

New Era

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

Nova Doba

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS



Current Thought

GOING INTO BUSINESS

Working for yourself! What a happy thought—this is before you actually shoulder the harness of being your own boss.

Time is my own! No longer do I have to watch the clock to know when to start and when to quit working. What a difference! Yes, instead of working eight hours a day it's a lucky day when you can get away with less than twelve, and sometimes sixteen hours.

No clock to watch? The clock watches you to make sure you execute the manifold exacting details, and unless you hustle from morning 'till night, you will have to get by with three or four hours of sleep.

Perhaps other businesses demand less hours than the grocery and meat, but where the "boss" spends less hours at the desk, he is confronted with contacts outside of the routine eight hours.

In my own business I have an opportunity to make more money than the regular stipend offered me by my employer. Another happy thought. BUT in your own business you not only are confronted with the possibility of making less in a fourteen-hour day, worse, you face the unpleasant possibility of losing the initial working capital.

It looks so easy from the customer's side of the counter. All the clerks have to do is sell, collect the money, while the owner pockets the profits. That is, if there are any profits. In the grocery and meat business, at least the first year or two, the owner considers himself lucky if he can keep his head above the water line of safety. Always capital is required to replenish stock and for new items.

And salesmen! It seems as if there is a continuous procession of these lovely boys who either cajole, promise or threaten you if you do not buy. "Alright, don't place an order with me for this high quality, low-priced merchandise; just let your competitors get all this highly desired business," so talk the salesmen.

Of course you don't believe everything they say. Just the same there's always a big IF. Maybe the salesman is right after all. So you place an order, display the bargain merchandise, only to find that your customers prefer to use the same type of soap powder, face soap, that they have been buying for years back.

When a lodge sponsors a dance, it is in business for itself for that one day. The administrative officers in charge fully realize the heavy responsibility that rests on their shoulders. If the dance is a success, they are given credit; but, if for some reason the dance does not turn out a profit, the ledger showing a balance in red, when the poor hard-working officers are in for some hard criticism, even thought they applied themselves just as efficiently and earnestly as if the dance had shown a nice profit.

All lodge activities tend to place the component conducted lodges thus develop a sense of responsibility that comes only through independent operation.

It takes money to operate a business. A lodge dance requires initial working capital; if for no other reason, the treasurer must have sufficient change on hand when selling admission tickets.

Our Union, as the mother of the SSCU lodges, hopes to see its component branches take care of themselves financially when undertaking activities of their own choosing. For just as she is ready and willing to pay benefits when just cause is shown that a member is deserving, so does she expect her component branches to meet their obligations as they fall due.

New Building Cares for Population Gain

Quarters provided by new residential building in 1936 were more than sufficient to house a year's increase in population, or about 900,000 persons, at an average rate of four persons per room. New residential building for the year attained the highest volume for any year since 1930. About 270,000 families were provided for by the new non-farm construction. This number was approximately double that in 1935 and exceeded the combined totals for the three years 1933, 1934, and 1935.

Advance of Rastus

Rastus: "Ah's sure advanced in de pas' couple ob years."
Mose: "How's dat?"
Rastus: "Well, two years ago Ah was called a lazy loafer, and now Ah's listed as an unfortunate victim ob de unemployment bishtheyashun."

Peek-a-Boo in Texas

When Jake Green visited Borger, Texas, two years ago he found the only hotel filled to the roof.

"No, sir," said the clerk, "I can't give you a room. The best I can do is give you half of a private dining room. There's a screen across it and a lady has the other half, but she won't bother you."

Jake agreed that the accommodations would do in a pinch, and retired to his apartment.

Thirty minutes later he ran into the lobby, wild-eyed and pale.

"Hey," he yelled to the clerk, "that woman is dead."

"I know it," said the clerk, "but how did you find out?"

As Usual

Editor: "You say the public official had nothing to say."

Reporter: "Yes; but he talked for an hour before I discovered it."

With the Cardinals

Struthers, O. — Cardinals lodge, No. 229, SSCU is holding a dance on September 25, 1937 at the Croatian Hall, 199 Lowellville Rd., Struthers, O. The dance will commence at 7:30 p. m., and due to some difficulties we are having Jack Burns and his orchestra to play instead of Joe Umek. I know that everyone will be pleased with his smooth rhythm. The admission is only 25 cents a person.

By the way, a little birdie told me that a Pathfinder was visiting in Struthers, O. She is none other than Mary Krall. Yours truly is sorry that he could not have met her, for he was out celebrating Bro. Frank Glavic's wedding. Frank was married on the 11th and we all wish him and his bride the best of luck.

