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NOVA DOBA

(NEW ERA)

Bratstvo, poštenost in nesločna
ljubezen članstva do J. S. K. Jed-
note more isto obdržati na častni
višini.

URADNO GLASILO JUGOSLOVANSKE KATOLIŠKE JEDNOTE — OFFICIAL ORGAN OF THE SOUTH SLAVONIC CATHOLIC UNION

Entered as Second Class Matter April 15th, 1926, at The Post Office at Cleveland, O., Under the Act of March 3d, 1870. — Accepted for Mailing at Special Rate of Postage, Provided for in Section 1103, Act of October 3d, 1917, Authorized March 15th, 1925.

43 — STEV. 43

CLEVELAND, O., WEDNESDAY, NOVEMBER 1ST 1933 — SREDA, 1. NOVEMBRA 1933

VOL. IX. — LETNIK IX.

DRUŠTVENE IN DRUGE SLOVENSKE VESTI

RAZNO IZ AMERIKE IN INOZEMSTVA

Društvo "Zvon," št. 70 J. S. Jednote v Chicagu, Ill., prireditev v soboto 4. novembra zvezlo plesno veselico, imenovano "Harvest Dance." Prireditev bo vršila v gornji šolski dvorani na vogalu Cermak Rd. in Lincoln St.

V Rockdalu, Ill., se bo na vetr 11. novembra vršila društvena zabava tamkajšnega društva št. 92 JSKJ. Prireditev se vršila v B. Koreva dvorani so dohodki iste namenjeni društveni blagajni.

Martinovanje ženskega društva št. 170 JSKJ v Chicagu, se bo vršilo na Martinovo dnev, to je 11. novembra zvezlo.

V mestu La Salle, Ill., bo skajšno društvo št. 3 JSKJ izvelilo 35-letnico društva in zvezlo v veliko veselico, prireditev sv. Roka dvorani, v nedeljo 12. novembra.

V proslavo petintridesetletnega ustanovitve društva in Jedenate, bo društvo št. 6 JSKJ v gradu, O., priredilo banket prostu zabavo v soboto 18. novembra.

Pevski zbor "Zarja" v Clevelandu, O., vprizori v nedeljo 12. novembra krasno opero "Gospodki slavček" v auditoriju N. Doma na St. Clair Ave.

V današnjih izdajih Nove Dobe predložen "Valuation Report" za jednotnost J. S. K. Jednote, da je naša Jednota vedno nad 104 procenta. To je dober argument za agilne društvenike, kar agitirajo za J. S. K. Jednote.

PREDSEDNIK ROOSEVELT dehoče izvesti kontrolirano denarno inflacijo na ta način, da vladna kupuje v Zedinjenih državah pridobljeno zlato po zvišani ceni. Konci preteklega tedna je bila ta cena že \$31.82 za unčo zlata. To je nad \$11.00 več za unčo, kot je bila pred časom mednarodno določena cena za zlato. Začetkom tega tedna se je predsednik po konferenci z raznim denarnimi ekspererti odločil, da bo vladu kupovala zlato tudi na inozemskem trgu; ti nakupi se bodo vršili potom posebnega oddelka rekonstrukcijske finančne korporacije. Predsednik upa, da bo ta ukrep primerno zvišal cene nepremičnin, farmskih pridelkov in drugega blaga in primerno znižal vrednost dolara. Z drugimi besedami povedano, izvesti se hoče denarno inflacijo, ki jo posebno farmerji zadnje čase odločno zahtevajo.

Paradižnike z nedozorelimi pa zdravimi sadeži lahko izplumijo v jih obesimo z vrščiki navzdol v kakšnem hladnem in zračnem prostoru. Mnogi sadeži na ta način dozorijo za porabo.

Gomoljike dalij, kan, gladijol in sličnih cvetlic ostanejo lahko v zemlji, dokler slana ne uniči listja in cvetja. Šele, kadar preti resno zmrzovanje zemlje, se gomoljike izkopljajo in nekoliko osušijo na soncu ali v kakem suhem in zračnem prostoru. Stebla naj se porežejo štiri do pet palcev nad gomoljkami. Gomoljike naj se potem spravijo po konci stopeče v plitve odprte za boje in zasujejo z drobnim suhim peskom; ti zaboji naj se čez zimo spravijo v prilično hladnem in zračnem prostoru. Poškodovane ali gnijoče gomoljike naj se odstranijo.

Drevesa in grmiči se lahko sadijo ali presajajo zdaj vse do časa, ko začne zemlja zmrzovati. Presajanje naj se vrši v suhem vremenu. Prehitro izčrpanje olnjih zalog v zemlji se mora zavarovati.

IZ WASHINGTONA prijava poročilo, da je predsednik Roosevelt končno prisilil tudi jeklarne, kot za premogovnike, ki jih lastujejo. Pričakuje se vsled tega, da se bo okoli 20,000 premogarjev vrnilo na delo.

REORGANIZACIJA National Recovery Administration bo, po izjavi generala Johnsona v kratkom izvedena. Organizacija bo razdeljena v šest divizij (Dalej na 4. strani)

VRTNARSTVO SEZONE

Ko se pojavljajo prve slane, je čas spravljanja zadnje povrtnine za zimo. Priljubljena zimska salata endivija, naj se za zimo presadi v takozvane hladne grede, ki se pokrijejo z okni in po potrebi še z deskami. Lahko pa se jo spravi tudi v navadni hladni kleti. V kakem primernem kotu kleti naj se napravi gredica, v kateri naj bo štiri do šest palcev na debelo neprevlačne vrtne zemlje ali pa drobnega rečnega peska.

V to gredo se na gosto posadi na vrtu izruvajo endivije. Rastline naj se izruvajo tako, da obdrže prilično kepo prsti na koreninah in obrežijo naj se vsi suhi ali nagniti listi. Presajanje naj se vrši v suhem vremenu. Ako je zemlja gredice v kleti suha, se sme pri saditvi rastline nekoliko zaliti, pa ne preveč. Pri tem je treba paziti, da pride močota samo h koreninam, ne pa na listje. Klet naj se v lepem in gorkem vremenu zrači in sproti naj se odstranijo vse gnijoče rastline ali nagnito listje endivije, da se gniloba ne razširi. Tako spravljeni endiviji daje okusno salato pozno v zimske mesece.

Zelena za zimo se lahko na sličen način spravi v kleti kot endivija. Rastline naj se poslavijo pokonci na gosto druga pri drugi in zasujejo s suho prstojo ali drobnim peskom. Zalivati se zelene ne sme, ker sicer začne gneti. Zelena, katero je oparia slana, rada gnie v kleti.

Repa, pesa, korenje in zimska redkev navadno dobro prezimijo v navadni hladni kleti. Še bolje pa je, če te gomoljike zasujemo z drobnim peskom, ker na ta način se ohranijo dolge mesec sveže. Zelju načadna slana ne škoduje, toda spraviti ga moramo pred nastopom hudega mraza. Ako so zeljne glave od dežja mokre, naj se za par dni položijo v hladen in zračen prostor, da se osušijo. Nato naj se osnaze vseka posebej zavijejo v papir in vložijo v zaboje ali sonde, katere naj se postavi v kak odročen hladen kot kleti.

Priljubljena jesenska zabava je lov na razno divjačino. Lovska sezona za raznih vrst divjačine je skoro v vsaki državi različna, tu daljša, tam krajsa in omejena za te ali one vrste divjačino. Žal, da je lovská sezona včasi skoraj bolj nevarna za ljude, kot za zajce in drugo kosmato in pernato divjačino. Kriva je na lovcih samih, ki dostikrat ravnajo s puškami bolj brezbrinjno in malomorno kot bi ravnali z metlami. Mnogo lovcev je postreljenih ali obstrelenih, ker jih drugi lovci v gošči smatrajo za zverino. Drugi obstrelijo sami sebe ali bližnje tovariše, ker neprevidno obračajo cevi pušk proti sebi ali drugim. Pravi lovec bo nosil puško vedno tako, da bo cev obrnjena v tla ali v zrak. Pri vsakem manipuliranju s puško bo vedno obrnil cev puške proč od sebe in proč od drugih ljudi. Predno bo stopil v avtomobil ali v hišo, bo puško razbasal, to je popolno naboje iz nje.

Pri ravanjanju s strelnim orožjem ni človek nikdar preveč previden, premalo pa dostikrat. Neprevidnost je kriva, da je vsako jesen mnogo žrtev med takozanimi loveci in drugimi ljudmi, ki po nesreči pridejo v njihovo bližino.

TAJNIK notranjih zadev Harold L. Ickes je posvaril lastnike olnjih družb v Zedinjenih državah, da bo federalna vlada prevzela regulacijo olnjih vrelcev, ako bodo lastniki potrato gospodarili z olnjem. Prehitro izčrpanje olnjih zalog v zemlji se mora zavarovati.

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Drevesa in grmiči se lahko sadijo ali presajajo zdaj vse do časa, ko začne zemlja zmrzovati. Presajanje naj se vrši v suhem vremenu.

Listja, ki se osiplje z dreves, pravi vrtnar ne bo sežgal, ampak ga bo zmetal v kakšen odročen vlažen kot vrt, nekoliko zmocil in malo potrosil z vrtno zemljo in boljšega obdelovanja. (Dalej na 4. strani)

JESENSKE NEVARNOSTI

Vsek letni čas ima svoje nevarnosti in pri tem, seveda tudi jesen ni izveta. Gotove nevarnosti za naše zdravje in življence so sicer vedno med nami, kot na primer brezobzirni avtomobilisti, nekatere so pa najbolj pogoste v enem ali drugem letnem času.

V hladni in mokri jeseni je mnogo prilika za prehlad, ki se včasi omeji na navaden nahod, včasi pa se izpremeni v pljučnico, ki je življenu nevarna. Premočena obleka in mokri čevlji kaj radi privabijo prehlad, zato bi se morali nemudoma prebleči in preobuti, ako nas dej nameči.

Po farmah in gozdovih se v jesenskem času pojavi obilica raznih gob. Večina gob je užitna, toda med njimi se najdejo tudi strupene. Kdor gob ne pozna, ranj je boljše, da se tej jedi odreže, da se ne izpostavi nevarnosti zastrupljenja. Vsako jesen čitamo, da se zastrupijo posamezniki in tudi cele družine s strupenimi gobami.

V kleteh, kjer kipi večja kolonija mošta, se pri tem kipenju razvijajo strupeni plini, ki so življenu nevarni. Kadarmo kakšne opravke v taki kleti, jo najprej dobro prečrashčemo.

V hladnih jesenskih dneh imajo nekateri navado, da pusti motor avtomobila nekaj časa delovati v garaži, da se stroj razgreje. To je vse dobro, ako je garaža na stežah odprtih. V zaprti garaži pa je tako neprevidnost že marsikdo plačal s svojim življensem, ker ga je zdušil strupeni plin avtomobilovega izpuha.

Razvoj teh mizernih mestnih okrajev se dostikrat pripisuje stalnemu pritoku evropskih priseljencev v ameriška mesta. Dejstvo je, da prebivalci teh predelov so večinoma tujerodeči, ki pa niso šli stanovati tja, ker imajo to radi, marveč za to, ker njih gmotni položaj jim ne dovoljuje, da bi stanovali v modernih apartmentskih hišah. Ali tujerodeči ne nosijo krivdo za razvoj najgrših predelov naših velemest. Zgodovinska resnica je, da slave stanovanjske hiše so bile značilne za ameriška mesta že od samega začetka razvoja naših mest. Dasi so prvi naseljenici imeli pred seboj obširen kontinent, prebogat z lesom in kamnom, z neomejeno prostorjnostjo, so vendarle posnemali najhujše oblike starokrajskega mestnega življenja. Na ameriških tleh so reproducirali take londonske okrajne, kot je zloglasni Whitechapel, ali pariške staromestne predelove oziroma tesne in prenatrpane ulice Napolja.

