

GLASILO K. S. K. JEDNOTE

Uredništvo in upravljanje... 6117 ST. CLAIR AVENUE... OFFICIAL ORGAN OF AND PUBLISHED BY THE GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION of the U. S. A.

ZAPISNIK POLLETNEGA ZBOROVANJE GLAV. ODBORA

(Nadaljevanje s 3 strani) REPORT OF SECRETARY OF FINANCE COMMITTEE From January 1, 1942, to June 30, 1942

Table with columns: Description, Amount, Par Value. Includes Adult Department, Total Principal Payments on Mortgage Loans, Interest Payments on Mortgage Loans, etc.

Table titled ADULT DEPARTMENT—BONDS PURCHASED—FIRST HALF 1942. Columns: Description, Book Value, Par Value. Lists various bond purchases like U. S. Savings Defense Series G, Alabama Power Co., etc.

Table titled JUVENILE DEPARTMENT—BONDS PURCHASED—FIRST HALF 1942. Columns: Description, Book Value, Par Value. Lists bond purchases for Pleasantville, N. J., U. S. Treasury, etc.

Table titled ADULT DEPARTMENT—BONDS PURCHASED—FIRST HALF 1942 (continued). Columns: Description, Book Value, Par Value. Lists bond purchases for Pleasantville, N. J., U. S. Treasury, etc.

Table titled ADULT DEPARTMENT—BONDS PURCHASED—FIRST HALF 1942 (continued). Columns: Description, Book Value, Par Value. Lists bond purchases for Pleasantville, N. J., U. S. Treasury, etc.

Table titled ADULT DEPARTMENT—BONDS SOLD, REDEEMED AND OTHERWISE DISPOSED OF. Columns: Description, Consideration, Par Value, Book Value. Lists various bond sales and redemptions.

Table titled JUVENILE DEPARTMENT. Columns: Description, Par Value, Book Value. Lists juvenile department bond purchases.

Table titled ADULT DEPARTMENT—BONDS REPUNDED—FIRST HALF 1942. Columns: Description, Par Value, Book Value. Lists refunded bonds.

Table titled ADULT DEPARTMENT—SPECIAL ASSESSMENT BONDS WRITTEN OFF. Columns: Description, Par Value, Book Value. Lists written off bonds.

Table titled JUVENILE DEPARTMENT. Columns: Description, Par Value, Book Value. Lists juvenile department bond purchases.

JOSEPH ZALAR, Secretary Finance Committee.

Ostali člani finančnega odbora in sicer Gospodarich, Germ, Rudman in Brince se docela strinjajo s poročilom tajnika finančnega odbora.

Brat Lokar predlaga in brat Pesdirta podpira, da se poročilo finančnega odbora v celoti odobri. Sprejeto.

Brat R. G. Rudman, zapisnikar finančnega odbora čita zapisnik seje imenovanega odbora z dne 28. in 29. januarja, 1942 in 16. in 17. aprila, 1942.

Predlagano in soglasno potrjeno, da se zapisnika finančnega odbora v celoti odobri kakor čitana. Sprejeto.

Seja zaključena ob 12. uri z molitvijo.

DRUGA SEJA 14. AVGUSTA POPOLDNE

Brat predsednik odpre sejo ob 2. uri popoldne in Father Butala, duhovni vodja opravi običajno molitev. Te seje se je udeležil tudi brat Joseph Zorc, vodja atletike.

Brat Germ, glavni predsednik predstavi zbornici častnega gosta s hčerko, Dr. Čoka, predsednika Jugoslovanskega odbora kulturnih organizacij pod Italijo.

Splošni gost Dr. Čok je izobren govornik in je zbornici kot poslanec primorskih Slovencev in Hrvatov opisal tamkajšnje razmere našega naroda, kako grozno trpi pod krutim jarmom italijanskega fašizma.

Dr. Čok omenja, da ni prišel v Ameriko prositi milodarov, ampak njegova prošnja je le ta, da bi tudi ameriški Slovenci in Hrvatje skušali moralno pomagati, da se naš narod v stari domovini reši in da ko pride čas, da se našemu narodu pomaga do tega, da se mu vrne vse ozemlje, kar mu po pravici pripada.

Brat glavni predsednik se g. Dr. Čoku toplo zahvali za njegov poset in mu objavi, da bo naš narod v Ameriki gotovo skušal vse storiti, da se pravice našega naroda v stari domovini vrnejo.

Poročilo brata Russa

Član porotnega odbora brat Russ nima posebnosti za svoje poročilo, ker spornih zadev pri naši Jednoti ni, kar je pač nekaj izrednega za tako močno organizacijo kot je K. S. K. Jednota. Glede konvencije brat Russ omenja, da bo ista taka, kakor si jo sami želimo.

Poročilo sobrata Oblaka

Član porotnega odbora brat Oblak poroča, da je točno opravljal vse posle v njegovem delokrogu; agitalir je tudi za novo članstvo v minulih kampanji po vsej svoji moči.

all of our efforts will have been for the common good.

During this period of six months we have maintained the spirit and entries in our various KSKJ events and it is the opinion of those who have participated that recreation does a definite part in the lives of all of us.

Future plans as to the conduct of this department and also as to its activities will depend a good deal on the decision of the Supreme Convention, however it should be kept in mind that in addition to the need for curtailing unnecessary activities, recreation does have a definite part in the young lives of our active KSKJ members.

The annual Midwest Basketball tournament carried on its fine work in behalf of the young KSKJ basketball players and with an entry equal to that of last year a very good event was again successfully completed.

The outcome of all of these events has been dependent a good deal on the local bowling and basketball committees and all of the success that these various events have attained has been made possible thru the fine work and hard of the members of the various local committees.

At the present time there is some baseball activity with several teams participating in organized leagues of local groups. We will complete this season as to financial assistance to these groups on the basis of normal requirements on our allowance.

