

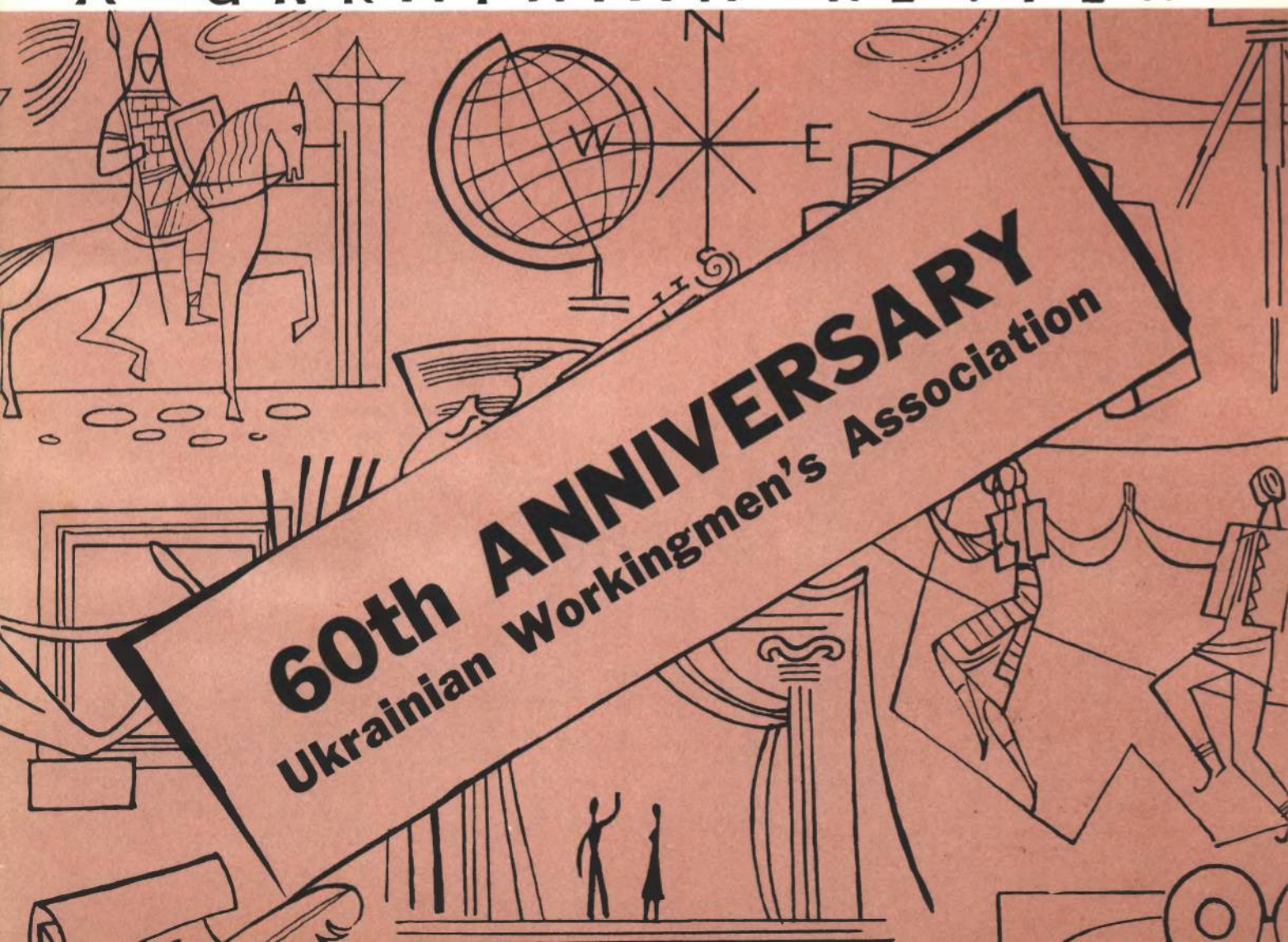
THE 60-YEAR STORY OF GROWTH  
OF UKRAINIAN WORKINGMEN'S ASSOCIATION

No. 12 Spring, 1970

COMPLIMENTARY

# FORUM

A UKRAINIAN REVIEW





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440 Wyoming Avenue

Scranton, Pa. 18501



No. 12

Spring, 1970

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## FOREWORD

**I**T IS ALWAYS TEMPTING to measure the record of an organization by the number of its members and by its financial standing. But these standards neglect the true measurement of the stature of an organization in terms of quality and achievement. In its sixty year record the Ukrainian Workingmen's Association measures up very well, indeed, for the quality of its service to the Ukrainian American and Canadian community.

The strength of the UWA lies in its long established tradition of fraternal service rather than personal profit and the UWA record illustrates the commitments it has honored. It's patriotism towards America, its honor of Ukrainian traditions, and its friendly help to individuals and organizations in need of financial assistance are well known. These have given it an admirable reputation of strength and reliability.

The modern and dynamic approach of the UWA to community needs has expressed itself in concrete action. It established the Ivan Franko Scholarship Foundation which has encouraged youth through its prize essay awards. College and university students have received over \$115,000 in scholarship assistance towards completing their studies. FORUM magazine serves the need of young adults for information on their Ukrainian heritage while NARODNA VOLYA continues its half century of service to Ukrainian readers. The Verkhovyna Resort is a green haven in Summer for both adults and youth. Financial assistance has been given to countless Ukrainian societies not only in loans and mortgages but in donations as well.

In fact, the contribution of the UWA towards its members and towards Ukrainian Americans and Canadians generally is one that cannot be readily measured. That it has enriched the lives of individuals and the Ukrainian community is clear from its record.

This UWA Anniversary Issue of FORUM has been distributed free to all UWA members. FORUM subscribers receive the issue as a gift for their interest in the magazine. We hope that you will find the variety of information on the UWA of interest and of value in understanding one of the major institutions of Ukrainian American life.

Andrew Gregorovich  
Forum Editor



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President



**Jerry Pronko**  
2nd Vice President



**Ivan Oleksyn**  
1st Vice President



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# FRATERNALISM

with the  
**UKRAINIAN**

**WORKINGMEN'S ASSOCIATION**

**... PAST ... PRESENT ... FUTURE**





# A Message from

## **WE SELL FRATERNALISM!**

Since the fraternal maximum of lodge attendance during the early part of this century, the nation's fraternal organizations have had a stiff competition to overcome. The movies, radio, television, and the automobile have put increased demands on man's leisure time and made him less dependent on his assembly chapter for recreation and good fellowship. As a result, there has been a spectacular decrease in lodge attendance and activity.

However, and despite this monumental hurdle, the fraternal orders are still going strong and doing a finer job in many respects than they ever did.

There is less emphasis on purely social activities and the scope of their benevolent and public services has broadened significantly. As a whole, the associations are contributing more to the welfare of their members and communities than ever before. I believe that the Ukrainian Workingmen's Association has assumed a remarkable leadership role in this direction.

The UWA should be given recognition and foremost rank as a fraternal in the United States and Canada. Although this society does not boast the largest membership or assets, its relative assets-membership structure rates it among the many fraternals in existence. Our surplus constitutes approximately one-third of its assets and by virtue of

**FORUM**



this ratio has been declared by insurance authorities to be one of the soundest financially and most-ably managed groups.

**T**HE BENEVOLENT ASPECTS of the UWA is manifold. It is not the purpose of my message to deliver and enumerate in detail non-insurance returns that each member is entitled to. These benefits will be outlined for the reader in the succeeding articles within this anniversary booklet. Perhaps the most single significant impact of our total program is brotherhood. Fraternalism gives everyone an opportunity to put his humanitarian instincts to work in a real and substantial way and fills what otherwise would be a large gap in our Ukrainian social fabric.

In this concept of brotherhood, the UWA practices the principles of fraternalism and brotherly tolerance not only among the members but also among the members of the community in which it serves and from which this society recruits its members. We must recognize that during a sixty year period our organization has given much moral and financial support to Ukrainians here and abroad, to scientific, educational, civic and charitable institutions.

series of books in both the Ukrainian and English languages. Motivation for this Fund has been a concern for developing knowledgeable members in the second, third, and fourth generations of American-Ukrainians.

**E**ACH FRATERNAL has a juvenile insurance business. The duty here is for each society to make its youth program as effective and meaningful as possible. I am proud to report that the UWA has one of the leading youth-oriented projects in America and Canada.

If we glimpse into the future, we know that youngsters will eventually become adult members. In this connection we must recognize the necessity of keeping our youth interested and in good standing . . . and do all that is possible to enlist their support. In this way, we can insure a steady flow of junior members into the adult department.

It becomes our profound duty then . . . officers, members, delegates, and parents alike . . . to inject into the consciousness of our young people the concept of fraternalism so that they may take our places in an orderly fashion. We must intensify our

## ... the President

Education is a basic and cohesive force in any fraternal. In the past, our organization has striven to teach our members and the American public in the phraseology of Ukrainian people, history, culture, and aspirations for a recognized nationhood. We have done this by publishing books and pamphlets for public distribution. Currently, we have an ambitious project underway that will dramatically project in-depth studies about Ukraine during the last one hundred and fifty years. Hopefully, we are attempting to collect one-hundred thousand dollars for a Publications Fund, monies which will ultimately be used to write and publish a

juvenile enrollment. We must intensify our youth program. We must intensify our fraternal appeal, stressing the long range values of fraternal "belonging."

It is a privilege and a great personal satisfaction to me and my officer colleagues to be of service to the youth. Indeed, it is a fitting tribute to the founders and pioneer UWA leaders that a fraternal concept will be handed down to future generations.

We will build for youth of the future—with our youth of today.

*Anthony Batiuk*



*"The best foundations (UWA pioneers) are actually conscious of their public image and obligations, and sensitive to the many needs for periodic introspection if they are to preserve their function as the implement of change."*

THE AFOREMENTIONED quotation very aptly embraces the pioneers of the Ukrainian Workingmen's Association, who as founders and officers, were able to successfully cultivate and nourish a fraternal society for six decades. It is even more remarkable that a group of non-Americans without formal groundwork in insurance phraseology were able to parlay all contingencies into 24,000 members and contain assets exceeding nine million dollars.

Ukrainians chose to settle. These organizations, within the framework of the American community, gave the immigrant a new meaning and perspective in what appeared to be an antagonistic world — and organized life was not a barrier to assimilation but was actually conducive to its growth. The organization became the vehicle for the immigrant's adjustment and helped to facilitate his participation in the American community. Among such organizations was the inception and growth of the Ukrainian Workingmen's Association.

THE UWA BEGAN SIXTY YEARS AGO in a coal mining town of Scranton, Pennsylvania. As miners who labored for small wages in high-accident risk jobs with lack of governmental social programs and employers would not insure their workers,



## Historical Sketches

The beginning was not so auspicious however. In fact, there were exhausting moments when unforeseen forces almost pushed the association into disaster. For example, the 1918 influenza epidemic caused the deaths of 118 members and finances had to be diverted to pay claims with material assistance to widows and orphans — to retain solvency, each member was assessed \$1.50 for a period of six months. For sixty years the UWA society had to rise above three wars, a depression, and the Atlantic Seaboard Dike Flood. After each upheaval, there was a renewed sense of destiny.

A better understanding of the trials suffered by our founding fathers might be evoked if one were to examine the early immigration era. When the Ukrainians arrived in America, they were faced with hostility and exploitation through employment inequities. Insecurity was a paramount barrier — in a quest for "belonging," there was rapid growth of Ukrainian churches and organizations wherever

a cadre of conscientious people began and founded the Ruthenian National Union.

Basically, the inceptive organizational goals were to provide financial protection for the membership. To accomplish this the group found it necessary to pool a part of their savings. Although the immediate future contained many financial and legal hurdles, the Union grew and extended its benefits into Canadian areas where many Ukrainians settled. Despite major shortcomings the founding fathers were adamant in projecting the concept of self-determination and self-government within the society.

There were often uncertain and halting periods with new associations during the early part of this century with a great deal of experimentation and improvisation as a part of the make-up — and the UWA was no exception.



The following historical excerpts are noteworthy in the initial UWA development:

1. First meeting was held on October 25, 1910 at the Scranton Music Hall. Michael Babey was the presiding officer.

2. The first meeting inaugurated and installed a total of 34 branches.

3. The states which were represented at the first meeting included Pennsylvania, New York, Massachusetts, and New Jersey.

4. The Association was chartered in October, 1911.

5. Of the original signees of 16 people on the charter none are alive today to witness the 60th Anniversary.

6. The first president of the society was Matthew Semeniuk, the financial secretary Michael Biela, John Fedan became treasurer and Michael Babey the first recording secretary.

7. The first UWA office was located at 316 North Washington Street, Scranton, Pa. The Olive Street building became the second Home Office.

