

SUSIVIENIJIMO LIETUVIŲ AMERIKOJE ORGANAS



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Pasiulymai Susivienijimo Keturiasdešimt Aštuntam Seimui

Įstatų Komisijos Paruoštas Naujas Projektas SLA Konstitucijai SUSIVIENIJIMO KUOPŲ IR NARIŲ

Įnešimai SLA 48-tam Seimui, Birželio 28 Dieną, 1954 Metais, Wilkes Barre, Pa.

(Continuation)

ARTICLE XXXII.

1.—A member of the Alliance shall be subject to charges, trial and punishment for the following causes:

a. Wilful violation and failure to comply with these Constitution and By-Laws, rules, decisions and orders of the Supreme Executive Board or the Convention of the Supreme Assembly.

b. Defrauding or attempting to defraud any lodge of the Lithuanian Alliance of America.

c. Causing financial of material loss to the Lithuanian Alliance of America, its constituent lodges, district departments, state departments, Lithuanian Alliance of America National Foundation, whereby any assets of the Lithuanian Alliance of America have been wrongfully appropriated or dissipated.

d. Wilfully violating ritualistic obligations or initiatory

e. Assaulting, beating, striking, or otherwise molesting a member at an open meeting of the Alliance.

f. Being disorderly, drunk or abusive at a meeting of the lodge.

g. Falsely and wrongfully accusing a member or officer of the commission of wrongdoing.

h. Abusing or making scandalous accusations against any of the officers or members of the Lithuanian Alliance of America.

i. Refusal to appear and testify at a trial in response to a subpoena issued by any member of the Supreme Executive Board.

j. Divulging to an applicant the name of a member who has voted unfavorably upon his application, or otherwise opposed his admission into the Alliance.

k. Revealing the secret transactions of a lodge, district

department, state department, of the Supreme Executive Board or the Convention of the Supreme Assembly.

1 Being guilty of any act causing injury to the reputation

1. Being guilty of any act causing injury to the reputation of the Lithuanian Alliance of America.

m. Being guilty of conduct unbecoming a member.

2.—A lodge, district department, state department, officers or members shall be subject to charges, trial and punishment

for any one of the above causes.

ARTICLE XXXIII. Penalties

1.—The penalty upon a finding of guilty of any one of the offenses specified above shall be:

a. A fine not less than one dollar (\$1.00) but not more than twenty-five dollars (\$25.00), which upon member's failure to pay same, may be added to the member's dues or assessed against his sick benefit or insurance certificate.

 b. Expulsion or suspension from all activity for the period of one year.

c. In the event the offense against the Alliance constitutes a criminal act under the laws of any of the state in which the Lithuanian Alliance of America is either chartered or licenses to transact business, the member may be disqualified from ever holding office in the Lithuanian Alliance of America.

ARTICLE XXXIV. Jurisdiction and Trials

1.—In the cases between members, the lodge of which the accused is a member shall have concurent original juristiction with the Supreme Executive Board and the Convention of the Supreme Assembly, to hear the charges.

2.—In cases between lodges or members and a lodge, or between members of the Supreme Assembly, or members of the Supreme Executive Board, the Supreme Executive Board shall have concurrent original jurisdiction with the Convention of the Supreme Assembly to hear and try the charges.

3.—Except as herein otherwise provided, the Supreme Executive Board and the Supreme Assembly shall have appellate jurisdiction in all matters.

ARTICLE XXXV.

Practice and Procedure in Trials

1.—Charges shall be instituted upon complaint in writing signed by a member or officer of the Lithuanian Alliance of America delivered in duplicate to the Recording Secretary or the Supreme Secretary, specifying therein the offense or offenses charged, and thereafter the Recording Secretary or the Supreme Secretary shall red the same in open meeting of the lodge or during session of the Supreme Executive Board or the Convention of the Supreme Assembly, as the case may

be and forward a copy of the same to the accused member.

2.—In any case, the written charges shall be referred to the Committee on the State of the Alliance, Grievances and Appeals, for investigation and recommendation of trial or dismissal of the said charges.

3.—In the event the Committee on the State of Alliance, Grievances and Appeals shall recommend dismissal of the charges, the matter will be regarded as permanently concluded and ended, and without the right of appeal.

4.—In the event, the Committee on the State of Alliance, Grievances and Appeals shall recommend trial, the lodge, the Supreme Executive Board, or the Convention of the Supreme Assembly, as the case may be, shall appoint a tribunal of at least three members which shall hear the charges, in which event, the appointed tribunal shall set a day for the trial of the said cause and charges, and in writing reasonably notify the complainant and the accused of the day place and time of the meeting or hearing when the charges will be tried, within ninety days from the date of the complaint.

5.—The failure of the accused to appear at the trial, without cause, shall nevertheless permit the tribunal to proceed with the trial in the absence of the accused.

6.—All proceedings shall be recorded.
7.—The accused member shall have the right to be represented by counsel of the choice.

8.—Notice by registered mail to the last known place of residence of the accused shall be deemed sufficient.

9.—No formality of pleading or producing evidence, relative to the charges, shall be required except as the Supreme Executive Board may prescribe, with due notice to the parties involved, except as is otherwise herein provided.

10.—The formal procedure for trial and appeal shall be adopted and submitted to the accused at least one week before the date set for trial

before the date set for trial.

11.—The Supreme Executive Board shall issue subpoenas upon request by either the accused or the complainant.

12.—A fair and impartial hearing shall be given the accused, according to established democratic principles of American justice.

13. Counsel for complainant of the accused shall be permitted to argue the case before the appointed tribunal and thereafter submit briefs, if so desired.

14.—A complete report and record of the proceedings shall be filed with the Supreme Secretary.

15.—A member shall not be tried twice for the same offense.

16.—After hearing all of the testimony and considering all of the evidence, the tribunal shall report its findings, together with its recommendations of penalty, to the Supreme Executive Board, in the interin of bienial Convention, but otherwise to the Convention of the Supreme Assembly.

17.—The Supreme Executive Board or the Convention of the Supreme Assembly, shall fix and determine the penalty in each case.

18.—The accused member shall be informed of the tribunal's report and recommendations and the penalty imposed by the Supreme Executive Board or the Convention of the Supreme Assembly.

19.—The convicted member shall have the right of appeal to the next bienial Convention, providing the trial is not conducted by a tribunal appointed by the Supreme Assembly during its Convention Sessions.

20.—Any appeal by the convicted member shall be taken within sixty days after receipt of notice of the decision by the convicted member.

21.—It shall be presumed that every member and lodge has read or caused to be read the Constitution, By-Laws decisions and orders of the Lithuanian Alliance of America at the time of induction into the Alliance, and that he or the lodge possesses knowledge of the said Constitution and By-Laws, the rules, decisions and orders of the Lithuanian Alliance of America.

ARTICLE XXXVI. Lithuanian Alliance of America National Foundation

1.—There is established the Lithuanian Alliance of America National Foundation, the corpus of which shall be invested in income producing property and securities, and the income of which shall be applied from time to time and in such manner as the trustees of such funds may determine, for the furtherance of such of the charitable, educational, and benevolent activities of the Lithuanian Alliance of America; or of its lodges or associations of such lodges, or otherwise, as said trustees may determine; provided, that money or property may be received by the trustees for other purposes than the accumulation in the corpus of the fund, if the donor thereof so direct, and within the general scope of the foundation.

2.—The Lithuanian Alliance of America National Foundation shall be administered by a board to be known as the Lithuanian Alliance of America National Foundation Trustees, to consist of seven trustees, one of whom shall be the Supreme President of the Lithuanian Alliance of America, by virtue of his said office and six trustees to be elected by the Convention of the Supreme Assembly.

3.—The seven trustees shall serve for a term of two years, and shall serve until their successors are duly qualified and elected

4.—Their terms of office shall begin upon the election of the remaining six trustees by the Convention of the Supreme Assembly, and extend to the succeeding biennial Convention of the Supreme Assembly, and election of their successors.

5.-No regular member or officer of the Supreme Executive Board shall qualify to serve as trustee of the said Lithuanian Alliance of America National Foundation Trustees, unless he shall have been a regular member, in good standing, for a period of at least five years, and is the holder of a certificate of insurance for the face amount of at least one thousand dollars (\$1,000.00), this provision, however, is not to be construed to disqualify any member who because of age or ill heath is presently unable to increase his insurance coverage to the amount of at least one thousand dollars (\$1. 000.00). Further, a nominee for the office of trustee to said foundation, shall never have been a member of the Communist Party, or connected in any manner with any group or elements subversive to the American democratic form of government, or considered by the United States Department of Justice as subversive to the American government.

6.—After nominations are submitted from the floor of the Convention of the Supreme Assembly and prior to the election of the remaining six trustees the Supreme President shall appoint a Committee on Qualifications, consisting of at least three delegate members, whose duties shall be to inquire into and investigate the qualifications of the members nominated for the office of trustee, and report their findings to the Convention.

7.—Nominees not meeting the above qualifications shall be stricken, and the remaining qualified members shall be submitted to the Supreme Assembly for balloting and election.

8.—The first six nominees receiving the highest number of ballots shall be deemed elected, and sworn into office by the Supreme Vice-President before the close of the Convention, when their term of office shall begin.

9.—Any vacancies in the said Board of Trustees of the said Lithuanian Alliance of America National Foundation, that

may occur by reason of death, resignation, removal, or otherwise, may be filled by appointment by the Supreme President, in which case the appointee's term shall extend until the next Convention following said appointment.

10.-That the Lithuanian Alliance of America National Foundation Trustee are hereby granted and given plenary power to promote, develop, and administer the said foundation to accomplish its charitable, educational, and benevolent purposes; that said trustees be and are authorized and empowered to receive from any source any moneys, securities, or other property that may be properly transferred to them. in trust for the purposes for which the foundation is established; to invest the same in such safe securities and other property, and to sell, ransfer, and reinvest the same in such manner as shall best safeguard the fund and assure the continuity of its income; and may either accumulate such moneys, securities, and other proprty as a part of the corpus, using only the income thereof, or may use all or part of such moneys, securities, or other property for the purpose of distribution, in case the respective donors thereof may so direct, within the scope of the charitable, educational, and benevolent purposes of the coundation.

11.—That such trustees shall serve without salaries or emoluments.

12.—The necessary expenses of said trustees shall be paid out of the funds available in said foundation for expense purposes only

13.—The said trustees shall report at least annually the income and expenditures of the fund, and their prospective work and activities for the future, in the official organ of the Alliance.

14.—The disbursement of all moneys from the Lithuanian Alliance of America National Foundation Fund shall be upon order of the Lithuanian Alliance of America National Foundation Trustees, such order to be signed by the chairman and attested by the secreary of such trustees. The said semi-annual report shall published in the official organ of the Lithuanian Alliance of America.

15.—CORPUS. The corpus of the Lithuanian Alliance of America National Foundation shall consist of gifts, donations devises, and bequests of money or personal or real property, it being expressly understood that no money assessment shall be levied against any member of the Lithuanian Alliance of America towards the maintenance or establishment of the Lithuanian Alliance of America National Foundation.

16-DUTIES. That the Lithuanian Alliance of America National Foundation Trustees shall have power to elect a chairman and such other officers as may be deemed proper and necessary; to adopt rules for their meetings and the conduct of their business; to enter into contracts on behalf of the said Board of Trustees of the Lithuanian Alliance of America National Foundation for any and all necessary purposes in connection with the duties of said Board of Trustees of the Lithuanian Alliance of America National Foundation; to have custody of the funds committed to such board; to require bond, on such penalty as may be determined, for such of its officers as may have the actual custody of such funds, securing the fateful administration therefor; to keep an accurate account of receipts and expenditures, make a complete report biennially to the Supreme Assembly of the Lithuanian Alliance of America, of its proceedings and administration, and to do and perform such other acts and duties as may be properly incident to those specifically mentioned

17.—No lodge, group of lodges, district departments or state departments shall hereafter sponsor or create any charitable fund, trust or other agency using the word "foundation", or any title or designation in which said word shall appear.

ARTICLE XXXVII. Insurance Department of the [Lithuanian Alliance of America]

1.—The Insurance Department of the Lithuanian Alliance of America is hereby established, and shall consist of the various members of the Supreme Executive Board, while transacting business and affairs relating to insurance certificates sissuable to the various classes of mebers according to the applicable provisions herein.

2.—The classes, types and forms of insurance, upon the same terms conditions and limitations as are currently in existence, are hereby readopted and re-established, the same being as follows: Class V1, whole life. Class V2, twenty year payment, class V3, twenty year endowment, all of the foregoing containing nonforfeiture provisions, and class V4, combination, one-third whole life, paid up at age sixty-five and two-thirds term to age sixty-five, with non-forfeiture privileges, class V2, non-medical twenty payment life, class V3 non-medical twenty year endowment, classV4, non-medical combination one-third whole life, paid up at age sixty-five and two-thirds term to age sixty-five.

3.—The Insurance Department of the Lithuanian Alliance of America, shall issue other insurance certificates of the classes, types and forms, upon the rates, tables of mortality, assumption of interest, methods of valuation, loading, reserves, cash values, surrender charges, total and/or permanent disbillity, old age disability, certificate loans, cash surrender values, paid-up insurance, and such other terms, conditions and limitations, as the Insurance Department of the Lithuanian Alliance of America, may fix, establish and provide, subject to the approval of the Supreme Assembly.

4.—The table of rates, dues and assessments, and a precise and detailed description of each class and type of certificate of insurance, as adopted or amended by the Insurance Department of the Lithuanian Alliance of America and ratified by the Convention of the Supreme Assembly, or as adopted and amended by the Convention of the Supreme Assembly, shall be found and contained in a booklet entitled "Table of Rates, Dues, Assessments and Insurances of the Lithuanian Alliance of America", which booklet shall be compiled and edited under the supervision of the Insurance Department and made avaible to any member of the Alliance, upon written request of any such member, accompanied by a reasonable fee or chtge, to be determined by the said Insurance Department, in order to help defray the coast of its printing.

5.—Each insured member to whom a certificate of insurance has been issued, is deemed to have accepted the certi-

ficate of insurance with the understanding that the Lithuanian Alliance of America is a fraternal benefit society, organized under the laws of the Commonwealth of Pennsylvania, that the Charter of Articles of Incorporation, Constitution and/or By-Laws and their amendments, together with the certificate of insurance, its riders and endorsements, the application and medical examination or declaration of insurability in nonmedical insurance cases, and the regulations, resolutions, motions and decisions of the Insurance Department of the Lithuanian Alliance of America, constitute the entire contract between the Lithuanian Alliance of America and the insured member; that the insured member shall be bound by any modifications and amendments of the Charter, Articles of Incorporation, Constitution and By-Laws, regulations, resolutions, motions and decisions of the Insurance Department of the Lithuanian Alliance of America and/or the Convention of the Supreme Assembly, which are duly made or enacted subsequently to the insurance of the insurance of the insured members certificate.

6.—In addition to the regular premium rates applicable to the member's certificate of insurance, each member shall pay such dues and assessments for the management of the lodge to which he is a member, and into the expense fund for the management of the Lithuanian Alliance of America, as the Insurance Department of the Alliance shall from time to time determine, with the approval of the Convention of the Supreme Assembly.

7.—New certificates of insurance shall not issue for face amount of less than three hundred dollars (\$300.00), provided further, that certificates issued for greater amounts, shall be in an amount which is a multiple of one hundred dollars (\$100.00).

8.—There is hereby re-established a "Mortuary Fund", into which member's premium rates shall be paid, thereby creating a mortuary reserve; and if the mortuary reserve shall disclose a deficiency, then the insured member shall pay his equitable proportion of the deficiency in the nature of an assessment as ascertained by the Insurance Department of the Lithuanian Alliance of America, and upon the insured's refusal to pay the said assessment, charge his certificate of insurance with the proportion of deficiency with interest at the rate of five percentum.