Cardinals, please take notice. I request that all members return their tickets to me on September 24. Incidentally, how are the members making out with their sales? Are you selling many tickets? Sister Amelia Slabe claims they are going like hot cakes. She has sold 20 already. I hear that we will have a crowd from Girard; also from Bessemer and Sharon.

In conclusion, please bear this in mind: Come to your meetings every second Friday of the month, pay your lodges dues on or before the 25th of each month. And a word to our neighboring lodges: Don't forget our dance on September 25th. I hope to see you all there.

Edward T. Glavic, Sec'y
No. 229, SSCU

Geo. Washingtons Meet Sept. 28th

Cleveland, O. — All members of George Washington lodge, No. 180, SSCU are hereby notified that the regular monthly meeting for September will take place Tuesday, September 28, in Room No. 1 of the Slovene National Home (new building). Meeting will get under way at 8 p. m.

Several matters of importance will come up for discussion, including the dance scheduled for November 13th. Entertainment, as usual, will follow the meeting. All members are invited to attend.

Agnes Kardell, Sec'y

16 Years Average Term of Mortgage

The average term of a mortgage insured by the Federal Housing Administration is slightly over 16 years, while the largest number of mortgages written is for 19½ years and more than half of those insured are for terms ranging from 17 to 20 years.

The long-term mortgage receives more public preference, particularly when for new construction, Housing Administration records showing 71.9 per cent of new construction mortgages are for a 17- to 20-year duration and 21 per cent in the 13- to 16-year bracket.

Small Boy — Say, Dad, my teacher seems to take a great deal of interest in you.

Dad (interested) — How's that, son?

Small Boy — Well, almost every day she tells me to sit down and behave myself, and then says she wonders what kind of a father I have.

BRIEFS

Cardinals lodge in holding the dance on September 25, at the Croatian Hall on Lowellville Rd., wishes to announce that Jack Burns and his orchestra will furnish the music for the occasion. Neighboring SSCU lodges and friends are cordially invited to attend. Cardinals constitute a branch of the SSCU, No. 229, of Struthers, O.

George Washington lodge, No. 180, SSCU will hold a dance on November 13, at the Twilight Ball room of Cleveland, O. As is the custom with the G. W.'s, the entertainment offered to the public on November 13th will be of a high calibre, and one which the guests will long remember.

The new driver's license in the state of Ohio must be secured by October 1, 1937. The original driver's license issued within the past year expires September 30, 1937.

Chairman John P. Lunka of the Cleveland SSCU Bowling League is calling together a meeting of all SSCU members of Cleveland interested in joining the Cleveland SSCU Bowling League this year. The meeting will be held Sunday, September 26, at Superior and E. 118th St. Alleys. Discussions will commence at 2 p. m. Those interested in joining the circuit, but who are unable to attend, should get in touch with chairman Lunka or Frank "Lefly" Jaklich.

Cleveland Board of Education reports that this year again will be provided day and evening classes for adults who wish to improve their present reading, writing and speaking ability in the English language. The Board also offers evening commercial, technical, vocational and academic courses on the high school level. All work in the elementary division is free of charge this year, while the fee in the high school classes remains at \$5.00 a subject for a semester. Elementary classes begin October 4. Last year there was an enrollment of 22,566 for the two terms, which is ample evidence of the ambition and eagerness of Cleveland's adult citizenry for cultural and vocational advancement.

A freak automobile accident caused the death of John Pavkovich, Jr., of Eveleth, Minnesota. On Sunday, September 12, the truck driven by the deceased plunged into a deep ditch, and according to the coroner, it is believed to have thrown 23-year-old Pavkovich out of the door of the platform truck, dragging the victim some 150 feet under the wheels. Death was almost instantaneous and due to suffocation, as Pavkovich's mouth was full of muck and sand from the ditch, stifling him. Although there were numerous other injuries about the body, they were minor ones and none serious enough to cause death.

Slovenes in Cleveland will be interested to learn that Mrs. Terbizan conducts several classes in English. On Mondays and Wednesdays, from 6:30 to 9:30 p. m., she holds classes in the Slovene Home on Holmes Ave. On Tuesdays and Thursdays, between 1:30 and 3:30 she

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Second National Juvenile Convention

By LITTLE STAN, Juvenile Convention Campaign Director

(Concluding installment)



Ely, Minn.—During these past several weeks, Little Stan has been giving you a complete story of the Second National Juvenile Convention. You can readily see just what was done to entertain these 86

wonderful guests, and you can read their own versions in the juvenile page to see just how they enjoyed it.

