

WELCOME HOME, G.I.'s!

OUR PAGE

"The Spirit of a Rejuvenated KSKJ"

BOOST K. S. K. J. SPORTS!

JOLIET MEN'S SCORES TOPPLE IN LEAGUE'S FIRST SESSION OF NEW YEAR

Joliet, Ill. — The first session of the Joliet KSKJ Men's Bowling League in 1946 was a nightmare for most of the bowlers as the scores were mediocre with only seven individual series of 500 and more and only three games in the 200's. The teams settled on a two-and-one basis. Ed Stukel shot the high series of 569 and Chick Kuzma marked up the high 205 single game to cop the nite's special awards.

White Fronts767 799 827
The Eagle Store 829 768 800
 White Fronts: John Churnovich 527 and John Bluth 504.
 Eagles: Doc Zalar 531 and Hank Adamich 508.
M. Gregorys727 767 771
Avsec Printers723 779 837
 Avsecs: Bill Maichin 505 and Ed Carpenter 505. Gregorys: Frank Gregory 497.
Zema Drugs758 760 845
Woodruff Hotel791 765 775
 Woodruffs: Will Kuhar 544 and Gene Tezak 523. Zemas: Roy Keith 517.
Peerless Prints839 886 759
Slovenic Coals719 797 749
 Peerless: Ed Stukel 569, 202 and 200, and Chick Kuzma 535, 205. Slovenics: George Vertin 477.
Pin Spinners . . .
 "Twas a bad nite for most of

the bowlers . . . too many blows . . . maybe they haven't recuperated from the New Year's Eve celebrations . . . Ed Stukel, Chick Kuzma, John Churnovich, Doc Zalar, John Bluth, Hank Adamich Will Kuhar, Gene Tezak and Roy Keith started off on the right foot . . . by getting a 500 plus series . . . John Churnovich had a rooting section cheering him on . . . as anchor man of the leading White Front Liquors . . . and leading them to two wins over the recently "hot" sparkled Eagle Store team . . . John's rooting section was: Mrs. Churnovich, daughter Darlene and just returned (after a long period of service in Africa and Italy), Sgt. Richard Churnovich, son . . . Florida's climate is luring Ed Stark and Chick Kuzma for a month's stay . . . hope that you enjoy yourselves, boys . . . and come back with a good coat of tan . . . the standings:

	W. L. Pct.
White Fronts	30 18 .625
Slovenic Coals	26 22 .542
Eagle Store	25 23 .521
Zema Drugs	25 23 .521
Woodruff Hotel	23 25 .479
Avsec Printers	22 26 .458
Peerless Printers	21 27 .438
M. Gregorys	20 28 .417

ST. JEROMES CONTINUE PAYMENT FOR SERVICE-MEN; PLAN RE-UNION FOR VETS, ACTIVITIES

Strabane, Pa. — Continuing its policy of aid to those who have served in the armed forces of our country, St. Jerome's Lodge of Strabane has gone on record to continue paying the lodge assessments of these members for six months after the date of discharge. During the war period, St. Jerome's has paid out more than \$3,500.00 in assessments for its members serving in the armed forces. The peak number of members in service was reached last summer when a total of 116 members out of a membership of 350 were scattered over all parts of the globe. Returning members are urged to report the date of their discharge to the secretary, John Boles, in order that proper credit can be applied to your account. Payment of these assessments includes all but the sick benefit assessment which has to be paid by the member as he did during the war period.

Those who have gone into service after V-J Day and will be going, will also have their assessments paid, all except

the sick benefit dues. The only difference in this group is that they will not be allowed the six-month period after the date of their discharge. Their dues will be paid from the lodge treasury only for the actual period of their time in service. Thus the lodge has not failed its boys and girls even though the war is over.

Adding to its nice sum of bonds purchased during the war period, St. Jerome's has gone ahead and purchased another \$2,000.00 worth of Victory bonds to bring the total amount invested in bonds to \$30,000.00.

At its annual meeting in December, a resolution was also passed that the lodge in some way show the returned boys and girls a good time in the form of things that they had missed while away fighting the war to a successful end. It was decided that some time this spring a gala affair be arranged at which time the veterans are to be the honored guests. One thousand dollars has been allocated for this

(Continued on Page 8)

ELECT 1946 OFFICIALS

W. Aliquippa, Pa. — At the annual meeting of Holy Family Society, No. 109 held on Dec. 9, election of officers took place. The same officers were elected to hold office for the year 1946.