9.—The conditions contained in the insured's insurance certificate, shall otherwise govern the payment of benefits and the rights of a member, subject to the other applicable provisions herein.

ARTICLE XXXVIII. Juvenile Insurance Department

1.—The Juvenile Insurance Department of the Lithuanian Alliance of America is hereby established, and shall consist of the various members of the Supreme Executive Board while transacting the business and affairs relating to the insurance of juvenile certificates to the various juvenile applicants and members, according to the applicable provisions herein contained.

2.—The classes, types and forms of insurance, upon the same terms, conditions and limitations as are currently in existance, are hereby readopted and re-established, the same being as follows: Juvenile Classes N1, N2, twenty payment life, and N3, twenty year endowment, and juvenile non-medical classes N2, twenty payment life, and N3, twenty year endowment.

3.—Juvenile under the age of sixteen shall be insured in the Juvenile Department of the Lithuanian Alliance of America, but without initiation, and right of voice, vote and office.

4.—The Juvenile Insurance Department of the Lithuanian Alliance of America shall issue other insurance certificates of the classes, types and forms, upon the rates, tables of mortality, assumption of interest, methods of valuation, loading, reserves, cash values, surrender charges, total and/or permanent disability, old age disability, certificate loans, cash surrender values, paid-up insurance and upon such other terms, conditions and limitations, as the Juvenile Insurance Department of the Lithuanian Alliance of America, may fix, establish and provide, subject to the approval of the Supreme Assembly.

5.—Upon attaining the age of sixteen years, the insured Juvenile may apply for regular membership in the Lithuanian Alliance of America, according to the procedure to be prescribed by the Juvenile Insurance Department of the Lithuanian Alliance of America, and if admitted, shall receive credit, in his new certificate, for all reserves accumulated in his juvenile certificate.

6.—If for any cause, the juvenile member shall fail to be admitted to the class of regular membership provided in these Constitution and By-Laws, the certificate of the juvenile may continue in force, but without the right of voice, vote and office, upon his compliance with the terms and conditions of the juvenile insurance certificate, in which case, the juvenile shall automatically become an insurance member, excepting that he may apply for a social membership in accordance with the applicable provisions herein contained.

7.—The certificate of a juvenile under the age of sixteen years, shall be deemed to be owned by the juvenile's parent or parents, guardian, beneficiary, or person standing in loco parentis, whoever of such persons has prossession of the insurance certificate and has maintained the said juvenile certificate in force by payment of the necessary premiums, dues and assessments, and otherwise complied with the terms of the said certificate; provided, however, the right of ownership may be conferred upon the juvenile, with the consent of such owner, in the manner and form to be prescribed by Juvenile Insurance Department of the Lithuanian Alliance of

8.—New certificates of insurance shall not be issued for the face amount of less than three hundred dollars (\$300) provided further, that certificates issued for greater amounts shall be in an amount which is a multiple of one hundred dollars (\$100.00).

9.—The table of rates, dues, assessments, and a precise and detailed description of each class and type of insurance certificate, with its various provisions, as adopted or amended by the Juvenile Insurance Department of the Lithuanian Alliance of America, and ratified by the Convention of the Supreme Assembly, or as adopted and amended by the Convention of the Supreme Assembly, shall be found and contained (Continued on page 2)

(Continued from page 1)

in a booklet entitled "Table or Rates, Dues, Assessments and Juvenile Insurance Certificates of the Lithuanian Alliance of America", which booklet shall be compiled and edited under the supervision of the Juvenile Insurance Department, and made available to any member of the Alliance, upon the written request of any such member, accompanied by a reasonable fee or charge, to be determined by the Juvenile Insurence Department, ta help defray the cost of its printing.

10.—The conditions contained in the Juvenile Insurance Certificate, shall otherwise govern the payment of the benefits and the right of the member, subject to the other applicable provisions herein contained.

ARTICLE XXXIX.

Sick Benefit Department

1.-The Sick Benefit Department of the Lithuanian Alliance America is hereby established, and shall consist of the various members of the Supreme Executive Board, while transacting the business and affairs relating to the issuance of sick benefit certificates to the various classes of members. according to the applicable provisions herein contained.

2.-The following three classes of sick benefit currently in existence are hereby readopted and re-established:

a. Class I - a member shall receive a sick benefit of one dollar (\$1.00) per day, excluding Sundays, or six dollars (\$6.00) per week, and pay a monthly premium assessment or rate in the amount of thirty (30) cents.

b. Class II - a member shall receive one dollar fifty cents (1.50) a day, or nine dollars (\$9.00) per week, and pay a monthly premium assessment or rate in the amount of sixty (60) cents.

c. Class III - The member shall receive two dollars (\$2.00) per day, excluding Sundays, or twelve dollars (\$12.00) per week, and pay a monthly premium assessment or rate in the amount of ninety (90) cents.

d. No applicaions will be permitted to Class I, provided that only present members of the Alliance shall be permitted in Class II, III, and IV, and all members admitted in the Alliance after the adoption of these Constitution and By-Laws, shall restricted in their Applictions to Sick Benefit Class IV.

3.-Sick benefit Class IV is hereby established and adopted, the basic unit of the benefit being fifteen dollars (\$15.00) per week or two dollars fifty cents (\$2.50) per day, excluding Sundays, at a basic premium monthly assessment of one dollar fifty cents (\$1.50) per month for each basic unit of the benefit or fraction or multiple thereof, providing that a certificate may issue for any multiple number or fractional part of the basic unit of the benefit, which in any case, however, will not exceed four times the basic unit, and provided further, that the insured amount of the total weekly benefit is not to exceed eighty percentum of the memebr's everage weekly earnings.

a. The insured member's monthly premium assessemnt shall be computed by multiplying the basic monthly premium assessment by the fractional part of or the multiple number of the basic units of the benefit, for which the certificate shall issue.

b. The basic monthly premium assessment, any multiple or fractional part thereof, includes a loading of ten (10) per cent per month per unit of benefit, to the expense of management of the Sick Benefit Department and the balance of each monthly assessment is to be paid into the Sick Benefit Fund, hereinafter provided

c. Only new members of the Alliance shall be permitted to apply for membership in Sick Benefit Class IV.

4.—Each member of sick benefit class I, sick benefit class II, and sick benefit class III, as hereinabove provided, shall pay ten (10) cents each month for the expense of management, as heretofore.

5.-The applicant shall be considered eligible for benefits provided in his certificate from the day his name is entered on the records of the Alliance by the Supreme Secretary following the Medical Examiner's examination and approval.

6.-These provisions of the Constitution and By-Laws, together with any other provisions and conditions contained in the member's sick benefit certificate, shall constitute the entire contract between the Alliance and the member.

7.-A sick benefit fund is hereby re-established, which shall consist exclusively of assessments paid by the members of all the sick benefit classes, only from which shall sick benefits be paid to members.

8.-In case of deficiency in the sick benefit fund, the Supreme Executive Board of the Alliance, shall levy a proportionate assessment upon members of the sick benefit classes to meet the deficiency; the decision to levy such extra assessments and the proportion to be paid by each member and shall be published in the official organ of the Alliance and proper notice shall be given to each lodge by the Supreme Secretary; the members shall begin payment of such assessment within thirty days after such publication.

9.-A member being in good standing for six months after his acceptance to any sick benefit class, acquired a right to receive the sick benefit of the class to which he belongs in case of sickness or accident which incapacitates him from wholly attending to or performing each and every duty pertaining to his businesss or occupation, and requiring treatment of a regular licensed physician, at least once a week.

10.-Beginning the first day after a member has been disabled for a period of ten days, and after having satisfied the conditions appearing in the preceeding paragraph, the Alliance will pay disability benefits for eight weeks full benefit and eight weeks half benefit or continuous and recurrent disability, subject to the limitations provided herein.

11.—Female members suffering from salpingitis, ante or retroversion or inflamation of the uterus, miscariage or diseases caused or resulting because of confirement or pregnancy shall be entitled to one week's or six days benefit; however, if for any of the obove ailments, a member should, on doctor's orders, be confined in a hospital and an operation be performed, such member shall receive the benefit only for the period of her confinement in the hospital; further, no benefit shall be paid for illness or diceases arising from illegal operations, abortions, menopause, metrorhagia and menorrhagia.

12.-A member who has already received continuously or recurrently benefits for a full sixteen week period of time as herein above provided in this Article, Section 10, shall not be entitled to any sick benefit for at least thirty-six weeks from the date of recovery from the last disability; after this period, the member shall again be entitled to receive one-half of his regular benefit for a full sixteen week period of time.

13.-A member who already received a benefit for the sixteen week periods above outlined, after thirty-six weeks shall again be entitled to receive one-half regular benefit for an eight week period of time, provided, however, that such member shall be entitled to receive the full benefit as set forth in this Article, Section 10, above, if his disability is due to causes unrelated to the recurrent sickness or disease for which he has been compensated; provided, however, further, that a member who has received and has not become disabled for three years thereafter, shall again be entitled to begin receiving full sixteen week benefits as provided in this Article, Section 10.

14.-All provisions for sick benefit, unless the laws of provided.

the state in which the insured resides provide otherwise, shall terminate at the age of sixty-five.

15.—In the event a member shall fail to pay a levy of additional assessments or dues as provided in this Article. Section 8, the assessments of dues due the Alliance from the insured member, shall be charged against the insured member's certificate.

16.—The Alliance may cancel the certificate as of the anniversary date of any rate or dues paying period by written notice delivered to the member or mailed to his last known address as shown by the records of the Alliance and such cancellation shall be without prejudice to any claim originating prior thereto.

17.—The sick benefits will not apply to nor cover the insured for disabilities due to injuries or sickness if insurred;

- a. while intoxicated
- b. attempting suicide wheter sane or insane
- c. felonious acts d. fighting
- e. venereal diseases
- f. during military or naval service
- g. contracted outside of the continental limits of the United States and Canada

h. subject to other limitations.

18.-A written notice of injury or sickness on which claim may be based must be given to the Alliance or to the lodge by or someone on behalf of the member within ten days after the commencement of the disability. In case such notice is delayed beyond the said ten days, it must be accompanied by proof that it was not reasonably possible to give such notice and that notice was given as soon as possible. Upon receipt of such notice the Alliance will furnish to the claimant such forms as are usually required by it for filling proofs of loss, during the course of the disability and/or affirmative proof of loss must be furnished by the member to the Alliance within thirty days after the termination of the loss for which claim is made.

19.—The benefits payable for disability suffered by a member in accordance with the provisions of the foregoing sections, shall be computed by multiplying the basic unit of the benefit of the sick benefit class to which the member belongs, either by the number of weeks of disability suffered, or by the number of days of disability suffered, but excluding Sundays.

20.-A disabled member shall deliver notice of disability together with a doctor's certificate to the Financial Secretary of his lodge; thereafter, the member shall submit such additional proofs of disability as shall be required by the Supreme Executive Board.

21.—The member acknowledges that compliance with the provisions pertaining to notice and proofs, as may be required by the Supreme Executive Board, is a material provision of the agreement of the parties contained in the certificate, and that failure of compliance, releases the Alliance from liability for payment of disability benefits, unless such non-compliance shall be expressly waived in writing by the Alliance.

22.—A tranfer by a member from one sick benefit class to another sick benefit class will be permitted in the manner and form prescribed by the Supreme Executive Board, provided that the tranferring member

a. has not received benefits for the preceeding two

b. is in good health; excepting, however, that no tranfer shall be permitted to sick benefit class.

23.—A member having transferred to another sick benefit class, shall be entitled to the benefits of such new class, only after his new certificate shall have remained in force for at least six months; and in the event of disability occurring during such a six month period, the transferee, shall receive the benefits provided in the sick benefit class from which he transferred; provided, however, a member transferrin from a higher sick benefit class to a lower sick benefit class, shall receive the benefit provided in the lower sick benefit class, from the effective date of the transfer.

24.—The tranferring member shall pay such initiation and/or transfer fees as shall be established by the Convention of the Supreme Assembly.

25.—A member shall be bound to submit to the investigation and inquiry by the sick committee of his lodge, and fully cooperate therewith, by making complete disclosure as to the state of his health and disability, as well as by directing his physician to do likewise.

26.-A member shall comply with all orders and insructions and recommendations of his physician concerning his treatment.

27.—A disabled member shall permit the lodge sick committee to visit with him at least once a week, during the course of his disability, except in the event of the member's quarantine for contagious disease.

28.-A member, the payment of whose benefit has been terminated for any reason whatsoever by the Supreme Secretary or the Supreme Executive Board, or the Supreme Medical Examiner, may appeal to the nex Convention, whole decision shall be final.

29.—No member shall institute proceedings against the Alliance in any court of law or equity to recover sick benefits before his appeal from the decision of the Supreme Executive Board has been presented to the regular Convention of the Supreme Assembly, and should his appeal be rejected by the said Convention, he may then institute action against the Alliance within six months, from the last day of the Convention of the Supreme Assembly, it being intended that otherwise he be forever barred from instituting a legal claim in a court of law or equity therefor; it being the further intention of this paragraph that the insured member be required to pursue and exhaust the remedy herein provided, or otherwise waive any right to sue the Alliance at law or in equity, excepting within the limitations mentioned.

30.-All dues and assessments shall be paid to the Finan--

cial Secretary of the lodge. 31.—Payment of assessments to anyone besides the Financiall Secretary or to an unauthorized official of the lodge, shall not be binding upon the lodge or the Alliance.

32.—Dues and assessments for any of the calendar months become due and are payable on the date provided within the insured member's certificate. 33.—Members at large can forward their premiums to the

Supreme Secretary as otherwise provided in these Constitution and By-Laws. 34.—A grace period of thirty days will be granted for the

payment of the sick benefit assessment or dues.

35.— Where the basic monthly premium assessment remains unpaid and in arrears beyond the grace period above provided, the sick benefit certificate shall lapse, and the memebr shall forfeit the benefits provided in his certificate, providing that the member may apply for reinstatement, subject to the rules and conditions which will be prescribed by the Supreme Executive Board.

36.-A sick benefit certificate may be combined with a certificate of insurance, and the sick benefit certificate attached thereto in the form of a rider, when the combined premium assessments or rates for both certificates shall constitute the periodic assessment of dues of the members, payble simultaneously to the Financial Secretary, as hereinabove

ARTICLE XL Amendments

1.-Any lodge, district department, or state department, or member of the Alliance in good standing shall have the right to propose the amendment, substitution or repeal of any part or all of the Constitution and By-Laws, rules, laws, decisions, regulations and orders of the Lithuanian Alliance of America.

2.—Any proposed amendment, substitution or repeal, shall be submitted in writing to the committee on laws at least one hundred eighty (180) days prior to the Convention, which committee shall examine and arrange any such amendments, substitution or repeal, and shall cause the same to be printed in the official paper of the Alliance at least ninety (90) days prior to the Convention for general consideration.

3.-All matters pertaining to the Constitution of the Alliance, its By-Laws, such as proposed amendments, repeals, or the recissions and amendments of decisions, orders, and resolutions of the Convention of the Supreme Assembly, shall be referred directly to the Committee on Laws which shall have exclusive supervision of all the above matters.

4.-A two-thirds vote of the members at the Convention of the Supreme Assembly shall be necessary to enact any such proposed amendment or repeal of these Constitution and By-Laws, while only a majority vote shall be necessary for amendment and/or recission of the decisions, orders and resolutions of the Convention of the Supreme Assembly.

5.-Proposed amendments relating to the charge of the purposes of the Lithuanian Alliance of America shall be proposed for amendment in the manner above set forth, provided, however, they shall require a three-quarter vote of the delegates present for two succeeding Conventions, for adoption.