Malo ameriških mest je brez teh središč revščine, bolezni, zločinstva in nenavnosti. New York ima svoj Bowery in East Side. V tem zadnjem delu mesta se nekateri posebno odlikujejo po svoji mizernosti. Tako vlganj "lung block" na Cherry Street je že pred mnogimi leti vzbujal javno pozornost vsled prevelikega števila tuberkuloznih bolnikov. Hvalabogu vse tamošnje polupodrtje z mračnimi in brezračnimi stanovanji so bile pred krtkim zrušene in na njih mestu se nahaja park.

Tudi drugih razvijenih predelov ni več, ali ostalo jih je še mnogo. Preostalo je na stotine hiš, ki niso spodobne za človeško stanovanje. Neka komisija je našla v newyorskih "tenementih" nič manj kot 350,000 mračnih notranjih sob.

Chicago ima svojo slovito "Little Sicily" in stanovanjske okraje okoli mestnega središča takoj zvanim "Loop." Studije so nedavno pokazale, da ti deli mesta imajo najvišji odstotek bolezni in zločinov. Odnosaj med slabim stanovanjem napram boleznim in zločinstvu je bil dokazan v (Dalej na 4. strani)

NIŽINSKI DELI MEST

One stisnjene, preobljedene velemestne okraje starih in polpodprtih hiš, ki so sramota naših velemest, nazivljemo tu "slums." Razčiščenje teh velemestnih nižav in zgrajenje na njih mestu novih in cenih stanovanjskih hiš, odgovarjajočih modernim higijenskim potrebam, je pereče vprašanje. National Recovery Administracija je sedaj sklenila posvetiti del \$3,300,000,000, ki so na razpolago za javne gradnje, za odpravljanje "slumov." Odobrena so bila že posojila v znesku \$32,000,000 za hišne projekte v Bostonu, New Yorku in Philadelphia in raznovrstne objektov v Strugah 65,000 dinarjev, srezkemu načelu v Gornjem gradu 10,000, v Brežicah 5,000 dinarjev, v Laškem 5,000 dinarjev, v Litiji 5,000 dinarjev in v Logatecu 10,000 dinarjev.

Kralj Aleksander je iz svojih sredstev nakazal znesek 100,000 dinarjev za omiljenje beden, ki so bili po povodnji najhuje prizadeti.

Ministrski svet je odobril načnadno podporo v znesku 500,000 dinarjev za nadaljevanje regulacije Ljubljance. Izvedba regulacijskega načrta naj se pospeši tako, da bo regulacijsko delo izvršeno do pomlad leta 1935.

Cenitev škode na Barju končana. Cenilna komisija mestne občine je končala cenitev škode na Barju. Gospodarski urad se dan izdeluje posebno poročilo in statistiko. Vasi Havptmanca, Črna vas in Lipa so imele 100 odstotno škodo, Ilovica 80 odstotkov, Galjevica 50 odstotkov in Ižanska cesta 50 do 75 odstotkov škode na vseh kulturnih, osobito na krompirju, koruzi in drugih jesenskih pridelkih. Mestna občina je začela urejati vozno pot na koncu delaynske kolonije na Galjevici ter je namesto dveh lesnih brvi, ki sta vodili čez dva mala jarka, položila betonske kanale. Mestna občina bo prihodnje dni razdelila več vagonov krompirja.

Razvoj teh mizernih mestnih okrajev se dostikrat pripisuje stalnemu pritoku evropskih priseljencev v ameriška mesta. Dejstvo je, da prebivalci teh predelov so vsoj mizernosti leti vzbujali javno pozornost vsled prevelikega števila tuberkuloznih bolnikov. Hvalabogu vse tamošnje polupodrtje z mračnimi in brezračnimi stanovanji so bile pred krtkim zrušene in na njih mestu se nahaja park.

Tudi drugih razvijenih predelov ni več, ali ostalo jih je še mnogo. Preostalo je na stotine hiš, ki niso spodobne za človeško stanovanje. Neka komisija je našla v newyorskih "tenementih" nič manj kot 350,000 mračnih notranjih sob.

Chicago ima svojo slovito "Little Sicily" in stanovanjske okraje okoli mestnega središča takoj zvanim "Loop." Studije so nedavno pokazale, da ti deli mesta imajo najvišji odstotek bolezni in zločinov. Odnosaj med slabim stanovanjem napram boleznim in zločinstvu je bil dokazan v (Dalej na 4. strani)

ODMEVI IZ RODNIH KRAJEV

Uprava dravske banovine je kot nadaljnjo pomoč za poškodovance po zadnjih poplavah nakazala 100,000 dinarjev iz bednostnega fonda. Od tega gre za nabavo gradbenega materiala pri obnavljanju stanovanjskih objektov v Strugah 65,000 dinarjev, srezkemu načelu v 10,000, v Laščah 5,000 dinarjev, v Litiji 5,000 dinarjev in v Logatecu 10,000 dinarjev.

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IZ URADA GLAVNEGA TAJNIKA J. S. K. J.

KAJ JE NAČRT "AA"?

Ker veliko naših članov še sedaj prav dobro ne razume kaj pomeni pri naši Jednoti načrt "AA", mi je glavni odbor pri julijski seji naročil, da istega še enkrat pojasnim. Koliko bom imel uspeha to pot, ne vem, upam pa, da bodo vsaj društveni tajniki bolj pazno prečitali to pojasnilo, da se jim ne bo treba v bodoče za vsako malenkostno informacijo obračati na glavni urad.

Predno pričnemo s tolmačenjem načrta "AA" je dobro, če nekoliko pretresemo načrt "A". Pod načrtom "A" izdani certifikati temeljijo na prispevkih takozvane National Fraternal Congress levcice. Na te certifikate se plačujejo asesmenti do smrti in ti certifikati nimajo nobene gotovinske ali posojilne vrednosti pred smrto člana. Tudi nimajo ti certifikati nobene priznane rezerve, da bi se zavarovalnina avtomatičnim potom vzdržala v veljavni za slučaj, da bi član prenehal plačevati svoje asesmente. Ako član, ki je zavarovan na načrtu "A", ne plača svojega asesmenta do 25. dne v mesecu, je avtomatično suspendiran, in če dolgujočih asesmentov v teku 90 dni od dneva suspendacije ne poravnava, je član popolnoma izključen iz Jednote in njegov certifikat nima več nobene veljave.

Prispevki na certifikate načrta "AA" temeljijo na "American Experience" levcici in so nekoliko višji od prispevkov, ki jih člani plačujejo na certifikate načrta "A", ki temeljijo na National Fraternal Congress levcici. Razume se, da so tudi na certifikate načrta "AA" plačljivi do članove smrti. Z izjemo dveh starosti, 16. in 17. leta, zadobijo certifikati načrta "AA" ob koncu tretjega leta troje vrst privilegijev ali pravic, katerih certifikati načrta "A" seveda nimajo. Ti privilegiji ali opcije obstajajo 1. iz gotovinske ali posojilne vrednosti certifikata, 2. iz doplačane zavarovalnine in 3. iz rezerve, katera omogoči certifikatu, da se vzdrži v kreposti za gotovo dobo tudi še potem, ko je bil član suspendiran, odnosno ko je prenehal plačevati asesmente.

Vzemimo na primer člana, ki je pristopil v načrt "AA", star 25 let in se zavaroval za 1000 dolarjev posmrtnine. Ob koncu 3. leta njegove članske dobe ima njegov certifikat sledeče privilegije ali opcije (options): 1., če bi se hotel odpovedati članstvu in svoj certifikat pri Jednoti vnovčiti, bi prejel \$4.44 v gotovini; 2., če bi hotel prenehati biti član, lahko vzame od Jednote popolnoma plačano polico za vsoto \$16.00, kar bi se seveda izplačalo njegovim dedičem šele po njegovi smrti, in 3., če se ne bi hotel poslužiti niti prvega niti drugega privilegija ali opcije, in da bi enostavno prenehal plačevati svoje asesmente, bi njegov certifikat, v kolikor pride zavarovalnina za posmrtnino v poštev, ostal v veljavni še 204 dni, in ako bi slučajno med tem časom umrl, bi njegovi dediči prejeli vseh 1000 dolarjev posmrtnine brez vsakega najmanjšega odbitka.

Drugi primer: Član je pristopil k Jednoti v starosti 25 let in se zavaroval za 1000 dolarjev posmrtnine. Ob koncu 10. leta njegove članske dobe bi njegov certifikat imel sledeče privilegije ali opcije: 1., če bi se hotel odpovedati članstvu in vnovčiti svoj certifikat, bi prejel \$64.56 v gotovini; 2., če bi ne hotel vzel v gotovine, bi mu Jednota izdala popolnoma plačan certifikat za \$196.00 posmrtnine in ne bi treba nič več naprej plačati, in 3., če ne bi hotel ne prvega ne drugega, in bi enostavno prenehal plačevati svoje asesmente, bi njegov certifikat za posmrtnino stal v veljavni še 8 let in 137 dni, in ako bi med tem časom umrl, bi Jednota plačala njegovim dedičem vseh 1000 dolarjev posmrtnine brez vsakega najmanjšega odbitka.

Tretji primer: Član je pristopil k Jednosti v starosti 25 let in se zavaroval za 1000 dolarjev posmrtnine. Ob koncu 25. leta njegove članske dobe bi prejel za prvi privilegij \$12.93 v gotovini, za 2. doplačan certifikat v znesku \$37.00 in za 3. bi ostal zavarovan še eno leto in 161 dni. Ob koncu 10. leta njegove članske dobe bi prejel za 1. privilegij \$106.76 v gotovini, za 2. privilegij doplačano polico v znesku \$258.00 in za 3. bi se ga obdržalo zavarovanim za njegovo posmrtnino še za 10 let in 101 dan. Ob koncu 15. leta bi prejel za 1. privilegij \$187.24 v gotovini, za 2. privilegij doplačano polico v znesku \$401.00 in za 3. privilegij bi ga obdržali zavarovanega še za 13 let in 184 dni. Ob koncu 25. leta njegove članske dobe bi prejel za 1. privilegij \$373.20 v gotovini, za 2. privilegij bi prejel popolnoma plačan certifikat za \$632.00 in za 3. privilegij bi ga obdržali zavarovanega še za 14 let in 33 dni. Ob koncu 30. leta članske dobe bi prejel za 1. privilegij \$471.46 v gotovini, za 2. privilegij bi prejel popolnoma plačan certifikat za posmrtnino v znesku \$719.00 in za 3. privilegij bi ga obdržali zavarovanega za posmrtnino še za 13 let in 37 dni.

