

NEW ERA SUPPLEMENT

Edited by Anthony L. Garbas.



Ely Quint Wins Consolation Trophy Fails to Win State Title by Three Points. Declared Best Team at State Tournament.

The State Tournament was held in Minneapolis, March 21, 22 and 23rd. The Ely boys played three games, winning two out of the three. They lost the first game with Moorhead by three points. The Moorhead team won the State Championship in 1928 and again this year. Ely won the last two games played and brought home the consolation trophy, and the best record for the team and individual scoring. Smrekar and Banovetz were the state stars, Smrekar scored 26 points and Banovetz 25. Hilde of Moorhead was third with 23 points and Halstrom of St. Cloud, fourth with 22.

Excerpts from the newspapers.

"Ely scored the greatest number of points in the tourney, even though they were eliminated in the first round by a 25 to 10 score. Ely tallied 77 points, one more than the champions."

"The Ely players made a most favorable impression upon the Twin City patrons of the great floor sport, one which will endure for a considerable time."

"A record in particular of which the Ely team can feel proud is the fact that they won the respect of the fans, who were almost unanimous in saying that the Ely team, was the best at the tournament, barring none. Considering the loss of the first game this is a compliment of vast importance. Ely would be on their way to Chicago, but for that unfortunate attack of stage fright and bewilderment in the Moorhead encounter."

"We are also proud of what people in the cities said about the little high school band. They played good music and carried themselves as gentlemen should. Those in charge of the band showed them about everything they could imagine about the music. They were taken through the University, the museums, department stores, theatres and the state capitol."

The High School District Tournament was held in Ely, Minnesota, March 7, 8 and 9th. Gilbert, Aurora, Virginia, International Falls, Biwabik, Eveleth, Tower-Soudan and Ely were represented in the District contest which was the most successful tournament ever held in the Northwest.

The Ely boys won the Championship by winning four straight and hard-fought games. They played Eveleth, Tower-Soudan, Virginia and Gilbert.

At the close of the District tournament the scores showed that Smrekar of Ely was the star of the district with 55 points to his credit. Banovetz of Ely followed with 33 points and Hilde of Gilbert placed third.

The last evening of the tournament the coaches selected the Seventh District team and Gerzin of Ely was chosen as center; Colletti of Aurora and Banovetz of Ely, guards; Smrekar of Ely and Grahek of Gilbert, forwards. Smrekar received an unanimous vote as captain.

The Regional Tournament was staged in Eveleth, March 15 and 16th. Denfeld of Duluth, Bemidji, Chisholm and Ely played in the Second Region meet.

The Ely team brought home the bacon by defeating the Chisholm and Duluth teams.

Three members of the Ely squad won places on the All-Regional team. Smrekar of Ely and Forsell of Duluth were picked for forwards; Gerzin of Ely was selected for center; Hilde of Duluth and Banovetz of Ely were named guards.

Gouze, as substitute guard, made a fine record, several times making the final points necessary to win the game.

The Ely team has made an enviable record which future students will have to look up to. They set an example of excellent team work and sportsmanship. Coach Buckley and his boys deserve our most sincere praise.

The Slovenian boys on the team are Smrekar, Banovetz and

Current Thought.

ALL LODGES HAVE EQUAL OPPORTUNITIES

There might arise a very spirited controversy over the relative equality of opportunity among lodges of all of our organizations. Perhaps some of the groups connected with one of the smaller national organizations may contradict such a statement and insist that it would be futile to attempt to contend with the lodges of the more powerful organizations for supremacy among English-speaking lodges. It seems quite plausible that an English-conducted lodge fraternally associated with the largest organization would have the greater opportunity for expansion, but from present indications such is not always the case. Some of the most active and progressive English-conducted units allied to the organizations of lesser national strength have taken early advantage of the English-speaking movement so that now they hold a supreme position.

