

The Young S. N. P. J.

PIONEER LODGE PICNIC.

The last event of the summer season given by the Pioneer Lodge 559 S. N. P. J., is to be a picnic and dance at Vidmar's Spring Forest Grove on Archer Road at Willow Springs, Illinois, Sunday August 22, 1926.

Games and races for men, women and children, starting at 1:30 P. M. sharp. Tug of war. Horse shoe contest. Baseball (soft ball) game—married men vs. single. Prizes awarded to winners. Grab bag event for children at 3:00 P. M.

Good music and dancing, starting at 3 P. M. and lasting into the night. Refreshments and drinks will be sold at the booth. Admission 25 cents per person, children free, at the gate.

Brothers and sisters, bring your fathers, mothers, sweethearts and friends. Bring prospects so that they will become members.

Come early in the morning by auto or street car so that you will not miss one minute of the good time in stores for you. Take any car to Archer Avenue; then Archer Car west to end of line; then board a Joliet or Willow Springs Car which stops at Spring Forest Grove in Willow Springs.

Publicity Committee, Pioneer Lodge No. 559.

PIONEER PICNIC EVENTS

- 1. 40 yd. race for boys under 10 yrs. of age.
2. 30 yd. race for girls under 12 yrs. of age.
3. 50 yd. race for boys under 14 yrs. of age.
4. 50 yd. race for girls under 16 yrs. of age.
5. 75 yd. race for boys under 18 yrs. of age.
6. 50 yd. race for single women.
7. 50 yd. race for married women.
8. 100 yd. race for single men.
9. 100 yd. race for married men.
10. Sack race for men and women.
11. Single horse shoe pitching; contest for men.
12. Double horse shoe pitching; contest for men.
13. Indoor ball game; single men vs. married men.
14. Grab bag for children under 14 yrs. of age.
Prizes for all events.

F. Heidenreich, Playground Director in charge of races and games.

Discussion on Initiatives

Initiative of Lodge 64.

Pittsburg, Kans.—It affords one much interest to view the various discussions of a most important and significant question, the initiative of Lodge No. 64. In reality I have only commenced my course, but having attended the Kansas State Teachers College regularly for 15 months, I feel fairly well acquainted with the ups and downs in the life of a college student.

This great institution has in a comparatively short time grown from an enrollment of 43 yearly to that of 5000 at present, with representatives from every state. In Kansas there are approximately 2400 Slovenians, yet in this college are to be found no more than 2 or 3. From further observation it is evident that the Slovenians apparently are not interested in higher learning, in this respect being far behind the Italian race of which there is a large number here. And in a period of 23 years of its existence this college has graduated not one Slovenian!

To substantiate my assertion, that the monthly health insurance rate should be graded according to occupation of the insured; age of the insured at time of admission into the association; sex of the insured and the benefit paid by the association to the insured; I introduce the following statistics for your serious consideration and deliberation.

Furthermore, there are many who cannot be expected to support higher learning until they cast aside their long formed superstitions concerning college students. Among these the idea is prevalent that the highest intellect is possessed by him who subscribes to a weekly paper. Again, it would be useless to argue with those who believe that a student goes merely to pass away time or secure the necessary preparation which will enable him to swindle the laboring class.

Initiative of Lodge 397.

The initiative of lodge 397, just like the prohibition, may be characterized as a harmful idea. Every member who considers himself possessed of gray matter what is known as "common sense" should vote against it.

Against it. The motives which inspired the sponsors for that proposition are ignorance, selfishness, and lack of intellectual integrity or honesty. We know that the initiative of lodge 397 is not based upon one sound insurance principle. It is based upon personal whims and blind pig philosophy. Protection against sickness is called health insurance, and statistics conclusively prove that the monthly insurance premium must be graded according to occupation of the insured; age of insured at time of his admission into the association; sex of the insured; and amount of benefit that is paid by the association to the insured.

The sponsors of that initiative never took into their consideration and their deliberation, not one of those insurance factors. As a matter of fact, the initiative of lodge 397 is a plunder by sick members upon the depleted "Sick Benefit Fund" of the S. N. P. J., because under that method of benefit payment, the S. N. P. J. will have to pay to the sick members about \$50,000.00 more annually than she does under the present plan. The initiative of lodge 397 provides for no additional monthly payment which means that the deficits in the "Sick Benefit Fund" will have to be covered by special assessments, thereby shifting the cost of the \$2.00 and \$3.00 per day sick insurance to the one dollar a day insured members.

The initiative of lodge 397 is harmful to the S. N. P. J., because nobody likes to pay special assessments. Special assessments make it very difficult to secure new members, especially among the young. The old members grumble every time they have to pay one.

From my observation of the Slovenian page, I would conclude, that the initiative of lodge 397 has sufficient number of seconds, so that it will be submitted to the referendum vote of the membership, whereas, the initiative of lodge 64 has not at the present time the sufficient number of seconds as required by the by-laws. This fact is something that we members cannot be proud of, because it reflects upon the entire association by inferring that the average mentality among our members is not very high, their reasoning power nil. The fact that such initiatives as of lodge 397 are submitted before the deliberation of the membership, is perhaps the best argument why the initiative of lodge 64 should be vigorously supported by every thinking member of the S. N. P. J.