Plans were also discussed to hold a Polka dance on Jan. 19 in the Sons of Italy Hall on Main, Ave., W. Aliquippa. Music will be furnished by the Jolly Jesters of Girard O. An invitation is extended to all neighboring lodges to attend, so come one and all and have an enjoyable time. The ad-

mission is 50 cents and dancing will be from 8:30 to 12.

Since we didn't have any special assessment to defray the expenses of the past year, each member is required to purchase a ticket whether they attend or not.

This being the first affair since war-time idleness, all members are asked to be present at our meeting on Jan. 13 to make final plans for this gala affair that everybody has been waiting for.

Frances Derglin, sec'y.

EXPECTANCY

There are many who wait for their ships to come in, For their ships to come in from the sea.

This question they ask as they watch and wait: "Will a ship come home to me?"

The answer comes swift from a voyager old, A voyager weathered and gray:

"Have you sent forth a craft with cargo, friend? A craft that might come in today?"

There are many who long for their ships to come in, That they from their cares may be free; But how could a ship come home to them When they've sent no craft to sea?—Selected.

JOLIET PIONEER EXPIRES

Joliet, Ill. — Joseph Gersich, 64, of 301 Hutchins St., died Jan. 2 at St. Joseph's hospital following a short illness. He had been in the hospital only a few days suffering from a case of influenza that developed into pneumonia. Born in Yugoslavia in 1882, Mr. Gersich came to America in 1902 and settled in Joliet. He had been an employee of the Heggie Mfg. Co., where, prior to his illness, he was a foreman and a member of No. 29 KSKJ.

Mr. Gersich was preceded in death by his wife, Catherine Tezak Gersich. He is survived by four sons, Joseph Jr., Frank, Jerry and Ralph; three brothers, Math, John and Anton, and eight grandchildren.

TO OUR FRIENDS:

Chicago, Ill. — We are pleased to inform you that another dividend of 3% was paid during 1945, and the shareholders received over \$143,359.35 in dividends. Also \$101,967.53 was added to our reserves, which now total \$500,660.04.

Some 3,474 members have on deposit \$5,777,118.93 at the end of 1945 an increase of \$1,980,946.41 over a year ago, and 1,103 new members joined in 1945.

First Mortgage loans total \$6,085,051.14, an increase of \$1,773,737.33 over a year ago, and 545 new loans were made during 1945 for a total of \$2,888,168.58 and 308 loans were repaid in the amount of \$600,981.60.

Holdings of United States Government securities now amount to \$941,900.00 and are \$500,400.00 higher than a year ago.

Cash on hand and in banks amounts to \$587,418.08 and is available for you, when in need.

The total Assets of the St. Paul Federal Savings and Loan Association of Chicago as of December 31, 1945 are \$7,734,425.35 or \$2,632,228.07 higher than a year ago.

My very deep appreciation is due the Shareholders, Brokers, Directors, Officers and our office staff, for your wonderful cooperation during the past year, and I welcome the opportunity to make this my acknowledgement.

Frank P. Kosmach, Pres. St. Paul Federal Savings and Loan Association, 2116 W. Cermak Rd., Chicago 8, Ill.

5-STAR JOLIET-ROCKDALE MOTHER DIES

Joliet, Ill. — Mrs. Mayme Flaynik, 58 years old, mother of two daughters and three sons in military service, died Friday, Dec. 28, at her home, 802 Meadow Ave., following a lingering illness.

Mrs. Flaynik was a life-long resident of Joliet and Rockdale.

She is survived by three daughters, Mrs. Joseph Cernugal of Joliet; Corp. Dolores, in the army; and Lt. Loretta, in the army nurse corps; three sons, Sgt. William, who has just returned from the European theater of operations; Seaman first class Elmer, stationed with the navy at Seattle, Wash.; and Seaman second class Donald, who has just returned from Okinawa; five sisters, Mrs. George Eich, Mrs. Bertha Podnar, Mrs. John Stukel and Helen Stanfel, all of Joliet, and Mrs. Elmer Berlin of Lockport, Ill., and two brothers, William Stanfel of Joliet and Joseph Stanfel of Chicago.

An early advocate of free schools in the United States was Horace Mann who gave up a profitable law practice to foster the American public school system.