The fittest organization is one which can link past experience through present achievement for future fruition. Competition is at present a dominant and conspicuous phase of the struggle of our organizations and we are constantly reminded on all sides that after all the organization most active and alert to current requirements will undertake future reigns in the conduct of future American-Slovene affairs. We find competition to be a necessary element in the progress of the American-Slovene. As we know, the basic objects of all lodges are practically the same. The function of the lodges is to promote these objects through the direction of the constitution in which they are incorporated. Since all of our lodges may be placed on a par as far as opportunities are concerned, it will be the law of progress — action — that will really determine their standing in the speculative future.

COACH BUCKLEY DESERVES CREDIT

Although a great deal of credit should be given the men for their prowess on the basketball court, the individual in the background, rarely seen in the thick of the game, but responsible to a large extent for the quality of the team should also be appreciated. The coach is the cog of the team, it is he who with painstaking selection, building and placing of men forms the basketball machine which functions later either good, badly or indifferently. Mr. Buckley should be congratulated for applying his unceasing efforts to produce a team which has won statewide recognition for the high school and city of Ely.

When a team is able to come

back and win the consolation trophy after losing the game that counted for the state title, we must realize that there is an existent power behind the team convincing enough to impel the boys to victory. Congratulations Mr. Buckley, for your past record of coaching and we wish you greater success next season.

A New Strain.

The young man of fashion approached his prospective father-in-law. "I say," he began, "your daughter has promised to marry me, but one has to be careful these days. I'd like to know—just to be sure—is there any insanity in your family?"

The old gentleman looked the young man up and down and then said: "There must be."

Gerzin, Bezek, Gouze, and Zgone are substitutes.

Smrekar, Banovetz, Gouze and Zgone are also members of the J. S. K. J.

About a dozen of the Slovenian boys and girls who belong to the band made the trip to Minneapolis and without doubt some of them are also our members. It would be interesting to hear from some of them giving an account of their experiences in the cities to be published in the English supplement of the New Era.

Bare Facts.

Origin Of Kick The Bucket.

The origin of this popular phrase, which means to die, is not known for certain. In one of its senses bucket means a beam or yoke on which anything is hung or carried. It is said that in parts of England, especially in Norfolkshire, bucket is the common word applied to a beam. Pigs are hung to such a beam by their hind legs with their heads down when they are killed they kick the beam or bucket may have become associated with dying. But this is a little more than conjecture. Another theory accepts the record in its more usual meaning, namely a pail. The phrase, according to this theory, refers to the method of committing suicide by standing on a pail or bucket, tying one end of a rope around one's neck and the other to a beam, and then kicking over the bucket.

Why Indians Have No Beards

The beard of the American Indian, like that of the Oriental, is naturally very sparse. Most of the male Indians would have a slight mustache and some beard on the chin if they permitted them to grow, but side whiskers are usually absent. It was almost a religion with the Indians to have a smooth face. Francis Parkman says when he was among the Sioux he "made careful use of the razor, an operation which no man will neglect who desires to gain the good opinion of Indians." When Father Garnier, the French missionary among the Hurons showed the Indians a picture of the Savior the sight of the beard threw them into convulsions of laughter. "Send me," wrote the Jesuit in 1640 to a friend in France, "a picture of Christ without a beard."

While the Indian warrior was sitting idle by his campfire, he would continually run his hands over his cheeks and chin in search of hairs. These he pulled out by the roots. Naturally this hurt and sometimes made him wince. Occasionally a piece of mussel shell, a thin chip of flint or the like, was held in the hand in order to get a better grasp of the elusive hair. Some of the Indian women also had hair on their faces and they extracted it in the same manner.

Chinese Eat Rats. That rats are eaten in China is often told as a joke. It is, however, a fact. These animals constitute a regular article of food in many parts of that country. Rats can be purchased any time in the markets of Canton—either dried like herring or alive in cages.

