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Ivan Smiljanić*

The Many Struggles of Anton Kajfež: The Rise and Fall of a Kočevje Merchant from Political and Economic Perspectives

IZVLEČEK

MNOGI BOJI ANTONA KAJFEŽA: VZPON IN PADEC KOČEVSKEGA TRGOVCA S POLITIČNE TER GOSPODARSKE PERSPEKTIVE

Prispevek predstavlja študijo primera podjetnika in veleposestnika Antona Kajfeža ter njegovih naslednikov, lastnikov enega največjih podjetij na Kočevskem in Dolenjskem tako pred prvo svetovno vojno kot v času med obema vojnoma. Podjetje se je ukvarjalo predvsem s trgovino z lesom in vinom ter postalo pomemben delničar številnih regionalnih podjetij in bank. Kajfež je bil pospeševalec lokalnega slovenskega gospodarstva in ga je s svojim bogastvom krepil z vrsto projektov, da bi v kočevskem gospodarstvu in politiki prehitel Kočevjarje, lokalno skupino nemškega porekla. S tem si je nakopal srd številnih poslovnih konkurentov, lastnih delavcev in političnih sovražnikov. Družina Kajfež je najemala velika posojila in ustvarjala primanjkljaj, tako da je morala leta 1928 razglasiti stečaj. Zaradi tesne povezanosti družbe Kajfež z bankami in podjetji je bil propad velik udarec za lokalno slovensko gospodarstvo. Kočevjarji so slavili propad podjetja in njegove negativne posledice za slovenske ustanove.

Ključne besede: Anton Kajfež, trgovina z lesom, slovensko gospodarstvo, stečaj, Kočevje, Kočevjarji, Kraljevina Srbov, Hrvatov in Slovencev

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ABSTRACT

This paper presents a case study of the entrepreneur and landowner Anton Kajfež and his successors, owners of one of the largest companies in Kočevje and Lower Carniola before World War I and during the interwar period. The company focused primarily on the timber and wine trade and became a significant shareholder in many regional companies and banks. Kajfež promoted the local Slovenian economy and used his wealth to strengthen it through a series of projects aimed at surpassing the Gottscheers, a local group of German origin, in the Kočevje economy and politics. In doing so, he attracted the ire of many business competitors, his own workers, and political enemies. The Kajfež family took out large loans and created a deficit, leading to bankruptcy in 1928. Because of the close ties between the Kajfež company, banks, and businesses, the collapse was a major blow to the local Slovenian economy. The Gottscheers celebrated the company's demise and its negative impact on Slovenian institutions.

Keywords: Anton Kajfež, timber trade, Slovenian economy, bankruptcy, Kočevje, Gottscheers, Kingdom of Serbs, Croats and Slovenes

The Life and Works of Anton Kajfež

Economic nationalism in the past has attracted a growing number of scholars in recent research.¹ It has been defined as an economic programme that tends to be more ideological than scientific, with its core aim being the promotion of the economic interests of a specific national group against competing groups or individuals.² It can appear both as a state-supported programme that uses protectionism as its main means, or at the level of an individual entrepreneur who decides not to conduct business with clients of a different ethnic background. From a purely economic point of view, such an approach is risky and self-limiting; it can provoke counter-reactions, boycotts, and financial collapse. Despite this, the tactic was common in 19th-century Europe, and many public initiatives feverishly called for boycotting the supposed “national enemies”. After World War I, its popularity waned, though it did not disappear entirely.

The period that offers the most extensive research materials on economic nationalism in the territory populated by Slovenians is the Austro-Hungarian Empire and its Slovenian-German national struggles, which regularly spilled into the economic

1 This paper is a reworked and expanded version of Ivan Smiljanić, “‘Erased from the Face of God’: Slovene Economic Nationalism in Press Reports on A. Kajfež & Co. in Kočevje,” *Historical Studies on Central Europe* 3, No. 1 (2023): 122–43.

2 Helga Schultz and Eduard Kubů, eds., *History and Culture of Economic Nationalism in East Central Europe* (Berlin: Berliner Wissenschafts-Verlag GmbH, 2006). Stefan Berger and Thomas Fetzner, eds., *Nationalism and Economy: Explorations into a Neglected Relationship* (Budapest, New York: CEU Press, 2019). Andreas Pickel, ed., *Handbook of Economic Nationalism* (Cheltenham, Northampton: Edward Elgar Publishing, 2022).

sphere. However, interwar Yugoslavia can also provide attractive, if atypical, case studies that illustrate how economic struggles on a nationalist basis could continue despite a changed political situation. A vivid example from Slovenia's economic past is the case of Kajfež & Co., a large family company from Kočevje, founded by Anton Kajfež, whose collapse triggered a regional political and economic crisis. Apart from its political dimension, Kajfež's story brings to the fore multiple other relationships he had with his contemporaries, which were often conflictual. While the story of Kajfež & Co. can be interpreted as a standard example of a company that was a victim of economic nationalist struggles, it can also be read as a cautionary tale about treating economic nationalist background as the main reason for a business failure, even if the sources do not necessarily indicate such causality.

Anton Kajfež was born on 13 June 1875 in the village of Nova Sela in the Kostel region, south of Kočevje. He was the second of ten children and the first son of Jožef Kajfež (1835–1923) and Neža, née Pogorelec (1852–1936); eight of the children survived into adulthood. The Kajfež house was a meeting place for the local Slovenian and Croatian intelligentsia, and the relatively wealthy family was also known for supporting housewives and the poor.³ In 1902, the family took over the post office in nearby Banja Loka, where they were responsible for telegraph traffic and for the maintenance of mail wagons, horses, stables, and accommodation for postmen.⁴

Anton Kajfež began his business activities at a young age. According to his own account, he inherited a business that had been in his family since around 1858.⁵ He quickly gained a reputation as a shrewd entrepreneur who profited from every project he undertook. Despite his youth, he rose to prominence in Kočevje's economy as a landowner, wine merchant, and restaurateur (some rather questionable claims suggest he traded in wine as early as 1890, when he would have been 15 years old).⁶ His character is perhaps best illustrated by a story from the time the railway arrived in Kočevje in 1893, when he bet he could reach Kočevje before the train. "He won the bet, as he was indeed faster than the train, but he drove the horse so hard that it died of exhaustion. Kajfež had the horse taxidermied, and it was [...] exhibited in Kajfež's villa in Kočevje."⁷

At the beginning of the 20th century, Kajfež's company had branches in Ljubljana, Črnomelj, Nova Sela, and Vienna. Around 1908, he acquired the equipment from the Kočevje steam sawmill, which had burned down two years earlier. Kajfež had the sawmill rebuilt at a new location and installed the equipment there. In 1910, he built a three-storey building for the sawmill workers, which became known as the Skyscraper (*Nebotičnik*). The Kajfež family's influence in the Kočevje region grew further when

3 "Smrt plemenite žene," *Jutro*, 15 January 1936, 3.

4 Stanislav Južnič, *Dvig iz pragozda in zaton vanj: razvoj Kočevske in sosednjih dolin (Osilniška, Dragarska in Poljanska) (1498–2009)* = *From wildwoods and back: the development of Gottscheer Land and nearby valleys (Ossiuniz, Suchen, and Polland) (1498–2009)* (Kostel: self-published, 2009), 197, 202.