However, Little Stan brings you to the final day. It is the day of the grand picnic, climaxing the three-day affair. Early Sunday morning most juveniles have to themselves.

It is a perfect picnic day. Hardly had dinner been complete when the flashily-dressed bands started to get-together, preparing for the parade. To the Home Office, where everybody gathered in order that the march might begin on time. While waiting around many more pictures were snapped, and everybody watched the proceedings. Then, the call to arms

The Junior High school band was first—that is following the flag bearers and color guard. Little Albert Pechaver carried the colors, and Bernard Hutar and Joseph Popovich were the guards... stalwart young men.

Supreme Officers gathered next in line, then the 86 delegates, followed by members of the juvenile department of Ely, and the snappy Ely Drum and Bugle corps bringing up the rear. Little Stan was also in line, while Doc Zgonc tried his hand at taking movie shots for Stan of the convention parade... and he proved a pretty fair technician, as the films turned out all right. Little Stan can live the convention over and over, just by turning on the good old movie machine... and he hopes that some day you people may see it... You can never tell, 'cause Little Stan does get around... even once in a while.

With bands blaring, and marchers parading in time, the cavalcade... one-hundred per cent South Slavonic Catholic Union, continues on its way thru Ely's thoroughfares. At the depot, buses wait to transport the people to the picnic grounds, where already is heard the shout of "tickets!"

The scene shifts to the Point... a peninsula surrounded by water... picturesque and beautiful. Delegates hop off the buses to inspect the scene. Most of them worried about that speech they were to give over the "mike." Many worked overtime, preparing the addresses, while others took no time to prepare, but rose, ready for the occasion.

The Ely Municipal Band, directed by Prof. Frank V. DiNino, rendered music, adding color to the affair, and everywhere was seen the festive spirit. Chisholm was very well represented with two bus-loads of people. Also well represented were Soudan and Gilbert, plus several from Chisholm, McKinley, and Eveleth, Minn. A huge throng was present.

Every stand was busy. "Ticket salesmen" were literally swarmed under by the demand, and didn't have any trouble getting rid of over 20,000 tickets all

day. Throngs gathered under the welcoming shade of the beer stands, where bartenders had their hands full.

In the meantime, delegates looked around, gathered in groups, and snapped pictures. Then to the speakers' stand where Bro. Anton Zbasnik, supreme secretary, presided. Several supreme officers gave talks, and Mayor Jack Peshel officially welcomed all visitors. Then came the delegates' talks. People of this community stood by until the end, waiting eagerly to hear what these 86 happy delegates had to say—and they weren't disappointed.

Then to the dance. Little Stan, Doc Zgonc, and Johnny Pechek were taking care of the doors, and Frankie Kromars' popular swingsters were supplying the music. In no time at all the dance-pavilion was filled, and

everybody was having a wonderful time.

It was getting towards six p. m., and still the crowd stayed. Little Stan didn't go home for supper even... stood by instead, and ate a couple of sandwiches... was too excited to eat anyway! The dance was closed until eight o'clock that evening. In the meantime, everybody either went back to town, or just hung around until the dance pavilion was re-opened.

Eight bells, the orchestra reappeared, and the ball was on. Many danced... the pavilion was jammed. Even Little Stan took time out to have a couple dances—one with Rose Banovetz, delegate from Round-up, Montana. Which reminds—sister Helen Okoren of Denver did not get to dance with Little Stan... "she had heard that he was another Astaire." In order not to spoil that "rep" Little Stan didn't dance. Heh! Heh! But he was pretty busy. Maybe next time.

Evening wore on... mingled with happy, carefree fun of dancing... and soon it was time to retire. The concessions had run out of both tickets, beer, and other refreshments... and the hour dragged on. Waiting, and almost the last ones to leave were Police officer Tub Banovetz, who by the way will play against the Chicago Bears with an All-Star team; his brother Bernard, and cousin delegate Rose Banovetz. In town, stopped at Curly's Sweet Shoppe, and after a lot of dicker and fun, left for home to get a good night's rest. Already, the thought of going on the morrow had caused faces of juvenile delegates to fall. How fast the time went by... and what great fun this was... Truly the greatest vacation they had had in a long time!

