A REVIEW OF THE ACTIVITY OF THE LOCAL LODGES OF THE GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION BEFORE 1924

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The majority of immigrants from Europe came to America with a poor education or even without one; they hardly knew the language and were not particularly familiar with the American way of life. Thus after crossing the Atlantic they had no choice but to do the heaviest and least paid jobs, where they were exposed to a range of dangerous situations and potential injuries, frequently resulting in death. Social Security was introduced in the U.S. only at the end of World War I, which is why, before that, individual ethnic groups had started establishing their own fraternal benefit societies. These fraternals performed tasks modern insurance companies cover today. The first fraternal was founded already in 1868 in Meadville, Pennsylvania, and after 1870, they were established in most of the American federal states.¹ The number of benefit societies reached its peak in the 1920s. 800 of them were in operation at that time, with approximately 30 million members, out of the 60 million people who settled in the U.S.²

Soon after arriving in the U.S., the first Slovene immigrants discovered that they could rely only on themselves in the event of work-related accidents or illness, which is why they began to establish their own benefit societies, following the example of other ethnic groups (for example Czechs and Finns).³ At first these societies were local, and with a limited membership they could not achieve financial security. In order to lessen the possibility of financial collapse, national benefit societies were created to unite members of a common ethnic background across the U.S. The local societies, which represented the basis of the larger

benefit societies, tried to recruit as many members as possible to reduce their business risk.\textsuperscript{4}

The founders of the benefit societies, due to lack of experience, came across several problems at the very start. One of them was defining the levels or amounts of support and premiums.\textsuperscript{5} Initially the members paid a life insurance premium of the same amount regardless of age. Due to the increase in life expectancy on the one hand and the number of deaths on the other hand, it frequently happened that the benefit societies did not have enough funds to cover death benefits and went bankrupt. In order to solve the common problems they had in defining the rules of management, nineteen benefit organizations established the Nacionalni bratski kongres (National Fraternal Congress) in 1886. At the first convention in 1887 they made a joint effort to define the functioning of the fraternal organizations. They also determined the height of the premium for various types of insurance. They were, however, still not able to solve all the problems, which is why the representatives of the Nacionalni bratski kongres and "The National Convention of Insurance Commissioners" met with the members of their competitor, the "Associated Fraternities of America," in Mobile, Alabama in 1901. Here the so-called "Mobile Bill" was introduced, which gave instructions on how to improve management and to introduce a reserve fund. These reserve funds played an important role in the development of fraternal organizations. They served the members as a guarantee that in the case of accident or death, the organization would pay the insurance. Further progress in the operating of fraternal organizations was achieved with the passage of the "New York Conference Bill" in New York in 1912. Hence the conditions for the operating of benefit societies were defined in detail. By 1919, the "New York Conference Bill" was passed as the basic law on management in thirty-five federal states. Successful operating of the fraternal benefit societies was thus made possible; however, this lasted only until 1929, when the Depression began and competing local and big insurance companies developed.\textsuperscript{6}

\textsuperscript{4} Jurij M. Trunk, \textit{Amerika in Amerikanci} (Klagenfurt/Celovec: Jurij Trunk, 1912) 447.
\textsuperscript{5} Zalar, "Nekaj podatkov o bratskih organizacijah v Ameriki," 10.
Before considering local societies, also called lodges, of the first nationally based Slovenian fraternal benevolent society, Kranjsko Slovenska katoliška jednota (the old name in English being The Grand Carniolian Slovenian Catholic Union, today The American Slovenian Catholic Union), organized throughout the United States, a short introduction is necessary to present some basic characteristics of this organization, which played a most important role in the life of American Slovenes. It was not only as an insurance organization, but also as an organization for fostering and promoting other values: Slovene cultural traditions, the Slovene language, and ties with the old country for more than a century, and which, somewhat changed and not so strictly Slovene, still exists and performs its tasks.

In 1884, at the Third Provincial Council in Baltimore, the American bishops supported the activities of the fraternal benefit societies among American Catholics. 7 The conclusions from this Third Council and the experiences of other ethnic communities encouraged Slovene Catholic immigrants to start establishing their own benefit societies. The oldest society of this type was the Benefit Society of St. Joseph, established in 1882 in Calumet, Michigan, and 1888 the Benefit Society of St. Martin (later known as the local society, Carniolian Slovenian Catholic Society No. 1, St. Stephen) was founded. Benefit societies were established in other cities across the United States as well: in Joliet, South Chicago, and La Salle in the state of Illinois, in Tower and Ely in the state of Minnesota, in Forest City, Greenshaw, and Reno in the State of Pennsylvania, in Pueblo, Colorado, Cleveland, Ohio, Frontenac, Kansas, in Clinton, Iowa, and in Butte, Montana. 8