ARTICLE XLL

Application of the Laws

1.—The Constitution and laws of the Lithuanian Alliance of America and its Supreme Assembly and those governing the lodges, district departments, and state departments, which are now enacted and contained herein, or which may hereafter be passed, shall in every particular apply to all who are now or who may hereafter become members and to their benefi-

ARTICLE XLII. Fiscal Year

1.-The fiscal year of the Alliance shall commence on the first day of January of each year and end with the thirty-first day of December of the same year.

SLA Pildomosios Tarybos Apsvarstyti Inešimai

ACCIDENT AND SICKNESS BENEFITS RIDER This rider, a part of membership Certificate No. _____,

Lodge No. _____, Dated ____, issued to_____, Age, of the Lithuanian Alliance of America, insures the member holding this Certificate to receive \$____ weekly accident injury and sickness benefit. The premium, in addition to the rate on the Life Certificate is \$_____ per month.

Benefits in case of death of the insured are payable to ____ ----, the beneficiary.

All other benefits are payable to the insured.

SECTION 1.

Accident and Sickness Disability Benefits. Subject to the provisions and limitations hereof the Lithuanian Alliance of America insures any member of the Alliance between the ages of 16 and 55 years against loss of time or medical and surgical expenses resulting from accident or sickness occurring while this certificate is in force, and after six months from its date of issue or after thirty days from reinstatement.

This rider, including the endorsements, the provisions of the attached membership certificate, papers, if any, the Constitution and the By-Laws relating to insurance benefits as of the date of insurance of this rider, constitute the entire contract between the Lithuanian Alliance of America and the

SECTION 2.

Amount of Benefits and Premium Rates.

The basic unit of the benefit is twelve dollars (12.00) per week, or two dollars (2.00) per day, excluding Sundays, at a basic monthly premium rate of one dollar (\$1.00) per month for each basic unit of the benefit or fraction thereof. A member may take any multiple number or any fractional part of the basic unit of the benefit, but the insured amount of the total weekly benefit, after three units have been taken, is not to exceed 80% of the member's weekly earnings, and the insured shall pay as his dues a proportionate amount of the basic monthly premium rate corresponding to the total number of basic units amount of insurance benefits taken. The basic monthly premium or any proportion thereof includes ten cents (\$.10) per month for management of the Sick Benefit Department.

SECTION 3.

Duration of Payable Benefits.

The basic initial duration of payable time for disability benefit payments continuous or recurrent disability is twelve (12) weeks, consisting of six (6) weeks payment of full benefit (\$12.00 per each basic unit) followed by six (6) weeks of half (\$6.00 per each basic unit) benefit payments allocated as follows and subject to the limitations as provided in Section 6:

a. Due to accidental injuries or sickness when confined in a legally recognized hospital or totally confined to bed at home and requiring the care of and attendance at least once in two weeks of a legally qualified physician, and the member is wholly and continuously disabled from performing each and every duty pertaining to his or her businesss or occupation. the Alliance will pay disability benefits for twelve (12) weeks consisting of six (6) weeks full benefit and six (6) weeks half benefit of continuous or recurrent disability, less the first week of disability and less the time of disability days for which benefits was insured or paid under paragraph (b) of this Section subject to the limitations as provided in Section 6.

b) When the insured is confined in a legally recognized hospital, the basic weekly amount of benefits otherwise paid under paragraph (a) of this section shall be increased 25% (or \$15.00 per each basic unit) for such time that the insured is confined by reason of disabling injuries or sickness less the first week of disability and less the time of disability days for which benefit was incurred or paid under paragraph (a) of this section subject to the limitations as provided in Section 6.

SECTION 4.

Transportation of Stranded, Sick or Injured Members, If by any reason of accidental injury or sudden sickness while away from home the insured member shall be physically unable to communicate with his or her family, friends, or lodge, the Alliance will, upon receipt of information of his or her physical inability and sufficient data to identify the insured member registered under this certificate, transmit to the member's relatives. friends, of lodge and information respecting the injured, and if necessary will defray all expenses for

placing the insured in their care such expenses are not to exceed the amount of three weeks benefit that the insured is entitled to receive at that time.

SECTION 5.

Maternity and Related Benefits.

Due to confinement or disability of the insured for maternity, or any wholly disabling sickness due to any part of maternal organs, after this certificate has been in continuous force for a period of twelve months, the Alliance shall pay two weeks benefit in lieu of all other benefits due to maternity disability where a child is born during such confinement, This insurance does not cover disability from miscarriage or from pregnancy not resulting in a newborn child.

SECTION 6.

Continuation of Disability Benefits. A member who has already received continuously or recurrently benefits for a full twelve (12) week period of time as provided in Section 3, paragraph (a), and (b), shall not be entitled to any sick benefit for at least 40 weeks from the day of becoming well from the last disability. After this period the member shall again be entitled to receive one-half (1/2) of his or her regular benefit for a full twelve (12) week period

of time as provided in Cection 3, paragraph (a), and (b). A member who has already received continuously or recurrently a benefit for the two above outlined twelve (12) week periods shall again be entitled after 40 weeks to receive one-half (1/2) regular sick benefit for a six (6) week period of time as provided in Section 3, paragraphs (a) and (b), of continuous or recurrent sickness during each twelve (12) month period provided, however, that a member who has been well for five (5) years shall again be entitled to begin receiving full twelve (12) week benefit as provided in Section 3, paragraphs (a) and (b).

SECTION 7.

Modification After Attaining Age 56.

On the 56-th birthday of the insured the benefits provided herein shall be reduced ten per cent (10%) and an additional two per cent (2%) reduction shall be made in each subsequent birthday of the insured to age 65. All provisions for sickness benefit, unless the laws of the state in which the insured resides provide otherwise, shall terminate at age 65. The provisions for disability benefits due entirely to accidental injuries shall continue with additional reduction of two per cent (2%) of the benefit on each subsequent birthday after age 65.

SECTION 8.

Chronic And Recurrent Sickness.

A member suffering from chronic or recurrent disease shall be entitled to receive continuously or recurrently equivelent of twenty-four (24) weeks of weekly benefits, subject to limitations as provided in Section 6. After that the member shall not be entitled to receive any more benefits for same or related chronic or recurrent sickness, but shall be eligible to receive accident and sickness benefits for other unrelated disabilities.

SECTION 9.

Disability Fund. The disability Fund shall consist of dues, premiums and assessments paid by the members. The accident and sickness benefits can be paid from this fund only.

In case of actuarial deficiency in the Disability Fund, the Executive Board of the Lithuanian Alliance of America shall levy a proportionate assessment on members of the Sick Benefit Department or shall appropriately shorten the length of the periods of paying sick benefit so as to properly meet the deficiency.

SECTION 10. Cancellation.

The Alliance may cancel the certificate as of the termination date of any rate or dues paying period by written notice delivered to the member or mailed to his last known address as shown by the records of the Alliance and such cancellation shall be without prejudice to anyclaim originating prior thereto.

SECTION 11.

Exclusions. This rider does not cover the insured for disabilities due to injuries or sickness if incurred:

- a) while intoxicated,
- b) attempting suicide wheter sane or insane, c) felonious acts,
- d) fighting,
- in Section 5,
- f) venereal diseases, g) during military or naval service, and
- h) contracted outside the continental limits of the United States and Canada.

e) from miscarriage or pregnency except as provided

SECTION 12. Payment of Benefit Claims.

A written notice of injury or of sickness on which claim may be based must be given to the Allianc or to the lodge by the member or someone on behalf of the member within thirty (30) days after commencement of disability. In case such notice is delayed beyond 30 days it must then be accompanied by proof that it was not reasonably possible to give such notice and that notice was given as soon as possible.

Upon receipt of such notice the Alliancewill furnish to the claimant such forms as are usually required by it for filing proofs of loss. Affirmative proof of loss must be furnished to the Alliance within ninety days after termination of the loss for which claim is made.

The claim shall be paid promptly upon receipt of due and satisfactory proof of loss on the forms furnished by the

The lodge shall have the right to examine the person of the member when and as often as it may reasonably require during the pendency of the claim.

WOODWARD AND FONDILLER, INC. CONSULTING ACTUARIES

January 22, 1954

Dr. M. J. Vinikas, Secretary, Lithuanian Alliance of America 307 West 30th Street New York 1, New York Dear Dr. Vinikas:

Re: New Accident & Sickness Program In accordance with your anthorization we have reviewed the proposals suggested by the Committee on Laws and enclose herewith three copies of a memorandum covering our comment.

Sincerely yours, Thomas M. Oberhaus

ACTUARY'S MEMORANDUM

NEW ACCIDENT & SICKNESS PROGRAM

The Committe on Laws has suggested new restrictions and plans for providing accident & health benefits.

The amount and duration benefits to be paid in accordance with such suggestions would depend upon whether the insured was hospitalized or whether, if at home, the disability was due

to accident or sickness. We believe that there would be too much variation in the types of beenfits to be incorporated in a single accident & health certificate.

The present trent among all insurance organizations is to simplify policy provisions as much as possible. This trend is due to the pressure of the various Insurance Departments which feel that the benefits should be simple and readily understood by the members and contain few restrictions.

While there is considerable demand for commercial accident & health policies, there likewise is considerable compe-

The commercial companies are able to sell a large volume of coverage because the agents receive a high first year commission and renewal commisssions of 25% or 30%. It is difficult for fraternal organizations to sell much accident & health coverage in the face of such competition.

A few years ago we prepared a new cancellable accident & health certificate for a large fraternal benefit society. This Society has been providing the usual non-cancellable weekly disability benefits for over 50 years. We quote herewith from the latest report of their secretary to the officers:

"The new group, although it has many excellent features, does not go over well with our members. In all the years since its inception only 85 memebrs have taken out this protection. Considering the trouble getting the certificate approved, rates established (level rate and step rate) application forms needed, it was hardly worth while the bother and expense of establishing this group. It only shows again that before starting a new group or a new feature with our membership by making a provision that at least 500 or 1,000 applications are necessary before such new plan goes into operation."

Hence it is probable that the expense of preparing a new cancellable accident & health, securing approval of the Insurance Departments and setting up separate records would be in excess of the contributions to be made to the Expense Fund. Our recent experience in filling for approval the accident & health certificates of other societies indicates that considerable correspondence is required before approval is secured.

It is our opinion, therefore, that it would be more desirable for the Society to confine its efforts to the present accident & health coverage and to extend the benefit period or eliminate restriction, whenever the experience so warrants.

The amount of weekly benefit which new members may secure at the present time is small compared with present wages and salaries. Hence we feel that consideration chould be given to increasing the amount of weekly benefit that new members may secure.

At the present time new members may join the following classes:

		Society	Conference Cl. (3)
Class	Age	Rate 5 wks.	full-5 wks. half
11	20	\$.54	\$.38
\$9 Weekly	30	.54	.41
Benefit	40	.54	.45
	50	.54	.51
III .	20	.81	.50
\$12 Weekly	30	.81	.55
Benefit	40	.81	.60
	50	.81	.68

The above indicates that the assessments now charged by the Alliance for new members would be adequate if the initial benefit period were 5 weks full benefit followed by 5 weeks half benefit.

It is not necessary to have a "Class" designation for each amount of weekly benefit. Therefore we suggest that there be a Slass for all new members on and after a specified date. The amount of gross monthly assessment would be \$3.50. The monthly assessment would have a loading of 10% of the gross amount which is to be deducted and used for expense of management. Each member would also pay 10 cents each month for the expense of management.

For convenience of operation it would be preferable to provide weekly benefits only in multiples of \$5.

We believe that the proposed new Class can be incorporated into the present operation of the Disability Fund with little difficulty. The expense contributions to be collected would cover the expense of creating the new class and subsequent expense of management of such class.

Annuities TYPE 1

LITHUANIAN ALLIANCE OF AMERICA New York, New York hereby agrees to pay to

(insert name of the Member)

hereinafter called the Member. AN ANNUITY in monthly instalment of \$ _____ Dollars, the first payment to be made on the day of (which is the end of the certificate year in which the Member will attain age ____ nearest birthday) if the Member is then living, and a payment of the same amount to be made on the same day of each month thereafter as long as the Member shall live.

If the Member shall die after one or more monthly annuity payments have become due, and before payments for ten full years (herein called the Instalments Certain) have become due, the remainder of the Instalments Certain shall be paid as they come due to the Beneficiary, or at the option of Beneficiary, unless otherwise directed by the Member in writing filed with the Alliance, may be commuted at the rate of two and one-half per cent per annum compound interest and paid in one sum to the Beneficiary. If the Beneficiary will survive the Member but die before all the Instalments Certain have become due the Alliance will pay in one sum the remainder of the Instalments Certain commuted at the rate of two and one-half per cent per annum compound interest to the Beneficiary's executors or administrators.

If the Member shall die while this Certificate is in full force and before the first monthly annuity payment shall have become due, then upon the receipt by the Alliance of due proof of the death of the Member, and upon legal surrender of this Certificate, the Alliance will pay to _____ Beneficiary, subject to the Beneficiary provisions herein contained, \$____ as a Death Benefit an amount equal to the Cash Value of the Certificate on the date of the Member's death, but in no event less than the total dues paid for this Certificate, less any indebtedness to the Alliance on account of or secured by this Certificate.

The right to change the Beneficiary as provided herein has been reserved.

CONSIDERATION - The consideration for this Certificate is the Application therefor and the payment in advance to the Alliance of monthly dues of _____ Dollars each, the first monthly dues to be paid before this Certificate is in force and subsequent premiums to be due and payable on the first day of each month thereafter until the date the first monthly annuity payment becomes due, or until the prior death of the Member.

The Privileges, Provisions and Conditions stated on the subsequent pages are a part of this Certificate as fully as if recited at lenght over the signatures hereto affixed.

In Witness Whereof, LITHUANIAN ALLIANCE OF

AMERICA has caused this Certificate to be signed by its President and Secretary, at its Home Office in New York, New York, this day of _____, 19 .

Annual Premium Retirement Annuity at Age Death Benefits-Elective Annuity Options Non-Paticipating

PRIVILEGES, PROVISIONS AND CERTIFICATE CONDITIONS

PAYMENT OF DUES - This certificate is based on the payment of dues in advance. In any event, no payment shall continue the certificate in force beyond the date when the next payment is due, except as hereinafter provided.

A GRACE of one month, not less than thirty days, during which this certificate shall remain in full force, will be granted for the payment of dues or regular instalments thereof, after the first, without interest.

If any dues or regular instalment thereof are not paid before the expiration of the grace period, or if any dues are not paid when due, then this certificate is in default, and shall be deemed to have lapsed as of the date when the defaulted dues were due, and thereafter shall have no value except as provided for under "Options on Lapses", subject, however, to any notice required under the laws of the State in which this certificate is delivered.

CASH VALUE - At any time after one full year's dues have been paid hereon and before the first monthly annuity has become due, this certificate while in force will have a cash value. At the end of any full paid certificate year the secured by this certificate. At any time during a certificate year the cash value will be the cash value at the end of the preceding certificate year with interest at the rate of two and one-half per cent per annum plus ninety per cent of any dues for the then current certificate year that shall have been paid and less any additional indebtedness.

Any reduced Paid-up Deferred Annuity in force because of default in the payment of dues as provided under "Options on Lapse" or by reason of the selection of an option as provided under "Income Options" will, until the first monthly annuity payment has become due, have a cash value equal to the cash value that was applied to privide such Paid-up Annuity with interest thereon at the rate of two and one-half per cent compounded annually less any indebtedness to the Alliance on or secured by this certificate.

For the protection of all members Alliance reserves the right to defer for the period permitted, by the laws of the State in which this certificate is delivered, but not more than six months, the payment of any cash value or the making of any loan except for the purpose of paying dues on certificates in this Alliance.