FINANCIAL STATEMENT

Table with columns: Description, Amount. Includes Balance on hand, January 1, 1942, Canceled check, Lodge No. 148, Transfer from Juvenile and General Funds, Total, Disbursements during 1st half of 1942, etc.

Thru this period and during my entire term it has been my pleasure to have the finest cooperation from the home office Supreme Officers, the district directors and the lodge officers and members.

During the past six months the KSKJ experienced its first period of recreational and athletic activities under war time conditions and it can be said that the youth of the KSKJ have taken unto themselves the true spirit of "America Comes First."

We have before us a period which will test the mettle of all of us in many different ways and it is hoped that in the final outcome we will find that

tembra.

No expenditures are being made or are contemplated in connection with any activity which is not of a general interest character to a definite group of our members.

Societies who may desire to secure KSKJ emblems can still do so as we have several hundred more to distribute.

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Brat Zalar predlaga, vsestransko podpirano, da se delegira brata John Pezdirtza in sestro Mary Hochevar, da zastopata KSKJ. Sprejeto.

Brat Zalar, glavni tajnik predloži bolniško nakaznico sestre Jennie Hunter, cert. št. 15110, članica društva št. 176, Detroit, Mich. Bolniška podpora je bila od vrhovnega zdravnika odklonjena iz razloga, ker se članica v času bolezni ni ravnala smislo pravil centralnega bolniškega oddelka.

Z ozirom na njene okolščine, je bilo predlagano in potrjeno, da se omenjeni članici nakáže vsoto \$18 iz sklada izrednih podpor. Sprejeto.

Brat glavni tajnik naznani, da so vse zadeve, namenjene za zborovanje glavnega odbora izčrpane. Tako malo zadev menda ni bilo še nikdar.

Ob zaključku se brat Zalar zahvaljuje za lepo in složno zborovanje in apelira na vse, da vedno skrbimo, ne zase ali posameznika, ampak za skupno članstvo vedno in povsod.

Seja zaključena ob 5. uri popoldne z molitvijo.

ZAKLJUČNA SEJA 15. AVGUSTA DOPOLDNE

Brat glavni predsednik odpre sejo ob 10. uri dopoldne in Rev. M. J. Butala, duhovni vodje opravi običajno molitev.

Zapisnikar prečita celoten zapisnik, ki je bil na predlog brata Lokarja, soglasno potrjeno, sprejet kakor čitan.

Na to poda svoje poročilo jednotin odvetnik brat Frank J. Jones, ki omenja, da je v procesu le ena zadeva. Predložen je tudi njegov račun, ki znaša \$155. Predlagano in vsestransko podpirano, da se račun odobri in izplača. Sprejeto.

Za tem nastane razgovor o problemih, ki jih bo treba rešiti na bližajoči konvenciji.

Seja zaključena ob 12. uri z molitvijo.

Težke ure matere

Pod tem naslovom bi lahko napisala pre mnogo različnih člankov in ne le člankov, pač pa debelo knjigo. Moj namen je to pot odkriti le trohico skritega trpljenja ali prečutih nočnih ur prave matere.

ve mimo (da ravno avtomobil so največji zapeljivec naše mladine) hiše, se bo le ustavil? Nič!

"Kje je moja hčerka?" nadaljuje mati. "Ali se je zgodila kaka nesreča? Ali je zašla v slabo družbo?" taka in slična razburjanja materi možgane, trgajo srce, napol v jezi, napol v strašnih skrbeh dela pridige in išče izraze, kaj vse bo otroku našela, ko pride domov.

Groza! Petelin že oznanja, da kmalu napoči dan. Skoro se na obzoru že svetlika zarja. Zgodnjega nedeljskega jutra se vendar ustavi avtomobil, iz katerega veselo skoči deklica, da poljub fantu za goodbye in stopi korajžno v hišo.

Nedelja jutro. Cerkevni zvon že oznanja čas službe božje. V cerkev je treba iti. Vse je narobe. Mati komaj zatajuje sama sebe, vendar ji tupatam izide svarilna beseda iz ust od pridige, ki jo je skladala v težkih urah ponoči, ko hčere ni bilo domov.

Toda oče, ki naj bi v takem slučaju kot glava družine, stopil na stran matere ter jedrnato potrdil z resno besedo nauk in svarilo matere, kaj stori? (Ne v saki družini, toda v mnogih). Navadno zahruli nad ženo, morda celo ostudno zakolne, češ: "Baba se že zapozkrega. Vedno je jezna. Oh, jaz siromak, ki imam tako ženo!" Vedno vpije, zdaj name, zdaj na otroke, samo da bi ji denar nosili, to hoče" itd.

Vse je dobro, ako se ne zgodi kaj hujšega. Toda Bog pomaga, če otrok pade v greh, ki bi morda radi njega padel madež na družino. Gorje materi. Oče bi bil prvi, ki bi jo zbadal: "Ja, taka je kot ti, kar si jo naučila, to dela." Čeravno uboga mati ni nikdar v svoji mladosti niti slišala, kaj šele skušala življenjske sedanje mladine.

Večkrat sem čula že v tej ali oni cerkvi pikre besede duhovnika: "Mati, ti si kriva. Kako vzgajaš svoje otroke?" Žalostno, toda resnično. Čula sem nekoč mladeniča, ki je imel mater v starem kraju. Uboga revna vdova, ki se je preživljala od težkega dela v potu svojega obraza za trdi kruhek, med tem, ko je njen sin imel vsega tukaj, kar bi mu srce poželelo, se je le malokdaj zmisli na svojo mater, čeravno bi ona dala življenje zanj.

Koliko raje se krono ali desetico, ki jo je zaslužila na dnini pri kmetu samo da bi ga razveselila. Prišel pa je slučaj, da je tega sina obiskala ne nevarna bolezen, vendar vsako bolezen, ki bolnika drži na postelji, je sin večkrat z ostudnim izrazom preklinjal svojo mater, češ: "Cemu si mi dala življenje, da sedaj trpim?"