Eskimos Burial Of Death. Burial customs among the Eskimos differ widely and have been influenced in recent years by the white man. Many of the Asiatic Eskimos burn their dead, while the Greenland Eskimos throw theirs into the sea. The Eskimos in Alaska and the Bering Straits region, who have been influenced by the Indians of the Northwest coast dispose of their dead in boxes which are placed on posts or rude platforms. The body, which is placed in a contracted position with the knees drawn up to the chest, is covered with a crude driftwood house or a tent. Those Eskimos inhabiting the region from the Mackenzie to Hudson Bay formerly placed the body in a contracted position in a small tomb of stone or snow. At the

present time these Eskimos secure, if possible, a box in which to bury their dead, but wood is so scarce that they are seldom successful. Generally the body is clothed or wrapped in skins and then covered with snow or stones. No heed, says the Bureau of American Ethnology, is paid to the opening of graves and the devouring of bodies by dogs and wolves and no effort is made to collect and rebury bones thus scattered. Hunting implements and other utensils are placed in the grave with men, and pots, lamps, as mortuary offerings. A child's toys are buried with it.

AMERICANS ABROAD

A Letter from a Naturalized Citizen

One hears the clamorous approach of transatlantic steamers, and see the Americans descend on Europe like a hail-storm on the apple orchards of Normandy. But when they scatter to the winds of the continent their collective identity is lost, and then, indeed, a born American may be mistaken for a Frenchman, a New Zealander, or a Swede.

Contrary to current belief, most of our countrymen in summer exile appear neither exceedingly rich and fashionable nor in any other respect superior to the native populace. Nor do most of them proclaim their nationality by showy demonstrations, by seeking to improve other people's business, or by poking fun at the cheap money and the size of locomotives in Europe. I met only a few who measured up to this pattern. One of them was deeply suspicious that "those artistic places did not give you your money's worth," and was highly contemptuous of the backward industrial methods as seen from the dining-car window while passing through a little town which—though he did not know it—was making hydro-electric turbines even for America.

Our naturalization courts certainly have played havoc with ethnic models. Traveling in remote parts of Europe you feel sure that you are the only American on the train, but when the frontier is reached, you discover to your surprise American passports in the hands of two young men who might easily be mistaken for gondoliers, another who resembles a Volga boatman, and a family with no end of curly-haired youngsters. A blond, blue-eyed and custom-tailored giant introduces himself—with an accent which is certainly Mediterranean—as a laborer from San Francisco. Last year he went to get married but was prevented from taking his wife back with him. He wrote for her from San Francisco, but as they had only a church wedding, and not the civil ceremony required by Italian law, she was unable to obtain a passport as his wife. Now he is making the journey again. A fellow traveler expresses his indignation at the law, or red tape, or whatever it is. He speaks rapid Italian and is rather "stocky and swarthy." Wrong again! The fellow voyager is a college professor from America and his name is an old Nordic one.

Most of the traveling "new Americans" come on a visit, to see the family, friends or the old home town. Many come in groups and parties and have a really good time. An innkeeper glances at my hat and seeing that it is not of straw does not

PLAY THE GAME!

The essence of sportsmanship no doubt can be put into three words—play the game. Play so often is undervalued, believed so many times to have only a physical value. Aside from building a firm physique, it teaches honesty, courage, fairness, quickness of decision, self-control, resourcefulness and loyalty. It teaches us to play the game of life honorably, bravely, adventurously and even reverently. Participation in sports therefore rewards us with all of these adjuncts, each one a quality to be desired.

Michael Pupin, the great physicist, and a Yugoslav, whose inventions and leadership in scientific circles has won him wide prominence, on coming to America gave this definition of what America meant to him. "Play the game. What a wonderful phrase. I studied it long, and the more I thought about it, the more I was convinced that one aspect of the history of this country, with all its traditions, is summed up in these words. To 'play the game' according to the best traditions of the land which offered me all of its opportunities, was always my idea of Americanization."

Therefore let us "play the game" that is so instrumental in concentrating our interest and converting us into better American citizens.