LOANS - At any time before the first monthly annuity payment shall have become due the Alliance will loan on the sole security of this certificate while it is in force, at the rate of interest of five per cent per annum, any amount not exceeding its cash value at the end of the certificate year current when the loan is made, provided the dues and interest on the loan to the end of said certificate year are paid in cash or deducted from the proceeds of the loan. A loan agreement satisfactory to the Alliance shall be executed and sent to the Home Office. The Alliance may require that the certificate also be sent to the Home Office, in which event the Alliance will return the certificate after endorsment of the loan thereon. Thereafter interest not paid in cash will be charged against this certificate annually in advance and become part of the principal of the loan, bearing interest at the same rate. The loan may be repaid in whole or in part at any time prior to the death of the Member or to default in payment of dues, or to the due date of the first monthly annuity payment and proper allowance for unearned interest wlil be made. Failure to repay the loan or interest will not void this certificate untill the total indebtedness to the Alliance on account of or secured by this certificate shall attain that amount which leave no cash value remaining when this certificate shall immediately cease and become void, but such termination shall not take effect until one month, not less than thirty days, after notice shall have been mailed by the Alliance to the last known post office address of the Member, if any, of record at the Home Office.

LOANS FOR PAYMENT OF DUES - Upon satisfactory written request from the Member at any time before default, the Alliance will, until such request is revoked in writing, keep this certificate in full force by charging against it as a Loan for payment of dues (on the same terms and conditions as to interest and notice by the Alliance as are provided under "Loans") each dues payment, and interest payment, as it becomes due (if it be not paid within the grace period), and any dues that are not paid when due, until the total indebtedness to the Alliance on account of or secured by this certificate shall attain that amount which leaves insufficient cash value to pay any interest and dues and not less than one months' dues.

EFFECT OF INDEBTEDNESS - Any indebtedness to the Alliance on or secured by the certificate will reduce the cash value as provided under "Cash Value" and any indebtedness existing at the date when the first monthly annuity payment becomes due will reduce the monthly annuity payment in the proportion that the indebtedness bears to the cash value at that date before the deduction of the indebtedness therefrom.

OPTIONS ON LAPSE - After one full year's dues have been paid if any dues remain unpaid at the end of the grace

period, or if any dues are not paid when due. 1. This certificate may be surrendered by the Member for

its cash value. 2. The Member may elect to have the cash value, with interest thereon thereafter accured at the rate of two and one-half per cent compounded annually to the date when the first monthly annuity payment shall become due, applied to

privide for a Paid-up Defferred Annuity under one of the "Income Options" hereafter specified but only if the monthly annuity payments will not be less than \$10 each. 3. In neither of the above options is selected by the Member within one month, not less than thirty days, after default, this certificate shall automatically become a Paid-up

Deffered Annuity. Such annuity shall be payable at the same times and upon the same terms and conditions as though there had been no default, but reduced to the amount which will be provided (in accordance with the table of "Optional Monthly Income" according to the sex and age of the Member when the first monthly annuity payment is to be made for the type of annuity that had been privided for before default) by the cash value at the date of default, accumulated at two and one-half per cent interest compounded annually until the due date of the first monthly annuity payment,

The provisions of this certificate as to the payment of a death benefit in event of the death of the Member before the first monthly annuity payment shall have become due and as to the payment of commutation of any remaining payments of the person or persons to whom such payments shall be made shall apply to such reduced Paid-up Deferred Annuity, but the amount of the cash value and of the Monthly Income Annuity payments shall be such as apply to such reduced

Such reduced Paid-up Deferred Annuity may be surrendered for its cash value at any time before the first monthly annuity payment shall have become due.

RESERVE BASIS - Before the commencement of annuity payments, the reserve hereunder shall be computed with interest at the rate of two and one-half per cent per annum. After the commencement of annuity payments, the reserve hereunder shall be computed upon the 1937 Standard Annuity Mortality Table (the ages being decreased by one year) with interest at the rate of two and one-half per cent per annum. Table of Cash and Loan Value.

Avaluable only before the Commencement of Annuity Payments The value herein stated are for the end of fully paid certificate years and for each \$7.50 of the monthly premium, and will be increased by any payment of, or an account of, the dues for then current certificate year and decreased by any indebtedness hereon as stated under "Cash Value".

For this certificate multifply by

N 44 21		100			*				
of Year	or Value								
End Cert.	Cash								
1	\$ 50	11	\$1,124	21	\$2,530	31	\$4,363	41	\$6,71
2	145	12	1,250	22	2,693	32	4,573	42	6,97
3	242	13	1,379	23	2,861	33	4,788	43	7,35
4	342	14	1,511	24	3,033	34	5,008	44	7,53
5	445	15	1,647	25	3,209	35	5,234	45	7,82
6	551	16	1,785	26	3,390	36	5,465	46	8,12
7	660	17	1,926	27	3,575	37	5,702	47	8,42
8	772	18	2,070	28	3,765	38	5,945	48	8,73
9	885	19	2,218	29	3,960	39	6,194	49	9,05
10	1002	20	2,370	30	4,159	40	6,449	50	9,38

INCOME OPTIONS

The Member, at any time before the date named on the page 1 hereof for the payment of the first monthly annuity, may elect, in lieu of the annuity specified on page 1 hereof, any monthly income option specified below, and may change the date for the commencement of the monthly annuity payment to any other anniversary date of this certificate subsequent to the date the election is made, provided the Member's age at nearest birth day on the new date selected for the first payment is not less than 50 years or more than 70 years. The election of such option, or change in the date of the first monthly payment, must be made in writing, filed with the Alliance, accompanied by the certificate for endorsement of the election thereon. If such election is made the amount of cash monthly annuity payment shall be determined by the Cash Value of this certificate, the option selected, the sex and age on nearest birthday of the Member, all as of the date the first monthly annuity payment is to be made, as stated in the "Table of Optional Annuities". All the other provisions of the certificate and the persons to whom payments are to be made shall be unchanged by the election as if the terms of the option selected had been originally stated in the policy.

OPTIONS

1. A LIFE ANNUITY with monthly annuity payments to the Member during his lifetime; no further payments to be due after his death.

2. A LIFE ANNUITY WITH TEN YEARS CERTAIN with monthly annuity payments to the Member during his lifetime, but if the Member shall die before such payment have become due for ten years, monthly annuity payments for the remainder of the ten years, or their commuted value, shall be paid in the manner and to the persons as provided in this certificate for the payment after the death of the Member of any remaining Instalments Certain originally provided for in this certificate.

3. A REFUND ANNUITY with monthly annuity payments to the Member during his lifetime, but in the Member shall die before the total amount of such payments that have become due equals the Cash Value of the certificate that was applied to provide for such Refund Annuity, the Alliance will continue the monthly payments until the total amount of such payments made, both before and after the death of the Member, shall equal the said Cash Value. Any such payments due after the death of the Member, or their commuted value, shall be paid to the persons and in the manner provided in this certificate for the payment of any remaining Instalments Certain after the death of the Member.

TABLE OF OPTIONAL ANNUITIES.

The Monthly Income provided by each \$1,000 of Cash Value at the time the first payment is to be made according to sex and to the then age of the Member at nearest birthday.

Option 1 Month- Option 2 Month- Option 3 Month-Nearest ly Life Annuity ly Life Annuity ly Instalment Re-Birthday 10 Years Certain fund Annuity Male Female Male Female Male

\$4.61	\$4.15	01 00		Male	Female
4 70	7 -1-0	\$4.50	\$4.09	\$4.18	\$3.85
4.72	4.24	4.60	4.17	4.26	3.91
4.83	4.33	4.69			3.98
4.95	4.42	4.79	The state of the s		4.04
5.07	4.51	4.90			4.11
5.20	4.61	5.01			4.18
5.34	4.72	5.12			4.26
5.48	4.83	5.23			4.33
5.64	4.95	5.35	305 The St. 100 to 10 15 100	F. SHI.	4.42
5.80	5.07	5.48			4.50
5.97	5.20	5.61			4.59
6.15	5.34	5.74	of the state of th		4.68
6.34	5.48	5.87			4.77
6.54	5.64	6.01			4.87
6.75	5.80	6.16			4.98
6.97	5.97	6.30			5.08
7.21	6.15	6.45			5.20
7.46	6.34	6.60	5.87		5.31
7.73	6.54	6.76	THE WASTERS LINE		5.44
8.02	6.75	6.91			5.57
8.32	6.97	7.07	6.30		5.70
8.64	7.21	7.23	A STATE OF THE STA		5.84
8.98	7.46	7.38			5.99
9.34	7.73	7.54			6.15
9.72	8.02	7.69			6.31
10.13	8.32	7.84			6.48
	4.95 5.07 5.20 5.34 5.48 5.64 5.80 5.97 6.15 6.34 6.54 6.75 6.97 7.21 7.46 7.73 8.02 8.32 8.64 8.98 9.34 9.72 10.13	4.95 4.42 5.07 4.51 5.20 4.61 5.34 4.72 5.48 4.83 5.64 4.95 5.80 5.07 5.97 5.20 6.15 5.34 6.34 5.48 6.54 5.64 6.75 5.80 6.97 5.97 7.21 6.15 7.46 6.34 7.73 6.54 8.02 6.75 8.32 6.97 8.64 7.21 8.98 7.46 9.34 7.73 9.72 8.02 10.13 8.32	4.95 4.42 4.79 5.07 4.51 4.90 5.20 4.61 5.01 5.34 4.72 5.12 5.48 4.83 5.23 5.64 4.95 5.35 5.80 5.07 5.48 5.97 5.20 5.61 6.15 5.34 5.74 6.34 5.48 5.87 6.54 5.64 6.01 6.75 5.80 6.16 6.97 5.97 6.30 7.21 6.15 6.45 7.46 6.34 6.60 7.73 6.54 6.76 8.02 6.75 6.91 8.32 6.97 7.07 8.64 7.21 7.23 8.98 7.46 7.38 9.34 7.73 7.54 9.72 8.02 7.69 10.13 8.32 7.84	4.95 4.42 4.79 4.33 5.07 4.51 4.90 4.42 5.20 4.61 5.01 4.50 5.34 4.72 5.12 4.60 5.48 4.83 5.23 4.69 5.64 4.95 5.35 4.79 5.80 5.07 5.48 4.90 5.97 5.20 5.61 5.01 6.15 5.34 5.74 5.12 6.34 5.48 5.87 5.23 6.54 5.64 6.01 5.35 6.75 5.80 6.16 5.48 6.97 5.97 6.30 5.61 7.21 6.15 6.45 5.74 7.46 6.34 6.60 5.87 7.73 6.54 6.76 6.01 8.02 6.75 6.91 6.16 8.32 6.97 7.07 6.30 8.64 7.21 7.23 6.45 8.98 7.46 7.38 6.60 9.34 7.73	4.95 4.42 4.79 4.33 4.42 5.07 4.51 4.90 4.42 4.50 5.20 4.61 5.01 4.50 4.59 5.34 4.72 5.12 4.60 4.68 5.48 4.83 5.23 4.69 4.77 5.64 4.95 5.35 4.79 4.87 5.80 5.07 5.48 4.90 4.98 5.97 5.20 5.61 5.01 5.08 6.15 5.34 5.74 5.12 5.20 6.34 5.48 5.87 5.23 5.31 6.54 5.64 6.01 5.35 5.44 6.75 5.80 6.16 5.48 5.57 6.97 5.97 6.30 5.61 5.70 7.21 6.15 6.45 5.74 5.84 7.46 6.34 6.60 5.87 5.99 7.73 6.54 6.76 6.01 6.15 8.02 6.75 6.91 6.16 6.31

BENEFICIARY - The member may freely change the Beneficiary as often as desired, so long as the right to change the Beneficiary is reserved by filing written notice thereof at the Home Office of the Alliance and such change shall be effected upon such filing and not before. Whenever the right to change the Beneficiary is not reserved, the designation of Beneficiary shall be deemed irrevocable and the Member shall not have the right, without the written consent of the Beneficiary so irrevocably designated, but in event of the death of the latter before the death of the Member, the Member shall then have the right to designate and change Beneficiary.

If there be more than one Beneficiary, unless otherwise provided in this certificate or the written notice, their interests shall be deemed to be share and share alike and the interest of any Beneficiary who has died before the Member shall pass to the Beneficiaries in the proportion of their interests.

If the Member shall have designated a contingent Beneficiary to receive the proceeds of this certificate in event of the death of the primary Benificiary, then upon the death of the primary Beneficiary, the contingent Beneficiary, if then living, shall succeed to the rights of the primary Beneficiary as to any Death Benefit, or any monthly annuity payments, or their commuted value, thereafter payable.

ENDORSEMENTS - For better assurance or security, the Alliance will, upon written request accompanied by delivery of the certificate to the Home Office for that purpose, endorse and certify upon this certificate any designation or benficlary or any record of assignment, reassignment or satisfaction of assignment on file at the Home Office, or the election of any option.

INCONTESTABILITY - This certificate shall be incontestable after it has been in force during the lifetime of the Member for two years from its date, except for the non-payment of dues. Furthermore, all statements made by the Member or on his behalf shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall be used in defense to a claim under this certificate unless it is contained in the written application and a copy of the application is attached to this certificate when issued.

REINSTATEMENT - Should this certificate lapse and has not been surrendered to the Alliance, it may be reinstated at any time upon payment of all dues in arrears with interest at five per cent per annum and the payment or reinstatement of any other indebtedness to the Alliance on account of this certificate.

AGE - If the age or sex of the Member has been misstated, future benefits hereunder shall be such as the dues paid would have purchased at the correct age and for the correct sex. Any underpayments already made by the Alliance shall be made up immediately and any overpayments made by the Alliance shall be charged against the current or next succeeding payment or payments to be made by the Alliance hereunder.

On proof satisfactory to the Alliance the age of the Member will be admitted during his lifetime.

EVIDENCE MEMBER IS LIVING - The Alliance shall as a condition of each payment to the Member is have the right to require satisfactory evedence that the Member in living on the due date of such annuity payment.

THE CONTRACT - This certificate and the application herefore, a copy of which is attached to this certificate when issued, constitute the entire contract. The contract is not in force unless this certificate is delivered and the first dues are actually paid. When so delivered and the first dues are so paid, this certificate shall be deemed effective for all purposes from its date. No person, except an executive officer of the Alliance, can modify, alter or enlarge this printed contract or reinstate this certificate in event of lapse, or extend the time for paying dues, or accept for the Alliance anything but cash in payment of dues, or waive any of the Alliance's rights, or receive so as to bind the Alliance any representations or information not contained in the application. No alteration if this certificate or waiver ar modification of any of its conditions shall be valid unless made in writing and signed by an executive officer of the Alliance.

EXECUTIVE OFFICERS - The executive officers of the Alliance are the President, Vice President, Secretary, and

TYPE 2

LITHUANIAN ALLIANCE OF AMERICA New York, New York agrees to pay to

(insert name of the Member)

the Member, monthly life income payment of _____ Dollars each, the first such payment to be made on the ____ day of ----- 19_, if the Member shall be then living, and subsequent payments to be made on the first of each successive month thereafter during the remaining lifetime of the Member, said income terminating with the last income payment preceding the death of the Member; provided, however, that if the sum of all such income payments made prior to the death of the Member shall be less than the single premium hereinafter set forth, the Alliance will continue to make the aforesaid income payment to ______ Beneficiary, subject to the Beneficiary provisions contained, until the sum of all income payments made by the Alliance under this Certificate from the date hereof shall be equal in amount to said single premium, the amount of the final payment being adjusted accordingly.

The right to change the Beneficiary as provided herein has been reserved.

This Certificate is made in consideration of the application herefor and the payment of a single premium of_____

The Provisions and Conditions stated on the subsequent pages of this Certificate are a part of the Contract as fully as if recited at lenght over the signatures hereto affixed.

