

NOVA DOBA

(NEW ERA)

URADNO GLASILO JUGOSLOVANSKE KATOLIŠKE JEDNOTE — OFFICIAL ORGAN OF THE SOUTH SLAVONIC CATHOLIC UNION

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NO. 16 — ŠT. 16 CLEVELAND, OHIO, WEDNESDAY, APRIL 21st, — SREDA, 21. APRILA, 1937 VOL. XIII. — LETNIK XIII.

DRUŠTVENE IN DRUGE RAZNO IZ AMERIKE IN SLOVENSKE VESTI

NE BO STAVKE

V današnji izdaji Nove Dobe so priobčena nekatera zelo važna naznanila iz glavnega urada, katera naj bi člani pozorno prečitali. Dalje bi bilo priporočljivo, da bi člani vsaj v glavnem pregledali "Valuation Report" in "Examination Report," kajti omenjeni poročili vsebujeta zanimive in razveseljive podatke o naši organizaciji.

Skupno veselico priredita na 24. aprila društvi št. 15 in št. 42 JSKJ v Pueblo, Colo. Veselica se bo vršila v Orlovi dvorani na Northern Ave. in se bo pričela ob 8. uri zvečer. Čisti dobiček priredite je namenjen blagajni federaciji JSKJ društva v državi Colorado.

V Struthersu, O., se bo v soboto 24. aprila vršila plesna veselica društva št. 229 JSKJ. Prostor veselice: Hrvatska dvorana na Lowellville Rd.

Desetletnico ustanovitve bo proslavilo angleško poslujoče društvo št. 180 JSKJ v Clevelandu, O., s plesno veselicami, ki se bo vršila v soboto 24. aprila v Twilight Ballroom na 6025 St. Clair Ave.

Velika kegljaška tekma se bo vršila v nedeljo 25. aprila v Clevelandu, O. Tekme se bodo udeležili "teami" JSKJ društva iz Pensylvanije, New Yorka, Illinoisa in Ohio. Prostor tekme: St. Clair-Eddy Alleys, 12320 St. Clair Ave.

Prro redno zborovanje federacije JSKJ društva v državi Colorado se bo vršilo v nedeljo 25. aprila v mestu Pueblo, Colo. Pričelo se bo ob 9. uri zjutraj. Zborovanja se udeleži kot zastopnik glavnega odbora sobrat Janko N. Rogelj, prvi glavni nadzornik JSKJ.

V Barbertonu, O., se bo v soboto 1. maja vršila veselica tamkajšnjega društva št. 44 JSKJ.

Zensko društvo št. 170 JSKJ v Chicagu, Ill., naznanja prireditev pomladne veselice za večer 8. maja.

Prireditev piknikov naznajo slediča društva JSKJ: št. 4 v Federalu, Pa., 13. junija; št. 70 v Chicagu, Ill., 20. junija; št. 30 v Chisholmu, Minn., 27. junija; št. 21 v Denverju, Colo., 4. julija; št. 33 v Centru, Pa., 25. julija.

Slovensko samostojno društvo v Girardu, O., priredi pomladno veselico v soboto 24. aprila zvečer. Prostor veselice: S. N. Dom v Girardu.

Federal Housing Administration, 600 Bulkley Building, Cleveland, Ohio, obvešča z dopisom z dne 16. aprila 1937 uredništvo našega lista, da je bila "St. Clair Savings and Loan Company, 6235 St. Clair Avenue, Cleveland, Ohio," (slovenska posojilnica) po Federal Housing administraciji priznana kot kvalificirana za izdajanje vknjižb na podlagi National Housing postave. V dopisu je označeno tudi, da je omenjena slovenska posojilnica članica Federal Home Loan Bank sistema. Celotni zavrnki dopis je v originalu priobčen v angleški sekcijski današnje izdaje Nove Dobe.

PANAMERISKI DAN

Panameriški ali vseameriški dan so proslavili v Washingtonu dne 15. aprila. Pri tisti priliki se je predsednik Roosevelt izrazil, da demokracija ne more uspevati v atmosferi, ki je polna nevarnosti in nezaupanja med državami. Poudaril je, da se prebivalci ameriškega kontinenta lahko štejemo za srečne, ker tu verujemo v demokracijo in dobro sosedstvo, pa vsek teža ni treba, da bi bile vse meje med posameznimi republikami zavarovane s topovi in bajoneti. Proti militarizmu in diktaturi, uživamo primerno svobojo. Demokracija in svoboda pa sta najboljši jamstvi za mir. V priljubo istem smislu je na panameriški proslavi govoril državni tajnik Cordell Hull.

NOVE VRSTE-STAVKE

Razne stavke se še vedno vršijo ali pojavljajo širom deželu, kljub uspešno zaključenim ali preprečenim stavkam v nekaterih večjih industrijah. Nekateri stavki so staromodne, pri katerih stavkarji zapustijo svoje delavnice. Novejše vrste stavke so sedeče, pri katerih stavkarji ostanejo v tovarnah, toda nečejo delati. Najnovejše pa so stavke "počasnosti," pri katerih stavkarji gotovih oddelkov tovarne tako počasi delajo, da s tem zadržujejo delave v drugih oddelkih in s tem tudi produkejo.

DALJE NA 4. STR.

Važna naznanila iz glavnega urada

BREZ ZDRAVNIŠKE PREISKAVE

V namenu, da se pospeši našo mladinsko kampanjo in olajša delo naših agitatorjev in kandidatov za mladinsko konvencijo, je glavni odbor sklenil, da se od zdravniške preiskave opromoti vse tiste prisilce za članstvo v mladinskem oddelku, ki žive v državah, kjer zakon tega izrecno ne zahteva. Na podlagi tega sklepa se torej ne bo zahtevalo zdravniške preiskave otrok v sledenih državah: California, Colorado, Illinois, Indiana, Kansas, Maryland, Michigan, Missouri, Montana, Nebraska, New Mexico, Oregon, Pennsylvania, Utah, Washington, West Virginia, Wisconsin in Wyoming. Zdravniško preiskano pa morajo biti otroci v sledenih državah: Idaho, Minnesota, New York in Ohio.

Brez zdravniške preiskave naj se ne sprejme nobenega otroka, dokler krajevni tajniki ne prejmejo novih prošenj za sprejem. Te nove listine bodo iz glavnega urada razpostelane v par dneh.

V vseh državah, kjer se zdravniške preiskave ne bo zahtevalo, bodo otroci morali biti pregledani od društvenih tajnikov (tajnic), sicer se prošenj ne bo odobrilo.

ANTON ZBASNÍK, glavni tajnik.

USPEHI MLADINSKE KAMPANJE

Od 1. do 17. aprila nam je kampanja prinesla 187 novih članov, in sicer 158 članov mladinskega in 29 članov odraslega oddelka. Do omenjenega dne je bilo prijavljenih 28 kandidatorov za delegatstvo od 22 društva. Glavni tajnik želi, da se prošnje novih mladinskih članov posiljajo v glavni urad sproti, to je, da se jih ne zadržuje toliko časa pri društvi, da bi posamezni kandidati imeli dorolj kreditov za delegatstvo. To bo znatno olajšalo delo v glavnem uradu.

DVA DELEGATA PRI DRUŠTVU

Društvo "Ilirska Vila," št. 173 JSKJ v Clevelandu, Ohio, ima, glasom naznanila iz glavnega urada, kvalificirana že dva delegata za letošnjo mladinsko konvencijo. To sta Anton Prime Jr., o katerem je bilo že poročano, in Albert Poklar, ki je kvalificiral začetkom tega tedna. V temki za delegatstvo je tako društvo Ilirska Vila odneslo prva dva kvalificirana delegata za letošnjo mladinsko konvencijo.

Glavni tajnik dalje poroča uredništvu, da je mesto Cleveland sploh jako aktivno v letošnji kampanji in da bo vsak čas imel tretji clevelandski kandidat za delegatstvo kreditiranih dovolj novih članov, da bo kvalificiral, in sicer je ta nadaljni, tako rekoč že izvoljeni delegat Joseph Rudolf Jr., član društva št. 37 JSKJ.

Po dosedanjem razmahu mladinske kampanje soditi bo prihodnja mladinska konvencija štela okrog 60 delegatov. Uspehi prvih treh tednov so prav razveseljivi.

SOLVENTNOST J.S.K.JEDNOTE

Na drugem mestu današnje izdaje Nove Dobe je priobčen "Valuation Report, ki izkazuje solventnost naše jednote ob zadnjem letu 1936. Ta solventnost je znašala za odrasli oddelki 109.53%, za mladinski oddelki 58.8%, za obo oddelka skupaj pa 112.42%. To je najvišja solventnost v zgodovini naša Jednote in najbrž tudi najvišja med vsemi večjimi jugoslovanskimi podpornimi organizacijami v Ameriki.

Povprečne obresti od jednotinj investicij so lansko leto znašale 5.04%. Umrljivost je znašala 91.05%. Vse navedeno kaže, da je splošno stanje J. S. K. Jednote zelo ugodno.

V POMOČ PRISELJENCEM

Ameriške organizacije, ki se zanimajo za blagor priseljencev, delujejo v vsaj 75 mestih Združenih držav. Tako trdi Miss Marian Schibbsy v članku o "Priseljencih in njihovih otrocih" k letniku "Social Work Year Book" za l. 1937, ravno kar izdanemu od Russell Sage Foundation.

Že v ranih dobah se je občutila potreba, da bi bili novodošleci deležni posebne zaščite radi sodelovanja nepoznavanja angleščine, ameriških zakonov in običajev in dostikrat tudi radi svojega siromaštva. Prvo društvo za izseljence (Emigration Society) je bilo 1794 ustanovljeno od dobrodelnih privatnih državljanov v svetu "informacije in pomoč za osebe priseljene iz inozemstva." Sredi devetnajstega stoletja so začela delovati društva, ustanovljena od tujerodnih skupin, za oskrbo lastnih rojakov. Dandanes pa je v raznih ameriških mestih mnogo takih organizacij, ki pokrivajo takorečo vsako pokrajino te dežele.

Gospodarska kriza in omejitev priseljovanja, ki je sedaj v veljavi, sta znatno znižali število priseljencev, ki prihajajo v Združene države, ali — kakor Miss Schibbsy poudarja, potreba delovanja v korist tujerodcem je še vedno živa. Te dežele je še vedno najvažnejša dežela na svetu za prejemanje priseljencev; odkar je stopil v veljavne priseljeniški zakon iz l. 1924, je bilo pripuščenih več kot 2,000,000 inozemcev. L. 1930 je bilo 14,204,149 tujerodev v Združenih državah. Skupaj z njihovimi otroci, ki so se tukaj rodili, jih je bilo več kot 40 milijonov, kar pomenja skoraj trejtino vsega prebivalstva Združenih držav.

Mussolini se za enkrat še ne štuli med bogove, kljub temu, da zahteva od svojih podanikov brezpogojno pokorščino; njegova beseda je zakon.

