

Peter Rovnianek: Financier, Nationalist... Grifter?

Peter Rovnianek was a financier, Slovak nationalist, newspaper editor, and one of the most prominent Slovak immigrants to America during the Gilded Age. This paper will explore his influence among Slovak Americans and his business and publishing practices. It will also take a look at his more questionable business ventures that cost him, as well as thousands of Slovak immigrants, their life savings. The paper shall also attempt to assess his status among Slovak Americans as one of the most prominent Slovak immigrants and one of the worst grifters of Slovak immigrants of the Gilded Age.

America billed itself as a land of dreams in the late 1800s. By 1892, a French-gifted statue, *La Liberté éclairant le monde*, began to greet arriving immigrants as they traveled into the New York harbor, making their way to a new life in the United States through Ellis Island. This nation had, only twenty-seven years earlier, survived its Civil War; the 13th Amendment abolished slavery of all people except those imprisoned for crimes—a symbol of which lays at her feet in the form of a broken shackle and chain. Supposedly, there were riches to be found in this New World, and this promise enticed many immigrants suffering from hunger and penury.

These immigrants were often the poor peasantry of Central, Eastern, and Southern Europe. They hoped for wages and salaries that would allow them to return home, support their families, and be able to find upward mobility in their nations. Some of these immigrants, however, found that America did not offer such wages and that working conditions in mines and in mills were not far better than the conditions that enslaved people suffered before 1865. Low wages, dangerous conditions, and being forced to live in company towns (towns erected, serviced, and owned by the companies that the denizens worked for) were certainly in stark contrast to the dreams that these immigrants held as they crossed the treacherous seas.

Companies could raise rents and the prices of goods in the company stores while cutting wages, thus maximizing profits. Should a worker complain, the company would not only fire the disgruntled employee, but also evict the entire family. Not only this, but these miners were paid in scrip, which was a currency that was valid only in a company town at the company store. If the worker demanded dollars rather than company scrip, the scrip could be converted to dollars, but often at a rate around 75 percent of the face value.¹ These conditions oppressed the lowest of the working classes in America, and Slovak immigrants would be among those who were relegated to poverty.

The number of Slovak immigrants that came to America between 1889-1914 was upwards of 480,000.² Most of these Slovak immigrants were peasant stock; a few came from affluent families. Many Slovaks came to America to make more money to buy more land in the Austrian Hungarian Empire; staying in America was not their primary desire.³ They endured the long journey to America only to find that they were not landing well-paying work; even the affluent and the educated Slovak often found themselves in the mines and mills; just as Jan Slovensky, Julius Wolf, and Peter Rovnianek himself would, at first. The fact that these Slovak immigrants faced prejudice from other nationalities and from Americans made their upward mobility in American society harder; they were relegated to low wage labor, sometimes despite even the higher educated landed jobs in mines and mills until they could prove their proficiency in English or show their professional acumen.⁴ Even then, the Slovak immigrant was just one of the Austrian-Hungarian “Bohunks” that American industry relied on, especially Pittsburgh mines and mills, but never wished to accept. The proof of this is evident in a joke from *New Yorksky Dennik*, that a woman from Humenne, Slovakia arrived in New York only to meet a black man that spoke her dialect of Slovak. He warns her that without caution, she could become Black in

America, too.⁵ Of course, the racial aspect of the joke was central to the banal humor with which it was written, but the warning was not lost on the Slovak immigrant of the early 1900s. The greenhorn had to be mindful of their actions, customs, and traditions; if they held to these too strongly and did not assimilate into American culture, they would become “Black.” America, as well, had put in place many new restrictions and requirements on immigration, starting with the xenophobia of the Chinese Exclusion Act of 1882 to the literacy requirements of the Immigration Act of 1924. America was reliant on immigrant muscle, but was not welcoming of immigrants into American communities. This situation for Slovaks in America made them susceptible to cheaters and grifters; it is easy to assume that the Slovak immigrant was ready to accept the help of almost any more affluent countryman while remaining suspicious of Americans and other immigrant nationalities. The Slovak immigrants, to preserve their communities in the face of American xenophobia, created fraternal organizations to provide life insurance, community, and social events for the immigrants, the best examples of which would be The First Catholic Slovak Union and the National Slovak Society, both of which are still extant in 2023.