The first Slovene benefit societies had a Catholic orientation. Frančišek Sušteršič wrote of them: "They instill the Catholic consciousness in Slovenes, they promote honest Catholic life, they encourage love for the Slovene language, they teach good manners, they support their brothers in sickness and misfortune, they help widows and orphans." 9 Slovene benefit organizations that had a Catholic orientation

7 "Katoliška društva, Pastirski list nadškofov zjedinjenih deržav, zbranih v tretjem skupnem zboru v Baltimori do duhovnov in svetnjakov njih škofij," Zgodnja Danica 22 May 1885: 162.
and members throughout the United States are: the Grand Carniolian Slovenian Catholic Union, the South Slavic Catholic Union (founded in Ely, Minnesota 18 July 1898); the Benefit Society of St. Barbara (founded in Forest City, Pennsylvania in 1900), and the Holy Name Society (founded in Joliet, Illinois in 1914.)

When the Slovene National Benefit Society was established in 1904, Slovene immigrants with a socialist orientation, too, started establishing benefit organizations. The following fraternal benefit societies were established: the Slovenian National Benefit Society (founded in East Conemaugh, Pennsylvania in 1908), the Slovene Progressive Benefit Society (founded in Chicago, 1908), the Western Slavonic Association (Denver, 1908), the Yugoslav Benefit Society Unity (Milwaukee, 1908), and the Slovenian Mutual Benefit Association (Cleveland, 1910).

The Slovene Lutheran immigrants from Prekmurje established the First Windish Benevolent Society of America (in Bethlehem, Pennsylvania, 1912).

There were also some smaller, independent Slovene fraternal benefit organizations in the U.S., which were local in character: the

Francišek Šušteršič was born 22 January 1864 in Viš near Ljubljana. He went to school in Ljubljana and became a priest in 1886. He worked as a chaplain in Smlednik, where the priest Ivan M. Solnce convinced him to go to America. After arriving there he became priest in the new Slovene parish of St. Joseph in Joliet. Šušteršič was one of the most active Slovene priests in America. He left a powerful legacy with his involvement in the Slovene diaspora. Besides working in the parish of St. Joseph, where he built a magnificent church building in 1904, he founded the first and the largest benefit organization, the Kranjska Slovenska Katoliška Jednota (KSKJ) in 1893. Between 1899 and 1910 he was editor of the paper Amerikanski Slovenec. In 1903 he published a booklet with instructions for eventual Slovene emigrants entitled Poduk rojakom Slovenem. He was president of the Association of Slovene Priests in America. Šušteršič retired in 1910 and returned to Ljubljana, where he died 24 March 1911.

Darko Friš, Ameriški Slovenci in katoliška Cerkev 1871-1924 (Klagenfurt, Ljubljana, Wien: Mohorjeva založba, 1995) 243, 244, 251.
Trunk 450, 451.
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Slovenian Croatian Union in Calumet, Michigan, the Austrian Slovenian Benefit Society in Frontenac, Kansas), the Slovenian Labour and Pension Union in Madison, Pennsylvania, Edinost in La Salle, Danica in Chicago, and others. Many Slovene immigrants were members of the Croatian Fraternal Union.

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The first Slovene fraternal benevolent society, Kranjsko slovenska katoliška jednota (The American Slovenian Catholic Union, hereafter KSKJ) was founded in 1894 in Joliet, Illinois, by Slovene Catholic priests in the U.S. who were familiar with the misery and helplessness of work-related injury victims and their relatives. The rules of its operation were therefore based on strict Catholic principles, and its ideological orientation was clearly reflected in the name jednota 'union.' The patron saint of the union was St. Joseph, and all local lodges were also named mostly after saints, some even after bishop Frederick Baraga. The spiritual leader, a member of the “head board,” was responsible for the religious affairs. The slogan of the KSKJ was “All For Faith, Home and Country,” and it accepted only practicing Catholics.

The founders of the KSKJ decided that the “head board” would be the chief executive body and consist of a president, a vice president, first and second secretaries, a treasurer, a spiritual director, and three supervisors. The fundamental task of the board was to fulfill the duties defined in the rules and to attend all conventions. In addition to the “head board,” there were other boards: the permanent board, the supervisory board, the administrative board, and from 1907 onwards, the financial and legal boards, and the board of appeal. The officers of the

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17. Trunk 447.
“head board” served from one convention to the next, and any member of the Union could be elected to this leading function. 19

During its first year of operation, individual Yugoslav Catholic societies founded on the principles of Catholicism and confirmed by the “head board” of the Union could join the KSKJ. 20 After the second convention, in 1895, individuals could also become members of the Union. 21

