh, Pa.
Editor, Manager of Official Organ	Anton J. Terbovec	Cleveland, Ohio

BOARD OF TRUSTEES

Chairman, Board of Trustees	John Kumse	Lorain, Ohio
First Trustee	Janko N. Rogelj	Cleveland, Ohio
Second Trustee	Frank Vranichar	Joliet, Illinois
Third Trustee	Matt Anzele	Aurora, Minnesota
Fourth Trustee	Andrew Milavec	Meadowlands, Pa.

SUPREME JUDICIARY COMMITTEE

Chairman	Anton Okolish	Barberton, Ohio
First Judiciary	John Schutte	Denver, Colorado
Second Judiciary	Frank Mikec	Strabane, Pa.
Third Judiciary	Rose Svetich	Ely, Minnesota
Fourth Judiciary	Valentine Orehek	Brooklyn, N. Y.

FINANCE COMMITTEE

Supreme Secretary	Anton Zbasnik	Ely, Minnesota
Chairman, Board of Trustees	John Kumse	Lorain, Ohio
First Trustee	Janko N. Rogelj	Cleveland, Ohio
Second Trustee	Frank Vranichar	Joliet, Illinois
Fourth Trustee	Andrew Milavec	Meadowlands, Pa.

The Finance Committee consists of five members elected by the Supreme Board from its members, whose duty is to invest the surplus funds of the

Society, in accordance with the Society's By-laws.
Salaries of Officers and Committee Members, as fixed by the Society's By-laws, are as follows:

Supreme President	\$ 500.00
First Supreme Vice-President	20.00
Second Supreme Vice-President	20.00
Third Supreme Vice-President	20.00
Fourth Supreme Vice-President	20.00
Supreme Secretary	3,000.00
Assistant Supreme Secretary	1,800.00
Supreme Treasurer	900.00
Chairman, Board of Trustees	100.00
Four remaining Trustees, each	75.00
Chairman, Supreme Judiciary Committee	180.00
Four remaining Judiciary Members, each	60.00
Editor, Manager of Official Organ	2,520.00
Chief Counsel	100.00
Secretary of the Finance Committee	100.00
Four remaining Finance Members, each	75.00

The Supreme Medical Examiner receives 25c for each application for membership and each claim examined.

BONDS AND INSURANCE COVERAGES

The Society carries fidelity schedule bonds covering the Officers, Trustees and subordinate Officers.

SUPREME OFFICERS AND JUDICIARIES

Name	Position	Amount
Anton Zbasnik	Supreme Secretary	\$10,000.00
Anton Okolish, Chairman	Judiciary Committee	1,000.00
John Schutte	Judiciary Committee	500.00
Frank Mikec	Judiciary Committee	500.00
Rose Svetich	Judiciary Committee	500.00
Valentine Orehek	Judiciary Committee	500.00
Louis Champa	Supreme Treasurer	50,000.00
Paul Bartel	Supreme President	1,000.00
Dr. F. J. Arch	Supreme Medical Examiner	1,000.00
Joseph Mantel	First Vice-President	500.00
Paul J. Oblock	Second Vice-President	500.00
Frank Tomisch	Asst. Supreme Secretary	1,000.00
Frank Okoren	Third Vice-President	500.00
John P. Lunka	Fourth Vice-President	500.00
Anton J. Terbovec	Editor	1,000.00

TRUSTEES	
John Kumse	Chairman \$1,000.00
Janko N. Rogelj	Chairman 500.00
Frank E. Vranichar	Chairman 500.00
Matt Anzele	Chairman 500.00
Andrew Milavec	Chairman 500.00

SUBORDINATE OFFICERS

The positions covered in each of the subordinate Lodges by the bond, in the gross amount of \$209,000.00, are President, \$100.00, Secretary \$400.00, and Treasurer \$500.00, making a total for each Lodge of \$1,000.00. In a number of cases, where a Lodge has a large membership, the bonds are for \$2,000.00 and the respective Officers' bonded amounts are proportionately higher.

The Society also carries a bond in the amount of \$10,000.00 indemnifying it in case of loss resulting from forgery and alteration of its checks.

In addition to these bonds, the Society is in possession of a bond for the faithful performance of printing and mailing the official organ, "Nova Doba," a weekly newspaper, by the American Yugoslav Publishing Company. These bonds were inspected and found in proper form and issued by a duly licensed company.

The various policies of insurance cover standard workmen's compensation and employers' liability and com-

plete coverage on the home office building and contents. These policies were inspected and found to be in full force and effect as of the date of this examination.

TERRITORY

The Society is licensed to transact business in the following states:

Colorado
Illinois
Indiana
Kansas
Maryland
Michigan
Minnesota
Montana
Nebraska
New York
Oregon
Ohio
Pennsylvania
Utah
Washington
West Virginia
Wyoming

The following schedule reflects the number of lodges, membership and insurance in force by states in both Adult and Juvenile Departments:

LODGES, MEMBERSHIP AND INSURANCE IN FORCE

State	ADULT DEPARTMENT		JUVENILE DEPARTMENT	
	No. of Lodges	No. of Members	No. of Lodges	No. of Members
California	2	77	1	15
Colorado	14	1,101	14	933
Idaho	1	15	1	2
Illinois	14	1,093	14	836
Indiana	4	311	4	199
Kansas	3	164	3	61
Maryland	2	60	2	23
Michigan	6	391	5	122
Missouri	1	51	1	42
Minnesota	28	3,253	27	1,553
Montana	7	503	7	667
Nebraska	1	90	1	47
New York	5	432	5	133
New Mexico	1	21	1	45
Oregon	1	58	1	14
Ohio	18	2,171	18	1,145
Pennsylvania	56	3,710	54	2,684
Utah	3	126	3	99
Washington	7	449	6	157
West Virginia	5	129	3	55
Wisconsin	2	183	2	150
Wyoming	6	421	6	339
	187	14,899	179	9,321

CERTIFICATE FORMS AND RATES

The following is a schedule of certificate forms issued by the Society:

ADULT

A	Whole Life (National Fraternal Congress 4%). Issued since organization. Ceased January 1, 1933.
AA	Whole Life (American Experience 4%). Issued since January 1, 1933. Ceased on new business March 1, 1938.
B	Twenty Year Payment Life (American Experience 4%). Issued since January 1, 1925. Ceased on new business March 1, 1938.
C	Twenty Year Endowment (American Experience 4%). Issued since January 1, 1933. Ceased on new business March 1, 1938.
D	Whole Life (American Experience 3 1/2%). Issued since January 1, 1938.
E	Twenty Year Payment Life (American Experience 3 1/2%). Issued since January 1, 1938.
F	Twenty Year Endowment (American Experience 3 1/2%). Issued since January 1, 1938.

JUVENILE

JA	Term to Age 16 (Standard Industrial 4 1/2%). Issued since January 1, 1921. Ceased May 1, 1937.
JB	Term to Age 18 (Standard Industrial 4 1/2%). Issued since September 1, 1932.
JB	Term to Age 18 (American Experience 4 1/2%). Issued since May 1, 1937.
JC	Twenty Payment Life (American Experience 4%). Issued since May 1, 1937.

All policies issued by the Adult Department on new members after January 1, 1938, have been on the American Experience Table of Mortality with 3 1/2% interest. Members joining the Society prior to that time, desiring an increase, must accept such increase under the new table only. Holders of Plan "A" certificates may exchange their certificates for any other form of certificates issued by the Society.

Plan "A" certificate, which is a whole life contract, the first one issued by the Society based on the National Fraternal Congress Table of Mortality 4% interest, does not contain any of the so-called non-forfeiture features. A resolution was adopted at the convention held in 1932, whereby all certificate holders under Plan "A" could convert their insurance into certificates based on the American Experience Table of Mortality 4% interest. The members so converting were given credit for the reserve accumulated on the old certificates, which reserve credits were to equal 90% of the terminal National Fraternal Congress 4% reserve and to be applied in reduction of rate, by back-dating, upon the policy to be taken in exchange. An allowance was also made for an expense charge of \$10.00 per certificate of \$1,000.00, such expense charge being deducted from the credit or from the first twelve assessments paid on the new certificate.

At that time, the total number of members holding Plan "A" certificates amounted to 12,000, with approximately \$9,000,000 of insurance in force. At the present time, there are approximately 7,000 members with about \$5,300,000 insurance in force, who still hold Plan "A" certificates. The Society encourages these members to take advantage of the privilege to convert their certificates to ones that provide loan values, cash surrender values, paid-up insurance and extended insurance, as all forms of certificates now issued by the Society have these features.

Benefit certificates issued to members of the Juvenile Department on the "JA" plan are term to age 18, based on the Standard Industrial Table of Mortality with 4% interest and each member is charged 15c per month for this protection. Death benefits are based on the following schedule:

Age	Death Benefit
1	\$ 25.00
2	34.00
3	40.00
4	48.00
5	58.00
6	140.00
7	168.00
8	200.00
9	240.00
10	300.00
11	380.00
12 or older	450.00

The majority of the Juvenile members are insured under this plan and are permitted to carry this protection until the age of 18 years, when they may either transfer to the Adult division or be automatically dropped from the rolls and forfeit all right to any share in the reserve accumulation on their contract. In the event the member chooses to transfer to the Adult Department, the reserve accumulation is applied to the new certificate to reduce assessments payable on the Adult certificate.

Benefit certificates issued under Plan "JB" are term to age 18 based on the American Experience Table of Mortality with 4% interest. The cost of this protection is \$1.00 per month and death benefits are based on the following schedule:

Age	Death Benefit
1	\$ 25.00
2	50.00
3	75.00
4	100.00
5	150.00
6	200.00
7	300.00
8	400.00
9	500.00
10	600.00
11	700.00
12	800.00
13	900.00
14 or over	1,000.00

These certificates provide for a cash or loan value after the applicant's sixteenth birthday and extended insurance after the certificate has been in effect three years or more.

Benefit certificates issued under Plan "JC" are 20 Payment Life based on the American Experience Table of Mortality with 4% interest. The cost

for this protection is 85 cents per month for \$500.00 and \$1.60 per month for \$1,000.00, death benefits based on the \$1,000.00 certificates being as follows:

Age	Death Benefit
0	\$ 100.00
1	200.00
2	400.00
3	600.00
4	800.00
5 and over	1,000.00

On the \$500.00 certificates the protection is 50% of the above amounts. Non-forfeiture values on the above plan, such as cash and loan values and automatic extended insurance and paid-up insurance, commence after the certificate has been in force three years.

SICK, ACCIDENT AND DISABILITY BENEFITS

The Society also provides its members sick, accident and disability benefits for those who elect to pay the additional charge for these benefits. No member is eligible for this protection unless he holds a life certificate. The sick and accident and disability features are two distinct, separate departments and their operations are governed by the Society's By-laws.

For sick and accident, the rates are the same for all ages and occupational risks. Assessments are 85 cents per month for \$1.00 per day sick benefits and 0 cents per month for 50 cents per day sick benefits. These benefits are limited to the first six months of disability; thereafter, for the next six months the benefits are reduced 50%.

Additional specific benefits are allowed for certain types of accidental injuries and for various kinds of surgical operations.

Disability benefits are provided for at a rate of \$10.00 per month and limited for a two-year period, commencing immediately after the member has been incapacitated for one whole year as a result of either illness or accident. The regular assessment charge for this protection is 5 cents per month.

Balance December 31, 1938

INCOME

Payments received from members during first 12 months of benefit
All other payments or premiums received from members

Total received from members
Deduct payments returned to applicants and members

Net amount received from members

Consideration for supplementary contracts

Gross interest on bonds \$49,066.45, less \$1,373.91 accrued interest

Gross interest on liens and loans on certificates

Gross income from Society's occupancy of own building

Sale of lodge supplies

Ads and subscriptions

Refunds

TOTAL INCOME

*—Includes \$1,664.04 assessments received for Athletic Fund.

DISBURSEMENTS

Death claims

Sick and accident claims

Disability benefits

Surrender values

Reserve credits to members who transferred to Adult Dept.