Cetrti primer: Član je pristopil k Jednoti v starosti 35 let in se zavaroval za 1000 dolarjev posmrtnine. Ob koncu 3. leta njegove članske dobe bi prejel za prvi privilegij \$12.93 v gotovini, za 2. doplačan certifikat v znesku \$37.00 in za 3. bi ostal zavarovan še eno leto in 161 dni. Ob koncu 10. leta njegove članske dobe bi prejel za 1. privilegij \$106.76 v gotovini, za 2. privilegij doplačano polico v znesku \$258.00 in za 3. bi se ga obdržalo zavarovanim za njegovo posmrtnino še za 10 let in 101 dan. Ob koncu 15. leta bi prejel za 1. privilegij \$187.24 v gotovini, za 2. privilegij doplačano polico v znesku \$401.00 in za 3. privilegij bi ga obdržali zavarovanega še za 13 let in 184 dni. Ob koncu 25. leta njegove članske dobe bi prejel za 1. privilegij \$373.20 v gotovini, za 2. privilegij bi prejel popolnoma plačan certifikat za \$632.00 in za 3. privilegij bi ga obdržali zavarovanega še za 14 let in 33 dni. Ob koncu 30. leta članske dobe bi prejel za 1. privilegij \$471.46 v gotovini, za 2. privilegij bi prejel popolnoma plačan certifikat za posmrtnino v znesku \$719.00 in za 3. privilegij bi ga obdržali zavarovanega za posmrtnino še za 13 let in 37 dni.

Za vsako starost so privilegiji ali opcije različne. Naravno je, da so privilegiji za člana, ki je pristopil v starosti 30 ali 35 let, višji od člana, ki je pristopil v starosti od 20 ali 25 let, kajti starejši član tudi več prispeva od mlajšega. Edino-le pri avtomatično podaljšani zavarovalnini (extended insurance), kar sem označil za 3. privilegij, so mlajši člani na boljšem.

Je še en privilegij, katerega nisem gori označil, in to je, da si član tudi lahko izposodi na certifikat načrta "AA", in sicer tako vsoto, ki je slična gotovinski vrednosti certifikata, katero sem gori označil kot privilegij št. 1. Posojila so seveda pri naši Jednoti sedaj omejena vsled zaključka zadnje konvenije in tudi certifikat sedaj ni mogoče naenkrat vnovčiti, toda kadar nastanejo zopet normalne razmere, se bo vse te restrikcije ali omejitve dvignilo in se bo vsak član lahko vsak čas poslužil gorjih privilegijev.

Vsek član, ki se zavaruje na načrtu "AA", prejme certifikat, na katerem so označeni vsi prejmenjeni privilegiji ali opcije. Vsi privilegiji ali opcije temeljijo na podlagi 1000 dolarjev zavarovalnine. Ako je član zavarovan za 500 dolarjev, tedaj je opravičen do polovice 1. in 2. privilegija, ki je označen v certifikatu, 3. privilegij, ki se tiče avtomatičnega podaljšanja zavarovalnine (extended insurance) je pa ravno isti, kot za člana, ki je zavarovan za 1000 dolarjev. Ako je član zavarovan za 250 dolarjev posmrtnine, tedaj je opravičen do ene četrte 1. in 2. privilegija, doba avtomatične zavarovalnine ali "extended insurance" je pa ravno ista, kot za 1000 dolarjev posmrtnine. Na drugi strani zopet, ako je član zavarovan za 1500

dolarjev posmrtnine, tedaj je opravičen še za polovico toliko privilegija, kot je označeno v certifikatu, izvzemši avtomatično podaljšanje zavarovalnine, ki je ista, kot za 1000 dolarjev zavarovalnine, in če je zavarovan za 2000 dolarjev posmrtnine, je opravičen do dvakrat tako visokih 1. in 2. privilegijev, kot je označeno v certifikatu, avtomatično podaljšana zavarovalnina je pa ravno ista, kot za 1000 dolarjev zavarovalnine.

Vsek član načrta "AA" naj si zapomni, da kadar prenehal plačevati asesmente, in se njegov certifikat vzdržuje v kreposti na podlagi nabrane rezerve, je zavarovan SAMO za posmrtnino in za nobeno drugo podporo.

Vsek član načrta "AA", ki je prenehal plačevati svoje asesmente ali je bil radi neplačila asesmentov izključen iz Jednote, katerega certifikat se vzdržuje v kreposti na podlagi nabrane rezerve, kot dovoljuje privilegij št. 3, je lahko ponovno sprejet nazaj v Jednote pod pogojem, da je vspešno prestal zdravniško preiskavo, da doplača vse zaostale asesmente za posmrtnino, 20 centov mesečno za stroškovni sklad in 2 centa mesečno za sportni sklad, kar se pa tiče bolniške, poškodninske in odškodninske podpore je pa podvržen istim določbam, kot novi člani. To se pravi, da ako je pod 50 let star ob času, ko prosi za ponovni sprejem, se zopet lahko zavaruje za bolniško, poškodninsko in odškodninsko podporo, če je vspešno prestal zdravniško preiskavo, če je pa nad 50 let star, pa ne more več biti sprejet nazaj v ta oddelek.

Član, ki si je od Jednote izposodil gotovo vsoto denarja na certifikat načrta "AA" in je za tem prenehal plačevati svoje asesmente, ali je bil radi neplačila asesmentov suspendiran in črtan, posojila pa tudi ni vrnili, ni opravičen do navedenih treh privilegijev ali opcij v polnem. Ko je bil tak član radi neplačila asesmentov suspendiran in izključen, se njegovo posojilo in narase obresti od posojila odšteje od gotovinske vrednosti njegovega certifikata in zavarovalnina za posmrtnino ostane samo toliko časa v kreposti, dokler to dovoli še preostala neporačljena rezerva v kreposti, dokler to dovoli še preostala neporačljena rezerva certifikata. Na primer: Član je pristopil k Jednote 1. oktobra 1923 v starosti 25 let in se je zavaroval za 1000 dolarjev posmrtnine. Dne 1. oktobra 1933 ima njegov certifikat \$64.56 gotovinske ali posojilne vrednosti. Član si 25. oktobra 1933 izposodi od Jednote \$50.00. Šest mesecev pozneje, ali 25. aprila 1934, preneha plačevati svoje asesmente, ali je bil suspendiran radi neplačila asesmentov. Devetdeset dni pozneje, ali 26. julija 1933, je popolnoma izključen. V tem slučaju bi od gornjih \$64.65 odbili posojilo v znesku \$50.00 in obresti od tega posojila po 6% za 9 mesecev, kar bi znašalo skupaj \$52.25. Ostale bi torej od gornjih \$64.56 še \$12.31 neporačljene rezerve. K tej neporačljeni rezervi je pa treba pristeti še naraslo rezervo od 1. oktobra 1933 pa do 15. aprila 1934, ki znaša \$4.98, torej bi skupna neporačljena rezerva znašala \$17.29. Za teh \$17.29 bi dovolili članu avtomatično podaljšano zavarovalnino za posmrtnino za 2 leti in 102 dni, in če bi med tem časom umrl, bi njegovi dediči prejeli vseh 1000 dolarjev posmrtnine, brez vsakega najmanjšega odbitka.

Nemogoče je ta načrt pojasnit na način, da bi ga vsak član popolnoma razumel, da bi vsakega člana zadovoljili ali da bi vsakemu članu zamogli pojasnit, koliko je njegov certifikat vsak čas vreden, toda če bodo člani to pojasnilo večkrat prebrali in ga zatem primerjali s svojimi certifikati, bodo približno znali, kako stvar obstoji.

Najteje je načrt "AA" pojasniti članom, ki so zavarovani na načrta "A" in članom, ki so svoje stare certifikate že spremenili na načrt "AA". Nikakor jim ne gre v glavo, zakaj se jima tviša starost in zakaj bi morali plačati višje asesmente. To je popolnoma enostavno. Vsled posebnih privilegijev, prednosti ali opcij (ne vem, kako bi dr. Kern prestavil besedo "option" z angleščine na slovenčino, da bi se razumela v slovenčini na sti način, kot jo razumemo v angleščini, toda mesto privilegijev, prednosti ali izber, bom jaz v bodoče rabil za angleški izraz "option" v slovenčini besedo "opcija," potem če merodajne vtoritete že to odobravajo ali ne), ki jih vsebujejo certifikati načrta "AA" je razumljivo, da morajo tudi prispevki biti večji. Nekaj prispevkov, ki jih pobiramo na certifikate načrta "A", kar se na tice zvišanja starosti, je bilo to pojasnjeno že v eni prejšnji zdaji Nove Dobe.

Kadar premeščamo člane iz načrta "A" v načrt "AA", se poslužujemo sledeče formule: Najprej ugotovimo starost, v kateri je član pristopil v načrt "A"; zatem ugotovimo člansko dobo v načrту "A" in končno so ugotovi rezervo, katero predstavlja stari certifikat. Ko smo to ugotovili, vzamemo številke nihj primerjamo s številkami, ki jih predstavljajo levcice načrta "AA". Na primer: Član je pristopil k Jednote 1. oktobra 1920 v starosti 25 let. Dne 1. oktobra 1933 želi svojo zavarovalnino spremeniti iz načrta "A" v načrt "AA". Ugotovili smo, da je ob času sprememb star 38 let, da je bil pod načrtem "A" zavarovan 13 let in da je njegov star certifikat vreden \$105.37. Sedaj vzemimo v roke tabelo za nazaj datirane certifikate, ki merjajo na American Experience levcice. Vzemimo najprej dojeno starost, ki je v tem slučaju 38 let; zatem poiščimo vsoto rezerve, ki je pod to doseženo starostjo najbližja gornji vsoti v znesku \$105.37. Najbližja vsota rezerve je \$102.39, in do te rezerve je opravičen član načrta "AA", ki je bil dne 1. oktobra 1933 38 let star in v temu načrtru 11 let zavarovan ter je bil ob času pristopa v načrt "AA" star 27 let. Na ta način smo torej pronašli, da mora član, ki je pristopil k Jednote v starosti 25 let in ki je 1. oktobra 1933 svojo zavarovalnino spremenil iz načrta "A" v načrt "AA". Pri gornjem članu je na primer razlika v rezervah \$2.98. Mesto, da bi nov certifikat v načrtru "AA" datirali za 11 let nazaj, ga vsled gornje razlike datiramo nazaj za 11 let in 5 mesecev, tako, da je nov certifikat v gornjem rezervi efektiven ali veljaven od 1. maja 1922 naprej. To pomeni, da ga v novem načrtu vknjižimo kot da bi bil pristopil k Jednote dne 1. maja 1922.

Opozarja se vse tiste člane, ki so pristopili k Jednote pred 1. januarjem 1925, da ne upoštevajo za datum njih pristopa k Jednote datum, na katerega so faktično pristopili. Kot sem že večkrat poročal v Novi Dobi je 12. konvencija leta 1924 vsem takratnim članom zvišala starost. Starost je zvišalo od enega do deset let; odvisno je bilo od starosti, v kateri je član pristopil. Če je pristopil v rani mladosti, mu je bila starost zvišana za več, če je pristopil bolj pozno, za manj. In, zapomnite si, za kolikor let mu je bila starost zvišana, za koliko let mu je bila članska doba znižana. Na primer, če je član pristopil k Jednote leta 1899 v starosti 25 let, in mu je bila njegova starost leta 1925 zvišana za 6 let, tedaj mu je bila tudi članska doba znižana za

6 let, in pri nas ga imamo v statistične in proračunske svrhe vknjiženega kot da bi bil pristopil leta 1905. Naj torej noben član, ki je pristopil k Jednote pred 1. januarjem 1925, ne upošteva pravi datum njegovega pristopa, ampak naj člansko dobo zviša za toliko let, za kolikor mu je bila starost zvišana. Omenil sem že enkrat prej, da se mi zvišanje starosti iz leta 1925 ne zdi pravično in enakopravno, toda to se je izvršilo ob času, ko mene ni bilo v glavnem uradu in pa vsled aktuarjevega priporočila. Tega sedaj ni več mogoče popraviti.

