

Our Front Facts Worth Knowing About the SNPJ Protection

By Louis Beniger

The Slovene American National Council has just issued a pamphlet, entitled "The Italo-Yugoslav Frontier."

In this pamphlet, two articles are reprinted from Free Europe, a review published in London. The first article was written by Ivor Thomas, member of British Parliament, and the second by Mato Vucetic. Introduction was written by Louis Adamic, who says that the two articles "deal with one of the most important European border problems that will face the statesmen of the United Nations after the end of World War II."

Adamic adds that Thomas' article "is interesting, but, for my part, I share Vucetic's disagreement with him pertaining to Trieste. . . . I feel that Trieste belongs—economically and traditionally—to Slovenia and to the Yugoslav Federation of which Slovenia is going to be a part. And I have no doubt that that, too, is the idea burning in the minds of the Slovene Liberation Front and the larger Liberation movement of the Yugoslav peoples."

There is no doubt that Adamic expresses the feeling of all Slovenes interested in the problem of Trieste.

The only just solution of the problem is by including Trieste into a United Slovenia. Any other "solution" will be another Danzig, it will be another Fiume, which was forcibly acquired by Italy after World War I.

At this point it is interesting to note that Mr. Ivor Thomas concedes the fact that in the Slovene and Croat Primorje (Coastland) there are more than 300,000 Slovenes and Croats to 300,000 Italians. Yet, he thinks that Trieste should be given to Italy just because in the city itself the Italians are in the majority. Evidently, he completely disregards the fact that this majority is an artificial one, and he is willing to sacrifice the Slovenes and Croats living in the city and in the immediate hinterland to the mercy of the Italians—the same Italians who during the past quarter century have proved that they are incapable of ruling a minority.

Mr. Thomas' "arguments" in his article can be considered as shallow propaganda in the interest of Italian imperialism. . . .

On the other hand, Mato Vucetic's views expressed in opposition to Thomas' theory, are self-evident truths.

"It is impossible to solve the problem of Primorje on strictly ethical lines," says Vucetic. "Any territorial partition of this region would undermine its economic development. No one can contest that Primorje with Trieste does organically form an inseparable economic entity linked with its immediate hinterland, which is Yugoslav, and its remote hinterland, which is Central Europe, and full transit facilities should therefore be accorded to all Danubian nations. On the other hand, not a single part of Primorje could derive any natural economic advantage from an organic link with Italy. This has been largely proved since 1918. Its complete detachment from Italy would at the same time right an ethical injustice, a political mistake and an economic absurdity."

The SANC is to be congratulated on issuing this timely pamphlet. In view of the fact that this is "one of the most important European problems," according to Louis Adamic, and I agree with him, it should be the duty of SANC to devote more time and energy to this burning problem—now!

Juvenile Circles of the SNPJ

By Michael Vrhovnik, Juvenile Director

The SNPJ issues three attractive forms of life insurance protection to adult members. These are Ordinary Life (G-1), Twenty Payment Life (G-2), and Twenty Year Endowment (G-3) certificates. The most common and widely used of the three is Ordinary Life. More people own and are familiar with the protection it offers than any other form of life insurance.

The Ordinary Life certificate requires the smallest monthly payment during the lifetime of the member and the face amount is payable at death. Ordinary Life is particularly useful and desirable for those who need protection and yet do not have a large amount of money to spend for life insurance. In other words it is recommended for individuals and families with low incomes.

Next to Ordinary Life, the Twenty Payment Life certificate is one of the most common forms of insurance protection. It is a very popular plan especially at the younger ages. Assessments are paid for only twenty years, but the protection continues until death occurs and its cash and loan values keep right on growing year after year. The Twenty Payment Life certificate is recommended to persons who desire to pay up their life insurance while earning power is greatest.

The newest and also most expensive of the three forms of protection offered by the SNPJ to adults is the Twenty Year Endowment certificate. Its popularity is limited mainly because of the high cost. It is recommended for persons who desire to combine life insurance protection with savings by means of systematic monthly payments. The face amount of the certificate is paid to the insured in cash at the end of twenty years or, if his death occurs before then, it is payable to the beneficiary(ies) of the member.