EUROPE NEEDS FOOD FOR PEACE

Cleveland, O. — "Food is necessary all over Europe and must be sent to preserve the peace," General Dwight D. Eisenhower has said. Have you brought your contribution to the Victory Collection of Canned Food? The city-wide drive is in full swing with cans of food pouring in daily at all collection centers and everyone is urged to help without delay.

Hunger cannot be put off with promises and to millions of hungry people in war devastated countries your help may mean life itself. Canned meats, fish, milk, baby foods, anything in TIN will be acceptable, will you help?

Wherever you make your contribution you can be sure the food will be distributed free of charge and without discrimination. Many Protestant churches, Jewish groups and Catholic organizations are participating in the drive. Look for the collection center nearest you.

For your convenience there will be collection barrels in all Fisher Master Markets in

CONNECTICUT COLLEGE AIDS BELGRADE UNIVERSITY

Pittsburgh, Pa. — Connecticut College "adopted" war-ravaged Belgrade University and sent 500 gifts to hungry, ill-clad Yugoslav students, many of whom are studying in roofless classrooms, it was announced by the American Relief, 235 East 11th St., New York.

The gifts were accepted by Dr. Robert Neubaur, senior member of a Yugoslav Red Cross mission now in this country, who disclosed that Yugoslav schools lack almost every type of educational equipment.

Damaged and robbed by the Nazis, Belgrade University was reopened Oct. 15, 1945, although parts of the University are not even four walls, he disclosed. Worst hit was the medical section of the Univer-

OUR LADY OF AMERICA

Mary Immaculate, Lady blue-gowned, Slipped in moonbeams, Virgin star-crowned,

Bend down from Heaven to bless this, our land, Prairie and mountain and city and strand.

Watch over Washington, pray for St. Paul,

Boston, Chicago, Los Angeles all Cities that linked form a ro-sary chain

From Oregon's Portland to Portland in Maine!

On village and hamlet, on country and town,

Mary of Nazareth, gently look down.

You who once walked by Genesareth's shore,

Hallow our Lake fronts, our seashores once more;

Let your loved footprints in flowers be found

From New York's broad Hudson to far Puget Sound.

Lady, America calls upon you; Keep safe our banner of red, white, and blue!

—Sister Maryanna, O.P.

FOOD FOR PEACE

Greater Cleveland. Other centers are on the east side at Perry House, 2157 Euclid Ave., Hough Branch, Cleveland Public Library at Crawford Rd. and E. 86 St. Also at the following places:

East Cleveland Public Library, 14101 Euclid Ave.

Cleveland Heights Public Libraries: Coventry Branch at Coventry Rd. and Washington Blvd.; Lee Rd. Branch at Lee and Belwood; Noble Road Branch at 2800 Noble Rd.

The West Side centers are: Cleveland Public Library, 4292 Pearl Rd.

Carnegie West Branch, Fulton Rd. and Bridge Ave.

Lakewood Public Library at 15425 Detroit Ave.

These centers will be open through Jan. 12. Church collections are continuous.

Volunteer workers are packing the collections for immediate shipment from all the centers. Mr. R. A. Bryan, president of the Fuller Cleaning and Dyeing Co., has donated space in the company's warehouse for packing the collections from Fisher Master Markets.

WAUKEGAN KSKJ LEAGUE IN 2-WAY TIE; MARTY SVETE TAVERN SWEEPS, ZORC'S SPLIT

Waukegan, Ill. — Marty L. Geryol162 134 162
 Svete's Tavern team buried the F. Lesnak124 130 155
 Nemanich Undertakers in the J. Pucin168 161 147

cellar as they won three games to take a tie lead with the Zorc Boosters in the Waukegan KSKJ Bowling League at the Mother of God Bowling Alley to wind up the 1945 year.

Johnny Treven was top man for Marty Svete's quintet in the three game sweep, tallying a 536 series. Jesenovec was high for the Zorc Boosters with a 574 total to lead the league for high total of the day, L. Hladnik carrying 535 for second high series. Jake Repp led the Zelenik Tavern with a 542 combine.

Frank Ogrin, Jr., secretary of the KSKJ league and Marty Zupec were in charge of the year-end party which was held by the league members at the Mother of God Hall.