8. The first Convention of the Ruthenian National Union was held in the City of Harrisburg, Pa., May 15-18, 1911 with John Ardan presiding. A total of 32 delegates with a voting power of 43 votes shaped the policies of the organization which now govern this fraternal order. Research into the minutes of this convention indicates that the total assets were \$4,794.45.

9. In a general referendum the name of the organization was changed to the Ukrainian Workingmen's Association in 1918.

**S**INCE THAT FIRST HISTORICAL meeting in an obscure music hall the UWA has grown to be one of the largest Ukrainian fraternal groups on this continent. Indeed it must be written that our forebears had visions of an organization with great fraternal cohesiveness and strength but with leadership that was able to tap an astonishing resource of dedicated personnel. This story would be incomplete without listing the following UWA Leadership Honor Roll:

SPRING, 1970

### *Presidents*

|                    |           |
|--------------------|-----------|
| Matthew Semeniuk   | 1910-1913 |
| John Artimowich    | 1913-1916 |
|                    | 1922-1925 |
| Joseph Zaplatynsky | 1916-1919 |
| George Krikevsky   | 1919-1922 |
|                    | 1925-1927 |
| Peter Duchak       | 1927-1933 |
|                    | 1941-1946 |
| Myroslav Sichinsky | 1933-1941 |
| Anthony Batiuk     | 1946-     |

### *First Vice-Presidents*

|                    |           |
|--------------------|-----------|
| Stephen Decyk      | 1925-1929 |
| Ilias Romanyshyn   | 1929-1933 |
| Wolodymyr Livitsky | 1933-1941 |
| Metodiy Badan      | 1941-1946 |
| Dr. Nicholas Tacij | 1950-1958 |
| William Dowhan     | 1958-1962 |
| Michael Bilach     | 1962-1966 |
| Ivan Oleksyn       | 1966-     |

### *Second Vice-Presidents*

|                   |           |
|-------------------|-----------|
| Alexander Haleluk | 1954-1958 |
| Joseph Charyna    | 1958-1962 |
| Jerry Pronko      | 1962-     |

### *Treasurers*

|                    |           |
|--------------------|-----------|
| John Fedan         | 1910-1913 |
| Michael Salamandra | 1913-1916 |
| Michael Babey      | 1916-1922 |
| Joseph Zaplatensky | 1922-1927 |
| Nicholas Geglinsky | 1927-1929 |
| Dr. Nicholas Tacij | 1929-1933 |
| Peter Duchak       | 1933-1941 |

### *Financial Secretary*

|                   |           |
|-------------------|-----------|
| Michael Biela     | 1910-1917 |
| Joseph Lenchitsky | 1917-1925 |
| Stephen Korpan    | 1925-1941 |

### *Financial Secretary-Treasurer*

|                |           |
|----------------|-----------|
| Stephen Korpan | 1941-1950 |
| Edward Popil   | 1950-     |

### *Recording Secretary*

|                    |           |
|--------------------|-----------|
| Michael Babey      | 1913-1916 |
| Joseph Lenchitsky  | 1916-1917 |
| Basil Chomchak     | 1917-1920 |
| Harry Perchak      | 1920-1924 |
| Kornel Wyshniowsky | 1924-1927 |
| Theodore Mynyk     | 1927-     |

### *Assistant to Financial Secretary Treasurer*

|                        |       |
|------------------------|-------|
| Stephen M. Wichar, Sr. | 1966- |
|------------------------|-------|

### *Assistant to Recording Secretary*

|                  |       |
|------------------|-------|
| Dr. Roman Rychok | 1966- |
|------------------|-------|



**I**T WOULD BE virtually impossible to enumerate or even digest chronologically the numerous projects with their impacts and ramifications as they relate to UWA growth during the past sixty years. In the influx of this vast activity galaxy, the following should be documented as "UWA Milestones":

#### U.W.A. MILESTONES

1. The founding of a Ukrainian-English newspaper "Shershen" now called "Narodna Volya."
2. Incorporation of many forms of life insurance to meet varied economic demands with costs to remain competitive with commercial firms.
3. The development of a vacationland for UWA members — Verkhovyna Estate in the Catskill Mountains, Glen Spey, New York.
4. Purchase of the Ukrainian Community Center at 440 Wyoming Avenue, Scranton, Pa. This building not only services the Home Office of the UWA but is a center for Ukrainian activities.
5. A continuative summer camp program for young children.
6. Implementation of "Ukrainoznavstvo" through summer cultural courses for young people 16-21 years of age. At this writing, much of the program is being subsidized by the Ivan Franko Scholarship Foundation.
7. The founding of an English magazine, FORUM Quarterly.
8. Student Aid Fund for college-enrolled students. Over \$100,000 has already been funded for this purpose.
9. The establishment of the Ivan Franko Scholarship Foundation — designed for high school seniors who are seeking higher education.
10. Indigent Fund — grants issued to policyholders in event of illness or accident.
11. Introduction of holiday parties on local lodge levels.
12. Inauguration of an Annual UWA Day at UWA Resort Center "Verkhovyna."
13. Annual liberal donations to Ukrainian scientific, educational, civic, cultural, and charitable institutions in America and abroad.
14. Adoption of a one-hundred thousand dollar Publications Fund—this is a recent innovation and a most ambitious project with concentration on collecting monies for books to be published in both the Ukrainian and English languages.
15. Grants from the Unemployment Fund.
16. Home mortgages for UWA members and Ukrainian organizations.
17. Subsidization and sponsorship of sports programs.
18. Old Age Home Fund.
19. Consulting services and financial assistance to local assembly activities.
20. Promotion of youth seminars, conferences, etc.

**T**HE PROCEDURAL mechanics of governing echelons as they are outlined in the UWA Constitution and By-Laws cannot be detailed in this syllabus of historical sketches. Indeed, the most impressive forte is the unique organizational structure which guarantees an operational process that is autonomous throughout the UWA stratum — every policyholder is a human component and has interaction with the local lodge, to the Executive Board, to the Supreme Council Conference, and ultimately the Quadrennial Convention.

The challenge for the UWA directors will be manifested in the projected turbulent 70's. The problems which faced the early Ukrainian settlers sixty years ago were manifold but not obscure and ambiguous. During their tenure in office the UWA leadership has been an articulate defender of fraternalism and was successful in building an organizational apparatus through most of the 20th century.

The times and people have changed dramatically. Our social environment with all its ramifications is diametrically different from yesteryear and cannot be commensurate to the kinds of disciplines that predominated the local lodges for so many years. To succeed, our Association must muster personnel that is dedicated, innovative — one that can mobilize interested Ukrainians in advancing the cause of fraternalism. An even greater emphasis must be placed on the Ukrainian youth. With application and fortitude, the Ukrainian Workingmen's Association can project its history for another dynamic sixty years.





# 1910

# 1970



*by Theodore Mynyk, Supreme Secretary*

**WE ARE NOW ENTERING** the 60th year of fraternalism with the Ukrainian Workingmen's Association. Although many of us regard an insurance organization with a cold appraisal of measuring premium volumes, reserves to be set aside, claims to be paid, the amounts of insurance in force, etc., our fraternal life insurance goes far beyond the services performed through the payment of death benefits. We render a productiveness that lies outside the province of insurance commercialism. Our foundations rests upon the broad principles of mutual service, one to another, and of universal good fellowship. My message, therefore, will deal with people and how they relate to membership growth.

The membership roster had a humble beginning in 1910 when 42 delegates representing 34 chapters with 1,798 members met for the first time . . . with only \$1.80 in the treasury. Whole life insurance was offered (\$500.00-1,000.00 only) to members up to 60 years of age and children up to 15 years, depending on governing laws in various states. With the issuance of a policy, the member had full fraternal privileges . . . and he paid \$.75 in dues on a \$1,000.00 policy.

The early constitution imposed severe restrictions on the administrative officers of the association. For example, the Executive Board members could not serve more than two terms with the office of treasurer elected at each convention. The president received a stipend of \$5.00 per month, the treasurer \$5.00 per month and the secretary \$50.00 a month. From his salary, the secretary was expected to pay the office rent and purchase necessary supplies. Per diem was fixed at \$2.00 per day. Officers had to be of Ukrainian birth.

**DURING THE EARLY YEARS**, the Ruthenian National Union permitted Ukrainians, Russians, and other Slavonic people to become members with no regard to political or religious affiliations. Members who insisted on quarreling or debating religious issues faced suspension — and members of the clergy were encouraged to join the association.

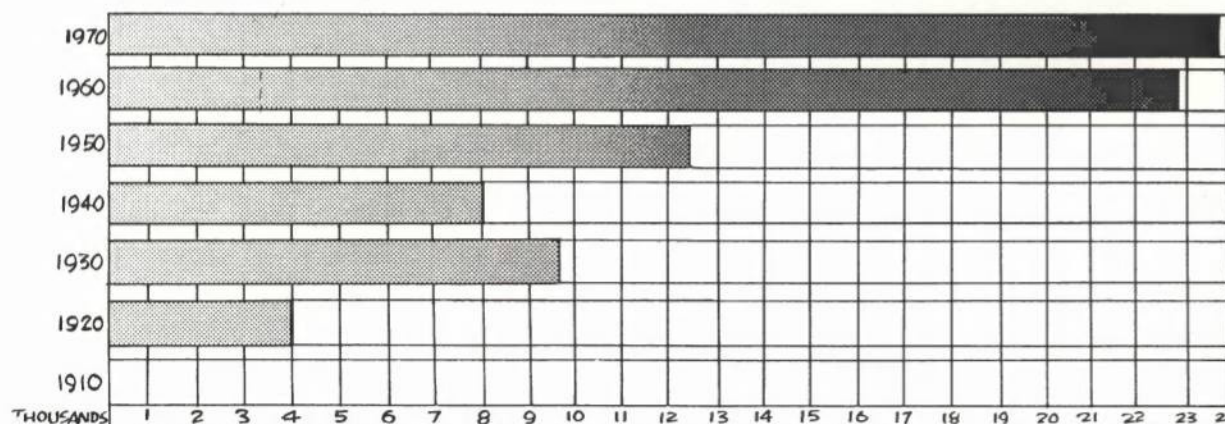
It should be noted that the immigrants who came to America during the mass migration period were interested in a temporary settlement. Their objective was to obtain sufficient funds for purposes of purchasing farmlands, farm machinery, and other necessities in their native lands. The majority of these people were forced to take menial employment in the coal mines, railroads, textile and steel mills. Most could not afford good insurance — in this perspective, our association was able to provide inexpensive policies payable upon death only. This arrangement was structured in a *rozmyt system* where members paid monthly dues, the amount to be computed mathematically at the home office. It was a crude actuarial system. If death claims exceeded the total intake of dues, then an additional

25 or 50 cents was attached. If a wife (non-member) to the insured died, the husband was guaranteed \$400.00 on a \$1,000.00 policy (\$200.00 on a \$500.00 policy) for burial purposes. With children the dues escalated from 25-50 cents depending on the age level of the insured.

The entire insurance concept during the early beginnings was to have sufficient money to cover funeral expenses.

With the outbreak of World War I and the subsequent Soviet takeover of Ukraine, the plans for an early return to the fatherland changed in totality. Statistically, most of the people who emigrated to America before 1914 chose to remain here. With this shift to permanency, the economic gains for the new American-Ukrainians stabilized. The fraternal associations in a new cloak of organizational equilibrium began to develop long range programs — improving the quality and kinds of policies was a high priority goal.

**IN 1917 THE FRATERNALS** in America instituted the National Fraternal Congress Tables. As a direct result, the unreliable assessment system was discontinued and the monthly dues were actuarially determined by the age levels, regardless of the number of deaths occurring in any given month. This drastic change was approved and enforced by the state insurance commissioners — state officials also recognized the tremendous fraternal growth and as such permitted the implementation of modern policies. In the UWA, some of the old policies (W, M, L, and J) continued through 1937.





1918 — a very crucial year in the annals of UWA history. The Ruthenian National Union as an identity was changed and the name Ukrainian Workingmen's Association was adopted. It was during this year that the great Influenza Epidemic scourged the nation — and our society lost 118 members. Our treasury contained \$181,953.56 and \$103,000.00 had to be paid out in death benefits. To prevent bankruptcy, the Supreme Council, in a decisive action, assessed each member \$1.50 per month for a period of six months. The general membership rallied without protest and saved this fraternal order. A new dawn emerged for the UWA — and further growth was insured for many years.

The Great Depression resulted in a membership loss of 3,121 people during 1929-33. During this time, the Ukrainian Daily News (a subsidiary publication of the Daily Worker) instituted a \$50,000 libel lawsuit against the UWA for the editorial stand of Narodna Volya denouncing the subversiveness of the Communist Party. Again the UWA was victor-

ious. Fraternalism was greatly manifested during the depression in that \$7,500.00 was provided to pay premiums for people owning W, M, L, and J policies (non-entitlement to fraternal benefits). Loans to destitute during these crucial years exceeded \$20,000.00.