The newspaper Amerikanski Slovenec became the official voice of the KSKJ from its foundation 22 and fulfilled this role more or less successfully for twenty years. In 1914, however, a disagreement arose between the KSKJ and the editorial board, so at its twelfth convention the KSKJ decided to publish its own newspaper called Glasilo K.S.K.J. (hereafter Glasilo). 23 The Union placed great importance on Glasilo, and at its thirteenth convention, in 1917, the editor of Glasilo became a member of the “head board.” Glasilo was published in Slovene, but in 1927 one page in English was added for those members of the Union who no longer spoke Slovene. From 1920 to 1923, the Union also published a youth bulletin called Angelček that was edited by the spiritual leader. 24

In the Union’s first years of operation, only male immigrants from eighteen to forty-five years of age could become members. At the twelfth convention, in 1914, the age limits for admission to the Union were extended to sixteen and fifty. 25 Initially, married men also insured

21 Matija Šavs, “Zapisnik II. glavnega zborovanja KSKJ v Tower, Minn.,” Amerikanski Slovenec, 5–6 July 1895.
22 “Nekaj zgodovinskih podatkov o KSKJ,” Amerikanski Slovenec, 29 September 1911: 2.
their wives, but only for death benefits. After the sixth convention, in 1900, the insurance of wives was left to the free judgement of the members.\textsuperscript{26} After the seventh convention (1902), women, too, could establish their own societies or affiliate themselves with men’s local societies.\textsuperscript{27} From the eighth convention (1904), similar rules applied for both men and women. However, in spite of the equality of members, local women’s associations did not have the right to send delegates to conventions and were thus not able to influence the administrative policy of the Union.\textsuperscript{28} Only during the fourteenth convention (1920) did the women’s associations finally obtain this right.\textsuperscript{29}

Candidates for admission had to pass a medical examination and acquire a medical certificate.\textsuperscript{30} Members were obliged to accept both the regulations of their local society and those of the Union.\textsuperscript{31} They had to participate at society meetings, especially when new board members were elected, and regularly pay their dues. Members who broke KSKJ regulations were first temporarily suspended as a warning. If they continued to break the regulations they were suspended permanently.\textsuperscript{32}

The fundamental activity of this fraternal benevolent society was financial assistance to members or their relatives in the case of death.\textsuperscript{33} Upon admission, both male and female members made out a will that was sealed together with others in the main office and opened after the

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  \item\textsuperscript{28} Josip Reims, zapisnik XII. glavnega zborovanja v Milwaukee (Wisconsin), od 17. avgusta do 26. avgusta 1914, \textit{Spominska knjiga KSKJ} 38–40.
  \item\textsuperscript{30} Mihael Wardjan, “Z urada K.S.K. Jednote,” \textit{Amerikanski Slovenec} 10 May 1901: 5.
  \item\textsuperscript{31} “Prva pravila K.S.K.Jednote,” \textit{Glasilo} 7 April 1915: 11.
  \item\textsuperscript{32} Mihael Wardjan, “Z urada K.S.K. Jednote,” \textit{Amerikanski Slovenec} 5 January 1900: 5.
\end{itemize}
member’s death. At the founding of the Union, the death benefit amounted to $800 for a deceased member, and $200 for a deceased wife, sums that were increased in the years to follow. Death benefits were paid from the total of the money collected, and if there was not enough, extraordinary dues were requested from the members. The second activity of the Union was medical insurance, which was introduced at the eleventh convention in 1911, and all members could apply for it. Its members were insured for disabilities as well. The amount of the premiums members had to pay as well as the amounts they received in death, medical, and disability benefits naturally changed over the years.

Regular KSKJ conventions were called by the president of the Union. The convocation of extraordinary conventions had to be confirmed by two-thirds of the “head board.” Initially, convocations were organized every year, but in 1898 they were reduced to every two years, and from 1908 to every three years. From 1884 to 1924, the Union organized fifteen regular conventions and one extraordinary convention, the majority of which were held in Joliet, Illinois. They were attended by the principal officials of the Union and the elected delegates from the local societies. At the convention, local societies were represented by varying numbers of delegates depending on the number of their members. At the conventions, the delegates voted on proposals by a show of hands, and in the event of an indecisive vote, the vote was repeated by secret ballot. In 1914 a resolution on universal suffrage of referendum was adopted. After 1898, it seemed reasonable that KSKJ conventions no longer take place every year, but at the Union’s headquarters semi-annual meetings called “small conventions” were held in January and July attended by the “head board.” At each meeting, the

34 John Plevnik, “Zapisnik,” 27.
41 Josip Rems, “Zapisnik,” 40–43.
supervisors would examine the financial operations of the previous six months as well as the work of the first secretary, treasurer, the director of *Glasilo*, and the youth section. The first secretary and the spiritual leader gave reports on their activities, and the minutes were published in *Glasilo*.\(^{42}\)