The scores:
Marty Svete Tavern—2396
 J. Treven177 159 200
 A. Miki124 157 207
 W. Zorc144 138 114
 M. Zupec166 151 133
 F. Ogrin168 191 167

779 796 821
Nemanich Undertakers—2239
 J. Papesh160 160 160
 R. Repp145 176 145

We take this opportunity to notify Waukegan and North Chicago members that a K. S. K. J. Mixed Doubles and possibly a Round Robin for men and women will be held sometime before the annual Midwest KSKJ Bowling Tournament. These events will serve as warmups for the annual fracas.

BLUTH GROCERS, CELLAR TEAM, SPARK AS JOLIET LADIES START NEW CALENDAR

Joliet, Ill. — The New Year a lot of wood, Betty Martin has brought on some good luck to the last place team, the Bluth Grocers, in the Joliet K. S. K. J. Ladies Bowling loop. After bowing to the other teams, this time the Bluths decided to turn over a new leaf on the calendar and really put up a good battle against the Peerless Printers, trouncing them 3-0. Jule Camp chalked up a 427 for the winners and Terese Juricic did best with a 422 for the losers.

The Papesch Tavern still hold undisputed possession of first place when they captured three games from the Avsec Printers. Agnes Govednik's 448 series was high for the winners and Mae Mutz's 454 was high for the losers.

The Tezak Florists smacked

each setting the pace with a 485 series to trim the Joliet Office Supply three games. Gen Golobitish led the losers with a 399 series.

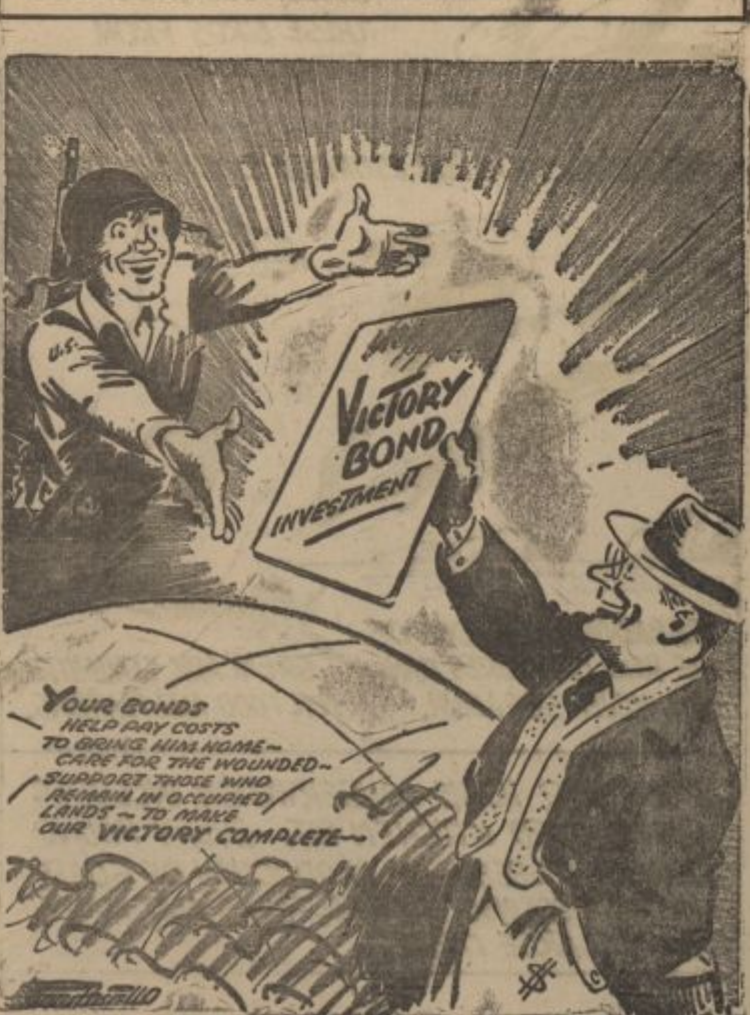
The Lewandowski Bros. set back the Gorsich Food Mart twice because of the good bowling of Mayme Umek who chalked up a neat 504 series.

For the Gorsich Food Mart, Barb Buchar's 456 was best. Barb Buchar won the weekly high game award and Mayme Umek won the high series prize.

Other high games scored during the course of the evening: Betty Martincich 161-170; Barb Buchar 165-180; Mayme Umek 167-178; Leone Simec 168; Mae Mutz 166;

(Continued on Page 8)

Your Bond of Faith With Him By Castello



FATHER FLANAGAN SAYS

New Year's is an occasion ample of Jesus who sacrificed for joy and enthusiasm. But all that we might be free; in a fuller sense New Year's is good will that results from more than a time for tooting horns and throwing confetti. It is a time for sober reflection, for thanksgiving and high resolution.