FAREWELL

Monday morning, the weather stood-up... in the same shape. Nice bright sun... and comfortably warm. Delegates scurried around for their last bits of souvenirs, and to the Home Office where they received their souvenir pictures of the convention. Back to the Hotel to pack, and to make sure that they didn't leave anything behind. Dinner-time, many were ready-packed and set to go.

Then to the depot... the Iron Horse puffed and hissed, ready to take the delegates back to their homes. Almost as large a crowd as that welcoming group were at the station to say farewell. Little Stan looked around... tears came down several delegates' faces as they dreaded the thought of leaving this summer play-ground. For a moment it seemed as though Little Stan and sis. Sophie Batis were going to kiss a farewell. But it fell through. No "Ugh!"

Everyone boarded the fast fast passenger train. Handshakings and farewells... more tears. The conductor shouts an "All Aboard!" Hiss of steam as breaks are released, and slowly the train moves out of the station. As eyes follow the last passenger car, they see Bro. Janko N. Rogelj and Bro. Frank Vranichar, supreme officers, holding up a sign, with smiles on their faces, reading, "Farewell, To Father of Juvenile Convention!"

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The Call to Arms!

By Little Stan

Ely, Minn. — Fall time! This crisp, cool weather adds that zip and vitality into one's body, and the effect is annually felt thru-out the nation. It is the time when sports fans get that radio tuned up a bit so that they can listen in on the world series just around the corner. And when big time football will be in the limelight!

Inspired by English Editor Louis Kolar's editorial last week, Little Stan takes up the Clarion call for more COPY... more news and believe it or not, this tall elongated gent from Minnesota is looking for an argument—in fun of course!

As was pointed out last week, we find that it is a fact that something is wrong somewhere. Where are all these contributors! Fall time brings with it the social season... the sports season, and for those big broadcasts about these coming events from all parts of the SSCU world. Let's have them! Shoot them in to the editor, and let's go to town!

Off the bat, Little Stan careens off this path to give you the lowdown on what he thinks about sports in general and in Minnesota.

Occupying the limelight now it looks like the New York Giants will take the National League pennant... and for sake of argument, Little Stan says that the Terrymen will take the Yankees Murderer's row into camp! (That should start an argument.) Second, Minnesota Gophers will have the best football team in history this fall! Another National Championship! (Where is that Pitt Panther?)

Last of all, Little Stan plans on starting an SSCU bowling team hereabouts this winter. Ohio and Pennsylvania: we'll be after your pelts this coming spring! And if you don't believe it—don't hafta! — Heh! Heh!

CARDINAL HIGHLIGHTS

Struthers, O. — After being in silence for a few months, yours truly has decided to again give you some Cardinal flashes.

Sick List

Bro. Frank Maizel is well on his way to recovery after having his arm badly cut, with all the ligaments almost severed at the wrist.

Bro. William Pogacnik is also home from the South Side Hospital after a serious accident.

Cardinals wish both a speedy recovery.

Cupid

Yours truly certainly did start things stirring when she walked the matrimonial plank in May, for since then cousin Frances Milavec of Bridgeville, Pa., Bro. Frank, and cousin Nettie Slabe of Sharon, Pa., have met with cupid. By the time this is in print Bro. Frank and Anne Krammrich will become united as one. Lots of luck to both.

Dance

Don't forget our big dance September 25th. For your thirst, you'll have refreshments; for your tummy, you'll have sandwiches; for your feet, you'll have the rhythmic music of Jack Burns' orchestra. So, don't forget the Croatian Hall on Lowellville Road on September 25th. A good time is in store for you all. Don't disappoint us by staying away, for we will be looking for you.

Jennie Cikulin

Life Insurance Sold Through a Mental Picture

What a man does not understand he opposes. That has been one of the greatest obstructions to progress down through the centuries. The writer can remember when as a very small boy the first telephone was brought into his town. The elders of the neighborhood in which he lived scoffed at this new-fangled contraption. Their general argument was: "We've got along without it all of our lives so what is the sense in going to the expense of it now." One does not have to be very old to recall the hoots and derision which marked the appearance on the streets of the first "horseless buggy," as the auto was called back in the 1890's.

The life insurance man senses this opposition perhaps more than the average salesman. The prospect does not feel that he needs life insurance. Why? because he is not really informed as to its value to himself, his family and his business. This point is well brought out by Editor Bradley in a recent issue of the Home Life Echo, from which we quote:

"Life Insurance requires real salesmanship. Because it is an intangible, the agent can't put life insurance on a man's desk in the same way that the clothing salesman can put a suit of clothes on a man's back. But when the imagination of the agent begins to work, then the pictures he can draw are from intangible pictures—the pictures of bread and coal, and a roof over the head, the picture of well-fed, well-clothed contented children on their way to school, the picture of a mother at home with her children, where God intended her to be, instead of a mother out battling the world for a living while her little brood is deprived of a mother's care and devotion. The big picture for the prospect is the picture of what life insurance does and not the picture of what life insurance is—policies, premiums, non-forfeiture provisions, as some agents can only see it." — Fraternal Monitor.