Peter Víťazoslav Rovnianek was born on June 27, 1867, in Dolný Hričov, a small village in the Zilina District of modern-day Slovakia. His father was a successful butcher who, according to Peter Rovnianek himself, believed that the “greatest treasure that a parent can give is good upbringing, and for that he made sure that every child received the best schooling.”⁶ Certainly, Rovnianek received the best his father could secure, as he was a seminary student in Budapest. As is evident in his autobiography *Zápisky za živa pochovaného*, Rovnianek was well educated and a talented writer. He often, in this work, voices his Slovak nationalism: “Sme Slováci rodom a duchom!”⁷

He left the seminary, though, because of his nationalism. This nationalism was the source of many “insults and contempt,” as Rovnianek himself described.⁸ He describes withstanding such insults as “the first drop blood, which I enthusiastically sign for my Slovak a belief that—day by day deepened the domineering of my heart and was willing to bring any sacrifice on the altar of the nation.”⁹

Rovnianek’s future business partners, Julius Jan Wolf and Jan Slovensky, traveled much together. They were both highly educated, both nationalists, and found their way to the United States after some travels through other continents. They found themselves around Pittsburgh, relegated to low-wage labor in coal mines, at first. They would both be involved later with *Amerikansko-Slovenske Noviny*, the preeminent Slovak-language newspaper in America at its time, which would both be a source of controversy as well as a main vehicle to increasing the literacy of Slovak immigrants in Slovak in the United States.

Rovnianek went to a seminary in Cleveland, Ohio, where he finished his studies and where he began to write in favor of Slovaks in America joining together in his National Slovak Society, a non-denominational Slovak fraternal insurance society.¹⁰ This idea of having a non-denominational society, of course, made some fear that such a society would become secularist and no longer be guided by the clergy—much like what had happened to the Czech Slavic Benevolent Society.¹¹ In fact, Fr. Štefan Furdek had organized the Czech Slavic Benevolent Society, and had seen firsthand just how quickly membership was to wrest his leadership to ensure that such a society remained secular. Rovnianek claims that in response Stefan Furdek created the First Slovak Catholic Union, documenting their conversation where their separate ideas of how to consolidate the American-Slovak society came to light.¹²

Slovaks were and are mostly a Catholic people, though there is a large Lutheran contingent. In 2023, the CIA World Factbook lists Roman Catholics at 55.8 percent and Lutherans at 5.3 percent.¹³ The question of whether or not a Slovak group should be unified by religion or by culture carried serious implications: Austrians and Hungarians are also traditionally Catholic, and the pride of culture or nationalism could be conceivably negated by the demands of societal unification through religion. This was the very nexus of the disagreement for both Furdek and Rovnianek. Furdek wanted to unify Slovaks with Catholicism as the central characteristic, and Rovnianek wanted to also unify Lutherans into the American Slovak community.¹⁴

This desire to unite the Slovaks for Rovnianek cannot be mistaken for a desire to unite *all* Slovaks. Rovnianek had an unabashed antisemitism that he clearly stated throughout his autobiography. He begins his autobiography blaming the Jews for Slovak poverty in the Austrian-Hungarian Empire.¹⁵ He blames Jews for his father's loss of land.¹⁶ He complains that Jews charged for services "three or four times that of a lawyer."¹⁷ He claims that "no stronger evidence" is necessary to show the "caustic nature of the Jew" than "immigration became necessary... because of the Judaism poison that rendered [us] beggars mentally and materially and made [the same] beggars worthy of wandering [from the motherland]."¹⁸ He declares, proudly, that "naturally in some way I am an anti-Teuton and an antisemite."¹⁹

