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Dr. Henryk Gruber, President of the P. K. O.

The "P. K. O."

One of the institutions of which the Poles are justly proud is their Postal Savings Bank, in Polish the Poczta Kasa Oszczędności, always "P. K. O." for short. During the 10 years of its life it has grown from a relatively small beginning to a magnificent nation-wide banking organization, with major branches in each of Poland's seven large cities, agencies abroad in France, the Argentine, and Palestine, and offices in Poland wherever there is a post office.

Its watch words, "Certainty, Confidence", flashing from numerous electric signs and used in all P. K. O. printed matter, tell a true story, national confidence in the bank and its operations.

It has 1,500,000 permanent clients.

Its assets total \$152,400,000.

Its yearly turnover is over \$5,400,000,000.

Its central office in Warsaw employs 1,300 workers.

To its vast and useful service as a saving institution and as a means of transmitting money and paying bills has been added an insurance department with nearly 100,000 policies in force. Last month its saving deposits totaled over \$100,000,000 (575,011,894 zloty) deposited by 1,367,559 depositors.

The President of the P. K. O., Dr. Henryk Gruber, a modern business man of great energy, is vice-chairman of our Warsaw YMCA Building Campaign, to which movement his contributions of spirit, optimism, work, and money are of vital importance. He is one of the three men who have made this building movement move during this past year.



The P. K. O. Building in Krakow.

Poland and the Minorities

As Poland's real stand at Geneva with regard to the minority treaties has been obscured by some of the discussion following that historic declaration it may serve a useful purpose to state just what the facts are.

1. Before the convening of the September session of the Council and the Assembly of the League of Nations, Poland's representative submitted to the General Secretary of the League a proposed resolution to the effect that whereas the minority treaties at present in force (a) bind some and not other nations of the League, (b) leave the minorities in some countries without protection, and (c) work an unjust and unethical discrimination against Poland, the League of Nations Assembly proposes to conclude "a general agreement on minority protection, such agreement to contain identical obligations for all members of the League, and to assure international protection to all racial, linguistic and religious minorities."

2. This agreement was to be worked out by an international conference of League members called for that purpose.



One of Warsaw's Health Centers.

Warsaw's Health Centers

Another useful institution headed by a YMCA man and having YMCA men high in its organization is the Warsaw branch of the national Social Insurance, an agency under the Ministry of Social Welfare. Its service is medical, not financial. It is a modern method of assuring adequate medical and surgical service to working people, all of whom, in Poland, must be insured in this agency. The employer pays a part of the monthly fee and the worker pays a part. There are branches in every city and town.

During the first half of this year the doctors and dentists of this institution in Warsaw gave 1,054,112 medical and 344,618 dental consultations, usually followed by prescriptions or treatments.

But the special feature of this work which has interested me recently is the Health Centers, of which I show one above, with its popular swimming pool. This building, one of 7 in Warsaw, is located in a crowded area inhabited by working people. Its service, medical, dental, surgical, hygienic, is a thrilling story.

The director of this great work is a former vice-minister of social welfare, Mr. Tadeusz Szubartowicz, one of our Polish YMCA leaders since its first days, member of the Warsaw YMCA Board of Directors and of the National Council, with a record of invaluable service to our movement. The Director of Administration, Mr. K. Olszewski, is treasurer of the Warsaw YMCA.

3. Colonel Beck, Poland's Foreign Minister, was sufficiently a realist to foresee that the idea of such a conference would be opposed by powerful countries having unhappy minorities, so he announced quite frankly that "until such time as a general and uniform system of international protection of minorities is put into force", Poland would not cooperate in the enforcement of the present treaties.

4. That meanwhile the interests of the minority groups in Poland are sufficiently protected by the Polish Constitution and laws.

Which is quite true, and he might have added, by Polish tradition and custom also.

This firm stand was the only method left open to Poland. On three previous occasions Poland had attempted to secure consideration of this problem, with no positive results. Only a strong and dramatic method could bring things to a head. Such a method was used.

The bases of Poland's objections to the minority treaties are these, and it must be borne in mind that they are the objections of a great nation of 33,000,000 people with an ancient history and culture, a consolidated modern civil organization, a powerful army, and a long record of important contributions to contemporary as well as 16th and 17th century civilization.

1. The methods prescribed by the treaties are neither self-consistent nor logical.

2. They are based on supposed conditions in Poland which, if indeed they existed in 1919, certainly do not exist now.

3. Fifteen years of experience show that the treaties not only *do not* protect the minorities, but that they are *not needed* to protect the minorities.

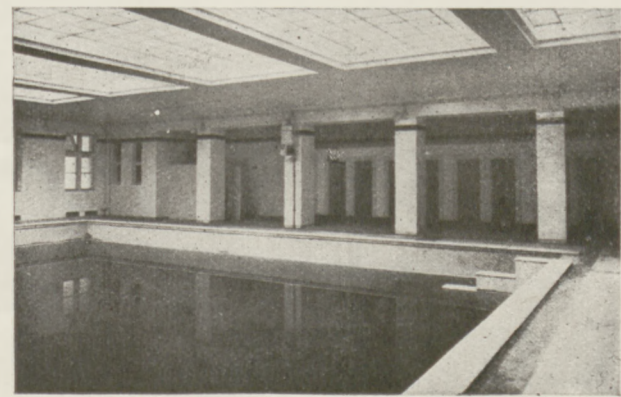
4. The minority groups are amply protected by Poland's Constitution, basic laws, and historic traditions in relation to minority groups.

5. The provisions of the minority treaties have been frequently used by countries not friendly to Poland to stir up internal trouble in Poland, as a means of harassing Poland in Geneva, and as a method of spreading slanderous anti-Polish propaganda.

6. The minorities in Europe which are really being mistreated are in countries not controlled by minority treaties.

7. Minority treaties must apply equally to all first-class powers or to none. Poland as a great power can no longer submit to external conditions of control not imposed upon other countries, especially those which sin in their treatment of minorities.

We must remind our readers that the heart of Poland's demand was that a world conference be called to draw up treaties equally binding upon all countries and protecting minorities everywhere, surely a Christian and reasonable demand.



A Health Center Swimming Pool.