Table A: Average Proportion of Cases of Sickness and of Sick Days According to Sex and Age. Includes columns for Age, Sex, Cases per 100 persons, and Days of disability per person.

This table conclusively shows that age and sex have an important bearing upon health insurance rates. But the S. N. P. J. makes no such distinctions in its by-laws. She accepts all members from ages 16 to 55 at the same monthly rate, although the risk of getting sick of a male applicant at age 55 is 266% greater than that of an applicant at age 20. This is calculated as follows: Risk at age 55 of getting sick is 58% as compared with that of applicant at age 20 of 43.8% plus the duration of sickness which for the applicant of age 55 is 12.3 days as compared with 6.1 day for applicant at age 20, the difference is 14.2% in the changes of getting sick, and of 6.2 day longer the duration of sickness, or a total difference in risk of 266%.

Common sense would tell you, that the health insurance rates ought to be graded according to age of admission of a person into the association, in five year period groups. No injustice would be done to any-

one, if the S. N. P. J. calculates its rates according to age of admission, because the applicant at age 20 has a longer expectancy of life and will pay into the sick benefit fund more than the person who joins at age 55. If the person at age 55 did not give a darn for the S. N. P. J. during his youth or middle age, I don't see why the S. N. P. J. should take him into the association, when he is broken in health, at a discount in his monthly rate of 266%. Let him carry the cost of his own risk.

Table B: Cases of Sickness per 100 Persons and Number of Sick Days per Person in Certain Industries. Includes columns for Industry, Cases per 100 persons, and Sick days per person.

Textiles... 69.9... 19.3
Paper... 55.2... 16.3
Printing & Publishing... 50.4... 15.8
Agriculture & Forestry... 60.8... 14.3
Clothing & cleaning... 41.0... 12.4
Hotels & restaurants... 40.9... 12.2
Office employes... 21.4... 7.0

This table demonstrates that occupation and sex are vital factors in health insurance and which should be expressed in the monthly rate. The risk of getting sick for an office employe (male) is 21.6% as compared with a stone-worker whose is 58.2% while the duration of sickness is 5.8 days for the office employe (male) as compared with 17.5 days for the stone-worker; or the total greater risk of the stone-worker is 81% greater than that of the office employe (male).

The argument in favor of such differentiation expressed in the monthly rate is that the greater risk is caused by the occupation, and because of that greater occupational risk, the worker draws higher wages. One reason for differentiation of wages is the fact that the risks in the various industries are different, hence, the workers are paid different wages because of their different risks.

Now, by yourself, compare the risk of a female office worker with the male, and that of a female textile worker with a male textile worker and you find that a similar difference exists as to sex.

From my general reading on the subject of health insurance, I discovered that the usual duration of benefit paid by the associations is only 26 weeks. Now contrast that benefit with that given by the S. N. P. J., which is full benefit for the first 26 weeks, then one-half benefit for the next 26 weeks, then again full benefit for as many months as for the number of years that you were a member in good standing prior to your last illness, then again one-half benefit until you recover.

Why, man alive, the S. N. P. J. is paying a pension and not health insurance. I've been informed that some members have been drawing sick benefits for as long as ten years. The number is small but constantly increasing. Still the S. N. P. J. has some members clamoring that the S. N. P. J. is not paying enough benefit to the sick members, and they want you to vote for initiative of lodge 397, which would mean an additional annual payment by the S. N. P. J. to its sick members of about \$50,000.00.

Who are the chief supporters of the initiative of lodge 397? Are they the sincere, loyal members? Or are they the chronic pensioners? Or are they the simulators? Poke beneath the surface, and you find that the clamoring is caused purely by ignorance, selfishness, and lack of intelligence and personal whim. I also discovered that the usual period before benefits are paid by the associations to the sick members vary from 3 to 7 days.

Recommendations. We find that the S. N. P. J. health insurance rates are not based upon any scientific insurance principles. That the S. N. P. J. Sick Benefit Funds are sick, very badly sick, and it is time for us to call in the doctor, who in this case are the workers of the brain who are called actuaries or statisticians. They will devise a system of records which would reflect the true condition of the Sick Benefit Funds and what rates should be set and what benefits should be paid. Such a system would

take about three years to install and perhaps would cost the S. N. P. J. about \$5,000. It is better to spend three thousand dollars and solve the problem once for all, because the Sick Benefit Fund has been a constant sore spot since her inception, and costs more than three thousand dollars annually to the S. N. P. J. If we consider the value of space consumed in Prosveta by unnecessary arguments, and the time consumed at the Conventions, and Supreme Board members' arguments over the causes for such deficits. All those discussions are ridiculous and foolish, because the debaters in all cases don't know the A. B. C. of health insurance rate making.

We also want a temporary remedy that would prevent special assessments before a system by experts can be installed, therefore, the Supreme Board should put before the membership an initiative increasing the period of non-payment from three to six days that would cause an annual saving to the S. N. P. J. of about \$75,000.00 and would insure the members that there would be no special assessments until the findings from the investigation by experts.