Satisfaction of liens on extended insurance

Total benefits

Paid for claims on supplementary contracts

Commissions and fees

Branch office expense, including salaries of clerks

Medical examiners' fee \$321.25, inspection of risks \$391.00

Salaries of home office employees (6)

Salaries of officers, trustees and committees

Traveling and other expenses of officers, trustees and committees

Insurance Department fees and expenses

Real

General office maintenance and expense

Advertising, printing and stationery

Postage, express, telegraph and telephone

Official publication

Legal expense in litigating claims

Other legal expense

Taxes, repairs & other expenses on real estate

Actuary

Surety bond premiums

Social security and unemployment taxes

Athletic fund

Miscellaneous

Juvenile convention expense

Gross loss on sale or maturity of real estate

Gross decrease, by adjustment, in book value of bonds

TOTAL DISBURSEMENTS

Balance before transfers

Increase by transfers

Balance

Decrease by transfers

BALANCE

*—Includes Athletic Fund Balance of \$6,781.62.

FUNDS MAINTAINED

The following funds are maintained by the Society:

Mortuary	Juvenile
Sick & Accident	Athletic
Disability	Expense

A **Mortuary Fund** is maintained from the net rates collected from members on both the National Fraternal Congress Table and the American Experience Table of Mortality. Members who are paying according to the National Fraternal Congress rates pay an additional monthly rate of 6 cents per \$1,000.00, which is all allocated to the mortuary fund.

A **Sick and Accident Fund** is maintained from the assessments charged for sick and accident benefits. In accordance with Section 294 of the Society's By-laws, each month a transfer is made from the sick and accident fund to the expense fund of an amount equivalent to 2% of the total disbursements made in that month from the sick and accident fund.

A **Disability Fund** is also maintained from the assessments charged for disability benefits.

A **Juvenile Fund** is maintained separate and distinct from all other funds of the Society and has a mortuary fund and expense fund. The By-laws of the Juvenile Department provide that any portion of each assessment in excess of the rate required by mortality and interest assumption employed and any accumulations released by termination of certificates may be placed in the general expense funds of the Union, from which all expenses of the Juvenile Department shall be paid. Other than the above citation, no further mention is made in the Juvenile Department By-laws relative to the amount the expense fund of the Juvenile Department is to receive for expense purposes. At the present time the Society allocates 3 cents from the 15 cent monthly assessments in Plan "JA" to the Juvenile expense fund and all of the first year premiums on plans "JB" and "JC"; on Plan "JB" 10 cents per member per month as-

essment after the first year and on Plan "JC" the amount varies based on the age of entry of the member. In addition to the above, the reserve credits of members who do not transfer to the Adult Department are transferred to the Juvenile Department expense fund. The rent of the home office building is paid by the Adult Department.

Athletic Fund. Under a provision of the By-laws, effective January 1, 1929, the Society authorized the creation and maintenance of a Sport or Athletic Fund for the aid of local lodges desiring to organize and promote a feature of this kind among its members. Each member of the Adult Department is required to pay 2 cents per month in addition to all other assessments toward the maintenance of this fund.

Expense Fund. This fund is maintained by specific assessments from members and are as follows:

20 cents per member each month from those who hold death benefit certificates only.
25 cents per member per month from those who hold certificates for death benefits and are also insured for sickness, accident or disability.

For the purpose of allocating interest income to the expense fund, 4% of the average monthly balance in the sick and accident, disability, expense and athletic funds is allocated semi-annually to the expense fund from the mortuary fund.

The allocation of assessments to the various funds was thoroughly checked and is in conformity with the above procedures.

ANNUAL STATEMENTS

The annual statements for the years 1936, 1937 and 1938 were checked and conformed with records of the Society.

STATE OF MINNESOTA—INSURANCE DEPT.

(Continued from page 2)

LEDGER ASSETS	Juvenile			Adult			Total		
Book value of real estate \$22,680.77									
less impairments, \$150.00									
Certificate loans	\$ 22,530.77			\$ 171,646.51			\$ 194,177.28		
Book value of bonds	127,330.00			2,020,514.75			2,147,844.75		
Cash in society's office				200.00			200.00		
Deposit in bank not on interest	8,915.06			46,076.84			54,991.90		
TOTAL LEDGER ASSETS	\$ 158,775.83			\$ 2,238,438.10			\$ 2,397,213.93		
NON-LEDGER ASSETS									
Interest accrued on bonds	\$ 1,522.31			\$ 25,998.19			\$ 27,520.50		
Interest accrued on certificate loans				3,190.70			3,190.70		
Market value of bonds over book value	462.10			106,301.52			106,763.62		
Payment held by subordinate lodges									
due supreme lodge	1,232.15			27,004.01			28,236.16		
Furniture and fixtures				10,500.00			10,500.00		
TOTAL NON-LEDGER ASSETS	\$ 3,187.56			\$ 141,404.42			\$ 144,591.98		
TOTAL ASSETS	\$ 161,963.39			\$ 2,379,842.52			\$ 2,541,805.91		
LIABILITIES									
Claims adjusted	\$ 3,500.00			\$ 3,500.00			\$ 7,000.00		
Claims incurred but not reported	6,000.00			6,000.00			12,000.00		
Accident and disability claims	15,700.00			15,700.00			31,400.00		
Market, rents, expenses, etc., due	20,106.00			20,106.00			40,212.00		
Unpaid claims	710.00			1,574.68			2,284.68		
Unpaid claims and other current liabilities	36.80			33.15			69.95		
Unpaid claims and other current liabilities	32.14			24,188.55			24,220.69		
Unpaid claims and other current liabilities	27,805.00			1,781,762.00			1,809,567.00		
Unpaid claims and other current liabilities				267,264.30			267,264.30		
TOTAL LIABILITIES	\$ 28,583.94			\$ 2,120,128.68			\$ 2,148,712.62		
TOTAL ASSETS NOT ADMITTED	\$ 133,408.45			\$ 280,802.09			\$ 414,210.54		
TOTAL ADMITTED ASSETS	\$ 161,992.39			\$ 2,400,930.77			\$ 2,562,923.16		

DISTRIBUTION OF ASSETS AND LIABILITIES ACCORDING TO FUNDS

	Mortuary Fund	Disability Fund	Sick & Acci. Fund	Juvenile Fund	Expense Fund	Totals
Real estate assets	\$2,156,885.21	\$ 18,007.86	\$ 30,686.56	\$ 158,775.83	\$ 33,058.47	\$2,397,213.93
Real estate interest and rents due and accrued	29,188.89			1,522.31		30,711.20
Real estate non-ledger assets	143,805.53			1,694.25		145,499.78
TOTAL ASSETS	2,329,679.63	18,007.86	30,686.56	161,992.39	33,058.47	2,562,923.16
LIABILITIES						
Unpaid claims and other current liabilities	2,319,177.88	18,007.86	30,686.56	161,992.39	33,058.47	2,562,923.16
Unpaid claims and other current liabilities	33,721.70	15,700.00	20,106.00	778.94	1,574.68	71,881.32
Unpaid claims and other current liabilities	1,781,762.00			27,805.00		1,809,567.00
Unpaid claims and other current liabilities	267,264.30					267,264.30
TOTAL LIABILITIES AND RESERVES	2,082,748.00	15,700.00	20,106.00	28,583.94	1,574.68	2,148,712.62
TOTAL ASSETS NOT ADMITTED	\$ 236,429.88	\$ 2,307.86	\$ 10,580.56	\$ 133,408.45	\$ 31,483.79	\$ 414,210.54
TOTAL ADMITTED ASSETS	\$ 2,319,177.88	\$ 18,007.86	\$ 30,686.56	\$ 161,992.39	\$ 33,058.47	\$ 2,562,923.16

EXHIBIT OF CERTIFICATES

	Adult Department		Juvenile Dept.		Totals	
	No.	Amount	No.	Amount	No.	Amount
Certificates in force December 31, 1938	14,265	\$10,343,012.00	8,118	\$ 3,871,450.00	22,383	\$14,014,462.00
Certificates written	747	433,500.00	1,699	777,000.00	2,446	1,210,500.00
Certificates revived	2	1,000.00	7	3,150.00	9	4,150.00
Certificates increased		11,250.00		1,250.00		12,500.00
Certificates terminated	15,014	10,788,762.00	9,824	4,452,800.00	24,838	15,241,562.00
Certificates in force June 30, 1939	205	140,121.00	503	227,550.00	708	367,671.00
Certificates terminated by:						
Death	14,809	\$10,648,641.00	9,321	\$ 4,225,250.00	24,130	\$14,873,891.00
Resignation	84	65,938.00	5	2,250.00	89	68,188.00
Expiration	78	41,500.00	226	102,350.00	304	143,850.00
Current, expiry and maturity	43	28,304.00	272	122,400.00	315	150,704.00

CONDITION OF FUNDS

Mortuary Fund	\$2,156,885.21
Sick and Accident Fund	18,007.86
Disability Fund	30,686.56
Juvenile Fund	\$158,775.83
Expense Fund	33,058.47
TOTAL	\$2,397,213.93

STATEMENT OF FINANCIAL STATEMENT

REVENUE AND DISBURSEMENTS

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

REVENUE

DISBURSEMENTS

BALANCE

TOTAL

pays all maintenance expenses of the building.

The Society still owes \$150.00 on the original building contract and had withheld this amount from the contractor due to some faulty cement construction.

The deed to the property is on record and shows proper title to the Juvenile Department. Adequate insurance, both fire and windstorm, is effective on the building.

No appraisal of the home office property was asked by your examiners as in our opinion the book value is not excessive. The Society does, however, expect in the near future to adopt a definite depreciation scale.

Certificate Loans \$171,646.51

The above amount represents certificate loans made to members but does not represent the actual amount of the loans due to the fact that the Society does not collect interest in advance. On the anniversary date of each loan, the interest is added to the principal. Since January 1, 1937, the rate of interest has been 4%; prior to that time the rate was 6%.

Individual records are kept for each borrower and in turn are substantiated by a subsidiary record, which was reconciled to the ledger account and found to be correct. On five loans the amount of the loan exceeded the cash value, aggregating only \$1.75, which amount was deducted as a non-admitted asset. Had credit been taken for reserves on current assessments, the above excess would not have occurred.

Book Value of Bonds:

Adult \$2,020,514.75

Juvenile 127,330.00

Bonds owned by the Society on June 30, 1939, and in the possession of the Society were verified by physical count. The remainder of the bonds was verified by examination of deposit certificates issued by the depositories holding these bonds for the purpose of securing payment or an exchange.

Bonds on Deposit \$14,500.00

St. Lucie County Road and Dock bonds, in the amount of \$2,500.00, are on file with the State Treasurer as County Treasurer, Ex-officio, Tallahassee, State of Florida. This deposit is evidenced by a trust receipt, 22, dated February 25, 1931, issued to the South Slavonic Catholic Union of America. This amount represents a balance of

SCHEDULE OF BONDS IN DEFAULT AS TO PRINCIPAL AND INTEREST

County	Principal	Interest
\$ 2,500.00 St. Lucie Co., Florida Road	\$ 2,500.00	
12,000.00 W. Matanzas Fulton Co., Illinois	1,500.00	3,980.00
Municipal		
\$10,000.00 Euclid, Ohio, Street	10,000.00	
5,000.00 Everglades D. D. State of Florida	5,000.00	1,700.00
5,000.00 Everglades D. D. State of Florida	5,000.00	1,700.00
5,000.00 Everglades D. D. State of Florida	5,000.00	1,700.00
5,000.00 Everglades D. D. State of Florida	5,000.00	1,700.00
5,000.00 Everglades D. D. State of Florida	5,000.00	1,700.00
Totals	\$39,000.00	\$12,480.00

SCHEDULE OF BONDS IN DEFAULT AS TO INTEREST ONLY

Adult Department		Interest
County		
\$10,000.00 Bell County, Ky., Road		\$ 500.00
5,000.00 Bell County, Ky., Road		250.00
15,000.00 Macomb Co., Michigan		6,300.00
10,000.00 Cherokee County, N. C., Road		3,325.00
10,000.00 Macomb Co., Michigan		2,400.00
School		
\$15,000.00 Coal Twp., Pa., Funding		375.00
5,000.00 Coal Twp., Pa., Funding		125.00
10,000.00 Maple Heights, Ohio		300.00
10,000.00 Richland Parish, La.		250.00
Municipal		
\$10,000.00 Euclid, Ohio, Street		275.00
10,000.00 Everglades D. D. Refunding		4,350.00
16,000.00 Marion, Ill., Gen. Corp.		400.00
County		
\$ 5,000.00 Pender County, N. C., Road		118.75
School		
5,000.00 Mercedes, Texas		1,125.00
Total		\$19,793.75

The accrued interest on bonds, in the amount of \$27,520.50, was calculated by your examiners and allowed as a non-ledger asset.