The Union devoted great attention to recruiting new members, and in achieving this goal, the official newspaper, *Amerikanski Slovenec* and later *Glasilo* played an important role. New members were recruited through paid advertisements in various Slovene publications and brochures issued in the U.S.,\(^{43}\) and in 1920 a publicity wall calendar was issued.\(^{44}\) To win new members, there were various competitions such as the competition for the “Golden Book,” in which those local societies that had acquired the largest number of members during the previous six months were listed.\(^{45}\) In 1919, individual members who recruited new members began to receive a monetary reward.\(^{46}\) At the fourteenth convention in 1920, the post of “organizer” was introduced in the Union. A Slovene priest occupied the post and organized the recruitment of new members. Similar campaigns were run in the following years.\(^{47}\)

In 1916, the Youth Section of the KSKJ was established. Initially, only children of Union members from one to sixteen years of age were accepted, but since 1920 the children of non-members have also been accepted. Upon their seventeenth birthday, members of the Youth Section could become full members of the Union, (which was) the basic reason for its establishment.\(^{48}\) From its inception, the number of Youth Section members rose at a steady pace. By 1924 its numbers had

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multiplied by more than four times, and it rapidly became a major source of future Union members.

The number of Union members and societies grew steadily until 1898. In 1898 the Societies of St. Cyril and Method and of the Most Gracious Heart of Jesus in the city of Ely, Minnesota decided to abandon the KSKJ. On 18 July they established the Yugoslav Catholic Society. They chose to do so because delegates from both societies were excluded from the “head board” of the KSKJ, and because the costs of functioning in the KSKJ were too high. The KSKJ criticized this split, as it lost two important societies and at the same time gained strong competition. Each case of a society abandoning a fraternal benefit society meant that when not satisfied, any society could follow the example of the former two. This happened in 1899, when the Society of St. Joseph in Pittsburgh left the KSKJ and joined the Yugoslav Catholic Society. This period also witnessed accusations and conflicts between both benefit organizations, which were published in their official newspapers. Both were merciless regarding means of conflict and accusations, which continued into the future with no less zeal.

However, by 1900 the Union had attained the same number as before the split. From 1900 to 1914 (with the exception of 1904 and 1908), the numbers grew steadily and by 1907 had exceeded 10,000. During World War I, despite the efforts of the leadership, the number of members grew only slowly because immigration from the “old homeland” was rendered almost completely impossible. In 1918 the

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49 In news headlines in the Union’s newspaper, Glas narodu, the name Jugoslovanska katoliška jednota (Yugoslav Catholic Union) was used, but on the Union’s coat of arms was inscribed Jugoslovanska slovanska katoliška jednota (Yugoslav Slavic Catholic Union). The abbreviation used within the Union itself was JSKJ.


Spanish flu spread throughout the U.S., killing many KSKJ members. Between 1918 and 1924, the number of members grew only slightly, reaching 14,337 in 1924.⁵⁵

An overview of KSKJ lodges and membership during the period shows that in 1924, 22,409 members (14,337 adult members and 8,072 young members) were active in twenty American states in the framework of the KSKJ’s 147 local lodges. There were thirty-six lodges in Illinois, twenty-nine in Pennsylvania, fourteen in Minnesota, fourteen in Ohio, eight in Wisconsin, seven in Michigan, six in Colorado, Kansas and New York, five in Indiana, four in Montana, three in Wyoming, and two in Iowa and Michigan. Alabama, Arkansas, Connecticut, Nebraska, Missouri, Washington, and West Virginia each had one local lodge. That very same year the lodge in Illinois was the largest with 5,768 (3,678 members and 2,090 young members), followed by the one in Pennsylvania 5,120 (3,186 and 1,934) and Ohio 3,550 (2,145 and 1,405), and those in Minnesota 2,139 (1,403 and 736), Colorado 1,467 (927 and 540), Wisconsin 1,267 (789 and 478), Michigan 560 (430 and 130), New York 465 (379 and 86), Kansas 577 (369 and 208), Montana 449 (343 and 106), Indiana 377 (201 and 176), Wyoming 219 (137 and 82), Connecticut 154 (117 and 37), Missouri 110 (90 and 20), Washington 48, Nebraska 75 (41 and 34), Iowa 27, Arkansas 20 (16 and 4), West Virginia 14 (8 and 6) and Alabama 3. Although some lodges did not have a significant number of members, they still remained proof of the presence of Slovene immigrants in individual parts of the United States. The Union had the largest number of members in the states of Illinois, Pennsylvania, Ohio, and Minnesota, which is in accordance with the extent of the Slovene migration to the U.S.⁵⁶

Over the years the assets of the Union grew. In 1908, they exceeded $100,000, and by 1922 were more than $1,000,000. The constant growth of assets was proof of the successful policy of the Union, which despite the inexperience of its founders and the first members of the “head board” in the insurance field, became a strong fraternal benefit society over the years, and as such succeeded in surmounting all difficulties.