**I**NNOVATIVE POLICIES had their impact beginning in 1934 with the incorporation of the E-16 policy for children. This was soon followed by the varied 20-year payment and endowment plans. Other plans continued—and today's insurance selections are tailored to every Ukrainian family need regardless of income budget.

I have prepared several graphical projections that should provide capsule interpretations of our membership growth through the years. Table I describes membership, premiums paid, and satisfied claims for a 60 year period. Table II shows the inclusive growth and loss table of assemblies and

**TABLE II**  
**Inclusive Growth and Loss of Assemblies**  
**and Membership During 60 Years**

| Year  | Total Assemblies | Assembly Growth | Total Membership | Growth & Loss |
|---|------------------|-----------------|------------------|---------------|
| 1910  | 34               | Founded         | 1,798            | Founded       |
| 1920  | 110              | + 76            | 6,751            | + 4,953       |
| 1930  | 280              | +170            | 15,799           | + 9,048       |
| 1940  | 310              | + 30            | 12,129           | — 3,670       |
| 1950  | 315              | + 5             | 19,093           | + 6,972       |
| 1960  | 325              | + 10            | 24,209           | + 5,116       |
| End of 1969   | 304              | — 21            | 23,927           | — 282         |
| Decrease in number of assemblies during the past ten years is attributed to the incorporation of one or more smaller assemblies into one group. |                  |                 |                  |               |

membership during a 60 year period. Table III projects a roster of membership age levels, the number of members in that age category, and the total insurance in force of that group.

Men and women find it necessary to cooperate, assist each other and work together for the accomplishment of specific objectives. The Ukrainian Workingmen's Association has attempted to cultivate such a desire for fellowship, to render service to others, and to provide the best insurance coverage. During my 43 years of service as secretary I have had the distinct pleasure of working with positive leadership — for positive action. From the pioneer

fraternal inception of the UWA, the founding fathers serviced those who were having difficulty adjusting to the American way of life. In the subsequent 60 years of leadership, much has been directed to the betterment of our socio-economic Ukrainian community living — with a sustainment of Ukrainian folklore and culture in the stream of American living. Indeed, we can be proud of our fraternal history.

May I leave one parting thought with you in this written message. What we do for ourselves alone, dies with us; what we do for others remains, and is immortal. ▼

**TABLE III**  
**Chronological Age Levels and Total Insurance in Force**  
**Through December, 1969**

| Age | No. Insured | Insurance in force | Age | No. Insured | Insurance in force | Age    | No. Insured | Insurance in force |
|-----|-------------|--------------------|-----|-------------|--------------------|--------|-------------|--------------------|
| 0   | 66          | \$ 75,500          | 29  | 133         | \$122,700          | 58     | 319         | \$249,091          |
| 1   | 85          | 92,000             | 30  | 149         | 136,895            | 59     | 293         | 230,600            |
| 2   | 150         | 155,000            | 31  | 160         | 147,250            | 60     | 254         | 183,943            |
| 3   | 144         | 137,000            | 32  | 159         | 167,285            | 61     | 284         | 186,188            |
| 4   | 168         | 146,750            | 33  | 159         | 158,750            | 62     | 240         | 170,200            |
| 5   | 168         | 145,500            | 34  | 141         | 145,787            | 63     | 194         | 127,809            |
| 6   | 196         | 166,250            | 35  | 161         | 146,397            | 64     | 195         | 128,316            |
| 7   | 211         | 181,250            | 36  | 141         | 138,778            | 65     | 193         | 121,500            |
| 8   | 255         | 220,000            | 37  | 152         | 139,250            | 66     | 183         | 109,424            |
| 9   | 291         | 226,500            | 38  | 163         | 157,817            | 67     | 187         | 110,058            |
| 10  | 306         | 245,750            | 39  | 185         | 165,531            | 68     | 198         | 113,752            |
| 11  | 308         | 241,500            | 40  | 203         | 209,908            | 69     | 200         | 122,250            |
| 12  | 411         | 319,250            | 41  | 269         | 239,278            | 70     | 206         | 117,538            |
| 13  | 389         | 307,200            | 42  | 317         | 288,417            | 71     | 263         | 156,320            |
| 14  | 454         | 343,308            | 43  | 372         | 326,056            | 72     | 319         | 203,600            |
| 15  | 465         | 337,116            | 44  | 516         | 446,739            | 73     | 307         | 196,451            |
| 16  | 422         | 325,325            | 45  | 591         | 509,700            | 74     | 288         | 198,535            |
| 17  | 449         | 325,568            | 46  | 554         | 488,927            | 75     | 242         | 166,095            |
| 18  | 428         | 321,491            | 47  | 595         | 510,114            | 76     | 185         | 125,537            |
| 19  | 480         | 373,923            | 48  | 601         | 512,618            | 77     | 190         | 136,793            |
| 20  | 374         | 297,211            | 49  | 519         | 461,250            | 78     | 120         | 91,215             |
| 21  | 387         | 298,037            | 50  | 521         | 468,942            | 79     | 114         | 87,522             |
| 22  | 468         | 366,685            | 51  | 498         | 431,163            | 80     | 79          | 61,853             |
| 23  | 514         | 415,581            | 52  | 490         | 396,458            | 81     | 96          | 71,150             |
| 24  | 331         | 258,350            | 53  | 468         | 400,341            | 82     | 48          | 37,243             |
| 25  | 254         | 231,694            | 54  | 432         | 356,566            | 83     | 33          | 27,464             |
| 26  | 246         | 196,050            | 55  | 404         | 320,775            | 84     | 29          | 20,900             |
| 27  | 253         | 228,750            | 56  | 386         | 291,500            | 85     |             |                    |
| 28  | 188         | 173,032            | 57  | 366         | 322,357            | & over | 2           | 2,000              |

Total membership of 23,927, insured for the sum of \$19,316,467.00.

Membership decrease during last four years — 490.

Increase in amount of insurance during last four years — \$1,585,416.00.





# THE FINANCIAL PICTURE

as presented by

**Edward Popil**

Financial Secretary-Treasurer



**T**HE STATEMENT of financial status in the Ukrainian Workingmen's Association at the end of 1969, and other statistical information accompanying this report, reveal that UWA is in a very strong position to meet its commitments to all its members in every respect. The fact that year after year, new life insurance exceeded that of the previous year is evidence of the continuing confidence with which members look to UWA to meet their needs for themselves and their dependents.

Although the basic purpose of fraternal life insurance is to provide protection against the economic risks of death, it can generate important living values for the certificate holders. Payments to certificate holders and their beneficiaries during the past sixty years totaled over \$11 million, including living benefits from matured endowments, surrender values, payments to indigent members and educational aid to students. The total also includes dividends paid on certificates.

Death benefit payments to beneficiaries totaled over \$6.5 million and matured endowments paid as living benefit payments amounted to approximately \$2 million. Cash values paid on certificates terminated voluntarily during the sixty year period amounted to over \$1 million.

Certificate dividends amounted to nearly \$2 million and represent the return to certificate holders of part of the premium payments they have made on their certificates.

Commensurate with the role as one of the leading fraternal societies is the benevolent extension to

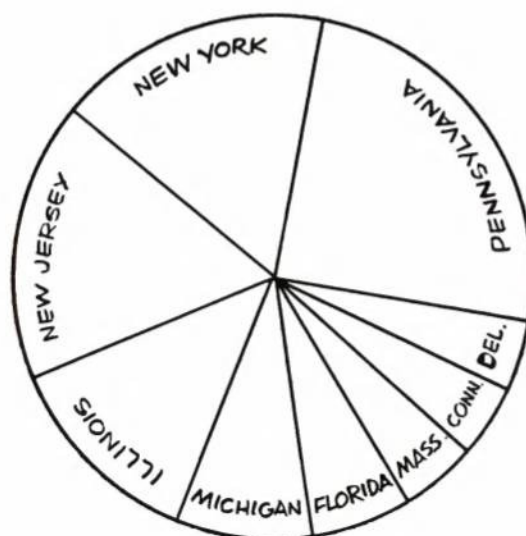
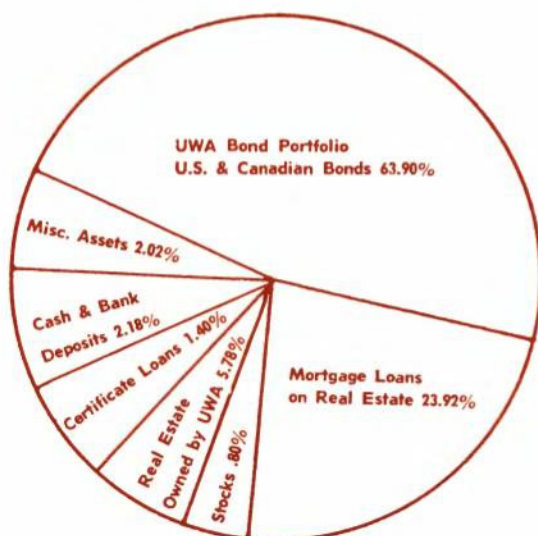
students seeking higher education. As outright contributions without any promissory notes of repayment, the UWA has paid in excess of one-hundred thousand dollars to students enrolled at colleges and universities. Supplementary to this is the multi-thousands of dollars issued by the Ivan Franko Scholarship Foundation to high school students through essay competition awards and summer cultural courses stipends.

Indigent fund payments to its members amounted to \$265,000 during the sixty year period and does not include many thousands of dollars donated to religious, educational, civic, cultural and other institutions in the United States and Canada.

Ukrainian Workingmen's Association receives money from two main sources; premiums paid by certificate holders and earnings on investments. There is a close relationship between these income elements in that a part of each premium is available for investment in the nation's economy and in calculating premiums, the anticipated investment earnings are taken into account thereby reducing the cost of life insurance to certificate holders.

**I**N 1969, TOTAL INCOME of Ukrainian Workingmen's Association was \$1.1 million; 63% was from premium receipts and 32% from investment earnings. The remaining 5% came from various other sources.

In analyzing the premium income of 1949 and comparing with the 1969 premium income we note an increase of 77%, yet the increase of investment income shows an increase of 173% during the





twenty-year period. This is due, in a large measure, to the fact that first mortgage loan investments to members were inaugurated during this period resulting in higher yields to the Association.

Of the 1969 dollar outgo, a total of 69.1 cents was assigned to meet current or future obligations. That included 56.41 cents paid in benefits to certificate holders or beneficiaries during the year as well as dividends to certificate holders; 12.67 cents added to certificate reserves for future benefit payments as well as special reserves and surplus funds. The latter provides added safety for certificate holders and a further guarantee for future obligations.

**MONEY AT WORK**, as represented by the assets of the Ukrainian Workingmen's Association reached over \$9 million at the end of 1969. That amount has grown by \$4.9 million in the past 20 years as a result of new funds and a net increase in the valuation of assets previously held.

UWA assets, held primarily to meet future obligations to certificate holders, are invested to help keep down the cost of life insurance protection. Investments by fraternal benefit societies and life insurance companies are a major source of the capital required to keep America's economy growing.



Operating expenses totaled 29.30 cents including home office and field expense such as commission to secretaries and organizers.

Certificate reserves reached over \$6.5 million at the end of 1969. These reserves represent amounts set aside to meet the future obligations to certificate holders and their beneficiaries.

Each fraternal society is required by law to maintain its certificate reserves at a level that will assure payment of all certificate obligations as they fall due. The amount required is calculated on an actuarial basis, taking into account the funds forthcoming from future premium payments and assumed interest earnings.

There are considerable differences in the way life insurance assets are invested but if a certificate holder of UWA had held the equivalent of a \$1,000 share in our Association at the end of 1969, he would have had the following portfolio: \$639.00 in bonds, \$239.20 in mortgages, \$8.00 in stocks, \$57.80 in real estate owned by the UWA, \$14.00 in certificate loans, \$21.80 in cash and \$20.20 in miscellaneous investments.

Bond investments held by UWA make up 64% of the total assets. The bond portfolio consists of United States and Canadian holdings with U.S. public utilities accounting for 50% of the total bond holdings followed by industrials, government bonds, special revenue bonds, municipals and railroad



bonds. Investment in Canadian bonds total 17% of the entire bond portfolio.

Mortgages accounted for \$2.2 million or 24% of UWA investments. In the category of mortgage investments, the UWA again shows a spirit of fraternalism by granting first mortgage loans to members at interest rates that are generally lower than available elsewhere. Even though the tight money market produced a most rapid rise in interest rates during 1969 and perhaps reaching the highest level in the history of our society, the rise of rates to our members was only slight in comparison to the mortgage investment market.