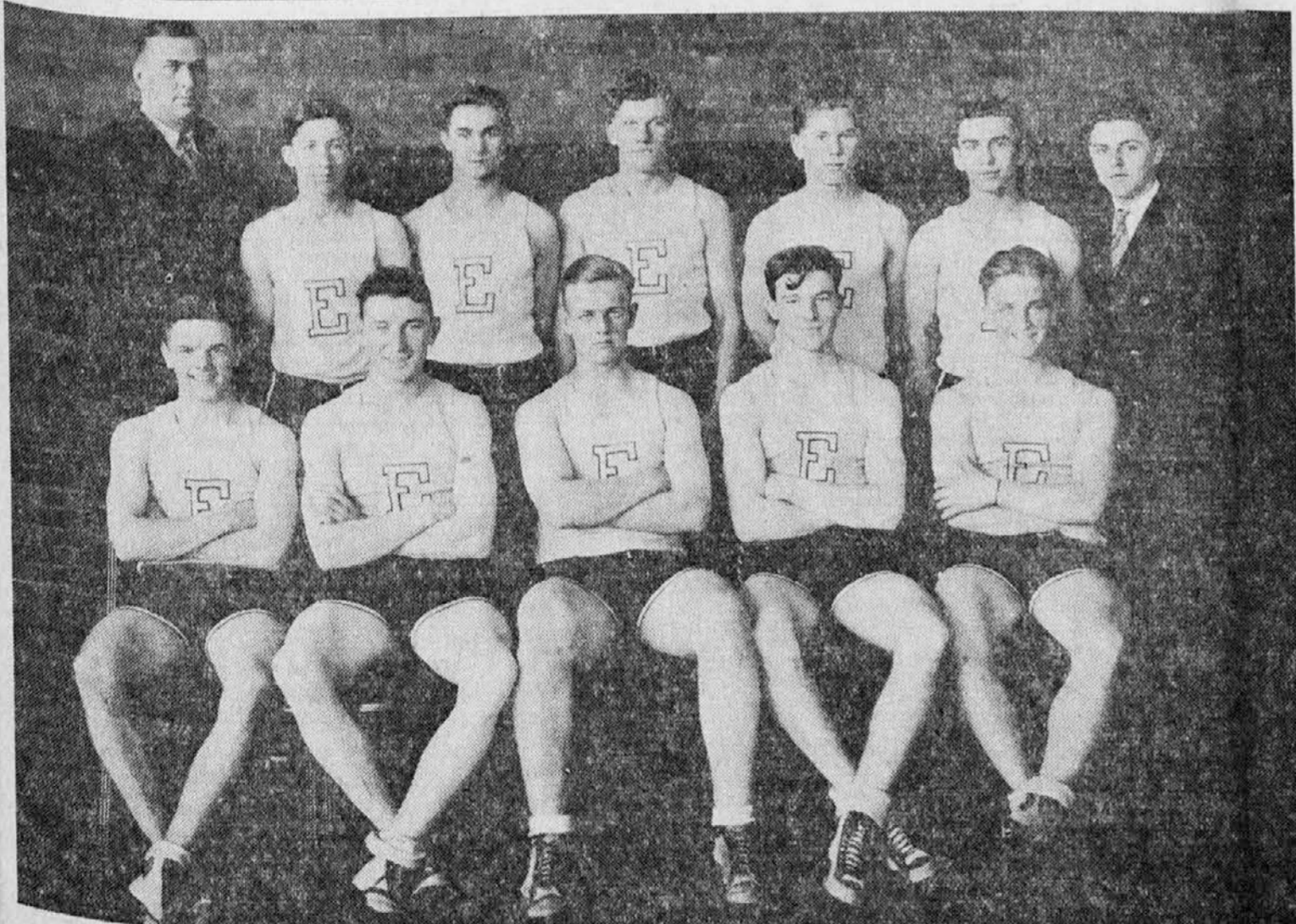
JOHNSTOWN, PA., HAS INTERESTING TRIAL

The citizens of Johnstown, Pa., according to reports in the Johnstown Tribune have experienced an exciting trial in the indictment of their mayor for about every charge except murder. Early spring house-cleaning has rid them of one of their political personages. Mayor Cauffiel was found guilty of misdemeanor in office, extortion, perjury, conspiracy and on two charges of keeping a gambling house.

suspect me of being a naturalized American citizen. "Did you notice the crowd that just left?" he asked. "They are visiting Americans. You can recognize them by the straw hats. They think they are great patriots because they go to the expense of the big junket. They come just to show off—the upstarts! They want everybody to know how well they have done and how smart they are, and what is the matter with this country, and what is wrong with every country that is not just like Chicago, or Pittsburgh, or New York."