As another New Year approaches, I wish to say to our many friends that you have been fine and helpful in your consideration for work being done for America's homeless children at Boys Town, so much so, in fact, that it is difficult to express adequately my deep spirit of thankfulness.

The boys and I are mindful of your fine spirit. And as an expression of our appreciation we shall redouble our efforts at Boys Town, if that be possible, to bring still greater aid to a greater number of homeless and abandoned children. The young citizens of Boys Town are quite conscious of what is being done for them here through your merciful assistance. They are striving to take advantage of every opportunity to become the kind of citizens worthy of the interest, good will and sacrifice expended upon them by you. May our dear Lord reward you and your families.

Our wishes for you for the New Year are, first, a greater measure of God's blessings on you and your dear ones so that your hearts and your homes may remain rich sanctuaries of love and peace — love for God and for your fellowmen, and peace that passes worldly understanding.

Only through humble and sincere prayers of "men of good will" can this world of sin and pain be brought back to God, repentant and resigned to His will. The world must be saved from self-destruction threatened by wars and materialism. But the world can be saved by the gospel of love through Jesus Christ.

With the birth of the New Year, 1946, we should endeavor to reconstruct and rehabilitate our lives according to the spiritual pattern of Christ's plan which, without doubt, will bring to us as individuals and as nations lasting peace.

We will have peace just as long as men possess good will — good will towards God, their Creator, Redeemer and Preserver; good will built on divine faith, on prayer and on personal sacrifice after the ex-

But if we would have these things, we must heed the admonition of Jesus to "watch and pray." We must pray perseveringly. Our homes must become sanctuaries of prayer. We must grow strong through prayer and sacrifice if we are to withstand the powerful forces that threaten the foundations of our social and economic order.

Our privilege and duty is to teach our boys and girls how to love and pray, to take them to church, to have them taught so that they may learn to live virtuously and develop into men and women loving God and their neighbors as themselves.

This is the message of hope that will save our world. This is the promise of the New Year and of all New Years to come. If we so live, we will be able to exclaim with the psalmist, "My cup runneth over" and surely goodness and mercy will follow us the rest of our lives. May the love of God abide with you and your loved ones, now and forever, and restore this world of ours to a world of love, justice and peace.

ARRIVES HOME

Cleveland, O. — St. Joseph L. Cereck, son of Mrs. Frances Cereck of 10002 Anderson Ave., has arrived home with an honorable discharge, after 31 months of service. He was sent overseas in July, 1944, and has participated in many bitter battles, including the invasion of Normandy, northern France, Rhineland, Ardennes and Central Europe. His brother, Capt. John F. Cereck, his wife and baby came home from Hampton, Va., on a surprise visit to see him for the first time in 31 months.

Aviation and the U. S. Forest Service are getting to be bosom pals. Planes are not only used to spot fires, get fire-fighters to emergencies in a hurry, but now reseeded of fired areas is being carried on from up high.

JOLIET LADIES' LEAGUE

(Continued from page 7)

Bernadine Bluth 164; Isabelle Gregorich 162; Anne Papesh 161; Mayme Kren 161, and Marge Dolinshek 160.

The standings:

	W.	L.	Pct.
Papesh Tavern	35	13	.729
Gorsich Food Mart	29	19	.604
Joliet Office Sup.	24	24	.500
Avsec Printers	24	24	.500
Tezak Florist	24	24	.500
Lewandowski Bros.	22	26	.458
Peerless Printers	21	27	.438
Bluth Grocers	13	35	.271

STRABANE PREPS

(Continued from page 7)

event and if more be needed, the lodge will supply it. In other words the sky is the limit. Just as soon as most of the veterans are back, the committee will go to work on this event.

St. Jerome's has been very active in the entire war program and has made contributions of large sums to many patriotic funds during the war period. With the returning veterans rolling in, 1946 is expected to see new life injected into lodge activities for many of the old familiar faces are anxious to get going and start where they left off. Everything that has been done for us returning veterans is certainly greatly appreciated and it is doubtful if any fraternal society in the States has been so good to the soldier as St. Jerome's has been. Yes, you have done a magnificent job while we were away. The spirit displayed has been that of a true KSKJ brotherhood.