No past due or accrued interest has been allowed on bonds in default as to principal or interest.

Amortization of Bonds

It has been the practice of this Union to submit figures of amortization in its annual statements submitted to the various Insurance Departments. The fact is, however, that all bonds are charged to par at the time of purchase, par representing book value in the ledger asset account. Line No. 43 of the disbursements in the annual statement, represents the premium paid on bonds purchased during 1939 as of June 30th. On checking the records, we find that the last purchase below par was made in 1935. In the case of bonds purchased below par, credit is taken for the difference between the par value and the purchase price.

Comments on Bonds

St. Lucie County, Florida

W. Matanzas, Fulton County, Illinois

Euclid, Ohio, Street Bonds

The Supreme Secretary is in receipt of a letter, dated August 1, 1939, advising him that funds are now available to pay interest coupons, dated April 1, 1939, on these bonds. The coupons are in course of collection as of this date. Plans are being formulated for the refunding of all past due bonds.

Everglades, D. D., State of Florida

Negotiations are being conducted by the Drainage Board with the Reconstruction Finance Corporation for a loan, which would permit refunding of these bonds.

Coal Township, Pennsylvania, Funding

Past due interest on these bonds in the amounts of \$375.00 and \$125.00, respectively, was collected during the course of this examination.

Richland Parish, La., School

District, 5%

A letter dated April 26, 1939 informs the Union that these bonds may be refunded at par with a rate of 4%. In view of the consolidation of all schools in this territory, it appears that the refunding bonds will have additional security. This letter also states an offer to accept the surrender of the bonds, at a price of par and interest, to the local bank, which will arrange to take up the bonds. At the time of this examination it was the opinion of the Officers that the offer of refunding would be accepted.

ADULT DEPARTMENT

	Book	Cost	Market	Ratio to Total Market Value, %
State	\$ 70,041.45	\$ 71,153.35	\$ 69,483.48	3.267%
County	568,000.00	603,794.81	569,660.00	26.78
Utilities	40,000.00	39,850.00	45,900.00	2.158
School	484,473.30	519,534.87	515,025.29	24.21
Municipal	858,000.00	900,511.64	926,747.50	43.57
TOTAL	\$2,020,514.75	\$2,134,844.67	\$2,126,816.27	

JUVENILE DEPARTMENT

	Book	Cost	Market	Ratio to Total Market Value, %
State	\$ 3,330.00	\$ 3,862.91	\$ 2,979.60	2.33 %
County	48,000.00	49,944.05	52,065.00	41.46
School	12,000.00	12,040.51	8,560.00	6.698
Municipal	64,000.00	67,636.62	63,287.50	49.52
TOTAL	\$ 127,330.00	\$ 133,314.09	\$ 127,792.10	

Recapitulation

Adult	\$2,020,514.75	\$2,134,844.67	\$2,126,816.27
Juvenile	127,330.00	133,314.09	127,792.10
Totals	\$2,147,844.75	\$2,268,158.76	\$2,254,608.37
			2,147,844.75
Market over Book			\$ 106,763.62

the original amount, \$10,000.00, and disposition of same will be made in the near future.

Matanzas Drainage and Levee District bonds of the par value of \$12,000.00 are on deposit with the Lewiston National Bank, Lewiston, Illinois, c/o H. M. Barron, Cashier, pending refinancing under an agreement with the Reconstruction Finance Corporation. Letter of certification is on file.

Department, \$130,278.25 is in the mortuary fund. This is due to the fact that prior to 1931 the Society did not transfer from the mortuary fund to the expense fund any mortality savings and reserves accumulated on lapsed and non-converted policies.

The combined financial statements of the Adult and Juvenile Departments reflect that the Society is in a very favorable condition, showing a combined surplus of \$414,210.54.

The Society is well managed and economically operated. The books and records are neatly and accurately kept. Your examiners greatly appreciate the assistance and cooperation received during the course of the examination from the Supreme Secretary and Treasurer and the entire staff.

Respectfully submitted,
F. W. HOLAHAN, Minnesota Examiner Representing Zone No. 4.

JOSEPH H. KOLMEYER, Ohio Examiner Representing Zone No. 2.

PROBLEMI PRISELJENJA

(Nadaljevanje s 1. strani)

le dajati ono informacijo, kakršno smo vam dali, upajoč da dana vam imena vzbudijo vaš spomin. Stotinam ljudi je to pomagalo. Drugače navedite in prošnji vse mogočnosti in prišeljeniška oblast bo že našla pravi parobrod.

Vprašanje: Ko sem dobil socialno-varnostno karto, sem dal pravilne informacije o svoji starosti in o svojem zakonskem stanju. Ne maram pa, da bi moj delodajalec o tem kaj izvedel. Ali more on dobiti to informacijo od Social Security Board-a?

Odgovor: Ne. Zakon veleva, da osebni podatki delavca glede starosti, očetovstva, družine itd. so strogo zaupni. Ako bi kak uradnik dal komu kako informacijo o tem, bi bil kaznovan z zaporom.

Vprašanje: Moj mož me je zapustil pred dvema letoma. Imam s seboj dva otročka. Ali je res, da morem dobiti materinsko pokojnino? Živim v mestu New York.

Odgovor: Mati, katere mož je ušel vsaj pred enim letom in ki ne more vzdrževati sebe in otroke pod 16. letom, je upravičena do javne podpore. Ta denarna pomoč ni nikaka pokojnina, marveč prispevek, ki se daje na podlagi resnične potrebe za vzdrževanje matere in otrok in ki se more po potrebi spreminjati. Department of Social Welfare je oblast, ki upravlja to javno pomoč v New Yorku.

Vprašanje: Živim v državi Iowa in dobivam starostno penzijo. Ali mi jo bodo nadalje plačevali, ako se preselim v drugo county ali v drugo državo?

New Era

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

Nova Doba

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS

Lodge 114

True Fraternal Spirit

Lodge 94

BRIEFS

Lodge 81

CARRYING ON WITH 1940

By Uncle Stan



Uncle Stan

Ely, Minn.—Winter's scenic splendor, conspicuously missing all season, descended upon this famous Arrowhead country over the week, dressing Mother Nature's fondlings in a clean white blanket of snow. It was the first heavy fall of the winter season, and it added momentum to entertainment plans as lodge members enthusiastically planned several outdoor social events.

Sitting in the shop, your Uncle Stan, in fine spirit, is gathering juicy morsels of news bits and is readying them for your reading table. Better get your reading glasses and we'll start dishing out the "dope." A snappy dance band via the radio makes his fingers literally glide over the typewriter, and they "haint" jitter-fingers either!

For your Uncle Stan has just returned from a 200-mile round trip over St. Louis county's immense fourth district where he gathered material for a special feature article. So impressed was he with winter's grand and scenic beauty, it nearly slipped his mind that facts and data on road projects and the like had to be gathered. For the fresh fallen snow, not yet cleared from the lesser used roads, sparkled like a million diamonds. Fresh evergreen trees drooped earthward as their boughs, heavily laden with snow, cast such beauty—natural and impressive. It makes you wonder whether there is any country like ours in this world.

Roads were in excellent condition and made driving a pleasure as the motor hummed along. The heater and radio added to comfort. And between moments John Kapsch and John Smreker, fourth district employees, gave short, interesting discourses on the work being done to add to the beauty of this natural wilderness. To cover everything in this article would perhaps require this entire issue, but instead, Uncle Stan will remark only on the wilderness beauty.

The tour started at Ely, carried through Tower, up towards Lake Vermilion, Cook, Buick, Orr, and return. Beautiful bridges, tall stately pines, vast expanse of lakes, a little glimpse of wild life—all combined to whet up a real appetite of wilderness beauty and lore. Lakes are all frozen over and covered with snow. One never would realize the number of resorts in this area until he started on a tour and passed them one by one. For this, truly, is a great wilderness mecca.

So many roads, crossing and re-crossing, all leading to definite points must be kept up by the maintenance crew and for this, big heavy duty machinery is kept in waiting. So that when a heavy snowfall comes along—the roads will remain clear and opened within 24 hours. Some day when we have lots of time we'd like to take you out on a wintery trip like that, providing that the sky was clear and the day as bright as today.

Jacob L. Pete commissioner of the fourth district, is a member of English Speaking Arrowhead lodge No. 184, and was enrolled in June of 1934.

Winter fishing is a great sport. Men construct fishhouses. They chop holes in the ice, build the shack over the hole. They sit on soft boughs, a warm fire nearby, and wait for a passing fish to nibble at bait. As soon as a bite is felt, a sharp spear is plunged toward the finny creature, and nine times out of ten, the fishermen will have steaked fish sizzling on the frying pan at supper time. (Note to Fred Zbasnik of Pitt—Maybe we'd have better luck winter-fishing. Heh Heh)

Coming home, Uncle Stan was surprised to learn there had been much excitement at the Pechavar household. For during the afternoon the city's crack fire-fighting apparatus was rushed to 648 East Camp street and firemen extinguished a chimney fire which might have been more serious. It took some time for the bachelors with the help of Cousin Margaret Turk to clean-up afterwards.

Jan. 29 may mark something new for the SSCU. For on that day the Supreme Board begins its first semi-annual session of the year at the Home Office. Uncle Stan has put his nose to the ground—you know, that nose for news—and has learned that members throughout the nation may expect a startling sensational, stupendous announcement—which will all go as to prove that our SSCU is again leading the way for fraternal organizations in 1940!

Gophers conducted their regular monthly meeting in the Yugoslav National Home Thursday night, and we don't have to tell you what a grand time was had by everyone. But highlighting the business session was the enthusiasm shown by the girls bowling team concerning a proposed trip to Cleveland—to participate in the 1940 national SSCU bowling tournament. Uncle Stan was not to be carried away by this burst of spirit and he told the young ladies it would take dough—and plenty of it. If they really wanted to go, they must let their enthusiasm result not only in imagining what a wonderful time would be had, but in work to raise enough funds to carry them through. No one gets anything for nothing. It means work, and the grandest feeling results when the work is complete, and they receive the reward. But that didn't dampen their spirits. They plan on going right to work, determined that nothing will stop them. Fine spirit.

Meantime, Gopher girls pulled into a first place tie with the Ely Sweet Shoppe in the Women's league. With Julia Perushek, and Christine Kuzma, and Frances Seme leading the way, the Gopher girls rolled a 2,215 to defeat the Sweet Shoppe who got 2,064. Julie Perushek rolled 178, 148, and 149 for a total of 475; Christine Kuzma had 177, 137, and 156, for 470; and Frances Seme got 167, 140, and 148, for 455. Biggest game rolled by the Gophers was the first when they totalled 787 pins.

The Arrowhead Girls team salvaged the last game 760 to 718. Christine Merhar, who last year chucked them for the Arrowheads in Cleveland got a big 198 to top the individual

(Continued on page 6)

Center, Pa.—How often we have read in the Nova Doba, especially in the editorials, of the ability of our younger members and the members of senior lodges to cooperate and mingle with one another. At bowling tournaments we are undivided, and our dances are attended by both groups, regardless of who is holding them. An outstanding example of this, though, is the following:

For some time now certain members of English-conducted lodges have advocated the organization of a federation of our own. At the meeting of the Western Pennsylvania Federation of SSCU lodges on December 31 in Pittsburgh, this topic was very thoroughly discussed at the suggestion of one of the Slovene-speaking delegates. They knew that we wished to take an active part in the federation, and they realized that we couldn't do so as long as the same set-up existed. All the younger element were extremely pleased when, upon the unanimous consent of the Slovene-speaking delegates, they decided to give us our choice between an organization of our own, or a share in the leadership of the present federation. Since there are so few English-conducted lodges in Western Pennsylvania at present, we decided that the latter would be better.