Kot sem že prej povedal je težko ta načrt pojasniti, da bi pokrival vse slučaje v vseh ozirih. Kakor se razlikujejo certifikati v datumih in v starosti, tako se tudi razlikujejo v rezervah. Za člane, ki še niso spremenili svojih certifikatov iz načrta "A" v načrt "AA", a želijo to storiti sedaj, je najbolje, ako se potom svojih društvenih tajnikov obrnejo na glavni urad po natančne informacije. Od tukaj bomo pojasnili, po kakih starosti in koliko bo član plačeval mesečno v novem načrtu in kakake opcijs bo imel njegov novi certifikat.

Posojila na certifikate načrta "AA", ki imajo zadostno gotovinsko vrednost, dajemo po sledič meri: Za prvo posojilo dovolimo članom, ki so pri Jednote manj kot 10 let, 50% od gotovinske vrednosti njih certifikata; članom, ki so pri Jednote od 10 do 15 let, dovolimo 35%, članom, ki so pri Jednote od 15 do 20 let, 30%, in članom, ki so pri Jednote od 20 do 25 let, pa 25%. Za drugo posojilo dovolimo vsoto, ki je enaka številnemu asesmentu, če dovoli še preostala gotovinska vrednost certifikata, ako je vrednost certifikata manj, tedaj dovolimo toliko, kolikor znaša preostanek certifikata v gotovini. Za drugo posojilo sme član zaprositi še po preteklih šestih mesecev od dneva, ko je prejel prvo posojilo. Člani, ki želijo imeti drugo posojilo, naj se prijavijo društvenemu tajniku, ki bo njih imena sporočil na glavni urad, od koder pošljemo pogodbo za drugo posojilo v podpis. Koliko bo glavni odbor dovolil za tretje posojilo bo odločeno na letni seji glavnega odbora, ki se bo vršila meseca januarja prihodnjega leta.

Najkonečno še dostavim, da imajo certifikati, ki so izdani v načrtih "B" in "C" iste opcije, le so v vsakem oziru te opcije višje, ker člani v teh načrtih tudi več prispevajo, kot člani, ki so zavarovani na načrtu "AA".

Z bratskim pozdravom,

ANTON ZBAŠNIK,
glavni tajnik.

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1932 — NEW YORK

FRATERNAL BENEFIT SOCIETIES—VALUATION REPORT

made by South Slavonic Catholic Union as of Dec. 31, 1932, to the Insurance Department of the State of New York, pursuant to the requirements of law.

VALUATION EXHIBIT

(Section 23-a Method — Basis other than Accumulation)

ASSETS—Actual and Contingent

(Excluding assets of expense and special funds)

Amounts mid-year value of future net contributions on following forms of certificates:	\$2,110,936.01
A death only.	106,301.06
Total.	\$2,217,237.07
Assets available for payment of death losses determined as follows:	

Admitted Assets (including loans and interest thereon secured by reserves or accumulations actually maintained on the corresponding individual certificates)	\$1,471,555.83 less sum of general or expense funds \$1,920.89, sick and accident funds when not valued in excess of balance in corresponding funds valued \$12,636.77, and special funds (include all funds other than general or expense funds not available for payment of benefits)	1,456,997.97
Assets—Actual and Contingent.		\$3,674,235.04

LIABILITIES—Actual and Contingent

(Excluding liabilities of expense and special funds)

Mid-Year Value of promised benefits, or Net Tabular Mid-Year Values, on following forms of certificates:	\$3,440,470.82
A death only.	102,048.81
B 20 Pay Life.	1,378.19
Total Admitted Insurance.	\$3,452,053.82

Liabilities of mortuary or benefit funds determined as follows:	
All Liabilities, except reserve, \$82,243.75 less sum of liabilities general or expense funds not in excess of balance in corresponding funds \$1,920.89; liabilities of sick and accident funds when not valued in excess of balance in corresponding funds; and liabilities of special funds (funds other than general or expense funds not available for payment of benefits) not in excess of balance in corresponding funds \$12,636.97.	67,685.84
Liabilities—Actual and Contingent.	\$3,519,739.66
Dec. 31, 1932.....	104.389%
Dec. 31, 1931.....	104.495%
Dec. 31, 1930.....	104.570%
Dec. 31, 1929.....	103.395%
Dec. 31, 1928.....	103.245%
Dec. 31, 1917.....	87.874%

Assets per cent of Assets—Actual and Contingent	
Dec. 31, 1932.....	104.389%
Dec. 31, 1931.....	104.495%
Dec. 31, 1930.....	104.570%
Dec. 31, 1929.....	103.395%
Dec. 31, 1928.....	103.245%
Dec. 31, 1917.....	87.874%

The above valuation indicates that, on the basis of the N. F. C. and American Experience table of mortality with interest at 4 per cent, the future assessments of the society, at the net rates now being collected, together with our invested assets, are sufficient to meet all certificates as they mature in the terms, with a margin of safety of \$154,495.38 (or 4.39%) over and above the statutory standards.	
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STATE OF IOWA }	
COUNTY OF LINN } SS:	
R. D. TAYLOR, being duly sworn, deposes and says that he is the actuary (Accountant) who made the foregoing computations and answers to the questions set forth concerning the condition of South Slavonic Catholic Union as of December 31, 1932, and that the same are correct and true to the best of his information, knowledge and belief.	
R. D. TAYLOR.	
Subscribed and sworn to before me this 21st day of October, 1933.	
OLGA NAJT,	
Notary Public.	

JUVENILE BRANCH

Valuation Report December 31, 1932

ASSETS

Item Juvenile Statement, Reserve Fund Assets Only:	
Dec. 31, 1932.....	1,247.64
Dec. 31, 1931.....	106,374.47
Dec. 31, 1930.....	107,622.11
Dec. 31, 1929.....	1,684.81
Total Admitted Assets.....	\$105,937.30

LIABILITIES

Item Juvenile Statement, Reserve Fund Items Only:	
Death Claims.....	\$ 0
From Schedule of Reserve noted below:	1,071.37
From Schedule of Reserve noted below:	
From Schedule of Reserve noted below:	
Death and endowment benefit certificates.....	4,535.24
Total Liabilities.....	\$ 5,606.61

SCHEDULES OF CERTIFICATES AND RESERVES THEREON				
(1)	(2)	(3)	(4)	(5)
Number of Certificates.....	Amount of Insurance.....	Form of Certificates.....	Reserve on Death and Endowment Benefits.....	Reserve on the Accumulations for Transfer Credits.....
5780	\$1,879,034	Term to age 18	\$4,535.24	
Total 5780	\$1,879,034		\$4,535.24	

The above valuation indicates that, on the basis of the Standard Industrial Experience table of mortality with interest at 4%, the future assessments from the Juvenile Branch, at the net rates now being collected, together with our invested assets, are sufficient to meet all certificates as they mature in the terms, with a margin of safety of \$100,330.69 over and above the statutory standards.	
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STATE OF IOWA }	
COUNTY OF LINN } SS:	
R. D. TAYLOR, being duly sworn, deposes and says that he is the actuary (Accountant) who made the foregoing valuation report concerning the condition of the Juvenile Branch of South Slavonic Catholic Union as of December 31, 1932, and that the same are correct and true to the best of his information, knowledge and belief.	
R. D. TAYLOR.	
Subscribed and sworn to before me this 21st day of October, 1933.	
OLGA NAJT,	
Notary Public.	

DVAJSETA REDNA KONVENCIJA AMERIŠKEGA NARODNEGA BRATSKEGA KONGRESA

POROČILO DELEGATA JSKJ ANTONA ZBAŠNIKA

Milwaukee, Wis., se je od 28. pa do 31. avgusta letos vila dvajseta redna konvencija Ameriškega narodnega bratskega kongresa (National Fraternal Congress of America).

Pri dan konvencije je bil posvečen sekcijskim sejam, to predsednikom, tajnikov, vrhovnih zdravnikov, pravnim svetovalcem in urednikov glasil raznih podpornih organizacij, ki spadajo h kongresu.

Kot tajnik JSKJ sem se seveda udeležil tajniške konferenčne, ki pa ni bila nič druga, kot nekak shod, kjer so nastopili govorniki in nam pripovedovali o skusujuh in potencialnih problemih, s katerimi so konferenčne njih organizacij in o raznih problemih, s katerimi so posla tekom sedanja depresije. Ni bilo to nič novega za delavskih kriz in ponovnih splošnih depresij.

nihče nudil in edino zadoščenje, katerega sem imel od te konferenčne je bilo to, da sem se prepričal, da v poslovanju naše slovenske organizacije prav nič ne zaostajajo za temi takozanimi "ameriškimi" organizacijami. V mnogih ozirih jih celo prekašamo in posebno pri JSKJ se je izkazalo, da smo bili na 14. konvenciji boljši poznavalci razmer in smo imeli tudi boljši vpogled v bodočnost, ko smo upeljali načrt "AA" in sprejeli American Experience leštivo. To leštivo se je na konvenciji Kongresa priporočalo kot edini izhod in protekajo za slučaj delavskih kriz in ponovnih splošnih depresij.

"Prava" konvencija Kongresa se je pričela v torek zjutraj dne 29. avgusta. Prva seja je bila posvečena skoraj izključno raznim ceremonijam, ki so tako popularne pri ameriških organizacijah. Prav nič se ni mudilo voditeljem konvencije in izgledalo je vse tako svečano in ceremonijalno, kot da bi bil v cerkvi. Najprej podaritev ameriške zastave in petje ameriške narodne himne, kar je bilo seveda popolnoma na mestu; zatem pozdravni govor in molitev katoliškega nadškofa v Milwaukee, pozdravni govor wisconsinskega governerja, pozdrav iz Kanade, zahvalni govor kongresovega podpredsednika, godba, govor administratorja NRA države Wisconsin, čitanje zapisnika zadnje konvencije, ki se ga pa ni čitalo, čitanje osobja sekcijskih odborov, ki so bili imenovani že pred konvencijo, to je bil vseprve seje. Pri drugi seji, ki je bila otvorjena ob 2. uri popoldne, se je čitalo kratko poročilo predsednice kongresa, za tem smo imeli zopet nekaj godbe, potem se je pa odprla debata o vprašanju "ali naj naši članski certifikati vsebujejo denarno in posojilno vrednost." Ravnvo pri tej debati sem spoznal, da so nekateri ameriški organizacije daleč za našo, kajti, kot že rečeno, to vprašanje smo mi rešili že na naši 14. konvenciji. Pri drugi, kakor tudi pri tretji, četrti, peti in šesti seji se je razpravljalo samo o predmetih, katere so prinesli na površje že pred konvencijo v to svrhu imenovani delegat. Razpravljalo se je "o naši mladini—temelju naših organizacij"; o "splošnem blagostenju"; o "etiki bratskih podpornih organizacij"; o "kooperativnem oglaševanju podpornih organizacij"; o "investicijah" in nekaterih drugih stvari.