"The March of Fraternalism"

From an address by C. F. Savoie, Secretary, Societe l'Assomption, before Canadian Fraternal Ass'n, London, Ont.

(Continued from last week)

Picture yourself unemployed for some time and absolutely unable to secure work. Imagine sitting in the midst of your loved ones, your wife and children, seeing them in want and in dire need, with no means of procuring food and clothing for them. You have insurance policies whose premiums you can no longer pay, policies that have been in force for a good many years that you are compelled, by force of circumstances, to lapse; you would even sell that protection, for what will a man not do when he is in utter necessity? But you cannot do it, you are barred from drawing a few dollars because your certificates do not provide for cash surrender values or cash loans. You will be offered perhaps a paid-up policy or extended insurance, but that does not solve the problem you are actually facing. You need one thing, you want it because it justly belongs to you, that which you could have gotten something else that you do not want because, under the circumstances, it is of no value to you. Needless for me to say what your feelings would be towards that society or company.

Dividends Are Big Advertisers

Most of the fraternal societies have a large surplus available for dividends, and a good many are now waiving one or more mortuary payments every year. As fraternal societies are organized and carried on solely for the mutual benefit of their members and not for profit, all surplus available for distribution must be returned to the members in some form or other. It is most gratifying to know that fraternal societies have a large surplus due to the excellence of the business written. This is reflected in the low rate of mortality. The high rate of interest earnings has also added to their surplus. It seems to me that they now are in a position to broaden out and increase their activities on a large scale, and decorate their insurance contracts with "frills" that cost very little but are big advertisers.

Dividends properly constructed should increase each year. When this is done there is inducement towards persistency because the longer a member stays in the society the lower the cost of his protection. Under the present system a member of 30 who has been a member for 10 years can well claim that it is not fair to waive the same amount of payment in his case as it does in the case of the man who entered at the same age, pays the same contribution and who has been a member but two or three years. He would be right in his contention. If there is an insurance organization that should give to its assured all what, in equity, is due him, it is the fraternal society.

It seems to me that not only fraternal societies should adopt properly calculated dividend schedules, but adopt the plan of paying dividends under all forms of contracts, instead of waiving one or more mortuary payments. I am convinced that if they made it a practice of distributing surplus by checks, they would get much more publicity and would place themselves in a position to compete with old line companies. As a general rule, members do not lay much stress on the fact that they are relieved of a contribution but, they certainly do remember when through the lo-

cal lodge officers, they are given a check which they did not anticipate receiving, especially if the amount increases every year. They remember the latter act and generally forget the other.

Emphasize Lodge Activities

If we look up the definition of "Fraternal Society", we shall find that it is an organization carried on solely for the benefit of its members and their beneficiaries, that it must operate on a lodge system with ritualistic form of work, a representative form of government, etc. Can a "Fraternal Society" do away with any one of the essentials of its nature and still continue to retain its character? Can it rid itself of its ritualistic form of work, ceremonies of initiation, the holding of regular meetings and still continue to live with renewed vigor, with a higher vision and ideal? Is it not through the lodge that brotherly kindness and interest is manifested and expressed? Is not the holding of regular meetings a potential factor in keeping the fraternal system alive?

Yet there has been in recent years a tendency on the part of some societies to minimize the importance of lodge activity which, in my opinion, is a mistake. The lodge has always been and always will be the center of fraternal progress for, it is at the meetings that the members learn the great principles upon which fraternalism has been organized, its past achievements and the wonderful road opened to the future, if all the members, young and old, willingly, contribute their share, not only to make the meetings interesting and instructive but also to make of their meeting place, a place of attraction and interest. Is it not true that our best fraternalists are those that attend the lodge meetings regularly? Is it not also true that societies which are showing increases in their memberships are those which have laid emphasis on the importance of lodge meetings and activities?

(To be continued)

BRIEFS

(Continued from Page 3)

is in charge of classes held at the Slovene Workingmen's Home on Waterloo Rd. on Wednesdays and Fridays she will be found at the Slovene National Home on St. Clair Ave., between the hours of 1:30 and 3:30 p. m.