To the members that are interested in studying the problems of insurance more fully, I would recommend that they go to the public library and read: Huebner on "Life Insurance"; I. M. Rubinow—"Standards of Health Insurance"; and "Social Insurance"; I. G. Gibbons—"Medical Benefit in Germany & Denmark"; Gerald Morgan—"Public Relief of Sickness."

Richard J. Zaveritnik.

Learn to Read Slovene

I am writing this article to those who might be interested in learning how to read Slovene. I am certain that some of you have wished that you could read Slovene papers and books. As for the rest of the readers, I hope that I can arouse in them some interest in the Slovene language.

During the last school year I was conducting classes in Slovene language. The age of my pupils ranged from 10 to 30 years. During the year I found out that the young folks have a good understanding of the spoken language. This is true of all those boys and girls whose parents talk Slovene at home.

Now, I am coming to the point. Since you—the young American born Slovenes—I am all that myself—understand Slovene well and since you can talk and pronounce Slovene words just as well, why should you not learn how to read Slovene? The objections should be only of technical nature since the rest of them are null and void.

One of the superficial reasons for not learning how to read Slovene is the fear of the few hooks that are used in Slovene writing, and are not found in English writing. If you just get that fear out of your mind, you will learn how to read in no time.

In pronouncing the vowels the younger boys and girls often make the mistake in pronouncing the letter "j". It seems hard for them to remember that in Slovene this letter is pronounced as in "inn" or "feel", and never as in "ice".

There is, however, one phase in learning how to read Slovene which I admit, is somewhat difficult. This difficulty is in stressing the right syllable. My reason for admitting this difficulty is that there are no good general rules for correct stressing. I can give you one which is general, but not general enough. It is: Slovene words are generally stressed in the next to the last syl-

lable. If you follow this rule you will be fairly certain of correct pronunciation.

I have given you here very short directions for reading Slovene. I have not underestimated the difficulties. I know that you can easily learn how to read Slovene if you so desire. Wherever there are more of you, you can form a small club and get your father, your mother, or one of the Slovene leaders in your community to guide your efforts.

Brother President Patia Leaves Us

Springfield, Ill.—President Patia announced at our meeting Friday night that it was necessary to bid us farewell, much as he disliked to do it, as he was going to further his education in college this fall, either in La Crosse, Wisconsin, or at a point in North Carolina.

Brother Jim said that even as he could not be among us, we may rest assured that, "I will be always with you, in whatever you undertake." He promised to visit us whenever possible and to keep in touch.

Yes! That is like pushing Brother Jim, Daddy of the Lincolns, doing whatever his might. He was the fourth horseman of the American-speaking movement (for we had a football-player-president, too), and we dislike very much to part. But here is one consolation, he will be doing what he loves; and he knows he will be bettering himself and those about him.

Sunday we will have a picnic for members and their friends. Let us all be out, each and everyone of us. This is the last affair Jim will attend with us for sometime. The Picnickers will gather at the Slovenian National Home and let's have the members bring their cars, for we're motoring to Leger's Farm for the outing.

Publicity Committee, No. 567.

The Spokesman's Secretary

LETTER VI

In Which I Put On the Glad Rags.

DEAR MOM:

Well I am glad the family finds my letter interesting these things are sure different from anything that ever happened to me before and I guess to any girl from Camden New Jersey.

Well, I am having a funny time right now in the Elite Beauty Parlors. The girls is just ate up with curiosity they know I have got some big fellow on my string; somebody seen me with him somewhere and they cant make out why I wont tell. They say I'm a boob to think I can hide him they will sure track him down but I just laugh at them.

Well just now the phone rung and it was Mr. Edgerton, and he asked me if I could get off at five this afternoon and meet him and of course that wasnt easy because it is our busiest hour but he said it was a very urgent matter so I said I would try my best to be there.

Well, Mom, I am so rattled I can hardly talk and I says, "Mr. Edgerton, this aint right I hadnt ought to of let you do it." But he says real serious that the ideas I have give him is worth what he has paid and there wasnt no other way he could of got them. "But I didnt expect to

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he got me to meet him at five o'clock it was to get to some store before it shut up! Oh Mom he must of saw that my purse was empty the last time we went out and he must of got sorry about it. Anyhow we strolled down the street and there was the Bon Ton Store with all the lovely things in the windows and he kind of led me over to look and he says, "They make lots of pretty things now-a-days dont they." And I says, "Yes, they do," but kind of feeble because I wouldnt have him think I was thinking I would ever like to own such things. But he says, "Let's us go in and have a look at them."

So we went in and he went to the suit department and he says to the clerk, "My daughter finds the wintners in Washington more severe than she expected and she wants to get something nice and warm," he says, just like that and gee I nearly faints at the nerve of him. But of course I have got to go through with it so I says, "Oh, no, Papa, not now!" but he says, "Yes, right now, I insist."