This seemingly insignificant conversation of whether Slovaks should be brought together by nationality or by religion did have a major impact on Slovak immigrants to America as well as their descendants. The two societies, the National Slovak Society (the non-denominational Slovak society started by Rovnianek and his supporters) and the First Catholic Slovak Union (Furdek's Catholic society) would become two of the most prominent fraternal insurance

societies in the United States for Slovaks. These insurance companies, both founded in 1890, were created not only in response to a need to create a cohesive Slovak society in America and give downtrodden immigrants a sense of belonging and an escape from prejudice, but they also fulfilled a desperate need for workers' compensation due to injury and life insurance. As companies at this time were not required by law to give their workers insurance nor to provide for the workers or their families should injuries or deaths happen on the job, workers began to pool together resources to ensure that an injured colleague or their families would have at least some financial respite.²⁰ This development was not unique among Slovaks; many different ethnic groups created such fraternal societies.²¹ In fact, the Woodmen of the World, which is a fraternal life insurance company open to all people regardless of their ethnicity or religion, also started the same year as these two Slovak fraternal societies—and for many of the same financial reasons. These types of fraternal insurance companies were the only safeguards for many low-wage immigrant workers from utter destitution should someone become injured or killed on the job.

They also were, and still are, important for creating a community. The First Catholic Slovak Union and the National Slovak Union both have publications to this day; the FCSU's publication being *Jednota*.²² The National Slovak Union, as well, publishes its monthly newsletter, *National News*. While this may seem like a standard practice for almost any fraternity or society, one must also recognize that these publications contain at least some articles in Slovak. Therefore, not only do these fraternal societies today provide life insurance and a sense of community, but they also keep people of Slovak descent in touch with their “mother tongue.” This not only creates a sense of community, but this makes such communities in many ways exclusive and inaccessible to those without an affinity for Slovak.

Yet, when Rovnianek first came to America, he discovered that many of his countrymen could not read nor write. Therefore, he took the time to teach Slovaks to read and write. While doing so, copies of the prominent newspaper could be put in their hands.²³ This of course would prove a boon to his future: by 1889 he was already the chief editor of *Amerikansko-Slovenske Noviny*. This publication gave him not only a creative outlet for his inherent nationalism, but an incredible amount of influence among Slovak immigrants in America. As Slovak immigrants grew tired of the deplorable conditions and wages they received, this influence would become crucial. For this, as well, he would need the Slovak population to be literate. It is doubtful that he understood at the time the importance of his outreach, but one major strike would lead his work to educate his public would also lead him to learn how to receive bribes for influencing his readership.

Rovnianek's influence was wonderful for *Amerikansko-Slovenske Noviny*. In 1889, when he took over, the newspaper had 1700 subscriptions. Within six years, the subscriptions had grown to 8000, more than any Slovak newspaper.²⁴ This number would soon grow to over 30,000 subscriptions, more than all Slovak newspapers in the Old Country combined.²⁵ Rovnianek would use his strong Slovak nationalism (as well as an anti-Ungar and anti-Semitic bent)²⁶ and his growing influence to not only direct the opinions and emotions of his fellow Slovak immigrants but to also line his own pockets, with catastrophic results for the Slovak immigrant population.

On April 2 1891, The Morewood Mine and Coke Works became the site of a deadly strike. The United Mine Workers of America represented the laborers at this site. The owner, Henry Clay Frick, was a very prominent businessman linked to Andrew Carnegie; his coke and coal sites worked in tandem with Carnegie Steel. In fact, Carnegie was a major shareholder in

Frick's ventures. Frick, as well, was well-known as an anti-unionist; in fact, some strife between the two men started when Carnegie demanded that Frick meet a union's wage demands in 1887. Frick would become very famous for his strike-breaking leadership throughout the Homestead Massacre in 1892, an event that led to Alexander Berkman's failed assassination attempt on Frick.

By January of 1891, the Morewood Mine and Coke Works workers wage contracts had lapsed, and Frick was quick to press the UMWA for wage cuts. As expected, the union did not acquiesce. After weeks of negotiation, it looked as if Frick's proposed "sliding scale" pegged to the market price of coke would win in the negotiations over wages, and some coke ovens began to reopen. Yet, the UMWA members began to suspect that Frick was lying to them to break the strike. This led to a deadly confrontation in which the National Guard killed seven strikers, with another two dying later. Many, if not most, of the workers at the Morewood Mine and Coke Works were Slovaks.