IN WITNESS WHEREOF Lithuanian Alliance of America New York, New York, herein called the Alliance, has caused this Certificate to be issued and executed this ____ day of _____ 19 .

Secretary President

Single Premium Instalment Refund Annuity Certificate Minimum Total Income Payments Equal to Single Premium Non-Participating

PROVISIONS AND CONDITIONS

THE CONTRACT - This Contract and the application herefor, a copy of which is attached to this Certificate and made a part hereof, constitute the entire contract between the

INCONTESTABILITY - This Certificate shall be incontestable after two years from its date of issue. All statements made by the Member for this Certificate shall, in the absence of fraud, be deemed representations and not warranties, and no statement shall avoid this Certificate or be used in defense of a claim unless it is contained in the application and a copy of such application is attached to this Certificate when

AGE - If the age or sex of the Member has been misstated the amount payable under this Certificate shall be the amount which the premium paid would have purchased under this Certificate at the correct age and sex and any overpayments made by the Alliance in consequence of an incorrect statement shall be charged, withinterest at the rate of six per cent per annum, against the current or next succeeding payment or payments to be made by the Alliance hereunder. Age will be admitted on submission of proof satisfactory to the Alliance. BENEFICIARY - The Beneficiary is the person, persons of party named in this Certificate, or designated by written notice to the Alliance, to receive, if living, such income payments, if any, as may become payable hereunder in event of the Member's death before the sum of all income payments made hereunder shall equal the sigle premium for this Certificate.

The Member may freely change the Beneficiary as often as desired so long as the right to change the Beneficiary is reserved, by filling written notice thereof at the Home Office of the Alliance and such change shall be effected upon such filing and not before. Whenever the right to change the Beneficiary is not reserved, the designation of Beneficiary shall be deemed irrevocable and the Member shall not have the right, without the written consent of the Beneficiary, to make any change of Beneficiary during the lifetime of the Beneficiary so irrevocably designated, but in event of the death of the latter the Member shall then have the right to designate and change the Beneficiary.

Unless otherwise provided in this Certificate or in the written notice to the Alliance, if there be more than one Beneficiary their interests shall be deemed to be share and share alike and the interst of any Beneficiary who has died before all payments under this Certificate shall have been made shall pass to the surviving Beneficiaries in proportion to their interests; and a Beneficiary designated as contingent Beneficiary to take in event of the death of another Beneficiary, upon the death of such other Beneficiary after the Member's death but before receiving all the income payments of their commuted value, shall, if then living, receive any remaining income payment or their commuted value.

The Member, by writing filed with the Alliance in his lifetime, may provide that a Beneficiary may not commute, anticipate, encumber, alienate, or assign any income payment payable hereunder, and that to the extent permitted by the laws of the State in which this Certificate is delivered, no income payments or their commuted value shall be in any way subject to the debts of the Beneficiary.

COMMUTATION — At any time after the death of the Member, unless otherwise directed by the Member in writing filed with the Alliance during the Member's lifetime the person or party to whom income payments are then payable may surrender this Certificate the Alliance will pay in one lump sum, upon the surrender of this Certificate fully released by such person or party, the commuted, or then present value, of any income payments which may then remain payable under the terms of this Certificate.

If at the death of the last survivor of the Member and of all designated Beneficiaries, there be any remaining income payments to be made under this Certificate, the then commuted value of such payments shall be paid to the Executor or Administrator of the last survivor of the Member and said Beneficiaries. Such commuted value shall be the then present value of the remainding income payments commuted at the yearly rate of three per cent compounded interest. The Alliance may defer payment of the commuted value for a period not exceeding six months.

PAYMENTS — The Alliance shall, as a condition of payment, have the right to require satisfactory evidence that the Member is living on the due date of any income payment. Due written proof of the death of the Member shall be furnished the Alliance before any payment depending upon such death shall be made hereunder. All payments by the Alliance under this Certificate shall be payable at its Home Office in New York. The Alliance reserves the right to make all payments by check and shall not be required to accept endorsements thereof by an agent or attorney-in-fact of the payee.

UNAUTHORIZED ACTS — All acts of officers or members of the Lithuanian Alliance of America concerning this Certificate not in accordance with the authority given by the Constitution and By-Laws of the Alliance shall be null and

RESERVE — The reserve upon this Certificate shall be computed on the 1937 Standard Annuity Mortality Table with interest at the rate of three per cent per annum.

ENDORSEMENTS — For better assurance or security, the Alliance will, upon written request accompanied by the production of the Certificate to its Home Office for that purpose, endorse and certify upon the Certificate any designation of Beneficiary or written directions of the Member filed with the Alliance.

TYPE 3 LITHUANIAN ALLIANCE OF AMERICA New York, New York hereby agrees to pay to

the Member, AN ANNUITY OF ______ Dollars per month, the first payment to be made on the_____ day of _____ 19 (which is the end of the certificate year in which the member will attain age _____ nearest birthday) if the member is then living, and a payment of the same amount to be made on the same day of each month thereafter as long as the member shall live.

If the member shall die after one or more monthly annuity payments have become due, the remainder of the instalments certain shall be paid as they come due to the beneficiary, or at the option of the beneficiary, unless otherwise directed by the member in writing filed with the Alliance, may be commuted at the rate of two and one-half per cent per annum compound interest and paid in one sum to the beneficiary. If the beneficiary shall survive the member but die before all the instalments certain have become due the Alliance will pay in one sum the remainder of the instalments certain commuted at the rate of two and one-half per cent per annum compound interest to the beneficiary's executors or administrators.

by this certificate.

The right to change the beneficiary as provided herein has been reserved.

CONSIDERATION — The consideration for this certificate is the application therefor and the payment in advance to the Alliance of a single premium of _______ Dollars.

All the privileges, Provisions and Conditions (including endorsements made by the Alliance) on subsequent pages of this certificate are a part of this contract as fully as if recited at length over the signatures hereto affixed.

IN WITNESS WHEREOF, THE LITHUANIAN ALLI-ANCE OF AMERICA has hereunto affixed its seal and caused the same to be signed by its Supreme President and attested by its Supreme Secretary.

Dated in the City of New York, N. Y.

Supreme President
Attest

Supreme Secretary

ACCUMULATOR

Annuity Commencing at Age ____, Ten Years Certain.

Death Benefit Prior to Commencement of Annuity

Elective Annuity Options — Single Premium

PRIVILEGES, PROVISIONS AND CONDITIONS

BENEFICIARY — The Member may freely change the beneficiary as often as desired, so long as the right to change the beneficiary is reserved, by filling writte n notice thereof at the Home Office of the Alliance and such change shall be effected upon such filing and not before. Wherever the right to change the beneficiary is not reserved, the designation of beneficiary shall be deemed irrevocable and the member shall not have the right, without the written

consent of the beneficiary, to make such change during the

lifetime of the beneficiary so irrevocably designated, but in

event of the death of the latter before the death of the

member, the member shall then have the right to designate

and change beneficiary. If there be more than one beneficiary, unless otherwise provided in this certificate or the written notice, their interests shall be deemed to be share and share alike and the interest of any beneficiary who has died before the member shall pass to the surviving beneficiaries in the proportion of their interests.

The interest of any beneficiary, whether revocable or irrevocable shall be subject to and bound by any assignment, pledge or release of this certificate by the member, made either prior or subsequent to the designation of such beneficiary; and if at the death of the member there be no beneficiary living who designated as such by the person who at the time of the member's death is the member of the policy, the payment shall be made to such member instead of to any beneficiary not also the member.

ENDORSEMENTS — For better assurance or security, the Alliance will, upon written request accompanied by delivery of the certificate to the Home Office for that purpose, endorse and certify upon this certificate any designation of beneficiary or any record of assignment reassignment or release of assignment on file at the Home Office, or the election of any option

THE CONTRACT — This certificate and the application hereof, a copy of which is attached to this certificate when issued, constitute the entire contract. The certificate is not in force unless this certificate is delivered and the single premium is actually paid. When so delivered and the single premium is so paid, this certificate shall be deemed effective for all purposes from its date. No agent or other person except an executive officer of the Alliance, can modify alter or enlarge this printed cartificate or accept for the Alliance anything but cash in paymentof premium of waive any of the Alliance's rights, or receive so as to bind the Alliance any representations or information not contained in the application. No alteration of this certificate or waiver or modification of any of its conditions shall be valid unless made in writing and signed by an executive officer of the Alliance.

EXECUTIVE OFFICERS — The executive officers of the Alliance are the President, Vice-President, Secretary, and Treasurer.

ELECTIVE ANNUITY OPTIONS

The member, at any time before the date named on the first page hereof for payment of the first monthly annuity payment, may elect, in lieu of the annuity specified on the first page hereof, and annuity option specified below, and may change the date for the commencement of the annuity payments to any anniversary date of this certificate, subsequent to the date the election is made, on which the member's age at nearest birthday will be 50, 55, 60, 65 or 70 years. The election of such option, or change in the date of the first monthly payment, must be made in writing, filed with the Alliance, accompanied by the certificate for endorsement of the election thereon. If such election is made the amount of each monthly payment shall be determined by the cash value of this certificate, the option selected, the sex and age on nearest birthday of the member, all as of the date the first monthly annuity payment is to be made, as stated in the"Table of Optional Annuities". All the other provisions of the certificate and the persons to whom payments are to be made shall be unchanged by the election as if the terms of the option celected had been original stated in the certificate.

ANNUITY OPTIONS

- 1. A LIFE ANNUITY with monthly annuity payments to the member during his lifetime; no further payments to be due after his death.
- 2 A LIFE ANNUITY WITH TEN YEARS CERTAIN with monthly annuity payment to the member during his lifetime, but if the member shall die before such payments have become due for ten years, monthly annuity payments for the remainder of the ten years, as their commuted value calculated at the rate of two and one-half per cent per annum compound interest, shall be paid in the manner and to the persons as provided in this certificate for the payment after the death of the member of any remaining instalments certain originally provided for in this certificate,
- 3. A REFUND ANNUITY with monthly annuity payments to the member during his lifetime, but if the member shall die before the total amount of such payments that have become due equals the cash value of the certificate that was applied to provide for such refund annuity, the Alliance will continue the monthly payments until the total amount of such payments made both before and after the death of the member, shall equal the said cash value. Any such payments due after the death of the member, or their commuted value calculated at the rate of two and one-half per cent per annum compound interest, shall be paid to the persons and in the manner provided in this certificate for the payment of any remaining instalments certain after the death of the member.

TABLE OF OPTIONAL ANNUITIES

The following table shown the amount of monthly payment provided by each \$1,000 of cash value at the time the first payment is to be made, according to sex and to the then age of the member at nearest birthday.

Age Nearest Birthday	Option 1 Monthly Life Annuity		Optior Month Annui	ly Life	Option 3 Monthly Instalment Refund	
			Years	Certain	Annuity	
	Male	Female	Male	Female	Male	Female
50	\$4.61	\$4.15	\$4.50	\$4.09	\$4.18	\$4.85
55	5.20	4.61	5.01	4,50	4.59	4.18
60	5.97	5.20	5.61	5.01	5.08	4.59
65	6,97	5.97	6.30	5.61	5.70	5.08
70	8.32	6.97	7.07	6.30	6.48	5.70
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INCONTESTABILITY — This certificate shall be incontestable after it has been in force during the lifetime of the member for two years from its date. Furthermore, all statements made by the member or on his behalf shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall be used in defense to a claim under this certificate unless it is contained in the written application and a copy of the application is attached to this certificate when issued.

CASH VALUE — At any time before the first monthly annuity payment shall have become due, this certificate will have a cash value. At the end of any certificate year the cash value will be as shown in the Table of Cash and Loan Values below, increased by any dividend or dividend accumulation standing to the credit of this policy and decreased by any indebtedness to the Alliance on or secured by this certificate. At any time during a certificate year the cash value will be the cash value at the end of the certificate year less discount based on an interest rate of two and one-half per cent per annum.

The Alliance reserves the right to defer for the period permitted by the laws of the State in which this certificate is delivered, but for not more than six (6) months, the payment of any cash value except for the purpose of paying premiums on certificates in this Alliance.

TABLE OF CASH AND LOAN VALUES Available Only Before The Commencement of Annuity Payments

The values stated below are the guaranteed values at the end of certificate years, before increase or decrease as provided under "Cash Value". To find the guaranteed values applicable to this certificate, increase or decrease, as the case may be, the values stated in the table in the proportion that the single premium stated on the first page of this certificate bears to \$1,000.

	End of Certificate Year	Cash or Loan Value	End of Certificite Year	Cash or Loan Value
	1	\$ 958.38	26	\$1,776.77
0	2	982.33	27	1,821.19
	3	1,006.89	28	1,866.22
	4	1,032.07	29	1,913.39
	5	1,057.87	30	1,961.23
	6	1,084.31	31	2,010.26
	7	1,111.42	32	2,060.51
	8	1,139.21	33	2,112.03
	9	1,167.69	34	2,164.83
	10	1,196.88	35	2,218.95
1	11	1,226.80	. 36	2,274.42
	12	1,257.47	37	2,331.28
	13	1,288.91	38	2,389.56
	14	1,321.13	39	2,449.30
	15	1,354.16	40	2,510.53
	16	1,388.01	41	2,573.30
	17	1,422.71	42	2,637.63
	18	1,458.28	43	2,703.57
	19	1,494.74	44	2,771.16
	20	1,532.11	45	2,840.44
	21	1,570.41	46	2,911.45
	22	1,609.67	47	2,984.24
	23	1,649.91	48	3,058.84
	24	1,691.16	49	3,135.31
	25	1,733.44	50	3,213.70

RESERVE BASIS — Before the commencement of annuity payments, the reserve hereunder shall be computed with interest at the rate of two and one-half per cent per annum. After the commencement of annuity payments, the reserve hereunder shall be computed upon the 1937 Standard Annuity Mortality Table (the ages beeing decreased by one year) with interest at the rate of two and one-half per cent per annum.

LOANS — At any time before the first monthly annuity payment shall have become due, the Alliance will loan, at the rate of interest of five per cent per annum payable in advance, an amount equal to or, at the option of the member of this certificate, less than the cash value of this cerificate at the end of the certificate year current when the loan is made, on proper assignment or pledge of this certificate and on the sole security thereof, upon receipt at its Home Office of a proper loan agreement from the proceeds of such loan there shall be deducted, unless paid in cash when the loan is made, interest to the end of said certificate year. Thereafter interest not paid in cash will be charged against this certificate annually in advance and become part of the principal of the loan, bearing interest at the same rate.

When a loan is made, the Alliance may require that the certificate also be sent to the Home Office, in which event the Alliance will return the certificate after endorsement of the loan thereon.

The loan may be repaid in whole or in part at any time before the first monthly annuity payment shall have become due and prior to the death of the member and proper allowance for unearned interest will be made. Failure to repay the loan or interest will not void this certificate until the total indebtedness to the Alliance on account of or secured by this certificate shall attain that amount which leaves no cash value remaining, when this certificate shall immediately cease and become void, but such termination shall not take effect until one month, not less than thirty days, after notice shall have been mailed by the Alliance to the last known post office address of the owner and assignee, if any, on record at the Home Office.

The Alliance reserves the right to defer for the period permitted by the laws of the State in which this certificate is delivered, but for not more than six (6) months, the granting of any loan except for the purpose of paying premium on certificates in this Alliance.

AGE — If the age or sex of the member has been misstated, future benefits hereunder shall be such as the dues paid would have purchased at the correct age and for the correct sex. Any underpayments already made by the Alliance shall be made up immediately and any overpayments made by the Alliance shall be charged against the current or next succeeding payment or payments to be made by the Alliance hereunder.

On proof satisfactory to the Alliance the age of the member will be admited during his lifetime.

EVIDENCE MEMBER IS LIVING — the Alliance shall as a condition of each payment to the member have the right to require satisfactory evidence that the member is living on the due date of such annuity payment.