5 Anton Kajfež, "Iz Kočevja," *Slovenski narod*, 4 March 1908, 3.

6 Peter Šobar, "Razvoj delavskega razreda v Kočevju," in Herman Kotar et al., eds., *500 let mesta Kočevje 1471–1971* (Kočevje: Skupščina občine, [1971]), 79.

7 Karel Rustja, "Dolenjske železnice S," *Dolenjski list*, 27 January 1994, 14.

Anton's brother Josip (1881–1943), a postal worker, was elected mayor of Banja Loka in 1912.⁸

During this period, Anton married Marija Briški (1870–1921) from the village of Ajbelj, with whom he had four children: Marija (1900–1982), Anton Jr. (1901–1973), Milan (1903–1982), and Ivan (1905–1926). After his wife Marija's early death, Kajfež became attached to the bartender Frančiška (Francka) Legat (1904–1960),⁹ whom he married in 1925;¹⁰ they had a daughter, Majda. The following year, Kajfež's sickly youngest son, Ivan, died at the family villa in Opatija.¹¹

Kajfež's business continued to grow after the creation of the Kingdom of Serbs, Croats and Slovenes in 1918. In August of that year, he expanded his company into the timber trade,¹² which became his main source of income. Timber was abundant in the Kočevje region, and Kajfež declared it the most important resource to be exploited to promote the local economy. In 1920, he was among the founders of the Timber Section of the Association of Industrialists (*Lesni odsek Zveze industrijcev*), which sought to ensure a fair distribution of work and profits and to prevent illegal or exploitative trade.¹³ The most ambitious plan to supply timber to a seaport involved constructing the Kočevje–Rijeka/Sušak railway. The idea had already been proposed in Austria-Hungary and became even more appealing after the establishment of the Rapallo border. Kajfež argued that the existing line via Karlovac was unsuitable because of excessive transport costs.¹⁴ In 1921, the Lower Carniolan Railway (*Dolenjske železnice*) company was established, and Kajfež became a member of the board of directors. He actively promoted the construction among Ljubljana's business circles¹⁵ and secured the support of the liberals, but complications over the railway route¹⁶ meant the idea was never realised.

Despite this setback, Kajfež achieved success with several other projects in Kočevje in the early 1920s. In July 1922, he and two partners founded the textile company Textilana. The beginnings were modest: the company was established in an abandoned warehouse in Kočevje,¹⁷ which Kajfež had purchased from the noble Auersperg family. When the Ministry of Trade and Industry approved registration in October 1923, the factory was expanded and restructured as a joint-stock company with a capital of 6 million dinars (of which Kajfež contributed just over a third)¹⁸

8 "Burne občinske volitve," *Slovenski narod*, 12 August 1912, 3.

9 Stanislav Južnič, "Razvoj kočevske čitalnice med letoma 1919–1941," *Knjižnica* 48, No. 3 (2004): 181.

10 "Himen," *Slovenec*, 31 July 1925, 3.

11 "Kočevje," *Jutro*, 17 October 1926, 20. "† Ivan Kajfež," *Ljudska samouprava*, 25 October 1926, 3.

12 "Razglas," *Laibacher Zeitung*, 22 August 1918, 1302.

13 A. Kajfež, "Naš les, I," *Slovenski narod*, 29 July 1920, 4.

14 A. Kajfež, "Neprilike naše lesne trgovine I," *Jutro*, 12 April 1924, 6.

15 "Železniška zveza Kočevje-Reka," *Slovenec*, 12 January 1921, 3–4. See also A. Kajfež, "Sušak in njegove težave," *Jutro*, 16 March 1926, 2.

16 A. Kajfež, "Železnica Kočevje-Brod Moravice," *Jugoslavija*, 20 October 1921, 2. "Konferenca delegatov o železniški mreži v Sloveniji," *Narodni dnevnik*, 7 December 1926, 3.

17 O. R., "65 let Tekstilne tovarne 'Tekstilana' Kočevje," *Kočevske novice*, 16 December 1986, 7.

18 France Kresal, "Tekstilana tovarna sukna v Kočevju 1921–1941," in Vinko Rakovič et al., eds., *Tekstilana Kočevje: 50 let* (Kočevje: Tekstilana, 1971), 15, 22.

to attract foreign capital. In addition to Kajfež, the company was managed by Josip Röthel, a Kočevje merchant and president of the local City Savings Bank (*Mestna hranilnica*).¹⁹ Later, Textilana acquired Czechoslovak capital, enabling the plant to expand and employ about 120 workers.²⁰ Apart from Textilana, the Mercantile Bank (*Merkantilna banka*) was Kajfež's most important economic project in Kočevje. He co-founded the bank and chaired the board of directors at the founding general assembly in March 1922, when it also opened its headquarters in Kočevje²¹ and later a branch in Ribnica. Throughout its existence, the bank remained relatively small, as its founding capital amounted to a modest 1,25 million dinars, later increased to 3 million dinars.²² Kajfež was the bank's president between 1922 and 1927. Since he owned the majority of shares, he was the main decision-maker, overruling any possible opposition.²³

In addition, Kajfež contributed to several other projects in the region. For example, he was head of the Kočevje Purchasing Cooperative (*Nakupovalna zadruga*), founded in 1923;²⁴ a partner in Carbonaria, a charcoal-export company (both formally established by the Mercantile Bank);²⁵ and a co-financier of the Kočevje student dormitory.²⁶ He also held positions in central financial institutions based in Ljubljana. He participated in the founding meeting of the Ljubljana Stock Exchange,²⁷ served on the board of directors of Slovenska Bank,²⁸ and was active in the Carniolan Savings Bank (*Kranjska hranilnica*). In 1922, he opened an inn in the same city.²⁹

During the post-war years, Kajfež's wine and timber trade company flourished, expanding its operations abroad by exporting timber to Italy, Spain, Egypt, South Africa, and other destinations.³⁰ Kajfež enjoyed a strong reputation among his customers. It is believed that his business empire was the largest in Lower Carniola at the time. Although he already owned estates around Kočevje, he also bought a large estate with a timber mill in Crni Lug near Delnice in Croatia in 1926 for 4 million dinars (perhaps as an investment, as some expected the Kočevje–Rijeka railway to run there). He managed the extensive company himself, with the help of officials, until 1925, when his sons, Anton Jr. and Milan, informally took over the business.

This is how Kajfež's life story might have been written in a standard biographical style if it ended at this point. However, this dry account of his life and work omits

19 "Preosnova tekstilne tovarne," *Trgovski list*, 8 November 1923, 3.

20 Kresal, "Tekstilana." Ivan Kordiš, "Od kašče do tovarne: Tekstilana Kočevje včeraj in nikoli več," in Ivan Kordiš, Žarko Lazarevič, Nina Vodopivec, and Sonja Ifko, *Od kašče do tovarne: Tekstilana Kočevje včeraj in nikoli več* (Kočevje: Pokrajinski muzej, 2024), 20–27.

21 "Merkantilna banka," *Radikal*, 25 March 1922, 2–3.

22 Žarko Lazarevič and Jože Prinčič, *Zgodovina slovenskega bančništva* (Ljubljana: Združenje bank Slovenije, 2000), 63.