Bivši nemški cesar Viljem si je svoječasno tudi domisljal, da je neko božansko bitje, saj je svetovno znana njegova fraza: "Jaz in Bog!" Med zemljane so

NAMISLJENI BOGOVI

ZAKAJ SE OBLAČIMO

V vseh časih so gotovi ljudje nastopali kot bogovi, kot sinovi bogov, kot njihovi potomci, ali vsaj njihovi preroki, namestniki in izvoljeni. Kralji starodavnih ljudstev so v večini slučajev nastopali kot bogovi ali njihovi sinovi. Pa tudi dandanes so še na svetu taki namišljeni bogovi.

Japonski cesar Hirohito je še vedno "nebeški sin," katerega predniki so podelovali Japoncu skozi sončne boginje Amaterasu pred 2,500 leti. Povprečni Japonci baje še vedno verujejo v to binko.

Duhovni in posvetni vladar Tibet je Pančan Lama, živi Budha. Njegovi podaniki so prepričani, da je v njem včlovečen bog Budha. Zanimivo je, da Buda, ko je živel, ni verjal v bogove in jih dosledno tajil, toda ljudje so ga po njegovi smrti napravili za binko.

Aga Kan, ki vlada neki mohamedanski sekti v Indiji, sicer nima sreča boga, toda ponosa se, da je direktni potomec preroka Mohameda, in vsled tega neko više bitje.

V Nemčiji je neka nova verska sekta že pričela Hitlerja skoro po božje častoti. Dotična sekta naglaša, da so Hitlerjevi zakoni in odredbe božji zakoni, biblija pa da je stara židovska knjiga. Njihova glasilo piše, da je Hitlerjeva beseda božja zakon in da se v nji razkriva božja autoriteta.

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ODMEVI IZ RODNIH KRAJEV

NOVA OPERETA

Na mariborskem odu je bila pretekli mesec podana nova izvirna slovenska opereta "Rdeči nageljni," katero je uglasil neštor mariborskih gledališčnih igralcev, režiser Pavel Rasberger, ki se uspešno udejstvuje na slovenskem odu že 35 let. Snov operete je vzeta iz dobe ilirizma in je postavljena v Ljubljano in okolico. Glasbeno pa nova opera vsebuje obilico slovenskih in srbohrvatskih narodnih motivov ter napevov. Poskrbljeno je tudi za narodne plese. Narodni napevi so opremljeni deloma z narodnim, deloma tudi z umetnim besedilom. Glasba je posvetna narodna in prijetna.

ZADNJI SVOJEGA RODU

V svojem gradu v Škofiji Loki je umrl zadnji moški potomec stare Wolkenspergove rodbine, Baron August Wolkensperg, star 78 let. Leta 1609 so bili Oblakovci, tedanji fužinari pri Železnici, zaradi svoje dobrodelnosti povzdrženi v baronski stan Wolkenspergov. Pokojni baron je bil velik prijatelj planin in narave sploh. Ljudem, med katерimi je živel, je bil najboljši prijatelj v svetovalem. Bil je zelo naklonjen tudi Sokolu, kateremu je brezplačno odstopil svet, kjer je zdaj eno najlepših sokolskih televodišč. Tudi njegovi hčerkki Iz in Hilda sta članici Sokola.

CEHOŠLOVAKI IN JADRAN

Cehoslovaki se zelo zanimajo za jugoslovanski Jadran in so vzdolž obale istega zgradili mnogo domov, letovišč in hotelov. Češkoslovaški letoviščarji vsako leto v večjem številu posečajo Jadran, kjer se počutijo prav domače. Češkoslovaški časopisi in revije razvijajo veliko propagando za jugoslovanski Jadran kot neprekosljivo letovišče. Vsako leto prihaja tudi tisoč češkoslovaških otrok tja na počitnice.

VISOKA STAROST

V Velikih Poljanah pri Ribnici je nedavno preminil posestnik Anton Ambrožič, star 97 let. Bil je do zadnjega zdrav in trden in še pred letom dni je uspešno sukal koso. Bil je skromen in varčen mož in v družbi šegav in dovitpen kot pristni Ribnčan. Lastoval je manjšo kmetijo, na kateri je gospodaril do konca svojega dolgega življenja.

URADNI SIMELJ

Po smrti je dobil podporo. Menda ni nikogar v Sarajevu, ki je bio poznal in čeških poslastic. Če bi se pojavi kobilčja nadloga, bi enostavno šole zaprli in otroke poslali na polje, pa bi bilo po njih, po kobilčah namreč. In če bi otroke na piknikih nadlegovali starši za ice cream in candy, bi jih enostavno spustili po livadah in jim dovolili, da se naobljejo kobilice.

Cehoslovaški poroča o dr. W. G. Kendallu, ki kot uspešen zdravnik prakticira v mestu Quincy, Mass., je star že 83 let. Ta odlični zdravnik da ima čudno navada, da samo vsakih 25 let enkrat popije čašo vode. Ko se zjutraj ob treh ali štirih zbud, popije steklenico močnega piva, nakar speti zaspri. Tu in tam si privošči čašo kave, vode pa, kot že omenjeno, le eno čašo na vsa

Jugoslovanski ministrski predsednik Stojadinovič in italijanski zunanjji minister grof Ciano sta nedavno podpisala prijateljsko pogodbo med Jugoslavijo in Italijo. Zanimivo bi bilo vedeti, kateri omenjenih državnikov je pri tem držal figo v žepu? Morda oba!

Prijateljska pogodba med Italijo in Jugoslavijo bo morda slednji prinesla kakšne gospodarske in druge ugodnosti. To je prav in dobro. Nevarno pa bi bilo, če bi se Jugoslavija preveč zanesla na podpisano kropo pa rpirja ter zanemarila

State of Minnesota, Department of Commerce, Insurance Division

The following report of examination as of June 30, 1936, of the condition and affairs of the SOUTH SLAVONIC CATHOLIC UNION OF AMERICA, of Ely, Minnesota, was recently completed by a duly qualified examiner of this Department.

Due consideration has been given to the comments of the examiner regarding the operation of the Union 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 February 17, 1937.

STATE OF MINNESOTA, DEPARTMENT OF COMMERCE, INSURANCE DIVISION

December 15, 1936.

Hon. Frank Yetka,
Commissioner of Insurance,
State Office Building,
St. Paul, Minnesota.

Sir:

In accordance with your instructions, I have made an examination of the SOUTH SLAVONIC CATHOLIC UNION OF AMERICA, home office located at Ely, Minnesota, and submit herewith the report of my findings.

SCOPE OF EXAMINATION

The Society was last examined by your Department as of July 31, 1932. This examination covers the period from that date to June 30, 1936.

HISTORY

It was incorporated January 1, 1901, under the laws of Minnesota as a fraternal beneficiary society, with a lodge system, ritualistic form of work, and a representative form of government.

The declared object of the Society is to write fraternally male and female persons of the white race, between the ages of 16 to 55, who are eligible to membership, for their social, intellectual, and moral welfare, and to provide death, funeral, sick, accident and disability benefits, which benefits are paid out of funds derived from assessments collected from its membership, as provided for in its Constitution and By-laws.

A Juvenile Department is also maintained by the Society, into which children are admitted up to 16 years of age. Separate books of record are kept relating to this Department, and its affairs, including financial statement, will be referred to in this report under the caption of "Juvenile Department."

GOVERNING BODY

The government of the Society and the management of its affairs are vested in its supreme officers, who are elected at the General Convention which convenes once in every four years. The General Convention consists of all supreme officers of the Society and delegates elected by the subordinate lodges. The number of delegates to be elected from each lodge is based on the number of members in good standing, and limited to one delegate for each membership between 75 to 150, and one additional delegate if the total membership exceeds 150. At the Convention held in 1932 there were 13 supreme officers and 137 elected delegates present, and qualified to vote.

MANAGEMENT

The Supreme Board of the Society is the administrative body, and it meets twice a year, namely, in January and July.

The management is composed of the following Supreme Officers, Trustees, and Judiciary Committee members, whose terms of office expire December 31, 1936:

Office	Name	Address
Supreme President	Paul Bartel	Waukegan, Ill.
Supreme First Vice President	Matt Anzelc	Aurora, Minn.
Supreme Second Vice President	Louis M. Kolar	Cleveland, Ohio
Supreme Secretary	Anton Zbasnik	Ely, Minn.
Supreme Assistant Secretary	Barbara Matesha	Ely, Minn.
Supreme Treasurer	Louis Champa	Ely, Minn.
Chairman, Board of Trustees	John Kunse	Lorain, Ohio
First Trustee	Janko N. Rogelj	Cleveland, Ohio
Second Trustee	John Balkovec	Pittsburgh, Pa.
Third Trustee	Frank E. Vranichar	Joliet, Ill.
Fourth Trustee	Joseph Mantel	Ely, Minn.
President, Judiciary Committee	Anton Okolish	Barberton, Ohio
First Judiciary	John Schutte	Denver, Colorado
Second Judiciary	Valentine Orehek	Brooklyn, N. Y.
Third Judiciary	Rose Svetich	Ely, Minn.
Fourth Judiciary	John Zigman	Strabane, Pa.
Supreme Medical Examiner	F. J. Arch, M. D.	Pittsburgh, Pa.
Editor, Manager, of Official Organ	Anton J. Terbovec	Cleveland, Ohio

Following are the members of the Investment Committee:

Office	Name	Address
Supreme Secretary	Anton Zbasnik	Ely, Minn.
Chairman, Board of Trustees	John Kunse	Lorain, Ohio
First Trustee	J. N. Rogelj	Cleveland, Ohio
Second Trustee	John Balkovec	Pittsburgh, Pa.
Third Trustee	F. E. Vranichar	Joliet, Ill.

SALARIES OF OFFICERS AND COMMITTEE MEMBERS

Salaries to officers and committee members are fixed by the Regular Convention and are as follows:

	Per Annum
Supreme President	\$ 500.00
First Vice President	20.00
Second Vice President	20.00
Supreme Secretary	2,700.00
Assistant Supreme Secretary	1,500.00
Supreme Treasurer	900.00
Chairman, Board of Trustees	75.00
Four remaining Trustees, each	50.00
President, Judiciary Committee	65.00
Four remaining Judiciary Committee Members, each	25.00
Editor, Manager of Official Organ	2,400.00
Cheif Counsel	100.00

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

SURETY BONDS

Officers of the Society are covered by fidelity bonds in the following amounts:

Supreme President	\$ 1,000.00
First and Second Supreme Vice Presidents, each	500.00
Supreme Secretary	10,000.00
Assistant Supreme Secretary	1,000.00
Supreme Treasurer	50,000.00
Supreme Medical Examiner	1,000.00
Editor, Manager of Official Organ	1,000.00
Chairman, Board of Trustees	1,000.00
Four other Trustees, each	500.00
Chairman, Judiciary Committee	1,000.00
Four other members, each	500.00

The officers of the subordinate lodges are also bonded in the aggregate sum of \$198,000.00, which is a schedule bond, and the amount of coverage on each lodge is about \$1,000.00, applicable as follows:

President	\$100.00
Secretary	400.00
Treasurer	500.00

Compensation insurance for home office employees is also effective, as well as a guarantee bond to protect the Society for fulfillment of its contract with a publishing company to print its official organ, which is a weekly publication. All of the foregoing bonds and other insurance policies have been issued by companies duly authorized to transact business in this State.