**R**EAL ESTATE holdings of the Ukrainian Workingmen's Ass'n. are approximately 6% of the entire assets and include the office building and

Community Center in downtown Scranton and the Ukrainian Workingmen's Association Resort Center "Verkhovyna" located in Glen Spey, N.Y. The original office building at Olive Street and the present location of the printing shop and publication of our weekly official organ "Narodna Volya" is presently under condemnation by the Scranton Redevelopment Authority because of urban renewal in this area. Elsewhere in this publication a pictorial review is presented of the office building and the Resort Center.

UWA loans to certificate holders against cash values of their certificates show a slight increase in comparison to prior years, yet the percentage of assets is slightly over 1%. The increase of certificate loans during the past several years is related to the general rise in interest rates on other forms

## Highlights of Our 60th Year

|   | End 1949      | End 1959      | End 1969      |
|---|---------------|---------------|---------------|
| Premiums received from certificate owners .....   | \$ 403,776.98 | \$ 615,887.52 | \$ 715,949.92 |
| And net investment income of .....  | 125,033.81    | 219,449.78    | 341,810.02    |
| Totaled .....   | 528,810.79    | 835,337.30    | 1,057,759.94  |
| Of this sum there was paid or set aside for<br>certificate owners and beneficiaries ..... | 163,519.66    | 351,456.22    | 646,144.21    |
| At year end assets accumulated to meet<br>obligations and contingencies amounted to ....  | 4,210,261.20  | 7,174,817.84  | 9,077,843.70  |
| Obligations and special contingency reserves ....   | 2,708,047.87  | 5,241,993.02  | 6,621,656.76  |
| Leaving Unassigned Funds (surplus) as a<br>safety factor of .....                         | 1,371,996.03  | 1,722,653.79  | 2,113,858.33  |
| Life insurance in force .....   | 12,696,154.00 | 16,726,857.00 | 19,316,467.00 |



| <b>Description</b>   |                                      | <b>Ammortized or<br/>Investment Value</b>                               |
|--|--------------------------------------|---|
| <b>BONDS</b>   |                                      |   |
| Governments<br>(Including all obligations guaranteed<br>by governments)  | United States<br>Canada<br><br>Total | <b>\$ 324,181.29</b><br><b>468,471.33</b><br><br><b>\$ 792,652.62</b>   |
| States, Territories and Possessions<br>(Direct and guaranteed)   | Canada<br><br>Total                  | <b>\$ 262,513.51</b><br><br><b>\$ 262,513.51</b>                        |
| Political Subdivisions of States,<br>Territories and Possessions<br>(Direct and guaranteed)  | United States<br>Canada<br><br>Total | <b>\$ 20,709.77</b><br><b>\$ 238,531.01</b><br><br><b>\$ 259,240.78</b> |
| Special revenue and special assessment<br>obligations and all non-guaranteed obligations<br>of agencies and authorities of governments<br>and their political subdivisions | United States<br><br>Total           | <b>\$ 305,687.25</b><br><br><b>\$ 305,687.25</b>                        |
| Railroads  | United States<br><br>Total           | <b>\$ 119,886.67</b><br><br><b>\$ 119,886.67</b>                        |
| Public Utilities   | United States<br><br>Total           | <b>\$2,888,520.36</b><br><br><b>\$2,888,520.36</b>                      |
| Industrial and Miscellaneous   | United States<br>Canada<br><br>Total | <b>\$1,154,301.15</b><br><b>18,000.00</b><br><br><b>\$1,172,301.15</b>  |
|  | <b>Total Bonds</b>                   | <b>\$5,800,802.34</b>   |

of borrowing. The interest rate, guaranteed in the life insurance certificate, is lower than can be obtained elsewhere and the loan can be repaid at the borrower's convenience.

Our organization must make certificate loans from funds which it would otherwise invest. Since premium rates are based in part on an estimated investment return, interest must be charged on the loans. Cash holdings, which is 2% of the assets, are needed to facilitate prompt claim payments, certificate loans, and other services needed in the orderly transaction of business. The balance of assets can be classed as miscellaneous and the components of this category are made up of due and deferred premiums, due and accrued interest, Beneficiaries Trust Fund and Retirement Fund.

Ever since the founding of our society we have shown a steady growth in assets, especially during

the past twenty-years, whereas today the assets total over \$9 million, and as of December 31, 1969 the surplus increased to the impressive sum of over \$2 million resulting in the continuation of a high solvency ratio which clearly indicates the financial soundness of our Association.

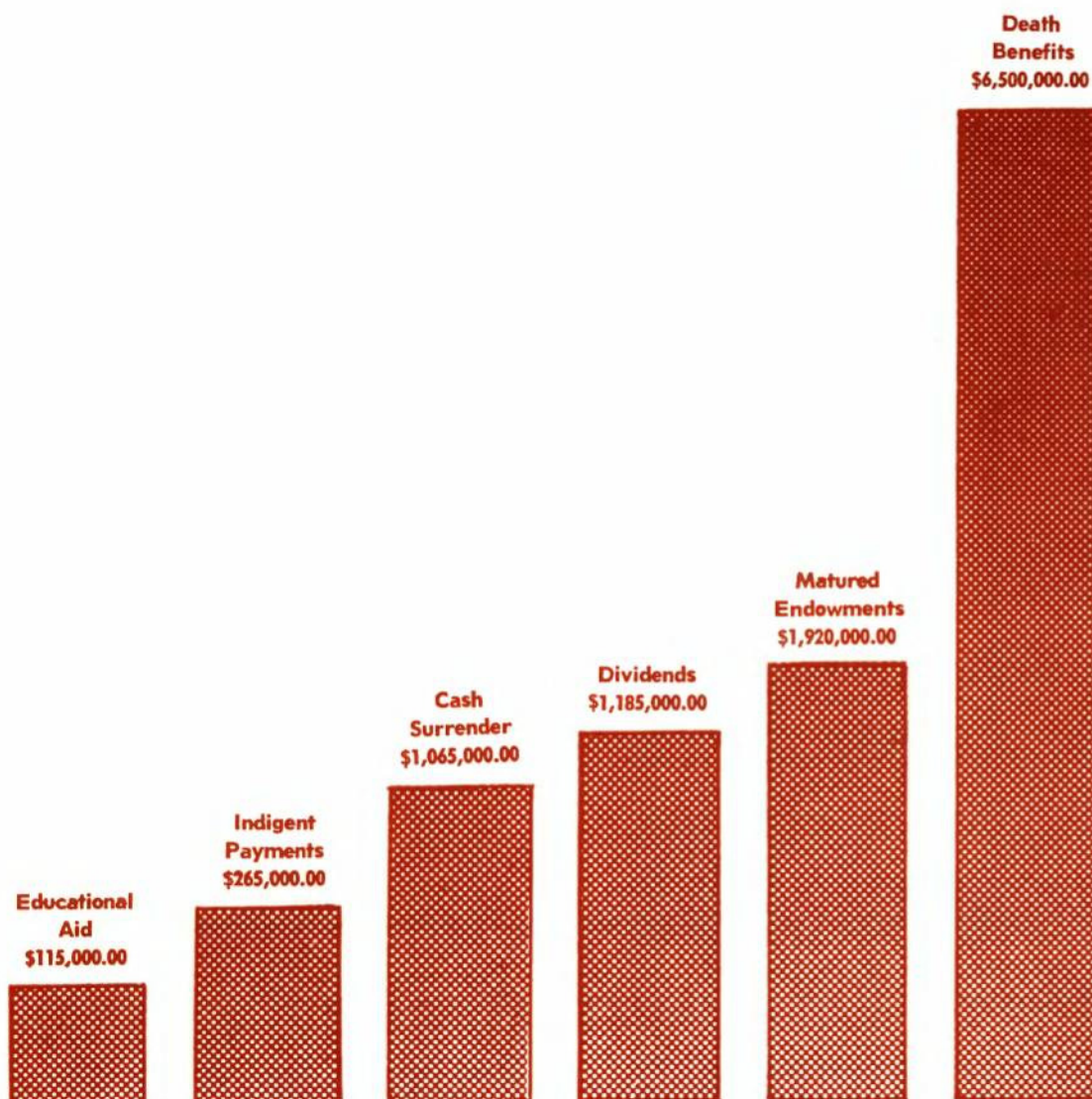
Ukrainian Workingmen's Association is pleased to report not only 60 years of progress, but solid growth and achievement since the founding of our fraternal benefit society in 1910. Our sixty years as a Fraternal Benefit Society is marked by excellence, and during this period of more than half-century we continue to grow in stature and prestige. As a result, *we are now financially as strong and solid* as any of the other most prominent fraternal societies in the United States and this position of leadership results from and reflects the complete confidence our members have in the Ukrainian Workingmen's Association.

# Ukrainian Workingmen's Association

## Members Received

# \$11,050,000.00

## in Benefits





**Ukrainian Workingmen's Association**

# Comparative Financial Statement

| <b>ASSETS</b>                             | <b>1949</b>           | <b>1959</b>           | <b>1969</b>           |
|---|-----------------------|-----------------------|-----------------------|
| Bonds .....                               | \$3,617,272.10        | \$5,784,316.63        | \$5,800,802.34        |
| Stocks .....                              | 48,391.65             | 70,455.12             | 72,728.01             |
| Mortgage Loans .....                      | 15,200.00             | 563,823.56            | 2,170,997.11          |
| Real Estate .....                         | 50,000.00             | 342,460.33            | 525,319.02            |
| Certificate Loans .....                   | 85,741.29             | 84,120.11             | 126,727.69            |
| Cash-Bank Deposits .....                  | 242,943.32            | 147,166.61            | 197,627.43            |
| Premiums Collected but Not Remitted ..... |                       | 24,825.72             | 28,272.41             |
| Investment Income Due and Accrued .....   | 45,070.89             | 85,884.02             | 70,025.63             |
| Beneficiaries Trust Fund .....            | 105,641.95            | 71,765.74             | 30,398.77             |
| Retirement Fund .....                     |                       |                       | 54,945.29             |
| <b>TOTAL ASSETS .....</b>                 | <b>\$4,210,261.20</b> | <b>\$7,174,817.84</b> | <b>\$9,077,843.70</b> |
| <b>LIABILITIES</b>                        |                       |                       |                       |
| Aggregate Reserves .....                  | \$2,708,047.87        | \$5,199,695.00        | \$6,506,322.00        |
| Certificate Claims .....                  | 15,436.00             | 25,309.00             | 123,732.00            |
| Premiums Received (Advance) .....         |                       | 60,669.44             | 108,030.75            |
| Unpaid Surrender Values .....             |                       | 1,349.84              | 424.27                |
| General Expenses Due .....                | 66.00                 | 3,561.46              | 855.13                |
| Commissions Due Fieldworkers .....        | 8,354.52              | 11,063.44             | 16,601.64             |
| Taxes, Licenses, Fees Due .....           | 991.23                | 3,176.54              | 290.42                |
| Unearned Investment Income .....          | 39.90                 | 274.64                |                       |
| Retirement Fund .....                     |                       | 5,866.38              | 54,945.29             |
| Mandatory Security Valuation Res. ....    |                       | 42,298.02             | 115,334.76            |
| Beneficiary Trust Fund .....              | 105,329.65            | 71,765.74             | 30,398.77             |
| Balance Due Shareholders (Resort) .....   |                       | 27,134.55             | 7,050.34              |
| <b>TOTAL LIABILITIES .....</b>            | <b>\$2,838,265.17</b> | <b>\$5,452,164.05</b> | <b>\$6,963,985.37</b> |
| Unassigned Funds (Surplus) .....          | \$1,371,996.03        | \$1,722,653.79        | \$2,113,858.33        |
| <b>TOTAL .....</b>                        | <b>\$4,210,261.20</b> | <b>\$7,174,817.84</b> | <b>\$9,077,843.70</b> |



**Dr. Matthew Stachiw**

## **NARODNA VOLYA**



**Wasył Werhan**

**"SHERSHEN"** WAS THE FIRST press organ of the Ukrainian Workingmen's Association, and carried mostly officer reports and branch announcements. It was in 1911 that the first issue of Narodna Volya appeared in the form of a four-page newspaper, under the editorship of Eugene Hwozdyk. Since its inception, Narodna Volya came under the guidance of ten editors. Following Mr. Hwozdyk was the Rev. John Arden, then came O. Kosowy, Myroslaw Stecyslyn, Damian Borysko, Mykola Repen, Yaroslav Chyz, Mykola Ceglinsky, Dmytro Korbutiak and its present editor, Dr. Matthew Stachiw. Mr. Korbutiak also served in the capacity of associate editor as did Rev. John Hundiak (Bishop Mark) and Wasył Werhan, who is the current associate editor, assumed his duties with the newspaper in 1955.

For the first two years Narodna Volya appeared as a weekly newspaper, then was published twice a week; from 1915-1916 it appeared three times a week. Since 1916 it has been published as a weekly.