So the girl takes one look at him and starts to bringin' out the expensive things and I gasps, "Oh, that will cost too much!" But he says, "You let me tend to this daughter," and so of course all I can do is to stand there. And so he gets me a tailored suit brown like I had on but oh what a difference there can be in clothes! It is soft and fuzzy and warm like it was an overcoat and yet it is lighter than my old suit!

And then he says, "We shall have to have a hat and things to match this suit," and then I starts to argue that my old hat will do but he says it wont and before I get through he takes me round to the shoe department and the glove counter—it is after the hours and the place is closed and the clerks is tired and looking cross but he cheers them up with a tip and so we finish the rounds. And I keep them all on and when I am going out you would not know it is the same girl that come in. The clerk wants to know where they shall send the old things and I don't dare to give the address because you see it had ought to be the name of some swell hotel so I says I am moving and I will send for them; and of course I will send myself tomorrow.

Well, Mom, I am so rattled I can hardly talk and I says, "Mr. Edgerton, this aint right I hadnt ought to of let you do it." But he says real serious that the ideas I have give him is worth what he has paid and there wasnt no other way he could of got them. "But I didnt expect to

YERNEY'S JUSTICE

Original title: "Hiapec Jarnej in njegova pravica."

English Version by Louis Adams.

On one of the bunks at a rough-looking individual; one could not say whether he was old or young; he had sparse, matted-up hair; a swollen, freckled face with a stubby beard. As Yerney entered, he blinked his eyes gayly, and said: "Welcome to our city, stranger! What are you in for? Steal something?"

Yerney looked at him with his sad eyes, sat on the other bunk, placed the bundle and the boots by his side and the stick in the corner behind the bed. The hoodlum blinked his eyes gayly and smiled; a good-for-nothing, no doubt, thought Yerney; the sort of man that one was not anxious to meet when alone on the highway.

"Why, what's the matter, old socks? Let's not grieve if they make us pay for our sins; it's justice, they say, so let's take it with a grin and sing hallelulahas to the judge." Yerney sat on the bunk, his elbows on his knees, his face in the palms of his hands.

"What kind of justice have they done to you?" asked Yerney. "Injustice! No injustice at all," he answered. "I stole and got caught at it, that's all. Do you think they'd tell me to keep what I stole and give a bonus to boot? It's enough that they give me a bunk and chow. The bunk isn't anything to brag about, and the chow, too, could be improved upon; but before I began stealing I didn't even have that. So don't think that I'm kickin'. How about you? You started kinda late, didn't you?"

THE SPOKESMAN'S SECRETARY.

(Continued from page 6.) He paid for them, I says and why should you work for nothing? he says. "I have got to keep close to the great heart of the plain people," he says, "and to know how they feel and talk and how else am I to do it? The only thing you got to be sure is that getting fixed up well don't spoil you so that you forget how the plain people feel."

prohibitionists was fusing because the boot-leggers want stopped the dries didn't like it because the job of enforcing the law was left to that banker that is in the cabinet—I never can remember his name but I keep thinking of Cantelope though that don't sound right. Well anyhow this Mr. Cantelope is the biggest manufacturer of whiskey in the country and the prohibitionists don't seem to think that he is the best one to catch the bootleggers and I says, "Well, you have heard the old saying about setting a thief to catch a thief." And Mr. Edgerton thought that was clever but he didn't think it was just the way the Spokesman would want to defend his friend the great banker in the cabinet.

SPECIAL ASSESSMENT NOTICE.

All members (except members insured for death benefit only) of the Slovene Nat'l. Ben. Society are hereby notified that a special assessment has been levied on all members for the months of September and November, 1926.

JAVNA GOVORNIČA

(Nadaljevanje s 5. strani.) Blaž Novak in ne vsi socialisti. Zakaj se je Blaž Novak obrnil na sodišče? Ohraniti si hoče kot delavec pošteno ime. Del. Slov. je dolžila Blaž Novaka, da je tat, da je osepilil jednoto itd. Blaž Novaku se pa najbrž ni zdelo umestno kavsati se po časopisih, in se pripraviti, ker ljudje dosti ne verjamejo v take prepire, pa se je obrnil na sodišče, tje, kjer je mesto za to, da se taki prepiri izravnavajo, posebno takrat, ako gre za osebno poštenje posameznika.

Kirn, član društva št. 518, zapustil dvorano in društveno sejo, vedoč, da njegova obtožnica proti br. Andrej Semrovu pride na tej seji v pretres ter ker br. Kirn ni pooblaštil nobenega izmed članov, da zastopa njegove interese, je s tem postala ta obtožnica, kakor prva, nič vredna. Br. Semrov je v par besedah povedal jedro iste obtožnice ter da se ne počuti popolnoma nič krivega, ker je omenil br. Kirnu, da je njegova zgodovina pri S. N. P. J. črna, kar tudi potrjuje priča, katerega je na razplogo. Br. Semrov povdarja, da kar se večraj zgori, je vse zgodovina; noče nobene porotne obravnave, ker prizna, kar je rekel, ter apelira na članstvo, da naj o tem glasuje. Ker se pa tožitelj ni hotel baviti a tem procesom ter je odšel iz dvorane, predno je zadeva prišla na dnevni red, postane stvar niča za naše društvo. Dalje je na priporočilo nekoga brata navzročilo članstvo glasovalo, da v bodoče vse finančne stroške, kateri postanejo potom obtožnic, od sedaj naprej trpijo poleg svoje kazni, katere je izdana bodisi potom prve ali pa višje instance, sami, to pomeni, da ako je tožitelj ali toženec kriv ali spoznan krivim, mora plačati društvo finančne stroške, kateri so ali bodo nastali glede teh korakov.