Zopet drugi slučaj: Slišala sem fanta, ki je v mali avtomobilski nezgodi tudi preklinjal svojo mater, češ, da je ona kriva, da je bil tako nesrečen, ker mu je dala življenje. So to slučajji slabih sinov, ki bi niti ne smeli biti omenjeni v človeški družbi, vendar zakaj tako? Zakaj mora biti mati kriva vsega gorja, ko ravno ona z dušo in srcem želi otroku vse najbolj-

PROCEEDINGS OF THE TWENTIETH GENERAL KSKJ CONVENTION HELD IN CHICAGO, ILL., COMMENCING AUGUST 17th, 1942

Second Session, Tuesday, Aug. 18—9:15 a. m.

The Supreme President opened the second session of the convention. The Spiritual Director led the assembly in prayer.

Roll call of Supreme Officers follows. Dr. M. F. Oman (not present) and Mrs. Agnes Gorisek (not present).

Roll call of delegates.

Supreme President requests Mr. Kozlevcar to read the minutes of the previous session. Minutes read in Slovenian by Mr. Kozlevcar. Minutes approved, accepted and carried as read.

Telegram received from Josephine Knez, delegate of San Francisco, Cal., stating that her arrival was delayed due to a train wreck.

Report of Chairman of Committee on Rules and Order, Pauline Osolin, was presented to delegation. Recommendation is made that the delegates convene at 9 to 12 noon and 1:30 to 5:00 p. m. with 10 minutes recess in the morning and in the afternoon. Proceedings of convention will be guided by Roberts Rules of Order. Recommended that motions not be repeated by delegates and that formal greetings be omitted. Supreme Secretary makes motion to accept report as presented. Motion approved, seconded and carried.

Supreme President introduces honored guest, Honorable Franc Snoj, Minister from Jugoslavia and representative of Jugoslavia in America, who greets the assembly. Supreme President thanks Dr. Snoj.

Supreme President requests the assembly to attend the meeting of the Baraga Federation this evening at 7 o'clock in the Convention Hall.

Supreme President introduces the Supreme President of the Western Slovenian Union, Mr. Leo Jurjevic, who greets the assembly. Supreme President thanks Mr. Jurjevic.

Supreme President requests that the Supreme Officers' reports which appeared in recent issues of the Glasilo be either approved, rejected or tabled at this time by delegation.

Motion made and seconded that reports of Supreme Officers be accepted as published. Motion carried.

Request made that all motions be translated into the English language before acceptance. Request granted.

The Supreme Secretary has the following additional report to offer:

Brother president, reverend father, brother supreme officers and delegates. At the last convention it was decided that the report of the supreme officers be published in the Glasilo fourteen days before the convention and that the report of the supreme secretary in the form of a book be sent to the delegates prior to the convention.

The reports of the supreme officers were published in the Glasilo, report of Supreme Secretary was sent to the delegates in book form — also to the supreme officers.

The resolution of the last convention or the above mentioned request is worthy of praise, in that the reports of the supreme officers published in the Glasilo and the report of the Supreme Secretary being forwarded to the delegates before the Convention saves time during this Convention.

Report of the Supreme Secretary (my report) which was forwarded to each of you, covers all important items of the work of the organization during

the past four years or more accurately from July 1, 1938 to June 30, 1942.

Since my report forwarded to you was quite lengthy and will not be incorporated in the minutes, I have prepared for the Convention my additional report and this with the wish in mind that the remaining members, who are not present at this Convention, be acquainted with the work of our organization during the past four years.

My report which was forwarded to you shows the organization work in detail; my report today covers the major issues.

ADULT DEPARTMENT—FINANCES. Balance June 30, 1938 \$4,010,575.40. Income: Assessment \$2,247,445.64, Interest 625,166.27, Rent 88,721.96, Miscellaneous Income 189,176.90. Disbursements: Benefits paid \$1,516,969.64, Other miscellaneous payments 8968,30.13. Balance June 30, 1942 \$4,747,286.40.

If to this total is added the interest due June 30, 1942, rent and other properties, and if from this total we deduct the unpaid benefits and other unpaid amounts to June 30, 1942, our present balance in the adult department as of June 30, 1942, is \$4,805,701.09.

Since the funds have been combined we have only two funds now and these are the General and the Sick Benefit funds. At the request of the insurance department of the state of New York and for our own statistical purposes we still continue to carry the various titles of funds, so that we can determine the increase or decrease of the different funds.

All funds are in pretty good standing. Except for the special benefit fund, where there is a deficit and quite a large deficit. From this fund in addition to the payment of special benefits is also paid the assessment for the 70 year old members. This is the reason that we have such a large deficit in this fund. I will enlarge on this item later.

INVENTORY. Real Estate \$281,371.18, Loans and Mortgages 327,863.48, Stocks and Bonds 3,786,056.60, Loans on certificates 153,313.15, Savings and Checking Accounts 198,381.99, Note 300.00. Total \$4,747,286.40.

Membership. From July 1, 1938 to June 30, 1942, 5,906 new members were admitted. Reinstated 414. Died 990. Suspended, expelled and withdrawn 2,402.

July 1, 1938, we numbered 24,863 members; June 30, 1942 we numbered 27,791 members.

At the meetings of the Supreme Board I have often said and repeat today, that the number of suspended members is still too great. Most of the suspensions occur because of non-payment of assessments. In my opinion, this number of suspensions could be lessened if we would act more considerately and if the members would acquaint themselves more thoroughly with the by-laws and if they would read the reports as published in the Glasilo.