All three certificates have these values in common. They are sometimes referred to as non-forfeiture values. As soon as assessments have been paid three full years, the certificates provide for the following options: The first option is Cash Surrender or Cash Loan, the second is Paid-Up Insurance, and the third is Extended Term Insurance which automatically goes into effect when a member fails to make his second consecutive monthly payment of assessment. In order to borrow money on any one of the three certificates, or to cash it out, or to take Paid-Up Insurance, application must be made to the Society on forms furnished for this purpose.

Here is a short lesson on non-forfeiture values. Let us suppose three members are admitted into the Society, each insured for \$1,000 at the entry age of 35 years. One takes out the cheapest plan—Ordinary Life, the second takes the Twenty Payment Life plan, and the third the Twenty Year Endowment. After paying assessments for 15 years continuously at monthly rates of \$1.91, \$2.61 and \$3.86, respectively (each including 15 cents expense element), they decide to drop membership in the SNPJ and each one requests information on the optional values of the certificate under which he is insured.

The local lodge secretary, after checking the values carefully and, if in doubt, verifying them with the main office, is able to advise as follows: The member with the Ordinary Life certificate is entitled to a Cash Surrender or Loan Value of \$199.85, or he can have a Paid-Up certificate for \$393.00, or be insured under the automatic Extended Term Insurance option for the full face amount (\$1,000) for a period of 13 years and 316 days with no assessments to pay.

The member insured under the Twenty Payment Life certificate is entitled to Cash Surrender or Loan Value of \$367.22, or a Paid-Up certificate for \$722.00, or be automatically insured for the face amount (\$1,000) for 24 years without any further payment of assessments. . . . Under the Twenty Year Endowment certificate the optional values are \$656.57 for Cash Surrender or Loan \$758.00 for a Paid-Up certificate, or 5 years and \$736.00 in cash as Extended Term Insurance, exempt from assessments.

It is understood, of course, that the non-forfeiture or optional values of the three SNPJ adult certificates vary in accordance with the amounts of insurance carried, number of years of payment, and the choice of plan. The more one is insured for, the longer one is a member, the higher the plan of insurance, the greater will be the values of the certificate. The only exception is that the Term Extended Insurance option is not affected by the face amount of insurance, but only by the length of membership and plan of certificate.

It is interesting to note that under the Ordinary Life certificate (described in the foregoing paragraphs), the total amount of assessment paid in 15 years at the rate of \$1.91 monthly is \$343.80. If we consider the Cash Value of \$199.85 and deduct it from the total, we get a balance of \$143.95 which can be taken as the actual cost of the insurance for the entire 15 year period. . . . In the case of the Twenty Payment Life certificate at the rate of \$2.61 per month, the total assessment payments amount to \$469.80 for the 15 years. Subtracting the Cash Value of \$367.22 from that amount, we have a remainder of \$102.58, as the actual cost. And for the same period of years, the assessments for the Twenty Year Endowment certificate at the rate of \$3.86 a month amounts to \$694.80, while the Cash Value is \$656.57, leaving as the actual cost balance only \$38.23. If Paid-Up values are used for comparison, the difference is even more favorable to the insured. If automatic Extended Term Insurance is allowed to go into effect in preference to Cash or Paid-Up values and death occurs prior to the expiration of free insurance, there is an even greater difference, but this time in favor of the beneficiary(ies). The interest accumulation makes the difference in cost. The higher the monthly assessment payments, the more rapid the interest growth. . . . On top of all that has been stated for the non-forfeiture or optional values, there is one other favorable item which must not be overlooked for the future and that is the possibility of free assessments or dividends from the surplus reserves of the Society. This will further off-set the actual cost of insurance to the member.