Many Are Disappointed

The innkeeper's statement is only half true and not quite fair. For most of them it is just a big holiday after years of weary work and daily routine. In many cases there are underlying memories. A shopkeeper in a small American town, an old man, well over sixty, comes over to visit his homeland which he left when he was eight. He has no relatives there, no friends, but he thinks that his native town is the most beautiful spot in Europe and that the Prime Minister of the old country is the greatest man alive. Still from his Pennsylvania experience he has some political advice to offer to the great man. I am afraid he will be disappointed when he sees the old town and hears the opinion they have there of their Premier. Many are bitterly disappointed. I think it was Macaulay who said (Continued on page 4)



Left to Right, Bottom Row—Captain Nicholas, forward; Banovetz, guard; Anderson, guard; Gerzin, center; Smrekar, forward. Back Row—Ed Buckley, coach; Zgone, forward; Bezek, center; Lindy, guard; Hill, forward; Gouze, guard; Coombe, Manager.

LOANED BY THE COURTESY OF THE "ELY MINER."

Phunology
BORROWED, STOLEN AND ORIGINAL JOKES
Geographical Restaurant
Waiter: "Are you Hungary?"
Broker: "Yes, Siam."

GEORGE KOZJAK
Slovenian Janissary,
Fifteenth Century Story Of The Slovenian Home-Life.
By JOSEPH JURCIC
English Version By John Movern

(Continued)

Could Peter, with a glance of his eye have exterminated this devil of gypsy by hanging him upon the wall, he would have done it, but for the time being he had to keep his silence and endeavor to win the gypsy to his purpose.

"Whom else but my brother have you told about this thing?" asked Peter of the gypsy.

"No one else," replied the gypsy. "By telling your brother that I would bring his son back, I thought by so doing to get him on my side to intercede for my life. And simultaneously your beauty was brought back to my memory and I mentioned your name to him. And, behold, the old coward was so foolish that he fainted," said the gypsy.

"I advise you not to mention my name to anyone again. My brother may soon die and then I'll get you out of the prison," said Peter.

"Supposing I disclose what part you played in that undertaking?" said the gypsy.

"If you do," replied Peter, "no one would believe you, man! And then there will be no hope for you. I myself will see to it that you shall not live two days after you have disclosed my name publicly."

"But supposing I prove my case by the preponderance of evidence. Supposing I bring your nephew back and get witnesses against you. Don't you worry about it, I can get them very easily! It is not quite five weeks since I saw your nephew; he is now a handsome janissary. Some of these days he may come back to visit you and his navice land, but, of course, he will pay you the visit according to the janissaries' custom, for the country, where he has such a loving uncle as you are, is foreign to him. My dear friend! What would you say then?" said the gypsy, laughing.

"You are not going to do that. It would hurt your own case," said Peter.

"No one else but I alone know what would hurt my own case, and there is only one thing that would help you out of the trap and that is, that you get me out of this hole either in daytime or in a dark night. If you do not want to do it, I will get free through my own effort, and then you better look out for yourself. Take a knife and cut off the ropes that bind my hands and then I will help myself in getting out under the bright sun."

Nevertheless, Peter would not do that. He made an excuse, saying that he would free the gypsy in some other more secret way; this would be too open, said Peter.

"If I do not obtain my freedom within twenty-four hours with your assistance, I will get free without your help. And then I will scatter your brains upon the fence surrounding the Zaticna's cloister," said the gypsy, yelling at the aristocrat in so loud a tone of voice that the guards stationed in front of the door and guarding the entrance into the dungeon could have easily heard him.

That night Peter remained in the cloister. What did he care for his brother! His black soul would have been a great deal more pleased to see his brother die and take his secret with him into his grave, than he would to see him recover. How about the gypsy? Neither did he care what might become of the latter. How much would he have given to put the gypsy away from this world. He was worrying how he might get the gypsy out of the prison and so relieve himself from the embarrassing position. But he did not have any hope that anything could be accomplished without some outside assistance. However, he feared to hire any outside help, because the first and the only one he had ever had, namely, the gypsy, had disgusted him and caused him many sad days of his life.

