

LITTLE STAN'S ARTICLE

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across the street to Enakopravnost where Miss Gorshe was glad to see us again, and into the shop where Bill Sitter was very much suprised to see us.

Upstairs in Nova Doba office, Little Stan called up Janko Rogelj, our new supreme president, who didn't recognize the voice over the telephone—and was surprised, too, for this was the last person he expected to see in Cleveland after the convention.

Little Stan started his career as newspaperman in Cleveland with a prize boner. It happened last day of the convention. Bro. Terbovec had Little Stan wire to Enakopravnost informing that no issue of the Nova Doba would be forthcoming the next week.

Called up Lou Kolar, then looked around for a place to stay. Terbovec gave the address of Bridge Tavern and Joe Plevnik fixed Doc and Stan up swell.

Called up Eddie Zalar (Zay) but nobody was at home. Next day moved over to Doc's relations—the home of Mr. and Mrs. Frank Zgone—met the boys Frank, Jr., Vic and Louis and really had a nice time.

Next night in Twilight ball rooms listened to swell music by Louis Trebar, a pupil of Eddie Sims, who was also there.

National S S C U Athletic Board

MINNESOTA
Joseph J. Kovach, 346 E. Sheridan, Ely, Minn., Lodge No. 1.
Stanley Pechaver, 648 E. Camp St., Ely, Minn., Lodge No. 2.

PENNSYLVANIA
Leo Jereb, Beaverdale, Pa., Lodge 35.
Victor Dremely, 46 Main St., Conemaugh, Pa., Lodge No. 36.

OHIO
Lorain, O., Lodge No. 6.
John Opeka, 190 — 15th St., N. W., Barberton, O., Lodge No. 44.

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

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

INDIANA
Louis Milharic, N. Holmes Ave., Indianapolis, Ind., Lodge No. 45.

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

WASHINGTON
Joe Chapetta, Box 292, Roslyn, Wash-ington, Lodge No. 235.

WISCONSIN
Anton Plesh, Jr., 1565 E. 70th St., West Allis, Wisc., Lodge No. 225.

of fun with Marlene and Frances, and Bub Kardell's little gal Elaine. Little Stan was a little bit ill . . .

Then in the evening back to Zgone's. First a short tete-a-tete with Lou Kolar and Bub Kardell in Marolt's Tavern where Little Stan wanted to sample a fish fry—and was surprised to find it a whole meal.

To the station on the train, and whisk back to Chicago where we learned we had a whole day to kill before making connections with Minnesota.

Called up Eddie Zalar (Zay) but nobody was at home. Next day moved over to Doc's relations—the home of Mr. and Mrs. Frank Zgone—met the boys Frank, Jr., Vic and Louis and really had a nice time.

AND So the 16th Convention of SSSCU goes into the books. Little Stan has not reported the business sessions. You've read about those in the minutes.

NAPREDEK NEWS

(Continued from page 5)

On Friday we visited Chicago and went to the Aquarium, etc. While visiting Chinatown, it was just noon and all of us delegates were hungry and decided we would eat in a Chinese restaurant.

On Saturday Dot Predovich and I went shopping. We planned only to look in the stores and not buy anything — but we brought to our hotels a dress, skirt and some food.

On Sunday morning several of us went to services.

We delegates did more things but it would take plenty of paper and time to write about it. But seriously, SSSCU is a fine organization; it not only has good insurance, it has members really worthwhile to meet.

I want to thank all the delegates for such lovely souvenirs and cards. Another person whom I personally want to thank is Eddie Brunett of Waukegan for showing us the town we didn't see before.

It's time I close but before I do I want to apologize for my delay in writing my views of the convention; another thing I didn't do is to congratulate Collinwood Boosters. I told Stan Pogacnik of Struthers that the Boosters would win, because they're naturally good.

Driving Instructor — In case of emergency, the first thing you want to do is to put on the brake.

Old Maid — Why, I thought it came with the car.

Percy — I hear your wife is the clinging type.
Jim — Well — er, yes and no.
Percy — Yes and no? What do you mean?