23 "Kočevske težave in njih krivci," *Slovenski dom*, 8 July 1939, 3.

24 "Vpisi v trgovinski register," *Uradni list pokrajinske uprave za Slovenijo*, 6 August 1923, 480.

25 "Vpisi v trgovinski register," *Uradni list ljubljanske in mariborske oblasti*, 15 January 1924, 26.

26 "Dijaški dom v Kočevju," *Jutro*, 26 July 1925, 4.

27 "Ustanovni občni zbor Ljubljanske borze," *Slovenski narod*, 8 August 1923, 2.

28 "Vpisi v trgovinski register," *Uradni list pokrajinske uprave za Slovenijo*, 17 July 1923, 439.

29 "Otvoritev," *Jugoslavija*, 4 August 1922, 4. "Kakor čujemo," *Jutro*, 27 March 1927, 5.

30 "Konkurz veletvrdke A. Kajfež Kočevje," *Nova samouprava*, 15 March 1928, 3.

many details crucial to his story. These details add nuance and complexity to the otherwise simple narrative of a successful yet unremarkable entrepreneur; it is within these struggles that Kajfež's story becomes worth researching. His struggles will be explored through five relationships – the most significant oppositions in Kajfež's life, as far as they can be reconstructed from press reports, which remain the main available record of him.

The First Opposition: Kajfež the Merchant Versus the Competition

In a sense, the most “natural” opponents of Kajfež were other merchants – his competitors in the capitalist market. The earliest press attacks against him date to the early 20th century; from the outset, they portrayed Kajfež as an immoral exploiter, if not a fraudster. Today, it is virtually impossible to determine whether these accusations had any merit, but, notably, they were repeated frequently, indicating that this was a persistent, if not prevalent, opinion among his competitors about Kajfež.

In 1908, amid German-Slovenian tensions following the so-called September events – which triggered a Slovenian boycott of German shops, followed by a German reprisal – the newspaper *Deutsche Stimme* urged Kočevje residents to boycott shopping at Kajfež's stores, accusing him of business scams that enriched him at the expense of the poor. Naturally, Kajfež refuted these allegations as untrue. He stated that he had not arrived in Kočevje as a poor man, as his family company had existed for half a century, and that he was not involved in politics, so he conducted business indiscriminately with both Germans and Slovenians. He also claimed to support the local economy by having the equipment for his Viennese inn made in Kočevje. In conclusion, he advised the initiator of the boycott that “in the future you should inform yourself better about the economic situation in Kočevje, because such unfounded allegations harm your own brothers the most.”³¹ In another response, he said the newspapers had already published many lies about him and that he was growing tired of it. Nevertheless, he added confidently: “To all those who have organised a boycott against me, remember that I am a rock in the sea, and you are merely waves. The waves disperse, and the rock remains.”³²

Many of Kajfež's competitors did their best to avoid being confused with him, especially when they had a similar-sounding name. In 1921, Kajfež published a notice in the newspapers warning people not to confuse him with another Kočevje merchant with the same surname, with whom he had no family or business connections.³³ A few days later, the competitor announced in the press: “I have not engaged in any

³¹ Anton Kajfež, “Iz Kočevja,” *Slovenski narod*, 4 March 1908, 3.

³² A. Kajfež, “Poslano,” *Slovenski narod*, 29 December 1908, 4.

³³ A. Kajfež, “Opozoritev,” *Jugoslavija*, 8 July 1921, 4.

suspicious bargains nor made millions with war profiteering, and I am proud that my company is nothing like yours”.³⁴

The question arises: what exactly did Kajfež's competitors and the general public believe he had been doing during World War I? What were his alleged “suspicious bargains” or “war profiteering millions” that he had supposedly acquired? The available sources do not offer firm conclusions, though they suggest he was believed to have acquired large quantities of grain at low prices at the end of the war through (semi-) illegal means.³⁵ He was also criticised for exploiting war conscripts, whom he allegedly abused to obtain military supplies.³⁶ Rumours also spread about the poor quality of his wares, such as watered-down wine, which he vehemently denied.³⁷

Interestingly, criticism of Kajfež as a greedy exploiter extended beyond business competitors, particularly during the heated debates over the Kočevje–Rijeka/Sušak railway. His stubborn insistence on his preferred route was seen as a transparent attempt to profit from his estates, which would need to be purchased for the railway. Kajfež's outbursts during public debates, when he could not convince the experts that his route was the best, were described as “the fierce wind of Kajfež, which begins to blow when his arguments run out”.³⁸ An engineer who opposed Kajfež's plans stated:

Mr Kajfež, I felt compelled to point out the shortcomings of your route. Describing this as a ‘meaningless quarrel, envy, deceiving the nation, teasing, ranting, and idle gossip’ is a slight misunderstanding. I would also like to point out that you were mistaken about breadwinning. We are all breadwinners, including yourself, and, based on your proposed route, you still aim to be one, especially today. The only difference is that some of us work for the public and national good, while others focus solely on increasing their wealth. Of course, I do not blame you for this, and I wish you success, but only as long as the public interest is not harmed.³⁹

Kajfež was well aware of this opposition and felt he was being persecuted, particularly by Gottscheer merchants. At the outset of his business career, he claimed he was attacked solely because he was Slovenian, and that no one would care how much he sold or to whom if he were a German Jew⁴⁰ – an interesting proposition for its time, given that antisemitism was a normalised sentiment across Europe, including Austria-Hungary.

34 J. Kajfež, “Poslano,” *Slovenec*, 12 July 1921, 4.

35 “Kajfež se je povrnil,” *Lesni delavec*, 1 February 1924, 21.

36 “Vzorni mladi demokrat g. Anton Kajfež,” *Zarja*, 25 November 1922, 3.

37 “Iz Kočevja,” *Domoljub*, 2 June 1910, 350.

38 Odbor za zvezo dolenjskih železnic iz Kočevja in Črnomlja preko Severina ob Kupi z reško progo, “Poslano,” *Kmetijski list*, 8 December 1921, 4.

39 Al. Hrovat, “Železnica Kočevje-Brod Moravice,” *Kmetijski list*, 3 January 1921, 1.

40 Anton Kajfež, “Poslano,” *Slovenski narod*, 17 August 1904, 4. “Dobro jim je dal po nosu,” *Slovenec*, 20 August 1904, 3.