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⁵⁵ Darko Friš, Bogdan Kolar, Andrej Vovko, Prvih sto let 106.
⁵⁶ The figures attest to the KSKJ’s progress. See: Spominska knjiga KSKJ 53.
According to Jurij Trunk's book *Amerika in Amerikanci*, the first Slovene settlers arrived at the city of Joliet in the State of Illinois around 1870, while larger numbers of settlers migrated to this very city in 1885. Most of them came from Bela Krajina (White Carniola) and found work in different factories that were opening in the suburbs. In time, many of these Slovenes became merchants, innkeepers, and craftsmen, while some even became regular businessmen. In 1912, the Slovene settlement had thirty innkeepers, fifteen owners of convenient stores, and several butchers. Two of the largest enterprises, namely the "Slovenic Buttling Co." and "Slovenian Liquor Co.,” and one of the largest furniture stores, “The Eagle,” were in the hands of Slovene owners.57 The Slovene settlement in Joliet was in America known as "Slovene Rome." It earned this nickname through the activities of the priest Frančišek S. Šušteršič, who in 1899 published a catechism for Catholic schools in the U.S., which included a sixth church commandment valid in America: "Support the church and school in accordance with your means." Slovene socialists in America took advantage of this, turning it against Šušteršič. They called him an ecclesiastic renegade, since his preaching was different from that of the Catholic church. A critic exclaimed, "Where does it say that there are six church commandments?" They also accused him of “behaving as if he were infallible, like the Holy Father in Rome himself, and that he preaches from Joliet as if from Slovene Rome.”58 The city also justified its nickname by the parish of St. Joseph in Joliet being one of the most tidy Slovene parishes in America, embellished with its majestic church building. Several Slovene papers were issued in the "Slovene Rome" as well, and in 1894 the first benefit organization was established there, The Grand Carniolian Slovenian Catholic Union. In 1914 the fraternal benefit organization The Holy Family Society of U.S. was formed in Joliet.

The basis of the fraternal benefit societies, organized by individual Slovene national groups in America in order to protect their workers in cases of job-related accidents, illnesses, and deaths, were local societies which were active throughout the U.S. In accordance with

57 Trunk 479.
58 Matija Šavs, "Štiridesetletnica "A.S." As far as I know, the Album was issued to celebrate the fourtieth anniversary of the Amerikanski Slovenec in Chicago, p. 24.
KSKJ regulations, the committee of each local lodge consisted of a president, vice president, the second secretary, a treasurer, a representative, a first, second, and third supervisor, a monitor and standard-bearer. Elected members of the committee were expected meticulously to do their duties and make sure that the members performed their obligations in accordance with the regulations. In the name of the society they collected “assessments” for death benefits, injuries, and operations, took care of the sick members and provided the deceased with a decent funeral, during which they would accompany the deceased to their place of rest with the society’s standard and in uniform. According to the author of “Društvene glavne ali letne seje” in the Glasilo of 1916, the committee was performing a “genuine, beautiful, and noble task.” However, committee members frequently encountered difficulties while doing this. Some of the difficulties are described by the already mentioned writer: “The execution of the administrative work in the local lodge is despite everything difficult, ungratifying, wearisome, and related to ungratefulness.” The work of the clerks was necessarily associated with sacrificing spare time and frequently their own money as well when it came to organizing society events and regular monthly meetings. In this respect they were frequently faced with all sorts of accusations; for example, “that one takes advantage of their society in their own interest, or that another even steals from the society funds.” Sometimes there was careless management on the part of the local lodge committee; however, the majority of accusations were unfounded, originating from an almost proverbial Slovene envy. The committee was blamed also for expulsions from the society, the accusations mainly being unfounded, since “if one was suspended in the middle of the year, it must have been their own fault, because they probably did not act in accordance with the society’s regulations.” The committee members were elected during the main sessions in December for a period of one year. Since the efficiency of the local lodges’ committees dictated the pace at which individual lodges developed and the whole society for that matter, the KSKJ members were advised, “despite all the above mentioned, carefully [to] select the committee members, that only the best be elected, namely those who are above all good Catholics, impartial, unselfish, peaceable, open hearted

and of a respectable character; who are strict officials during the meetings and great company in their spare time.\footnote{Josip Zalar, “Uradna naznanila,” \textit{Glasilo} 29 November 1916: 5.} The first secretary Josip Zalar was in November 1916 perfectly satisfied with the work of the local lodges’ committee members, which is why he advised the members of the society to re-elect the current committee members at the December meeting. He supported his proposal with the claim that in the past many committee members resigned in the middle of their mandate due to the problematic nature of the work. “Hereby I do not wish to dictate to the societies who they should vote for. That is a matter of the society. But I know from many years of experience that the clerks who had been in office for a number of years know what needs to be done for the benefit and the progress of the membership.”\footnote{Josip Zalar, “Uradna naznanila,” \textit{Glasilo} 29 November 1916: 5.}