TERRITORY

The Society is licensed to transact business in the following named states, which schedule also reflects the total membership as to adult and juvenile members in each State licensed.

State	Adult	Juvenile
Minnesota	2,926	1,222
Maryland	57	22
Michigan	370	64
Montana	463	268
Nebraska	95	39
New York	419	150
Ohio	1,896	905
Oregon	55	16
Pennsylvania	3,344	2,300
Colorado	995	510
Illinois	1,012	654
Indiana	282	163
Utah	100	45
Wyoming	371	237
West Virginia	126	58
Washington	418	127
Kansas	151	72
At large	323	156
	6,975	4,000
	13,403	6,975

CERTIFICATE FORMS AND RATES

Following is a schedule of certificate forms issued:

- Plan 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.
 B (old) 20 Pay Life (American Experience 4%) Ceased January 1, 1933.
 (new) 20 Pay Life (American Experience 4%) Issued since January 1, 1933.
 C 20-Year Endowment (American Experience 4%) Issued since January 1, 1933.

The only form of certificates now being issued is Plan AA, Plan B (new), and Plan C. The amount of risk is limited to \$2,000.00. However, this has been increased to \$3,000.00, effective January 1, 1937.

Plan A certificate, which is a whole life contract, the first one issued by the Society, and on the National Fraternal Congress Table of Mortality 4% interest, does not contain any of the so-called non-forfeiture features. Due to existing conditions which were brought about by the depression and which threatened the Society with a possible loss of members owing to their inability to pay assessments, 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 who so converted their insurance were given credit for the reserve accumulated on their old certificates as calculated and submitted by the Society's actuary, 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 or otherwise) 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 holding Plan A certificates amounted to approximately 12,000 members, with about \$9,000,000.00 of insurance in force. So far, approximately 3,000 members have taken advantage of the transfer to new certificates.

The various other forms of certificates are all on the American Experience Table of Mortality with 4% interest, and provide for loan, cash surrender values, paid-up, and extended insurance privileges.

SICK, ACCIDENT AND DISABILITY

In addition to the life insurance provided for its membership in the Adult Department, the Society also pays benefits as the result of sickness and accident and disability to those who elect to pay the additional charge for this protection. The sickness, accident and disability features are two distinct separate departments and its operations are governed wholly by the By-laws of the Society (including application) and not by a certificate or policy contract. No member is eligible to this protection unless he also holds a life certificate.

The administration of this department is largely handled by the local lodge officers, except the payment of claims. As a matter of fact, prior to 1932 it was handled entirely by them. Since January 1, 1934, the administration of the sick, accident and disability department has been centralized at the home office. The local lodge officers, however, still continue to investigate claims in their jurisdiction and report to the home office.

RATES AND BENEFITS — SICK AND ACCIDENT

The rates charged are the same for all ages and occupational risks. Assessment rates of 85 cents per month pay \$1.00 per day, and a rate of 50 cents per month pays 50 cents per day, for a period limited to six months, the first three days excluded. In the event disability continues longer than six months for full benefits, the same are reduced 50% and limited to another six months on this basis.

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

RATES AND BENEFITS — DISABILITY

Disability benefits are provided for at the rate of \$10.00 per month, and limited to a two year period, commencing immediately after the member has been incapacitated for one whole year as the result of either illness or accident. Members are privileged to possess this protection without having sick and accident coverage. The regular assessment charge for this protection is 5 cents per member, payable monthly. However, this rate has proved to be insufficient to meet the payment of claims since early 1932. To meet the deficit in the disability fund, transfers have been made as follows:

From Athletic Fund:	
1932	\$4,262.67
1933	4,282.77
1934	2,963.12

From Sick and Accident Fund:

1934	\$2,719.33
------	------------

From Expense Fund:

1934	\$1,872.99
------	------------

\$16,100.88

These transfers were authorized by the Supreme Board, and in order to provide for further additional funds in the disability fund, a special assessment has been collected since March 1, 1934, amounting to 10 cents per month on each member, which rate continued until March 1, 1935. Subsequent to this date, the special assessment has been 5 cents, making the total monthly rate 10 cents per member.

preudarno ravnalo, bi zdaj tam imeli Slovenci svoj Dom, tako se morajo pa drugod potikati.

Meni se še najbolj dopade priporočilo za povečanje (podaljšanje) sedanjega J. N. Doma na Elyu, ker je še nekaj praznega prostora na stavbišču, ki spada Domu.

Matija Pogorelc.

Center, Pa. — Po daljšem času naj spet sporočim nekaj novic iz naše naselbine.—Delavske razmere so po navadi. Za delo sposobni ljudje večinoma dela, nekaj jih je pa itak vedno brez dela.

Dne 3. aprila je bila prišla domov na pardnevni obisk k svojim staršem Miss Annie Erzen, ki ima službo v zakladniškem departmaju zvezne vlade v Washingtonu. Tam sta zdaj kar dve ameriški Slovenki iz naše naselbine, nameč Annie Erzen in Marie Peterrel, obe v federalni službi. Obe sta seveda rojeni v tej deželi, toda sta zmožni slovenskega jezika v besedi in deloma tudi v pisavi, kar je vsekakor častno. Castno je tudi, da imamo kar dve naši rojakinji v federalni službi v našem glavnem mestu. Ko se nas je bila lani neka mala družba podala v Washington, nam je Miss Marie Peterrel pokazala mnoge zanimivosti našega glavnega mesta. Videli smo mnogo več, kot če bi bili sami iskali. Saj se ve, kako je s tujem, ki pride v veliko, neznano mesto. Mogoče se spet letos kakega lepega poletnega jutra znajdemo v Washingtonu in se pozdravimo z našima mladima prijateljicama iz Centra.

Sobrat Paul Oblock, drugi glavni podpredsednik, ki je bil operiran za kilo, se zdaj zdravi doma in mu gre znatno na boljše. Želimo mu skrajšnega in popolnega okrevanja. Njegov brat Ignac je pred kratkim skočil v zakonski stan; njegova boljša polovica je slovaške narodnosti in tu rojena. Drugi brat Tony je predsednik takujšnega Slovenskega kluba. On lastuje večje število truckov in dve parni lopati, tako da lahko prevozame precej velike kontrakte. Želimo mu mnogo uspeha.

Jurij Previč in njegova soproga sta v nedeljo 11. aprila prišla iz Bele doline malo k nam na Center na obisk. Jurij je bil več časa bolan za revmatizem, zdaj pa se spet povoljno počuti. To je potrdila tudi njegova soproga.

Slišal sem, da ima sestra Mary Rihart iz Universala neko zelo uspešno zdravilo za nahod. Samo nekaj je treba poduhati iz neke steklenice, pa gre nahod po gobe.

Na večer 10. aprila je imelo takojšnjo angleško posložujo društvo Ramblers, št. 221 JSKJ svojo pomladno veselico v Slovenski dvorani na Centru. Udeležba je bila priljčno dobra, vendar bi bila lahko boljša, ker take prireditve so bolj redke.

Kegljaške tekme, ki se je vršila v nedeljo 11. aprila v Pittsburghu, Pa., se je udeležilo tudi precejšnje število članov in članic društva Ramblers in bili so uspešni. Kot se sliši od strani, so se posebno naše puncice dobro odrezale, kajti dobile so več prvih nagrad in tudi "trophy" so prinesle na Center v Slovensko dvorano. Tudi fantje so dosegli nekaj nagrad, toda moškim zmagovalcem namenjeni "trophy" je ostal v Pittsburghu. Govorji se, da drugega leta pride na Center.

Naj se omenim, da se več kegljačev in kegljačic iz Centra namerava udeležiti kegljaške tekme, ki se bo vršila 25. aprila v Clevelandu, Ohio. Zelenimo jim mnogo uspeha.

Frank Schiffrar,
tajnik društva št. 33 JSKJ.
Dalje na 7. str.

State of Minnesota, Department of Commerce, Insurance Division

(Continued from page 2)

Extensive test-checks were made to determine the accuracy of assessments and other income items transmitted to the Supreme Treasurer by the local lodges, and by him turned over to the Supreme Secretary. No errors were noted. In the case of return premiums, the practice is to give credit to the local lodge secretaries for any such items, which are later held out from the next remittance that follows. This is the reason no return premiums appear in the home office books. In the meantime, all such items are treated as advance assessments.

The item of "Policy loans liquidated by reduction in reserve and insurance \$973.37" appearing in the disbursements is the result of reducing the reserve, likewise the amount at risk, for which checks are issued for an amount equivalent to the loan and charged to the mortuary fund.

The books are kept according to the single entry system, and the accuracy of all items of income and disbursements posted into the ledger was verified for the period covered in the financial statement by making a schedule from the cash book. No errors were discovered.

All disbursements from January 1, 1936, to June 30, 1936, were checked solid. The disbursements for 1935 were checked for the first two and the last two months of the year, also the first and last months of 1934 and 1933. The disbursements incurred in connection with the quadrennial convention held in Indianapolis, Indiana, in 1932 were also reviewed.

Each item of disbursements examined was accompanied by detailed information, and also kept in very good order. It is suggested, however, that all expense bills filed by the various officers, trustees and others, including delegates to the Conventions, should be submitted in the English language.

TRANSFERS TO EXPENSE FUND — \$1,222.22

It will be noted that the sum of \$1,222.22 has been transferred to the Expense Fund, of which \$72.50 was from the Mortuary Fund and \$1,149.72 from the Sick and Accident Fund, both of which are in accordance with the By-laws.

Book Value of Bonds — \$1,746,903.95

As of June 30, 1936, the investment in bonds amounted to \$1,746,803.95 book value, par value the same, as all bonds are adjusted on the books to par value at time of purchase. The total cost of the bonds owned amounts to \$1,801,915.82. These securities are kept for safekeeping in one of the bank vaults in the City of Duluth, Minnesota, and were counted and inspected, also verified with the home office records.

All of the bonds appear to be of the character of investment contemplated by law.

The following is a schedule reflecting classification, book and market value of bonds:

	Book Value	Market Value
State County and Municipalities	\$1,696,803.95	\$1,676,223.18
Public Utilities	50,000.00	57,375.00
	1,746,803.95	1,733,598.18

Book value over market value

13,205.77

\$1,746,803.95 \$1,746,803.95

Market values were used to determine the value of the bonds as of the date of this examination, which market values were obtained from reliable sources. As the result of this method of valuation, the book value exceeds the market value to the extent of \$13,205.77, which amount is deducted under assets not admitted.

It should be mentioned that the Society employs a method of amortizing its bonds, which method, however, is not exactly correct and for this reason actual market values were employed for the purpose of this statement. According to the Society's method of amortizing its bonds, the book value would reflect an excess of \$13,205.77 over the amortized value.