UWA conventions set the policy of the newspaper and it has always been published as a democratic newspaper adhering to the principles of equality, unity and brotherhood. It supports the American and Canadian democratic way of life and defends these countries from their enemies. It is a strong supporter of Ukraine and its people who strive for independence and freedom.

Today, Narodna Volya celebrates its 59th birthday and serves not only as a press organ of the UWA, but as the voice of all freedom loving peoples in the world.

Narodna Volya is an important link between the membership and the leadership of the UWA for it brings news and views of the Ukrainian Workingmen's Association to all its members and non-members alike. Through the years Narodna Volya can be proud of the role it played in helping to bring the UWA to the pinnacle it has reached in its 60-year existence. Narodna Volya is part of the 60-year celebration of the UWA and will continue to be its voice for many years to come. ▼



**I**T HAS ALWAYS BEEN a necessity to provide the subscribers to *Narodna Volya* with English reading for those who do not read the Ukrainian language. For years English material appeared periodically in the form of an article or a report but it was not until 1950 that the UWA provided a full page of English to cover this need. At first, the page appeared once a month, then after a year it was printed every second week and finally became a weekly part of the *Narodna Volya* and has continued this way ever since. With more and more young Americans and Canadians of Ukrainian descent desiring to learn more about the Ukrainian Workingmen's Association and the Ukrainian people, the Supplement was the means for nurturing this interest. Jerry Pronko, now second vice president of the UWA, was named editor in 1950 and has remained at the post until today.

With a greater demand for English written material, the Executive Board, acting on a recommendation of the 1966 Convention, formulated and implemented plans for the publication of a magazine entirely in the English language. This magazine, known as *Forum—A Ukrainian Review*, was implemented in 1967 with Andrew Gregorovich of Toronto, as editor and Jerry Pronko of Clarks Summit, Pa., as its managing editor. The publication of *Forum* made such an impact on Ukrainians and non-Ukrainians alike, that currently it is recognized as one of the outstanding magazines on Ukraine and its people.

It should be noted that *Forum* was not the first English magazine published by the UWA. *Ukrainian Life*, edited by the late Stephen Droboty began its short lived career in 1941 and lasted for two-and-one-half years. During the World War II years, it was discontinued, only to be refashioned into a *Forum* quarterly.

Today *Forum* is rated as the best English language magazine for the young adult reader interested in Ukraine and Eastern Europe. This quarterly periodical provides fascinating articles with high quality illustrations which reveal the art, music, past and present day personalities in the Ukrainian world. *Forum* is published four times a year and in all probability will be published more often in the future.



Andrew Gregorovich

## THE ENGLISH SUPPLEMENT

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## FORUM



Jerry Pronko

# **THE STUDENT AID FUND OF THE UK**

## **. . . a financial means for further**



**ANDREW BARANICK**  
Johnson City, N.Y.



**JUDITH WALIGUNDA**  
Scranton, Pa.



**STEPHEN SAWRUK**  
Nutley, N.J.



**JERRY KUCLO**  
Detroit, Mich.

Since the inception of the Student Aid Fund, the Ukrainian Workingmen's Association has given outright financial donations to students enrolled in colleges and universities, amounting to over \$115,000.00. Students must be enrolled in the UWA for at least two years prior to making application for student stipends.

Monies are set aside each year for allowing grants to students with no strings attached. However, recipients are asked to make donations to the fund following their college careers and upon entering the professional field, allowing additional funds to be set aside for students in the years to come.

The UWA takes pride in the fact that it is the only fraternal society making outright grants to its younger members thereby enabling them to seek a higher education.



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# INIAN WORKINGMEN'S ASSOCIATION

## the education of young members



**SUSAN REPCHAK**  
Dickson City, Pa.



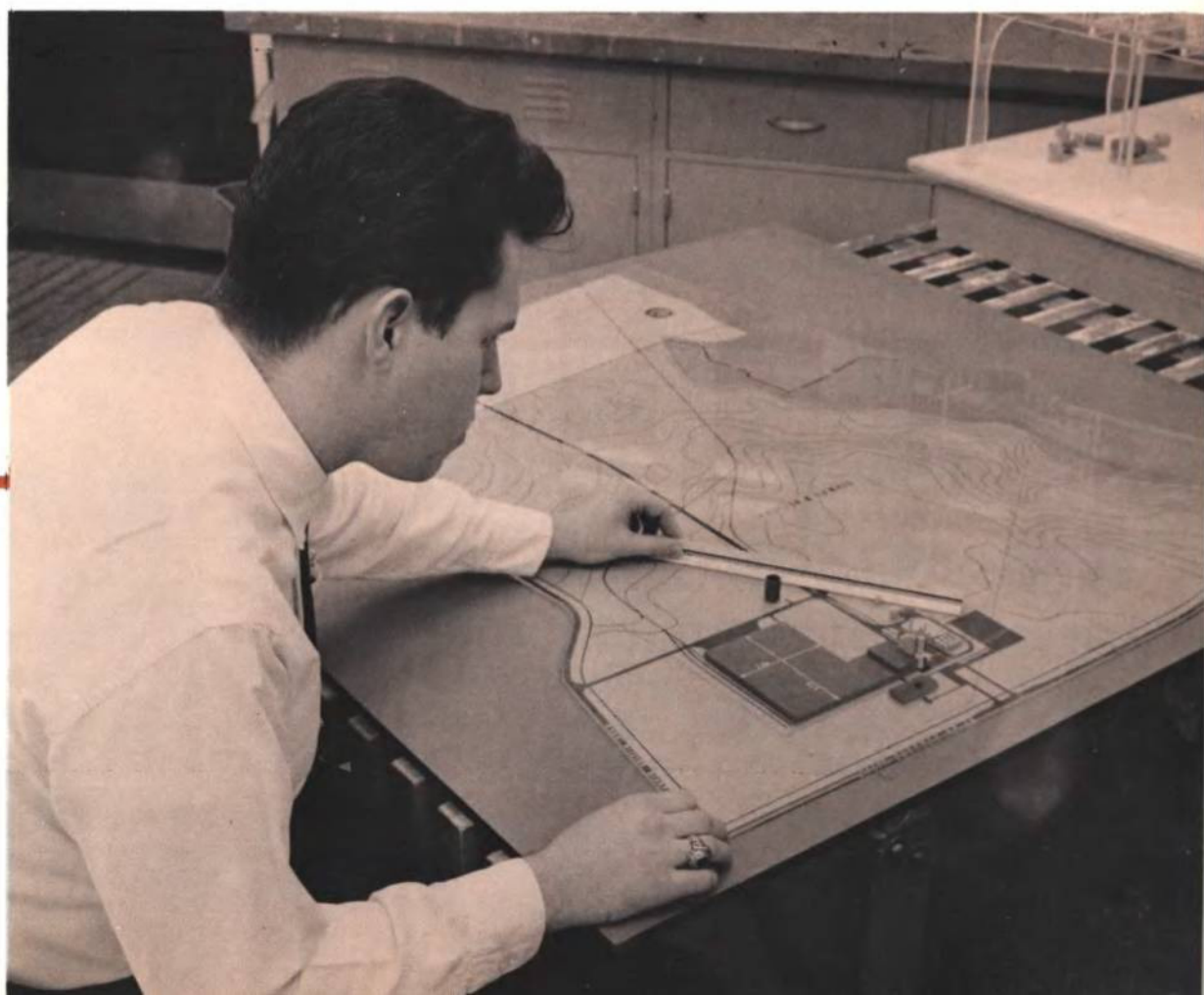
**JOHN WITONIAK**  
Montreal, Quebec



**ALEX BILYK**  
Rochester, N.Y.



**NATALIE NAGANDA**  
Philadelphia, Pa.



**ROBERT TALAPA**  
Cincinnati, Ohio



Robert Centola, a first award recipient in the Ivan Franko Scholarship Foundation Essay Contest, graduated from the Boston Latin High School with high honors and then enrolled at Tufts University where he earned his Bachelor of Arts Degree.

His postgraduate work was completed at the Harvard Law School where he graduated with academic distinction. Robert passed the Massachusetts Bar Examination and will embark on a law practice after completing a military tour of duty in 1971. First Lt. Robert Centola is currently stationed in Quebec, Canada at a Nato Air Force Base in the capacity of a Deputy Base Commander.



Stephanie Andrews



Jay Kuratnick

## IVAN FRANKO SCHOLARSHIP FOUNDATION



Nancy Wicar

FORUM



*"Neither piety, virtue, nor liberty can flourish in a community where the education of youth is neglected." —Peter Cooper*

**A**S WE TRY TO HELP our youth in the Ukrainian Workingmen's Association — the innocent and the sophisticated, the ordinary and the sharp, to prepare for adulthood one basic question persists, "How are we to provide educational financial assistance for most of our youngsters and still be able to inject into their consciousness the imminent and crucial need for a Ukrainian identity?—and how can we foster a more mutual understanding in a projected youth program that will reduce the existing generation gap?"

The crisis through which we are passing is primarily intellectual even with revolutionary overtones and our situation has changed too fast for our ideas. The fantastic technological progress of the last fifty years has had a profound effect on educational endeavors and has reflected itself within the socio-economic stratum of every ethnic human composition, the Ukrainian Community notwithstanding. In this emergence of problems with all its ramifications, serious efforts must be made by the leadership to explore every avenue for youth retention purposes.

In a general retrospect the Ivan Franko Scholarship Foundation project in dealing with the aforementioned appraisal has enjoyed an eventful but moderate success.

The origin goes back to June, 1958, during the XIVth Quadrennial Conventional of the Ukrainian Workingmen's Association when the younger elements of the delegation gathered in an unofficial conference. They initiated and drafted a resolution,

later unanimously ratified by the convention delegates, to create a Scholarship Commission whose function would be to administrate and finance competitive scholarship awards. In its subsequent rise, this Foundation was to become the most ambitious and interest-provoking phase of all UWA benefits.

The initial step was to conceive a committee that would provide the necessary human resources to carry this program to fruition. By virtue of convention resolution, the second vice-president was delegated to become the chairman of this group. Joseph Charyna of Boston, Mass., assumed this role. Considerable thought was given to the selection of appointees for the commission and the following personnel were ultimately chosen: Edward Popil, finance; Stephen M. Wichar, Sr. of St. Clair Shores, Mich., general secretary; Michael Bilach of Sommerville, N.J., and Michael Skrabut of Ambridge, Pa.

**A**FTER THE PROJECT had become activated, an honorary committee was added to the five-man directorship. These were composed of Anthony Batiuk, president of the UWA; Dr. Roman Rychok, UWA Field Organizer; Jerry Pronko, editor of the Narodna Volya English Supplement; Dr. Matthew Stachiw, editor-in-chief of Narodna Volya and William Dowhan, first vice president of the UWA.

A great deal of attention was devoted to the aims and purposes of this new UWA benefit. With unanimity of thought and desire, the Commission resolved to foster and further the educational advancement of the younger people in the Association and to parallel this objective with the promotion and cultivation of this youth in all UWA activities — this dictum, in a fresh concept of new leadership, was to distinguish the group in the ensuing years.

The Commission held its first formal conference on August 16, 1958 at Verkhovyna, Glen Spey, N.Y. It was here that birth was given to the name of this project — to be known as the Ivan Franko Scholarship Foundation. The many facets connected with requirements and qualifications of prospective recipients were discussed and tentatively resolved. The members also conferred on the varied aspects related to competitive examination regulations, the mechanics connected with essay development and presentation, the methods of evaluation, selection of unbiased judges, the financial promotion of the project, and the like.

The members were unanimous in declaring that funds for this project should and must be provided by members of UWA branches in America and Canada. The common denominator for financing this activity was to be the local branch. With



a focus on several approaches of funds solicitation, the Commission was prepared to secure financial aid from past recipients of the Student Aid Fund, to publicize and inspire local chapters to regionally sponsor scholarship fund dinners, banquets, and concerts, and to have a concerted fund drive by openly soliciting voluntary contributions. A mass raffle at the UWA Annual Picnic was studied as another possibility.

**C**HARACTERISTICALLY TYPICAL of programs of this type, the financial drive began very slowly. The Banquet-Concert in Detroit, Mich., proved to be the "kick-off" for other fund drives. In the ultimate analysis of funds received, it was clearly evidenced that the bulk of the money package was provided by Detroit, Scranton, Boston, Passaic, and Ambridge, in that order. Indeed, it was coincidentally noted that the monies collected from the aforementioned cities were also the operational areas of the members in the IFSF Commission. Nevertheless by the end of that school year and despite the poor returns by major cities, the IFSF surpassed its first anticipated goal of twenty-five hundred dollars.

After examining and researching the many forms used by other scholarship agencies, an application form was drafted and adopted for the purpose of processing and screening potential applicants. Pertinent data describing academic achievement during four years of high school preparation, family background in appraising economic need, extra-curricular achievements, participation in American and Ukrainian organizations, and other information became the composite whole to effectively study prospects.