CHAPTER XI.

When the second news that the Turks were coming reached the cloister, it caused so much excitement among the people in the monastery that they all forgot of Marcus' illness and the gypsy in the dungeon. The Slovene provinces (Carniola, Styria and Corinthia) had not yet fully recovered from the terrible destruction inflicted upon them by the enemy in the previous years, when the Turks again invaded the province and brought a bloody weapon in their inhuman hands; and they again began planning to destroy the crops and the homes of the peace-loving Slovene people. Now the country was calling every man to arms, as it was again necessary to check the advance of the threatening river. In those days there was no standing army, as we have nowadays, which could be placed on the boundary line to prevent an enemy from invading the country. Hence the old saying, "God helps those who help themselves!" was still more valuable advice in those days than it is today. The burning piles upon the mountains were blazing throughout the country and sending messages to the people that the enemy was again approaching. No sooner than now the people came rushing together, and soon thereafter the whole province was one great military camp. It had frequently so happened, too, that the Slovenes did not have their men properly organized or did not have time sufficient to concentrate their army, because the Turks usually came into the province as suddenly as if they had emerged from the earth over the night.

It was a beautiful midsummer day in 1475 A. D. when the Turks invaded the southern part of Styria. Their commander-in-chief was Ahmed Pasha. His army, numbering about 12000 men, was composed mostly of cavalymen and of a company of janissaries. George Shenk, then the governor of Corinthia, quickly organized a small army so that he might check the advance of the enemy in southern Styria until he should have concentrated the main army from all the Slovene province and placed it against the mighty Turkish power. Peter Kozjak, being one of the aristocrats who maintained an army of servants always ready to respond to a call for arms, he should also have gone to help Governor Shenk. But he did not display any enthusiasm over the call to arms. Just the thought of a battle and possible death made him feel miserable. Neither did he have courage to win any military honor for himself.

(To be continued)

STATE EXAMINER'S REPORT

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
DIVISION OF INSURANCE

Saint Paul, Minnesota, October 4, 1928.

Hon. Geo. W. Wells, Jr.,
Commissioner of Insurance,
State Capitol,
Sir:

In accordance with your instructions, an examination has been made of the SOUTH SLAVONIC CATHOLIC UNION, of Ely, Minnesota, and the report of same is herewith submitted.

This is a fraternal beneficiary society, having a lodge system with ritualistic work and representative form of government. The Articles of Incorporation were filed with your Department in January, 1901, the Society having commenced business in 1898.

In order to celebrate the thirtieth anniversary of the Society, the convention which was to be held on the second Monday of September, 1928, was changed to the last Monday of July, 1928, by a referendum vote of the members. Certain changes were made at this convention in the Articles, Constitution and By-laws and although these changes are not effective until January 1, 1929, we are basing our report on the changed Articles, Constitution and By-laws as they affect the future conduct of the Society.

We are quoting verbatim from the Articles of Incorporation, which state the object of the Society: "The object of the Corporation is to unite fraternally all male and female persons of the Caucasian race between sixteen and fifty years of age of sound bodily health and good moral character for their social, intellectual and moral welfare and to provide death, funeral, sick, accident and disability benefits, which said benefits are to be paid from assessments to be levied and collected from its members as provided for in the by-laws of this Corporation."

The General Convention, which is held every four years and which is composed of the supreme officers and delegates elected by the subordinate lodges, (every lodge having from twenty-five to one hundred members being entitled to one delegate and those having one-hundred-one or more being entitled to two delegates) has full power to enact rules for the government of the Corporation, the supreme officers and the subordinate lodges and to amend the Articles of Incorporation and By-laws.