Now we can feel that we are really a part of our federation, and we can feel freer than ever before to offer our opinions on any subject. By giving us a chance, they have not deprived themselves of anything, for we elected a president who speaks excellently in both languages.

This, I believe, is further proof of the fact that members of the SSCU have the true fraternal spirit. We of the English-speaking group owe the Slovene-speaking members more than a vote of thanks for their consideration. To show them that we appreciate their generosity, I urge all English-conducted lodges who are members of this federation to send delegates to the next meeting. Let us help build the federation and the SSCU into stronger and better fraternal organizations.

Isabell Erzen
No. 221, SSCU

Lodge 70

Chicago, Ill.—All members of lodge "Jugoslavanski zvon," 70, SSCU are cordially invited to attend the monthly meeting which will be held on January 20, 1940, at the regular place. Some important matters pertaining to the lodge will be discussed at this meeting, after which refreshments will be served. I will be at the hall at 7 p.m. to collect assessments before the meeting. I shall collect dues at my home every fourth Friday of the month from 6 p.m. to 9 p.m., and every fourth Saturday of the month from 9 a.m. to 9 p.m. The members are requested to keep these two days in mind when paying assessments, as these are the only two days I will collect money at home. The members also should remember that assessments must be paid on or before the last day of the month. Failure to do so means suspension from the lodge. So, please remember the date and pay on time.

Anton Krapenc, Sec'y.

Waukegan, Ill.—After celebrating the holidays the St. Roch lodge again continues its sport activities for the New Year of 1940. True not much was published in the Nova Doba about what has been going on here, but rest assured that we have been enjoying ourselves, much in the form of Sports.

Now that another new year has rolled around, we are having plans made for a still more active lodge in the form of sports. Personally I can not see why this new year shall not be our banner year in the sport department.

We have now a team of bowlers in the "Fraternal League", which consists of eight teams, formed from the different lodges of our community. Our bowling is done every Sunday afternoon and if anyone wants to see some hot bowling just come and watch our team of St. Roch's, and I'm sure that you will spend many a Sunday afternoon here at the bowling alleys.

Right now the St. Roch team is in the thick of the fight for first place in the league.

The members of the team give a special invitation to all the members of St. Roch's to come down to the bowling alleys and see your team in action, sporting their new shirts and ties, which they received from the lodge recently. Watch this column for more of our sport activities in the future.

Martin Zupce Jr.
No. 94, SSCU

National SSCU Athletic Board

MINNESOTA

Joseph J. Kovach, 346 E. Sheridan, Ely, Minn., Lodge No. 1.
Stanley Pechaver, 648 E. Camp St., Ely, Minn., Lodge No. 2.
Joseph Kovach, 316 W. Maple St., Chisholm, Minn., Lodge No. 30.
Stanley Laushin, Chandler Location, Ely, Minn., Lodge 114.
John M. Grahek, Ely, Minn., Lodge No. 184.

PENNSYLVANIA

Leo Jereb, Beaverdale, Pa., Lodge No. 35.
Victor Dremely, 46 Main St., Conemaugh, Pa., Lodge No. 36.
Vic Zakovich, Box 112, Claridge, Pa., Lodge No. 40.
Rudolph Supancic, Box 621, Export, Pa., Lodge No. 57.
Frank F. Pezdirc, 427 Schuykill Ave., Reading, Pa., Lodge No. 61.
Frank Kuznik Sr., Box 254, Export, Pa., Lodge No. 138.
Wm. Antloger, 205-57th St., Pittsburgh, Pa., Lodge No. 196.
Louis Polaski Jr., 504 Giffin Ave., Canonsburg, Pa., Lodge No. 205.
Raymond Calder, Box 384, Export, Pa., Lodge No. 218.
Paul Obloek, R. D. 21, Turtle Creek, Pa., Lodge No. 221.
Joseph J. Yohman, Cheswick, Pa., Lodge No. 228.
Stan Progar, Box 245, Strabane, Pa., Lodge No. 236.

OHIO

William Janer, 1736 E. 30th St., Lorain, O., Lodge No. 6.
John Opeka, 190 — 15th St., N. W., Barberton, O., Lodge No. 44.
Anton Drenik, 692 E. 160th St., Cleveland, O., Lodge No. 71.
Joseph Korencic, 20681 Miller Ave., Euclid, O., Lodge No. 132.
Joe R. Ulyan, 1241 E. 66th St., Cleveland, O., Lodge No. 173.
John Kardell, 6011 Bonna Ave., Cleveland, O., Lodge No. 180.
Joseph Krall, 702 E. 159th St., Cleveland, O., Lodge No. 186.
Ludwig Laurich, 15717 Saranac Rd., Cleveland, O., Lodge No. 188.
Stan J. Pogacnik, 32 Grace St., Struthers, O., Lodge No. 229.

NEW YORK

Peter Batches, 51 Chapel St., Go-wanda, N. Y., Lodge No. 222.

ILLINOIS

Martin Zupce, 1024 Park Ave., North Chicago, Ill., Lodge No. 94.

MICHIGAN

David Pintar, 18833 Hull, Detroit, Mich., Lodge No. 234.

Supreme secretary Anton Zbasnik emphasizes the insurance examiners' report of the condition and affairs of the SSCU, carried elsewhere in the Nova Doba, with the following excerpts from the report: "The combined financial statements of the adult and juvenile departments reflect that the Society is in a very favorable condition, showing a combined surplus of \$414,210.54. The Society is well managed and economically operated. Your examiners greatly appreciate the assistance and cooperation received during the course of the examination from the supreme secretary and treasurer and the entire staff." The supreme secretary further adds that the surplus actually amounts to \$681,474.84 if the mortuary and investment contingency reserve of \$267,264.30 is added, and that the market value of our bonds exceed the book value by \$106,763.62.

Annual audit of the supreme trustees of the books and accounts of the South Slavonic Catholic Union will begin on January 23 in the home office in Ely. On Monday, January 29, the supreme board will commence its annual meeting.

In Struthers, O., Cardinals lodge, 229, SSCU will hold a "Sadie Hawkins" dance on Saturday evening, February 3, at the Croatian Hall on Lowellville Rd. Cosmopolitan's string and swing orchestra of Sharon, Pa., will provide the music.

Lodge 35, SSCU of Llyodell, Pa., will hold a dance on Saturday, February 3.

In Moon Run, Pa., lodge 99, SSCU will observe its 30th anniversary on June 30, 1940.

In Cleveland, O., the Singing Chorus on Holmes Ave., is presenting two plays "Dar luc" and "Fest fant" on Sunday, January 21. Curtain will come up at 3 p.m. in the Slovene Home in Holmes Ave. Dancing with music by Frankie Yankovich's orchestra will follow the performance.

Miss Fern Long, Readers' Adviser at the Main Public Library of Cleveland, will be guest lecturer at the next meeting of the Slovenian Language Club, on Friday, January 26th.

Her topic "The Political Influence in Modern Czech Literature," promises to be particularly enlightening, considering conditions as they are today. The lecture, one of many that has been offered, by Slovenian Language Club will be held at the St. Clair-55th St. Library, 8:00 p.m.

Miss Long is a graduate of Radcliffe College and obtained her Ph. D. at the University of Prague. Her thesis "Karel Macha and the English Romanticism" is recognized as a distinguished contribution to English literature.

She has also contributed to such outstanding literary reviews as "Central European Observer," published in Prague, and "Poet Lore."

One of her local successes occurred in 1930, when the Play House Theatre presented her translation of Fran Langer's

(Continued on page 6)

Aurora, Ill.—The first meeting in 1940 of the two merged lodges, SSCU Nos. 1 and 119, will take place in January, on the third Thursday of the month, starting at 8 p.m. at the Slovene Hall, corner Aurora Ave. and Hanks Ave.

The supreme board approved the plans of the two lodges to become one unit, and inasmuch as it was agreeable to members of both lodges the name "St. Jerry, 81, SSCU", has been retained for the united group.

At our regular December meeting the following board was elected to serve in 1940: Joseph Fayfar sr., president; Anton Verbie, vice president; Joseph Fayfar Jr., secretary; Casper Ahacic, treasurer; Stanley Fayfar, recording secretary; Anton Verbie, Rita Schabb and Julia Malakar, trustees. Dr. B. J. Pulfer is the lodge medical examiner. Meetings will still be held on the third Thursday of the month at 8 p.m. in the Slovene Hall which is situated on the corner of Aurora Ave. and Hanks Ave.

Joseph Fayfar Jr., Sec'y

Anniversary Dance

Center, Pa.—On January 27, there will be a celebration of the ninth anniversary of the Center Ramblers, lodge 221, in the Center Slovene Hall. There have been similar celebrations each year since the organization of this lodge, and we are proud to say they were all a success.

The day the Center Ramblers unit was organized, January 25, 1931, the two girls who had taken the responsibility of organizing the lodge were panicky with fear as they realized what a big thing it turned out to be, but Mr. F. J. Kress of Pittsburgh, with his experiences and knowledge of lodge procedure saved the day. We shall always be grateful to him.

Since then, Center Ramblers lodge has grown considerably, and with continued cooperation I would like to see our lodge accomplish more than could be written in our history for the year, 1940.

Dora Peternel

Lodge 66

Joliet, Ill.—Members of lodge "Sv. Petra in Pavla", 66, SSCU are notified herewith that for the year 1940 the following board was elected: John Zivetz sr., president; Frank Pire sr., vice-president; John Adamich, 1120 Highland Ave., secretary; Peter Musich, treasurer; Louis Martinech, recording secretary; Frank E. Vranichar, chairman, board of trustees; Louis Kosmerl and John Grabrian, trustees; Robert Kosmerl, sentinel. Dr. Joseph Zalar, 351 N. Chicago St., and Dr. Edward Svetlich, 354 N. Chicago St. are the lodge medical examiners. The lodge meets every third Sunday of the month at one p.m. in the usual quarters.

I take this means to invite members of our lodge to attend in full numbers the next meeting on Sunday, January 21 at one p.m. The new board for the year 1940 will be installed and read will be the annual financial report for 1939. Let us start the new year right by attending the meetings in large numbers and by bringing along candidates for membership.

John Adamich, Sec'y.

Safety Precautions

The snow and slippery pavements during the past few weeks have curbed the speed of traffic and thereby reduced the number of fatal accidents and serious injury. These same conditions have however brought increases in accident totals but fortunately the casualties for the most part have been only fenders and radiators.

This same snow and ice, that's a nuisance for adults, is great news for the youngsters who have welcomed the chance to use their sleds.

However, there is apparent danger in the snow and ice for youngsters in that they are not using the safeguards set-up for them. Instead of sledding on roped-off streets, parks and playgrounds, too many of them, unfortunately, are coasting in unprotected streets. A great hazard for themselves as well as for passing motorists, is the common practice of using driveways as a means of sledding into the streets.

In addition, youngsters clustering at street intersections waiting a chance to hitch their sled to the cars that are starting. The danger in this practice is too apparent. Should the car stop suddenly, the sled will go beneath the auto. Or, as sometimes happens, when the car starts moving fast, the child and sled are hurled into the path of oncoming traffic moving in the opposite direction.

The task of preventing the sleds that can easily result in these practices belongs to the parents. The motorist has no warning when a child or youngsters is clinging to his

Rambling Chatter

By Big Stan

Strabane, Pa. — We once thought that scooping the big names of the reporting field in any issue of great importance to the general public would leave us feeling somewhat proud and elated but now, it is just passed off as another happening. We can remember that cold morning when we were told before it actually happened that the Pitt boys would refuse the Rose Bowl bid. Also before the Hagen Plan or the Bowman Code as it is now called, before it was placed into effect and before the general public and the Pittsburgh reporters knew of it, we knew that it was coming to Pitt. Then to top off the scoops on the Pitt football squabble, we knew before anyone in the writing field that Jock Sutherland would hand in his resignation as the head football coach of the powerful Panther. I'll admit that these scoops left me feeling a bit better and when told to my friends, they just laughed. But their smiles changed when they actually happened. That is why the scoop I received today feels just like another happening. Yep, as this is being written, January 9, 1940, one of the more famous singers of the stage and radio will become a Papa. The heavenly gift is due to arrive as this is being written and on Winchell's next broadcast, I guess I'll just sit back and laugh. Although this will be printed and read (we hope) after the happy event takes place, the proud papa will not be divulged because this information was not given in the strictest confidence. We must leave a little to Winchell so he can tell you who we are writing about. But we will tell you that his singing leaves almost everyone of the female species gasping for air. Also, he's very handsome.