During the strike, Peter Rovnianek and Julius Wolf received bribes from Frick and his associates to run editorials that would persuade the striking Slovaks to return to work.²⁷ It came to light when some associates of Gustav Marsall-Petrovsky, the editor for the rival publication *Slovak v Amerike*, stole four letters from Rovnianek's desk that contained the details of the bribe. These were published in *Slovak v Amerike*, complete with the envelopes and postmarks.²⁸ Rovnianek, of course, denied this ever having happened in his autobiography.²⁹ He claims not to have spoken English at the time, and that there was really no way that he could have negotiated such bribes; but the publication of these letters renders his claim false,³⁰ and Čulen reproduced the letters in full in the *History of Slovaks in America*.³¹ Wolf and Rovnianek, though, did publish articles trying to persuade Slovak miners back to work, despite the fact that Frick and the

Morewook Mine and Coke Works were trying to cut their wages and exploit Slovak labor; there is little doubt that the bribes inspired these articles rather than any convictions about whether or not workers should acquiesce to employer demands.

Rovnianek, in spite of this scandal, opened an office in New York City for a new company, P. V. Rovnianek & Co. His long-time associate Wolf soon became ill, and Rovnianek brought his brother Štefan into the fold. Eveb Rovnianek's autobiography hints at his less-than-honorable dealings with money. It seems that Rovnianek borrowed \$3000 to \$5000 (between \$94,594 to \$157,656 today) "for a couple of days, but neglects to say from whom."³² Rovnianek claims to have given his lender a "judgment note" to hold him accountable, but in the end that he did not "owe a cent."³³ To get the judgment note, Rovnianek needed to pay another \$1500, which he considered "blackmail."³⁴

This particular event proves that Rovnianek was quick to excuse himself of any wrongdoing; yet, when delving into his other financial ventures, one finds that he gifted his countrymen repeatedly taking full advantage of his clerical training and standing as well as that of being an influential writer, editor, and owner of *Amerikansko-Slovenske Noviny*. For example, in 1893, he took the bribe money and created a steamship ticket office to profit off unemployed Slovaks wishing to return to the home country.³⁵ As Rovnianek himself said, "Of course with the help of the [National Slovak] society I created trade as well as newspapers and banks, and the bigger the business got, the more generously I supported every [Slovak] ethnic undertaking."³⁶ It is true that he was likely a spendthrift; for he did go bankrupt and died in penury while trying to get rich again looking for gold.

While he was swindling those who wished to return home, he also speculated in real estate, creating the Slovak Colonization Company to buy "good farmland in Arkansas."³⁷ The

scheme bought land in Prairie County, Arkansas supposedly to allow unemployed Slovaks a chance to begin farming. He and his partners, who claimed to have bought 50,000 acres of good, fertile ground, named the community “Slovaktown.” Interestingly, one of these partners was Daniel Suštek, a failed farmer that only a few years earlier had deplored land speculation.³⁸ What those Slovaks who made the trip to Arkansas found was that the managers had bought only a few hundred acres, and much of it was “little better than wilderness.”³⁹ It seems that they began to complain, and Rovnianek paid “only about 5% of their average \$600 investment... Hundreds, if not thousands, lost money in this way.”⁴⁰ The town of Slovak, Arkansas still exists, and is the only place in the United States named after Slovakia. The 2019 population estimate of this town is 1361 people.