Following is a schedule of the bonds in default as to principal, including book and market values, and past due interest.

	Book Value	Market Value	Interest Due
Pareley Lake, Jefferson County, Arkansas	\$ 2,000.00	\$ 460.00	\$ 1,087.50
Everglades, Florida, (drainage)	15,000.00	3,000.00	4,050.00
Lancaster, Wisconsin	3,000.00	2,250.00	
Livingston Parish, Louisiana	19,000.00	8,500.00	1,500.00
W. L. Lee County, Florida	2,500.00	1,450.00	
	\$ 32,500.00	\$ 15,600.00	\$ 6,637.50

The following schedule reflects the bonds in default as to interest only, also book and market value and amount of past due interest:

	Book Value	Market Value	Interest Due
Cameron County, Texas	\$ 20,000.00	\$ 14,000.00	\$ 512.50
Cook County, N. C.	10,000.00	5,600.00	1,900.00
Dade County, Texas	10,000.00	10,250.00	500.00
Elizabeth City, N. C.	10,000.00	9,100.00	2,600.00
Fayville Lake, Jefferson County, Arkansas	5,000.00	4,500.00	375.00
Everglades, Florida	8,000.00	1,840.00	3,262.50
Johnson City, Tenn.	20,000.00	4,000.00	6,350.00
Macomb County, Mich.	5,000.00	4,400.00	150.00
W. Matauzas, Fulton County, Ill.	25,000.00	10,000.00	6,637.50
	12,000.00	1,800.00	2,500.00

\$125,000.00 \$ 65,765.00 \$ 24,787.50

Interest amounting to \$2,668.75 on defaulted bonds has been received since the date of the examination.

It will be noted that considerable interest is past due on some of the bonds in default and it is difficult to estimate at this time the probable amount of loss to the Society and it will eventually have to take because in some instances very little information is available. In some cases a plan is being formulated to issue refunding bonds at a reduced interest rate. In some cases the situation appears to be known. In this connection, your examiner respectfully recommends that the Society proceed as soon as possible to obtain complete and reliable information as to what the exact status is in regard to all bonds in default and what the prospects may be for recoveries. The Supreme Board meets in January, 1937, in regular session and it would seem imperative that this matter be given their special attention.

Among the bonds in default are the Everglades Drainage District, Florida bonds in which the Society has a total investment of \$35,000.00, par value, cost \$35,059.10. Market value as of June 30, 1936, was quoted at \$7,000.00. These bonds were purchased on different dates, namely, \$25,000.00 on February 28, 1921, and \$10,000.00 on December 24, 1925. The former bear interest at 6%, and the latter 5%.

They mature in various years, from 1934 to 1954. These bonds are considered in default as to interest and part of them are in default as to principal, namely \$15,000.00. Said bonds are in the possession of a bondholders protective committee, which committee appears to be doing all in its power to safeguard the best interests of the bondholders in this particular investment.

Although the bonds are said to bear the signatures of various state officials of the State of Florida, said bonds are not a direct obligation of said State.

Following is a brief summary giving the history of the bonds and security. It appears that these bonds were issued for the purpose of financing an extensive project covering approximately five million acres, which total issue is reported to be close to ten million dollars. These bonds are also referred to as "Special Assessment Bonds" and appear to be a direct obligation of the entire Everglades Drainage District. Practically all of this district was ceded to the State of Florida by the United States Government by act of Congress in 1850. Shortly after the grant, the Florida legislature passed an act creating a State Board known as the "Internal Improvement Board" to hold title to these lands in trust for the state, the Governor and other officials mentioned, ex-officio, to constitute this board. These same officials likewise constitute the Board of Commissioners of Everglades Drainage District, in which Board is vested the management and control of said district.

It is reported that of the five million acres, only two hundred thousand acres are under cultivation. Parts of the land within this district are said to be in the process of being developed.

Reports are current to the effect that gross mismanagement has prevailed; efforts to collect drainage taxes, and the State itself has failed to pay its taxes, which has been an incentive for private owners not to pay their taxes.

The cash in office was verified and represents the petty cash fund from Banks — \$22,919.22

The amount deposited in various banks was verified in the usual manner, substantiated by obtaining the customary form of certificates from the depositaries.

Included in the bank deposits is the sum of \$5,700.00 in the Pittsburgh American State Bank and Trust Company, of Pittsburgh, Pennsylvania, which has been closed since 1931. The amount on deposit at the time the bank closed is \$10,000.00, and since then the Society has received a total return of 43% according to the information available at this time the prospects for receiving further dividends from this bank are very remote, therefore this balance of \$5,700.00 is deducted as assets not admitted.

As of June 30, 1936, the records show that the sum of \$20,486.50 consisting of

Loans on Certificates — \$135,456.37

Certificate loans made to members amount to \$135,456.37, which amount includes the sum of \$7,645.35 and represents interest charged to the principal. This is due to the fact that interest on certificate loans is not required to be paid in advance. The interest rate is 6%. However, after January 1, 1937, the rate will be reduced to 4% according to a resolution adopted by the Convention this year.

Individual accounts are kept with each borrower, which is a subsidiary record and was reconciled with the control account kept in the general ledger. Only one item was found which exceeded the reserve, and this amounted to \$6.76 and is deducted under assets not admitted.

Assessments Due — \$1,604.93

The assets include the sum of \$1,604.93, which amount consists of current assessments due as of the date of this examination and which have actually been collected by the subordinate lodges but not yet remitted to the home office on said date.

LIABILITIES

Unpaid Claims

Death Claims — \$34,603.51

As of June 30, 1936, the date of this examination, there were 99 unpaid death claims for which the liability amounts to \$34,603.51, which are classified as follows:

91 adjusted	\$28,209.51
7 unadjusted	5,394.00
1 resisted	1,000.00
Total	\$34,603.51

All of the 7 unadjusted claims have since been adjusted and paid. The adjusted claims have also been reduced by \$2,579.27 subsequent to the date of examination. One claim for \$1,000.00 is being resisted and it appears that the Society is amply justified in this procedure.

It should be explained that the reason for the comparatively large number of unpaid adjusted death claims of record is due to the fact that in almost every case the beneficiary's address is unknown, or the beneficiary is a minor. In most cases it seems preferable to the beneficiary to wait for payment until of legal age instead of having a guardian appointed.

From the following schedule of unpaid death claims as of June 30, 1936, it will be noted that quite a few are of long standing, dating back as far as 1907:

Number of Claims—Occurred in	Amount

<

"NOVA DOBA"

GLASILLO JUGOSLOVANSKE KATOLIŠKE JEDNOTE

Lastnina Jugoslovenske Katoliške Jednote

IZHAJA VSAKO SREDO

Cene oglasov po dogovoru

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NO. 16

IZ URADA GLAVNEGA PREDSEDNIKA

Spoštovani mi bratje in sestre:—

Glavni predsednik Narodnega bratskega kongresa, Mr. S. H. Hadley, je proglašil ob 19. aprila in do 24. aprila Narodni bratski teden. Želja predsednika bratskega kongresa je, da v temu tednu posvetimo vse naše moči ter smernice našim bratskim organizacijam. Governor države Ohio je določil Narodni bratski teden od 30. avgusta do 2. septembra za državo Ohio, ob prilici konvencije Narodnega bratskega kongresa, katera se bo vrnila tiste dni v mestu Columbus, Ohio. Vsem bratskim organizacijam, katere so priključene tej organizaciji, je dana prilika, da baš te dni pokažejo ogromno moč, katero tvorijo bratske organizacije v tej deželi.

Jugoslovenska katoliška jednota je članica Narodnega bratskega kongresa ter ravno te dni obhaja svoj narodni praznik in se obenem priključuje skupni slavnosti vseh bratskih organizacij. Ob prvega aprila do tridesetega junija tega leta je določen po glavnem odboru naše Jednote čas naših smernic ter naših aktivnosti.

Druga mladinska konvencija je sedaj na našem programu. Vse priprave in načrti za to drugo našo narodno manfestacijo so v polnem razmahu. Prospektivni delegati so že na delu, da si čim preje pridobijo predpisano kvoto novih članov. Prva mladinska konvencija je dosegla svoj namen, radi tega je zadnja konvencija določila, da se naše mladinske konvencije vrše periodično na vsaki dve leti.

Po novem načrtu ima vsako društvo priliko poslati toliko delegatov kot samo želi. Glavno je, da prispektivni delegati pridobi 30 novih članov v mladinski oddelki ali 15 novih članov v odrasli oddelki. Zelo povoljne novice prihajajo od vseposvod o naši agitaciji, zadnji teden smo celo čitali, da je prvi dosegel predpisano kvoto nadrebudi mladenič in sobrat Anton Prime Jr. od društva št. 173 v Clevelandu, Ohio.

Radi tega apeliram, posebno na ona društva, ki do sedaj še niso prijavili svojih kandidatov, da to store nemudoma. Ko pride na vaših sejah z dnevnim redom k točki 7., prosim društvene tajnike, da precitajo ta moj apel na društveni seji, ter da se pri točki 18. dnevnega reda pomudit toliko časa, da tudi pri vašem društvu nemudoma imenujete kandidata za prihodnjo mladinsko konvencijo. Prepičan sem, da v tej kampanji ne bo nobeno društvo pasivno. Prepičan sem, da bomo vsi kot bratje in sestre pokazali svojo lojalnost napram naši Jednote ter šli takoj vsi na delo za svojo organizacijo.

Z bratskim pozdravom,

PAUL BARTEL,
glavni predsednik JSKJ.

Kandidati za mladinsko konvencijo

Dosedaj so glavnemu uradu prijavljeni sledeči kandidati za delegatstvo mladinske konvencije:

Društvo št.	1, Ely, Minn., Fred Tomsich;
"	2, Ely, Minn., Albert Pechaver;
"	6, Lorain, O., Victoria Kumse*;
"	21, Denver, Colo., Helen Okoren in Josephine Mauser;
"	30, Chisholm, Minn., Louis Ambrozich Jr.*;
"	31, Braddock, Pa., John Cvetan in Frank Regina;
"	33, Center, Pa., Isabelle Erzen;
"	37, Cleveland, O., Joseph Rudolf*, Lillian Rutherford in Edward Zalar;
"	54, Hibbing, Minn., Caroline Kern*;
"	57, Export, Pa., Mary Supansich;
"	66, Joliet, Ill., Frances Musich in Mary Russ*;
"	94, Waukegan, Ill., Frank Novak;
"	107, Duluth, Minn., Joseph Tomick;
"	120, Ely, Minn., Molly Koroshetz*;
"	132, Euclid, O., John Tanco Jr. in Dorothy Gruden*;
"	138, Export, Pa., Thomas Kuznik;
"	159, Cornwall, Pa., Frank Meze Jr.;
"	166, Indianapolis, Ind., Louis Znidarsic Jr.;
"	173, Cleveland, O., Anton Prime Jr.** in Albert Poklar**;
"	180, Cleveland, O., Frances Jean Kolar;
"	184, Ely, Minn., Robert Champa*;
"	229, Struthers, O., Virginia Mikolich*.