The tenth annual Holiday Dance held on Sunday night, Dec. 30th was a grand success. So successful was the affair that Barry Kent's Orchestra has again been hired for another Sunday night dance on Jan. 20th. It is anticipated that the lodge home will again be packed as it was then.

So as 1946 rolls on, watch Strabane K. S. K. J. activities boom to a new height of activity.

TEXAS HAD A BIRTHDAY

The State of Texas had a special birthday recently. On Dec. 29, 1945, it was just one hundred years old. (Texas became a State in the year 1845.)

The most famous building in Texas is called the Alamo. Here, in the year 1836, one hundred and eighty Texans fought off a huge Mexican Army for nearly two weeks. This was Texas' own war for independence.

Texas has had six flags. Its first flag was the Flag of Spain. Texas was settled by the Spanish. Then came the flags of France and Mexico. When Texas was a country by itself, it flew its own flag. During the war between the States, Texas flew the Southern Flag. Now, of course, it flies the flag of the United States.

Texas is by far our largest State. The distance from one corner of the State to the other is greater than the distance from Chicago to New York. Texas is larger than any Country in Europe, except Russia. It is five times as large as England.

Many of the big cities in Texas have Catholic names. San Antonio, for example, is Spanish for St. Anthony. Corpus Christi is Latin for "Body of Christ." The names were given by Catholic Missionaries who went to Texas long, long ago. Some of the old Mission Churches are still standing.

Much of our oil comes from Texas. (Gasoline is made from oil.) Cotton also is grown there. (Cloth is made from

REPORT ON SHIPMENTS TO JUGOSLAVIA

New York. — The American Committee for Yugoslav Relief, 235 E. 11 St., New York City, in an annual statement covering the first year of its existence, disclose that it has sent three shiploads of relief supplies to Yugoslavia with cargoes totaling 1,516,305 lbs. valued at \$1,087,272.84. A fourth ship is due to sail at the end of this month.

The annual statement was signed by Louis Adamic and Zlatko Balokovic co-chairmen. Mrs. Eleanor Roosevelt is the Committee's Honorary Chairman.

The statement also disclosed that, despite organizational expenses dependent upon establishing headquarters and chapters, the administrative costs of the Committee came to only 13.7% of the total income.

Clothing and medical supplies form the bulk of the cargoes sent to Yugoslavia, the statement declared. Planned for the coming year is a campaign for baby foods to help save the 1,200,000 children who are victims of advanced malnutrition. This campaign officially opens Jan. 14th and will run through March. In addition, the Committee is working on plans to help restore the universities, schools, scientific laboratories and museums which were destroyed by the Nazis.

OFFER COURSES IN PRENATAL CARE

Cleveland, O. — With the addition of two new classes, in eleven locations already in operation, it seems that two new locations were necessary to insure proper instruction for the mothers of the 1946 babies expected with the return of so many fathers to civilian life," stated Wirth Howell, Acting Director of the Association.

The Director of the Pre-Natal Program, Miss Helen Robinson R.N., will teach the new West Side Class and the Carver Park Class will have as instructor Mrs. Lucy L. Roche R.N. These classes, presented in a series of ten lessons, will be repeated four times a year for the mothers in these areas.

The two new classes, beginning at 9 a. m., Tuesday, Jan. 8, 1946, will give expectant mothers in these areas an opportunity for expert pre-natal and sewing instruction.

cotton.) Texas is also famous for its cattle. (Meat comes from cattle.) So when a person drives to a restaurant to eat, the gasoline in his car, the clothes he is wearing, and the meat he eats may have all come from Texas.

Formed by the War Relief Fund of Americans of South Slavic Descent, and incorporated in Dec. 1944, the Committee today has chapters in all five boroughs of New York City and in such principal cities as Pittsburgh, Cleveland, Detroit, Chicago, Los Angeles and San Francisco. The Committee collects relief supplies under the authorization of the President's War Relief Control Board, License No. 583. Nearly 500 leading Americans, representing industry, finance, labor, clergy, the arts and sciences, are sponsors of the organization.

TO PREVENT COLDS

1. Keep the feet warm and dry. The most injurious cold, to a speaker, is the one that affects the larynx and takes away the voice. This particular kind of cold is often caused by wearing too thin and too tightly fitting shoes that tend to retard circulation.