The passing of Cy Blanton from the Pirate roster is felt more keenly by many here in Canonsburg area than just admiration for the former Pirate's ability on the mound. Yes, it's all due to Dr. James E. Wilson, our lodge examiner. Dr. Wilson is a very close friend to most all of the Pirates and is the family physician for the majority of them. At every opportunity, Dr. Wilson brings one or more of the Pirates to Canonsburg and so, most of the Pirates are well acquainted with Canonsburg and its inhabitants. Especially Cy Blanton. Cy has been here on numerous occasions and is well liked by all that had the pleasure to meet and confer with him. That is why we will miss the absence of Cy. A grand guy and a swell ball player that had the misfortune to run into injuries. But it is the opinion of this column and Dr. Wilson that the minors will not hold Cy very long. With a little luck he will be back in the big time before the next ball season is well under way and it is the fervent hope of both Dr. Wilson and myself, and not to mention Cy's many friends in the Pittsburgh area, that Cy again will return to the Pirates' roster.

But what we want to report is that Dr. Wilson owns one of the few if not only mounted jack rabbit in this area. His ownership of this trophy came about like this. Dr. Wilson was on a hunting expedition with Cy Blanton on the latter's farm in Oklahoma. Just as they were about to return after a successful hunt, a jack rabbit leaped into view and headed across the field. Cy asked the good doctor if he wanted him as a souvenir of Oklahoma and before Dr. Wilson could answer, Cy opened the car door and blazed away. Just as sure as his dippy-doodle ball splits the home plate, his shot brought down the leaping

With Chicago Lodges

Chicago, Ill. — The Christmas party sponsored by the combined SSCU lodges of Chicago, who belong to the Illinois-Wisconsin federation, was quite a success. The party, held on Saturday, December 23, 1939, at St. Stephen's auditorium on Cermak Rd. and Wolcott Ave., was well attended, partly because the kiddies didn't want to be left out.

Excellent entertainment featured the party. The Pluth brothers, Herman, William and Joseph started with harmonious string music in the setting of old Hawaii. Mr. Gottlieb acted as master of ceremonies. Jennie Simec recited a poem, while Gloria Gradishar showed some fancy steps in tap. Wm. Dolmovich and Raymond Schultz recited a piece in Slovene; they were dressed in native costume. Little Albin Meznarich played the piano and the audience liked it very much. A play in Slovene "Poboljsana trmoglavka" was presented by Vera Gorenc, Jennie Zorko, Jennie Simec. I recited a part about the strangeness of relatives at Christmas time. Everyone seemed to approve the piano accordion solo by Frank Sustarsich. Leroy Laflamme, dressed as a cowboy, recited a piece. Josephine Pluth played the piano accordion, with her sister Angeline singing a song. Edward Udovich, the young man from the hills of Ljubljana, sang to the amusement of all. A song followed by the children from the SSCU lodges. Johnny Gradisar played his piano accordion with the skill of a surgeon.

The big moment came for many when Santa Claus appeared. The place was in a turmoil. The children received gifts and refreshments.

To Mr. and Mrs. Krapenc, we extend our sincere thanks for their co-operation in helping and teaching the participants engaged in the program. The committee also thanks all the people who took part in the program, and the patrons. Their friendly spirit was invigorating.

Frank Oblak
No. 70, SSCU

rabbit. Cy got the rabbit and had it mounted and shipped it here to Canonsburg where it now rests proudly in the office of Dr. Wilson. A splendid gift from a grand fellow.

And now to the many of you good friends that have requested to hear "All Alone With You." Saturday, January 6th, the song was played by both Baron Elliott and Frank's Trio. Here's hoping that all of you were tuned in to WJAS and WHJB and heard the beautiful waltz. If you liked it, and know you will, please let the band leaders know. Write them and tell them that you want it again for that's the only way you will hear it. Time and time again I've been told that all I have to do is to give the word and it will be played more often. That's not true. You must tell the band leader that plays it and not myself. Your letters to them is what will count for that is how they build their programs. From your letters. And for your letters requesting "All Alone With You" you will not be disappointed for any one that has heard the waltz will tell you that it is one of the most beautiful waltzes ever written for ages...

Also from the Strabane Sentinels, June 15th will be Sentinels Day in Strabane at cozy Drenik's park. May I have the pleasure of your company then? It's a date! I'll be waiting.

Stan Progar

LITTLE STAN'S ARTICLE

(Continued from page 5)

high single game for the evening. Her three-game total, a big 489. Other members of the team are Ann Grahek, Jay Otrin, Anglie Pertz, Josephine Pucel, and Angela Skala, and Mrs. John Palcher.

Marie Kuzma, Gopher satellite, rolled a big 244 in a game the other day. She got seven straight strikes, faltered in the eighth frame, and spared out. In the big game against the Sweet Shoppe, Marie didn't fare up to her average, but rolled a good 414. Mrs. Mary Porthan rolled a 401.

So now they're tie for first place. And it places the Gophers on a pretty high pedestal — if they can only stay up there and keep chucking in some good high scores. Here's hoping. It is the only SSCU team entered in the city women's league, and it would be grand to send a city SSCU champion to Cleveland!

Jumping back into the meeting we learn that the Gophers plan to sponsor a movie, Greta Garbo in "Ninotchka," at the Ely theatre in February. The girls are getting ready to give away a Hudson Bay blanket. — All to raise funds.

Business session over, Louis Pechek, Eddie Perushek, and Uncle Stan have been delegated to prepare lunch for the next meeting; Marie Kuzma, Veronica Kosmach, and Miss Mestnik prepared delicious potica and sandwiches for the Gophers which were relished after the meeting.

A fine entertainment program was presented by the Ely Croatian Tamburitza orchestra under the direction of Nick Kordech, and featuring those pretty little twins, Clara and Eva Tonkovich. In the orchestra are Donald Velcheff, Louis Devich, Tom Devich, and Steve Paun.

The group has rendered excellent programs at meeting of the Savoy-Pioneer and Lincoln PTA, and on this Thursday night they had come from the latter school where they played before an assemblage of 125 people. Their music — Slavonic, mixed in with the popular Beer Barrel Polka, and Oh Johnny! — was eaten up by a grand and appreciative Gopher audience. The twins — Clara and Eva — were exceptionally fine! As soon as we get a good picture of the group in colorful regalia — we'll print it.

Dependable Frankie Kromar, accordionist, swing stylist, deluxe, took over the controls, and the Gophers finished off the evening in fine dancing spirit.

Through columns of Nova Doba, we learn of the passing of Bro. Rudolph Perdan of Cleveland, Ohio. Little Stan had the pleasure of meeting and knowing Mr. Perdan only for brief moments in 1936 at the quadrennial convention in Cleveland, and at the bowling tournament in the same city last year. Historic SSCU records tell of the fine work of Mr. Perdan in behalf and for the progress of our SSCU. He will be sorely missed, and Little Stan takes this means to offer his sympathy to the bereaved family.

In our Nova Doba's juvenile page last week, Uncle Stan was thrillingly tickled by the wonderful interest shown by the writers. This page was printed in the same issue that Uncle Stan announced that the honor roll for consistent writers would be resumed by the professor, and it gives a large number of students a fine start for 1940. Let's all keep it up!

So many things are on tap, but Uncle Stan can't dish out too much at one sitting — so you can all go and take a nice stretch — that is if you're not asleep by this time! — But,

New Year's Resolutions

Kent, O. — The debut of the New Year brings with it the introduction of making resolutions. Everyone seems to resolve some thing or other that he will do during the forthcoming year. But too often these resolutions wither away and are soon forgotten. Will it be the same with the contributors to the Nova Doba?

It is certain that many writers, old and young alike will resolve to write regularly. Well and good. But the most important factor is: Will they keep it up? It looks well to see a paper filled each week with contributions by persons who are really proud of their paper and strive to improve its contents.

The adult contributors should see that no item, no matter how small, be omitted. Unless you send in your notices, the readers will not know what your lodge is doing.

Juvenile writers should also make it a point to write frequently. Once a month isn't too much for any boy or girl. We want to hear from you. Why not try to have twelve articles (at least) in the paper this year? It's possible and you know it. Another thing, why not try racing with the other lodges and see what branch can have the most articles in each month. It will be a lot of fun waiting for the paper to see what branch has the most stories. It will not only stir up a lot of fun but it will also excite more interest in the reading of the paper. There's nothing like good rivalry between lodges.

I think it is fitting to send a bouquet of orchids through the cold wings of winter on the winds to all those who so loyally contributed in making our paper what it was in 1939.

Special blue ones to the delegates who so kindly helped in telling the others about Ely and the convention.

Orchids with silver ribbons to the younger children who made efforts to write each month. I think it appropriate to congratulate Florence Prosen, among those other contributors who held the interest of the readers by contributing an article every month this past year. I haven't kept a count of all the other writers' contributions but I do know that the names of a certain nine or ten appeared almost every month if not every month; Florence Startz, Albena Nosee, Bob Jurgel, Elsie Desmond, Gloria Terbovec, being among the outstanding ones. Special attention should also be given the writers who wrote their first letters. We expect great things from them.

All in all we have a fine paper with a wonderful staff. May the Nova Doba, in its fifteenth year, see all the success any paper could want. To the editors, Mr. Anton Terbovec and Mr. Louis Kolar our sincere congratulation on such a fine publication. Our congrats to Mr. Janko Rogelj and the other contributors to the Slovene section.

In conclusion let me wish that you all have a very happy and successful New Year and may you all resolve:

To write to the Nova Doba as frequently as possible. For the adults "a letter a week" and the juveniles "a letter a month."

Anne Prosen
No. 173 SSCU

BRIEFS

(Continued from page 5)

Czech play "Periphery." Aside from these she has many translations in manuscript of Czech poetry and prose drama.

Our ride was exciting but since we were all so tired we weren't as noisy as we had been going up to Minnesota. Everyone seemed to feel like sleeping. One night the heater in the air-con-

Seeking Employment

Euclid, O. — The holiday excitement is now drawing to a close and the hustle and bustle of preparedness is seething back into the every-day normal. To most of us this is a new year to be carried out in much the same pattern as the last. A year that holds excitement and thrills unknown, and tasks that come just more or less as habits. To others, however, it means a new and bigger year. One that must be faced from an entirely new angle, one that must be met with all sincerity and knowledge that is had. It is to this latter group of individuals that I extend my heartiest welcome, for they are none other than the mid-year graduates, preparing to join us in the commercial world.

You who will be seeking your first position at this time are, of course, eager to please a prospective employer, but you will not do your best if you let your mind dwell anxiously on the outcome during the interview or test. Try to take a helpful attitude toward the person who is thinking of hiring you; if you think hard enough about how you can help this other person, you will find you will have gone a long way toward forgetting your own nervousness.

Business highly values poise and cheerfulness. The unrest in labor circles today has made employers more observant of the attitude of their employees than they have ever been before. What is termed the "sorehead" is no asset to an office, and employment managers are taking extraordinary precautions to hire people who will add to working harmony rather than join in a "sit-down" strike. Be especially careful not to let the slightest sign of impatience manifest itself in your conduct while seeking work. Your prospective employer may be keeping you waiting, or otherwise subjecting you to annoying conditions, in order to study your cheerful acceptance of matters as you find them.

Albena Nosee

Impressions of a Delegate

By Anne Prosen

We also stopped to see the Federal Post Office. This too is a new building. We saw how the mail is taken in and how it is distributed in the bags to be sent out to the different cities. We also saw the mail boxes of the people from the country districts. This too is a beautiful building but time would not permit us to view it in detail.

FINALE OF TRIP

Dear Diary: Here it is almost time to make our return trip across the states to our home towns. Since packing is all done there is a little time left to bid farewell to those dear friends of Ely who are not going on the train with us. We must remember to find Mr. Zbasnik because he has a little matter of a check to settle with us. My that check looked nice. Besides having a lot of fun we all got checks to cover our room and board expense.