Cleveland, Ohio. — Zasedujem dopise, poslušam govornice, čitam v glasilu polnetne račune in se me loti vprašanje: Kako vsemu temu priti do zaključka? Stvar je v prvi vrsti težavna, v drugi pa bolj lahka. Sicer dobro vem, da bodo nastale kritike, ali ne pomaga nič — stari pregovor pravi: Svaka silo do vremena. Prvo in glavno je, zakaj toliko govoric brez pomena? Zakaj toliko primankljaja v bolniškem skladi? Kako se vidi iz poročil gl. odbora, je še vedno v bolniškem skladi primankljaj, akoravno je bila junija meseca naklada po 50c na dolar. Ta naklada ni pokrila niti en četrt primankljaja, pa je že drugi in večji, in to se bo dogajalo vedno in vedno v večji meri, ako ne bomo vsaj skupaj stopili na noge tem simulantom in rekli: Dovolj je tega, nič več, samo do tukaj! Pa vam, da se bodo oglasili gotovi elementi in zakrčali, da to ni bratstvo. Vprašam vse one, ali je to bratstvo, da nekateri lenuharijo in vlečejo velike bolniške podpore in da jih moramo nekateri zakladati ter segati v šep po dolarjih, ki jih moramo trdo zaslužiti in zalagati one simulanke, in to vedno in vedno? Ali je to bratstvo? To ni bratstvo, pač pa so to največji izkoriščevalci članstva in jednote. In naša dolžnost je, da jim stopimo na prste in preprečimo nadaljno izkoriščevanje. In sicer takole: Vsa društva, naj si bodo mala ali velika (večja bodo gotovo tako storila), naj si bi vpeljala svojo bolniško blagajno. Seveda se to vpelje, boste videli, da P. J. naj bi bili bolniški razredi centralizirani v manjšo sklade, in sicer po en ali dva dolarja dnevno, kot je sedaj po novih pravilih, a druge bolniške razrede naj bi se odpravilo. In društva naj bi si upeljala tudi tako, ako je mogoče, ako ni, naj bi se vpeljal samo razred po en dolar podpore dnevno. Dobro mi je znano, da bodo to storila večja društva, da ne bomo podpirali onih simulantov in izkoriščevalcev bratskih žuljev, ki živijo na svojega bližnjega kožo. In ako se to vupelje, boste videli, da bodo vsa društva nadzirala svoje bolnike, akoravno so si strici in tete, — kjer tu bo imel glavno vlogo dolar. In ako se to ne vpelje, ne smemo pričakovati, da bo kdaj manj naklad, ali da bodo popolnoma prenehale, temveč bo ravno obratno, in vedno več in več. To sem napisal iz svoje skušnjaje kot večletni tajnik. Kateri se zanimate za blagor članstva in napredek jednote, prinesite na svoje seje in razmotrivajte o tem. Slova jači, nesloga tlači!

GROZDJE IZ JUŽNE KALIFORNIJE! Razpošiljam najboljšje vrste kakor: "Mission", "Zinfadel", in "Muskatel" grozda, katero vsebuje 15% več sladkorja kot grozdje iz nevarnih krajev. Pišite ali brzojavite za cene in kodaž želite, ker trgavec se bliža. Priporočila od Joliet National Bank, ali pa Security Trust & Savings Bank, Hollywood, Cal. ANTON SITAR 1331 N. Milton Ave. Hollywood, Cal.

GROZDJE! - GROZDJE! Pošiljam grozdje v "Car Load" železniški voz in po zmerni redni ceni. Pišite mi za pojasnila sedaj dokler je čas; pišite na naslov: LAWRENCE MAUTZ 4301 S. Main Street Los Angeles - California

New-yorško grozdje Svoji dosedanjim odjemalcem in drugim rojakom naznanjamo, da bomo tudi letos razpošiljali new-yorško grozdje, katero daje najboljši sok za naš okus. Vedeti pa je treba, da ni vse grozdje v državi New York enako, čno daje boljši sok nego drugo. Naša 6-letna izkušnja v tem poslu in naše poznanje vseh vinorodnih krajev zagotavlja našim odjemalcem najboljšo grozdje. Naš zastopnik bo osebno nadziral vse pošiljave. Zaradi toplega vremena obeta biti kakovost new-yorškega grozđa izredno dobra, kakor že več let ne. Za nadaljnja pojasnila o cenah, plačilnih pogojih, o načinu razpošiljanja itd. pišite čim prej na JUGOSLAV AMERICAN CORP. 455 W. 42nd Street, New York, N. Y.