Kandidati, označeni z eno zvezdico, so bili že delegati na prvi mladinski konvenciji; kandidati, označeni z dvema zvezdicama, so pa že dobili dovolj novih članov, da so kvalificirali za delegatstvo druge mladinske konvencije.

VSAK PO SVOJE

(Nadaljevanje s 1. strani)

kih 25 let. Ako mož misli, da je s preziranjem vode dosegel kakšen rekord, se temeljito moti. Jaz poznam rojaka, ki si ne privošči čašč vode niti na vsakih 50 let enkrat!

*

Zapisano je, da kdor že ima, se mu bo še dodalo. Brivec Nick Turco v New Yorku, ki ima že 12 svojih otrok, je oni dan, ko se je vrnil s sprehoda, našel na pragu še trinajstega. Mož pa je menda misil, da je številka 18 nesrečna, in je najdenka izročil policiji.

*

V Indiji živi divjaško pleme Purarov, ki ima nekatere zelo cudne običaje. Med te običaje spada tudi, da mora ob prilikah kake svatbe eden svatov s puščico v nogu obstreliti nevestino mater oziroma bodočo taščo. Purari so sicer divjaki, vendar bi omenjeni običaj ugaljal tudi marsikateremu oženjenemu možu v civilizirani Ameriki. Vendar, kakor stvari stojijo, ni verjetno, da bi bil v to svrhu potreben amendment kaj kmalu sprejet.

*

V Birminghamu na Angleškem je vodstvo neke pivovarne obljudilo delavcem, ki se za primer vojne zapišejo v armado, garantirano delo, ko se vrnejo iz vojne, če bo pivovarna še eksistirala. To pa ni posebno širokogrudna obljava. Da bi pivovarna po vojni ne eksistirala, ni velike nevarnosti, toda veliko vprašanje je, koliko bivših vojakov bo po vojni eksistiralo.

*

V Roslyn, N. Y., je nastal med starši šolskih otrok in med učitelji hud spor glede učenja, da štorklje prinašajo otroke. Ena stranka trdi to, druga drugo. Morda bi bilo umestno to reč predložiti v razsojo vrhovnemu sodišču.

*

Ameriški listi so nedavno prinesli obširna poročila o francoski igralki in časniški poročevalki Magdi Fontangesovi, ki je tri mesece imela ljubavno razmerje z italijanskim diktatorjem Mussolinijem in ki je obstreli francoškega državnika grofa Chambruna, kateri ji je baje prepričel nadaljevanje tega razmerja. Seveda so o tej pikantni dogodbici poročali tudi skoro vsi slovenski listi v Ameriki. Slovenski listi v starem kraju so pa v tem oziru izpostavljeni strogi cenzuri. V ljubljanskem dnevniku "Jutru" sem te dni videl precej obširno poročilo o strelenju Fontangesove na grofu Chambruna, toda na krajih, kjer bi moral biti omenjeno Mussolinijev ime, so bele lise, ki molče trobentajo o strogi cenzuri.

Ameriški Slovenci bi se vpritočega tega lahko izprasevali, da li je Jugoslavijo še svobodna država, ali je pašiluk diktatorja Mussolinija!

*

V neki ameriški reviji sem čital, da je general Franco, polveljnik španskih rebelov, dne 6. novembra lanskega leta telefonično naročil restavracijam v Madridu, naj njemu in njegovim hrabrim vojakom pripravijo za drugi dan dobro kosilo. Od takrat je preteklo več ko štiri mesece, toda general Franco s svojimi rebeli še vedno zmanjša vrata na vrata Madrida. Juha tista 6. novembra naročenega kosila je gotovo mrzla in piščanci bi lahko spadali v razred kojelj.

*

Po parkih so zagoreli grmiči zlatega dežja kot cveteci kresovi. Razkuštrane glave starih vrb so se ovile v mlade zelene sanje. Trate so zelenle kot najčeščejši emerald. Črešnje in magnolie se kitijo s prelestnimi belimi in rožnato nadahnjenimi šopki. Vse to, prijatelji, je v počast vitezu Zelenemu Juriju in božanski Vesni, ki vrskajoča prihajata v deželo!

*

Naj reče kdo, kar hoče, fantje

pri društvu Ilirska Vila, št. 173 JSKJ v Clevelandu, Ohio, so par res gadje. Predno je kampanji petelin trikrat zapel, so imeli kvalificirana že dva delegata za mladinsko konvencijo! In, kakor pravijo, se še ne misljijo ustaviti!

A. J. T.

RAZNO IZ AMERIKE IN INOZEMSTVA

(Nadaljevanje s 1. strani)

ČUDNA BOLEZEN

V mestu Santa Ana, Cal., se zdravniki zanimajo za nenavadno bolezen 49 let starega beleza W. L. Morrisona, katerega koža je v teku par mesecev postala popolnoma črna. Mož ne čuti nikakih bolečin, toda nima teka in je zelo shujšal. Koža mu je začela črneti mesecu januarju najprej na rokah in v obrazu, polagoma pa se je črna barva razširila po vsem telesu. Nekateri zdravniki menijo, da izhaja bolezen iz jeter, ki izločujejo neko črno tvarino v kri. Bolesen je zelo redka in nenavadna in se običajno konta s smrtno.

NAPETOST V RUMUNIJI

Iz Rumunije se poroča, da je tamkajšnja situacija zelo napeta in da je morda prestol kralja Karla v nevarnosti. Fašistična organizacija "Železna straž" je baje nameravala izvesti državni udar in postaviti Karlovega brata Nikolaja na prestol. Kakor je bilo že poročano pred tednom, so bile Nikolaju odvzete kraljevske predpravice in je bil postavljen pod nadzorstvo. Aretiranih je bilo več zatrotnikov.

VOJNA V ŠPANIJI

Dino Grandi, italijanski poslanik v Londonu, je pretekli teden izjavil, da je Italija pripravljena razpravljati o odpoklicu italijanskih "prostovoljev" iz Španije. Zdi se, da se Italija boji splošne evropske vojne, ki bi se lahko izčimila iz španskega kaosa, ali pa se ne zanesе več na hrabrost svojih vojakov v Španiji. Poleg tega je zadnje čase tudi Francija in direktno namignila, da će bo Italija še nadalje pošiljala vojaštvo na pomoč španskim rebelom, ko Francija začela pomagati vladnih četam.

Blokada Španije od strani raznih držav bi se morala pričeti 19. aprila. Taka blokada, ki bi preprečevala obema bojujočima se strankama v Španiji dobiti vojaštva, orožja in živilja iz inozemstva, je bila že parkrat obljudljena, toda je dolješ še vedno ostala le na papirju.

Glasom zadnjih poročil so španski rebeli skoro na vseh frontah "kratko" vlekli. Le z baške fronte javljajo rebeli o nekih zmaga, katere pa vladna stranka zanika.

DEVET UBITIH

Na farmi Johna Waszaka bližu mesta Muskego, Wis., je eksplozija dinamita razdejala njegovo hišo in ubila vso njegove državino, namreč ženo in štiri sinove in štiri hčere, katerih starost je znala od treh do dvajset let. Na nepojasnjenu način je eksplodiral zavojnik, ki je bil spravljen v kleči. Gospodar je ušel smrtni, ker je bil pri hlevu, kakih 50 čevljev od hiše. Dinamit, ki je eksplodiral, je bil ostanek večje eksplodirajočih se strank v Španiji.

Ameriški listi so nedavno prinesli obširna poročila o francoski igralki in časniški poročevalki Magdi Fontangesovi, ki je tri mesece imela ljubavno razmerje z italijanskim diktatorjem Mussolinijem in ki je obstreli francoškega državnika grofa Chambruna, toda na krajih, kjer bi moral biti omenjeno Mussolinijev ime, so bele lise, ki molče trobentajo o strogi cenzuri.

*

Ameriški Slovenci bi se vpritočega tega lahko izprasevali, da li je Jugoslavijo še svobodna država, ali je pašiluk diktatorja Mussolinija!

*

V Londonu in Parizu razpravljajo o posredovanju za mir na Španskem. Po mnemu tamkajšnjih državnikov evropski posredovalci ne bi dosti dosegli, ker so vse večje evropske države smatrane za pristranske od ene ali druge bojujočih se strank v Španiji. Največ upanja na uspeh bi imelo posredovanje predsednika Zedinjenih držav, morda v zvezi z zastopniki drugih ameriških republik. Da-l bi bil predsednik Roosevelt pripravljen ponuditi posredovanje za mir v Španiji, ni znano.

*

ZDAJ PA SE HITLER!

Ni se še dobro poleg hudočasnega smeha zaradi Mussolinijeve ljubavne afere z neko bivšo francoško igralko, ko je prišel tudi nemški diktator Hitler na vrsto. Baje se je zagledal v znano filmsko igralko Pola Negri in je poslal na Poljsko agente, da poizvede, če Pola Negri ni židovskega pokolenja. Kot znano, je Pola Negri Poljakinja in njeno pravo rodbinsko ime je Apolonija Chalupiec. Omenjeno senzacionalno novico sta prinesla dva poljska dnevnika, eden v Varšavi, drugi pa v Katovicah. Poljske oblasti so oba lista zaplenile, češ, da ni dovoljeno žaliti vladarja druge države.

*

VEČ KRME ZA TOPOVE

Fašistična Italija si na vse načine prizadeva zvišati število rojstev v državi, da bi imela več prirastka in rezerve za vojake. Samci so obdavčeni in družine z večjim številom otrok so deležne raznih ugodnosti. Dosedanji rezultati pa menda še niso povoljni, zato je bil izdan nov odlok, po katerem bo vsakemu delavcu zvišana plača z rojstvom vsakega sina. Poleg tega se bodo novoporočencem dovoljevala državna posojila, znašajoča od \$52 do \$158, za začetek gospodarstva. Ta posojila se bodo odplačevala v dolgoletnih obrokih. Ob rojstvu prvega otroka se bo zakoncem leta 1935 se razpravljiva v letniku s prejšnjim izdajo.

*

Miss Schibbsin članek o "Priseljencih in njihovih otrocih" je le eden izmed mnogih razprav,

Jugoslovanska Katoliška Jednota v Ameriki

ELY, MINNESOTA

New Era

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

Nova Doba

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS

Current Thought

Tenpin Tournament

Next Sunday, April 25th, SSCU bowler-members from four states will assemble at the St. Clair-Eddy Alleys in Cleveland to roll tenpins in the third annual national open tournament sponsored by our South Slavonic Catholic Union.

Entries include lodge teams from states of New York, Pennsylvania, Ohio and Illinois. The last named will be represented by the very active Ladies of SSCU, auxiliary unit of Lodge No. 66, of Joliet. This group shall have traveled the most miles, about 400 in round numbers, in order to participate in the ever growing popular tournament.