2. Keep the throat and chest covered. In changeable and windy weather it is well to wear a lightweight scarf.

3. Wear a hat. The pre-headed fashion of going bareheaded is not advisable for speakers. The sinuses of the head and the tender drums in the ears are sensitive to cold and cause much trouble when chilled.

4. Gargle the throat each

day with cold water. In each tumblerful put one-half teaspoon of salt. The cold water should render the mucous membranes of the vocal organs insensible to the damp air, and the salt will kill any lurking germs. This treatment is also a good preventive of swelling tonsils and throat inflammation.

5. Keep away from people who have colds. Even though you may think your resistance is high, there is no use taking unnecessary chances. Colds are very infectious.

6. Sunshine helps to build resistance. Spend as much time as possible in the fresh air and sunshine.

7. Many speakers do not realize the importance of diet

in regard to colds. Too much meat, fats, highly seasoned foods, fried foods, pastry and sweets, lower resistance to colds. Whereas, vegetables and those of which the leaves are eaten, whole grain cereals, milk and fruits, raw or cooked, are cold preventive foods.

8. Few people drink enough water. Eight glasses a day are not too many in cold weather, when it is essential that the body rid itself of poisons as well as fight the cold.

9. Worry and overwork are often the direct cause of colds.

A happy disposition and eight hours of sleep in a well ventilated room are better than medicine. Plenty of rest and relaxation are actual cold preventives.

PEACETIME MANUFACTURING NEEDS USED FAT! CONTINUE SAVING EVERY DROP TO HELP SPEED UP PRODUCTION OF PACKAGE AND LAUNDRY SOAP AND OTHER THINGS YOU WANT—

FOR EXAMPLE



USED FATS HELP MAKE BED COMFORTERS, SHEETS AND PILLOW CASES—MATTRESSES AND SPRINGS

You saved used cooking fat for war needs — continue saving it to help yourself and your family regain the peacetime plenty of America.

ST. PAUL FEDERAL SAVINGS AND-LOAN ASSOCIATION OF CHICAGO

Established 1889

2116 West Cermak Road

Phones Canal 2137 - 2138 - 2139

Chicago 8, Illinois

56th ANNUAL STATEMENT DECEMBER 31, 1945

ASSETS:

First Mortgage Loans	\$6,085,051.14
Loans on Pass Books or Certificates	5,227.04
Properties sold on Contract	26,266.88
Real Estate Owned and in Judgment	9,284.26
Investment and Securities	993,900.00
U. S. Government Bonds and Stock in Federal Home Loan Bank	
Cash on Hand—and in the following Banks: Federal Home Loan Bank of Chicago, Continental Illinois National Bank, La Salle National Bank and Metropolitan State Bank	587,418.08
Office Building and Equipment: 2116 W. Cermak Rd., Chicago 8, Illinois	18,701.48
Other Assets	8,576.47
	\$7,734,425.35

LIABILITIES:

Members' share Accounts	\$5,778,386.84
Advance from Federal Home Loan Banks	649,998.00
Borrowed Money	300,000.00
Loans in Process	343,434.03
First Mortgage Loans signed but not disbursed	
Other Liabilities	161,946.44
Includes Loan Members' Real Estate taxes for 1945	
Specific Reserves	43,264.50
General Reserves	\$412,000.00
Undivided Profits	45,395.54— 457,395.54
	\$7,734,425.35

CONSERVATION STOPS WASTE!

WILD LIFE CONSERVATION WOULD HAVE SAVED THESE BIRDS FROM EXTINCTION

PASSENGER PIGEON ESTIMATED TO NUMBER 2,500,000 IN 1870.



LABRADOR DUCK ONE OF THE WILD CREATURES MAN WILL NEVER SEE AGAIN. GREAT AUK SLAUGHTERED FOR FOOD AND FEATHERS.

POST WAR HOME CONSERVATION INCLUDES SAVING USED KITCHEN FAT. EVERY POUND TURNED IN SPEEDS UP PRODUCTION OF SOAP, NYLON STOCKINGS, CLOTHING, PAINTS AND MANY MORE SCARCE ITEMS.

MONEY TO LOAN

If you intend to borrow money on your home, borrow it from K.S.K.J. The K.S.K.J. loans money to members and non-members on improved Real Estate at 4% interest without any commission. Payments on principal in monthly installments.

For additional information write to:

K. S. K. J.

351-53 NORTH CHICAGO STREET
JOLIET, ILLINOIS