The Second Opposition: Kajfež the Capitalist Versus the Working Class

Another front that Kajfež opened early on was against his own workers. The press that supported him described him as a visionary who initiated the upswing of the Slovenian economy in Kočevje and claimed that the grateful working class “loved him like their father.”⁴¹ However, this sentiment was not shared by the socialist newspapers. In the first half of the 1920s, numerous criticisms of Kajfež’s behaviour towards the working class and – again – allegedly fraudulent business practices appeared. For the workers, the nationally mixed Kočevje elite was simply “an international mix that seeks only to exploit the poor local population,”⁴² and Kajfež, as part of it, was “a genuine Slovenian capitalist.”⁴³

Although he considered himself a democrat, Kajfež behaved in a distinctly hard-hearted manner towards his workers, the socialist press reported: “Kajfež is a man who does not regard workers as human beings. To him, workers are dead machines that do not register the constant blows, crude curses, and rude insults that, given the poor education of our people, can be expected from a drunken stable hand but certainly not from an employer who wishes to be respected as a millionaire in public life.”⁴⁴ Kajfež was said to have dismissed his burned-out and starving workers, who lived in extremely poor and unsanitary conditions,⁴⁵ in the middle of winter, sometimes slapping them and initiating legal proceedings against those he believed had insulted his honour.⁴⁶ Additionally, the wealthy entrepreneur apparently rejected any demand for a wage increase, even when employees worked 12 hours a day, because the workers already cost him too much money and that they were already “almost in heaven.”⁴⁷ He also expressed hostility towards socialism. According to the newspaper *Naprej*, “Mr Kajfež would have preferred to have gallows made for the socialists at his own expense.”⁴⁸

Because Kajfež was unpopular with the workers, rumours about his private life circulated. For instance, when he took over the inn in Ljubljana in 1922, it was rumoured that he had furnished it for a mistress and her female friends.⁴⁹ The worker press also drew attention to the (overly) close relations between Kajfež and the Slovenian associations in Kočevje, which were almost entirely dependent on the entrepreneur’s donations, and to the absolute devotion members were required to show to him and his family. When the representatives of the local Sokol (Falcon) gymnastics society alleg-

41 Lojze Zupanc, “Kočevska ob rojstvu Jugoslavije in danes ...,” in Pavel Karlin, ed., *Vodnikova pratika 1939* (Ljubljana: Vodnikova družba, 1939), 59.

42 “Kočevje,” *Naprej*, 12 December 1921, 2.

43 “Kajfež se je povrnili,” *Lesni delavec*, 1 February 1924, 21.

44 Ibid.

45 Lesni delavec, “Iz Kočevja,” *Delavec*, 26 June 1920, 3.

46 “Kočevje – Banjaloka,” *Naprej*, 17 February 1920, 2. “Kočevska republika,” *Delavec*, 12 March 1921, 2.

47 “Kočevje,” *Narodni socialist*, 26 July 1919, 3.

48 “Kočevje – Banjaloka,” *Naprej*, 17 February 1920, 2.

49 “Kajfež se je povrnili,” *Lesni delavec*, 1 February 1924, 21.

edly began to object to some of Kajfež's demands, "suddenly, his always wide-open wallet closed [...], and the Sokol's wings were broken".⁵⁰

In short, the worker press was outraged that someone like Kajfež held the lives of so many hardworking members of the proletariat in his hands: "Kajfež owes everything he has solely to the workers' labour, but that does not make him even a little ashamed to accuse them most unkindly of trying to take everything from him!" The reporter added, with some dark humour: "We find it very surprising that the district administration, especially the labour inspectorate, does not consider it worthwhile to investigate Kajfež's empire and to enforce at least some order in this regard. Perhaps an inquiry would also reveal that Kajfež has long been ripe for Studenec [a psychiatric hospital in Ljubljana]." ⁵¹

The Third Opposition: Kajfež, the Liberal Politician, Versus his Political Opponents

Although Kajfež initially claimed he was not involved in politics, he did not maintain this stance. He was a staunch supporter of the Slovenian liberals. Since at least 1919, he had been a member of the local committee of the Yugoslav Democratic Party.⁵² While his exact role in the party is unclear, circumstances suggest that he associated with some of the top party members, who were, to some extent, his allies in his endeavours in Kočevje, particularly through supportive articles in the *Jutro* newspaper. The liberals' opponents criticised Kajfež for his political connections, mockingly calling him "an exemplary young democrat" who was also a multimillionaire, and referring to him as "a pearl of democracy" while listing his past transgressions.⁵³ Kajfež was also criticised for political agitation: apparently, he particularly disliked Ivan Pucelj, the leader of the peasant party, whom he considered his main adversary in the railroad affair.⁵⁴

What about Kajfež's potential political activities during the Austro-Hungarian era? His allegiance to the pre-1918 and post-1918 regimes is a complex issue. During World War I, he demonstrated loyalty to the Austrian authorities through symbolic and humanitarian gestures. He donated linden and maple wood for the statue of the giant Austrian eagle, which was placed on the facade of the Kočevje grammar school and into which nails were hammered during a military charity campaign.⁵⁵ He also

⁵⁰ "Kočevje," *Jugoslavija*, 17 August 1919, 4.

⁵¹ "Kajfež se je povrnil," *Lesni delavec*, 1 February 1924, 21–22.

⁵² "Velik shod JDS. se je vršil dne 12. t. m. pri Beljanu v Kočevju," *Domovina*, 24 January 1919, 5–6.

⁵³ "Vzorni mladi demokrat g. Anton Kajfež," *Zarja*, 25 November 1922, 3.

⁵⁴ "Dobrepolje," *Kmetijski list*, 2 March 1923, 3.

⁵⁵ *Jahresbericht des k. k. Staatsgymnasiums in Gottschee veröffentlicht am Schlusse des Schuljahres 1915–16 durch den Direktor Dr. Franz Riedl* (Gottschee: K. K. Staatsgymnasium, 1916), 5.

donated to war widows, orphans, and invalids.⁵⁶ Through newspaper advertisements, he offered assistance to refugees from the Gorizia region who had to leave their homes because of the opening of the Isonzo Front between Austria-Hungary and Italy. He made his houses, stables, and land available to the refugees, allowing them to bring livestock and take firewood for the winter at no cost. They were also offered work at one of his businesses.⁵⁷ He once sought a teacher who spoke Italian to teach a couple of boys,⁵⁸ presumably also from the Gorizia region. Although, as already mentioned, he managed to expand his business at the end of the war, he was forced to sell some of his belongings, including a pair of horses, due to a shortage of hay.⁵⁹

In 1918, Kajfež joyfully welcomed the establishment of the Kingdom of Serbs, Croats and Slovenes and was the first to raise the new national flag in Kočevje. He had a large barrel of wine brought into his yard and called out to the passing Slovenian miners: "Men, rejoice today! Let everyone who is Slovenian and sincerely welcomes the birth of our young country come here and drink to its health and happy future!"⁶⁰ Was this merely pragmatic opportunism, sincere humanitarianism, an outburst of true emotion after feigning Habsburg patriotism – or a bit of everything?

The Fourth Opposition: Kajfež the Nationalist Versus the Gottscheers

While Kajfež faced numerous enemies, his principal adversaries were certainly the members of the Gottscheer German community in Kočevje. Kajfež regarded himself as a staunch supporter of the Slovenian national cause, both in Austria-Hungary and in the Kingdom of Serbs, Croats and Slovenes. Most of the projects he undertook aimed to strengthen the Slovenian community in Kočevje and the wider region. He was determined to wrest political and economic power from Gottscheer hands, and it seemed he was set to achieve his goal – at least for a while.

As is well known, the Kočevje region was a place of centuries-long cohabitation between Slavs – later Slovenians – and German immigrants known as Gottscheers. The Gottscheers, mostly workers, settled in the area in the 14th century. They mostly came from Carinthia at the initiative of the Ortenburg noble family, which owned vast forested estates because of the lack of Slavic inhabitants. Owing to their relatively compact settlement and the sparsely populated territory, the Gottscheers avoided assimilation into the Slavic environment, so that by the 19th century they had become the largest cohesive German community in Carniola. National tensions between Slovenians and Gottscheers intensified towards the end of the century. Although these struggles were most pronounced in Lower Styria, the phenomenon was also present in Carniola, with

⁵⁶ "Opfertage-Sammlung," *Gottscheer Bote*, 19 October 1916, 156.