While the chief attraction next Sunday will be tenpins — team events, doubles and singles — many participants look forward to such gatherings as a means of becoming better acquainted with members from other states. Also, to exchange greetings, as many shall renew old acquaintances.

Management of the spacious twenty-four alleys located at 12320 St. Clair Ave., has assured the SSCU that all will be in readiness to accommodate our members. Plenty of room is available for spectators at St. Clair-Eddy recreation parlors, and according to the out-of-town entries, a lot of extra room will be necessary as boosters are expected to accompany the teams.

The SSCU tournaments, both tenpins and duckpins, are anything but quiet Sunday afternoon affairs. Excitement reigns supreme, for each body of representative bowlers has its supporters, and most of us are familiar with the fact that support from the sidelines helps the bowlers to achieve higher scores.

A list of attractive cash prizes contributed by the SSCU will be awarded to those placing first and second in team events, doubles and singles. Medals and temporary possession of the tenpin plaque, also contributed by our Union, will be awarded the first place winners.

Additional cash prizes, obtained from the entry fees, will go to teams, doubles and singles winners, placing in positions lower than first and second. Fifty cents of each dollar entry fee shall go for this purpose. According to the present estimate, about six teams should share in additional cash prizes in the men's divisions, and three in the women's division. This is in addition to cash prizes for teams finishing first and second.

On Saturday, April 24th, George Washington lodge No. 180, of Cleveland, will observe its tenth anniversary with a dance, which will be held at Twilight Ballroom, 6025 St. Clair Ave. Members of this lodge invite all SSCUers and their friends in the neighborhood, and particularly the out-of-towners who will be in town next Saturday to take part in the tenpin tournament.

Sunday evening, following the tournament, a dinner will be served at Bridge Tavern, 694 E. 152nd St., where cash prizes and medals shall be awarded the winners. All those who wish to have dinner are requested to make reservations in advance to Nova Doba, 6233 St. Clair Ave.

BRIEFS

Colorado Federation of SSCU
lodges will hold a meeting Sunday, April 25, at Pueblo. Janko N. Rogelj, first supreme trustee, SSCU, of Cleveland will be in attendance. On Saturday evening, April 24, lodges Nos. 15 and 42, SSCU will hold a dance at Orel lodge hall on Northern

Ave. Proceeds of the dance shall go into the treasury of the recently formulated Federation. In visiting trustee Rogelj, the Colorado Federation will have a SSCU member who has been unusually active in all of the Union's Federations, including the Pennsylvania, Ohio and Minnesota.

Center Ramblers, No. 221, SSCU of Center, Pa. will have the largest out-of-town representation of any lodge to the third national SSCU tenpin tournament which will take place next Sunday, April 25, in Cleveland. This delegation is expected to arrive in Cleveland sometime Saturday. Ladies of SSCU from Joliet, Ill., representing No. 66, SSCU shall have traveled the most miles, about 400 each way, in order to participate.

Frank Golob, SSCU member of Pittsburgh, Pa. was the oldest individual to participate in the third national SSCU duckpin tournament held on April 11th in Pittsburgh. He is 63 years old.

Editor's Note

Continuation of "Blood and Battlefield", World War chronicle translated by Valentine Orehek, has been suspended in this issue, and will be resumed next week, if space permits.

Tournament Dinner
All bowlers, members and friends who wish to attend the Tournament Dinner Sunday evening, April 25, are requested to make reservations in advance to Nova Doba, 6233 St. Clair Ave., Cleveland, O.

The Tournament Dinner will be held at Bridge Tavern, located at 694 E. 152 St. A charge of fifty cents per plate will be made, and the management must know in advance the approximate number of guests it is expected to serve.

The committee in charge of the Tournament Dinner will greatly appreciate securing the necessary information in advance.

Cardinals Dance On April 24th

Struthers, O.—Hear ye! Once more the Cardinals are going to do some hopping to the musical strains of the Bergant Sisters. Yeah-man! sweet music and sweet women. Don't miss it or you will regret it. We hope to see our neighboring lodges present. How about it, folks?

The time has come when Cardinals again will soon be on the field of battle swinging bats and throwing balls. It looks as if the boys soon will have to loosen up. Yours truly will have to drop twenty pounds of excess weight in order to get in shape for the season. Our pool shark, Stan Pogačnik, has been keeping an eye on the ball all winter long.

Now that the juvenile campaign is on, let's all get behind it and enroll new members. Let's send our candidate as delegate to the convention.

All Cardinal members must return unsold tickets to me on April 23d. See you all at the dance.

Edward T. Glavic, Sec'y.

Slovene Institution Authorized By FHA

The St. Clair Savings & Loan Company, 6235 St. Clair Ave., Cleveland, Ohio, has been approved as a qualified mortgage under the National Housing Act, it was announced by Federal Housing Administrator Stern McDonald.

"In obtaining the standardized insured mortgage rated by the Administration's risk-rating system for its borrowing members, this thrift and home loan association may assure the citizen who wishes to own a debt-free home that the financing comes within his means, that the home is structurally sound, and that it is located in a neighborhood free from adverse influences," said Mr. McDonald.

In entering the mutual mortgage insurance system of the Federal Housing Administration, this association is also securing added protection for its shareholders by providing a means of having its mortgage investments insured.

The St. Clair Savings & Loan Company has served the thrifty and the home-owners of the Cleveland area since 1916 and has assets of \$701,460.12. Paul J. Schneller is its Secretary and Treasurer. The association is a member of the Federal Home Loan Bank System.

Interlodge Tennis

Cleveland, O.—All SSCU lodges are invited to join the Interlodge Tennis League which will have its first meeting on Monday, April 26, at the S. N. Home on St. Clair Ave., old building. Meeting will begin at 3 p.m.

Sam Richter, Chairman

LUCK? I never saw a lucky loafer. I never met a lucky liar. I never know a lucky learner. I never heard of a lucky lament. Did you? On the level, luck comes from labor, laughter and licking languor.

—Atlantic Currents.

Yes, Where?

Did anyone ever tell you how wonderful you are?"

"Don't believe they ever did."

"Then, where'd you get the idea?"

From the Office of Supreme Secretary

Exemption From Medical Examination

In order to give our juvenile campaign an added incentive and to make easier the work of our agitators and candidates for juvenile convention; the supreme board decided to exempt from medical examination all those applicants for membership in the juvenile department who reside in states where the statutes do not specifically require such examination. Therefore, pursuant to this decision, medical examinations for children shall not be required in the following states: California, Colorado, Illinois, Indiana, Kansas, Maryland, Michigan, Missouri, Montana, Nebraska, New Mexico, Oregon, Pennsylvania, Utah, Washington, West Virginia, Wisconsin and Wyoming. Children must undergo a medical examination in the following states: Idaho, Minnesota, New York and Ohio.

No child shall be accepted without a medical examination until the local secretaries have received new applications for membership, which will be forwarded in a couple of days.

In all states where a medical examination is not required the children will have to be looked over by the lodge secretaries because otherwise the applications shall not be approved.

ANTON ZBASNIK,
Supreme Secretary

Lodge No. 25

Eveleth, Minn.—The next regular monthly meeting of Lodge No. 25, SSCU will be held on Sunday, April 25. A large turnout of members is anticipated at this meeting, where

will come up for discussion the second juvenile convention campaign. Let us see if it isn't

possible for our lodge to send a juvenile delegate to the convention to be held at Ely. All you

juvenile and adult members

should be on hand to pick out

candidates so that your choice

will be the one to attend the

convention. Also, we would like to

see all the juvenile members

present at this meeting.

In Need of Sleeping Quarters

A large number of out-of-town bowlers and boosters are expected in Cleveland next Saturday evening, April 24, where they shall stay overnight in order to participate in the third national SSCU tenpin tournament the following day.

Sleeping quarters must be provided for the out-of-town guests and all those Clevelanders who have a spare room or two available are urgently requested to get in touch with Nova Doba office, 6233 St. Clair Ave., either by mail or in person.

The out-of-towners arriving in Cleveland Saturday evening will assemble at the Twilight Ballroom, 6025 St. Clair Ave., where the George Washington Lodge, No. 180, SSCU will observe its tenth anniversary with a dance.

M. L. Stepan, Sec'y

Juvenile Campaign

Soudan, Minn.—Not so long ago on one of my few regular visits to Ely I chanced to run across Little Stan, just by accident, or was it through force of habit. But it was Stan sure enough standing just behind a brand new Austin, 1938 model, with a pick in one hand and a shovel in the other. It seemed to me as though he was in the act of loading the back seat with ice collected from the city streets.

"What in the world are you up to Stan?" I asked. He looked up and said, "Why, hello Martin, do you know that our campaign for new members started April 1st?"

"Yes, I do," I answered. Well, Stan continued to shovel the ice from the street, explaining that he was making sure the city of Ely would be in shape for the second juvenile convention, after the campaign came to a close on June 30th. Stan further told me of the wonderful plans in store for the juvenile delegates. The exact details are being withheld, but Stan promised to relate every item through the pages of Nova Doba every week.

So, you juvenile candidates for delegate, get busy and secure your thirty new juvenile members and become delegates. Get the adult members of your lodge to assist you. Don't wait until they are ready to help you out, but go to them tomorrow and present your story to them.

Some of the arguments offered by prospective candidates for membership is to the effect that they already belong to one lodge, and they already are insured. To this I say, "what of it." Certainly they can carry the additional protection offered by our SSCU.

M. L. Stepan, Sec'y
No. 5, SSCU

With the Cardinals

Struthers, O.—Cardinals break into print again. This time with a delightful reminder of our April 24th dance, which will be held in the Croatian Hall on Lowellville Rd. Excellent music will be furnished by the Bergant Sisters orchestra of Lisbon, O.

Joe Zlogar and Frank Maizel are co-chairmen of the dance. We wish to see some of the members from lodge 108, SSCU of Youngstown and other neighboring lodges attend our dance.

Virginia Mikolich, our juvenile delegate in 1935, is trying hard to become a delegate to the second juvenile convention. Let's give her all the assistance at our disposal.

Our next monthly meeting will be held on May 14, at the home of John Pogačnik.

Rose Slabe
No. 229, SSCU

Lodge 5 Notice

Soudan, Minn.—Members of St. Barbara Lodge, No. 5, SSCU are notified of our next regular meeting which will take place on Sunday, April 25, at the usual quarters. The meeting will start at one p.m. and included in the business will be discussions on our lodge finances. Absentees to our previous meetings are particularly requested to be on hand. Hence, let us all be present at this assembly and voice our opinions on matters under discussion.

M. L. Stepan, Sec'y
No. 5, SSCU

SSCU Tenpin Tourney Starts 12:30 P. M.

Sun., April 25 at St. Clair-Eddy Alleys

Cleveland, O.—With some twenty teams expected to bowl in the third national SSCU bowling tournament next Sunday, besides doubles and singles, and with only six or seven hours of bowling available, it is imperative that all the participants strictly adhere to the following schedule. There can be no waiting for late comers, and those who fail to show up on time shall forfeit their entry. There is no alternative inasmuch as the schedule was worked principally to accommodate out-of-town bowlers who requested certain hours for bowling.