The secretaries of the subordinate lodges could help greatly with unnecessary suspensions, if they would be more careful and see to it that the members remain with the organization. On the strength of this system, on which the organization is conducted today, a great number of the suspensions could be avoided. When a member is in financial diffi-

culty and unable to pay his assessments, the secretary should recommend that the member change his certificate to one of the new plans. When a member does this, he is placed on the reserve, which means that the assessments of the member are covered from the reserve of his certificate. Such a member can be retained as a member of the organization until the amount of reserve on his certificate is exhausted. It is understood, of course, that the member can resume payment of assessments at any time, after which he is taken off reserve and the amount of reserve considered as a debt. A member on reserve can always pay up his assessment and if it is impossible to do so before his death the amount is paid from the amount to be deducted from the amount to be paid the beneficiary.



The recent 20th KSKJ Convention, held in Chicago, Ill., was opened with invocation delivered by the Supreme Spiritual Director, following which the delegates pledged allegiance to the flag. Supreme President Germ led the assemblage in the manifestations. More convention photos appear on Page 1.

For new members various compensations and awards are given. Members of long standing are suspended wholesale. This is not right and certainly not to the benefit of the organization. Let us keep and hold also those members which we already have. Our motto should be, decrease the number of suspensions.

In my report on page 11, the members are listed according to their amounts of insurance. Report shows, that in plan "A" and "B" — 13,595 members are insured in the amount of \$11,397,000.00. The amount of insurance for these members amounts to more than the combined total of all the other plans.

We must keep in mind that all these members pay assessments according to the National Fraternal Congress table at 4% interest. Investing money today in securities which would bring 4% interest, is impossible. If the member would exchange their certificates for a certificate of the new plan, it would benefit not only the organization, but also themselves; since sooner or later the organization could begin to pay dividends.

Since I am discussing membership and insurance, I wish to state that on January 1, 1924 the new 20 payment life policy went into effect. The first certificate in this plan was issued on the 28th of January, 1924 and certificate No. C-1 made out to my oldest son, Dr. Joseph A. Zalar. His certificate will be paid up January 28, 1944. After this certificate is paid, a number will follow as issued.

Well I remember the remarks which were made to me personally at the time when I suggested this type of insurance. I remember very well, how on the part of certain delegates at the convention in Cleveland in 1923, the acceptance of this type of insurance was opposed vigorously and strenuously. However, the majority of delegates felt that this type of insurance was good for the organization as well as for the members — and therefore it was accepted.

Organization of the Juvenile Department was also greatly protested and opposed. It has been proven many times, however, how very necessary and helpful the juvenile department has been for our organization. As this has been proven in the juvenile department in one instance, it will also be proven in other instances, how sensible the delegates of the 15th convention were in 1923, when they accepted the 20 year payment life insurance. This type of insurance is important for the organization and most beneficial to those holding this type of certificate. In a few months time certificates of plan "C" will begin to be paid-up. When a certificate is paid-up, it will be unnecessary for the member to continue payment of mortuary assessment. With good fortune and if the organization does not run into any unforeseen calamities, sooner or later it will come to the point when the members in plan "C" will begin to reap benefits which the organization will begin to pay in form of dividends.

The assessment in this type of insurance is naturally higher than it is for the ordinary straight life insurance, but it is also true that he who has the

ordinary straight life certificate must continue to pay assessments throughout his lifetime, whereas the members who pay somewhat more monthly assessments and have a certificate plan "C" pay a mortuary assessment only up to the expiration of 20 years. Who then is considered better off — those who pay assessments all their life or those who pay only 20 years?

Suspended Assessments. Up to this time, the members in the adult department from time to time have been released from paying one assessment. The supreme board when they saw fit, suspended the monthly payment of assessment when they saw that it was possible to do so without affecting the solvency of the organization. The wish of the supreme board is to continue this in the future and this at a time when the financial standing permits.

As stated, up to this time the monthly assessment was suspended from time to time for a one-month period. The suspension of this assessment, however, was not considered fair to the members. The reason for this is — for instance, the member "A" was a member of the organization thirty years or more. His monthly assessment amounts to \$1.95. The suspension of one month's assessment gave "A" a credit of \$1.95.

Let us now take member "B." This member was only with the organization three or four years. Since this member has a certificate under the new plan of insurance, his monthly assessment amounts to \$2.50. The amount of his suspended assessment entitled him to a credit of \$2.50.

From this you can see that the member "B" received more credit than member "A" — even though the latter was a member of long standing. Since the Supreme Board feels that this is not fair, they have concluded that we ask the Actuary of the organization to prepare the necessary table according to which the members can be paid dividends in such a measure as they are entitled. In this way, the member of long standing and who has paid into the treasury a large sum will also be entitled to larger dividends, than the member who has been a member of the organization only a few years, and according to this entitled to smaller dividends.

This is considered by the Supreme Board and the Actuary is preparing the necessary data and the rate table. When and how much the membership will benefit thereof, will remain to be seen according to the financial standing of the organization.

JUVENILE DEPARTMENT FINANCES. Balance July 1, 1938 \$183,173.00. Income: Assessment \$94,603.26, Interest 31,862.48, Other Income 4,443.39. Disbursements: Payment of Death Claims \$9,386.50, Miscellaneous disbursements 64,950.28. Balance June 30, 1942 \$230,736.35.

INVENTORY OF ASSETS. Securities \$228,303.38, Checking Account — 1st Nat'l Bank, Joliet, Ill. 11,432.97. MEMBERSHIP. Admitted 4,730, Reinstated 140, Died 60, Expelled 1,183, Transferred to Adult Dept. 3,750. Combined Assets of Adult and Juvenile Departments \$5,047,932.19.

Membership in Adult and Juvenile June 30, 1942 the organization numbered in both depts. 38,236 July 1, 1938 35,419. Increase in membership during past four years 2,817. Rate of Interest on Investments in Both Departments: Year 1938 3.70%, Year 1939 4.01%, Year 1940 3.91%, Year 1941 3.65%. Membership Death Rate: Adults 16.02%, Juveniles 14.73%. Solvency: Year 1938 119.80%, Year 1939 122.55%, Year 1940 125.19%, Year 1941 127.24%.