All things considered, there is nothing like a well-managed, honestly operated fraternal benefit society. It is cooperative insurance working at its best. The SNPJ is an \$11,000,000 organization, giving protection to over 64,000 adults and juveniles, with more than \$44,000,000 of insurance in force, every dollar of which is adequately secured. In fact, the SNPJ has 27% more money in reserve than is needed to cover all liabilities or obligations. That is why we wholeheartedly recommend our forms of insurance to your relatives, your friends, your neighbors and fellow-workers. Ask them to join the SNPJ, a workingman's fraternal benefit organization that is wholly sound financially, secure in its protection, and liberal and progressive in principle. Have them join now in the 40th Anniversary Membership Campaign and help to give greater strength to SNPJ unity, security and purpose.

Official Proceedings

By Peter Elsh

SNPJ EXECUTIVE COMMITTEE Meeting of June 7

Meeting was called to order at 1 p. m. All officers were present except secretary of sick benefit dept., who was vacationing. Minutes of the previous meeting were approved as read.

President read a letter from district vice-pres. Tomsic, who was delegated as speaker to represent the Society at the 40th anniversary celebration of the SNPJ given by Lodge 31, Pueblo, Colorado. Attendance at the affair was exceptionally large and the celebration proved to be very successful.

He also read a letter from Brother Kurnik, Lodge 304, San Francisco, California, who reports that the members of their lodge are planning to sponsor a 40th anniversary celebration August 6 and they ask for the use of the Society films. Request approved.

The Eastern Ohio and West Virginia Federation will celebrate the 40th anniversary of the SNPJ in the fall and they ask for the use of the films and for Juvenile Director as speaker. Requests approved.

Secretary also reported that Frances Cirar was hired for office help in place of Betty Resek who resigned.

Treasurer reported on the 40th anniversary of the SNPJ celebrated by Lodge 85, Republic, Pa., May 28. The affair could have been a much greater success had local authorities not prohibited the holding of a dance. Since there was no time to make a change in the date, many people who came from neighboring lodges, expressed disappointment because of this. Despite this handicap many came and stayed for the short program in the evening, at which time he spoke on the significance of the occasion as well as on political matters in Slovenia, in which most of our members are vitally interested and support it morally and financially.

On May 27, he attended the banquet at Bessemer, Pa., which was held to raise funds for the SANC and Yugoslav Relief. Our SNPJ members are leading and supporting the SANC movement. Songs by the Novak sisters of Sharon, furnished the entertainment. The affair was a success.

He further reported on the convention of the Croats, Serbians, Slovenes, Bulgarians, and Macedonians in Toronto, Canada, June 3 and 4, which he attended as the representative of the SANC; a United Committee of South-Slavs in Canada was organized for the purpose of carrying on the political and relief activities among Southern Slavs in the Dominion; 124 delegates from all sections of Canada attended; and 17 delegates were Slovenes, several our members. He was very much impressed by the enthusiasm shown by our Canadian South Slavs. He was introduced as the secretary of the SANC and the treasurer of the SNPJ, which was a boost for our Society. This historical event proved to be a great success. He also discussed with our members in Toronto the SNPJ and its activities, the members expressed their desire for renewal of our organizational work in Canada.

Juvenile Director Vrhovnik presented a bill for the films which he used to take movies of the members of Juvenile Circle 26, rehearsing for the June 10 program.

Meeting was adjourned at 3:15 p. m.

Meeting of June 14

Meeting was called to order at 1 p. m. Present were all executive officers. Minutes of the June 7 meeting were approved as read.

Letter from the Common Council for American Unity is read, asking for the usual financial support, which is granted.

President reports that the building at 2659 S. Pulaski is in need of repair; the secretary and the treasurer substantiated his statement. Decided that this should be done and the president is instructed to see that the work is done.

Letter from secretary of Western Penna SNPJ E. S. Federation pertaining to the Penna SNPJ Day scheduled for July 30 at Imperial, at which time the SNPJ's 40th anniversary will also be observed. They ask for financial support and for treasurer as speaker. Request granted.

Juvenile Director Vrhovnik submits letter from Juvenile Circle 47, Johnstown, Pa., in which they ask for financial aid; he recommends \$35, which is approved.

He also reports that he attended the affair of Circle 26 in Chicago on June 10 at the SNPJ hall, at which he was guest speaker. The program was exceptionally well presented and the Circle deserves much praise. The affair was a great moral and material success.