Two rounds of doubles and singles, and one round of team events will comprise the tournament. Bowlers will roll doubles first, on three consecutive alleys, and then continue with singles on the next three consecutive alleys.

In the men's division the first round of doubles and singles will commence at 12:30 p.m. sharp, and the following bowlers must be on hand at the alleys:

William Kosicek—Frank Jevitz	(Joliet)
Peter Batchen—Al Brumberg	(Gowanda)
Jos. Zelnik—Lloyd Phillips	(Gowanda)
Louis Rotar—Henry Zuzek	(Gowanda)
Louis Klancer—John Batchen	(Gowanda)
George Kovitch—F. Sluga	(Cleveland)
Joseph Kogoy—John Arko	(Cleveland)
Joe Kramer—Frank Opalek	(Cleveland)
Walter Guzik—Al. Jeleric	(Cleveland)
Mathew Molk—John Kardell	(Cleveland)
Joe Struna—Frank Oberstar	(Cleveland)
Tony Laurich—Mike Krall	(Cleveland)

At 2:30 p.m. the team events in the men's division will get under way. This means that all men's teams entered in the SSCU tournament must be at the alleys at the designated time ready to bowl. There can be no waiting for any bowlers, if the tournament is to go through on schedule. Bowlers again are notified that the St. Clair-Eddy Alleys are located at 12320 St. Clair Ave.

After the team events in the men's division have been rolled, the remaining entries in the doubles and singles events in this division will wind up the tournament.

In the ladies division, the doubles entry will begin at 1:00 p.m. and the following girls must be on hand ready to bowl:

Helene Strauss—Frances Strauss	(Gowanda)
Frances Zelnik—Isabelle Rotar	(Gowanda)
Mary Zakaitys—Molly Klancer	(Gowanda)
Helen Kozlica—Anne Munich	(Joliet)
Betty Stucin—Minnie Kogoy	(Cleveland)
Lucille Kosick—Lucille J. Jevitz	(Joliet)
Mary Perdan—Sylvia Jeleric	(Cleveland)

The ladies shall have alleys 19, 20, 21, 22, 23 and 24 to themselves in which to roll the three events.

The men shall have 18 alleys, Nos. 1 to 18 inclusive, in which to roll their three events.

G. W.'s 10th Anniversary Dance April

24th To Feature Leo Nowak's Music

Cleveland, O.—Ten years as an English-conducted branch of the SSCU will be fittingly observed by the George Washington Lodge, No. 180, SSCU next Saturday, April 24th, at the Twilight Ballroom located at 6025 St. Clair Ave. Leo Nowak and his orchestra has been engaged to furnish music for the lodge's Tenth Anniversary dance.

The G.W.'s will have out-of-town guests to help them celebrate their anniversary, for some of the bowler-members and boosters expect to be in Cleveland next Saturday and stay over to bowl the following day at the third national SSCU open tenpin tournament.

Admission to the G.W.'s dance is thirty-five cents. Dancing will begin at 8 p.m. Members of George Washington Lodge can look back with pride on the last ten years since its inception. In all activities expected of a lodge the G.W.'s came through with flying colors. In the field of sports, the Washingtons not only have entered teams in basketball, bowling and baseball—but further they were honored with championship teams in bowling, both in the local circles and as national SSCU champions during 1935 and 1936.

In 1933 and 1934, still depression years, the active George Washington Lodge sponsored pep rally meetings to which attended several hundred neighborhood friends and boosters.

John Kardell, Pres.

Let's Hear From Momma

</div

FIRST JUVENILE DELEGATE IS A VERY HAPPY BOY

LETTER FROM ANTON PRIMC IS ENTHUSIASTIC

By LITTLE STAN,
Juvenile Convention Campaign
Director

rest of the juveniles who are trying their best.

Your friend,
Anthony Prime, Jr."

Little Stan answered Prime's letter immediately. A seven-piece orchestra composed of SSCU members in Cleveland, gave birth to some sparkling ideas! What a hit such an orchestra would make at the convention! And they all could come if they qualified as delegates to the Convention by enrolling 30 new members! The campaign is only three weeks old, and a lot can be accomplished by June 30, the closing date of the campaign! Just an idea, fellers, let's see what can be done about it.

Meanwhile, official word was received at the home office that the next candidate for delegate from Lodge Ilirska Vila, No. 173 is Albert Poklar. Judging from the spirit of the members, Poklar will not be the last delegate from the lodge. Little Stan still has high hopes that the entire 7-piece orchestra will be able to come.

By the way, Anthony Prime's picture in the juvenile section last week was just dandy. Little Stan is quite sure that Prime will have no trouble at all getting acquainted with Ely's coeds. Heh, Heh!

The Magic Carpet Rides

Just itching to get away from an uncomfortable stall, the Magic Carpet whirrs slowly towards Little Stan, urging him to take it out for another flight throughout the nation! Here in Ely, a real April rain is soaking everything, and heavy clouds hide any trace of an April Sunday. Little Stan wonders if it would be safe to take the Magic Carpet out.

It doesn't take much persuasion to change Little Stan's mind as he loves to make these trips. Gleefully the Magic Carpet whirrs, as Little Stan is about to begin another thrilling journey.

First of all Little Stan jots down a few notes. He must pick up Sophie Kapelj, who wants to ride the carpet with him. He scans the Nova Doba, and jots down other names. All set, he hoards the impatient machine, and away.

Higher and higher into the air, almost out of sight. Above the clouds, the carpet sweeps above a peaceful world. Speed records don't mean a thing, as it just floats, swiftly, serenely, peacefully.

Alone for the time, Little Stan thinks about the 1937 juvenile convention. Questions pop into his mind. Will everyone try hard to become a delegate . . . not only try, but will they? Gee, they are going to have a marvelous time. Why can't everybody come. A break in the clouds chases these thoughts as Little Stan catches sight of Cleveland's famous Terminal Tower. Using it as a focal point he heads towards the home of Sophie Kapelj!

Slowly alighting, he gets off the carpet, and quietly steps into her home! There she is, seated in a nice cozy chair, evidently planning that memorable trip! Johnnie, her brother has his head cupped in his hands, also dreaming! They stare for a minute, and are dumbfounded to see Little Stan. Recovering from their surprise, they gleefully board the Carpet, and prepare to whisk away their thoughts above the clouds. Beginning in earnest, another trip with the Magic Carpet!

While still in Cleveland, the Magic Carpet insists that the entire group stop at Rudolfs. There's Joey and Lillian, both working to become delegates. They also want to come on the Magic Carpet excursion, but Little Stan thinks that it would be

"But believe me, I'm surely proud that I am a member of Lodge Ilirska Vila."

"Good-bye until we meet each other, and good luck to all the



Anton Prime, Jr.

Congratulations poured in on Prime, and he found himself featured in the headlines of the campaign—into National SSCU prominence. Little Stan himself wrote Prime a letter of congratulations, and when he received an answer just a few days later, he was as thrilled as young Prime. That answer indicated more than just the happiness to be the first delegate with a trip to Ely scheduled for next August—it also showed that Prime realized that the biggest part of his happiness came when he had completed his first quota.

Because he has fulfilled his quota and is now eligible, will he sit back and watch the others? No! Just listen to what he says in his letter from which Little Stan will print a few excerpts.

"Dear Stan:

"First of all I send you my best regards and I'm telling you how glad I was when I received your encouraging letter.

"I'm telling you I surely was surprised when I received a telegram from Mr. Zbasnik, our Supreme Secretary, sending congratulations that I am the first delegate for the next convention. I never expected to be the one!"

"Anyway, YOU BET I'M GLAD AND HAPPY THAT I AM GOING TO ELY and hope that you and I will have a good time together! (Stan: No question about that!!)

"You asked me to whisper to you how I got my new members. In getting them I do not know if I was just lucky or what, but I SURELY WENT AFTER THEM AND COAXED THEM TO JOIN!—by telling them how good the SSCU was, and all the good it does for them, and how nice it is to belong to our branch, Ilirska Vila."

"YOU BET I AM PLANNING FOR THE TRIP AND BELIEVE ME I AM STILL WORKING FOR MORE NEW MEMBERS FOR I WANT MY PAL TO COME ALONG WITH ME AND I AM HELPING HIM NOW! I think it is just too bad that our seven-piece orchestra cannot come along too, as I play the saxophone. My pal is the drummer, and all the rest of the boys belong to this Union, only some belong to other branches."

"But believe me, I'm surely proud that I am a member of Lodge Ilirska Vila."

"Good-bye until we meet each other, and good luck to all the

Report From Second Biennial Juvenile Convention Campaign Director

FIRST DELEGATE ANTHONY PRIMC JR., LODGE 173, CLEVELAND, OHIO

CANDIDATES

MINNESOTA

	Lodge No.
Ely—Fred Tomsich	1
'Albert Pechaver	2
Amelia Korosec	120
Bobby Champa	184
Justine Korent	200
Chisholm—Louis Ambrozich	30
Hibbing—Caroline Kern	54

PENNSYLVANIA

Turtle Creek—Isabel Erzen	33
Export—Thomas Kuznik	57
Lebanon—Frank Meze	159
Claridge—Mary Supancich	40
Braddock—Frank Regina	31
Broughton—John Cveton	31

OHIO

Cleveland—Lillian Rudolf	37
Joseph Rudolf	37
Edward Zalar	37
Frances Joan Kolar	180
Albert Poklar	173
John Kapelj	71
Sophie Kapelj	71
Euclid—John Tanko	132
Dorothy Gruden	132
Lorain—Victoria Kumse	6

ILLINOIS

Waukegan—Frank Novak	94
Joliet—Marie Rus	66
Frances Musich	66

INDIANA

Indianapolis—Louis Znidarsic	166
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COLORADO

Denver—Helen Okoren	21
Josephine Mauser	21

AND MORE COMING INTO THE HOME OFFICE DAILY!

The Campaign is only 21 days old! Early start is urged by everyone! Let's go to town with Little Stan, your Campaign Director!

Stanley Pechaver

Official Duckpin Tourney Scores

Pittsburgh, Pa.—The following are the official scores of the Third National SSCU Duck-pin tournament. In order not to take up too much space in the paper, I am giving only the five highest scores in the singles, doubles and all events.

MEN'S TEAMS

Lodge No.