Rovnianek, in 1900, also took to creating the Elk Gold Mining Company which sold shares to Slovak immigrants. The shares, unfortunately, were to a nonexistent mine. As he had discovered with Slovaktown, defrauded investors would demand their investments back when the ruse is up. Therefore, when Rovnianek’s friend Jan Slovensky came to his office looking for a job, Rovnianek gave him a \$10,000 stake in this so far non-existent company provided that he go to Colorado and find a mine. Instead, Slovensky “squandered the money, then headed for California to escape Rovnianek’s ire and try to recoup his losses.”⁴¹ When he arrived in California, Slovensky convinced his wife to seduce a hotel owner with the plan to catch his wife and the owner “in the act.” Then, he would demand \$10,000 at gunpoint. Certainly, this plan seemed promising until the hotel owner, instead of going for the money, instead went for the local sheriff. Seeing that his plan was discovered, Slovensky “then turned the revolver on himself thus ending his own life, the Elk Gold Mining Company, and the savings of thousands of Slovaks.”⁴² Čulen, in his biography of Ján Slovensky, states that Rovnianek himself lost \$10,000,

Slovensky lost all of his wealth, and the poor Slovak immigrants that they swindled lost a total of \$17,000.⁴³ Today, the \$27,000 in 1913 would be worth \$910,627. This would mean that the meager savings of these poor Slovak workers were completely lost due to Rovnianek's and Slovensky's fiducial and financial mismanagement.

It seems that Rovnianek turned to many other ventures, each more disastrous than the last. William Blakely, Rovnianek's close friend, brought him into the American Trust Company to run foreign investments; the department's foundation funds were \$1,000,000 with profits of \$500,000; Rovnianek himself never says where these funds came from.⁴⁴ In 1903, he was listed as a director of Mortgage Bank Company after they took over Republic National Bank.⁴⁵ Rovnianek states that C. B Lawton approached him to cofound the Mortgage Baking Company, a company dealing exclusively in trading in debt securities on real estate; much like dealing in sub-prime loans. He felt that this would be a success, after all, "the foundation of our wealth is land." He therefore signed \$2,500 in fees, which would be about \$84,317 in 2023.⁴⁶ In the same quarterly, he is listed as an officer of the Armenia Insurance company, as well.⁴⁷ Rovnianek points out in his autobiography that the consolidation began not long after he joined Republic National Bank; He kept investing, hoping to acquire more wealth including leading investments of Tatra Banka, a bank still in existence in Slovakia, in America through his own company.⁴⁸ However, the details of these investments are closed to any inquiry outside of direct family of the investors.⁴⁹ Rovnianek was proud of these developments; he found himself in the directory listed with many successful Americans.⁵⁰ He invested into the German National Bank; the question of the legitimacy of this investment may be called into question by his statement that "I was an investor, not a debtor."⁵¹ The statement leads to some speculation about his actual activity, especially in light of his earlier endeavors and his later bankruptcy.

Rovnaianek was thrilled that his work with these banks allowed him entrance into some prestigious societies usually closed to immigrants. He joined the Bankers and Bank Clerks, as well as the Americus Club and the Pittsburgh Press Club. He also learned that his ability to speculate on stocks would make him much money. However, the sell-off of his Mortgage Banking Company shares resulted in other holders doing the same, and his friends losing their savings as the value of the stocks dropped.⁵²

Tatra Banka loaned him \$100,000, which would be \$2,956,111 in 2022, for Rovnianek and Company.⁵³ He also stated that the paid capital and balance, with deposits, kept his company at \$1,260,000 in aggregate assets.⁵⁴ However, he kept extending his investments and partners, getting himself into new payments (for example, with the Bank of Pittsburgh National Association for \$50,000, which he says he paid off monthly).⁵⁵ The Panic of 1907, which also affected companies through 1909, ruined many businesses. He found that his investment into Guardian Fire Insurance, which he created from Conestoga Fire Insurance Co., began to lose money. Soon, he was moving capital around trying to cover the losses, and trouble started.⁵⁶