Since we are on the subject of solvency, may I say that towards the end of 1937 our solvency in both departments was 107.20%. This means that the organization had at this time besides the required 100% reserve — 7.20% more valuation than required by the statutory law. This 7.20% means that the organization had a surplus of \$243,027.81. In addition to this there was a sum of \$275,000.00 in the contingent reserve.

At the close of the year 1941 our solvency in both departments amounted to 127.24%. This means that the organization has in addition to the 100% required reserve — 27.24% or \$1,039,728.81 surplus. From this, one can see that the surplus during the past four years has almost doubled.

We can be proud of this record. Few fraternal benefit organizations can boast of such a record. That this increase is such — is due not only to the work of the supreme board, but also to each and every individual lodge member and officer who has in one way or another helped to make this possible.

Why was the result so successful? In the first place because the investments were properly made; because there was harmony and cooperation among the members of the supreme board and because of the manner in which the home office and the subordinate lodges worked in a true fraternal spirit. On the other hand also because the lodge officers and the individual members worked diligently and untiringly in increasing the membership.

Brothers and Sisters: I have been conducting the work of the Supreme Secretary for the past 34 years. In this time I have been before a number of delegates at our conventions, but in all my years as supreme secretary I have never before this convention body come before any convention with such pride and joy as I stand before you today. WHY? Because I deem it an honor and a pleasure to have submitted my report of this grand increase and strong financial standing of our organization. In addition it is to my great joy and satisfaction too, since I have no complaints to make either against the members of the supreme board or against the officers of subordinate societies. If from time to time there has crept in some little misunderstanding, it was settled in a peaceful manner, so that today I have no complaints whatever.

I deem it my duty to openly express my thanks to all the Supreme Officers for their cooperation, kindness and courtesy. I give my thanks also to the lodge officers for prompt and harmonious work. I also wish to express my thanks to each individual member who in one way or another helped towards the growth of our organization. My deepest thanks also to Brother Zeleznikar, Brother Slana and employees in the supreme office for their courtesy, kindness and cooperation.

Thanks also to you delegates for the patience and attention

paid my report.

At this 20th regular convention of the KSKJ we are gathered as representatives of more than 38,000 members. We are the nation's representatives. Those, whom we are representing, are looking toward us and our work. The membership we represent, desire a short convention and good and fundamental adoption of resolutions for the good of the entire organization.

With this in mind, I appeal to you delegates and recommend that we meet harmoniously. Let us forget the past and look to the future. Let us make our debates brief and to the point. Let us be constructive. Let us build and not destroy. Keep before us those we are representing. Let us do all in our power for the benefit of our grand KSKJ and its membership!

I have prepared additional recommendations which I will present to the assembly later. I also wish to comment on the "prevention suggestions." This is my report for now.

Joseph Zalar, supreme secretary.

Motion made and seconded that additional report of Supreme Secretary be accepted. Motion carried.

Motion made and seconded that vote of thanks be given the entire Supreme Board.

Supreme Secretary offers comments regarding suggestions and amendments made by subordinate societies as published in Glasilo.

Supreme President recommends that the comments made by Supreme Secretary be considered at each of the committee meetings. Decision to remain with majority.

Supreme President appoints "Information Committee," namely: John Germ, Supreme President; Joseph Zalar, Supreme Secretary; Louis Zeleznikar, Supreme Assistant Secretary; Matt Slana, Supreme Treasurer; Frank J. Lokar, Member of Board of Trustees.

The Chairman of the Convention Arrangements Committee asks that all the delegates meet at the St. Stephen's Church a 1:00 P. M. today in order that the picture of the convention delegates be taken.

Greetings and telegrams were read by the Assistant Supreme Secretary. (See Slovenian text.)

Supreme President informs assembly that we convene this afternoon at 1:30 o'clock. The various committees will start their sessions and all delegates not on committees are duty bound to attend as many of these sessions as possible.

Supreme President reports the death of Philip Loviscek, member of Lodge No. 52 from Terre Haute, Ind. The death of Anton Anzlovkar, member of Lodge No. 25, Cleveland, Ohio, was also reported.

Spiritual Director led the assembly in prayer for these deceased members.

Meeting adjourned at noon with recitation of the Angelus.

Third Session Aug. 18, P. M.

The assembly meets at 1:55 p. m. and the Spiritual Director leads in prayer.

Supreme President opens the meeting.

Floral tributes received from the following: Lodge No. 181, Steelton, Pa., to Honorary Delegate, Dorothy Dermes, and another to the assembly; Lodge No. 114, Steelton, Pa., to delegate Mrs. Simoncic; Slovenian Ladies Union. Supreme President expresses appreciation.

Supreme President presents Honorary Supreme President of KSKJ, Frank Opeka, to assembly. Mr. Opeka greets the

(Continued on Page 8)

PROCEEDINGS OF THE 20th CONVENTION

(Continued from page 7) delegates. (See Slovenian text for address.) Supreme President thanks Mr. Opeka.

Assistant Secretary states that we are happy to report that we now have in the armed forces also five women members of KSKJ.

Supreme President informs the assembly that Mr. Clarence L. Alford, the actuary for K. S. K. J., will converse with the Supreme Officers regarding the 70 year and the soldiers issue; also re: dividends.

Mr. Alford will speak to the assembly at 4:00 P. M. In the meantime, the various committees will meet.

Recess at 2:00 P. M.

Meeting resumed at 4:20 P. M.

Supreme President presents Mr. Clarence Alford, Actuary, to assembly. Mr. Alford greets the assembly and deems it an honor to do so. His report in brief indicates that the assessment rate basis was started with our organization inaccurately as a result we have had a difficult climb to the top rung of the ladder, but are now recognized as an outstanding fraternal organization. He congratulated us on our improvement referring to the erection of the new home office and the steady increase in membership. He has known our Supreme Secretary since 1914 when he first became actuary for the K. S. K. J. and has the highest regard for him. The National Fraternal Congress recognizes our Supreme Secretary as an executive of very great ability.