Several Slovenes and Croats of Cleveland have entered the primary city councilmanic elections to take place next Tuesday, September 28. Four candidates are up for re-election. From the second ward comes candidate George Travnikar; tenth, Edward L. Pucel; twentieth, John Novak, Frank Somrak, William Kennick and Louis Zorko; thirty-second, Anton Vehovec and John Rozanc.

Center Ramblers lodge, No. 221, SSCU of Center, Pa., will hold its regular seasonal dance on October 30th.

LITTLE STAN'S ARTICLE

(Continued from Page 3)

Out around the last bend in the railroad, and suddenly this little community was strangely quiet! The Second Biennial Juvenile Convention of the South Slavonic Catholic Union of America was over. But the accomplishments will linger on! Everlasting memories!

With the G. W.'s

Cleveland, O. — Once definite plans have been made by a lodge to hold a dance, it is a good policy to start early with publicizing the event, for the degree of success of the undertaking depends a great deal on the interest taken by the members behind the affair.

On Saturday, November 13, George Washington lodge, No. 180, SSCU will hold a dance at Twilight Ballroom. The administrative board is looking after the details and it can assure the dancing public a grand evening of entertainment.

Members of George Washington lodge owe it to themselves to patronize this dance as the proceeds derived from this event shall go into the lodge treasury, which, after all, belongs to the members.

It is not the purpose of this article to emphasize the G. W. dance on November 13, merely to see so many words in print, but to impress upon the G. W. members the need for co-operation in selling this dance to the public. It is hardly fair for a certain few to shoulder the bulk of the burden when the benefit to be derived from this undertaking will be shared equally by all members.

The outside public already is familiar with the calibre of entertainment provided by the G. W.'s. It is only necessary to inform our friends, relatives, acquaintances, etc., that we shall hold a dance, and that they are cordially invited to attend.

Mathew Molk, vice-Pres.

Visitor — You say they wash paper money here?

Washingtonian — Oh yes, they often launder soiled money at the Treasury.

Visitor — Tell me, do you know where they hang out their wash to dry?

Miss King — There's no use talking — clothes make the woman.

Martin — Yes, and break the man.

Lodge Membership

East, Palestine, O. — There are always some members who contemplate dropping their lodge membership. Asked as to why they contemplate such a move, they can give very little definite reason. These people simply say that they have become bored with the whole thing. They speak with an attitude of indifference and without very much consideration.

Fraternal, such as the SSCU, offer not only life insurance, but sick benefits and splendid social contact. These are offered within the price range of the workingman's pocketbook. A great value. A bargain with which thousands are immensely pleased. Then, after making such an investment, why should some consider it so lightly? How many people have dropped their membership in the past only to live to see the day when they were sorry for doing so? How many dependents have suffered as a result of such a move?

A lodge membership is not a luxury to enjoy or do without at will, but an investment that will lighten the burdens that sometime must befall us all.

A wise one is the member who treasures his SSCU membership.

Joe Golieic No. 41, SSCU

F. H. Administration

WASHINGTON, D. C., — A major offensive on the traditional poor design, ill-conceived plan and bad construction of the small home, has just been concluded by the Federal Housing Administration, it was announced here today, as the first series of 22 small home planning conferences came to an end.

The conferences, conducted in as many cities, were directed by Howard Leland Smith, Chief of the FHA's Architectural Section, for the purpose of improving design, plan and construction and thus elevating the standard of the one class of construction that has suffered most from these three building evils. More than 8,000 builders, bankers and real estate dealers have participated in these conferences, bringing into the small home improvement campaign the groups most interested in dwelling construction.

"It has been common practice for years," Mr. Smith said, "to build small homes without the aid or services of competent architects. The results have been far less than satisfactory from the viewpoint of the mortgage lending agency and ultimately the home buyer himself. Bad design, unfortunately, has frequently been a characteristic of the single family dwelling. It has been our chief aim to lift the standard of design and plan and to suggest the very real importance of architectural supervision and good, sound construction. Continued indifference to good design and plan is just another invitation to neighborhood blight. Our effort has been to bring to the building industry the proper methods of correcting old, established practices in order to attain the desired objective."

Each small home planning conference consists of two addresses and an open forum. Those attending hear a discussion of the potential market for small homes in the particular locality and an outline of principles to be followed in the planning of small homes. Talk charts and material taken from FHA Technical Bulletin No. 4, "Principles of Planning Small Houses", together with photographs and cost breakdowns of houses constructed in accordance with information included in the bulletin are utilized during the conferences.