O vseh teh stvarih ni kongres naredil nobenih definitičnih zaključkov in je prepustil konvenciji, ki se tičejo poslovanja bratskih podpornih organizacij. Marsikaka zakonska predloga v tej ali oni državi, ki bi bila v škodo podpornim organizacijam, je bila vsled intervencije Narodnega bratskega kongresa poražena. Toda kongres mora biti vedno na vidiku, kajti sile, ki so naperjene proti nam, ne počivajo in bodo tudi v bodočnosti skušati ovirati naše plemenito delo. Največja nevarnost obstoji za nas v obdavljenju. Znano nam je, da vsaka država išče nove viri dohodka in da se je že večkrat skušajo uveljaviti zakon, ki bi dovolil državam obdavčiti imetje in dohodek podpornih organizacij. To je treba na vsak način preprečiti, kajti v nasprotnem slučaju bomo prisiljeni vsi zvišati naše asesmente. V Pensylvaniji, kjer imajo naše jednote največ članov, nameravajo uveljaviti zakon, glasom katerega bi moral biti vsak organizator, torej vsak član, ki bi koga navorjal, da pristopi k jednoti, pooblaščen od državnega zavarovalnega oddelka, da sme agitirati za nove člane. Sprejem tega ali sličnega zakona je treba na vsak način preprečiti, ker bi škodoval podpornim organizacijam in jih oviral pri njih vzvratu in pomebu. Največji učinkoviti zakon je bil uveljavljanje zakonov, ki so se počivali na vrednosti, ki jih imajo naši člani in naši organizatorji. Člani vseh podpornih organizacij v omjeni državi naj bi protestirali proti tej predlogi pri svojih državnih poslancih in senatorjih. Drugod hočemo upeljati zakon, ki bi prisilil podporne organizacije, da plačajo odvetnike, kadar ti odvetniki zastopajo tožnike napram jednotam; zopet hočemo nekje uveljaviti zakon, da bi morali vsakemu certifikatu pripeti kopijo zdravniškega spričevala in vso

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NOVA DOBA, 6117 St. Clair Ave., Cleveland, O.

VOL. IX. NO. 43

83

Priprava za bodočnost

Vsek misleč človek mora imeti nekoliko skrbi za bodočnost. Mladina se uči, da se na ta način bolje usposobi za trdo življensko delo. Trgovci in industrijalci skušajo izboljšati svoje sisteme, da bodo pripravljeni na zahteve bližnje in daljne bodočnosti. Skrbni gospodarji v tem času popravljajo svoje hiše in gospodarska poslopja, da bodo uspešno kljubovala jesenskemu deževju in zimskim vijaram. Zalagojo se tudi s premogom in drugim kurivom, da jih ne bo zimski mraz načel preipravljene. Gospodinje se preskrbijo z vkuhanim in svežim sadjem ter z razno zelenjavijo in gomoljikami za dolge zimske mesece.

Farmerji orjejo svoja polja, da bodo zimski elementi imeli priliko napraviti zemljo bolj rahlo in rodotvotno za bodoč rast. Ponekod so že vsejali ozimna žita, od katerih pričakujejo pridelek prihodnje poletje. Sadjarji odtranjujejo iz svojih vrtov suha in poškodovanja drevesa ter jih nadomeščajo z zdravimi mladimi drevesci. Leto za letom je treba to ponavljati, ker sicer bi se sadunosniki izredčili in propadli.

Tudi mi člani J. S. K. Jednote bi morali vsaj tu in tam misliti na bodočnost naše organizacije. Ako se vsi vdamo brezbrinljivosti v tem oziru, bo organizacija začela propadati. V prvi vrsti je seveda potrebno, da točno plačujemo naše društvene prispevke, ker brez teh organizacija ne more vršiti svojih obveznosti. To je tako potrebno, kot je potrebno za hišnega gospodarja, da se preskrbi z živežem, kurivom in obleko za zimo.

Toda samo to ne zadostuje. Če hočemo, da bo organizacija živa in aktivna in da bo napredovala, moramo ji neprenehoma prilivati življenske sile. To lahko vršimo potom vednega izboljševanja društvenih poslovalnih sistemov in s splošno aktivnostjo pri društvenih, h katerim spadamo. Jednota je takoj agilna in polna življenja, kolikor aktivna in življena polna so njenih društva.

Največje važnosti za organizacijo pa je, da sproti polnemu vrzeli, ki nastajajo v njenih vrstah. Te vrzeli nastajajo po naravnih zakonih, toda narava jih ne bo izpolnila brez našega sodelovanja, kakor narava sama sadjarju ne nadomesti posušene jablane z mladim drevesom. To je naše delo, ki ga moramo neprestano vršiti, če hočemo, da bo vrt naše organizacije ostal v polni moči in lepoti in se po možnosti celo razširi.

Tu pride v poštev posebno naš mladinski oddelek. Tako dobro, zanesljivo in poceni zavarovanje nudi za naše in naših znancev otroke, pa mu posvečamo tako malo pozornosti! Od otrok ne moremo zahtevati, da bi se zavedali vrednosti zavarovanja in ugodnosti, ki se jim nudi z lahkim prestopom iz mladinskega v odrasli oddelek. Odvisno je od nas, da jih vpišemo in jim po letih, ko bodo malo odrasli, polagoma obrazložimo velikov vrednost podporne organizacije.

Resnica je sicer, da ne bodo vsi otroci, ki dosežejo predpisano starost, prestopili iz mladinskega v odrasli oddelek, resnica je pa tudi, da imamo dandanes najboljši pritok v odrasli oddelek ravno iz mladinskega oddelek. To bo nedvonom veljalo tudi za bližnjo bodočnost. Največje važnosti je vsled tega, da skrbimo, da se ta naša rezerva ne izčrpa, ampak, da je vedno polna do prekipevanja.

Nikoli ne bi smeli pozabiti, da je to tudi v direktnem interesu nas odraslih članov. Mladi člani, ki prestopijo iz mladinskega v odrasli oddelek, pomlajajo našo organizacijo in večajo njen solventnost. Čim višja je povprečna starost članov odraslega oddeleka, tem nižja je njena solventnost. Brez dotoka mladih članov bi se naša solventnost kmalu tako znižala, da bi bilo treba zvišati naše asesmente, če bi hoteli obdržati višino solventnosti, ki jo zahtevajo državni zakoni. To je tista točka, ki je silno važna, na katero pa menda le malokdaj mislimo. Če hočemo sami sebi dobro, moramo obdržati nizko povprečno starost našega članstva, in edini način, da to dosežemo, je pridobivanje mladih članov v organizacijo.

Najboljši vir za pridobivanje novih mladih članov v odrasli oddelek pa se že vsa zadnjega leta izkazuje naš mladinski oddelek. To je tista rezerva, iz katere črpamo skoro ves pomladek našemu odraslemu oddelek. Ne pripustimo torej, da bi se ta rezerva izčrpal, da bi se izčrpal naš mladinski oddelek!

Nihče se še ni kesal, da je postal član dobre podporne organizacije, kot je naša J. S. K. Jednota; marsikom pa je žal, da ni član iste in da je zamudil čas za pristop.

Denar, ki ga član podporne organizacije vplača kot asesment, bi se mu kot nečlanu skoro gotovo izgubil med drugimi redvimi in izrednimi izdatki, da bi ga ne bilo nikjer. Obenem pa tudi ne bi bilo zavarovalnine, ki jamči pomoč v največji potrebi.

VSAK PO SVOJE

(Nadaljevanje s 1. strani)

ocete začele šegetati umazane sraje, so svojo salomonko postavo preklicali.

V Indiji so lansko leto tigri pokončali 1033 ljudi, lovci pa so v istem času postrelili 1068 tigrjev. Iz tega se vidi, da tigri vendarle takratko vlečejo.

Francija, ki je upala zasluziti lepe milijone z uvozom vina in likerjev v Zedinjene države, ko bo prohhibicija odpravljena, se zdaj silno jezi, ker je ameriška vlada odklonila dovoljenje za tak uvoz. Francoska Marjanca naj se potrka na prsa in pomisli, da tudi mi nismo bili posebno razigrane volje, ko je Francija gladko odklonila plačevati Ameriki obroke milijardnih vojnih dolgov.

Nedavno sem čital v listih, da je zvezda padla na zemljo, ljudje pa so jo lepo previdno pobrali in odpeljali v bolnišnico. Da ne bo kakega nesporazuma, je treba pripomniti, da se ni utrnila na vredna zvezda, ampak filmska zvezda Kathryn Crawford v Hollywoodu je padla raz okna prvega nadstropja.

Obor, ki sestavlja načrt za regulacijo opojnih piča v državi Ohio, ko bo 18. amendment ukinit, je mnenje, da bo treba nastaviti posebne inšpektorje in pokuševalce za žganje in likerje. Kandidatov za tako delo ne bo manjkalo.

V Montrealu, Canada, je Wilfrid Quellette tožila svojega možička, da ne skrbi za njenega. Da izpodlje to ženino trditev, je mož navedel dejstvo, da je ljubeznična ženica pred tremi leti, ko jo je poročil, tehtala samo 105 funtov, zdaj pa tehta 180 funtov žive vage. Sodnik je uvidel, da je 75 funtov napredka v treh letih dovolj jasen dokaz dobre okske, pa je tožiteljico ozmerjal in spolil domov. Ni čudno, če se ženske tako bojijo, da bi po stale debele!

Tekom poročne ceremonije v Northamptonu, Mass., je ženin A. P. Cole dvakrat omedel. Kaj še bo, kaj še bo! A.J.T.

DRUŠTVENE IN DRUGE SLOVENSKE VESTI

(Nadaljevanje iz 1. strani)

legati in glavni odborniki zadnje redne konvencije.

Težki operaciji na učesni kosti se je dne 19. oktobra podvrgel v bolnišnici za očesne in učesne bolezni v Pittsburghu, Pa., sobrat Frank Maček, predsednik društva št. 99 JSKJ v Moon Runu, Pa. Zdravstveno stanje se mu obrača na boljše. Sobrat Maček je poznan kot dober družabnik in agilen društveni delavec nele v Pittsburghu, ampak tudi drugod, ker se je kot delegat udeležil mnogih konvencij naših podpornih organizacij. Bil je delegat tudi na 14. redni konvenciji JSKJ v Indianapolisu, Ind.

V uredništvu Nove Dobe se je pretekli teden oglasil sobrat Anton Praznik, podpredsednik društva št. 127 JSKJ v Kenmoreu, O.

Zlatarska trgovina F. Černeta, ki se nahaja v S. N. Domu v Clevelandu, O., je bila v noči 26. oktobra že tretjič oropana. Vrednost ukradenega blaga znaša okrog dva tisoč dolarjev.

Za hitro in točno izplačilo posmrtnine za pokojnim Johnom Smoltzem, članom društva št. 30 JSKJ v Chisholmu, Minn., želi izraziti soproga pokojnika, Mrs. Mary Smoltz, priznanje in zahvalo J. S. K. Jednoti.

Umrl je v Pittsburghu, Pa., Ivan Smerdel, star 51 let, član

društva št. 26 JSKJ in društva št. 118 SNPJ. Pokojnik je bil rojen na Premu pri Ilirske Bistrici in je bival v Ameriki 27 let. Zapusča soproga Mary Smerdel.

V mestu Cle Elum, Wash., je umrla Marta Aristovnik, starca 15 let, učenka višje šole in članica mladinskega oddelka društva št. 167 JSKJ. Zapusča starše, tri sestre in dva brata.