Data relative to Fraternal System of insurance explained. Some of the problems before the Special Committee are:

Payment of assessments of members with "A" and "B" policies over "70." In 1930 the organization started to pay the assessments for these members. From a sympathetic and understanding standpoint, Mr. Alford would regard this as a very fine gesture, but from a business standpoint he wishes that it had never been started.

Each member is now assessed 4 cents per month in order to take care of this "Over 70" fund. For this: in 1931 assessments collected at 4 cents per member amounted to \$11,314, and assessments paid by the organization were \$5,802.

In 1932: assessments collected at 4 cents per member: \$10,867; assessments paid by the organization: \$7,270.

In 1933: assessments collected at 4 cents per member: \$10,435; assessments paid by the organization: \$8,630.

In 1934: Assessments collected at 4 cents per member: \$10,875; assessments paid by the organization: \$11,299.

In 1937: assessments collected at 4 cents per member: \$11,716; assessments paid by the organization: \$16,125.

In 1938: assessments collected at 4 cents per member: \$11,900; assessments paid by the organization: \$18,467.

In 1940: assessments collected at 4 cents per member: \$12,408; assessments paid by the organization: \$22,431.

In 1941: assessments collected at 4 cents per member: \$12,620; assessments paid by the organization: \$23,470.

In 1942 (6 months): assessments collected at 4 cents per member: \$6,364; assessments paid by the organization: \$12,458.

Total assessments collected at 4 cents per member: \$141,255. Total assessments paid by KSKJ: \$172,679. Thus a total of \$31,424 more was paid by KSKJ than it received.

From a business standpoint he would state that we cannot continue in this way. We have

a great problem to solve. Mr. Alford would recommend the discontinuance of this payment of assessments for the "Over 70" class completely from the organization funds, taking into consideration the business standpoint; but since he knows this is difficult, he recommends that it be discontinued after a set date — say Jan. 1, 1943; or increase the rate per member by at least doubling it, that is, from 4 cents to 8 cents per person.

Re: Dividends.

Some organizations consider payment of dividends on a scientific basis — non-payment of one month's dues, etc., but this does not seem as favorable as a dividend amount decided according to age rating.

Re: Soldiers issue.

War clauses have been adopted by some insurance companies, others underwriting, restricting amount of insurance for age groups 16 to 45, the maximum being perhaps \$100. We will, however, continue to pay full claims to the beneficiaries of those in service.

A Patriotic Fund should be established. The rate of contribution not designated.

Mr. Alford states that Supreme President suggested the organization might adopt a plan of double indemnity — rider attached to regular policy. Mr. Alford deems this inadvisable at the present time because of war and uncertainty of conditions. He feels it would be good in peace time. Mr. Alford thanks the assembly for their attention and for the opportunity of appearing before them.

Supreme President thanks Mr. Alford.

Supreme President reads letter received from Supreme Juror, Mrs. Agnes Gorisek, who, because of illness is not able to attend this convention. She sends her regards to the assembly and wishes much success to this convention.

Motion made, seconded, and carried at the suggestion of Supreme President to send Mrs. Gorisek a reply in the form of a telegram and floral bouquet.

Motion made, seconded, and carried that the number of delegates and Supreme Officers present, be recorded.

Recording Secretary advises that this has been recorded. Twenty-seven (27) Supreme Officers — twenty-five (25) present, two (2) not present, and two hundred thirty-five (235) delegates.

Greetings and telegrams read by the Assistant Secretary (See Slovenian text.) Meeting adjourned at 5:05 P. M.

John Germ,
Supreme President,
Mary Kosmerl,
Recording Secretary,
Frances Lokar,
Recording Secretary.

Fourth Session, Wednesday, Aug. 19th — 9:20 A. M.

Supreme President Germ opened the 4th session of the Convention at 9:20 A. M. The assembly was led in prayer by the Spiritual Director.

Roll call of Supreme Officers. Dr. M. F. Oman, not present; Mrs. Agnes Gorisek, not present. Roll call of delegates, all present.

Lodge No. 78, Chicago, Ill., the first women's lodge of the KSKJ, sends floral tribute to the delegation.

Supreme President presents former Supreme President of KSKJ, Mr. Anton Grdina of Cleveland, Ohio. Mr. Grdina greets the assembly and the following are a few excerpts from his talk. He felt that one thing was lacking badly at this convention and that was the presence of the younger members of our organization repre-

sented respective lodges. "Not enough young delegates — this is bad," he said. The future of our organization depends on the youth of our organization and therefore there should have been more young members sent as representatives by the respective lodges. He knows the expense of a convention and will not make his talk lengthy. Do not permit the organization ever to dispense with the Catholic angle. Let our motto be "Propagation of Faith among nations," as otherwise we would not have this individuality. Our weakness and selfishness has kept many away and the petty things that have crept up at conventions have cost the organization much. Deep fraternal spirit should prevail among us at all times. Thank you.

Supreme President thanks Mr. Grdina.

Minutes of the second session of the Convention were read in Slovenian and English. Minutes moved, seconded and approved as read. Minutes of the third session of the Convention were read in Slovenian and English. Minutes moved, seconded and approved as read.

Discussion pro and con regarding the reading of the minutes in English at each session. Motion finally made, seconded and carried that the reading of the English minutes be dispensed with and read only in Slovenian. Motion also made that a separate copy of the minutes of the day be given to the delegate who does not understand the Slovenian language. Motion seconded and carried.


Explanation was also given this delegate by Supreme President that this convention is non-political and we will never pass any policy which would hurt anyone of us.