"Those attending the conferences," Mr. Smith said, "are urged to take advantage of the advisory service made available by the Housing Administration in our local offices or to consult with members of the conference staff who, as a rule, remain in the local Housing Administration office for several days following the conference. This advisory service provides an opportunity to improve plans presented with applications for mortgage insurance and it also gives the applicant some idea whether or not his plans conform to the property standards and the minimum construction requirements. Such requirements must be met before insurance will be allowed."

Small home planning conferences have been held in Baltimore, Md.; Newark, N. J.; Jamaica, N. Y.; Boston, Mass.; Albany, N. Y.; Buffalo, N. Y.; Detroit, Mich.; Chicago, Ill.; St. Louis, Mo.; Springfield, Mo.; Kansas City, Mo.; Salt Lake City, Utah; Seattle, Wash.; Portland, Ore.; San Francisco and Oakland, Cal.; Los Angeles, Cal.; San Diego, Cal.; Phoenix, Ariz.; Denver, Colo.; St. Paul, Minn.; Indianapolis, Ind.; and Cincinnati, O. Requests for conferences, Mr. Smith said, are continuing to be received at the Washington offices of the Housing Administration.

Blood and Battle Field

A World War Chronicle

By IVAN MATIČIĆ

From the Slovene by

VALENTINE OREHEK

(Continuation)

At last when we have almost despaired of finding anything we stumble across a shed in which a number of horses are stamping. Knocking down the boards that hem them in we give each a smart whack on the rump and they are off. We are not exactly happy with our selection for the place smells strongly of its late tenants and the rats scamper in abundance.

The following days are wet and foggy and our spirits duly reflect their oppressive influence. It rains considerably and this adds to our misery which is already great enough due to the scarcity of food. This only applies to our regiment for the others are fed rations the sight of which we have forgotten. The horses of the Magyars are fed with more consideration than we. Our commandant Maretic, who otherwise isn't such a bad fellow, nevertheless doesn't concern himself with our welfare and it is alike to him whether we chew stones or gnaw tree bark. A quarter of a loaf of corn bread is apportioned each one of us at mess and a dish of lukewarm water that passes for soup and in which a piece of meat and some sauerkraut sadly repose. In the morning we get some water whose only claim to distinction from the plain article is that it has a brownish color. And this is all.

One day the colonel leaves us and the lieutenant colonel, a Magyar, assumes command. This man turns out to be a white crow among officers. He shakes his head and declares that he has never seen so hungry and woe-begone a regiment and what is better he does something about it. He strides into the kitchens at Suto and Rublje and berates the provision officers roundly. From this time on we receive food equal in quantity and quality with that of the other regiments; but this only so long as Maretic does not return. Our horses have fared badly before too, being obliged to eat the straw that our men wrapped around their legs and feet.

On the outskirts of this town I discover the graves of Scherling, Kolmajer and Lavdohar in a churchyard. The two officers share a single grave upon which is inscribed the epithet, "Grave of Heroes." Beside it is Stavdohar's resting place.

On January 18, 1917 two regiments of our Division are scheduled to carry assault upon Fajti Hrib and Spacapan. It is on this occasion as we push past Lipa and enter the pine wood on Sector 503 that the full severity of the Krasian windstorm overtakes us. This in itself is bad enough but what makes it hardly endurable is that we are inadequately clothed and that the comforts of a fire are denied us. Neither are we allowed to erect our tents on the few stops that we make for fear that it delay and render instant action difficult.

Far ahead the guns thunder and fields of racing flame sweep over the ridge of Fajti. On a road coming out of Lipa an immense 42 cm. mortar is belching destruction. In its fearsome roar mountains tremble and forests howl and the dreadful echo. In its chaos-inducing crash fortresses crumble and one's heart stops within him. With its quota of shells released it disappears yet this very night. Our attack on Fajti Hrib is repulsed but we are successful at Spacapan. The effort too costs us countless dead and wounded. Toward morning the frenzy subsides and it grows peaceful again. We are glad when permission to peg down our tents in the frozen soil is granted us.

The next day we go into hiding in Rihemberg. We find it evacuated of its inhabitants and the plundered houses turned into stables and gypsy quarters where cheerful fires bid us welcome. The windows, doors and other moveable objects have all been converted into fuel by the soldiers and the falling snow drives in in gusts.