At the invitation of Mr. Rogelj, Mr. Terbovec, Mr. Zbasnik and a few other members of the board, I went to the cocktail lounge for a drink. Since Coca Cola is the strongest I take, I certainly had plenty to refresh me just before the trip. It felt so nice to sit there at the table with the officials and sip a nice cold drink. By the time everyone of us treated, I was just about ready to give up. But, nevertheless, thanks a million to those with whom I gathered just before leaving for the train. When I left the cocktail room and went to the lobby of the hotel, I saw Bill Stavor standing there holding his suitcase. He was afraid I had forgotten that the train was leaving, but no, though the time flew there was time for that refreshing drink with the board. Well time is a wasting, so Bill thought, so I gathered my belongings and the two of us hurried down the street to the train. The other delegates were all there already. So after shaking hands with those at the station Bill and I mounted the train. At once we scampered to the window to wave farewell to those dear ones we would leave behind. I still remember that I shook hands with Little Al through the train window. A few minutes and we were all off for home.

Our ride was exciting but since we were all so tired we weren't as noisy as we had been going up to Minnesota. Everyone seemed to feel like sleeping. One night the heater in the air-con-

ditioned car was turned off. Instead a freezing unit was on. The car kept getting colder and colder. Those who were sleeping kept piling more and more coats on to keep warm. When the conductor came to our car I asked him why it was so cold. Upon investigation he saw that the freezing unit was on. As soon as he turned it off it began to get warm again.

The boys had a lot of fun with telegrams. At every station we came to someone would bring five or six telegrams. The messages were very cute. But soon it slipped out of the bag. One of the supreme board had a typewriter and was typing the telegrams just to have some fun.

By the time we reached Duluth we were all pretty hungry since it was almost supper time. I was guest of Mrs. and Dr. Arch. We dined at the Spalding Hotel. What a meal, I don't believe we ate as much for many days. Dr. and Mrs. Arch told us all about their trip across the United States. I forgot to tell you that Mr. and Mrs. Vranichar and Mr. and Mrs. Milavec also ate with us. We had a lot of fun teasing Dr. Arch's son about the girl he left behind. What a delightful time we had. I'll never forget that evening at the Spalding Hotel. Dr. and Mrs. Arch, I thank you for a swell and memorable evening. I hope it won't be long before I can see you again. Thanks again.

Back on the train again this time for Chicago. And what a time we had on our way to Chicago; there was never a dull moment. Some of the boys even got signatures and presented them to Mrs. Arch in the form of a request for a song. Graciously she accepted and sang for us. We will never forget those sweet notes of Mrs. Arch. Thanks a million for the vocal rendition of our favorite songs.

At last we reached Chicago and what a departure. It made us feel pretty bad to leave our Pennsylvania friends in Chicago. How sad that parting was. One never knows how they will miss a person until the time comes for parting. But what is to be done. When one must leave he must. So amid adieu the Pennsylvania group went toward their train to speed across the country to their own homes.

At last our train chugged into our Terminal station. We were home again. We were all glad to be home again. Soon the delegates broke up each to go to their own homes. Since my parents were unable to meet me at the station I took a taxi cab with Mr. Rogelj to my aunt's house. There I had to give them a hurried account of my trip while I engaged in eating a big juicy sandwich. Then my aunt took me home. Boy did it feel good to be home again. I was just too tired to tell my parents about the trip. I just tumbled off to sleep. Sometimes near noon the next day I woke up a little more refreshed to relate my adventures.

Blood and Battle Field

A World War Chronicle
By IVAN MATIČIČ

Translated from the Slovene by
VALENTINE OREHEK

(Continuation)

I craved the sight of the soil that bore me and passionately hoped to see it if only once before I died. I lay dying in a welter of flesh and earth. I was often drunk too, but my heart did not find peace even then. Mother, my hands are bloody, they have been forced to take human life; but despite that I tell you my soul is clean for the tortures it has gone through must surely have purged it of everything. I watched and helped in the slaughter, mother, lived among profligates and was one with them. If there is anything that is hideous in me, forgive it."

"Look at you, you have lice all over you!"

"Oh one gets used to that too in time. Well mother I can't remain much longer, I've got to get back to my regiment. All our suffering has been for nothing, all our years of youth and opportunity have been wasted in slavery. And the saddest part of it all is that our homes and land are not free anyway, and only another war can liberate them, for the Italian will never give us peace."

"You must go again? How am I to continue like this? How am I to turn over this iron-filled soil?"

"Mother there is hatred in my soul"

ditioned car was turned off. Instead a freezing unit was on. The car kept getting colder and colder. Those who were sleeping kept piling more and more coats on to keep warm. When the conductor came to our car I asked him why it was so cold. Upon investigation he saw that the freezing unit was on. As soon as he turned it off it began to get warm again.

The boys had a lot of fun with telegrams. At every station we came to someone would bring five or six telegrams. The messages were very cute. But soon it slipped out of the bag. One of the supreme board had a typewriter and was typing the telegrams just to have some fun.

By the time we reached Duluth we were all pretty hungry since it was almost supper time. I was guest of Mrs. and Dr. Arch. We dined at the Spalding Hotel. What a meal, I don't believe we ate as much for many days. Dr. and Mrs. Arch told us all about their trip across the United States. I forgot to tell you that Mr. and Mrs. Vranichar and Mr. and Mrs. Milavec also ate with us. We had a lot of fun teasing Dr. Arch's son about the girl he left behind. What a delightful time we had. I'll never forget that evening at the Spalding Hotel. Dr. and Mrs. Arch, I thank you for a swell and memorable evening. I hope it won't be long before I can see you again. Thanks again.

Back on the train again this time for Chicago. And what a time we had on our way to Chicago; there was never a dull moment. Some of the boys even got signatures and presented them to Mrs. Arch in the form of a request for a song. Graciously she accepted and sang for us. We will never forget those sweet notes of Mrs. Arch. Thanks a million for the vocal rendition of our favorite songs.

At last we reached Chicago and what a departure. It made us feel pretty bad to leave our Pennsylvania friends in Chicago. How sad that parting was. One never knows how they will miss a person until the time comes for parting. But what is to be done. When one must leave he must. So amid adieu the Pennsylvania group went toward their train to speed across the country to their own homes.

At last our train chugged into our Terminal station. We were home again. We were all glad to be home again. Soon the delegates broke up each to go to their own homes. Since my parents were unable to meet me at the station I took a taxi cab with Mr. Rogelj to my aunt's house. There I had to give them a hurried account of my trip while I engaged in eating a big juicy sandwich. Then my aunt took me home. Boy did it feel good to be home again. I was just too tired to tell my parents about the trip. I just tumbled off to sleep. Sometimes near noon the next day I woke up a little more refreshed to relate my adventures.

At last our train chugged into our Terminal station. We were home again. We were all glad to be home again. Soon the delegates broke up each to go to their own homes. Since my parents were unable to meet me at the station I took a taxi cab with Mr. Rogelj to my aunt's house. There I had to give them a hurried account of my trip while I engaged in eating a big juicy sandwich. Then my aunt took me home. Boy did it feel good to be home again. I was just too tired to tell my parents about the trip. I just tumbled off to sleep. Sometimes near noon the next day I woke up a little more refreshed to relate my adventures.

DEAR DIARY:

Never let me forget those days in Ely. Those who made this trip possible. Those who worked so I could go. Those who helped me enjoy myself so much. And may I always remember those delegates with whom I had so much fun and excitement. I hope I will have a vivid picture of the home office and supreme board.

And may I remember that Sunday when I met the governor of Minnesota, the state representative, the editor of the Ely Miner and other prominent people of Ely.

May all these memories linger on my mind no matter where I be. I hope that these days will come back again some time.

May I remember to thank all those responsible for my going to Ely. Special recognition is due my parents and Mr. Rogelj.

So with sweet memories I take my adieu and hope that the time will come again when I will have the opportunity to relate adventures of another convention. I had a delightful time writing the story of our adventures.

LONG LIVE THE SSCU AND ITS MEMBERS WHO STRIVE TO MAKE IT THE BEST IN THE COUNTRY.

SSCU, I SALUTE THEE!

Anne Prosen

toward all mankind. This whole war was a criminal thing, criminally conceived and entered into for criminal interests. It has only succeeded in giving birth to the makings of another war."

"And even you will leave me. My daughter lies in a grave the war has dug her, your father lies on Gabriel and now you, my only son, will march away from me over Nanos and leave me to my loneliness. My house is in ruins and the fields are strewn with iron and the bones of the dead."

The Italian has grown ever more aggressive until now he is driving the people from their homes in those parts that he has taken. Those who resist are thrown into jails. On top of this they force the children to shoot. "Evviva Italia." The Bersagliari occupy Ivan Selo and here they unfurl their national flag and in insane orgies beat it aloft night after night. In Trieste it is the same. Whoever passes an Italian, least hesitancy incurs a hearty shower of blows from these gallant and noble people. Those who refuse are incarcerated in the Trzaskian lockups. (Of course, this is done in defense of Italianism.) The homes and barns of farmers who dared voice their resentment at the manifestations of these barbarians (who claim special distinction to cultural attainment) still are burning. The Italian military is busily creating "order" by sifting the poisons of racial hatred and turning over filth and rot. These actions are insanely bestial. There weeping everywhere where this vermin has descended and hate rancors deep.

Our regiment's journey through the Trnov Forest is filled with the complaints and lamentations of the men. "They may have driven us off but we won't now deny; the suffering we've gone through may have weakened us but there's still life in us; our blood has been frozen by what we've seen but has never and will not change to water; our souls are numbed with despair; a war they will never be deadened; it has gnawed at our hearts; but it has devoured them; our marrow has been tapped by hardships but they have drained it; hatred and rage throw in our brain, but it has not been plucked out; lice have sucked our blood, but it is not yet exhausted; gales and storms have battered and bludgeoned us, but we have grown harder under the ordeal; the break the bonds of our hearts and lead us into our life stream. Arch fiends, destroyers of our peace and rest, robbers of our freedom and our years, damned to you and yours! The war has driven us till now, but hereafter we are men tried in the fires, steel-ed in agonies of hell. Our fists are iron, our muscles are hard and hate sears our veins."

"Brothers arise! Arise all you who we have lost on the road! Arise, rise thousands of sons of our blood who have died for nothing, who decay on distant and lonely steppes and in the snow and amidst the crags and chasms of the gorges, unsung and without the glory of glory! Arise from your graves, go anew to battle. Quake and tremble to this base Oh Mount Gabriel, return to us our brothers! Fall! Hudi Log! open thyself thou plain of Doberdobe, open Cenizio, thou sea of our brothers! Soča, vomit up the bones of our sons from thy depths, vomit them forth Oh Piava, and you thou Adriatic. Disgorge them, you ever hissing, return them to us hale as when they first rested upon your bosom; vigorous blood and manly vigor, their sinews, for we must off to battle."

A terrible curse spreads sombre and takes flight over the forest, a curse that bursts in a peal of hatred and splits the gloom of night. And on the Borov heights our exiled sons, their sorrowful journey, over through Ravnik, Pretrjaka, over through Dobec and Bezuljak. Everywhere a curse of our people rumbles, men off on Javornik masses of men, no longer possess their homes, sweet and hated upon the plunderer.

From the valleys rises the curse of widows and their orphaned husbands. "You have murdered our fathers, their own soil, killed our brothers, their fields... return them to us, we have destroyed our homes, huddled in the earth, trampled everything that raised, ruined our vineyards, place of this all you have graves, driven us from our place, plunged us into a misery too great to despair. And on top of this you rob us of never bear your warmth of the sun never cast its warm rays on our land that once was ours, warm to the night of the damned descend to the hell drive you from this time, may our curse of hatred and may bite you all your living days, spring open and devour you."

The victor festooned and the victor cares not a whit for the suffering people's curse, he sits back and eats fat meaty hands on bulging breasts, "Slamo qui o qui restitui master here now, your pitiful are the hem of my greatness, to eternity! Haw haw haw!"

"Damn you!"

(To be continued)

Plymouth Rock and Ellis Island

Summary of a Lecture by LOUIS ADAMIC

Note: The following is the text of a lecture which Louis Adamic, author of "My America," "The National Return," "Grandsons," and other books, has been delivering during the past few months under various titles at over the United States — before public forums, teachers' and social workers' conventions, university and college audiences, women's clubs, and special groups. It is printed here with the author's consent.