Members of the KSKJ were obliged to attend regular monthly meetings in their local lodges, especially those at which the committee members were elected.\footnote{“Prva pravila K.S.K.Jednote,” \textit{Glasilo} 7 April 1915: 11.} As the working year of the KSKJ lasted from 1 January to 31 December, the main meeting of the local lodges was at the end of December, since it was necessary to give a report of the annual account and provide for the bookkeeping.\footnote{“Društvene glavne, ali letne seje,” \textit{Glasilo} 22 November 1916: 4.} Despite the KSKJ regulations, which obligated the members to be present at the meetings of their local lodges, there were also those members who “found the society hall as appallingly smelling as a sulfur mine.” The KSKJ \textit{Glasi/a} appealed to these members to start attending society meetings because if they would not, as the author of the article “Hodite k društvenim sejam” (“Go to Your Lodge Meetings”) states, more committee members would have to be elected, who would do door-to-door collecting of “assessments.” He also adds, “Where could one find more genuine pleasure than in the society hall? ... From where could one return with clearer thoughts, with a more contented heart and with less regret than from a society meeting?” as opposed to the so-called “bara,” as the pubs were called, where one could “make his life shorter with the help of large quantities of the consumed poisonous liquids?” Some members liked to drink a glass or two in accordance with Slovene tradition, while others preferred to go to movie theaters “where films of questionable character were shown,” or played billiards and thus squandered the money they toiled for so much.
Alcoholism, too, drove many a family into poverty. The KSKJ thus established that the only way to help their fellow members avoid such troubles was with their own personal example at the meetings of the local lodges. To keep them from pubs, they provided entertainment for them by organizing various festivities, picnics, and theater performances, which, naturally, did not clash with the teaching of the Catholic faith. Already in the first regulations, adopted in 1894, parties and dances on Saturday evenings were prohibited “so that they would not interfere with the Sunday religious service in any way, or to keep the flock from attending them.”

The KSKJ did not cover the delegates’ expenses when they participated in conventions. The local lodges thus had to find other means to do so. Some of the lodges compensated them with money from their treasury, while others collected donations, a few even had rich members who were able to cover the costs themselves. Societies with several hundred members and several thousand dollars in their treasuries were, naturally, better off than the smaller societies, which did not even have enough funds to cover the costs of health support and were far from being able to send their delegates to conventions.

The regulations prescribed that the local lodges do their own bookkeeping. The Society would thus usually issue a booklet, the so-called “register of members.” Each new register was kept by the secretary of the local lodge and was regularly supplemented with data on new members and their wives. Entries were also made on those members who resigned, were expelled, or suspended. The secretaries were obliged meticulously to enter data on the health of individual members as well.

The KSKJ local societies had their own standard, signet, uniforms, caps, rubber stamp, and buttons, which the members could purchase but could wear only on special occasions.

Joliet housed the seat of the KSKJ. As many as seven lodges of the society were active in this city: St. Joseph Society, No. 2; The

Knights of St. George Society No. 3; St. Cyril & Methodius Society No. 8; St. Francis de Sales Society No. 29; St. Anthony de Padua Society No. 87; St. Genevive Society No. 108 and St. John the Baptist Society No. 143. The local lodges of fraternal benefit organizations, namely the St. Barbara Society, the Slovene National Benefit Society, the Western Slavonic Association, and the Slovenian Women's Union, were also active in Joliet.\textsuperscript{71}

The St. Francis de Sales Society No. 29 was chosen to demonstrate the functioning of local lodges for two reasons: the current leadership of the lodge gave me access to the lodge's records, which have survived almost in their entirety; second, it is one of the most influential lodges in the KSKJ. The records of their meetings reveal their functioning both from the brighter and the less appealing sides. To note but a few aspects, the lodge strove to increase the number of its members, it strove for a regular payment of required fees by members, for the best possible preparation of and the largest possible attendance at social events, and for the annual receiving of sacraments. Sometimes unpleasant measures and sanctions had to be applied in the process.