OPTIONS AT SETTLEMENT

If it is so elected, the whole or any part of the next sum payable under any of the provisions of this certificate will be paid, instead of in one sum, in any method described in the following options, or divided among any two or more of them, provided the amount of each payment hereunder to each payee shall equal or exceed \$10, and provided the amount applied under each option selected shall be not less than \$1,000 for each

OPTION 1 GUARANTEED INTEREST—The payment at the end of each year of interest (guaranteed to be at the rate of at least two and one-half per cent) on the amount of the next sum remaining with the Alliance as principal at the end of each year, and the payment of the principal with accrued and unpaid interest thereon at each time to such time and to such person or persons as may be directed in the notice of election of this option, no payments of principals to be less than \$100.

OPTION 2 INSTALMENTS FOR A FIXED PERIOD—The payment in advance of equal monthly instalments for a fixed period of years, whether the payee lives or dies, the amount of each instalment to be in confirmity with the accompanying table.

OPTION 3 CONTINUOUS INSTALMENTS—The payment in advance of equal monthly instalment for a fixed period of either ten or twenty years, whether the payee lives or dies, and for as many months thereafter as the payee shall live, the amount of each instalment for the period selected in the election of this option to be in confirmity with the accompanying table for the sex and age of the payee at the date when the first monthly payment is to be made. No more than one payee may be named and only a natural person in his or her own right.

OPTION 4 INCOME FOR A FIXED AMOUNT—The payment in advance of equal monthly instalments until the next sum payable together with interest is exhausted. On each anniversary of the first instalment interest (guaranteed to be at the rate of at least two and one-half per cent per annum) on the balance then unpaid will be added to the balance.

OPTION 5 SUPPLEMENTAL AGREEMENT-By payment

in any such other manner as may be mutually agreed upon with the Alliance and provided for by rider or endorsment hereon.

ANNUAL, SEMI-ANNUAL OR QUARTERLY PAYMENTS

—The monthly payments under option 2 may be changed to
annual semi-annual of quarterly payments, if desired.

ADDITIONAL INTEREST—In addition to the guaranteed interest under option 1, or the instalments payable under Option 2, or the instalments for a fixed period payable under Option 3, or for a fixed amount under Option 4, there will be paid at the end of each year such additional interest as the Alliance may each year declare on the principal then remaining with the Alliance.

DEATH OF PAYEE—Upon the death of a payee the value of any unpaid instalments under Option 2 (commuted at the rate of two and one-half per cent per annum, compounded annually), or of any unpaid instalments for the fixed period under Option 3 (commuted at the rate of two and one-half per cent per annum, compounded annually), or any unpaid balance under Option 1 or Option 4, shall be paid in one sum to the executors or administrators of such payee, unless otherwise directed with the consent of the Alliance, in the election of the option.

INSTALMENT FOR EACH \$1,000 OF NET SUM APPLIED UNDER OPTION 2 UNDER OPTION 3

No. of AGE OF PAYEE AT DATE OF FIRST PAYMENT Years Monthly

Payable	e Payme	ent Ag	ge Mo	onthly F	aymen	t A	ge M	onthly	Pay't
				10 Yrs.					12/21/14/19/19/19
1	\$84.28	5	10	\$2.64	\$2.63	43	48	\$3.95	\$3.79
2	42.66	and	and			44	49	4.02	3.84
		under	under					1 2 11	
3	28.79	6	11	2.65	2.64	45	50	4.09	3.90
4	21.86	7	12	2.66	2.65	46	51	4.17	3.95
5	17.70	8	13	2.67	2.66	47	52	4.25	4.01
6-	14.93	9	14	2.69	2.68	48	53	4.33	4.07
7	12.95	10	15	2.71	2.70	49	54	4.42	4.12
8	11.47	11	16	2.73	2.71	50	55	4.50	4.18
9	10.32	12	17	2.74	2.73	51	56	4.60	4.24
10	9.39	13	18	2.78	2.75	52	57	4.69	4.30
11	8.64	14	19	2.78	2.77	53	58	4.79	4.36
12	8.02	15	20	2.81	2.79	54	59	4.90	4.41
13	7.49	16	21	2.83	2.81	55	60	5.01	4.47
14	7.03	17	22	2.85	2.84	56	61	5.12	4.53
15	6.64	18	23	2.88	2.86	57	62	5.23	4.59
16	6.30	19	24	2.90	2.88	58	63	5.35	4.64
17	6.00	20	25	2,93	2.91	59	64	5.48	4.70
18	5.73	21	26	2.95	2.93	60	65	5.61	4.75
19	5.49	22	27	2.98	2.96	61	66	5.74	4.80
20	5.27	23	28	3.01	2.99	62	67	5.87	4.85
21	5.08	24	29	3.04	3.02	63	68	6.01	4.90
22	4.90	25	30	3.08	3.05	64	69	6.16	4.94
23	4.74	26	31	3.11	3.08	65	70	6.30	4.98
24	4.60	27	32	3.14	3.11	66	71	6.45	5.02
25	4.46	28	33	3.18	3.15	67	72	6.60	5.05
26	4.34	29	34	3.22	3.18	68	73	6.76	5.09
27	4.22	30	35	3.26	3.22	69	74	6.91	5.12
28	4.12	31	36	3.30	3.25	70	75	7.07	5.14
29	4.02	32	37	3.34	3.29	71	76	7.23	5.17
30	3.93	33	- 38	3.39	3.33	72	77	7.38	5.19
For an	nual,	34	39	3.43	3.37	73	78	7.54	5.20
semi-ar	inual	35	40	3.48	3.41	74	79	7.69	5.22
or qua	rterly	36	41	3.53	3,45	75	80	7.84	5.23
instalm	ents	37	42	3.59	3.50	76	81	7.98	5.24
multipl	CONTROL OF THE PARTY OF THE PAR	38	43	3.64	3.54	77	82	8.13	5.25
mont	THE RESERVE OF THE RESERVE OF THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSMENT OF THE PERSON NAMED IN COLUMN TO THE PERSON NA	39	44	3.70	3.59	78	83	8.26	5.26
paymer		40	45	3.76	3.64	79	84	8.39	5.26
\$11.87,	\$5.97	41	46	3.82	3.69	80	85	8.51	5.27
or \$2.99		42	47	3.88	3.74	and	and		
spective	1.00					over	over		100
	Marche III			100				1418-114	

GENERAL PROVISIONS

Nearest

Election of one or more of the above described "Option at Settlement" shall take effect at issuance of the certificate if provided in the application, or upon receipt at the Home Office of a written notice of such election by the member, accompanied by the certificate for endorsement and unless provided otherwise in such written notice the payee may not comute, anticipate, encumber, alienate or assign the proceeds; and to the extent permitted by the laws of the State in which this certificate is delivered, no payments of interest or principal shall be in any way subject to the payee's debts. Such election shall be revoked or modified by written notice to the Alliance by the member during the lifetime of the member and prior to the first payment under this certificate or any of the options.

If no such election by the member is in force, the benyficiary may make such election when the proceeds of this certificate become payable.

Before payment is made under any of the above described "Options at Settlement" the Alliance may require that the certificate be surrendered in exchange for certificates which the Alliance will make and deliver to each payee evidencing his or her rights and benefits.

Under any option involving the age of the payee the Alliance may at any time require satisfactory evidence of the date of birth of the payee and that the payee is living.

	TYPE 3	
1,000 Single Premium		Female
Amount of Guaranteed	Monthly Income -	120 Months Certain
Beginning on	Policy Anniversary	Nearest to

Age 50 Age 55 Age 60 Age 65 Age 70

Birthday					
15	9.08	11.30	14.23	18.03	22.91
16	8.85	11.02	13.88	17.59	22.35
17	8.64	10.75	13.54	17.16	21.80
18	8.43	10.49	13.21	16.74	21.27
19	8.22	10.23	12.89	16.33	20.75
20	8.02	9.99	12.58	15.93	20.25
21	7.83	9.74	12.27	15.55	19.75
.22	7.63	9.50	11.97	15.17	19.27
23	7.45	9.27	11.68	14.80	18.80
24	7.27	9.05	11.39	14.44	18.34
25	7.09	8.83	11.12	14.08	17.89
26	6.92	8.61	10.85	13.74	17.46
27	6.75	8.40	10.58	13,41	17.03
28	6.58	8.20	10.32	13.08	16.62
29	6.42	8.00	10.07	12.76	16.21
30	6.27	7.80	9.83	12.45	15.82
31	6.11	7.61	9.59	12.14	15.43
32	5.96	7.42	9.35	11.85	15.05
33	5.82	7.24	9.12	11.56	14.69
34	5.68	7.07	8.90	11.28	14.33
35	5.54	6.89	8.68	11.00	13.98
36	5.40	6.73	, 8.47	10.73	13.64
37 \	5.27	6.56	8.27	10.47	13.31
38	5.14	6.40	8.06	10.22	12.98
39	5.02	6.25	.7.87	9.97	12.66
40	4.90	6.09	7.68	9.72	12.36
41		5.95	7.49	9.49	12.05
42		5.80	7.31	9.26	11.76
42		5.66	713	9.03	11.47

H				HERRICHTEN PER	111111111111111111111111111111111111111			1
	44			5.52	6.95	8.81	11.19	
	45			5.39	6.78	8.60	10.92	
	46				6.62	8.39	10.65	
H	47	***			6.46	8.18	10.39	
	48		1 1		6.30	7.98	10.14	
	49				6.15	7.79	9.89	
,	50				6,00	7.60	9.65	
	51					7.41	9.42	
	52		1			7.23	9.19	
	53					7.05	8.96	
	54					6.88	8.74	
	55					6.71	8,53	
				No arithmetical				

SUGGESTED ANNUITY RATEE RATES

TYPE 1-The rates are contained inside the policy form.

111111111111111111111111111111111111111	last S hday	ingle Prer	nium for	Am		ayable Depos	for each it
		Annual	Monthly		Semi-		
Men	Women	payment	payment	Annu-	Annu	Quar-	Monthly
		\$100.00	\$10.00	ally	ally	terly	
	45	2455.90	3005.90	40.72	20.14	10.02	3.33
	46	2422.50	2965.80	41.28	20.41	10.15	3.37
	47	2388.80	2925.40	41.86	20.70	10.29	3.42
	48	2354.90	2884.70	42.46	20.99	10.44	3.47
	49	2320,60	2843.50	43.09	21.30	10.59	3.52
45	50	2286.10	2802.10	43.74	21.62	10.75	3.57
46	51	2251.50	2760.60	44.41	21.95	10.91	3.62
47	52	2216.50	2718.60	45.12	22.29	11.08	3.68
48	53	2181.30	2676.40	45.84	22.64	11.25	3.74
49	54	2146.00	2634.00	46.60	23.01	11.44	3.80
50	55	2110.40	2591.30	47.38	23.40	11.63	3.86
51	56	2074.70	2548.40	48.20	23.79	11.82	3.92
52	57	2038.90	2505.50	49.05	24.21	12.03	3.99
53*	58	2002.70	2462.00	49.93	24.64	12.24	4.06
54	59	1966.80	2419.00	50.84	25.08	12.46	4.13
55	60	1930.60	2375.50	51.80	25.55	12.69	4.21
56	61	1894.10	2331.70	52.80	26.03	12.93	4.29
57	62	1858.00	2288.40	53.82	26.53	13.17	4.37
58	63	1821.50	2244.60	54.90	27.05	13.43	4.46
59	64	1785.00	2200.80	5602	27.60	13.70	4.54
60	65	1748.70	2157.20	57.19	28.16	13.98	4.64
61	66	1712.20	2113.40	58.40	28.75	14.27	4.73
62	67	1675.90	2069.90	59.67	29.37	14.57	4.83

72	77	1319.40	1642.10	75.79	37.14	18.39	6.09
73	78	1284.80	1600.00	77.83	38.12	18.87	6.25
74	79	1251.00	1560.00	79.94	39.13	19.36	6.41
75	80	1217.10	1519.30	82.16	40.20	19.89	6.58
76	81	1183.80	1479.40	84.47	41.31	20.43	6.76
77	82	1151.10	1440.10	86.87	42.45	20.99	6.94
. 78	83	1118.20	1400.60	89.43	43.67	21.58	7.14
79	84	1086.00	1362.00	92.08	44.94	22.20	7.34
80	85	1054.70	1324.40	94.81	46.24	22.84	7.55
. 111111111111				HILL THE AS			

Susivienijimo Kuopų Inešimai

Kad suteikti apskričiams teisę turēti atstovybę SLA Seimuose, ineša SLA 1, 7, 85, 115, 267 ir 361 kuopos.

Istatų Komisija šį reikalą svarstė ir priėmė, idēdama i naujai pertvankyta SLA Konstitucija reikalinga proviziją.

Istatu Kom.

Kad padidinti sergantiems nariams pašalpa, ineša 7, 17, 18, 34, 66 ir 105 kuopos.

Istatų Komisija įdėjo daug darbo šį reikalą besvarstydama, ir tik po nuodugnaus apsvarstymo įdējo į naujai pertvarkytą SLA Konstituciją provizijas, kurios padengia ligoje pašalpų mokėjimą.

Istatu Kom.

Kad panaikinti Ašvietos Komisiją, kad pavesti Pildomajai Tarybai spresti visus reikalus kurie liečia SLA Organą Tevynę, ir kad Seimas nominuotų Redaktorių o ne komisija, ineša SLA 1 ir 115 kuopos. Prie šito, Istatų Komisija prijungia ir SLA 135 kuopos inešimą, kad šis Seimas apsvarstytų ir surastų budą ir galimybę padidinti Susivienijimo Organą Tēvynę, neapdedant narius nepaprastais mokesčiais.

Kadangi šis visas reikalas yra padengtas naujai pertvarkytoj SLA Konstitucijoj, tai komisija nemato reikalo ji paskiriai svarstyti.

Istatu Kom.

Kad Seimas apsvarstytų ir paskirtų komisija kuri rupintusi isteigimu Susivienijimo neišgalinčių in seno amžiaus narių Prieglaudos Namus, ineša SLA 135 kuopa.

Šis klausimas yra taip senas kaip ir pats Susivienijimas. Įstatų Komisija šį reikalą pilnai apsvarsčius rekomenduoja pavesti jį SLA Tautinės Fondacijos Komisijai. Jei šis Seimas priims naujai pertvarkytą SLA Konstituciją tai tenai rasime provizijas liečiančias SLA Tautinę Fondaciją, kur komisijos supratimu ir Prieglaudos Namų reikalas priklauso. Istatu Kom.

Kad butu isteigtas Apdraudos Skyrius su dviguba pomirtine (double indemnity) atsitikime nelaimingos mirties, ne tik naujai prisirašantiems nariams, bet ir esantiems nariams, kurie to panorētu. Ineša SLA 14 kuopa.

Čia kalba apie naują dar pas mus nebuvusį praktikoje skyrių. Todėl komisija rekomenduoja, kad Pildomoji Taryba kartu su Istaty Komisija ištirtų galimybes ir naudingumą tokio skyriaus, ir jei surastų galimu ir naudingu, kaid priduotų sekančiam SLA Seimui tokio skyriaus užgyrimui.

Istatu Kom.

Kad SLA Pildomoji Taryba mažintų sugaištis ir kelionių išlaidas ir prisilaikytų didesnio taupumo visame administravime. Įneša SLA 1 kuopa.

Komisija šita inešima sveikina ir kreipiasi prie Pilldomosios Tarybos prašydama ir ragindama, kad ant kiek galimybės leidžia taupumo prisilaikytų.

Istatu Kom.