The following benefits were paid out on recommendation of the supreme medical director: Michael

This and That

Thorstein Veblen

It has been a decade and half ago since Prof. Thorstein Veblen died. A few people knew about him when he was alive, and a considerable number less know today that he ever existed. He wrote several books, and numerous articles and essays. None of his books ever paid the expenses of publishing them, and I doubt that his best book reached the 25,000 mark.

To him, it matter little whether the public read him, and he continued writing volumes in his quaint, ponderous and somewhat ambiguous style until his death.

Yet, he was a great man. A genius. And besides Henry George, America's only original social-economist philosopher.

He planned a whole new social order and economy. He never named his system, it wasn't capitalism or socialism or fascism.

Howard Scott, the head of the Technocrats, was a pupil of Veblen's when Veblen was lecturing in New York. But Veblen wasn't a Technocrat in the sense of Howard Scott.

Some say that Karl Haushofer, the German geopolitician and supposed collaborator of Mein Kempf, was influenced by him, and several years ago Harper's Magazine devoted a long article trying to show that National Socialism was only Veblenism.

It is true that some of the Nazi theories are Veblen's and it is true, too, that Veblen used the term New Order in his books, but Veblen at heart was a true democrat and a staunch friend of the underdog.

Briefly, his main economic theories were the abolition of large absentee ownership, and the control of production by scientist and engineers. To him, all industrial planning should be in the hands of technicians backed by the government. He advocated the government having investments in industry, if it need be, to control and direct production in certain industries.

Ironically enough, without due acknowledgement to Veblen, our government in war time is doing this very thing. It does work in wartime. In fact, it would have hardly been possible for us to achieve the magnificent production level that we have attained if there wasn't a great deal of planning in Washington, D. C.

Lt. L. Prelaz Visits Friends in Chicago

CHICAGO.—After a short visit with a brother, Eddie, stationed at Great Lakes, Lt. Louis J. Prelaz of Rittwood, W. Va., recently paid a surprise call on the Zbacnik family, 5524 S. Halsted St., Chicago. He then reported back to Maxwell Field, Ala.

Members of the two families met while the Zbacniks were visiting relatives in Rittwood two years ago.

Lt. Prelaz is a member of SNPJ Lodge 285. JULIE ZBACNIK.

Will Conduct Free X-Ray—July 24-28

CHICAGO.—As a part of its general health program and to combat tuberculosis directly, Marey Center, 1339 South Springfield Avenue, will conduct a free chest x-ray program using the facilities of the Tuberculosis Institute of Chicago and Cook County and the Municipal Tuberculosis Sanitarium, July 24-28 between the hours of 1-4 p. m. daily. It was announced today by Wallace Heistad, superintendent of the Center.

"All residents of the Lawndale area are invited to come to the Center for a free chest x-ray, to be given in the mobile x-ray unit furnished by the Municipal Tuberculosis Sanitarium," he said. "Pamphlets on tuberculosis, its diagnosis and treatment will be offered at the Center by the Tuberculosis Institute to all those who attend."

The purpose of the x-ray campaign is to discover early cases of tuberculosis, a disease which is no respecter of age and frequently has no apparent symptoms in its early stages. Medical authorities are agreed that the disease, highly infectious when active, is particularly dangerous in time of war, due principally to the following factors: stress and strain, long and irregular working hours; poor nutrition; crowded living conditions; and lack of adequate sanitary facilities in some localities.

Posters announcing the campaign have been erected in stores, schools and churches throughout Lawndale. Letters have been sent to school principals asking them to urge their students to take advantage of the opportunity for chest x-ray.

Chicago Post Office Seeks Workers

CHICAGO.—Postmaster Krustgen makes an urgent appeal for 600 men and women, 16 years or over, for Saturday and Sunday work. Employment may be limited to either one or both of these days. There is a critical need for such help to assist in the prompt dispatch of the half-million or more letters going to our Armed Forces. Pay is at the rate of 74 cents up to 8 p. m., and 21 cents thereafter. Apply at once to Room 425, Main Post Office, Canal and Van Buren Streets.