The second conference was also held at the UWA Summer Resort. It was here that judgment was passed on the first three recipients of Ivan Franko Scholarships. The young men who supported a mean scholastic average of 93.4 during four years of high school, received cash scholarship awards totaling \$1,500.00. Robert Centola of Roxbury, Mass., led the honors with the top award of \$800.00; Gerald Sydorak of New York City with an award of \$400.00 and Robert Talapa of Scranton, Pa., with an award of \$300.00. Joseph Charyna made the presentation to Robert Centola in the office of the Governor of Massachusetts, the Honorable F. Furcolo. Edward Popil presented Robert Talapa with an award in the presence of Robert E. Dawson, director of the Scranton Penn State Center. The first chapter in the annals of the IFSF came to an end.

These were the beginnings of a very meaningful project and despite the skepticism and negati-

vism demonstrated by the poor outlying support by some of the older leadership, the Foundation proponents shared and displayed forte in their determination to generate a workable unit within the galaxy of UWA fraternal benefits. Although the monetary return was not commensurate with the number of existing branches or collective membership, the Foundation has gained significantly in terms of upgrading the image of the Association—and in the past several years has provided a spearheading direction for wider youth programs.

**I**N THE ELEVENTH YEAR of continuous operation, the IFSF is indeed proud to announce that it has already provided twenty-seven major scholarship awards. Despite the lag in essay competition candidates, there emerged a consensus among Commission members that the average UWA student in the mad scramble for status and admission to colleges could not compete with the student of high academic qualifications. To correct such an inequity, it was ruled that other stipend classifications might be more fraternal in structure. This resolution introduced educational scholarships for youngsters ages sixteen through twenty-one to be granted for summer Ukrainian cultural courses at Verkhovyna. The distribution was equated geographically and emphasized the concept of "cultivating Ukrainianism" among young UWA members — and as such establish future cadres. This was a new direction for the IFSF and during the past two years fifty such scholarships were successfully launched.

The current Foundation staff is convinced that a youth program is extremely necessary in the growth of any organizational sector of Ukrainian community living. With more application, with more foresight and hindsight in the structuring of a desirable and meaningful multi-activity program for worthy students, the ultimate achievement may eventually yield and ferret out young people who can provide future leadership roles in American-Ukrainian projects. Indeed the very survival of the Ukrainian Workingmen's Association is dependent on this precept. This challenge must be met.

The IFSF has undertaken a very responsible and formidable assignment. It has done an excellent job in advancing some of the objectives. One can gain applause in the satisfaction of documenting the positive growth that has been made by many of our young people in institutions of higher learning. Much more needs to be done. Professional stature given through aid by our society is a noble achievement by any standards . . . and hopefully through these humanistic approaches we can be assured that the wealth of the UWA materially, culturally, and spiritually, which has been so carefully nourished over a sixty year period, is sustained. ▼



# ACTUARY REPORT

**W**e, Robert Merriman and Robert J. Weichel, your Consulting Actuaries are extremely happy to have the pleasure of participating in this special occasion marking the 60th anniversary of the founding of the Ukrainian Workingmen's Association. It has been our privilege to be associated with your excellent Fraternal Benefit Society in this capacity for many years. Our relationship with your Supreme Officers, Directors and Home Office staff has been most pleasant. We are especially proud to report that the Ukrainian Workingmen's Association is in excellent financial condition and in this connection ranks high among the leading Fraternal Benefit Societies of the United States.

It occurs to us there may be members who are not entirely familiar with the function of the consulting actuary and his relationship to the Society. In this connection we thought it in order to briefly outline herewith a few of the many services which we, as your Actuarial Consultants, render to your Society from time to time.

1. Calculation of dues or premium rates to be charged by the Society for the various plans of insurance benefits issued to members.

In determining the rates of premium to be charged by the Society, the actuary must take into consideration a number of factors. The mortality experience must be studied in order to select a Table of Mortality best suited to the particular Society. The rate of interest assumed in the calculation of premiums is of great importance, as well as the loading margins which are required to take care of the normal operating expenses. Only after considering all of these factors is it possible for the actuary to produce an appropriate premium rate schedule for the Society.

2. Drafting and preparing benefit membership certificates for each class of insurance benefit to be issued by the Society.

The benefit certificate, which is the contract between the Society and the Member, must clearly set forth in detail all of the provisions and conditions relating to the particular type of insurance benefits granted. The certificate provisions must be

in accordance with the By-laws of the Society and at the same time comply with the statutes of the various States and Provinces, governing Fraternal Benefit Societies, in which the Society is licensed to transact business. It is, therefore, necessary for the actuary to have knowledge of the requirements of each jurisdiction because each type of benefit certificate must first be submitted to and approved by each Insurance Department before the Society may commence issuing the certificate form to members.

3. Calculation of mandatory reserve liability for all outstanding benefit membership certificates.

The laws of the various States and Provinces require that legal reserves be set up and maintained by the Society for each benefit certificate outstanding. These reserves are scientifically computed according to accepted actuarial practices and are maintained to assure ultimate payment of all certificate obligations.

Each year the Society must file an Annual Statement with each Insurance Department setting forth in detail all financial transactions for the year which in turn reflects the financial condition of the Society. The annual statement also contains a valuation report which is completed by your Actuaries. This valuation shows the amount of certificate reserves according to each table of mortality and interest assumption involved. The valuation report also shows data relating to the claim experience of the Society as well as information regarding interest required to maintain reserves, etc.

We have listed just a very few of the services and duties involved to illustrate the function of your Consulting Actuaries. We might add that we are available at all times to help solve the problems of an actuarial nature which arise in your office from day to day.

Again may we say, it is our pleasure and privilege to be associated with your outstanding Fraternal Benefit Society.

Cordially yours,  
Merriman And Weichel  
Consulting Actuaries

# U. W. A. RESORT CENTER “VERKHOVYNA”

owned and operated by the  
Ukrainian Workingmen's Ass'n. . .



**C**RADLED BY THE STATES of New York, New Jersey, and Pennsylvania, the Ukrainian Workingmen's Association's *Verkhovyna* Resort Center has become one of the exceptionally delightful vacationlands in the Catskill Mountains. The landscape in which *Verkhovyna* lies is unique in its beauty and variety. On one side of Lake Verkhovyna, the Hotel and Castle Guest House are resplendent amidst a dark green of woods which stretch for many miles through gentle, hilly country. On the other side of the thirteen acre lake, imposing buildings form an essential part of the Hotel galaxy formed by small boulevards whose intimate aspect is provided by romantic lanes.

Purchased in 1955, the UWA was intent on acquiring vacationland property for its membership. The *Verkhovyna* site was chosen because it was tailored to a Carpathian type of environment—a paradise two thousand feet above sea level on one hundred and sixty acres of green meadows, mountain valleys, orchards, gardens, and plateau pastureland with a multi-species forest which affords a breathtaking panorama of the surrounding countryside. In a pleasant climate with a view of natural inland scenery the embracing entrance along the bridged Delaware River is indeed a wondrous depth of beauty that belongs to *Verkhovyna*.

The *Verkhovyna* hospitality has a well founded

name where guests are treated royally and within no time advance to the status of honored friends. The modern restful rooms are coupled with a Ukrainian cuisine that meets every culinary expectation. The rates are lower than the neighboring spas offering similar facilities — and UWA members are treated to discounted charges.

The “social town” concept cultivated by the UWA has a network of activities that services all age levels. The children's camp and summer cultural courses are professionally staffed and provide the Ukrainian kind of environment that meets parental objectives. All guests are serviced at Lake Verkhovyna, at an olympic-size swimming pool, soccer field, tennis courts, all which give the optimum energetic releases through sporting events. There is an excellent pavilion for dancing and presentation of cultural projects.

**T**HE RESTORATION and renovation program has been a fundamental commitment of the UWA personnel with the needs of visitors and guests placed as the main focus of attention. The continuous but sophisticated presentation of cultural-artistic events throughout the summer exemplifies the wealth of intellectual intensity. Choruses, singers, musicians, humorists, actors, and dancing groups are bountiful and sparkle with brilliance each weekend.



Into this mountainous wonderland region there has been a steady influx of Ukrainian neighbors, many who have already established permanent residences. With a population of approximately seven hundred and fifty people, this wealth of spotted homes in a terrain of grandeur has enriched the real estate values. One of the most impressive landmarks is the unusual architecturally styled church—the Catholic St. Volodymyr. The completion of this grandiose edifice could not have been possible without the generous land grant to this group by the UWA. The memorial grave Brody-Lev across from St. Volodymyr Church is another UWA land donation dedicated to the valiant men and women who have given their lives in Ukraine's struggle for nationhood.



The UWA's ambitious programs have an aura of expectancy that excites the imagination — with an optimism that *Verkhovyna* will ultimately become the greatest and most outstanding Ukrainian Resort in America — a home for senior citizens, a Ukrainian Orthodox Church, library, Ivan Franko Museum, a Taras Shevchenko monument are only a part of the total agenda.

The UWA Resort Center is a fulfillment of an important goal and marks a tremendous achievement on this 60th Anniversary year. The services which have been rendered to the general Ukrainian population through a vacationland medium should be recognized as humanitarian — and it becomes incumbent for all Ukrainians to join this fraternal to enhance the attainment of proposed goals. Yes — the honor and glory of the past belongs to the pioneers and dedicated UWAites—but with faith, hope, and charity, the future of *Verkhovyna* will emerge as the most productive and prosperous Ukrainian vacationland center to contain the fine traditions of our founding fathers. ▼



... in the Heart of the  
Catskill Mountains of New York





### **Whole Life (W-3)**

In this class dues are payable throughout the member's lifetime. In the event of death, the face amount of the certificate will be paid to the beneficiary.

### **20-Payment Life (T-3)**

Dues are payable for 20 years. At the end of a 20-year period the certificate becomes fully paid and dues are no longer required. If a member should die anytime following the issuance of the certificate, the face amount will be paid to the beneficiary.

### **15-Year Endowment (E-15-3)**

Dues are payable for fifteen years. If a member in this class is living following a fifteen year period, the face amount of the certificate will be paid to him. If a member should die before this period, the face amount will be paid to the beneficiary.

### **20-Year Endowment (E-3)**

The same applies to the 20-year endowment plan as it does to the 15-year plan. However the tenure is extended an additional five years.

### **Endowment at Age 65 (E-65-3)**

Dues are payable each year until the member reaches 65 years of age. At maturation of policy, the member will receive the face amount of the certificate. In event of death before 65, his beneficiary will collect the face amount of the certificate.

### **5 and 10 Year Term**

These certificates provide the member with life insurance coverage for a specified period of years only. They do not contain withdrawal values and the insurance ceases at the end of the term period (five or ten years). These certificates are designed for persons who need a maximum inexpensive life insurance protection but whose income will not enable him to purchase sufficient permanent life insurance plans.

### **Double Indemnity**

For a small additional premium, the insuree can purchase a double indemnity clause. In event that death is caused by accidental means, the face amount of the policy is doubled.



# For Juveniles



## 20-Payment Life (T-20-A)

This policy calls for a payment of dues for a period of twenty years. After such a period, the certificate is paid for and no additional dues are required. If the insured youngster should die any time after the certificate issuance, the beneficiary will receive full payment of the face amount.

## 15-Year Endowment (E-15-A)

The same ruling applies to the juvenile policy as it does to the adult. However, in a juvenile policy, the endowment can be classified as educational insurance because funds will be available when that youngster reaches a college age level.

## 18-Year Endowment (E-18-A)

Dues are payable to the age of eighteen. If a member of this class is living on his 18th birthday, the face amount of the certificate will be paid to him. If a member should die before this period, the face amount will be paid to his beneficiary. This policy is also known as an educational policy.

## 20-Year Endowment (E-20-A)

The same ruling applies to this policy as it does in the adult 20-year endowment plan. This can also be classified as educational insurance even though its tenure is 20 years.

## Endowment at Age 55

Better known as the Estate Builder, this policy escalates its face value after 21 years without increasing the dues payments.

## Term to Age 16

This form of certificate provides very inexpensive protection but it is only temporary coverage. For 50 cents per month, a child can be insured for \$1,000 up to the age of 16. When the child reaches the age of 16, the insurance is no longer in effect. Upon reaching this age, the applicant can apply for any of the other adult policies and upon purchasing a certificate will receive 20% of all dues paid during the tenure of the Term to Age 16 policy. If the child should die during his 16-year term, then the full face amount of the policy will be paid to the beneficiary.

## Waiver of Premium

For a small additional premium, the applicant of the insured child can purchase a Waiver of Premium. In the event of death to this applicant during the tenure of the policy, the certificate will automatically be paid in full.