Copyright 1940 — Louis Adamic

Eighty-five years ago, Walt Whitman said of the U. S.: "This is not a nation but a teeming nation of nations." The U. S. has been that from the start. It was recognized as such by the Founding Fathers: John Adams, Benjamin Franklin, and Thomas Jefferson, who were a committee of the purpose, recommended Congress that the new national emblem of the U. S. should contain the emblems of the Original Thirteen States, also the national emblems of England, Scotland, Ireland, France, Germany, and Holland, representing "the countries from which these States have been peopled." This always has been a country of many strains.

There is no doubt however, that the U. S. is a much simpler place than it was 100 years ago. The population of this country were preponderantly from Britain: Anglo-Saxons, mostly Protestants. There were Catholics and few Jews. There were Negroes, but they were nearly all in the South, and slavery created processes that were outside of the American culture. On a different basis, the same was true of the Indians.

The dominant element, the Anglo-Saxons began to create a cultural pattern for the country. The threads of English heritage, the English language, the Colonial experience, the frontier, and to no slight extent, the attitude to life called Puritanism, connection with these cultural beliefs, there appeared a system of hopes or aspirations that were to be called the American Dream. It was mostly of faith in the individual and the concepts of liberty, fraternity and equality, of welfare and democracy which were embodied in the Declaration of Independence and the Constitution. This Dream was a sort of idealistic, socially conscious, urge of the Anglo-Saxon stock Americans.

At the beginning of their story as a nation in this New World were Plymouth Rock.

The Revolution, which had occurred in part because England did not want free immigration into the new people were coming was a chief Anglo-Saxon — Protestant and Hollander — Protestant all of them.

There was no immigration figures until 1820. In that year about 8,000 immigrants entered; in 1830 the number was 20,000; in 1840 approximately 40,000. There were many Irish among the immigrants in these decades, but most of them were Anglo-Saxons and Germans of the German and Dutch stock.

The Machine roared its way across the national scene, bringing on the Industrial Revolution and the passage of the country in a hurry to get rich quick; and came the Civil War; and there began the immigration.

In the next 100 years 38,000,000 immigrants came over; 24,000,000 in the last 50 years. And the majority of them were non-Anglo-Saxons and Catholics, and were not very attached to the attitude to life of the Anglo-Saxons.

And several hundred dialects, owing allegiance to over two score rulers and governments, and adhering to about a dozen different religions.

Most of these new people went into the cities, to work in factories and mills, in small shops and stockyards, on the new bridges, roads, and skyscrapers; or into the small mining towns and camps. But many, too, went on the land as pioneers. Or they went into fishing along the various coasts of America and on the Great Lakes; or to the woods as timber workers. And everybody worked and built and dug and grubbed and carried burdens, and as America stands today, there is hardly a building here, hardly a bridge or mile of railway or highway, hardly a vehicle, hardly anything that is not, in part, a result of immigrant labor.

This is one of the greatest stories under the sun, the story of the coming and the meeting of all these peoples, in so brief a period, on this vast and beautiful continent. It is, as yet, a story little known and perhaps never to be written fully. Personally I am trying to get at it, just now, in a project which I began early in 1939. It is a study of the various and complex developments in our American life which revolve around, or issue from, this fact of the 38,500,000 immigrants coming here in the last 100 years. It will eventually result in a book, or a series of books.

I undertook this job because the New Immigration seems to me one of the most important of the more neglected facts in American history; important from the viewpoint of our future in the U. S.

So far I have sent out about 150,000 copies of what I call my broadside (some of you may have seen it) — a questionnaire in which I ask for information on the subject; and I have received thousands of replies, letters of from a few lines to more than a hundred pages, and masses of other material, clippings and scrapbooks, manuscripts and obscure books and pamphlets. This material came to me, and is still coming, from all manner of people, old-stock Americans and immigrants and their children, from men and women in all walks of life, from about 1,500 cities and towns all over the country. Also, during 1939 I have traveled thousands of miles, talking with people individually, in twos and threes and in small groups. And through this work now in process I am getting a sort of close-up of America. The variety of the place! And the possibilities here, good and bad, because of this variety!

Most of us, old-stock and new, are not aware of the human resources we have here, and of the opportunity before us to create a great culture on this continent; a culture which could approach being universal or pan-human and more satisfying to the human make-up than any culture that has yet appeared under the sun. Nor are we aware of the dangers ahead of us if we fail to take advantage of this opportunity. Most of us need to become conscious of this situation, of this new America; need to become naturalized to it. As a country, we need to look into the resources of genius and talent, character and cultural values in the new groups; if for no other reason, because it is almost sure that, with the rest of the world, we are facing difficult times ahead, and the probability is that we will need everything we've got to keep on even keel during the next few decades.

We have something over 300,000 Indians, who are mostly in reservations, a problem somewhat special and apart; and about 13,000,000 Negroes, also a rather special and uniquely acute problem, possibly destined to be the ultimate and most severe test of our forming culture, of our pretensions to democracy — a test which the country will be able to meet, I feel, only if the white elements soon begin to solve the problems among themselves.

The whites number about 115,000,000. Slightly over half of them are Anglo-Saxons, or think they are, or pass as such, partly, largely, or wholly. They are Protestants or of Protestant background. There are about 20,000,000 other people here who are not Anglo-Saxons but are Protestants, or of Protestant background. About 10,000,000 are Irish Catholic, or of that background; between 15 and 20 millions of the German, about 5,000,000 of the Italian, about 4,000,000 of the Scandinavian about 2,000,000 of the French, and between 8 and 10 millions of the various Slavic backgrounds. One million each will cover those of the Finnish, Lithuanian, and Greek backgrounds. Also, we have several hundred thousand Orientals, and there are not inconsiderable Mexican and Philippine elements. And we have over 4,000,000 Jews, about 22,000,000 Catholics, and 5 or 6 million people of the Eastern Orthodox faiths. These are estimates, but I believe fairly close.

We have here now 12,000,000 immigrants and between 30 and 35 million American-born children of immigrants who are designated in the Census as "native of foreign white

stock." And we have, perhaps, 10 or 15 million grandchildren of immigrants who are not distinguished in the Census. This constitutes about half of the white population. Most of this half is non-Anglo-Saxon; over half of it, non-Protestant.

Most of the new people are in cities. In 1930, at the last Census, New York City had a population of 7,000,000, of which 73% was foreign-born or of immigrant parentage. Chicago was 64% "foreign"; Philadelphia 50%; Cleveland 65%; Boston, of all places, 71%; Detroit, San Francisco, Minneapolis, and St. Paul 57% each; etc. Most of the large cities north of the Mason-Dixon line and east of the Mississippi are over 50% "foreign," so-called; which is true also of many small communities.

English, of course, continues to be the prevalent tongue of the country, and there is no least desire anywhere to have it supplanted; but we do have over 1,100 newspapers and magazines published in about 40 foreign languages, and about 1,000 radio programs daily in other languages than English, and hundreds of parochial and "National" schools in which a great number of American-born children are taught more than a score of foreign languages.

These facts and estimates, I think, are charged with dynamic possibilities, good and bad, but I believe mostly good if we are careful and intelligent. Involved in these facts is much of the future of the U. S.

Each of the new-immigrant groups has a number of successful, prominent or famous individuals. There are over 2,500 immigrants in *Who's Who in America* — scientists, artists, musicians, educators, etc. The great majority, however, are humble folk, workers and farmers who skate on the thin ice along the margins of our erratic economy. Some are or were on relief, though not nearly as many as generally imagined. There is no doubt, though, that most of them are economically better off there than they would have been in the old countries. They generally realize this and are glad to be here; their devotion to this country, in many cases personally known to me, is almost beyond adequate statement.

But while this is generally true, many, perhaps most, are not quite at ease, not quite at home, spiritually or culturally. They are more or less different from the old-stock Americans, and are regarded as different, and they feel prejudice in various forms directed against them from various sides, from the dominant group, because they are different. Of late years, the Depression has had a hand in this. In many places the foreign-born and those of their American-born children whose names had a so-called foreign sound were laid off first, before the old-stock workers, sometimes even before the Negroes. This caused a vague, often unconscious sense of panic among immigrants and their families, and the tendency became for various groups to stay together and hold onto their foreign accents, which in the better times had begun to show signs of disintegration. In recent years, too, there has been a powerful backwash of group feelings or national emotions from the drastic events in Europe; some of it natural and inevitable, and some of it purposefully stimulated by agents of Old World governments.

At the risk of oversimplification, this backwash and the Depression have been effective in increasing prejudice and intolerance, and in driving — more or less — the various elements back upon their own resources as groups.

Anti-Semitism has increased; we all know that — with the result that the tendency among the Jews in many parts of the country is to suppress their talents and ambitions, and to draw more or less apart from the main streams of American life. To a lesser extent, in milder forms, the same is true of many other new groups.

My impression is that, in this game of prejudice, the most consequential are the attitudes of the old-stock people because they are the dominant group and whatever they do is more important, it seems, than what is done by the newer people. Such words as "alien" and "foreigner" are flung about all too carelessly, with all too much derision. Many people, when they say "alien," mean not only the alien, but also the naturalized immigrant; and often not only him, but also his American-born son or daughter if his or her name happens to sound "foreign."

This sort of thing seems to be spreading. It is noticeable in the halls of Congress. It creeps into the speeches of professional patriots. It is being taken up by Americans who are not old-stock but of the more favored, earlier new-immigrant groups.

As I say, the old-stock Americans' prejudice is the most serious in its effect; but, in fairness, I hasten to add that, by and large, the old-stock people — the real old-stock, who are hooked to the best traditions of America — are rather less apt to be prejudiced than some of the new groups, which — as a hangover from the Old World nationalism — maintain, here and there, active unfriendliness toward one another.

Together, old-stock and new-stock elements manage to produce a stream of prejudice that runs through our cultural atmosphere and touches most phases of the country's life; and, in turn, produces, much inner chaos, which plays havoc with individual character, which makes people insecure and puts them on the defensive, which inhibits and kills ambition and talent and the inclination to participate in things.

In fairness, again, let me say that amidst all the snoberies and related attitudes there is also much friendliness, or would-be friendliness, on the part of the old-stock and new Americans, one toward the other. On a rough estimate, I should say, from what I am able to discern from my current study, that 60 or even 70 per cent of old-stock Americans incline to be friendly on the whole, although much of that friendliness, unhappily, is spoiled in part by the tendency to be condescending and patronizing. And, also on a rough estimate, I should say that about half of the people in the newer groups are not actively prejudiced. I might say, too, that much of the prejudice is a superficial business, not personal, just sort of general, unfortunate and stupid.

I am not blaming, nor excusing anyone here; the villains in this game of prejudice are also its victims. I find, for instance, that prejudice, essentially, is worse on the prejudiced than on their targets; it turns the former into objectionable people, robbing them of humanity and spiritual health.

My point is that we have entirely too much prejudice, that it is growing, and that that is bad for America.

The cleavages among the various groups are deepening; groups are pulling apart, into various corners, away from one another. This is true of the old-stock element as well as the new group. I know personally, or I correspond with, hundreds of old-stock people, particularly in the East, but also elsewhere, who may be representative of millions, and who are uneasy because their cities, as they say, are full of "these foreigners"; and who feel the country is going to the dogs, in part, because of that. A feeling is creeping on them that this is no longer their country, no longer America, Anglo-Saxon America; and they confess they are beginning to feel like aliens here. So they are withdrawing; their attitudes are getting rigid. They hold onto their money if they have any, and they blame "these foreigners" if they haven't any. They are becoming hooked from the country's expansive and creative impulses, from the American Dream; and are being drawn in to the fear- and confusion-made trends to contract, to narrow down, to grow anemic, neurotic, and reactionary.

And this, by and large, is true, too, of the new groups. As I say, they are withdrawing into themselves, into ethnocentric sections, into national or group pride and egoism. This is true of immigrants and, increasingly, also of their American-born sons and daughters. There are, of course, numerous exceptions; generally, however, the new groups (especially those of the east- and south-European and Near Eastern backgrounds, and of the German background just now) have no firm sense of what psychiatrists call belongingness, which is considered necessary for a full, balanced development of character and personality, and for one's effectiveness in a creative way within a culture.