Nearly Russian and Serbian prisoners are repairing a road. They are a dishevelled lot shivering from want and cold. The Russians beg bread and cigarettes from us saying that their sole chance of acquiring a square meal is in the event of a horse's demise by accident or otherwise which same is a windfall for them and cause for celebration. The Serbs are not at all communicative and hold off with extreme reserve. They glower at us from beneath darkened brows and contemptuously disdain to beg or complain.

"Kako ide braćo?" ... How goes it brother?"

"Slabo za vas švabe ... Bad for you Austrians!"

"Gladni ste siromaki ... Poor fellows you are hungry."

"Pa gladni ste vi svi i gladna je sva vaša švapska država ... You yourselves are hungry and so is your whole Austrian nation!"

A few days of loafing and then we are recalled into the lines and the experience to be met with there. It is a little worse now for it is exceedingly cold and the storms come oftener and blow more sharply. Two weeks of this and we are sent into Sector 503 and its vermin-infested barracks.

Our telephone patrols are sadly depleted so Captain Czepan suggests that several men who understand German be picked from the companies. In pursuance of this one of the sergeants is combing a group for possible candidates:—

"What is your occupation in civil life?"

"Who me? ... a farmer."

"Nothing doing with you."

"And you?"

"A miner."

"Where were you employed?"

"In Trbovljah."

"Good enough."

"And you were a hlapec, is that so?"

note: "hlapec" is a farmhand. The word is used in its real sense. Here are instances, as witness several present volume, where it is conveyed impotent and shameful (y.) weren't you?"

"No, I was an avskneht" (this is a corruption of the German "knecht": a man who does all the rough labor incident to the house or establishment. He also handles the horses and handles the out-going things.)

"Know any German?"

"Sure, I haven't been scrubbing the gentry all this time."

"You'll do," turning to another what were you?"

"I worked at strippin' bark."

"You won't do."

"Ya ya, mistra sarjun!"

"Hold your crazy tongue!"

hell asked you to speak?"

The man thus addressed flinches to see, "I know German well, I trimmed bark in the Carinthians but you won't catch me anywhere those telephones."

Most of our time now is spent in, and for diversion we tap the wires strung up in the roads and with our conversations flashing from our lips. Often we chance on vitally important intelligence. We are even so often we climb the high telegraph poles near Zeleznih Vrat and attend messages going and coming in the Command. In spite of guarded and highly codified employed by our lords we prefer them by virtue of our experience with them in the perchance we are discovered by the extremely dangerous pastime by the gentry, we offer the dead wires.

Were we again told to move to time to Skrbina where our wagons are located. The running around in circles was and permanent goal is getting nerves and this whole process is revolting. The same is true of the Italians no doubt except that they kept in the front line trenches days at a time while we stepped for months on end.

In March our regiment and departs for an extended stay at 1st and 2nd Battalions go to the 3rd to Hruševic. I belong to a named and a number of us go to Kobilja Glava where we have beds, windows, doors, and that is moveable. We even have stoves. These we use to heat our gloomy quarters. We get some whitewash the houses that are both inside and out. Then we the manure piles from before for Hungarian horses have as occupants.

With spring, warmer breezes blow and the fields await the blow of the seeds. Word comes from the Corps that our regiment has to prepare them to yield a crop of food required by the men. We have finished with the hoeing of the 3rd Battalion's potatoes. We ate sends three bags of potatoes to officers for their private consumption and two to the men for soup. Rationing does not overstep the cook and eat one bagful of stones into the holes prepared to receive the potatoes. Each receives a bona fide potato is made a stick and that night we eat these and eat them.

In Stanjel, Kobil, Gabrov and even in Bramica the outposts have been turned into drill grounds that even though not actually we do not dispense with it. In the late evenings the fog is cal with the song of the thrush and so rapturously do these the fields where under a starry heart is bared and low refracted by a sad and low refracted spring, when the night sounds from the forest float lazily on the wind over the fields. And sad then are our pent desires, and contentions clamour only to be satisfied. Sing on dear little croonings are sweet and pure, in weary heart finds forgetfulness sordid cares that meet it. Dear birds you are undulating you know neither the griefs of this unhappy world.

Week follows week in snow and one day our ill-conceived runs away and we gain a gentler superior.

The regiment sponsors a nival in Kopriv at this time. Those athletically or gymnastically inclined enter into the contest. The disposition of the contest arrangements of the companies is admitted to Lieutenants Jencic and gane who have performed the before. A bit of horseplay is to the occasion by Cavalrymen stuffing his clothes with straw and charcoal and engaging in the hest antics. He is a born comedian the men roar their approval.

(To be continued)