Jim — Well, she clings to me when she wants money, but she never clings to the money when she gets it.

"That's a mighty fine-looking billfold your wife gave you for your birthday. Was there anything in it?"
"Yes, the bill for the bill-fold."

MINUTES

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method, a vote was taken, resulting in 78 votes cast for adopting the Tables and 60 votes against. Hence the Sick Benefits will be payable according to the new Tables.

Section 370-A, newly adopted, to read:—"Organizers of new Lodges consisting of new members may be given an award up to \$25.00 by the Supreme Board, to be paid out of the Expense Fund."

Section 375-A, newly adopted, to read:—"The duty of every subordinate lodge is to celebrate its anniversary or an "Union Day" every year. To cover the expenses in connection therewith the lodges have the power to levy a special assessment of from 25 to 50 cents, which must be paid by all members, without exception.

Section 378, was changed to provide that for the offices of President or Secretary of subordinate lodges those members cannot qualify who are Supreme Officers of other fraternal organizations or who are presidents or secretaries of lodges affiliated with other fraternal organizations, or who are employed by life insurance companies.

Section 380, was changed to read:—"Only those members who are personally present at the lodge meeting shall have the privilege to vote for and be candidates for lodge officers."

Section 429, addition adopted:—"The regular lodge meeting in the month of December must be attended by every member. Members who do not attend the regular meeting in the month of December may be penalized by the lodge with a fine of from 25 to 50 cents, which shall be placed into the lodge treasury.

Section 430, addition adopted:—"Special meetings must be attended by every member. Those who do not attend shall be subject to a fine of 25 cents which shall be placed in the lodge treasury. Free of the penalty shall be only those members who reside five or more miles distant from the meeting place, members who are sick or prevented from attending by sickness in their family and members who had to go to work."

Section 446, was changed to read:—"Every lodge must close its books and accounts the first day following the month for which the assessment is to be sent. The assessment must be in the hands of the Supreme Treasurer not later than the 5th day of the month following the one for which the assessment is due to be paid.

Section 447, was changed to provide that the triplicate of the assessment list and report of changes in membership must be returned to reach the home office not later than the 5th day of the month following the one for which the triplicate and report is due to be sent, and lodges which are late in sending these twice in succession are subject to suspension by the Supreme Secretary.

Section 450, was changed to read:—"A lodge which sent its assessment and monthly report late twice in succession may be suspended by the Supreme Secretary for up to 30 days. A lodge which sent its assessment more than 30 days late, may be temporarily expelled."

Section 451, was changed to read:—"During the period of suspension of lodges the members lose their rights to Sick, Indemnity and Disability Benefits. During the period of temporary or permanent expulsion of such lodge they also lose their rights to the Death Benefit unless their Certificate has the necessary reserve to continue in force the Death Benefit."

Section 474-A, newly adopted, to read:—"In States where the laws permit, the Supreme Board may accept members into the adult department without medical examinations up to the age of 35 years and up to \$1000.00 Death Benefit, provided that the applicant's Declaration of Health is satisfactory. Should the applicant for membership desire to insure also for Sick Indemnity or Disability Benefits, he or she must pass a medical examination."

Section 499, was changed to read:—"Every member who within one month from the day upon which his or her assessment became due, has not paid the same, or who within the specified time failed to pay a fine imposed by the lodge judiciary committee or the Supreme Judiciary Committee, must be suspended by the lodge."

Section 500, was clarified to provide the exact forfeitures or specific benefits imposed upon suspended members.

Section 503, was changed to read:—"A member who within three months from the day of suspension has not paid the delinquent assessments and the assessment for the current month plus any imposed fine, is ipso facto expelled from the lodge and Union."

Section 504, was changed to read:—"As soon as a suspended member has paid the delinquent assessments, any imposed fine and the assessment for the current month the lodge secretary must immediately notify the home office. The assessments paid must be included with the next remittance to the Supreme Treasurer. The names of all reinstated members must be at the same time entered on the triplicate of the monthly assessment list and report, which the lodge secretary sends to the home office."