Chairman of Committee on Telegrams and Greetings, Rt. Rev. J. J. Oman reported telegrams which were being sent: President of U. S. A., Franklin Delano Roosevelt, signed by Supreme President and Supreme Secretary, Apostolic Delegate, Washington, D. C. Archbishop Stritch, Chicago, Ill. Governor of the state of Illinois. Mayor Kelly of Chicago, Ill. Insurance Commissioners of the state of Illinois. Franciscan Commissary. Rev. Cyril Zupan, OSB. (one of the first Spiritual Directors of K. S. K. J.). Rev. Matt Sava, Shakopee, Minn. Mrs. Agnes Gorisek, Supreme Juror, Pittsburgh, Pa.

At the suggestion of the Chairman, the following were added by the delegates: Mayor Lausche, Cleveland, O. Msgr. Hribar, Collinwood, O. Msgr. Ponikvar, Cleveland, O.

What You Buy With WAR BONDS

Hitler found out that his high powered mechanized and motorized army bogged down in the snow and mud of the Russian Winter. Although our Army is largely mechanized the cavalry horse is still a highly essential factor in this mounted division and in the Field Artillery. The Army also maintains remount farms where many cavalry horses are bred and raised.



These select horses cost from \$100 to \$165 and our crack cavalrymen are expert riders and carry on the traditions which have followed the cavalry from the earliest days of the Army. Purchase of War Savings Bonds will insure good mounts for the Cavalry. You and your neighbors buying War Bonds and Stamps regularly every pay day can help buy these horses for the U. S. Cavalry. Invest at least 10 percent of your income in War Bonds.

U. S. Treasury Department

Regularly moved and seconded that the report of this committee be accepted. Carried.

Report of Spiritual Committee

Spiritual Committee's report presented by Rev. M. Butala, Chairman:

The committee read all articles in the by-laws regarding the work of the Supreme Spiritual Director who recommends that these articles in the by-laws remain as is.

The committee further recommends that we continue with the forms which are now being used by the Supreme Spiritual Director in his work.

The committee further recommends that to the present Communion slips be added enough space to permit the name and address of the member who does not fulfill his Easter Duty. Subordinate lodge secretaries are bound by the by-laws to notify the Supreme Spiritual Director regarding those members who have not made their Easter Duty.

The committee also recommends that in the yearly report there appear a column regarding the names of the members who are not married in the Catholic Church or who are divorced. The subordinate lodge secretaries are duty bound to report all members who are guilty of the above.

Signed: Rev. M. J. Butala, Rt. Rev. J. J. Oman, Rev. J. A. Kauser, Rev. George Kuzma, George Weselich, Rev. Geo. M. Trunk, Frank Smole, Rose Tisel, Anna Princ and Matt Krall.

Motion made, seconded and carried that the report of the Spiritual Committee be accepted as read.

Supreme Secretary points out that all comments and questions on anything pertaining to certain committees are to be presented before the particular committee and not on the convention floor.

Regarding a matter pertaining to the work of the Spiritual Director, Supreme Secretary states that the matter of invalid marriages and divorces has caused us much difficulty. No excuses should be made for these members by societies. Explanation regarding this is incorporated in the by-laws of the organization and if we do not want to abide by the Catholic ruling therein we should omit the Catholic from the organization and it will become just an ordinary insurance company.

A member who does not pay his assessments is automatically suspended (article 19 in by-laws). — For any other matters such as the above mentioned must be reported and settled in the manner approved.

It was recommended by a delegate that the reports of the committees be discussed on the floor by delegates, if necessary. Supreme President, however, asks the delegates to go to the respective Committee meetings with their questions and in this way save time on the convention floor.

Supreme Secretary explains that if any part of a committee report is not favorable to the delegates, they can reject the part of the report and it will be sent back to the committee for consideration.

The minority group can bring a minority report to the convention floor to be settled by the delegation.

A partial report on Grievances was given by Chairman John Decman. He asks that all delegates bring any grievances or complaints to Room No. 4.

Supreme President states that unless a Committee has a complete report to offer — they should not present it.

Meeting adjourned with prayer by Spiritual Director at 10:50 A. M. until Thursday morning at 9:00. Committees

JOLIET PARISH TO DEDICATE SERVICE FLAG

Joliet, Ill. — The service flag of St. Joseph's Church will be blessed Sunday, Sept. 6 at the 8 o'clock Mass.

There are 265 young men of the parish who are in the various services of Uncle Sam. This is the largest enrollment of any Joliet parish. The Mass at 8 o'clock will be a Mass for Victory. The dedication program will begin with the singing of the "Star Spangled Banner," the blessing of the service flag, the blessing of the new American and Papal flags, the blessing of the second honor roll, the pledge of allegiance to the Flag, prayers for our boys in service and the singing of our national hymn "America."

The dedication service will be continued at the Parish Park at 3 o'clock in the afternoon with a patriotic program. The School Band and the parish choirs will present various patriotic numbers. The names of all the boys in service will be read during the afternoon program. Guest speakers will be: the Hon. George T. Jones, mayor of Joliet; States Attorney James Burke; Highway Commissioner Emmet McGuire; J. Reardon, representing the Treasury Department. It is expected that we will have an army chaplain as the principal speaker of the day. There will be free dancing in the evening.

A special envelope collection will be taken up at all the Masses in the morning. This collection, together with the picnic proceeds will be used to purchase prayer books and religious article kits as a gift from the parish for all the boys in service. The Church Committee and the officers of the Holy Name Society, the Altar and Rosary Society, the Rosarian Club, the Blessed Virgin Mary and St. Agnes Sodalties will be in charge of the picnic program.

The service flag is the work of the members of the Blessed Virgin Mary Sodality. The public is invited to both, the Victory Mass and the patriotic program.

Rev. M. J. Butala.

IN HOSPITAL


Cleveland, O. — Miss Jennie Sulen, captain of the St. Joseph's No. 169 drill team, is recuperating from an appendectomy in Glenville Hospital.

—FOR VICTORY: BUY BONDS—

Money talks! United States Defense Savings Bonds and Stamps shout "Victory!"