V Clevelandu, O., je bila najdena mrtva na svojem domu Mrs. Mary Starc, vdova, starca 43 let. Izprva se je sodilo, da se je zastrupila s karbolno kislino, obdukcija trupla pa je dokazala, da je bila zadavljena. Istočasno so našli v hiši zastrupljenega Geo. Babića, ki je po rodu Hrvat in je več let tam stanoval. Pokojnica je bila rojena v vasi Martinjak pri Cerkevici. Zapusča v Clevelandu dva sina, hčer, sestro in dva brata. Njen mož je umrl pred tremi leti.

Vsled poškodb, ki jih je dobil pri padcu po stopnicah, je v Clevelandu umrl Louis Samec, star 56 let, rojen v vasi Pricerkev, fara Struge na Dolenjskem. Zapusča soproga, šest sinov in tri hčere. V Ameriki je bival 36 let.

V Clevelandu, O., je umrl Michael Vodopivec, star 31 let. Rojen je bil v St. Petru na Krasu, odkoder je prišel v Ameriko pred devetimi leti. Tu zapusča soproga in hčerkovo, v starem kraju pa očeta, brata in sestro.

Na poti v stari kraj je v New Yorku ponesrečil rojak John Krumpačnik iz Kemmererja, Wyo. Našli so ga pobitega na brooklynškem mostu in je poškodbam kmalu podlegel. Pokojnik je bil rojen v Ljubljani na Spodnjem Štajerskem in star 65 let. Ker je bil nesposoben za vsako delo, je bil do JSKJ in SNPJ odpravljeno in se namenil v svoj rojstni kraj. Usova pa mu je prekrizala račune.

Z lovske puško se je na večer 22. oktobra tako nesrečno streliro rojak Martin Marovt v Kemmererju, Wyo., da je ljubeznična ženica pred tremi leti, ko jo je poročil, tehtala samo 105 funtov, zdaj pa tehta 180 funtov žive vage. Sodnik je uvidel, da je 75 funtov napredka v treh letih dovolj jasen dokaz dobre okske, pa je tožiteljico ozmerjal in spolil domov. Ni čudno, če se ženske tako bojijo, da bi po stale debele!

V bolnišnici v Kemmererju, Wyo., je dne 25. oktobra premnil rojak Jack Šep, star 55 let. Doma je bil iz Bočne pri Gorjaju gradu na Spodnjem Štajerskem. Ob času smrti ni pripadal nobeni podporni organizaciji.

SPREJETJU postave o starenjem zavarovanju v državi Ohio, se posebno upira državna trgovska zbornica in pri tem straši vojilce, da bodo letni izdatki za to ustavno znašali nad 32 milijonov dolarjev. Zagonitniki starostnega zavarovanja trdijo, da je to le strašilo in da dotični izdatki ne bodo presegali 7 milijonov dolarjev letno; pri tem kažejo na nizke izdatke te vrste zavarovanja v drugih državah.

Nekatere čebulaste cvetlice lahko prilisimo k zimskemu cvetiju, ako se pravčasno pobramimo. Z delom pa je treba pričeti najkasneje v novembetu. Za to so najbolj porabni široki pa plitvi cvetlični lončki, katere je treba prej dobro namočiti in s krtačo očistiti, da so bili že prej rabljeni, da se odstranijo vse leženjavi, cvetlicam in tudi vrtni trati.

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NA KONFERENCI governjerjev držav srednjega zapada, ki se je te dni vršila v mestu Des Moines, Iowa, je bilo predlagano, da naj se proglaši moratorij za vse dolgove farmerjev.

Predlagano je tudi bilo, da naj farmerske dolgove refinancira zvezna vlada s posojili po en in pol procenta obresti, mesto po štiri in pol ali po pet procentov.

IZVOZ BLAGA iz Zedinjenih držav v inozemstvo je v mesecu septembra letos predstavljal vrednost 160 milijonov dolarjev in je bil najvišji od decembra 1931. Uvozilo se je v mesecu septembra iz inozemstva za 147 milijonov dolarjev blaga, kar predstavlja ugodnost balance 13 milijonov dolarjev.

Lončki s posajenimi čebulicami se nato postavijo v hladno gredo pod okna ali, če teh ni na razpolago, se izkopljne primerne

jame v vrtu, kjer voda ne zastaja, nakar se postavijo lončki v te jame in zasujejo štiri do pet palcev na debelo s prstjo. V hudem mrazu naj se to pokrije še z listjem, slamo ali deskami. Lončki naj ostanejo tako v zemlji zakopani približno šest tednov ali več, kajti čebulice morajo imeti čas, da napravijo dobre korenine. Po preteku tega časa iončke previdno izkopljemo, očistimo in jih postavimo na tla v kleti ter jih previdno zalisemo.

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Na ta način lahko uspešno pravimo do cvetja nunko (crocus) pomladne zvončke (snowdrops), tulipane, hiacinte, dafoide, šmarnice (lilies-of-the-valley) ter bele in rumene narcize. Pri nakupovanju teh čebulic pomnimo, da čim večje in lepše so korenine ali čebulice, tem lepše je cvetje. Zarodek cveta je namreč že v čebulici.

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Nova Doba

AMPLIFYING THE VOICE OF THE ENGLISH SPEAKING MEMBERS



CURRENT THOUGHT

Basketball

For plenty of action, team work and speed, the game of basketball as an indoor sport has only one equal—hockey, the sport of a thousand thrills. Chasing the elusive puck on a floor of ice, skating with breathless speed direct at the goal tender, and after a few dexterous passes the puck finds its way in the designated spot, the participants line up again to continue the contest.

Hockey, unlike basketball, is chiefly a professional game. Although there are many basketball teams organized primarily as a source of revenue, the number of amateur teams far out-number the "pros"; while the proportion of amateur teams to professional teams in the game of hockey is exceedingly small. The dominant factor that urges so many boys and girls to learn to play the fascinating game of basketball is the availability of gymnasiums, although the expense necessary for the construction and maintenance of "gyms" limits the number of such buildings. Municipalities with their systems of school and health centers build the greater majority of gymnasiums for the purpose of encouraging youth not only to play basketball but to indulge in beneficial body exercises.

On the other hand, the greater majority of buildings equipped for the game of hockey is subject to private ownership. Cost of construction and maintenance of such institutions necessarily depends on gate receipts, and unlike the maintenance of public property, source of revenue does not arise from the collection of taxes on real property. Hence the small number of hockey enthusiasts.

Sometimes, although rarely, nature provides natural skating ponds. In such localities the game of hockey is pursued by many. In range towns situated in northern Minnesota—known as the country of a thousand lakes—hockey, during the winter months, is as popular a sport as baseball is in summer months in the northeastern part of the United States. Where major and minor league baseball teams flourish in summer time, major and minor hockey teams flourish in winter time.

Rango towns of Minnesota, such as Ely (home office of SSCU), Chisholm, Hibbing, Virginia and others, develop many stars, some of whom gain national prominence. One particular, Tony Prelesnik, a product of Chisholm, has played for the Detroit and Cleveland professional hockey teams.

Basketball is favored by our lodges and many local SSCU branches have been organized in the past; many more will be organized in the future. Hockey is not. The reasons are obvious, as explained in the preceding paragraphs. Financial expenditures play a leading part among our branches in determining what sports shall be sponsored. Even basketball, with the many free gymnasiums at disposal, is somewhat of an expensive venture. A basketball team, uniforms and other equipment to outfit players, requires an outlay of money ranging from \$15,000 upward.

Many SSCU lodge teams follow the practice of retaining the previous year's equipment. Thus expenses are kept at a minimum.

The game of basketball contributes its share to cultivate and maintain a common interest in the local SSCU branch. Spectators, many of whom are members of the lodge, find this sport entertainment; this is particularly true when members have their own lodge team as one of the participants, for under the circumstances there is a great interest displayed in every game of the game followed by many cheers to urge their team on to victory.

Betsy Ross Lodge to Hold Harvest Dance Sponsored by Lodge Zvon

Chicago, Ill.—One of the outstanding events of the season in SSCU circles of Chicago will be held next Saturday evening, Nov. 4, at the home of Bro. George Kovitch, 364 E. 161st St. Card games such as pinochle, 66 and many other interesting games will be played. The card party will begin at 8 p.m.

Very suitable prizes are to be given away to the one winning the most games, as well as to the highest scorer in the respective games that are to be played.

Cordial invitations are extended to everyone; each member is urged to bring his or her friend with them to the party, the more, the merrier.

Admission to the Harvest Dance is only 25 cents. Door prize given.

All SSCU members of Chicago, their friends and the general public are cordially invited to attend Lodge Zvon's Harvest Dance. Excellent entertainment has been provided, and the committee in charge assures each guest of a wholesome evening of fun.

Members of Lodge Zvon are urgently requested to co-operate 100 per cent in informing their friends of the Harvest Dance. Each member will be charged for one admission, regardless of attendance, as decided at the lodge meeting.

John P. Lunka, Sec'y.
No. 186, SSCU.

Don't worry about what the world thinks of you. The world has several billions of other people to think about.

Watch Our Smoke

Cleveland, O.—In these few paragraphs I will endeavor to answer the two most pertinent questions of late. The first question is, "Why are the G.W.'s so inactive?" The second is, "Are they going to remain inactive?"

It is a fact that the George Washington Lodge has been very inactive during the past months and this inactivity is due largely to the lack of co-operation. Those of you who are active in your lodge know that a few cannot carry on without the co-operation of the rest. The few, who are active, soon get tired of doing all the work and they stop also. The George Washington Lodge has members who are more capable than the few, but you never see them around. Same faces, same voices, same workers month in and month out. We want new faces and new voices at our meetings. We want co-operation. We want a one hundred per cent attendance at all future George Washington Lodge meetings, dances, etc.

Our George Washington Lodge will no longer be inactive. We are coming through and we're going to wreck all barriers that have been holding us back.

On the eve of Wednesday, Nov. 22, the George Washington Lodge is sponsoring another Pep Night meeting and dance; admission is by "invitation only" and tickets may at the present time be secured from G. W. members and Secretary Charles F. Kikel, 6526 Schaefer Ave., and also from non-members. In the next issue of the New Era you will also be informed how else you may secure these tickets. These tickets are on sale at 5 cents each. Absolutely no tickets to be sold at the door. Frank Kalister will furnish the music.

The Pep Night meeting and dance program will be something new. Brother Dr. Anthony L. Garbas will be toastmaster. About nine acts of vaudeville, such as tap dancing, singing, solo dancing, etc., will make up the program, with interesting speeches in between acts by Mr. Ivan Zorman, "Heinic" Martin Antoncic, Ed Kovacic and Janko Rogelj.

The committee assures you of a very good time.

For further details watch the New Era and Journal and Observer.

The George Washington Lodge extends its invitation to all SSCU members and friends.

From now on "Watch Our Smoke."

Frank "Lefty" Jaklich, No. 180, SSCU.

Feats of Strength

Breaking bars of iron, lifting huge weights, driving nails through a 3-inch plank with his bare hands, and holding 16 men in a tug-o'-war are only a few of the feats which Wilfrid Britton, a Bradford-born boy of 20 years of age performs. Other little evidences of strength which Britton looks upon as being "all in the day's work" are the expanding of giant chest expanders and the lifting of a piano. Fastening a chain to the front axle of a bus, which contained 30 passengers, he gripped with his teeth a leather thong attached to the chain and proceeded to draw the bus along a distance of about 15 yards amidst the cheers of the spectators.

According to reports, Louis Adamic, author of note, is contemplating a tour of lectures to be made in principal cities from coast to coast. His topic will be the immigrant and the problems confronting him.