To repeat, this is true of immigrants and of their American-born children; of many, perhaps most, of them; and remember their number runs into tens of millions. They are different from the old-stock Americans. Their Old World heritage, in most cases, is not England, but Poland or Italy or Armenia or the Balkans, etc. And the beginning of their vital American background as groups is not the glorified Mayflower, but the as yet unglorified immigrant steerage; not Plymouth Rock or Jamestown, but Castle Garden or Ellis Island or Angel Island or the International Bridge or the Mexican or Canadian border; not the wilderness of New England, but the social-economic jungle of the city slums and the factory system; not the Revolution of 1776, but the Industrial Revolution; not the peaks of the Liberty Bell, but the first glimpse of the Statue of Liberty.

The majority of the new Americans are not subjectively identified with America as a state, a culture, and an idea, although most of them want to be, even desperately so; but the stream of prejudice that runs through our national atmosphere makes it hard for them to achieve that identification. I find that most of the new people, when they say "we," don't mean "we Americans" or "we the people in this town," but "we who live in this section and are of Polish or Armenian, etc., origin or background." When they say "Americans," they don't mean themselves.

The majority are on the defensive, are oppressed by feelings of inferiority, tens of millions of them; and, in consequence, they hang back and tend to be what Mencken used to call "assistant Americans" and to suppress their ambitions and keep away from the main streams of American life. They are "marginal" people, and are geared not to the expansive and creative impulse of America, but to

the fear- and confusion-prompted trends to contract and narrow down.

What is the answer? A great many people say tolerance. But I don't know about that. Tolerance, I am afraid, is not enough. By and large, I suppose, I prefer tolerance to intolerance, and I am aware of Webster's definition of tolerance; but all too often, as I study this problem, I find that tolerance is something very different from what a good many people think it is. Usually, tolerance, as it works out in practice is nothing less than inactive intolerance; at best a negative virtue. One is tolerant when one endures, or stands for, something one doesn't like. Tolerance is mostly intolerance grown subtle, polite, and beyond reach, where you can't deal with it. It is mostly veneer for intolerance, which cracks easily; which has been cracking in recent years in this country under the impact of the Depression and the backwash of the events abroad. Something more is needed: we will have to try to begin to accept one another.

"This is not a nation, but a teeming nation of nations," a country in process of becoming a nation; it always has been that, and, to my mind, it will be no tragedy should it remain that for some time to come, even forever. It always has been a heterogeneous country, a mixture of strains and religions; which has been, and is, the basis of much of its uniqueness in the world and the source of much of its power. It may be no accident that many of the most dynamic cities and regions in this country have been and are those which include the greatest variety of national and cultural backgrounds.

On its sound, positive side, America always has welcomed diversity, variety, differences. The Revolution was fought, in part, because England did not permit free immigration into the Colonies.

The Founding Fathers were mostly Anglo-Saxons, but eighteen of the signers of the Declaration of Independence were non-Anglo-Saxons. The springs of this country's central ideas and ideals have various sources. The Declaration of Independence, one of the greatest pieces ever written, is an Anglo-Saxon document, written by Jefferson in the English language; its contents, however, are not the exclusive patent of any one strain. No one strain has a monopoly on the ideas of liberty, equality, fraternity, democracy. Before the Revolution, the sermons of the anti-British preachers in New England were based on passages dealing with liberty in the Old Testament, a Jewish book. Government based on the consent of the governed is an all-important concept. The Founding Fathers got it, as it has been shown by historians, from the 13th century Scholastic philosophers, who were Spaniards, Italians, and Frenchmen.

At its best, Americanism is nobody's monopoly, but a happy concentration of some of the best aspirations and tendencies of humanity at its best, nearly everywhere at one time or another. As it seems to me, it is the highest body of idealism in the world today. It is, among other things, a movement away from primitive racism, fear and nationalism, and herd instincts and mentality; a movement toward freedom, creativeness, a universal or pan-human culture.

In the course of my project, this past year, I have been repeatedly impressed by immigrants telling me or writing to me how they felt when they first glimpsed the Statue of Liberty: how tears filled their eyes, how they wanted to fall on their knees, how they lifted their children to see the goddess. These immigrants were Americans before they landed. They were part of the same movement, the same surge toward freedom, that brought over the Pilgrims. The inscription on the Statue of Liberty remains significant.

Americanism welcomes differences, and if we need a motto, I suggest: Let's make America safe for differences. Let us work for unity within diversity. My guess is that if we try this, much of the diversity to which some of us possibly more or less object will cease to be important or objectionable. Let us begin to accept one another as we are. I don't mean, of course, that one should like everybody. I mean that one's decision to like or dislike or be indifferent to a man should be made on the basis of his essential qualities as a person, not on the basis of the fault that he was born an Albanian or Yankee, or that he came over in steerage or that he can sport a Mayflower blossom on his family tree.

We need to be trained, or train ourselves, in the direction of becoming creatively, positively, interested in a man partly because he is different; because, being different, he is apt to have something out-of-the-ordinary to offer to us personally and contribute to the evolving culture and civilization. Emerson said, "It is the 'not me' in my friend that charms me."

Inviting diversity, being interested in it, will tend to produce unity in a democratic country; will tend to make it dynamic; will operate against the concentration-camp-like foreign sections and ghettos and restricted residential districts, and will encourage movement and dispersal, at the same

time that it will work for harmony and fusion. Inviting diversity brings out the basic sameness of people, just as the opposite results only in more and sharper differences. It breaks down both the superiorities and inferiorities, which are equally bad — two ends of the same stick.

Inviting diversity builds individual character and thereby helps to endow the country with ability to tackle problems as they come up. We in this country, of late, are not dealing with our problems successfully; in great part, it seems to me, because millions of us are involved in a complexity of group bickerings and prejudices, name-calling, and ignorant racist arguments and attitudes, which are chewing up and burning out characters and personalities.

What to do? In New York and elsewhere a group of us — we call ourselves the Common Council for American Unity — are working on plans to project some of these ideas into a long-range, statesmanlike movement, which will enlist education, literature, the movies, radio, and other cultural forces; but that will take time, for it must be done slowly and carefully.

Personally, in the project which I mentioned and which is to result in a book, or a series of books, I am trying to work toward an intellectual-emotional synthesis of old and new America; of the Mayflower and the steerage; of the New England wilderness and the social-economic jungle of the city slums and the factory system; of the Liberty Bell and the Statue of Liberty. The old American Dream needs to be interlarded with the immigrants' emotions as they saw the Statue of Liberty. The two must be made into one story.

There are many things that I want to do. I want to stress what I have tried to bring out in *My America*, namely, that the U. S. is not anything finished and perfect, but a process in all sorts of ways and respects; that the road ahead is long and that we've got to be patient. There is need of emphasizing the necessity of our curbing our individual and group egotisms and beginning to realize that, whatever our background or religion, we probably are not nearly as perfect as we like to think; of stressing that our present value is not as something finished, but mostly as material for the future. There is need of saying that what is needed is less humiliation and acerbating of one another and more humility on the part of all of us. And, to end the list, there is need of stating Americanism so that it will include all of us, regardless whether our name is Hamilton, Starzinski, Jungelions, Brown, Schmidt, Krimzambich, Coolidge or Goldstein; and so that within it we will all be able to achieve a subjective identification with the country and face its problems, not in a mood of mutual fear, indecision, fretting and withdrawal, but with affirmative intelligence, passion, and will.

This — roughly — is my task as a writer just now, and I hope that it soon will become the task of other writers and of educators and historians. But in various ways we can all work at the problem. It is a job of education, self-education, self-control. Perhaps you can help me in my project or study. You may know something I ought to know. I suggest you get a copy of my broadside. It may be had free by writing for it. Address: Louis Adamic, Milford, New Jersey.

There are many things one can do, or avoid doing, in order to help in this problem. If one is a newspaper editor, one can do much by running an occasional series of articles on the new-immigrant groups and their problems, and generally report their activities, as is being done by some of the papers, notably the *Cleveland Press*.

If one is a librarian or bookseller, one can "push" such books as *Giants in the Earth* by O. E. Roivaag, *My Antonia* by Willa Cather, or the recent biography of O. E. Roivaag by Theodore Jorgensen and Mary Solum, or *We Who Built America: The Saga of the Immigrant* by Prof. Carl Wittke. And one can urge people to read such books dealing with Old America and its values as Van Wyck Brooks' *Flowering of New England*, Carl Van Doren's *Benjamin Franklin*, Carl Sandburg's *Lincoln*, Freeman's *Robert E. Lee*, Elizabeth Page's *Tree of Liberty*, or *The Heritage of America*, the Commander-Nevis anthology of American material from the beginning till now. There are hundreds of good books that should be read by old and new Americans.

Schools should begin to exploit the backgrounds of their students and teachers for educational purposes. There should be displays of background materials and symbols. Schools with large numbers of so-called "foreign" youngsters should have periodicals and lectures dealing with their backgrounds. Teachers should watch out for manifestations of prejudice among the youngsters and devise ways to deal with them.

One can do, or avoid doing, many things. One can keep an eye on politicians, including those in Washington, who tend to cry "alien" every chance they get in order to accept

their "patriotism" or disguise their own intellectual bareness. One can stop avoiding people because they are of another background than oneself and can even go out of one's way to meet and mingle with them. There is altogether too much clamorousness and apartness in most groups. Some of the groups, too, are afflicted with entirely too much sensitiveness. I know the reasons for this oversensitiveness, but there is need of conscious effort away from it.

Whatever one's background, one should not be ashamed of it, regardless of any prejudice against it. Shame of that sort is damaging to one's character and inner makeup, and it tends to turn one into a negative person outwardly. One should seek all the good elements out of one's background and then (without being too sensitive about the elements which are not so good) hang onto them insofar as they are valid in his life here and now, and this not out of any personal or group egoism or pride, hanging onto them will benefit one personally, help to make one a more active person and citizen; and, acrobatically, in numerous indirect, often admissible ways probably add something to the sum-total of the evolving culture, to the tone and color of life in general in this New World. In the past there has been entirely too much giving up, too much melting away and shattering of the various cultural values of the new groups. There still is too much of that, to the detriment of individuals and of America.

One can be careful with words. Perhaps the worst that can be said or such words and expressions as *funny*, *Polack*, *Kike*, *Goy*, *Jap*, *Chink*, *Nigger*, *Greaser*, and *Wop* is that they are ill-mannered. The word *race* should be used sparingly. There really is no Slavic, Italian, Jewish or Scandinavian race. Such differences as exist among people are due, in the main, to different environment, history and experience; when we meet in the same environment and have a common life we tend to become alike. *Minority* is a bad word, a European word, a symbol of an important phase of the tragedy over there. *Melting Pot* is a poor phrase and concept. It means that everybody is to be turned into something else with heat.

Our period is a difficult one. I don't know how the current world crisis is going to develop or what this country is going to do in the long run in connection with it. Whatever happens, I hope that a good many of us will try to be careful and intelligent. As I've said, we have here between 15 and 20 million people of the German background. The thing to do is to remember that they are one thing and the German Bund is another thing; that Hitler is over here and Thomas Mann is here.

It may be that the worst is yet to come in the Old World, that we are witnessing the beginning of a cultural blackout over there, and that it is going to be our job here to save some of the good phases of Western culture and make them elements of the American culture. We have abundant materials for such a job. When this country was formed, there were people, Jefferson included, who believed that the hope of the world was here. They probably were right. But we've got to be careful. There is need of exerting our individual and collective intelligence. We have serious economic and social problems; as we proceed to try to solve them, we should watch out that prejudice and intolerance don't turn the American Dream into a nightmare.

The future, ours as the world's, is in unity within diversity. Our various backgrounds are important and valuable, but, in the long run, not in themselves, not as something perfect and final. They are important and valuable only as material for our future American culture. As I say, we have a chance to create a universal, a panhuman culture, more satisfying than anything humanity has as yet devised or experienced.

The American Dream is a lovely thing, but to keep it going, to keep it from turning into a Nightmare, every once in a while we've got to wake up.

SHORT SHORT STORY



BEWARE — IF YOU HAVE TO DRINK — LEAVE THE CAR IN THE GARAGE — National Safety Council