NOVI NASLOV Urodeci ure not dobijo od 11-2 in ostane večerji odobro. Pošiljanje, ura in ura vstopa od 1 do 2 ure. DR. JOS. V. GRAHEK Physician and Surgeon 303 American State Bank Bldg. 505 Grant St. at Sixth Ave. PITTSBURGH, PA. VŽIVAJTE DNEVE AVGUSTA POPOLNO! Veselo družbe se zbirajo v žumah, da se brezskrbno in veselo posabavajo ta mesec in islet v mesecu avgustu je pravi piknik, ure prostosti in počitka ter vilitka so, ako ste zdravi. Ampak to je tudi poletni čas slabih prave, zaprtnice in drugih železnih nerodnosti. Ne dovolite, da vam pokvarijo vaše poletne dneve, vzemite Trinerjevo groz-

VAŽNO je za vsakega rojaka, da vsa svoja notarska posla poveri edino izkušnemu notarju. Podpisni listi dolgotrajno prabno v izdelovanju kupnih pogojev, pooblastil, dolžnih pisem in obveznic, pogodbe vsake vrste, sporov in v prelozovanju stanja zemljišč ter v raznih drugih stvarih bodisi v Ameriki ali stari kraj. Pišite ali pridiite osebno. ANTON ZBAŠNIK, slovenski levali notar, 4905 Butler St., Pittsburgh, Pa.

PRODAJA ZAVITEK OSTANKOV! SAMO \$1.98 Zelo! Nišlih vroči nate inole priliče kupiti toliko vrednosti in dobro vrsto blaga. Nekaj čez vsako leto potrebujete!

ADAMS MAIL ORDER CO. Madison & Union Sts. Dept. 20 Chicago, Ill. HITRO ZDRAVLJENJE REV-MATIZMA. Kateri trpi na revmatizmu, naj si naroči Ferant liniment, ki mora popolnoma ozdraviti to bolezen v 48 urah. To zdravilo je že na tisoče ozdravilo in bo tudi vas, je edino zdravilo, ki mora popolnoma ozdraviti. Ta zdravilo so jamebena od Julien Ferant, under the fod and drug act, June 30, 1906. Cena steklenice: \$2.50. Vsa naročila naj se pošljejo na: John Dezelak, 301 Lincoln St., Nokomis, Ill. (Adv.)

BOLEČINE V MEHRJU Vsekolj pravega BANTAL MIDY Anestozirno zdravilo za prstane. Glavna so sredstva "Midy" Najboljši v vseh lekarnah.

ADAMS MAIL ORDER CO. Madison & Union Sts. Dept. 20 Chicago, Ill. HITRO ZDRAVLJENJE REV-MATIZMA. Kateri trpi na revmatizmu, naj si naroči Ferant liniment, ki mora popolnoma ozdraviti to bolezen v 48 urah. To zdravilo je že na tisoče ozdravilo in bo tudi vas, je edino zdravilo, ki mora popolnoma ozdraviti. Ta zdravilo so jamebena od Julien Ferant, under the fod and drug act, June 30, 1906. Cena steklenice: \$2.50. Vsa naročila naj se pošljejo na: John Dezelak, 301 Lincoln St., Nokomis, Ill. (Adv.)

OGLAS Ako potrebujete prave stroje! Barva se barvanje valjnih tkanin! Prodajam tudi pohištvene opreme na lahko odplačljive stroke. Trgovina s majhnim blagom. Prijazno spoznanje, se pripravljamo. Phone Irving 2100 N. E. ANTON ZORNIEK, Hermiston, Pa. (Pošiljam tudi v druge mestnosti.)

2) Ker je tožitelj br. Albert

Franklin, Kans. — Malokdaj pride iz naše naselbine kak dopis, zato se hočem jaz malo oglasiti, da veste, da smo še živ. Pohvalit se nimamo z dobrim. Kot se ališ od povsod, tudi tu delavci smiraj bolj tlačijo pod kapitalistični jarm. Pri društvu dobro napredjemo. Zmiraj imamo kakšnega novega člana ali pa iz mladinskega oddelka pride v članski. Zda smo izvolili tudi nov društveni odbor. Predsedništvo je prevzel brat Martin Barložnik, tajništvo pa John Bogataj.

Chicago. — V pondeljek zvečer je napadel pes, ki je last Franka Pavlika, 1749 W. 17th St., tri otroke, in sicer osemletno Mary Nezgoda, enajstletno Jennie Cesielski in enajstletno Walterja Bartzca. Otrokom je prihitel na pomoč 40-letni Steve Kraipa, ki ga je pes tudi ugriznil, kakor je ugriznil vse ino menovane tri otroke. Policija je pa ujela ter ga izročila konje, dercu.

narodnega doma v Clevelandu, O., ki prosil, da bi...
jednota pomagala poravnati del stroškov, ki jih je...
dom imel s tem, da je jednota radi popolne gotovosti...

Gl. tajnik br. Turk poroča, da ima v smislu sklepa...
za združje konvencije predložiti pravila mladinskega...
oddelka v obdobju... Najprej mora poročati, kaj je...