Kad buty paliuosuoti nuo mokesčių visi nariai kurie priklauso tik apdraudos skyriuje ne daugiau kaip ant \$250.00 ir jau sumokējo savo duokles, kiek jiems bus išmokama sulig jų narystės paliudijimų, ir jau sulaukē 60 metų amžiaus. Įneša SLA 371 kuopa.

Inešimas neaiškus. Komisija rekomenduoja jį atmesti.

Istatu Kom.

Kad butų panaikintos ar sutrumpintos ligonių blankos, nes tas apsunkina narius. Ineša SLA 34 ir 66 kuopos.

Susivienijimas privalo turēti ant sergančių narių kontrole, nes šito reikalauja netik įstatymai, bet ir or ganizacijos gera tvarka. Kokios blankos privalo buti vantojamos, tai nustato Pildomoji Taryba. Komisija rekomenduoja šita inešima atmesti.

Istatu Kom.

Kad SLA įvestų Hospitalization planą. Ineša S L. A. 34 kuopa. Komisija rekomenduoja šį įnešimą perduoti SLA Tautinės Fondacijos Komisijai.

Istatu Kom.

Kad kuopos pasilaikytų tuos narių mokesčius, kurie vra skiriami ligoje pašalpu mokējimui ir kad kuo-

pos mokētu ligoje pašalpas iš kuopos iždo. Taipgi, kad Centras sugražintu kuopoms tuos pinigus, kurie skiriami ligoje pašalpu mokējimui. Ineša SLA 301 kuopa.

Inešimas nepraktiškas, komisija siulo ji atmesti. Istatu Kom.

Kad Pildomosios Tarybos balsavimams butų siunčiami "proxys" balotai per pašta kiekvienam nariui ir tos "proxys" butų grąžinamos apskričio valdybai, o apskričio valdyba suskaičiusi balsus, rezultatus siysttu i Centra.

Tokis patvarkymas nēra praktiškas neigi galimas. Komisija siulo jį atmesti.

Istatu Kom.

Kad apskričių pirmininkai skaitytųsi kaipo centro vice pirmininkai, ir kad jie butu igalioti organizuoti ir gerinti visas kuopas savo apskrityje. Taipgi kad jie butu atsakomingti Centro urēdijai.

Apskričių pirmininkai negali skaitytis SLA vice pirmininkais, nes SLA turi tik viena vice pirmininka. Tačiaus kas liečia organizavimą ir gerinimą kuopų jų apskričių ribose, tai to SLA Konstitucija ir dabar nedraudžia, tik reikia susitarti su Pildomąja Taryba ir ta darba dirbti. Komisija mano, kad Pildomoji Taryba mielai sutiks duoti reikalingus įgaliavimus ir prie to dar duos tinkamus atlyginimus.

Seimui nēra reikalo šita inešima svarstyti. Istatu Kom.

Kad mokēti SLA nariams dividendus iš susitaupusio perviršio pomirtinių fondo duoklių. Ineša SLA 7 kuopa.

Kadangi šis klausimas musų organizacijoj yra naujas ir gali būti opus, ir kadangi nuomonės yra pasidalinusios ne tik tarp narių, bet gal net pačioj komisijoj, tai mes ji priduodam Seimui svarstyti be komisijos rekomendacijų.

Istatu Kom.

PASTABA:

SLA kuopų inešimai čia priduodami suglaustoje formoje, tai yra tik mintys. Priduoti juos ištisai, kaip jie yra kuopų surašyti, tai užimtų perdaug vietos, o jokios praktiškos vertēs neturētų. Tačiaus užtikrinam, kad visu inešimu, kurie pasiekē Istatu Komisiją, visos pagrindinės mintys yra čia sudėtos.

Istatu Kom.

SLA Reikalai ir Veikla

31.37

32.09

33.63

34.46

36.21

15.55

15,91

16.28

16.67

17.07

17.49

17.93

5.16

Prieglaudos Namo Steigimo Reikalu

Jau trys broliai pareiškē savo mintis prieglaudos namo steigimo reikalu. Visi trys mato didelę naudą Susivienijimui įsteigus prieglaudos namus, kuriuose seneliai ir nesugalēje galētų laimingai gyventi ir net prailginti gyvenimą. Žiurint iš paviršiaus atrodo labai gražiai ir patraukiantis sumanymas, bet man pasigilinus biskį giliau ir pažiurējus į kitą pusę lakšto, vaizdas pasirodo visai kitokis, ne taip malonus kaip tie broliai pie-

1567.30

1531.30

1495.20

1459.90

1424.40

1389.00

1354.30

1939.60

1853.00

1810.70

1768.10

1725.60

1684.00

63.80

68.50

70.20

71.99

73.84

1. Reikia vaduotis šiokiom tokiom skaitlinēm. Jie to nepadarē, tai dalykas pasilieka labai didelēj tamsumoj, o gra baliotis neapsimoka.

2. Reikētų pasiteirauti pas centro sekretorių, kiek yra tokių nesugalėjusių ir nusenusių narių, kurie tikrai norēty prieglaudos?

3. Kiek SLA turi pertekliaus, kuris butų galima panaudoti del tokiu prieglaudos namų budavojimo be padējimo į pavojų pašalpos ir apsaugos iždu? Mano supratimu, SLA tokio didelio pertekliaus neturi. Taipgi neturi didelių milijonierių, kurie sudovanotų milijonus dolerių dėl tokių namų.

Reiškia, visi iškasčiai, susiję su tokių prieglaudų budavojimu ir vēliau jų užlaikymu neturētu buti užkrauti ant esamų ir busimų narių. Dabar kyla klausimas: Kas atsitiktų su visu SLA? Reikia turēti minty, kad ir dabar yra narių, kurie nepajēgia užsimokēti esamus mažus narinius mokesčius ir del to apleidžia organizaciją. O kas bus kaip pakelsim mokesčius?

Dabar pažiurēkime kokj skaičių surastume kandidatų prieglaudą. Daleiskim, kad ju bus kokie 400, bet gali but ir daug daugiau. Tokiam skaičiui reikētų pusētino namo ir pusētino štabo juos prižiurēti. Čia jau susiduriam su ne-

maža suma pinigų pastatų pabudavojimui ir jų įrengimui, jau nekalbant apie 1,000 akrų žemės pirkimą. Mano supratimu, tokių namų pastatymas ir visas įrengimas, pagal šių dienų įvairios medžiagos ir rakandų branguma, neskaitant darbininky allgy, pabudavoti kainuoty mažiausia pusantro milijono dolerių. Dabar 1,000 akrų žemēs nupirkimas, imant vidutiniškai, kainuotų 100 dolerių akras, tai čia ir vēl pasidaro 100,000 doleriy.

Čia yra tik paviršutinis apskaičiavimas. Aš norēčiau girdēti nuomones inžinierių, budavotoju, kurie yra geriau susipažinę su tokiais dalykais. Mat aš budavoju tik sau pastatus, tai nežinau tikros šių dienu kainos.

Dabar turētume susipažinti su užlaikymu tokių gyventojų. Čia butų reikalingos slaugēs, keli daktarai. Daleiskim, kad mums kainuotu \$2.00 dieną kožno nario užlaikymas, tai 400 nariu po du doleriu dieną, buty \$800 dienai, o metuose yra 365 dienos, tai metų begyje susidaro 292,000 dolerių, o gal butų ir daugiau, nes čia tik paviršutinis ap skaičiavimas. Dabar padalykim šita užlaikymo suma ant esamų narių. Daleiskim, kad SLA turi 12,000 geram stovy esančių narių, tai pareitų \$24.24 metuose kožnam nariui mokēti ekstra mokesčių tik

dēl užlaikymo prieglaudos. Silpnai pinigiškai stovinčių narių tuojaus pasitrauktų iš Susivienijimo, o likusiems mokesčiai turētų buti pakelti. Šitokis mokesčių mokējimas kartotusi kiekvienais metais.

Viskas iš paviršiaus žiurint atrodo labai gražiai, bet aš patarčiau tiems broliams pirma gerai pastudijuoti, o tik vēliau duoti patarimus ki-

tiems. Man nēra suprantama, kodēl i priimti.

musy broliai taip nori SLA ibrukti prieglaudos namus? Kas yra glogo su esamom prieglaudom, kurias visa šalis remia ir visi piliečiai moka duokles dēl jų užlaikymo? Čia senukai yra labai gražiai užlaikomi, o kurie apsiima kiek primokēti, tokie turi savo privatiškus kambarius, nereikia nieko dirbti, gauna labai gerą patarnavimą ir švarų užlaikymą.

Vyručiai, kas yra negerai su šalies prieglaudoms?

> W. G. Lasky, Brooktondale, N. Y

Mirē Jonas V. Grinius

Prieš pat Tēvynēs atidavi ma spaudon, Antanas Tvaranavičius, telefonu iš Philadelphijos mums pranešē, kad gegužės 24 dienos ryte mirė Jonas V. Grinius, buvusio Lietuvos prezidento dr. Kazio Griniaus brolis. Velionis Grinius, kiek mums žinoma, ilgoką laiką sirguliavo, jam buvo padaryta vidurių operacija, po kurios jis dažnai lankydavo ligonine, bet tas jo sveikatą nepagerino, ir gegužės 24 dieną nelauktoji mirtis išskyrē iš gyvųjų tarpo žymų Susivieni jimo ir visuomenės

Apie Griniaus gyvenima ir. darbus vēliau bus parašyta

Iš Susivienijimo 23 Kuopos Susirinkimo

Shenandoah, Pa. —

SLA 23 kuopos mēnesinis susirinkimas buvo laikomas gegužēs 2 dieną, 1 valandą po pietų, priprastoj vietoj. Susirinkimą atidarė ir vedė kuopos pirmininkas Jurgis Subačius. Kuopos valdyba visa dalyvavo susirinkime.

kolas skaitytas ir priimtas sumanymų, kuriuos musų de-Viršininkų raportai išduoti ir del Susivienijimo gerovės.

Apkalbēta praējusieji ir bēganti kuopos reikalai, tačiau viskas pasiliko toj pačioj tvarkoj. Delegaty raportai iš praeito pirmo apskričio suvažiavimo priimti. Delegatų rinkimas i ateinanti SLA seima. Išrinkta 5 delegatai.

Čia reikia pažymēti, kad per praeitus pora metų SLA 23 kuopos narių mirė nemažas skaičius, o užpildyti jų vietas nepajēgiam. Jau beliko tik vienas mēnesis iki pabaigai šio vajaus, O ka mes parodysim vajaus komisijai? Kokia atskaita mes jiems duosim? Bandykim nors paskutinį vajaus mēnesį paieškoti naujų aplikantų.

Sekantis kuopos susirinki mas jvyks birželio 6 dieną, toj pačioj vietoj ir tuo pačiu laiku. Eidami į susirinkimą atsineškite kožnas naujo aplikanto vardą. Taigi visi nariai ir narēs malonēkite dalyvauti sekančiam susirinkime ir pasveikinkit tuos delegatus, kurie yra išrinkti važiuoti i S L. A. sekanti seima.

> Viktoras Visockis, SLA 23 kuopos koresp

SLA 63 Kuona Rengia Linksma Piknika

CHICAGO, ILL.—

SLA 63 kuopos piknikas į vyks sekmadieni, birželio (diena, Ryon Wood Parke, 87 Street and Western Avenue.

Visu narių yra pareiga da lyvauti šiame piknike, nes tai bus išleidimas kuopos delegato i SLA seima, kuris įvyks Wilkes Barre, Pa. Mat kuopa yra išrinkus vieną delegatą, kuopos veikēja A. Laurutaną.

Atsilankydami i pikniką, padēsite kuopai padengti tas išlaidas, kurios susidaro su pasiuntimu delegato ir sykiu praleisime keletą valandų pavasario viliojančioj gamtoj.

Taipgi nepamirškite kuopos susirinkimo penktadienį, birželio 4 dieną, nes jame bus paskutinis pasitarimas prieš Praeito susirinkimo proto- parengima. Atsineškite gerų kaip užrašytas ir skaitytas. Iegatas galētų įteikti seimui

P. J. Kučinskas.

Easton, Pa.

Iš SLA 342 Kuopos Buvusio Susirinkimo

SLA 342 kuopoj neviskas tvarkoj: buvęs ilgametis veikējas ir ilga laika buves kuopos pirmininku brolis P. Kaulius šiems metams renkant kuopos valldybą, buvo atsisakes iš kuopos pirmininko pareigu.

Balsy dauguma buvo išrinktas brolis Jonas Akšys kuopos pirmininku, o brolis P. Kaulius pavoduotoju.

Tur but jausdamas savo asmens ambiciją, visą laiką lipo ant kulny naujam pirminingui, kol š. m. gegužēs mēn. 2 dieną per kuopos mitingą privertē broli J. Akši rezignuoti iš pirmininko pareigų.

Dabar kuopai reikia išsirinkti naują pirmininką, ar pirmininko pavaduotoją kuopos užrašų sekretorių.

Kuopa ruošia birželio 13 dieną gegužinę brolio Jono Katinio farmoje.

Bet čia turiu pastebēti ir broliui J. Katiniui, kaipo SLA kuopos nariui, nelupti taip brangiai už vietą nuo savo

Baigdamas prašau visiems buti vieningiems. Musu organizacija SLA turi buti kaip bičių šeima, turime kovoti kaip tos bitelės už lietuvybe: vienas už visus, visi už viena

Providence, R. I.

SLA 347 KUOPOS susirinkimas įvyks birželio dieną, 2 vallandą po pietų, A LIPP Klubo name, 475 Smith Street.

Visi nariai ir narēs kviečia

mi dalyvauti šiame susirinkime ir užsimokēti mēnesines mokestis, kad neliktumēt suspenduoti. Ateidami atsiveskite savo draugus prirašyti prie SLA 347 kuopos. Dabar, kada

eina vajus, yra proga įsirašy-

ti lengvesnēmis sąlygomis.

V. J. Bankauskas, SLA 347 kuopos sekr.

Scranton, Pa.

SLA 30 KUOPOS narių susirinkimas šaukiamas šių metų birželio mēn. 2 diena, priprastoj vietoj. Visi na riai ir narēs kviečiami daly vauti susirinkime ir užsimokēti pilnai mokesčius, nes susirinkimai nebus laikomi liepos ir rugpiučio mēnesiuos.

Ona Zorskaite,

SLA 30 kuopos sekr

Lowell, Mass.

SLA 173 KUOPOS

narių susirinkimas šaukiamas šeštadienį, birželio mēn. 5 dieną, 7 valandą vakare, priprastoje vietoje. Visi nariai ir visos narēs prašomi pributi susirinkimą ir aptarti susijusius skubius reikalus. Kviečia kuopos valdyba.

L. Petkevičius, SLA 173 kuopos sekr.

Wilkes Barre, Pa.

Iš SLA 115 Kuopos Pasekmingo Parengimo

SLA 115 kuopos keturių veiksmų labai juokinga komedija "Ponas Dauganoris" buvo suvaidinta gegužēs antrą dieną, 1954 metais, 206 Parrish Street, Lietuvių Tautinės parapijos svetainēje.

Tai buvo antras šių metų musų kuopos pasekmingas parengimas. Teatrale grupe sudarē visi SLA 115 kuopos nariai, kurie minētą komediją suvaidino gana gerai, o mes turējome gardaus juoko. Diena pasitaikē labai graži (tiktai oras buvo perdaug lištas) tai žmonēs pradējo anksčiau rinktis i svetaine, ne tik vietiniai bei apylinkės, bet ir iš tolimesnių vietų. Iš Easton, Pa. buvo atvykę du pilni automobiliai. Ilgai netrukus tuojaus svetainē prisipildē.

Galima pasidžiaugti turint savo kuopoje gerų talentų ir vaidintojų grupę, kuri pašvenčia savo laiką ir energiją kulturingiems ir geriems tikslams, ir tuomi savo kuopą daug paremia visokeriopai.