The St. Francis de Sales Society No. 29 was established in Joliet on 2 February 1896. Its first president was Anton Nemanich, its secretary Math Nemanich, and the treasurer Michael Kochevar. The reason for founding a fourth local lodge of the KSKJ in the city of Joliet as early as two years after the founding of the KSKJ should be sought in the dissatisfaction of some important members of the immigrant community with the functioning of the existing lodges in the city. They found that they themselves did not occupy important enough positions in the lodge, ones that they were in their own opinion entitled to. The highest positions in the local lodge, particularly on the "head board," did not only bring honors but also financial advantages. Thus it comes as no surprise that presidency was assumed by the undertaker Anton Nemanich, one of the richest Slovene immigrants in the city and the co-founder of the KSKJ. The ascent of the Nemanich family to the top in the KSKJ began in 1896, when Anton Nemanich was elected main president at the third convention. A twenty-year period then began of the members of this local lodge occupying the most important seats in the KSKJ. Anton Nemanich was elected president also at the fourth convention, in 1897, while in 1898 he was elected to the newly founded

\textsuperscript{71} St. Joseph's Church, 50th Anniversary 1891-1941 (Joliet) 137–42.
financial committee of the Society. After the KSKJ split in 1898, which had an extremely negative impact, Nemanich was again entrusted with the presidency at the sixth convention, in 1900. At the conventions of 1902 and 1904, however, he would not retain these high positions. In 1906, already at the ninth convention, he reached the position of first vice-president and at the tenth convention, in 1909, was again elected president. In that year the building of a new home for the Society began, which caused a wave of attacks and accusations, since irregularities in the functioning of the “head board” and dishonesty of its individual members were being reported. The clashes would not calm down until the eleventh convention, in 1911, which is believed to be one of the most turbulent in the history of the KSKJ. At this convention Nemanich was not elected to the “head board.”

Anton Nemanich was not the only member of the St. Francis de Sales Society to occupy the highest positions in the KSKJ. Lodge member Michael Wardjan, too, was, for instance, in 1893 the secretary of the founding committee, and between 1894 and 1898 the first secretary of the Society. Between 1898 and 1900 Wardjan performed the tasks of second secretary in the KSKJ, while at the sixth convention, that same year, he was re-elected first secretary. At the convention of 1906 he resigned his position of first secretary despite the fact that in the few years that followed he remained close to the “head board” and even a member. Wardjan was succeeded in the position of main secretary by Josip Dunda, also a member of the St. Francis de Sales Society, and already

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73 Josip Dunda was born in Ljubljana. After completing grammar school he migrated to America, where he continued his education in St. Paul in the State of Minnesota. At first he worked as one of the editors of the paper *Amerikanski Slovenec* in Tower, Minnesota. From 1901 onwards he was editor of the newspaper *Nova domovina* New Homeland in Cleveland. From 1902 he occupied various positions in the head board of the KSKJ. He was a member of the local society Franc Saleški No. 29. KSKJ in Joliet. “Josip Dunda,” *Amerikanski Slovenec* 15 September 1905: 1.

from 1902 a member of the "head board."75 At the tenth convention, in
1908, however, he was not elected first secretary, but he nevertheless
retained various positions in the "head board" up to 1920.

Before a candidate could be accepted into the local lodge, the
secretary of the lodge was obliged to hand in an application to the main
office with the names of the candidate's relatives. The names were later
entered into the certificate.76 A candidate also had to go through a regular
physical examination after which he obtained a medical certificate.77 If
the members manipulated the data, they were immediately suspended.78
According to the initiation protocol, "the candidate was led into the hall
and in front of the president who asked him whether he was familiar with
the regulations of the Society and if he was prepared to abide by them.
When the candidate answered in the affirmative, the president
scrutinized him from head to toe and asked him to turn to the right and
to the left in order for the rest of the fraternity to see him."79 An older
member of the society would then speak on behalf of the candidate. This
would be followed by a vote which was probably more or less a formality,
since the records of the St. Francis de Sales Society do not mention a
candidate being rejected in this last phase of initiation.80

The members of the KSKJ were obliged to follow the regulations
of the local lodge as well as the rules of the Society, with which they had
to familiarize themselves before being accepted. They were obliged to
participate in lodge meetings as well, especially those at which the
members of the committee were chosen, and had to pay the
"assessment" regularly.81 If the latter was not done, the member was
charged twenty-five cents, and if this penalty was not enough, he was
suspended. The Francis de Sales Society No. 29, too, confronted

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75 Josip Stukel, "Zapisnik VII. glavnega zborovanja v Clevelandu (Ohio), July
7-10," 1902.
76 M. Wardjan, "Tajnikom in zastopnikom," Amerikanski Slovenec 15 February
1901: 5.
78 M. Wardjan, "Tajnikom in zastopnikom," Amerikanski Slovenec 15
February 1901: 5.
79 John Kranjec, "Odkritosrčna beseda," Amerikanski Slovenec 29 September
1911: 2.
80 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J.
frequent lack of payment, since records report that every single month there was at least one member who had to pay a fine; in November 1899 as many as seven members were charged.82

The lodge was, in accordance with its regulations, obliged to provide a decent funeral for its deceased members and see to it that they had proper escort, including the lodge’s standards and uniforms. Like elsewhere, here, too, some members were not prepared to do their duty and were consequently charged a fine of fifty cents. However, not even this fine could persuade each and every one of them to show respect for the deceased and accompany them to their final resting places.