Section 505, was changed to read:—"A member who was suspended for more than 30 days and has not been reported sick or hurt, must at the time of applying for reinstatement and payment of delinquent assessments and the assessment for the current month, sign a declaration that he or she is entirely healthy and did not sustain any injury or sickness during the period of suspension."

Section 506, was changed to read:—"A member who was suspended for failure to pay the assessment, can be reinstated

Fraternity and the Fifth Column

By Louis H. Fink, Superintendent of Insurance of the State of New York Before N. F. C. at Baltimore

When John Jordan Upchurch organized the Ancient Order of United Workmen in October, 1868, he could not know that he was the father of a great and significant movement of national proportions.

It is strange that in beginning the fraternal movement in the United States little or no heed was paid to the great experiment of the friendly societies in Great Britain. They had the experience of a century or more behind them and had learned that a rigid assessment plan not based on scientific actuarial experience leads only to trouble and failure.

The growth of the early fraternalism led to the organization of numerous assessment life and accident companies. At one period they did more business than the regular life companies because the rates were apparently so much cheaper. Those who died early were about the only ones to profit from the cheap insurance. Those who lived had to accept reduced benefits and too often received little or nothing because of failure.

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only upon payment of all delinquent assessments and the assessment for the current month."

Section 508, was changed to read:—"Members who are receiving Sick or Disability Benefits cannot be suspended during the period of their illness. Such members must pay the owing assessments when they receive their benefits. At the request of their lodge, the home office also has the right to deduct from the benefit the amount of the assessment owed and remit the money directly to the lodge."

Section 509, was changed to allow eligible members of the juvenile department to transfer to the adult department without medical examination if they wish to insure themselves up to \$1000.00 death benefit and sick, indemnity and disability benefits. Juvenile members who are not entirely healthy, or have any bodily injury, may be insured in the adult department for a maximum of \$500.00 death benefit only, without medical examination.

Section 510, providing for a Chief Counsel for the Union, was eliminated.

Section 518, was changed to provide that the English text of the By-Laws shall control in cases where the Slovenian translation does not exactly correspond.

Section 526, was changed to increase the Maternity Benefits to \$30.00 for each child born.

Section 526-B, newly adopted, to read:—"The Supreme Board shall have the authority to decide if it at any time deems it advisable to have the Union issue additional forms of insurance certificates granting such benefits to the members as are deemed for the best interest of the Union, subject to the approval of the Commissioner of Insurance of the State of Minnesota and other States if necessary."

The report of the By-Laws Committee and the reading of the old and new section of the By-Laws began at the Sixth Session and continued thereafter at every session until completed at the Twelfth Session when the By-Laws Committee announced that its work was finished and the Convention Chairman dismissed the Committee with an expression of sincere thanks for the fine work it did.

The Thirteenth Session of the Convention was called to order by the chairman on Monday, September 16, at 8 A. M. The roll call indicated all but a few delegates present, and these arrived a little later. The minutes of the previous two sessions were read and accepted in the same manner as the minutes of each previous two meetings which were read daily at the morning sessions.

The Committee on Salaries and Per-diems made its report and after extensive discussions the following salaries were approved:—

Table with 2 columns: Position and Salary. Includes Supreme President (\$600.00 per year), Six Supreme Vice-Presidents (\$25.00 per year), Supreme Secretary (\$300.00 per month), Assistant Supreme Secretary (\$175.00 per month), Supreme Treasurer (\$100.00 per month), Chairman of the Board of Trustees (\$125.00 per year), Remaining four members of the Board of Trustees (\$100.00 per year), Chairman of the Sup. Judiciary Committee (\$25.00 per month), Remaining four members of the Supreme Judiciary Committee (\$75.00 per year), Chief Editor-Manager (\$225.00 per month), Assistant Editor (\$150.00 per month), Secretary of the Finance Committee (\$150.00 per year), Remaining four members of the Finance Committee (\$100.00 per year), Supreme Medical Examiner (\$25 cents for each application or claim certificate examined by him).

The per diems of Supreme Officers leaving home on business of the Union shall be \$10.00 per day. (To be continued)