Po vaidinimui gerai muzikai grojant, visi kartu gerai pašokom ir pabaliavojom. Vēliau visi šaltu putojančiu alučiu atsivēdinus, troškuli numalšinus, publikai gerai įsilinkminus, pasigirdo lietuviškos liaudēs dainelēs, žavējančios mus visus.

Taip ir praleidome sekmadienio diena. Vēlai vakare visi kas sau i namus skirstēmis. Todėl taniu visiems SLA 115 kuopos vardu nuoširdų ačiu už taip skaitlinga atsilankymą į musų kuopos parengimą. Mes jus niekad nepamiršime, kada jųs turėsite kokį parengima, mes pas jumis atsilankysime.

Taipgi noriu padēkoti lošējų grupei už jų gerą lošimą ir dideli pasišventima del kuopos labo. Dēkoju gaspadinēms už jų puikų patarnavimą. Bartenderiams, kurie tikrai sunkiai dirbo prakaituodami nuoširdžiai ačiu. Dar kartą noriu priminti visiems geros valios lietuviams ir lietuvaitēms, ir kantu kviečiu visus skaitlingai dalyvauti SLA 115 kuopos gegužinēj-piknike, kuris įvyks liepos mēn. 25 dieną, visiems gerai žinomoj ir prieinamoj vietoj, netoli nuo miesto, Sans Souci parke.

Taigi iki pasimatymo gegužinēje liepos 25 dieną.

> Vincas Tamulaitis, SLA 115 kuopos pirm.

Atitaisoma Klaida

Skelbimuose, o taip pat išsiutinētame knygų sąraše per neapsižiurējimą parduoda m ų knygų tarpe yra minima ir dr. S. Biežio knyga "Bukit Sveiki". Šios knygos SLA neparduoda ir ji pasilieka dr. S. Biežio nuosavybēje ir jos kaina pasilieka tokia, kokia leidējas yra nurodes. Todēl norintieji įsigyti knygas papiginta kaina, prašomi šios knygos nereikalauti, nes SLA knygu sandēlis tu reikalavimu negalēs patenkinti.

Dabar, kada ruošiatės prie seimo, tuo pat kartu rašykite lietuvius ir lietuvaites į Susivienijimą.

ja, kurioj apkalbēta įvairus

Amerikos Lietuvių Veikla

New York, N. Y.

Lankēsi SLA Prezidentas Adv. K. J. Kalinauskas

Ketvirtadienį, gegužės mēn. 20 dieną i Susivienijimo centrą buvo atvykęs musų organizacijos prezidentas adv. K. J. Kalinauskas, iš Boston, Mass. Jis atvyko centran su sekretorium Viniku aptarti svarbiuosius reikalus, kurių antējant seimui, šiuo metu, buvo nemažai susirinkę. Tuo pat kartu aptarē ir Susivienijimo 48-to seimo reikalus, kad prie jo tinkamai priruošus.

Nors Prezidentas buvo centre tik vieną dieną, bet per tą trumpą laiką atliko daug svarbių ir organizacijai naudingų reikalų.

Ta pat dieną redakcijoje lankēsi M. Vaidyla iš Chicagos, Susivienijimo Apšvietos Komisijos narys, Sandaros redaktorius ir Amerikos Lietuvių Tarybos iždininkas. Jįs atvyko New Yorkan drauge su kitais dviem ALT Vykdomojo Komiteto nariais dalyvauti pasitarimuose su atvykusiais iš Europos svečiais ir kt., tai pasinaudodamas ta proga aplankē Tēvynēs redakciją ir centrą.

Su gerbiamu svečiu maloniai pasikalbēta Susivienijimo ir kitais šių dienų reikalais. Prisiminta ir apie busianti Sandaros seimą, kuris prasidēs birželio mēnesio pabaigoje pirm Susivienijimo seimo.

Lankēsi Kanadoje

Brone Spudiene, nenuilstanti Susivienijimo ir visuomenės veikēja, buvo nuvykusi Kanadon aplankyti ten gyvenančius gimines ir draugus, iš kur ji prisiuntē Tēvynēs redaktoriui nuoširdžius linkēji-

Brooklyn, N. Y.

SLA 152 KUOPOS

narių susirinkimas šaukiamas birželio men. 8 dieną, priprastu laiku, Lietuvių Atletų Klubo patalpose, 168 Marcy Avenue.

Susirinkimas yra svarbus, nes jame bus renkamas delegatas į sekantį Susivienijimo seimą, todėl visi nariai ir visos narės dalyvaukite susirinkime, išrinkite delegatą ir užsimokēkit duokles, kad nebutumět suspenduoti. Iki pasimatymo susirinkime.

F. Lavinskas, SLA 152 kuopos sekr.

So. Boston, Mass.

Inžinierių Suvažiavimas

Amerikos Lietuvių Inžinierių ir Architektų Sąjungos skyrių trečias atstovų suvažiavimas įvyks šių metų gegužės 29-31 dienomis, So. Boston, Mass, 484 East 4-th St., Amerikos Lietuvių Tautinės Sajungos namuose.

Centro valdyba kviečia visus skyrių inžinierius ir architektus dalyvauti šiame suvažiavime.

Pittston, Pa.

Juokingas Teatras ir šokiai

Lietuvių Piliečių Klubo linksmas parengimas įvyks sekmadieni, birželio 6 dieną, 7 valanda vakare, Klubo svetainēje, 91 N. Main Street,

Labai juokinga 4 veiksmų komedija "Ponas Dauganoris" bus suvaidinta lošējų grupēs iš Wilkes Barre, Pa.

Atsilankiusiems bus labai smagu matyti juokinga komediją.

tymu lietuviškų veikalų, yra retenybē. Klubas kviečia visus lietuvius ir lietuvaites atsilankyti, nes bus labai smagus laiko praleidimas.

Po vaidinimui, bus lietuviški šokiai, kurie tęsis iki vē-A. G. lumos.

Baltimore, Md.

Draugijų Susijungimas

Kai Brooklyno ir Bostono lietuviai skubina išnaikinti senųjų lietuvių sukurtas pašalpines draugijas jas likviduodami, tai Baltimores lietuviai elgiasi priešingai - jas vienija, kad pailginti jų amžių bent keliolika, jei ne keliasdešimts metų, tuomi palailtydami ilgiau lietuvybę, kuriai gresia išnykimas šioje šalyje.

Prieš 30 metų, kai iš Lietuvos emigracija sumažējo, draugijos negaudamos naujų narių pajuto gresiantį pavojų išnykti, tai tuojau pradējo jieškoti išeities, kad jų sukurtos draugijos taip greitai neišnyktų iš lietuvių tarpo.

Kad pastoti kelią jų išnykimui, išeitis buvo tik viena sujungti visas esančias draugijas į vieną. Na, ačiu tam sumanymui, esančios penkios pašalpinēs draugijos nutarē jungtis į vieną, sutikdamos priimti L. D. K. Kestučio draugijos vardą ir konstituciją, kuri buvo pažangesnē ir praktiškesnē už kitų draugijų konstitucijas.

Kitos dvi draugijos, prie kurių priklausė ir moterys, susijungē atskirai po vardu LDK Mindaugio pašalpine draugija. Tuo susijungimu tautinės draugijos išsigelbėjo nuo visiško išnykimo. Tuo pat sykiu 4 katalikiškos draugijos nesuprato susijungimo svarbos ar neturējo sumanių vady, visos išnyko ir šiandien tik senesnieji lietuviai dar prisimena, kad buvo tokios draugijos.

Pagyvavusios apie tris desētkus metų, tos dvi Kęstučio ir Mindaugio draugijos ir patyrusios, kad čia gimęs ir auges jaunimas su labai maža išimtimi daugiau yra įsitikinęs į amerikoniškas apdraudos kompanijas, nesirašo į lietuviškas pašalpines draugijas pradějo kalběti apie sujungimą tų dviejų draugijų.

Iš karto buvo manoma, kad taip vadinami dipukai supras pašalpinių draugijų svarbą ir vertę prie jų prigulēti, net buvo specialųs atsišaukimai išleisti kviečiant dipukus rašytis į draugiją ir net delecija buvo pasiųsta į jų susirinkimą su tais atsišaukimo lapeliais, bet dipukai pasiliko kurti ignorantai. Nepatraukus dipukų prie šių draugijų, po keletos pasitarimų šių metų sausio mēn. 3 diena tos dvi draugijos susijungē į vieną palikdamos abiejų draugijų vardus LDK Mindaugio ir LDK Kęstučio pašalpinē draugija. Dabar ši draugija turi 500 nariu ir \$72,000 turto.

Atžymējimui susijungimo tų dviejų draugijų buvo surengtas šaunus balius ir pavadintas vestuvēmis. Vestuvių vardas buvo duotas del to, kad Mindaugio draugijoj prigulējo ir moterys, o Kęstučio tik vyrai. Vestuvių balius įvyko šeštadienį, gegužės men. 8 dieną, Lietuvių Salėje. Buvo pora jaunavedžių, 8 poros paproliu ir pamergiu, 4 poros svočių ir du dideli vestuviniai

pyragai. Pabroliai su pamergēms buvo termtinių šokėjai apsirenge tautiniais rubais ir šoko tautinius šokius. Vestuvių puota gerai pavyko, publikos buvo daug ir visi buvo patenkinti. Dabar visoj Baltimorej

Toki parengimai su persta- tik ir kalba apie tokias vestuves, kokių gal daugiau ir ne-P. P. Jaras.

Worcester, Mass.

Pagerbe Spaudos Darbuotojus

Amerikos Lietuvių Tautinės Sandaros pastangomis gegužės 2 dieną Lietuvių Pilliečių Klube buvo suruošti pietųs lietuvių spaudos atgavimo 50 metų sukakčiai paminėti ir pagerbti spaudos darbuotojus. Momentui pritaikintą kalbą pasakē iš Brocktono atvykęs P. Viščinis, "Laisvēs Varpo" radijo valandos vedējas. Rep.

Hartford, Conn.

Sandariečių Suvažiavimas

Balandžio mēn. 25 dieną čia jvyko trijų valstijų sandariečių veikėjų suvažiavimas, kuriam vadovavo J. P. Trečiokas ir Jurgeliunas, sekretoriavo M. Pesienē. Dalyvavo nemažas skaičius asmenų, suvažiavusiu iš Boston, Worcesterio, New Yorko ir Conn. valstijos įvairių miestų. Kurie dēl tolimos kelionēs negalējo atvykti, tie prisiuntē sveikinimus, kaip Sandaros prezidentas S. Gegužis iš Mahanoy City, Pa., sekretorius F. Motuza iš Detroit, Mich., redaktorius M. Vaidyla iš Chicagos ir M. J. Vinikas iš New Yor-

Pasidžiaugta gausiu atstovų dalyvavimu ir Sandaros stiprējimu rytinėse valstijose. Plačiai kalbēta apie busianti Sandaros seimą ir pareikšta įvairių pageidavimų ir kritikos centrui. Po įvairių diskusijų viskas užbaigta gražiai.

Hartfordo Sandaros kuopos moterys pagamino skanius pietus, kurių metu kalbējo: S. Sidzikauskas ir A. Devenienē. Pastaroji kvietē sandariečius dalyvauti seime, kuris bus prieš pat Susivienijimo seimą Wilkes Barre, Pa.

Po pietų tęsēsi antroji sesi-



JOHN DERUHA, M. D. Odos niežējimas ir išbērimas, tulžies ligos, nervingumas, galvos skaudējimas, nemigas, jausmų komplikacijos, širdies ir skilvio ligos.

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es. koplyčias suteikiam ne

klausimai ir priimtos atitinkamos rezoliucijos. Apkalbant Bendruomenės reikalą, kai kurie atstovai pareiškē, kad ji organizuojama ant labai siaurų pamatų, dažnai kalba apie

partijas, o Sandara yra viena iš politinių partijų. Kiti pa-Prof. Vaclovui Biržiškai už reiškē kitokias nuomones. Nutarta pasilikti neutraliais. Suvažiavimas buvo gausus

ir praējo geroje nuotaikoje, tartum vienos šeimos nariai buvo susirinkie šeimininiams reikalams apkalbēti ir mintimis pasidalinti. Dalyvis.

Paterson, N. J.

Motinos Dienos Minējimas

Gegužės 9 dieną vietinių naujakurių pastangomis buvo suruoštas Motinos Dienos minējimas. Programa taipgi patys naujakuriai paruošē ir išpildē, nes jie yra scenos mēgējai. Buvo suvaidintas veikaliukas, padainuota motinoms atitinkamų dainelių, pasakyta gražių eilēraščių.

Buvo ir paskaita, kurią skaitē iš Brooklyno atvykusi p. Galdikienė. Programa visiems patiko.

išmokētos pomirtinēs

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ir ligoje pašalpu

Čekiai Išrašyti ir Pasiusti Susivienijimo Lietuvių

Amerikoje Prezidento ir Iždininko Pasirašymui

Gegužės 22 Dieną, 1954 Metų

PAUL VISOCKIS-WHITE, 32 kp., Buttonwood, Pa., gi-

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męs balandžio 10, 1901 m., Plymouth, Pa. Prie SLA

prisirašē gegužēs 8, 1927 m., mirē gegužēs 11, 1954.

Velionio moteriai, Bernadinai White, pomirtines iš-

męs balandžio 26, 1896 m., Lietuvoje. Prie SLA

prisirašē lapkričio 11, 1926 m., mirē sausio 4, 1954

m. Velionio moteniai, Anna Uždavinis, pomirtinės

sario 15, 1877 m., Lietuvoje. Prie SLA prisirašė

birželio 11, 1921 m., mirē balandžio 21, 1954 m. Ve-

lionio vaikams, John Kasputis, Mamie Kasputis ir

liepos 26, 1894 m., Lietuvoje. Prie SLA prisirašē

kovo 8, 1931 m., mirē gegužēs 5, 1954 m. Velio-

nēs vyrui, Petrui Ramanauskui, pomirtinēs išmo-

5, 1886 m., Lietuvoje. Prie SLA prisirašē lapkrio-

čio 8, 1941 m., mirē vasario 1, 1954 m. Velionio

vasario 10, 1886 m., Lietuvoje. Prie SLA prisirašē

balandžio 1, 1929 m., mirē balandžio 11, 1954 m. Ve-

vionės sunui, John B. Kapustai, pomintinės išmo-

vo 19, 1885 m., Lietuvoje. Prie SLA prisirašē bir-

želio 4, 1923 m., mirē balandžio 25, 1954 m. Velio-

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nio moteriai, Martai Slanta, pomintinės išmokėta \$192.00

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Nuo šių metų pradžios bendrai viso ____ \$65,966.13

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Verai Kalsputis, pomirtinės išmokėta ____ \$1,000.00

kēta _____ -1,000.00

pomirtine išmokėta SLA 129 kuopai, Chicago, Ill. \$500.00

So. Boston, Mass.

Bostono lietuvių komitetas spaudos atgavimo 50 metu sukakčiai paminēti šiuo dēko-

laikytą gegužės 9 dieną paskaitą, senatoriui Johns Powers už gražų sveikinimą, Bostone vyrų chorui ir jo vadovui komp. Juliui Gaideliui už meninės programos dalies išpildymą, aktorei Aleksan-Stasiui Santvarui už pasakytus eilēraščius, papuošimą, prel. P. M. Jurui, prof. V. Biržiškai, V. Anestai knygų paskolinimą parodėlei. "Darbininko", "Draugo", "Dirvos", "Keleivio", "Naujienų", "Sandaros", "Tēvynēs" ir "Vienybēs" redakcijoms Bostono Laisvēs Varpo, Lietuvių Aidų, Lietuvių Melodijos ir Minkų ir Norwoodo Liejams už minējimo skelbimą, Amerikos Legijonierių Daiškilmingą vėliavų įnešimą.

PADĒKA

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