26 St. Stephen	2346
221 Center Ramblers	2287
221 Center Ramblers	2281
196 Pittsburghers	2127
228 Electrons	2031
221 Center Ramblers	1974
221 Center Ramblers	1893
26 St. Stephen	1880
205 Jeff. Collegians	1800
40 St. Michael	1753
26 St. Stephen	1735
221 Center Ramblers	1691
12 St. Joseph	1679
196 Pittsburghers	1658

180 Geo. Washington	1644
26 St. Stephen	1587
40 St. Michael	1554
40 St. Michael	1530
40 St. Michael	1522
221 Center Ramblers	1520
221 Center Ramblers	1511

221 Centem Ramblers	1582
26 St. Stephen	1533
182 Ladies Lodge	1496
221 Center Ramblers	1412
221 Center Ramblers	1227
26 St. Stephen	1130

182 Steph. Eulert and M.	982
221 Tony Ekerl and Jos.	959
221 John Oberch and Robt.	954
196 Dick Berdik and Dr. J.	949
196 W. Antlojer and L.	888
221 Jennie and Frances	733
26 Eleanor Tomec and Ame.	707
182 Steph. Eulert and M.	706
221 Ber. Knafele and Fran.	661
221 Jos. Oberch and Cath.	582

182 Steph. Eulert and M.	706
221 Ber. Knafele and Fran.	661
221 Jos. Oberch and Cath.	582
182 Steph. Eulert and M.	582
221 Jennie and Frances	533
221 John Oberch	517
26 John Celan	515
196 Wm. Antlojer	504
205 Anthony Lombardi	492

182 Steph. Eulert and M.	533
221 John Oberch	517
26 John Celan	515
196 Wm. Antlojer	504
205 Anthony Lombardi	492

182 Steph. Eulert and M.	492

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ANNUAL STATEMENT

(Continued from page 6)

Lodge supplies	
Official publication	
Expense of Supreme Lodge meeting	
Legal expense in litigating claims	
Other legal expenses	
Furniture and fixtures	
Taxes, repairs and other expenses on real estate	
All other disbursements (specify purpose):	
Awards	
Fire Insurance premiums	
National Fraternal Congress Dues	
Gov't Surcharge and postage on checks	
Surety Bond premiums	
Transfer from Juvenile to Adult Expense Fund	
Miscellaneous	
Athletics	
Borrowed money repaid gross \$..... less amount bor- rowed \$.....	
Interest on borrowed money	
Gross loss on sale or maturity of ledger assets, viz:	
(a) Real Estate	
(b) Bonds per Schedule D	
(c) Stocks per Schedule D	
Gross decrease, by adjustment, in book value of ledger assets, viz:	
(a) Real Estate	
(b) Bonds per Schedule D (including \$..... for amortiza- tion of premiums)	
(c) Stocks per Schedule D	
Total Disbursements	
Balance before transfers	
Increase by transfers	
Balance	
IV LEDGER ASSETS	
Book value of Real Estate (less \$150.00 incumbrances), per Schedule A	\$ 22,530.77
Mortgage Loans on Real Estate, per Schedule B, first liens, \$.....; other than first liens, \$.....	None
Loans secured by pledge of Bonds, Stocks or other col- lateral, per Schedule C	None
Liens, loans or other credits on certificates of members	140,881.15
Book value of Bonds, \$1,904,483.95; Stocks, \$None), per Schedule D	1,904,483.95
Cash in society's office	\$ 200.00
Cash in transit to the Northern National Bank of Duluth, Minnesota	17,128.89
Deposits in trust companies and banks not on interest, per Schedule N	17,415.06
Deposits in trust companies and banks on interest, per Schedule N	5,087.93 39,831.88
Billings receivable, \$.....; Organizers' balances, \$.....	None
Total Ledger Assets, as per "Balance," column 6, page 3	\$ 2107,727.75
NON-LEDGER ASSETS	
Interest due, \$..... and accrued, \$.....	None
Interest on Mortgages	
Interest due, \$..... and accrued, \$.....	None
Interest due, \$750.00 and accrued, \$25,737.42 on Bonds not in default, per Schedule D, Part 1	26,487.42
Interest due, \$None) and accrued, \$3,776.52 on other Loans on certificates	3,776.52
Rents and interest due, \$..... and accrued, \$.....	None
Total interest and rents due and accrued	\$ 30,263.94
Market value of Real Estate over book value, per Schedule A	None
Market value of or investment—value (not including interest in item 15) of bonds over book value, per Schedule D	None
Market value of stocks over book value, per schedule D	1,501.56
Assessments actually collected by subordinate Lodges not yet turned over to Supreme Lodge	
All other Assets (give items and amounts):	
Books and Subscriptions	\$ 231.88
Office Supplies and Fixtures	10,500.00
Gross Assets	\$ 2,150,225.13
DEDUCT ASSETS NOT ADMITTED	
Balance due from organizers not secured by bonds	None
Deposits in suspended banks, less \$700.00 estimated amount recoverable	5,000.00
Book value of Real Estate over market value, per Schedule A	None
Book value of bonds over amortized or investment value, per Schedule D	27,780.30
Book value of stocks over market value, per schedule D	None
Interest due and accrued on mortgage loans (state basis)	663.66
Loans or other credits in excess of net value of individual certificates	231.88
Other assets not admitted, viz: Assessments over 60 days due	10,500.00
Office Supplies and Fixtures	44,175.84
Total Admitted Assets	\$ 2,105,049.23
V-LIABILITIES, RESERVES AND UNASSIGNED FUNDS	
Total unpaid claims and other current liabilities (specify basis of computation):	\$ 71,926.14
Total Reserves	\$ 1,582,088.75
Unassigned Funds	155,873.35
Total to Balance With Admitted Assets	\$ 2,106,049.23
VII—EXHIBITS OF CERTIFICATES	
Total Business in the Year— Illinois During Year [—Number—Amount—] [—Number—Amount—]	
Benefit certificates in force December of previous year	20,298 \$12,144,712.00 1,684 \$ 925,026.00
Benefit certificates written during the year	1,176 613,550.00 108 54,750.00
Benefit certificates revived during the year	92 55,200.00 5 4,000.00
Benefit certificates received by trans- fer during the year	None None
Benefit certificates increased during the year	906,675.00 97,981.00
Benefit certificates terminated, decreased or transferred during the year	21,566 \$13,720,137.00 1,777 \$ 1,081,757.00
Total benefit certificates in force December 31 of current year	20,348 \$13,045,138.00 1,657 \$ 1,017,430.00
Death reported during the year	166 126,929.00 16 12,785.00

Benefit certificates terminated by lapse reported during the year	534	284,050.00	49	23,950.00
Benefit certificates transferred reported during the year		8		5,500.00
Benefit certificates terminated by Cash Surrender, Expiry, Maturity and Transfer to adult reported during the year	518	253,699.00	47	21,686.00
Received during the year from members in Illinois: Mortuary \$13,098.74; Reserve \$None); Disability, \$1,087.75; Sick and Accident, \$7,898.60; Expense, \$3,740.98; Total, \$25,826.07.		10,321.00		426.00

benefits) from the Asset side and excluding the liabilities of such funds from the Liability side, except that the excess of the matured liabilities of such funds over the balances in them, if any, should be included as a part of the liabilities of the mortuary or benefit funds for valuation purposes only.

If the sick and accident benefits are valued, both the assets and liabilities of the sick and accident fund should be included in the Valuation Exhibit.

Borrowed money should be excluded from both the assets and the liabilities.

The ratio per cent of assets (actual and contingent) to liabilities (actual and contingent) should be shown for December 31, 1917, which is the first basic date for comparison referred to in the valuation sections of both the Mobile and New York Conference bills. The percentages should also be shown for the current and four prior years. In making comparisons of the above percentages of solvency between various years, the ratios for all years should, of course, be calculated on the same basis.

In connection with the Valuation Exhibit on the "Accumulation Basis"—Section 30 Method—use is made of a part of the Valuation Exhibit on the Section 29 Method—Basis other than Accumulation. In this case the latter Exhibit is not required to be completely filled out.

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

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

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

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

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

Do the laws of the society provide for the segregation and trusteeing of the reserves or funds of any class or classes of certificates excepting juvenile certificates? If so, specify same.—Juvenile only.

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

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

If so, specify the State and give the reference to the particular statutory provision. Answer: _____

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

If so, specify same. Answer: _____

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

If so, state the increase, or decrease, of the funds in the year 1936. Answer: Increase \$2,846.30.

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

1936 1935 1934 1933 1932

Death _____ Disability _____ Expense _____ Combined death, disability and expense _____

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

What proportion of first and subsequent years' contributions may be used for management expense? Answer: First year Expense Fund Assessments. Subsequent years _____

Are there any reserve liens (not certificate or premium loans) outstanding against certificates in force? Answer: None. If so, state face amount and rate of interest charged. _____

Are certificate liens or loans or premium loans granted? Answer: Yes. If so, state conditions and amount of each class of liens or loans outstanding. Answer: Restricted loans at 6% interest payable annually. Also state the amount of liens or loans outstanding at each rate of interest. Answer: \$140,881.15 at 6%.

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

(Signature) ANTON ZBASNIK

(Official Title) Supreme Secretary

Valuation report of the South Slavonic Catholic Union of America.

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

State the method of valuation used (whether level net premium, full preliminary term, straight modified preliminary term, Illinois Standard, etc.). Answer: N. F. C. class level not premium—others Illinois Standard.

Has the society during the past five years for any class of certificates changed its valuation procedure or formulae so as to affect its solvency percentage? No. If so, explain fully.

State the Mortality and Interest Assumptions employed in the Valuation.

Answer: (Use schedule A on next page.)

(a). Have the negative reserves on individual certificates been eliminated from the Valuation Exhibit? Answer: Yes.

(b). What is the total amount of negative reserves on individual certificates? Answer: \$5,065.42.

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

(c). Does the society charge redundant net rates of contribution, i.e., net rates in excess of the tabular net rates (on the basis of the mortality table and interest assumptions used in the valuation)? Answer: Extra 6c per mo. per 1000 on N. F. C. redundant at some ages.

(d). If so, state the amount of the present value of such excess contributions, and also state the intended purpose thereof. Answer: \$5,065.42.

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

(f). Has the requirement been complied with? Answer: _____

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

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

VALUATION EXHIBIT

(Section 29 Method—Basis other than Accumulation)

Assets—Actual and Contingent

(Excluding assets of expense and special funds)

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

Death only _____ \$ _____

Death and disability _____ \$ _____

Total _____ \$ _____

Assets available for payment of death losses determined as follows:

Admitted Assets, item 37, page 4 of annual statement (including loans and interest thereon secured by reserves or accumulations actually maintained on the corresponding individual certificates) \$2,106,049.29 less sum of general or expense funds \$8,772.98, sick and accident funds when not valued \$34,275.28, and special funds include all funds other than general or expense funds not available for payment of benefits \$ 2,961.22

Assets—Actual and Contingent—sum of items 36 and 37, above \$2,059,939.81

Liabilities—Actual and Contingent

(Excluding liabilities of expense and special funds)

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

Death only _____ \$ _____

Death and disability _____ \$ _____

See Sched A—Sick and accident

Adult forms 1,558,733.53

Juvenile forms 23,355.22

Contingency Reserve 155,873.35

Total \$1,737,962.10

Deduct liens and interest thereon, not included in Admitted Assets,

(Continued on page 8)

DOPISI

(Nadaljevanje s 3. str.)

Barberton, O. — Vsem članom društva sv. Martina, št. 44 JSKJ naznanjam, da bo naše društvo priredilo veselico v soboto 1. maja. Vsled tega je priporočljivo, da pridejo na sejo 25