Orma seja. 17. julija 1926 popoldne. Br. predsednik...
Navzoči vsi tisti kot na prejšnji seji, razen br. dr. Kerma...

Seja gl. odbora sklene, da obseja vsake obdobje od strani...
katerihkoli gl. odbornika proti drugemu gl. odborniku...
ali odborom, ako izvirajo iz maševalnih nagovov, in nadalje...

Br. Turk predlaga, da se spremeni pravila mladinskega...
oddelka v toliko, da se bo v točki 8 glasilo, da se morajo...
poslati certifikati do 20. in pa 15. kakor sedaj, v mesecu...

Gl. tajnik br. Turk poroča glede dvajsetletnega zavarovanja...
da aktuar še ni dovršil vsrta dela. Do 1. januarja 1927 bo vse izvršeno, nova vrsta zavarovanja pa bo itak...

Br. Cankar poroča, da ima še nekaj pršen, ki pa so s ravnanjem sprejemnim zaključkom smatrane za rešene...
Gl. tajnik br. Turk poroča o bivšem članu Štuklju. Star je kakih 57 let in velik siromak...

splošna stavka neizogibna. Ker tvorijo našo jednota...
po večini predloženi, je seveda naša dolžnost, da stojimo ob njih...
trajkemu hojo za njimi ter nudimo vsa naša pomoč...

Br. Turk predlaga, da se spreminja pravila mladinskega...
oddelka glede točke: Točka 5 se naj spremeni v toliko, da se bo glasilo: "Zdravniške stroške za preiskavo plača predlec sam..."

Br. Turk predlaga, da se spremeni pravila mladinskega...
oddelka v toliko, da se bo v točki 8 glasilo, da se morajo...
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podpornimi organizacijami ter da se sestavijo tri vprašanja na gl. odbore drugih jugoslovanskih organizacij, in sicer 1) Ali so pripravljene sprejeti enoten (standard) lestvico za bolniške podpore? 2) Ali so pripravljene sprejeti enoten sistem pri dobivanju novih članov? 3) Ali so pripravljene vstopiti v zvezo jugoslovanskih podpornih organizacij?

Br. Novak omenja, da so o nekaj sličnem že govorili v gl. uradu, in da ni nobene dvoma, da bi bila taka zveza priporočljiva in koristna. Podpira predlog br. Somraka.

Br. Turk pravi, da smatra za pravilno, da tisti sklad upravlja gospodarski odtok. Br. Alesh predlaga, da seja izjavi, da smatra gospodarski odtok za gospodarski sklad mladinskih določil. Podpirano in soglasno sprejeto.

Br. Turk predlaga, da se spremeni pravila mladinskega...
oddelka v toliko, da se bo v točki 8 glasilo, da se morajo...
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poslati certifikati do 20. in pa 15. kakor sedaj, v mesecu...

Br. Goršek predlaga konec debate. Podpirano in brez ugovora sprejeto.
Predlog br. Hrsata, da se sprejme prečitano izjavo, sprejet s 14 proti 2 glasovoma.
Br. Trčelj želi pojasniti, kako izobraževalno delo vrši gl. odbor v smislu načelne izjave?

okroju a sistematičnim delom jednote in socialistične stranke nazadnjaški duh potlačen popolnoma k tlom.
Br. Abram omenja, da so gl. odborniki veliko storili, kar se tiče izobrazbe, zlasti pa glede predavanj, toda dejstvo je, da se ljudje ne zanimajo posebno za predavanja.
Br. Alenu se zlika izobrazbe ne zdi žalostna, kakor si jo nekateri predstavljajo.

stične stranke in simpatičarji. Invrtili so velika dela in veselo dejstvo je, da ni na nobenem teh delavcev mada, da je izkoristil jednote ali ljudstvo.
Pozabili ne smemo, da je masa ignorančna ter da ovira prosvetno delo.
Br. J. Zavrtnik opisuje razmere in boje se iz časov, ko je bil borec za delavske interese v starem kralju, nato boje od postanka jednote dalje.

Br. J. Zavrtnik opisuje razmere in boje se iz časov, ko je bil borec za delavske interese v starem kralju, nato boje od postanka jednote dalje.
Br. Somrak povdarja, da so njegovi nameni dohri in koristni.
Br. Trčelj predlaga, da odbor — obstoječ v smislu predloga br. Zajca iz upravnega odseka in po enega člana gospodarskega in nadzornega odseka — od-

br. zapisnik se j ter odloči, kaj gre v javnost. Podpirano in soglasno sprejeto.
Br. Alenu predlaga, da se razprave o običajnih prihodjih name v izdripih.
Br. Trčelj predlaga, da se sprejmejo zapisniki vseh sej, kateri se niso bili sprejeti, ter da se poveri tozadevnemu odboru, da jih uredi.