⁵⁷ "Za goriške begunce," *Slovenec*, 13 September 1916, 5.

⁵⁸ "Išče se učiteljica," *Slovenec*, 30 September 1916, 9.

⁵⁹ "Radi pomanjkanja sena," *Slovenski narod*, 28 August 1917, 4.

⁶⁰ Zupanc, "Kočevska ob rojstvu Jugoslavije," 58.

the Kočevje region a major flashpoint. During this period, the Gottscheers benefited from their numerical superiority, as Slovenians in Kočevje and the surrounding area made up only a small share of the population. Political power was largely based on the economic development of the Gottscheers and the establishment of basic industries such as steam sawmills and glassworks, which the Slovenians could not compete with.⁶¹ In this context, Anton Kajfež's emergence in the economic life of Kočevje was a new development. He was among the first Slovenian industrialists to use his influence primarily to support the Slovenian side and their national struggle against the Germans.

As early as 1908, during the aforementioned Slovenian-German tensions, Kajfež responded to a report about a young German man who was visiting inns in Ljubljana and loudly criticising Slovenians as disloyal Austrian citizens. "I really do not like arguing with such young, inexperienced people, but when he started calling us apostates, as a loyal citizen, I could not resist telling him the truth," wrote Kajfež, pointing out that Gottscheers and their supporters were far more disloyal. "They accuse the Slovenians of apostasy, and the Germans in Kočevje are already making way for the 'Reich.'" At this point, Kajfež expressed more criticism of *Deutschtömler*s than of actual Gottscheers, arguing that true Germans were mostly peaceful. In this "pacifist" phase, Kajfež did not seek to have Gottscheers leave the region. Instead, he advocated peaceful coexistence: "One must live with the other, but each should keep his character to himself in peace."⁶²

In 1918, the situation changed dramatically. The Germans became a minority within the South Slavic monarchy and lost many of the privileges they had enjoyed under Austrian rule. Many emigrated abroad, so that by 1931, Slovenians, who had made up a fifth of the population in Kočevje according to the 1910 census, constituted two-thirds of the town's population.⁶³ Slovenian influence in the town was strengthened by the establishment of new institutions, largely funded by Kajfež's considerable capital. In 1919, Kajfež donated a plot of land for the construction of the Slovenian National Hall⁶⁴ and, in the same year, played an important role in founding the Kočevje Reading Society, which served as a counterweight to the German *Leseverein* society. Over time, he held several positions within the Reading Society, supplying it with fuel, wood, and furniture for its new headquarters in the Kočevje grammar school. As Kajfež emphasised, the equipment was intended "exclusively for national and non-partisan purposes and the development of the Slovenians of Kočevje."⁶⁵ Through skilful manoeuvring, the members of the Reading Society persuaded Kajfež to make even more generous donations. It was clear that the Reading Society's functioning depended largely on Kajfež's generosity. In return for his contributions, Kajfež was

61 Ivan Simonič, "Zgodovina mesta Kočevja in Kočevske," in Herman Kotar et al., eds., *500 let mesta Kočevje 1471–1971* (Kočevje: Skupščina občine, [1971]), 8–47.

62 A. Kajfež, "Poslano," 4.

63 Južnič, *Dvig iz pragozda*, 219.

64 "Pismo iz Kočevja," *Domovina*, 21 March 1919, 5. "V Kočevju," *Jugoslavija*, 5 August 1919, 4.

65 Južnič, "Razvoj kočevske čitalnice," 177.

appointed an honorary member of the society.⁶⁶ Through his financial influence, and that of his relatives (his brother Josip became a member of the Reading Society in 1925) and friends,⁶⁷ Kajfež remained its most important member.

In the years that followed, the system established by the Reading Society became a widespread *modus operandi*. Kajfež generously supported nearly every Slovenian society, industry, and financial institution in Kočevje. However, in return, he demanded not only respect, loyalty, and symbolic gifts, but also an unquestioned leadership role, with a touch of nepotism that involved appointing his family and friends – and, of course, himself – to key positions. After acquiring Czechoslovak capital, the board of the aforementioned Textilana company included Kajfež, his son Anton Jr., and Kajfež's influential friends from liberal political circles: Rihard Skubec, president of the Trbovlje Mining Company, and Avgust Praprotnik,⁶⁸ banker and vice-president of the Slavenska Bank in Zagreb. Since Kajfež insisted that money should not flow out of Kočevje, close ties between the City Savings Bank and the newly established Mercantile Bank were established early on. Thanks to his considerable influence, Kajfež ensured that, apart from himself, two of his brothers-in-law were appointed to the City Savings Bank's management: Ivan Salovic, lawyer and the mayor of Kočevje between 1924 and 1928, and the landowner Josip Ilc.⁶⁹ Due to Kajfež's considerable influence at the Mercantile Bank, the name "Kajfež Savings Bank" became established among locals.⁷⁰ Although Kajfež was influential in the municipality of Kočevje, he did not hold any official political office. In 1927, however, he was elected to the county board for the Kočevje judicial district.⁷¹

On the surface – and likely in Kajfež's honest belief as well – these actions were intended to strengthen Slovenian economic and, by extension, political influence in Kočevje, removing power from Gottscheer hands once and for all. It was one of the strongest economic nationalist movements in interwar Yugoslavia, notable for being led by a single man with his own capital. Kajfež systematically employed hundreds of Slovenian workers in his steam sawmill and wood industry, attempting to alter the area's demographic composition by recruiting migrant workers. Projects such as Textilana and Mercantile Bank were established to attract workers from Slovenian regions. "Our people can make a good living at home," he emphasised.⁷² Similar reasoning underpinned Kajfež's other economic ventures, such as the Timber Section of the Society of Industrialists in 1920:

66 Ibidem, 178.

67 Ibid., 180.

68 "Tekstilana, tvornica suknja d. d. v Kočevju," *Trgovski list*, 4 December 1923, 3.

69 "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 16 June 1937, 7. "Kočevske težave in njih krivci," *Slovenski dom*, 8 July 1939, 3.

70 "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 17 June 1937, 7. "Kočevske težave in njih krivci," *Slovenski dom*, 8 July 1939, 3.

71 "Volitve v okrajni odbor," *Slovenec*, 29 April 1927, 5.

72 A. Kajfež, "Naš les, I," 4.

As wood industrialists, we organised ourselves without forming a cartel. First of all, it is our responsibility to protect our businesses from the influx of foreigners who quickly recognised the value of our resources. In particular, we focused on exporting our industry's products directly, without the involvement of foreign companies, as was the case before the war, when several Italian and other companies reaped the largest profits from our land, while the locals were left with barely a gnawed bone.⁷³

Because of the sheer number of projects Kajfež undertook, sympathetic observers credited him with the boom in the region's Slovenian economy, which he, it seemed, had created with his own hands. There were a few attempts to curb his power, such as the 1922 affair involving the City Savings Bank, in which Kajfež's political enemies triggered a bank run,⁷⁴ but for a while nothing could topple him – until he decided to do it himself.