To prevent the possibility of fraud in cases when the members would bribe the local doctors into writing false certificates and thus making the member eligible for health support, the Society required that the receipt be certified by an attorney. The members were also obliged to visit their sick fellow members. If this was not done they were charged a fine of fifty cents.83 The president was also entitled to demand a twenty-five-cent fine if a member contradicted him.84 These penalties provided the lodge with quite a handsome sum of money. Just in the month of November 1901 the treasury of the lodge became richer by $42.25.85

Various Slovene societies in the U.S. found public festivities to be a significant means of obtaining funds. The St. Francis de Sales Society, too, organized them several times a year. At the lodge meeting an organizing committee was named, food and drinks decided upon, and safety at the event provided for. Such festivities were also an opportunity for a raffle. The main prize, at least in the first few years, was usually a gold watch. An entrance fee was collected and all the members of the lodge as well as fellow citizens and members of the KSKJ lodges in the vicinity who wished to relax and have a good time were invited. The income from the festivity was usually not negligible since the profit exceeded 500 dollars. It was decided at the lodge’s meetings that attendance at the festivities was obligatory for all members. Members

82 Archives of the St. Francis de Sales Society No. 29. K.S.K.J., November 1899.
84 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J.
85 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J., 19 April 1903.
frequently received invitations to take part in various social events organized by Slovene immigrants. If an event took place not too far away, they would decide to attend collectively.

The KSKJ was founded by Slovene Catholic priests in the U.S., which accounts for the essence of its functioning being based on Catholic principles. In the name of the Society they clearly expressed their view of the world. Local lodges bore names of patrons who were close to them already in the “Old Homeland.” The Catholic orientation of the KSKJ is evident also from the regular monthly meetings of local lodges, which began with a religious service, while the president opened and closed the daily sessions with a prayer. The local clerks had to make sure that a candidate eligible for acceptance into the Society was a practicing Catholic. The members of the KSKJ were obliged at least once a year to go to confession and receive holy communion. In the St. Francis de Sales Society this obligation was voluntarily doubled to once at Easter and once at Christmas, when they collectively received the sacrament. Compared to other societies, members of this particular fraternal performed these duties with a high level of discipline, since the records do not speak either of suspensions or expulsions.

The St. Francis de Sales Society was linked with the Slovene parish of St. Joseph in other respects as well. The priest Frančišek Šušteršič was a member, and members usually participated in all parish activities—raising funds for the parish, at various events, holidays, and picnics. At the lodge meetings they usually decided that participation was obligatory for all lodge members. The link between the lodge and the parish became even stronger after 1903, when the social events and meetings took place in the school hall.

Local lodges also had a very important charitable role. They were asked for help by various impoverished Slovene immigrants and frequently also by other local lodges. The lodge made sure that the

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86 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J., 19 April 1903.
87 John R. Sterbenz, “Iz urada predsednika,” Amerikanski Slovenec 4 September 1908: 5.
88 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J., 8 March 1903.
89 See: Archives of the St. Francis de Sales Society No. 29. K.S.K.J., 2 May 1903.
applicant was justified in receiving the two- to ten-dollar support. It only seldom happened that a plea was rejected.

The lodge was extremely successful in recruiting new members; at least one newcomer was introduced at each monthly meeting. If an older member brought a newcomer, he was financially rewarded. More than ten times was the lodge the winner in this competition, which placed it at the top of the KSKJ in recruiting new members.

Lodges were involved in insurance, which was their basic activity. At each meeting they read a list of the deceased members in the KSKJ and collected the “assessment” accordingly. At the meetings they also decided on the distribution of health support. They were extremely cautious in their work, since fraud could mean their ruin. The death benefit was not issued even to the relatives of the deceased founder of the KSKJ, Frančišek Šušteršič, because his passport had expired by the time he died in Europe and he had not paid the “assessment” regularly.

The St. Francis de Sales Society is neither neither the oldest nor the largest lodge in the KSKJ, yet it was a most influential one. Its members occupied the highest positions in the KSKJ, which enabled them decisively to influence the Society’s policy in its key phases of development from a small and financially unstable fraternal benefit organization into a modern insurance company. The lodge has now for more than a hundred years successfully been performing its tasks and connecting people in religious, national, political, and cultural activities.

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91 Zapisnik XI. seje v Jolietu v So. Chicago (Illinois), 13 October 1911, 1.
POVZETEK

MANJ ZNAJE ZANIMIVOSTI IZ DELOVANJA KRAJEVNIH DRUŠTEV KSKJ