Five leading American magazines are to carry articles

BRIEFS

Valuation report of our S. S. C. U. for the year 1932, made to the Insurance Department of the State of New York, shows that the Adult Department of our Union enjoys a solvency of 104.389%, as compared with 104.495% for the year 1931 and 104.570% for the year 1930. Solvency, according to the Insurance Department, "indicates that, on the basis of the N. F. C. and American Experience Table of Mortality with interest at 4%, the future assessments of the society, at the net rates, now being collected, together with the now invested assets, as sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$154,495.38 (or 4.39 per cent) over and above the statutory standards." Juvenile Department enjoys a margin of safety of \$100,330.69 over and above the statutory standards. The valuation report indicates that our S. S. C. U. is resting on a strong and sound financial structure—a good point to bring out when advertising the S. S. C. U. to outsiders.

Tit for Tat

Ely, Minn.—Well, folks, here we are, in the midst of the big, bad city; it is a cold, wintry evening—not a soul is in sight—the hum of a high-powered motor car is heard in the distance—it is coming closer and closer—here it is! It comes skidding around the corner. Two shots are heard. The door opens. A figure, tall and slim, is thrown into the street. This figure draws himself straight up to his six feet two, snaps his fingers at the retreating car, and, oh, gee, oh, gosh, if it isn't your Little Stanley with you once again.

And right now Little Stan is interested in this infernal gang war. Mr. Progar, I have a soft, yielding heart, so I must protest against you placing your little brother, Stanley Ray, into the danger zone; w-why, he might get shot! Please heed my "woofs," it would make me feel badly if something did happen to him. Heh! (Only one giggle that time.) But, seriously, we'll consider Stanley Ray is O. K. (Who's afraid of the "teenie-weenie" wolf!)

Say, Frank, did you hear the latest? No? Well, I'll tell you. The people are going to wage a personal war against all columnists and they promise to exterminate all on sight (I haven't been sighted yet). You and the other three bachelors better get in the huddle and think up a fast one to come out of this fracas (snicker-snicker).

Yeah, about those five buck words. I was just thinking, what could have been the cause of your complete knowledge of all those high-pressure words—you must have swallowed a dictionary. Let me know how you prepare the dictionary menu, will you? And if you keep slinging the vocabulary at me, I'll use it for hash.

When you "gents" are in the great hot palace, I will try to remember you in your predicament, and will use my influence in the city of Ely to send you all our surplus snow. We have plenty of snow on hand right now, and maybe the blanket-blanks in the hot palace will help you build all of those skating rinks—ha, ha!

Last Saturday, Oct. 21, I heard the Minnesota U. Gophers beat those famed Pitt Panthers. (Who's afraid of the big bad wolf?)

Well, Frank, be a good boy, and don't forget to say good night before you turn in. Pleasant dreams, Frankie, old dear!

And now I'll give you all my personal attention. You know, I was thinking that you may be "kinda" mixed up as to where we Gophers derived our name. Well, I'll give you the "low-down."

The Gophers are all members of the Sacred Heart Lodge, No. 2. The older members, looking into the future, deemed it a wise plan to let the younger members have a club of their own—and this is it.

Well, friends, I hear the hunters' guns booming in the distance. (Quite a transfer from a bid, bad city to the great

written by Louis Adamic. Travel Magazine will publish Adamic's work in its November, December and January (1934) issues; American Magazine in its February, 1934, edition; Women's Home Companion in March, 1934, publication; Harper's in the November issue, and Yale Review in the December issue.

Juvenile Member Succumbs to Illness

Cle Elum, Wash.—Sister Martha Aristovnik, 15, passed into the great beyond Sunday, Oct. 22, after an extended illness resulting from sugar diabetes.

Martha was born June 18, 1918, at Roslyn, Wash., and attended the second year of high school at Cle Elum. She was a member of the Juvenile Department for more than three years.

The funeral ceremony took place Tuesday, Oct. 24, and the burial at Cle Elum Cemetery. Six brother members of the Juvenile Department served as pall bearers.

Raymond Kladnik Jr.

The 12 Leading Women

Who would you consider if you were to list the 12 leading women in America who have made the most valuable contributions to American progress in the last 100 years?

As the result of a nationwide contest conducted by the National Council of Women in an effort to ascertain whom American women consider their 12 leaders we have this list:

- Mary Baker Eddy
- Jane Adams, founder of Hull House in Chicago
- Clara Barton, founder of the American Red Cross
- Frances E. Willard, founder of the World W. C. T. U.
- Susan B. Anthony, suffrage leader
- Helen Keller, noted deaf and blind author
- Harriet Beecher Stowe, author of Uncle Tom's Cabin
- Julia Ward Howe, poet, patriot and author of the Battle Hymn of the Republic
- Carrie Chapman Catt, leader of suffrage movement when amendment was passed
- Amelia Earhart Putnam, aviatrix
- Mary Lyon, founder of Mt. Holyoke College
- Dr. Mary E. Woolley, president of Mt. Holyoke

Then we visited the home of Mary and Jenny Novak, whose sisters, Frances Novak and Agnes Zobic, live at 6315 Glass Ave. The two sisters were busy making noodles and were rather reluctant to pose for pictures, because they were in their "working dresses."

Young Skrabec then took me to Hravaca, a small village next to Ribnica. His father, a former Clevelander, is mayor of Hravaca. I noticed a marble tablet on the wall of one of the houses. It was a plaque marking the birthplace of Stanislav Skrabec, a famous Slovene bishop. Practically every house in Hravaca has some relatives in Cleveland. Skrabec mentioned only a few at random: Mary Krozar has two sisters, Fanny Cuk and Jenny Franovich, and a brother, Frank Pucel.

We went to the next village, Gorica Vas, to see if Mrs. Jera Nosan was at home. We did not find her, but young Skrabec told me she had three sons and a daughter in Cleveland, at 5710 Bonna Ave.

Slovene From U. S. Must Serve in Jugoslav Army

(Reprinted from the Cleveland Press, Issue of Oct. 30, 1933)

By Theodore Andrica

The sad case of a Cleveland-born Slovene who cannot return to the United States because the Jugoslav authorities want to enroll him in their army came to my attention when I visited Ribnica, near Ljubljana, one of the centers of Slovene emigration to Cleveland.

John Skrabec is the young man's name. He went to Jugoslavia three years ago when his parents returned to their native village, Hravaca. John's brother, Anthony, and an uncle still live in Cleveland, at 5710 Bonna Ave.

He is working now in the cooperative store in Ribnica, where I visited him.

Young Skrabec wants to return to Cleveland, but Jugoslav military authorities take the attitude he is a Jugoslav citizen, although he was born an American. The truth of the matter seems to be, however, that Skrabec took part in some political activities, to the displeasure of the authorities.

Young Skrabec was more than glad to speak of Cleveland and promptly took me to the homes of other Ribnica people who have relatives in Cleveland. Our first visit was to the dry goods store of Mrs. Mary Pust, whose son, Joseph, lives at 1128 E. 71st St. Mrs. Pust has a brother in Cleveland, too. He is Mathew Krizman of 6030 St. Clair Ave.

Then we visited the home of Mary and Jenny Novak, whose sisters, Frances Novak and Agnes Zobic, live at 6315 Glass Ave. The two sisters were busy making noodles and were rather reluctant to pose for pictures, because they were in their "working dresses."

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LIGHTNING

The popular belief that the fertility of the soil is increased in spots where lightning strikes probably has some scientific basis. The electrical shock may have an effect in rendering the minerals in the soil more soluble and making the elements of fertility more available to plants. This belief is only distantly related to another one, namely, that lightning fixes nitrogen and that the general soil fertility is improved through this fixation.

P. S. And don't all you Gophers forget to come to our next regular meeting on the first Friday of November. There will not be any 10-cent charge. The new officers will take charge. A great time is assured. Be sure to leave Friday, Nov. 3, open.

Stanley Pechaver,
No. 2, SSCU.

Movie Director: Ever see a cow?

Applicant: Yes, I've been around 'em all my life.

Director: I'm afraid you won't do. We want somebody to take the part of a cowboy.

The Character and Civilization of the Old Slavs

Translated from Luber Niederle's "Manuel de L'antiquité Slave"

By A. J. KLANCAR
III

The civilization produced under the conditions which came into a state described could not attain to a high degree. The Slavs have undergone a retardation of which we have seen the essential cause: certainly not to an ethnic inaptitude but the geographic position of their first habitat, far from the great centers of antique civilization in the infertile regions where the task of clearing absorbed all their activity. Consequently, they came to show their faculty of adaptation in drawing largely from the treasures of Roman and German, Greek and oriental civilizations, when in the seventh to the ninth century they could be discovered in permanent contact with these civilizations.

If they could not create since then some new and original production, they nevertheless developed a product conforming to the spirit and the technique of the great peoples who had influenced them. From the same artistic point of view this product was not known to be styled primitive: it gave proof of their taste and experience with the manual arts. It is in knowing what to receive and how to assimilate diverse learning, in order to make a people progress in turn, that a race may affirm all its merits in the domain of civilization.

The stage of civilization at which the Slavs had arrived in the 10th and 11th centuries was not singular; besides, there has never been a Slav civilization absolutely united even before the historic period. This implies that the great distribution of the Slav peoples in the two spheres of culture, the western and the eastern, is not only the result of their ulterior history, but also of the period which extends from the ninth to the eleventh century, during which the Slavs absorbed most of the foreign elements. It is therefore at once the work of the preceding centuries and of prehistory.

If the habitat of the Slavs before the Christian era existed between the Oder and the Dnieper, for a long time before, from the beginning of the age of bronze—the oriental part of this habitat, that one which adjoined the Oder and the Dnieper, was subject to other influences, and received some share other than from the oriental region situated between the Carpathians and the Dnieper. The influences of the culture of this age of bronze, those of Hallstatt, that of the Gaulic culture of the Rhine and the Maine, those of the inferior Elbe and of the Baltic Sea—in spite of the relative weakness with which the Slavs resisted—contributed to form a civilization different from that which was produced in the oriental region, the influences of the aborigines of the steppes, of the Scythians, of the Sarmatians, of the Finns and finally of all the Orient, not to forget to mention Byzantium. Consequently, before long the Slav countries of the West belonged to the zones of civilization of Western Europe and of Central Europe, just as the countries of the East belonged to the Greco-oriental civilization. From the point of view of civilization such is the essential matter of the prehistory of the Slavs.

LE FIN

It's the man's own push that generally gets him a pull.

Home Owners' Loan Corporation

Foreclosures Stopped

The Home Owners' Loan Corporation announced that 2,451 impending foreclosures on urban home properties to a total value of \$6,991,006 were prevented as a result of its activities during the week ending Oct. 6, according to field reports mailed from state and branch offices nationally on that date.

This brings the total number of foreclosures avoided from the beginning of the corporation to 17,957, with dollar volume of \$48,753,061. Simultaneously it was announced that the state and branch offices of the corporation had during the week of Oct. 6 tentatively approved 7,129 individual applications for urban home loans from the corporation to a total volume of \$18,795,272. The total number of individual loan applications tentatively approved nationally up to Oct. 6 was 63,816, totaling \$179,880,468.

This dollar volume is 12.6 per cent higher than the total of tentative approvals up to Sept. 30.

Independent Refunding Aided

A total of 1,148 loans with a dollar volume of \$3,250,097 had been completely paid out up to Oct. 6, and the respective transactions closed on the corporation's books. The number of loans closed during the week was 357, amounting to \$996,465, an increase of 45.9 per cent over the number of individual loans paid out from the beginning of the corporation's activities to Sept. 30.