## **BENEFITS:**

**you can derive more  
than just insurance  
by becoming a member  
of this new dimensional fraternal --  
UKRAINIAN  
WORKINGMEN'S  
ASSOCIATION**

### **Description of Benefits in the Ukrainian Workingmen's Association**

**Loans . . .** A member insured may borrow, after a certain number of years, the sum not exceeding the cash surrender value at a 4% rate.

**Mortgages . . .** Available to members.

**Grants . . .** For loss of arms, legs, eyes, etc. up to \$500, policy remaining in full force.

**Double Indemnity . . .** for a small additional premium, insuree can purchase double indemnity, if the death of the insured is caused by accidental means, face amount of policy is doubled.

**Paid Up Benefit . . .** A policyholder may terminate his payments and remain insured for a smaller amount than the original benefit.

**Extended Benefit . . .** After termination of payments, benefit will be extended for a time specified in table of benefits.

**Waiver of Dues . . .** On Juvenile certificates, in case of Death of Applicant.

**Student Aid . . .** Grants given outright to students in colleges or universities to help further their education.

**Scholarships . . .** awarded on a competitive basis by the Ivan Franko Scholarship Foundation of the U.W.A.

**Newspaper . . .** Written in both the Ukrainian and English languages, published weekly.

**Forum . . .** A Ukrainian Review, published quarterly entirely in the English language.

**ts . . .** Assistance in promotion of all sports programs, such as bowling, golf, soccer, swimming, etc.

**Resort Center . . .** Discounted rates to members at the UWA Resort Center, Glen Spey, N.Y., a 168-acre Ukrainian vacationland, with 12 acre lake, in the Catskill Mountains.

**Summer Camp . . .** at discounted rates for members held at the Resort Center annually.

**Ukrainian Cultural Courses . . .** at discounted rates to members, also at the Resort.



Even with  
**TODAY'S HEADLINES**  
 . . . There Is  
**Still HOPE!**

THROUGH  
 DONATIONS  
 FROM OUR  
 FRATERNAL  
 SOCIETY



Donating to worthy organizations and people, and to meaningful projects, is a humanistic service-oriented gesture that is extremely necessary in our modern socio-economic structure. Among brotherhoods, insurance and fraternalism go hand in hand for more than ten million Americans and Canadians.

It is reasonable to assume that many of our Ukrainian Workingmen's Association members joined the society because they wanted to render a service to their fellow men. In many ways the idea of "patriotism" became a direction . . . to inculcate not only estimable Ukrainian ideals but also to inject the American way of life. Indeed, patriotism is one of the underlying principles of all fraternal benefit societies . . . and this tenet can easily be identified with the UWA by examining the outstanding youth programs and other projects. One might even suggest that a fraternal is possibly second only to a church in the "personal service" aspect.

The UWA has had an "open door" policy when considering financial and moral aid. Currently, the association is spending thousands of dollars annually in a wide variety of benevolences. Besides subsidizing its own fraternal benefits with heavy emphasis on education (over twelve thousand allocated during 1969), the UWA has granted land to churches, has supported several monument funds, given to the Harvard Chair of Studies, assisted financially in the Yugoslavian Banja Luka earthquake disaster, played a significant role in the Ukrainian War Relief Committee, a host of cultural and educational institutions, Ukrainian social funds, publications, and many, many others.

Lodge night may not be what it once was but the fraternal organizations are far from being in their way out. They are making themselves more indispensable each year . . . and the contributions are growing. The UWA has been charged with a responsibility and acts in line with a commitment of "helping ourselves and rendering all possible assistance to Ukrainian people everywhere."

# FRATERNALISM--

## AN AMERICAN TRADITION

**F**RATERNAL BENEFIT SOCIETIES have existed in America for over 200 years. The early groups were founded purely for social and benevolent purposes. Members and their families were provided several forms of relief during sickness and unemployment or death. In many groups eligibility for membership depended on nationality, language, membership in some religious denomination, or sect, or occupation. This makes it clear that fraternalism has basic functions which are not in the nature of insurance. Indeed, it is the existence of the "fraternal" side of their operations which currently provides the basis for a favorable tax treatment.

A fraternal benefit society can be defined as an organization without capital stock, formed, organized, and carried on solely for the benefit of its members and of their beneficiaries and not for profit, operating on a lodge system and having a representative form of government which obligates

itself for the payment of insurance or annuity benefits or both and as such can be declared to be a fraternal benefit society. To broaden this definition, the subordinate lodges which are responsible to a supreme governing body, and into which members shall be elected within the constitution and by-laws, and shall be required to hold regular meetings at least once a month, and to conduct prescribed altruistic, educational, cultural, fraternal, or recreational activities, shall be deemed to be operating on a lodge system.

A "representative form of government" connotes a supreme controlling body composed of representatives, elected directly by the members or by delegates chosen in accordance with the by-laws. It is interesting to note that proxy voting is prohibited and as such is a means of perpetuating a management group. In addition to the interweaving of insurance and fraternal functions, another distinctive characteristic of fraternal benefit societies is



the use of the "open contract." Under this contract the society's constitution and by-laws, and any future change therein, are to become a part of the contract with the member. In a commercial firm the terms of the life insurance contract constitute the entire agreement between the company and the policy holder. This is called a "closed" contract.

**F**RATERNAL LIFE INSURANCE made its appearance about the same time as industrial life insurance and in answer to the same needs — those of the low income groups. The volume of life insurance written by fraternal grew rapidly, particularly during the 1880's and 1890's. During this time the amount of fraternal insurance exceeded the ordinary insurance in force in all the commercial companies. There were two reasons for this prodigious growth:

1. Many commercial life insurance companies failed between 1875 and 1895 . . . largely due to unsound practices and lack of state regulations.

2. There was a widely publicized view that insurance on the low-premium plan was unnecessary and in view of the commercial failures, hazardous to the purchaser. The fraternal claimed that reserves were not needed and operation by the "assessment system" was much cheaper.

Fundamental in the assessment system is the assumption that there will be an annual influx of new members at the younger ages, thus tending to maintain the same average age for the whole group which would prevent the cost of insurance from increasing. This system had inequities, of course, in that enlistment of younger people and retention thereto became increasingly difficult. Despite these inherent defects, some of the societies were able to operate under the assessment system for remarkably long periods.

Since 1919, fraternal life insurance has, until recent years, shown a steady decline in volume of insurance in force than formerly. The prime reason for the spectacular decrease was the relentless compounding of difficulties by a fundamentally defective idea — the assessment plan of insurance. Probably the greatest blow ever received by the fraternal societies was the introduction of group insurance in the 1920's. However, there has been a slow increase in fraternal volume since 1940 due largely to associations operating on a legal reserve basis and that they are similar in the plans of in-

surance offered as the commercial firms, and similar in the utilization of promotional and training programs for their agents.

**F**ROM THE defective assessment system there was the adoption of the graded-assessment system. This modification still failed to recognize the basic fact that the cost of insurance on a year-to-year basis depends on the current age. There were other plans such as the natural premium and the step-rate plans. Gradually, many of the societies came to realize that life insurance benefits must be based on an adequate "natural premium" plan if permanent insurance was to be provided. The ultimate transition to sound actuarial basis was aided by legislation initiated by the fraternal themselves through action by their organizations, the National Fraternal Congress and the Associated Fraternities of America. Eventually, even in face of opposition, the National Fraternal Congress Table of Mortality was used for a considerable period of time as a basis for rates and valuation of life insurance liabilities of fraternal societies. In 1910, the Mobile Bill prescribed the NFC tables as the minimum basis for rates and provided for standards of actuarial solvency. This was enacted in thirteen states and required societies to gradually attain adequate reserves or face dissolution or loss of license. Opposition to this Bill soon appeared. Finally the New York Conference Bill was agreed upon. It modified the provisions by adding a stipulation that there be a separation of adequate and inadequate rate groups. This was enacted by a substantial majority.

The aforementioned paragraph shows that even after the fraternal recognized the inherent weaknesses it required a period of transition to bring about a reform. This is understandable if one remembers that fraternal operate through a representative form of government and members had to vote to raise their own premiums. Human nature being what it is and in face of a technical subject, it is not surprising that the final accomplishment took a considerable period.

Today, with a few minor exceptions, fraternal benefit societies now operate on a level-premium basis, charging adequate rates and maintaining reserves on a legal reserve basis. Virtually every state has a minimum valuation basis for fraternal and in some respects the requirements are more restrictive than for commercial companies. ▼

### *Why Should a Wife Be Interested in Insurance?*

As the manager of the family budget, a wife is always concerned about the welfare of her family. She is interested in the protection of all members of the family and must assume responsibility in case of death to her husband. It is reasonable to insure against the loss of this human value as it is to protect oneself against loss of property. Remember — all lives possess an economic value which may at any time be snuffed out by death.

### *Can you Borrow Money Against Your UWA Life Insurance Policy?*

Yes, indeed. Get in touch with your local branch secretary or contact the home office directly. It is a good idea, however, to repay your loan value as soon as possible so that you may borrow again when the need arises.

### *What Happens When a Premium(s) Is Not Paid?*

Most insurance companies allow 31 days as a grace period during which time you can make your overdue payment. If this is not possible to do, then you have an option to allow the full amount of the policy to remain in force as "extended insurance" for a limited time. What you are actually doing is leaving the cash value of the policy to buy term insurance for a certain period. You may arrange for cash value of the policy toward a paid-up life policy; or you may surrender the policy and collect the cash value.

### *What Is a Cash Surrender Benefit?*

When a policyholder wishes to terminate his membership, he can receive a cash surrender value of his certificate. This is a legal reserve that is computed for various periods of membership.

## **MOST ASKED QUESTIONS ABOUT LIFE INSURANCE**

### *How Much and What Kind of Insurance Should I Buy?*

The approach is to analyze the various needs that would be experienced by the family in event the breadwinner should die. This could include illness and burial expenses, outstanding loans, probate costs, and the like. Fraternal insurance can probably service families better than commercial firms because brotherhood consistencies are dominant. Nothing is more uncertain than life — failure to insure oneself is tantamount to gambling. Discuss the varied UWA plans with your local agent.

### *What Plans of Life Insurance Are Available with the UWA?*

A full detailed description of various plans of insurance for both the adult and juvenile classifications can be found elsewhere in this booklet.



### *Can I Increase My Protection?*

You can do this by buying additional insurance. However, you may be required to present "evidence of insurability" by taking a physical examination.



### *Can I Spread My Benefits Over a Period of Years?*

No. The Ukrainian Workingmen's Association is a non-profit organization and must return its material gains to its membership through various educational, religious, dividends, indigent needs, etc. activities.

### *Should More Than One Member Of the Family Be Insured?*

This should be absolute for the head of the household. Other members of the family should carry insurance so that death and burial expenses are liquidated; or converted to educational and retirement monies; and other reasons that common sense will dictate. Life insurance is your best protection — always.



### *Is Money Receivable from an Insurance Policy Taxable?*

In most cases it is not. This is a major advantage in owning a life insurance policy. Unlike the practice of a savings account, a life insurance policy means certainty because it guarantees an estate from the first paid premium.

## **ARE ANY OF THESE YOURS?**

### *What Should a Beneficiary Do Upon Death of the Insured?*

Contact the branch secretary as soon as possible so that he can take complete charge of this matter. The sooner you act, the sooner your check will be processed. If there is an absence of a secretary and you are insured directly with the home office, a telephone call will immediately expedite your check.

### *A Policy Is a Valuable Instrument.*

### *What Is Your Recommendation for Safekeeping?*

Your insurance policy is a legal document and should be kept with your other legal papers such as your will, social security material, stocks and bonds, and the like. We recommend storage in a bank safety deposit box. Remember — a policy must be declared to receive payment.

### *Can New Born Babies Be Insured Immediately After Birth?*

Yes. However, if death occurs during the first year only 25 percent of the face value of the policy will be paid to the beneficiary. Full benefit begins at age 1.

### *I Am Interested in Term Insurance. What Is the Minimal Amount that I Can Carry?*

Term insurance, either for a five or ten year period will not be issued for less than \$5,000.00.

### *What Is the Maximum Insurance that I Can Purchase with the UWA?*

You can purchase insurance with the UWA up to the amount of \$50,000.00.



**O**NE RECENT ANALYSIS showed that 75% of an organizer's business as produced in his first two interviews. Only 25% of the business results from the third and subsequent interviews. Certainly in face of such statistics most agents should concentrate their effort on the first and second visits — unless there exists a bona fide reason to continue.

## **WHAT TECHNIQUES SHOULD BE EMPLOYED TO CLOSE A POLICY SALE?**

### **Sell Fraternalism**

Be prepared to outline basic differences in fraternal and commercial insurance plans. Show the numerous benefits that can be derived by belonging to a fraternal brotherhood.