Mr. Frank Zaits, Chairman, Audit Committee, Slovene National Benefit Society, 2657-2659 South Lawndale Ave., Chicago, Illinois.
Dear Sir:
In accordance with your request, we have made an examination of the books of account and relative records of the Printing Department of the Slovene National Benefit Society, for the six months ended June 30, 1926, and now submit our report consisting of the following:

EXHIBIT "A" SLOVENE NATIONAL BENEFIT SOCIETY PRINTING DEPARTMENT BALANCE SHEETS AS AT JUNE 30, 1926, AND DECEMBER 31, 1925. Table with columns for June 30, 1926, Dec. 31, 1925, and Increase/Decrease. Categories include ASSETS (CURRENT, FIXED) and LIABILITIES AND CAPITAL.

EXHIBIT "B" SLOVENE NATIONAL BENEFIT SOCIETY PRINTING DEPARTMENT COMPARATIVE PROFIT AND LOSS STATEMENTS FOR THE SIX MONTHS PERIODS ENDED JUNE 30, 1926 AND DECEMBER 31, 1925. Table with columns for June 30, 1926, Dec. 31, 1925, and Increase/Decrease. Categories include SALES, GROSS OPERATING PROFIT, SELLING AND ADMINISTRATIVE EXPENSES, and NET OPERATING PROFIT.

EXHIBIT "C" SLOVENE NATIONAL BENEFIT SOCIETY PRINTING DEPARTMENT MANUFACTURING COST OF SALES FOR THE SIX MONTHS PERIODS ENDED JUNE 30, 1926 AND DECEMBER 31, 1925. Table with columns for June 30, 1926, Dec. 31, 1925, and Increase/Decrease. Categories include OTHER INCOME, MATERIALS, FACTORY EXPENSES, and MANUFACTURING COST OF SALES.

EXHIBIT "D" SLOVENE NATIONAL BENEFIT SOCIETY PRINTING DEPARTMENT PROFIT AND LOSS STATEMENT. Table with columns for June 30, 1926, Dec. 31, 1925, and Increase/Decrease. Categories include INCOME, COST OF PUBLISHING NEWSPAPER, and NET PROFIT OR LOSS FOR PERIOD.

SLIKA IN PRILIKA. (Beogradska omladina pri Mussoliniju.)
Da ne bom pretiraval, posnema desolovno is beogradske "Politike":
30 beogradskih študentov arhitekture je izkoristilo začetek počitnic in so se s profesorjem na čelu podali v Italijo in Rim.
Zdaj so se vrnili. Usta so jim polna hvale. Toda ne govorijo o umetnosti in lepota. Te omenjajo le mimogrede. Pač pa vam najprej povedo:
— Fotografirali smo se s Mussolinijem!
Ravno one dni, ko so se mučne beogradske konvencije obravnavale v Narodni skupščini, je kratek radiogram agencije Stefani javil svetu, da je skupina jugoslovenskih dijakov prošla za sprejem pri italijanskem diktatorju in da jih je on čer dva ali tri dni res sprejel, jim držal nagovor, oni pa so ga prirčno pozdravljali. Ravno one dni, ko je vsa javnost rasburjano gledala, ali bo čast naroda rešena; ko so naša primorska mesta ječala, da jih ne laročimo tujeu na milost in nemilost; ko je staro pokoljenje, ki je ustvarilo to veliko dravo, drhtečega arca takalo, da čuje močni glas bodočih njenih branilcev, njene omladine... A mosto vsega tega je radiogram javilaj širom sveta, da je jugoslovenska omladina šla poklonit se vodji in ga je pozdravila s vzkliki...

These we CERTIFY to be correct, and that the books are in agreement therewith, subject to the comments hereinafter made.
Yours very truly,
WM. W. THOMPSON & CO., Certified Public Accountants.

COMMENTS OPERATING RESULTS
The Printing Department made a Net Operating Profit for the six months ended June 30, 1926, of \$6,111.72, as compared with the Net Operating Profit for the six months ended December 31, 1925, of \$9,230.85, a decrease of \$3,119.13. Details of Operating Results, together with percentages, are given in Exhibit "B" of which the following is a summary:

1) Net Sales show a decrease of \$8,533.05, or 16%; the principal decrease, per Exhibit "B", being in Sales to S. N. P. J. (Job Work), which have decreased \$7,735.41.
2) Gross Profit shows a decrease of \$3,189.56, or 3.24% of sales. This decrease would indicate that due to decreased production and sales, your costs have increased, without a corresponding increase in selling prices. Following is an analysis of your Factory Overhead for the two periods:

3) Total Expenses, taking them as a group, show a percentage increase of .42% of sales; General and Administrative Expenses having increased .48% of sales, and Selling Expense having decreased .06% of sales.
4) The resulting decrease in final Net Profit of 3.32% of sales is accounted for as follows:

BALANCE SHEET
We also submit the following summary of Balance Sheets, showing increases and decreases for the six months' periods ended June 30, 1926 and December 31, 1925, respectively, details of which are clearly set forth in Exhibit "A" of this report.
ASSETS
Cash, Receivables and Merchandise Inventory \$27,195.50 \$19,274.77 \$7,920.73
Fixed Assets—Less Reserve for Depreciation 41,040.82 42,428.54 1,387.72
Deferred Assets 505.01 50.31 454.70
Total Assets \$68,742.33 \$61,753.62 \$6,988.71