In addition to the 17,957 foreclosures averted up to that date, applications for mortgage loans numbering 1,080, with dollar volume of \$3,167,459, were withdrawn after being filed, it was announced. Withdrawn applications represent those cases in which the corporation, through its local offices, has assisted home owners successfully to negotiate extensions of existing mortgages or in refinancing these mortgages outside the corporation. The number withdrawn during the week ending Oct. 6 was 348, an increase of 66.5 per cent over those withdrawn the previous week.

A statement by the corporation emphasized that the extent to which home owners are helped in this manner is considered second in importance only to the actual loans of the corporation itself.

Mortgage Reductions Up

The greatest percentage increase for the week in loans tentatively approved by local offices of the corporation came in loans approved with reduction of existing mortgage indebtedness. During the week ending Oct. 6, the number of loans in cases where the mortgagees were willing to accept less than the unpaid balance of the loan was 1,178, an increase of 354, or 43 per cent over the week ending Sept. 30.

Up to Oct. 6 the total number of loans dealt with in this group was 3,776.

Loans tentatively approved to date without reduction of mortgage indebtedness rose from a total of 54,091 on Sept. 30 to a total of 60,042 on Oct. 6, representing an increase of 11 per cent. The aggregate dollar volume in this class to Oct. 6 is \$169,593,861.

Up to Oct. 6 a total of 14,111 applications were rejected by the local offices of the corporation. This amounts to 22.1 per cent of the applications tentatively approved.

Among those rejected, 11,002, or 78 per cent of rejections, were ineligible under the terms of the Home Owners'

praised value of the properties.

Foreclosures Stopped

Are You Doing Your Part?

Our Union is conducting a national campaign for new members. As an inducement it is offering the following prizes:

\$4.00 for every member enrolled in a \$2000 death benefit.
\$3.50 for every member enrolled in a \$1500 death benefit.
\$3.00 for every member enrolled in a \$1000 death benefit.
\$1.50 for every member enrolled in a \$500 death benefit.
\$1.00 for every member enrolled in a \$250 death benefit.
\$.50 for every juvenile member enrolled.

All new members enrolled must remain in good standing for one year.

With such splendid inducements offered by our Union English-speaking members have a real motive to interest outsiders into becoming members of our splendid Organization.

Lodges have excellent opportunities to stage membership campaigns of their own, in conjunction with the national campaign. If it is a contest between members of the opposite sex, the losers, whether it be male or female, always have the consolation of realizing prizes from the Organization itself.

What lodges are going to be the leaders in this movement?

What members are going to take leading parts?

Cosmetics Not New

They call her an "old-fashioned girl" if her freckles show and her hair is still its natural color, and "modern" if her countenance resembles the dining room wall paper the day after Junior got those watercolors for his fourth birthday.

But they have it all twisted. The art of gilding the lily goes back to the dawn of history, and probably much farther, for civilization has no monopoly on personal decoration. The fact is that the more primitive a race, the more it goes in for fixing itself up. The truly modern girl is the one who can use makeup so it appears natural, or who can dispense with it altogether and still appear presentable.

The first reliable record as to the use of cosmetics dates back to the first Egyptian dynasty, between five and six thousand years ago. They no doubt "made up" before then, but at that time they started burying the ladies with all of their war paint; on the theory, no doubt, that they might possibly want to vamp someone in the next world.

Owing to the extreme dryness of the Egyptian climate many jars, dishes, and other cosmetic containers left in the tombs have come down through the ages, with their contents, although thoroughly dried, intact enough to permit analysis.

From these we gather that myrrh, spikenard, frankincense and sesame, almond and olive oils were used. Kohl, a product of antimony, was also used to blacken the eyelids, lashes and brows. The under side of the eyes was painted green. These were applied with a special stick, specimens of which are common in tombs.

Egyptians also used rouge, a depilatory, barley flour and butter for pimples, and pumice stone for whitening the teeth. White lead and chalk were used for whitening the skin. The hair was bleached, and women used henna for staining the hands and feet, as they still do in Egypt.

The ancient Romans used almond, rose and quince per-

Loan Act, and 3,109, or 22 per

cent, were ruled ineligible after

appraisals had been made by agents of the corporation.

Out of the total of 1,148 loans closed to Oct. 6, 1,113, or 97 per cent were consummated by exchange of existing mortgages for Home Owners' Loan Corporation 4 per cent bonds, while only 35, or 3 per cent of all loans closed, represented cash loans. Of the cash loans 14 were for the payment of taxes or for necessary maintenance on unencumbered property, and 21 represented cash loans to mortgagors for the payment of mortgages of less than 40 per cent of the appraised value of the properties.

Things now seem to be changing for the better. Girls seem to be using cosmetics as subtle aids to beauty rather than a mask. If it were not for the hideous fingernail dyes, things would be almost back to normal.

—Pathfinder.

fumes as well as flowers, spices and gums mixed with olive and sesame oil. English ladies at the time of Queen Elizabeth would take hot baths to induce perspiration, and would then wash the face in oil to give a ruddy complexion. Mary Queen of Scots is said to have introduced the expensive beauty aid of bathing in wine, but the poorer ladies used milk.

In 1770 Parliament enacted a decree which read, "That all women of whatever age, rank or degree, whether virgins, maids or widows, that shall, from and after such Act, impose upon, seduce, and betray into matrimony, any of his Majesty's subjects, by their scents, paints, cosmetic washes, artificial teeth, false hair, Spanish wool, iron stays, hoops, high heel shoes, bolstered hips, shall incur the penalty of the law in force against witchcraft and that the marriage, upon conviction, shall stand null and void."

Napoleon, who was very susceptible, encouraged the use and manufacture of cosmetics, and Josephine is said to have introduced many Martinique cosmetics. It was at this time that the French cosmetic and perfume business got its start.

In early American life powdered chalk and fresh-cut beetroot were the usual powder and rouge, and the juices of roses and other flowers were used to dye the cheeks. There are now over a thousand brands of face powder alone registered in the United States. That staple is the key to the cosmetic industry, rouge being merely colored face powder. Early powders were made of lead and arsenic salts, or more commonly, bismuth. The first two were cheaper and whiter, but were slightly poisonous. Bismuth had the disadvantage of turning brown under artificial light. In 1866 Henry Tetlow first used oxide of zinc as a base for face powder, and this is still used in nearly all formulas.

He must on all occasions preserve his gentlemanly behavior.

He should not stop his rig in front of a saloon or at a corner where loafers loiter and make remarks. Nor should he bandy greetings or jibes with his friends whom they may pass.

He should not try to show off too much, even though the lady may be a belle. He should not expect her to alight in a muddy place, but should drive up to a horse-block for the purpose.

After the lady has alighted at her place of residence, she may say to him: "Thanks for the buggy ride!"

Horse and Buggy Etiquette

People who are in doubt about how to behave on all sorts of occasions can always fall back on that sure-fire adviser called "Hill's Manual," edition of 1880. This book was sold by the old-time book agents at \$5 a copy. The agent would visit a school and get the teacher to let him talk to the students and show them the splendid wood engravings with which the manual was embellished. Even pupils whose families could not afford an appropriation of \$5 for such purposes got a great deal of benefit just from peeking through the pages of this humdinger among social reference works. Millions of Americans patterned their whole future life according to the elegant rules by Mr. Hill.

Now that autos are being dismantled and the populace are going back to horses and mules it is important to see what Hill's Manual has to say about "the etiquette of carriage riding." In helping a lady into a carriage, the gentleman gently and gracefully assists her. He should not handle her as if she was a sack of potatoes. She enters the carriage first, and when alighting it is she who descends first.

He should see that her skirts or shawl are not caught in the wheels. It is proper for him to wear a high hat if it is a pleasure ride—but he should not think so much about his own looks that he forgets to keep a firm hold on the lines. He should not use the whip on the horses, but may have one along in order to shoo flies off the steeds if it is the fly season.

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—Pathfinder.

VACUUM

A complete vacuum would contain absolutely nothing, but a complete vacuum has never been obtained. Most so-called vacuums, such as exist inside incandescent bulbs, contain a few atoms of the elements which comprise air.

Go to it and do it. Beautiful plans will never put butter on your bread.

Success comes to many by chance, but they always give themselves the credit.

"TENTH BROTHER"

By Josip Jurčič

Translated from the Slovene Text by Joseph L. Mihelčič

(Continuation)

"I do not know you now! I do not care for a beggar woman, especially an ugly one!" These were the last words that he spoke to her. This experience was enlightening but costly, she almost gave her life for it.

"When she recovered from the fever, another disease became apparent—insanity. Health and sanity returned to her for a time when I was born, but not for long, and all through her life there were periods when insanity returned.

"Though she had proof of her marriage with Dr. Kaves, yet she did not care to sue him—he still loved the scoundrel;

and even if she did want to sue, she could not do it, because Kaves became frightened and left the province, when my mother was lying ill and almost dead. A week later I was already accustomed to my way home—or, as I then have a home in the true sense of the word—to my mother's coming to her, I found that she was just like I, that she was glad to see me, although she scolded me at the same time. She begged me to return to her, but it could be seen that she did not care to take it.

"I was her only happiness. Only once I remember—when the dark shadow again covered her mind, and I, a four-year-old boy, looked crying at her strange face, and listened, in deadly fear, to her wild, incomprehensible ravings, not knowing how to explain them—that she pushed me away and shouted, 'Get away, you are his!' but in the next moment her mind cleared, and pressing me to her bosom, she exclaimed eagerly, 'No, no, you are mine, only mine!' If I would live to a hundred years old, I could not forget that incident.

"After I grew older, she taught me reading and writing. Also she was continually telling me that I shall go to a university and become a learned man. This did not appeal to me. I preferred roaming in the fields and woods to studying. But then my mother herself was unknowingly taking away from me the joy for learning, and prepared me for a useless life. This was especially true on those occasions when her illness returned and she, unknowingly, was telling me everything that I told you already, only more and in greater detail. In this manner I began to hate the man who gave me the life, but who destroyed so mercilessly the happiness of my mother. Already as a young boy I wished that I could get hold of him, so that I could treat him as he treated my mother. Only to please her I prayed with her every evening for my father's temporal and eternal happiness.

"The same winter my mother became seriously ill, and continued Martin. "Before I realized I saw her lying dead, as if I had fallen from the bed. I was alone, without relatives or friends!

"On her deathbed she told me her letters and other documents. With these she told me to find and make myself independent. To my father, your uncle, you shall be in great need. How much deeper and greater feeling has this man at heart! Many a cultured person with a glance with disdain, and him of not being capable of having finer feelings than lower animal."

"That same winter my mother became seriously ill, and continued Martin. "Before I realized I saw her lying dead, as if I had fallen from the bed. I was alone, without relatives or friends!

"On her deathbed she told me her letters and other documents. With these she told me to find and make myself independent. To my father, your uncle, you shall be in great need. How much deeper and greater feeling has this man at heart! Many a cultured person with a glance with disdain, and him of not being capable of having finer feelings than lower animal."

"This last request of his I have never told him. Therefore, I am begging you, my cousin—but you are probably ashamed that I call you my son, wrong which he did to me; him also that I forgave everything."

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(To Be Continued)

HETING THO DISQUIETING THOUGHT

He: Darling, let us keep engagement a secret!

She: Yes, love—but I

tell Lily. The horrid creation

said I should never find a

foolish enough to marry me.

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