The government of the Corporation and the management of its affairs is vested in a supreme board which consists of the following: (We are showing herewith the members holding office now as well as those elected at the last Convention to take office January 1, 1929)

July 31, 1928

Supreme President, A. Zbasnik, Pittsburgh, Pa.; Supreme Vice President, L. Balant, Lorain, Ohio; Supreme Secretary, J. Pishler, Ely, Minnesota; Supreme Treasurer, L. Champa, Ely, Minnesota; Supreme Medical Examiner, Dr. J. V. Grahek, Pittsburgh, Pa.; Treasurer unpaid death benefit fund, J. Movern, Duluth, Minnesota; Chairman, Trustees, R. Perdan, Cleveland, O.; Member, Trustees F. Skrabec, Omaha, Nebraska; Member, Trustees, J. Mertel, Ely, Minnesota; Chairman, Judiciary Committee, A. Kochevar, Pueblo, Colorado; Member, Judiciary Committee, J. Plautz, Calumet, Michigan; Member, Judiciary Committee, F. Kacar, Cleveland, Ohio; Member, Judiciary Committee, L. Rudman, Cleveland, Ohio; Member, Judiciary Committee, L. Slabodnik, Ely, Minnesota.

January 1, 1929

Supreme President, Anton Zbasnik, Pittsburgh, Pa.; Supreme Vice President, P. Bartel, Waukegan, Ill.; Supreme Secretary, J. Pishler, Ely, Minnesota; Supreme Treasurer, L. Champa, Ely, Minnesota; Supreme Medical Examiner, Dr. J. V. Grahek, Pittsburgh, Pa.; Chairman, Trustees, R. Perdan, Cleveland, Ohio; Member, Trustees, J. Movern, Duluth, Minnesota; Member, Trustees, John Kumse, Lorain, Ohio; Member, Trustees, John Balkovec, Pittsburgh, Pa.; Member, Trustees, W. Laurich, Chicago, Illinois; Chairman, Judiciary Committee, J. Plautz, Calumet, Michigan; Member, Judiciary Committee, J. Mantel, Ely, Minnesota; Member, Judiciary Committee, A. Okolish, Barberton, Ohio.

The revised By-laws provide for an investment committee of five members, to be elected by the Supreme Board from among themselves. Inasmuch as there has been no meeting of the Board since the Convention, this committee has not as yet been selected.

The following shows the salaries and fidelity bonds authorized for members of the Board:

Table with columns: Position, Salaries Per annum (Jul 31, 1928 and Jan 1, 1929), Bonds (Jul 31, 1928 and Jan 1, 1929). Rows include President, Vice President, Secretary, Treasurer, and various committees.

In addition to the above, the officers of subordinate lodges are bonded, the bond for each lodge running from \$1,000.00 to \$2,000.00. Although the bonds themselves were not produced for inspection, we verified the amounts and the fact that they were in force by obtaining a statement from the agency who wrote the bonds.

As of July 31, 1928, the Society had 163 subordinate lodges. The following schedule shows location by states, number of lodges and number of members:

Table with columns: State, No. lodges, No. Juvenile Mem., No. Adult Mem., Licensed. Lists states from California to Wyoming.

The Society issues two forms of certificates in the adult branch and one form in the juvenile branch. The certificates issued in the adult branch are Class "A," whole life without equities of any kind except death benefits, and Class "B," twenty-pay life with provision for extended and paid-up insurance and withdrawal equities after the assured reaches the age of seventy. At the last convention, an amendment was made to the By-laws providing for withdrawals equaling the reserve less a surrender charge if the member is less than seventy years of age equal to 1% of the amount of insurance. Assessment rates on Class "A" policies are based on the National Fraternal Congress Table of Mortality with interest at 4% and on Class "B" policies on the American Experience Table of Mortality with interest at 4%.

The Society issues juvenile certificates to children who have passed their first birthday and who have not reached their sixteenth birthday. Benefits are based on the following schedule:

Table with columns: Age next birthday, Amount of insurance at attained age. Shows amounts from \$34.00 to \$450.00 for ages 2 to 16.

Rates and reserves on the above certificates are based on the Standard Industrial Mortality Table with interest at 4%.

The Society has built up a surplus far beyond the reserve requirements in the juvenile branch and the Secretary has indicated that he intends to omit several monthly assessments in the current year, such right being him by the By-laws covering this department.