However, when these investments proved to be over-extended and the credit came due, this sent Rovnianek and his partners into bankruptcy. It seems that his addiction to gambling did not help: he borrowed \$12,500 for himself and \$2,500 for a friend after a night of cards.⁵⁷ On top of the other dealings and the debt that he accrued, losing the mortgages, and closing the businesses he had created. His total losses seem to be \$1.5 million dollars (\$47,297,086 today); this amount that he lost was not his loss alone, but also the life savings of many Slovak immigrants as well as some of Tatra Banka's capital. Rovnianek soon ran for his life once he received a check for \$9000, all that was left for him after the string of lost mortgages and bankruptcy. Rovnianek, disgraced, almost penniless, moved to California to mine gold. Yet, this

was in 1911, and the amount of gold in California was severely depleted by 1855. Yet, he tried; unfortunately, even in 1942 when Konstantin Čulen wrote his *History of Slovaks in America*, he noted in the foreword that Rovnianek's papers were gone, as was his library.⁵⁸ Čulen also noted that while "Rovnianek deserves extraordinary merits for his work to improve Slovak life in America," we must also remember his mishandling of investments and his squandering of his own wealth caused Slovaks to lose their savings "earned with sweat and blood."⁵⁹ We know only that he died in California, penniless; yet his legacy as the founder of the still extant National Slovak Society, as well as his writings forming the Slovak-American culture in *Americko-Slovenske Dejiny* lives on in the Slovak-American psyche. Yet, it is also apparent that, this once man-of-the-cloth and Slovak patriot, became so addicted to wealth and gambling that he was willing to defraud his very countrymen to gain and lose more wealth than he could recuperate.

In the end, Slovak Americans still honor, revere, and yet revile Peter Rovnianek. To affected families, his swindles and gifting are now family legends. "I can recall how my grandmother felt about the NSS and Rovnianek, and it is because they lost so much money trying to invest in his gold mine," recounts one Slovak American student in Pittsburgh, Pennsylvania.⁶⁰ The legacy of Peter Rovnianek lives on in a street name in Bratislava, and in the institutional memory of the National Slovak Society. Though his life reveals the incredible social mobility for all people, including immigrants, in America, it also shows that even countrymen could have no scruples financially gifting their fellow greenhorns. Without Rovnianek, as Čulen poignantly says, Rovnianek strove to improve Slovak life in America, and yet consistently acted flagrantly against the Slovak immigrant's interests.⁶¹ The Slovak community, in those famous words attributed to the Roman general and dictator Sulla, knew "no better friend, no worse enemy."

ENDNOTES

¹ Randall MacLowry, *The Mine Wars*, PBS, (2016), and James Green, *The Devil is in These Hills*, New York: Atlantic Monthly Press, (2015), 22.

² *Annual Report of the Commissioner General of Immigration to the Secretary of Labor, Fiscal Year ended June 30, 1918* (Washington, 1919); 140.

³ Many publications allude to this: Robert Zecker's *Race and America's Immigrant Press: How the Slovaks were Taught to Think Like White People*, New York: Continuum Press, (2015), and Konstantin Čulen, *History of Slovaks in America*, St. Paul, Minnesota: Czechoslovak Genealogical Society International (2007), as examples.

⁴ Peter V. Rovnianek, *Zápisky za živa pochovaného*, (1924), and Konštantín Čulen, J. Slovensky: Životopis zakladateľa prvých Slovenských Novín v Amerike, Winnipeg, Canada: Náklad red. Kanadského Slováka, (1954), 80-85.

⁵ *New Yorksky Dennik*, June 4, 1921, 6.

⁶ Peter V. Rovnianek, *Zápisky za živa pochovaného*, (1924), 8.

⁷ Ibid., 18. "We are Slovaks by birth and by spirit!" (Translation mine).

⁸ Ibid., 25.

⁹ Ibid., 26-27.

¹⁰ Ibid., 126-127.

¹¹ M. Stolarik, *Immigration and Urbanization: The Slovak Experience, 1870-1918*, dissertation, (1974), 76.

¹² Rovnianek, 127.

¹³ "Slovakia." World Factbook. CIA, May 31, 2023. <https://www.cia.gov/the-world-factbook/about/archives/2022/countries/slovakia/summaries>.

¹⁴ Rovnianek, 42.

¹⁵ Rovnianek, 5.

¹⁶ Ibid.

¹⁷ Ibid., 89.

¹⁸ Ibid., 96.