### **First Closing Interview**

Secure a definite date for your return. Use a plan book to write the date and hour. Avoid "dropping in."

### **Introduce Your Application**

Complete a portion of the application before scheduling a second visit. In this way, the prospect has taken a psychological step in the right direction. During the second interview he is more apt to finish something than to decline it.

### **As You Leave**

Ask prospect what change will occur between the first and second interviews — he may tell you the real reason for his immediate delay. Do not strain the relationship by premature pressure. If his answer indicates no real interest in your plan perhaps your conclusion will be to shake his hand and go to better places.

### **Be Prepared with an Alternate Plan**

Draw up an illustration of an alternate plan which you can use as a stop-gap measure. Perhaps you may have to alter the type or amount of insurance. In this way you are in a better position to negotiate with your client should it come to a compromise.

## **Preparing for the Postponed Interview**

A second interview demands special planning. Is the prospect close to a change in age? This is real ammunition in selling insurance. Be prepared to visit your client with a different type of policy display. Be prepared to show him something new. In the closing visit, review the things that are important to him. Stress the points that interested him the most during your first presentation. Prepare to introduce a new idea about your fraternal — and prepare a motivating story.

### **Salvage Something**

Perhaps you cannot close a policy sale — and indeed you have a lot invested in this prospect — two or three interviews, preparation of material, presentation, etc. This prospect now knows you fairly well. Even though he is not willing to buy the services you offer he is at least familiar with what they are. He is obligated; let him remove the obligation by furnishing you with some referred leads.

### **Keeping a File**

An organizer or field agent in his geographical area should keep a perpetual inventory file of the total membership and referred leads. Deaths, marriages, and births should be given immediate priority in a follow-up.

### **Organizational Participation**

Officers, organizers, and field representatives in ethnic fraternal societies should assume active roles in other forms of organizational endeavors. This will identify and reinforce their position when soliciting prospective candidates for life insurance.

### **What Can You Do to Keep Your Prospect "Hot"**

A "thank you" letter for the courtesy of his time will impress the prospect. In this letter, you might remind the candidate of his plan. Send him a brochure to study, at will, different insurance plans. Suggest to him the amount of the first premium . . . perhaps he will want to begin saving for it now. Send him the association's newspaper or magazine or a company calendar with your return date circled in red. Somehow — in a quality way — you must keep your name before the prospect. Otherwise, he may forget the appointment and the important points of your plan.



**I**N THESE TIMES of grave world crises, the fundamental aims and purposes of the fraternal benefit societies in the United States and Canada become more significant and meaningful. While many definitions have been used from time to time to describe these societies, their basic precept of Fraternism can best be described as the actual practice of the teachings of the Brotherhood of Man.

We need not ponder at any great length as to the situation which would exist in our world today were all nations to join together under the banner of Fraternism, practicing the Golden Rule of "do

## **The Fraternal Benefit System—**

## **The American Way of Life**

unto others as ye would have others do unto thee" just as more than 200 fraternal benefit societies have joined together millions of our American and Canadian families into a potent force for the preservation of our American way of life.

The fraternal benefit societies, with more than ten million members grouped in approximately 59,420 lodges, extend untold millions of dollars for fraternal services promoting the well being of their members, their families, the communities in which they live, and aiding in welfare programs for the general public.

These societies maintain and support orphanages, homes for the aged, hospitals, sanitariums, etc., provide welfare services for the destitute and indigent, health, visitation and nursing services, and similar forms of general welfare for those unable to provide these for themselves. At times of floods, hurricanes, tornadoes, fires and other disasters they stand ready to provide material and financial assistance to the stricken and homeless.

They provide and promote recreational, athletic, social, cultural and educational activities for both adult and juvenile members. They maintain support and co-operate in the operation of camps, trade schools and similar projects to help children and young adults become better citizens. They provide or contribute to various forms of scholarships to enable worthy but needy students to secure the highest form of education.

**T**HEY SUPPORT in a generous manner and participate actively in such civic projects as the Red Cross, Community Chests, United Charities, United Funds, etc., and numerous organizations working with the mentally retarded, the blind and the handicapped. They are a potent force, because of their teachings and the supervised activities conducted, in effectively combating the growing menace of juvenile delinquency.

At meetings and through their rituals, members are taught patriotism, loyalty and devotion to the American ideals of freedom and justice, with the Bible and its teachings forming a basic part of many of the ritualistic procedures. The lessons of fraternism, fellowship, service, charity, faith, hope and justice, among others, likewise stressed in these rituals, and the spirit of leadership developed through lodge work, all tend to make better citizens of their members and so contribute greatly to the progress of our communities, our states and our nation.

The tremendous impact of these activities—the financial and welfare support of all worthy endeavors tending to better our way of life—and the fraternal aspect inbuilding of a better citizenry loyal and devoted to its American traditions—are perhaps the greatest force which enables the fraternal benefit societies to continue to grow in strength and influence.

During the year 1968 alone, approximately 565,000 certificates, representing over \$3,172,772,000 of insurance, were subscribed by our American people. This is a certain sign that our people do believe in the fraternal benefit program—that it has become an established part of our American way of life—that the Fraternal Benefit System and its component societies are, truly, *Americanism Personified*.

# TRENDS

## In Fraternal Societies

- ▼ Many modern fraternal societies now accept members without regard to nationality, language, religious affiliation, and the like.
- ▼ Leading fraternal offer contracts with essentially the same terms as commercial companies.
- ▼ Fraternal are subject to more regulation by the state than before.
- ▼ Associations are developing new business through an expanded agency system.
- ▼ Most leading societies maintain legal reserve on their life insurance obligations.
- ▼ Group life insurance will continue to be a factor in fraternal declination.
- ▼ Since 1940 the volume of fraternal life insurance has shown a gradual increase although at a much lower rate than that shown by ordinary, industrial and group insurance of commercial companies.
- ▼ The leading fraternal offer all of the ordinary life and endowment insurance including family income and tax retirement income. They do not, however, usually issue annuities except in connection with settlement arrangements.
- ▼ More and more promotional schemes similar to commercial firms are being practiced by fraternal. Many operate on the agency system built around state managers and district agents.
- ▼ Training programs for new agents has been adopted by leading fraternal associations. In general, the smaller organizations who still depend essentially on the lodge members for new entrants progress considerably slower.
- ▼ There appears to be some opposition to fraternal societies because of the continued exemption from premium taxation. This rumbling is usually heard from the offices of regulatory bodies in the insurance field particularly when some societies deviate from proper adherence to fraternal laws.
- ▼ Mergers among ethnic fraternal societies have shown growth.
- ▼ It appears that even the smaller fraternal are trying to maintain a large surplus to meet future liabilities. Many states require adequate premiums and reserves.
- ▼ Many states prohibit assessment associations who charge additional assessment fees not known to the insured.
- ▼ In search of business, fraternal are being faced more and more to adopt the benefits granted by life insurance corporations. For this, many societies are criticized with threats of penalties in taxation.
- ▼ Writing larger certificate amounts due to inflation has contributed to a slight growth among fraternal.
- ▼ More emphasis has been given to the enrichment of benevolent benefits.



# DID YOU KNOW THAT . . .

- 1945 Convention was postponed to 1946 at the request of the United States government for defense transportation reasons?

- Scranton sponsored the most conventions. Here is the roster:

|                           |                                 |
|---------------------------|---------------------------------|
| 1910—Inauguration Meeting | Scranton, Pa.                   |
| 1911—First Convention     | Harrisburg, Pa.                 |
| 1913—2nd Biennial         | New York, N.Y.                  |
| 1916—3rd Triennial        | Scranton, Pa.                   |
| 1919—4th Triennial        | Pittsburgh, Pa.                 |
| 1922—5th Triennial        | Wilkes-Barre, Pa.               |
| 1925—6th Triennial        | Buffalo, N.Y.                   |
| 1929—7th Quadrennial      | Scranton, Pa.                   |
| 1933—8th Quadrennial      | Philadelphia, Pa.               |
| 1937—9th Quadrennial      | Scranton, Pa.                   |
| 1941—10th Quadrennial     | Rochester, N.Y.                 |
| 1946—11th Quadrennial     | Buffalo, N.Y.                   |
| 1950—12th Quadrennial     | Scranton, Pa.                   |
| 1954—13th Quadrennial     | Philadelphia, Pa.               |
| 1958—14th Quadrennial     | Scranton, Pa.                   |
| 1962—15th Quadrennial     | Scranton, Pa.                   |
| 1966—16th Quadrennial     | Scranton, Pa.                   |
| 1970—17th Quadrennial     | Glen Spey, N.Y.<br>(Verkhovyna) |

- Matthew Semeniuk was the first president?
- First Canadian UWA group was Branch 266 and was inaugurated in Toronto, Ontario in 1929?
- Narodna Volya was once called "Sherszen"?
- Theodore Mynyk, Anthony Batiuk, Stephen Korman, and Edward Popil carry a total service of 112 years? Theodore Mynyk is the senior officer with 43 years of continuous service.
- First Byelorussian chapter of the UWA was organized in South Rivers, N.J. during April, 1952.
- First editor of Narodna Volya was Myroslav Stechyshyn and Marijka Gambal the first editor of the English Supplement?
- First issue of Narodna Volya was given the English translation of National Freedom, an organ of the Ruthenian National Union?
- Since 1939 UWA fraternal had paid out to 1,293 students a total of \$104,871.00 in educational benefits?
- Since 1959, 120 students received \$19,065.00 as stipends from the Ivan Franko Scholarship Foundation?
- A total of \$123,936.00 was given to 1,413 students in educational aid?
- At present the largest assembly in America or Canada is Branch 244 of Rochester, N.Y. with a total membership of 944? ▼

## Table of Membership by States

| State  | Adult<br>Members | Juvenile<br>Members | Total<br>Members |
|--|------------------|---------------------|------------------|
| Pennsylvania   | 4,533            | 1,133               | 5,666            |
| New York   | 3,058            | 768                 | 3,826            |
| New Jersey   | 2,369            | 585                 | 2,954            |
| Illinois   | 1,296            | 276                 | 1,572            |
| Michigan   | 741              | 253                 | 994              |
| Ohio   | 640              | 99                  | 739              |
| Massachusetts  | 404              | 76                  | 480              |
| Connecticut  | 470              | 120                 | 590              |
| Indiana  | 61               | 22                  | 83               |
| Rhode Island   | 112              | 14                  | 126              |
| California   | 116              | 34                  | 150              |
| Minnesota  | 89               | 41                  | 130              |
| New Hampshire  | 9                | —                   | 9                |
| Maryland   | 117              | 19                  | 136              |
| Delaware   | 22               | 8                   | 30               |
| Missouri   | 7                | —                   | 7                |
| Wisconsin  | 22               | 5                   | 27               |
| Florida  | 38               | 10                  | 48               |
| Arizona  | 8                | 4                   | 12               |
| Colorado   | 5                | 2                   | 7                |
| Washington, D.C.   | 67               | 20                  | 87               |
| Oregon   | 4                | 11                  | 15               |
| Virginia   | 2                | —                   | 2                |
| Texas  | 3                | 3                   | 6                |
| South Carolina   | 1                | —                   | 1                |
| Washington   | 3                | 4                   | 7                |
| Mississippi  | 1                | —                   | 1                |
| Canada   | 1,813            | 475                 | 2,288            |
| Total  | 16,011           | 3,982               | 19,993           |
| Members on Paid-Up and<br>Extended Insurance   |                  |                     | 3,832            |
| Members over 85 years of age, paying<br>only funds to remain as members<br>and receive full fraternal benefits |                  |                     | 126              |
| GRAND MEMBERSHIP TOTAL   |                  |                     | 23,951           |

*Dear Parents:*

*We would like to enroll your child in the Ukrainian Workingmen's Association.*

*During this 60th Anniversary Convention Year, the Executive Committee of our Society has focused its goals to coincide with needs of Ukrainian Youth in America and Canada.*

*We believe that the very survival of any ethnic fraternal insurance company is totally dependent on the enlistment of young people.*

*Our fraternal benefits have been designed and geared to youth involvement. Indeed, we are proud of our multi-youth projects and would like to share them with your children. As parents, you can help your son and daughter become a part of this meaningful objective. Our program includes:*

- (1) Student Aid Fund*
- (2) Ivan Franko Scholarship Foundation*
- (3) Summer camps at the UWA Resort Center*
- (4) Summer cultural courses*
- (5) Sporting events*
- (6) Annual Youth Conclaves*
- (7) Local UWA Youth Chapters*
- (8) Bowling League Subsidies*
- (9) Christmas Yalynka parties*

*Our Association has been, and will continue to be, an organization with ultimate growth goals concentrated and measured in terms of young people. With your help, we can assist in channeling your children into future leadership roles in the Ukrainian community.*

*Won't you join us?*

*Fraternally yours,*

*U.W.A. Executive Committee*



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