What You Buy With WAR BONDS

When the American Expeditionary Force landed in Ireland recently newspapers reported the citizenry remarked at the similarity of the steel helmets worn by our boys with those worn by German troops. These steel hats are protection from shrapnel fragments and other light missiles. We need thousands of them for they are a regular issue to every American soldier.



A smart strap fastens under the chin and they are padded for comfort. One steel helmet costs \$5 so every time you fill a \$5 stamp book you are buying protection for an American soldier. Invest at least ten percent of your income in War Bonds every pay day. Help your community reach its War Bond Quota.


U. S. Treasury Department

to convene in the meantime.

John Germ,
Supreme President,
Mary Kosmerl,
Recording Secretary,
Frances Lokar,
Recording Secretary.

(To be continued.)

GETS ARMY CALL



Chisholm, Minn. — Senator John A. Blatnik, member of Frederick Baraga Society, No. 93, left Aug. 6 for Miami, Fla., to enter training in the United States army air forces. He later is scheduled to be transferred to Denver, Colo., for advanced training. Although Senator Blatnik is seeking re-election this fall in the Sixtieth district, he said that he will not request time off to campaign. If elected, however, he will return to participate in the legislative session this winter.

CHANGE MEETING DATE

Cleveland, O.—All members of St. Mary Magdalen Society, No. 162, are hereby notified that since the first Monday in September is Labor Day, the regular meeting will take place on TUESDAY, Sept. 8 beginning at 8 p. m. in the old St. Vitus school bldg. Assessments will be taken up from 6 p. m. on.

Members are cordially invited to attend this particular meeting as our delegates to the 20th KSKJ Convention will present their reports. After the meeting there will be a social get-together and refreshments will be served.

Mary Hochevar, sec'y.

NEED STENOS, TYPISTS

An urgent and desperate appeal for stenographers and typists to go to Washington, D. C. to assist in vital war work has been issued by the U. S. Civil Service Commission. This offers a double opportunity to women 18 years and over — first, to have a share in helping the Government in these crucial times as it prosecutes the war effort — and secondly, economic security through good salaries and desirable living conditions. The beginning salary is \$120 a month for both typists and junior stenographers, starting the day of arrival in Washington. Appointments are made in Cleveland before the applicant leaves, so there will be no doubt as to acceptance there.

The Civil Service Commission's local office, Room 4079, New Post Office Bldg., is open daily from 7:30 a. m. to 7 p. m. to accept applications, and to conduct examinations three times daily: at 8:30 a. m., 1 p. m. and 6 p. m.

CALLING ALL CHI STEVE BOWLERS

Chicago, Ill. — Attention, all St. Stephen bowlers, men and ladies, who wish to bowl in our St. Stephens KSKJ League this year. You are urged to report at the meeting Tuesday, Sept. 8. Time: 8 p. m. in St. Stephen's Church basement.

No cards will be sent out, so please take note of this article and come to the meeting. We wish to have you all come out so that our boys in the armed forces of the United States will have something to read about in the Our Page each week.

Let's keep them rolling for our boys. We want you all, young and old. Don't forget that date: Sept. 8!

John Terselich.

HOLY HOUR FOR PEACE

Chicago, Ill. — At 9:50 p. m., central war time, Sunday, Sept. 13, Chicago servicemen scattered throughout the world are to kneel and join with their parents and relatives gathered at the Holy Name Holy Hour in Soldier Field in a mighty worldwide prayer for peace through an American victory.

Catholic chaplains at the battle fronts from England to Australia will bring the message of the prayer to all Chicago servicemen.

As several thousand persons kneel in a darkened stadium, the mothers, wives and sweethearts of the men at the front will pray for the safe return of their soldier, sailor or marine.

Military committees of 380 Holy Name Societies in the Chicago archdiocese are sending special letters to all Chicago men in the various military branches inviting them to participate in the special prayers at 9:50 p. m.

Included in the letter is a time table, telling the serviceman what hour in his battle zone corresponds to 9:50 p. m. in Chicago.

Speaking to the mothers, wives and sweethearts who are to meet spiritually with their serviceman, the Most Rev. Archbishop Samuel A. Stritch said:

"These men, your children, are my children in Christ. The safety of their lives and the salvation of their souls means as much to me as they do to you. Pray with your soldier, sailor, or marine that he may return safely to you. They fight for our safety. We must pray for theirs."

Catholic defense workers in the Chicago area who are unable to attend the Holy Hour are to pray at their machines at 9:50 p. m. on that Sunday.

As the minute hand of the clock reaches the appointed hour and Archbishop Stritch raises the sacred monstrance in blessing, the men who work behind guarded doors will observe one minute of silent prayer as they work at their machines — a tribute to American democracy and God Almighty.

The monstrance will be placed on its pedestal, and the people at the field will raise their voices in a swelling chorus of the divine praises.

Then, the defense workers, many of them Holy Name men, will return to their machines with new vigor to create the weapons needed in America's war effort.

A giant service flag will be unfurled depicting the number of Chicago men in the armed forces. After the Holy Hour, the flag will be displayed in Holy Name Cathedral, as a permanent record of the men from Chicago in the service.

Posters picturing a soldier, sailor and marine were posted in churches, on street cars, elevated platforms, motor coaches and billboards throughout the archdiocese this week. The posters urge all persons to "Pray for Him" at the Holy Hour.

BALINA CONTEST

Waukegan, Ill. — This Sunday, Sept. 6, the St. Joseph's Society, No. 53, will sponsor a balina picnic at the Mother of God parish school grounds. All members are to take part in this program and sign up with Martin Zupec and Frank Ogryn who are in charge of the balina contest. The balina tourney will get under way at 1 p. m. and members are requested to be on hand on time to begin the first round of play. John Repp and Franc Zorc, Sr. are in charge of the bar and refreshments and assure everyone of a good supply and quality. Every member should be on hand to take part in the program. Joseph Zorc, sec'y.