¹⁹ Ibid., 12.

²⁰ See John Bodnar, "Ethnic Fraternal Benefit Associations: Their Historical Development, Character, and Significance," *Exploring Diversity in Pennsylvania History*, (n.d.), accessed on 0/31/2023 at <https://www.portal.hsp.org/unit-plan-items/unit-plan-27>. See also David Beito, *From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890-1967*, Chapel Hill: University of North Carolina Press, 2000.

²¹ Ibid.

²² *Jednota* can still be accessed here at the time of writing: <https://www.fcsu.com/newspaper/>

²³ Konstantin Čulen, *History of Slovaks in America*, St. Paul, Minnesota: Czechoslovak Genealogical Society International (2007), 162-163.

²⁴ Ľubica Bartalská, "Začiatky Slovenského Novinárstva v Amerike," (n.d.). Accessed 10/5/2022 from <https://www.czsk.net/svet/clanky/svet/amertlac.html>

²⁵ Ibid., and Čulen, 163. Yet, in Čulen's work *Slovenské Časopisy v Amerike*, he claims that the actual count was 7,500 subscriptions (20). The discrepancy is not accounted for; though I am certain that Bartalská had access to *History of Slovaks in America* and perhaps not *Slovenské Časopisy v Amerike* due to the rarity of the latter work.

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- ²⁶ Rovnianek, 96.
- ²⁷ Stolarik, 117.
- ²⁸ Ibid., 129-130.
- ²⁹ Rovnianek 238-249.
- ³⁰ Rovnianek, 245-248, and Stolarik, 117.
- ³¹ Konstantin Čulen, *History of Slovaks in America*, St. Paul, Minnesota: Czechoslovak Genealogical Society International (2007), 105-108.
- ³² Rovnianek, 267.
- ³³ Ibid.
- ³⁴ Ibid.
- ³⁵ Stolarik, 120. Also found in the Pittsburgh Directory of 1900.
- ³⁶ Rovnianek, 270.
- ³⁷ Stolarik, 120.
- ³⁸ Ibid., 121.
- ³⁹ Ibid.
- ⁴⁰ Ibid.
- ⁴¹ Ibid.
- ⁴² Ibid.
- ⁴³ Konstantin Čulen, *Život J. Slovenského: Životopis Zakladateľa Prvých Slovenských Novín v Amerike*. Winnipeg: Nakl. Red. Kanadskeho Slovaka (1954) 191.
- ⁴⁴ Rovnianek, 310.
- ⁴⁵ Moorhead's Quarterly Record 1904, 67.
- ⁴⁶ Rovnianek, 310.
- ⁴⁷ Ibid., 67 Interestingly, Stolarik mentions that Rovnianek was a director of the Republic National bank in 1903 and joined the Armenia Insurance Company in 1906, but the Moorhead directory shows that Stolarik was mistaken. Mortgage Banking Company absorbed the Republic National Bank in 1903, and Rovnianek was also already on board with the Armenia Insurance Company the same year.
- ⁴⁸ For an in-depth description of these, see Martin Besedic, "Americký Obchod Tatra Banky s firmou Petra Víťazoslava Rovnianka," *Zborník Slovenského Národného Múzea: História* (2005): 101-128.
- ⁴⁹ This was ascertained through many attempts to inquire directly with Tatra Banka to access records of any dealings with Rovnianek. One must be either a beneficiary of any wealth still held there, or a descendant of one of the parties involved.
- ⁵⁰ Rovnianek, 311.
- ⁵¹ Ibid.
- ⁵² Ibid, 314-315.
- ⁵³ Ibid., 318.
- ⁵⁴ Ibid.
- ⁵⁵ Ibid., 320-322.
- ⁵⁶ Ibid, 323-325.
- ⁵⁷ Ibid, 332.
- ⁵⁸ Čulen, 6.
- ⁵⁹ Ibid., 103.
- ⁶⁰ Alex O., personal interview on September 5th, 2023. His full name is withheld to adhere to the standards of the GDPR of the European Union.

⁶¹ Čulen., 103.