The Fifth Opposition: Kajfež Versus Himself

Kajfež, like his sons Anton Jr. and Milan, who took over most of the company's operations in the mid-1920s, had to take out large loans to run the enterprise, which had begun to collapse under its own weight from the early 1920s. In 1923, debts exceeded the company's assets for the first time. By 1926, the debt had reached almost 20 million dinars, with an additional two million in interest. The Kajfež family mainly borrowed from the Mercantile Bank, over which they naturally exerted significant influence. Although the management of the City Savings Bank in Kočevje decided in 1923 that it could not invest more than 3 million dinars in the Mercantile Bank, it broke this rule when Kajfež became influential in the Kočevje municipality and, in turn, in the Savings Bank. Ultimately, the bank received 7 million dinars from the Savings Bank, which it invested in Kajfež and his sons' business projects.⁷⁵ When the first cracks appeared in Kajfež's empire in the mid-1920s, members of the bank's board began to demand that Kajfež settle his debts. The situation worsened in 1927, when the Mercantile Bank encountered financial difficulties.⁷⁶ These were not yet caused by Kajfež's debts, but by the significant influence that the Zagreb-based Slavenska Bank exerted over the bank through the aforementioned Avgust Praprotnik. Slavenska Bank, which had been one of the strongest and most ambitious banks in the country for much of the 1920s, ran into serious problems due to errors in its internal operations, ultimately leading to its bankruptcy in 1927, to the dismay of Yugoslav business circles.⁷⁷ Along with it, many banks that depended on it also got into trouble,

⁷³ Ibid.

⁷⁴ "Kočevje," *Radikal*, 1 July 1922, 3. "Iz Kočevja," *Slovenski narod*, 18 July 1922, 3. "Kočevje," *Radikal*, 22 July 1922, 2.

⁷⁵ "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 16 June 1937, 7.

⁷⁶ "Proces o Kajfeževi imovini," *Slovenec*, 15 March 1932, 3.

⁷⁷ Lojz Tršan, "Propad Slavenske banke – največji finančni šok med obema vojnama v Sloveniji," *Borec* 46, No. 529–31 (1994): 368–74.

including the Mercantile Bank. However, Slovenian newspapers tended to blame the Gottscheers' scheming against the bank as the main reason for its problems, since they were establishing their own Sparkasse during that period.⁷⁸

When problems arose in the timber trade in 1926 and 1927, the first doubts emerged about the liquidity of the Mercantile Bank; at that time, Kajfež owed it 14 million dinars. This was not yet considered a problem by the creditors, who estimated the value of Kajfež's company to be at least 25 million dinars. Mercantile Bank's largest creditors – mainly other banks – formed a consortium and reached an agreement with the bank's administration to liquidate the bank. This brought further attention to Kajfež's financial difficulties. Kajfež, who had not attended the bank's meetings for years, assured them that he was facing only temporary financial problems, although he already knew he would have to file for bankruptcy. Based on these assurances, the consortium decided that Kajfež's company should also be saved. To reorganise the company, the consortium planned to sell part of the entrepreneur's assets, close the unprofitable branches, and generate profits from the wine and timber trade to cover the debts. Matters became complicated because Kajfež demanded extremely high prices for his land, while his sons paid themselves 600,000 dinars from their father's fortune for their assistance with the work.⁷⁹ According to another account, at the end of 1927, the surprised creditors discovered that the information in the company's books was false.⁸⁰ The question of whether embezzlement had occurred was debated for a long time. Only a decade later did the main evidence of embezzlement surface, in the form of a letter that Josip Ilc allegedly wrote to one of Kajfež's sons on 7 December 1925, warning him to ensure that all efforts to "correct" the trade books would not be in vain.⁸¹ In any case, an unpleasant realisation came to light that had not previously been considered: Kajfež & Co. did not have enough assets to cover its debts.⁸²

Once the full extent of Kajfež's debts became known, events unfolded rapidly. In early 1928, outraged creditors petitioned the Novo Mesto District Court to declare Kajfež's company bankrupt, but the court rejected the petition. Bankruptcy proceedings began only after the Ljubljana District Court issued a decision on 24 February 1928.⁸³ Heated debates in the press pitted Kajfež's supporters against his opponents. The local Kočevje Slovenian newspaper *Nova samouprava* expressed support and claimed:

The bankruptcy of the large company A. Kajfež Kočevje has recently surprised the Slovenian, Croatian, and, in part, the Czech public. It also surprised the owner himself, who made significant personal sacrifices in August to ensure the complete security of several financial institutions, to keep his companies active and profitable for

78 "Kočevje," *Nova samouprava*, 15 February 1929, 3–4. "Kočevski Mestni zastop in sanacija Mestne hranilnice," *Nova samouprava*, 15 April 1929, 1–2. "Kočevske težave in njih krivci," *Slovenski dom*, 3 July 1939, 4. Peter Šobar, "Kočevska v boju za svobodo (3)," *Dolenjski list*, 17 June 1965, 6.

79 "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 17 June 1937, 7.

80 "Proces o Kajfeževi imovini," *Slovenec*, 15 March 1932, 3.

81 "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 17 June 1937, 7.

82 "Odmev kočevske gospodarske katastrofe," *Jutro*, 13 July 1939, 5.

83 "Konkurzni oklic," *Uradni list ljubljanske in mariborske oblasti*, 29 February 1928, 131.

about 10 million Dinars, without having to squander substantial assets or dismantle the well-established economic organisation that this company managed to build over its 70 years of existence in three parts of the world.⁸⁴

Similarly, the liberal newspaper *Jutro*, Kajfež's political ally and defender, and the conservative newspaper *Slovenec*, which sharply criticised Kajfež, debated for several days the legitimate reasons for (not) filing for bankruptcy. *Jutro* argued that the bankruptcy filing had a political background, as some creditors sought to destroy the company, even though this was not in their financial interest.⁸⁵ *Slovenec* countered that the Novo Mesto court refused to open bankruptcy proceedings because official data showed that Kajfež's company was liquid, but the newspaper claimed that the value of the company's assets (industrial facilities, houses, land, forests, fields, goods, movable assets, shares of Mercantile Bank and Textilana) was significantly overestimated.⁸⁶ Therefore, it argued, the company was in fact indebted. The newspaper also accused *Jutro* of relying on a court case that had not yet been concluded. At the same time, it stressed that it made no sense to speak of a political background, since the creditors, who unanimously approved the bankruptcy petition, belonged to various parties, including sympathisers of Kajfež. Therefore, the creditors were acting purely pragmatically, with the intention of preserving their claims, regardless of political considerations, and they were rightly concerned because Kajfež's debts exceeded his assets.⁸⁷ *Jutro* closed the debate by emphasising that, contrary to sensationalist reports, Kajfež's company did not face payment difficulties and that *Slovenec* was deliberately distorting the truth. The newspaper noted that the City Savings Bank in Kočevje had recently appointed a new *gerent* (head of the city administration), Avgust Bercieri, primarily to unite the creditors in filing for bankruptcy. The creditors were therefore "victims who want to be victims only by force, although there are ample opportunities for rescue".⁸⁸

In parallel with the first bankruptcy proceedings, a criminal investigation into Kajfež's responsibility for falsifying accounting records was launched in March 1928. As a result, Kajfež was forced to resign from most positions on the boards of local companies. He resigned from the Mercantile Bank's board of directors as early as December 1927,⁸⁹ from the Lower Carniolan Railway's board of directors in March 1928,⁹⁰ and from the Textilana board of directors in May. He had already been dismissed as a board member at the December 1927 meeting and received a substantial severance payment.⁹¹

84 "Konkurz veletrrdke A. Kajfež Kočevje," *Nova samouprava*, 15 March 1928, 3.