The Society's By-laws provide for the payment of accident and death benefits on the basis of \$1.00 and \$2.00 per day and, in addition the specific benefits for certain types of accidental injuries and certain types of operations, and disability benefits of \$10.00 per month for the balance of the period disabled after time limit for payment of sick and accident claims has expired.

The Society has experienced a heavy loss ratio on its sick and accident business, especially from that class receiving \$2.00 a day benefits, and has been found necessary to levy a number of special assessments. The opinion of your examiner, after a careful check of this branch, is that the Society's heavy loss ratio is due to the fact that there is no age limit for the class of insurance, the By-laws providing for payment of benefits as long as the assured is a member of the Society.

It is recommended that the Society either increase the rates to an amount sufficient to build up a fund to take care of the heavy losses experienced in the later years of membership, or place an age limit on the class of coverage in order to eliminate the necessity of making special assessments, which is detrimental to the building up of the Order.

In addition to the regular assessments for death, sick and accident benefits, all members having both sick and accident and death benefits required to pay 25c a month to the expense fund and those having death benefits must pay 20c a month to the expense fund. All members pay 5c additional a month to the disability fund and except on Class membership there is paid monthly to the reserve fund.

Table with columns: Rate, Amount. Shows rates for 2c to 12c for various insurance amounts.

The Society's minimum death benefit is \$250.00, maximum \$2,000.00.

The following financial statement shows Income and Disbursements from January 1, 1928, to July 31, 1928, with Assets and Liabilities of the latter date.

FINANCIAL STATEMENT

Table showing Reserve Fund, Mortuary Fund, Class "A", Disability Fund, Sick and Accident Fund, and Expense Fund with their respective balances.

INCOME

Table showing Income for Mortuary Fund Class "A", including Assessments, Interest on bank deposits, Refunds, and Unpaid death claim deposits.

Reserve Fund

Table showing Reserve Fund Income, including Assessments, Interest on bonds less accrued, and Interest on bank deposits.

Disability Fund

Table showing Disability Fund Income, including Assessments and Refunds.

Sick and Accident Fund

Table showing Sick and Accident Fund Income, including Assessments.

Mortuary Fund, Class "B"

Table showing Mortuary Fund, Class "B" Income, including First year's assessments, Subsequent years' assessments, and Interest on bank deposits.

Expense Fund

Table showing Expense Fund Income, including First year's assessments, Subsequent years' assessments, Sale of lodge supplies, Advertising, subscriptions and official publication, Transfer from juvenile fund, and Sale of furniture.

Summary table for Income section showing Total Income and Sum.

DISBURSEMENTS

Table showing Disbursements for Mortuary Fund, Class "A", including Death claims, Unpaid death claims, and Premiums on bonds purchased.

Reserve Fund

Table showing Reserve Fund Disbursements, including Permanent disability claims.

Sick and Accident Fund

Table showing Sick and Accident Fund Disbursements, including Sick and Accident claims.

Mortuary Fund Class "B"

Table showing Mortuary Fund Class "B" Disbursements, including Commissions and fees paid to deputies and organizers.

Table showing Mortuary Fund Class "B" Disbursements, including Salaries, Other compensation of officers and trustees, Salaries of office employees, Other compensation of office employees, Salaries and fees paid to Supreme Medical Examiner, Salaries and fees paid to subordinate Medical Examiners, Traveling and other expenses of officers, trustees and committees, Insurance Department fees, Rent, Advertising, printing and stationery, Postage, express, telephone and telegraph, Lodge supplies, Official publication, Legal expenses of litigating claims, Furniture and fixtures, Safety deposit box rent, Fuel, light and water, Fire insurance and surety bond premiums, and Convention expenses.

Summary table for Disbursements section showing Total Disbursements and Balance.

LEDGER ASSETS

Table showing Ledger Assets, including Book value of bonds and Deposits in banks on interest.

NON-LEDGER ASSETS

Table showing Non-Ledger Assets, including Accrued interest on bonds, Accrued interest on bank deposits, Market value of bonds over book value, Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge, and Furniture and fixtures.

Summary table for Assets section showing Gross Assets.

(Continued on page 5)