85 "K otvoritvi konkurza nad tvrdko Anton Kajfež v Kočevju," *Jutro*, 3 March 1928, 5.

86 "K otvoritvi konkurza A. Kajfež, Kočevje," *Slovenec*, 4 March 1928, 11.

87 "K otvoritvi konkurza A. Kajfež," *Slovenec*, 9 March 1928, 8.

88 "K otvoritvi konkurza A. Kajfež, Kočevje," *Jutro*, 13 March 1928, 5. See also: "Izmenjava gerenta pri mestni hranilnici kočevski," *Nova samouprava*, 15 March 1928, 3.

89 "Vpisi v trgovinski register," *Uradni list ljubljanske in mariborske oblasti*, 28 December 1927, 874. "Konkurz veletrrdke A. Kajfež Kočevje," *Nova samouprava*, 15 March 1928, 3.

90 "Vpisi v trgovinski register," *Uradni list ljubljanske in mariborske oblasti*, 3 April 1928, 224.

91 Kresal, "Tekstilana," 18.

Nevertheless, Kajfež remained unwilling to acknowledge his overindebtedness. His company appealed against the Ljubljana court's decision to initiate bankruptcy proceedings (in this, Kajfež was also supported by the City Savings Bank, which considered the initiation of bankruptcy a breach of contract between the consortium and Kajfež's company). The company's appeal to the highest judicial body, the Table of Seven (*Stol sedmorice*) in Zagreb, was successful, and the bankruptcy proceedings were terminated as unfounded on 16 April 1928.⁹² The company's creditors did not accept this and again applied to the court in Novo Mesto for bankruptcy. This time, the court agreed with them, and on 5 May, Kajfež's bankruptcy was reopened.⁹³ Only four days later, Kajfež officially resigned from managing his company, so that A. Kajfež & Co. was now officially managed by his sons, Anton Jr. and Milan.⁹⁴ Although the company managed to temporarily delay the bankruptcy proceedings with another appeal, the bankruptcy was finally and unequivocally initiated on 10 July 1928.⁹⁵ By the end of the same year, the bankruptcy administrator calculated that Kajfež's company had just under 10 million dinars in assets and 33 million in debts, meaning that creditors could at best receive less than 30% of their claims.⁹⁶ At the same time, the headquarters of A. Kajfež & Co. was moved to the coastal town of Sušak, the final stop of his never-built railway; only the branch remained in Kočevje.⁹⁷

The collapse of Kajfež's company in 1928 had significant consequences for Kočevje. Even at the outset of the affair, *Jutro* reported with concern: "The bankruptcy has caused a severe depression in the city and its surroundings, especially among the workers. When the factories come to a standstill, more than 120 people will be out of work in the wood industry alone."⁹⁸ With the demise of Kajfež's company, the main financier of the local Slovenian economy, Slovenian influence in Kočevje declined. Due to the close interconnection of all economic institutions in Kočevje, both the Mercantile Bank, already weakened by Slavenska Bank's bankruptcy, and the City Savings Bank were severely affected by Kajfež's collapse. The Slovenians of Kočevje admitted that "we have lost the large-scale industry in the town, which was our hope and pride" and that "the Slovenians in Kočevje are, in fact, just colonists again, almost worse off than before the war."⁹⁹ As Gottscheers repeatedly highlighted the severe economic consequences of the bankruptcy for Slovenians, especially in *Gottscheer Zeitung* and at rallies, Slovenians responded with a popular rally, at which Ivan Sajovic explained in detail to the assembled crowd the complex circumstances that led to the bankruptcy – blaming the Germans rather than himself or Kajfež, of course.¹⁰⁰

92 "Odprava konkurza," *Uradni list ljubljanske in mariborske oblasti*, 23 April 1928, 254. "Konkurz na tvrdko A. Kajfež Kočevje," *Nova samouprava*, 15 April 1928, 2.

93 "Konkurzni oklic," *Uradni list ljubljanske in mariborske oblasti*, 19 May 1928, 337.

94 "Vpisi v trgovinski register," *Uradni list ljubljanske in mariborske oblasti*, 5 June 1928, 386.

95 "Konkurzni oklic," *Uradni list ljubljanske in mariborske oblasti*, 14 July 1928, 471.

96 "Proces o Kajfeževi imovini," *Slovenec*, 15 March 1932, 3.

97 "Vpisi v trgovinski register," *Uradni list ljubljanske in mariborske oblasti*, 3 January 1929, 8.

98 "K otvoritvi konkurza A. Kajfež, Kočevje," *Jutro*, 7 March 1928, 5.

99 "Konec največje slovenske tvrdke na Dolenjskem," *Nova samouprava*, 15 May 1929, 2.

100 "Javni ljudski shod o gospodarskih prilikah v Kočevju," *Nova samouprava*, 15 June 1928, 4–6.

Gottscheers, particularly their peasant party (*Gottscheer Bauernpartei*), celebrated the bankruptcy as a major victory over the Slovenian community. *Jutro* reported: "As for the political background of this bankruptcy, our informant tells us that only members of one party are enthusiastic about it, and they even express their joy in public places."¹⁰¹ While Gottscheers were not the main cause of Kajfež's collapse, they still acted as if they had delivered the final blow. This interpretation was readily adopted by Slovenians and promoted in numerous articles in the local newspaper *Nova samouprava*. "Our town will pay a damn high price for these infernal plans of a small clique in Kočevje who seek only their own advantage and do not consider themselves part of the community," a journalist wrote.¹⁰² The belief that Gottscheers, through clandestine activities and systematic agitation against Slovenian institutions, were chiefly responsible for the collapse – motivated by a desire to undermine the local Slovenian economy and, by extension, politics – became firmly established among both the Slovenians of Kočevje and the Gottscheers. The two national groups, which could not agree on anything, were for once in agreement, even though available documentation shows that their shared belief was, at least in part, inconsistent with the reality of the situation. Despite this apparent consensus on the causes of the bankruptcy, the most significant difference lay in how each group perceived the consequences, which remained fundamentally opposed.

Slovenians could not prevent new problems from arising, and in June 1928, the City Savings Bank, which had operated since 1882, stopped paying out savings deposits, largely because of its earlier involvement with the liquidated Mercantile Bank.¹⁰³ An even greater blow came in July, during the municipal elections, when German nationalist candidates won half the mandates in Kočevje and, with the support of members of the conservative Slovenian People's Party, took control of the municipality from the local Slovenian representatives of the Radical Party. *Nova samouprava* linked the defeat to the demoralising effects of the severely depressed Slovenian economy and portrayed it as the final act of the Gottscheers' devious plan:¹⁰⁴ "It is obvious that the Germans favour the destruction of Slovenian enterprises in Kočevje. Some are even so embittered that they want state offices to disappear as well, especially from the Kočevje grammar school [...]. So it is no wonder that the die-hard supporters' constant cry was: '*Die Firma Kajfež muss von Gottes Erdboden verschwinden!*' ["The Kajfež Company must be erased from the face of God!"]"¹⁰⁵

The Slovenian belief that the Gottscheers were the true masterminds behind the collapse benefited Kajfež to some extent, as accusations of falsifying trade books receded into the background. He increasingly appeared to be a victim of German machinations. Nevertheless, his reputation suffered further in September 1928 when his driver accidentally ran over and killed cyclist Franc Habič, the manager of the Karl

101 "K otvoritvi konkurza A. Kajfež, Kočevje," *Jutro*, 7 March 1928, 5.

102 Notus, "Križi in težave mesta Kočevje," *Nova samouprava*, 15 April 1929, 2.

103 "Hude reči," *Slovenec*, 22 June 1928, 5. "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 16 June 1937, 7.

104 "Vprašanje kočevskih Slovencev," *Nova samouprava*, 15 July 1928, 1–2.

105 "Konec največje slovenske trdke na Dolenjskem," *Nova samouprava*, 15 May 1929, 1.

Pollak leather factory in Ljubljana.¹⁰⁶ Kajfež's brother-in-law, Josip Ilc, attempted to mitigate the damage by stating that the car belonged to the bankruptcy estate and was no longer Kajfež's property, and that the bankruptcy trustee was legally and materially responsible for the damage caused.¹⁰⁷

In the spring and summer of 1929, Kajfež's property was sold at public auctions. The press criticised the alleged undervaluation of the property, particularly the timber, fuelling suspicions that the bankruptcy's initiators were secretly seeking financial gain.¹⁰⁸ In addition to the timber and forest properties, Kajfež's villa, with all its furnishings (including an extensive wine cellar), and his sawmill, with its entire inventory, were auctioned.¹⁰⁹ In July, the City Savings Bank, the de facto owner of the bankrupt estate, began converting the former Skyscraper into offices and workers' apartments. Finally, the municipality of Kočevje, then still under Gottscheer control, bought all the buildings for sale from the City Savings Bank, including the villa and the sawmill¹¹⁰ (which, however, was closed in 1931 due to the economic crisis that severely affected the timber industry). The Slovenian press interpreted the transaction with disappointment as "a Herostratian act from a national standpoint"¹¹¹ and a new defeat for the Slovenians of Kočevje. Some time later, the sawmill in Crni Lug and the Kajfež family villa in Opatija were also auctioned.¹¹²

At the end of October 1929, the Novo Mesto District Court began proceedings against Josip Ilc, the former authorised signatory of the Kajfež company, who was accused of falsifying commercial records. The prosecution alleged that Ilc sold the company's timber stock to various buyers in April 1928, when the company was already insolvent and on the verge of bankruptcy, thereby causing creditors damage of 571,000 dinars and attempting to delay payment.¹¹³ As Anton Kajfež Jr. testified in court, he and his brother Milan were unaware of these events. They worked at the company until the bankruptcy trustee dismissed them a month after the bankruptcy proceedings began.¹¹⁴

The proceedings were suspended and did not resume until March 1932, when the Kajfež brothers appeared before the judge as owners of Kajfež & Co. They were charged with fraudulent bankruptcy and fraud, and their father was also suspected but avoided trial based on a medical certificate.¹¹⁵ After the 61-page indictment was read, the brothers were interrogated¹¹⁶ and assured the court that they had in no way influenced the misrepresentation of the company's financial position. Then the director of the Trbovlje

106 "Dve hudi avtomobilski nesreči v Ljubljani," *Jutro*, 20 September 1928, 3.

107 "Kdo je zakrivil avtomobilsko nesrečo," *Jutro*, 22 September 1928, 4.

108 Notus, "Križi in težave mesta Kočevje," 2.

109 "Okrog 180 parcel na dražbi," *Slovenec*, 6 April 1929, 4.

110 "Kočevsko pismo," *Jutro*, 13 July 1929, 3.

111 "Konec največje slovenske tvrdke na Dolenjskem," *Nova samouprava*, 15 May 1929, 1.

112 Ludvik Grobelnik, "Ofertalna prodaja parne žage," *Jutro*, 29 January 1930, 7. Ludvik Grobelnik, "Dražba vile v Opatiji," *Jutro*, 7 August 1931, 5.

113 "Odmevi Kajfeževega konkurza," *Slovenec*, 26 October 1929, 2.

114 "Novomeški proces," *Slovenec*, 27 October 1929, 2.

115 "Proces o Kajfeževi imovini," *Slovenec*, 15 March 1932, 3.

116 "Velika sodna razprava v Novem mestu," *Jutro*, 15 March 1932, 2.

Mining Company, Rihard Skubec, was questioned. He testified that he considered Kajfež's loans at the Mercantile Bank excessive but did not believe the Kajfež family lived lavishly.¹¹⁷ The questioning of two court experts produced conflicting opinions on exactly when the company became insolvent.¹¹⁸ After a week-long discussion, the verdict was announced: the Kajfež brothers were acquitted. The court assumed – though the assumption is controversial – that the company was solvent at least until 1926, so there could be no question of criminal liability before that year, nor could it be proven that false entries were made in the trade books, since all the books have been preserved, or that the brothers induced their father to “cook” the books in any way.¹¹⁹

However, the court proceedings were not yet concluded. In 1936, the liquidation of the City Savings Bank began, during which angry creditors, in vain, demanded payment of their claims and punishment of those responsible for the disaster. Among the major creditors was the bankruptcy estate in Kajfež's second bankruptcy proceeding,¹²⁰ which finally concluded on 20 November 1936 with the distribution of available funds to creditors.¹²¹ In June 1937, a court hearing began regarding the collapse of the City Savings Bank and the Mercantile Bank. Both institutions were in liquidation and therefore in poor financial condition. At the end of Kajfež's bankruptcy, Mercantile Bank received only 960,000 dinars from the estate, despite having requested 16 million,¹²² while City Savings Bank, which had a debt of 26 million dinars, had only two to three million dinars remaining (even though its representatives insisted that investors would be fully repaid once the rehabilitation plan was implemented).¹²³ According to the liquidators of the City Savings Bank, the entire disaster stemmed from exceeding the limit on the amount of Savings Bank funds held at the Mercantile Bank, which, as noted, had risen from 3 to 7 million dinars under Kajfež's influence. The liquidators filed a lawsuit against four City Savings Bank employees (including Josip Ilc and Ivan Sajovic, but not Kajfež), seeking 1,5 million dinars.¹²⁴ The defendants argued that the bankruptcy of Kajfež's company could have been avoided, as its continued operation would eventually generate sufficient funds to pay all debts, but the plaintiffs insisted that it was extremely unprofitable.¹²⁵ In July 1939, the court ruled that the four had to pay compensation of 1,4 million dinars because they should have been aware that they were breaking regulations by investing excessively in the Mercantile Bank and were taking a great risk by tying all their capital to a single bank.¹²⁶

117 “Proces Kajfež v Novem mestu,” *Jutro*, 16 March 1932, 2.

118 “Kajfežev proces končan,” *Jutro*, 19 March 1932, 2.

119 “Oprostilna razsodba v Kajfeževem procesu,” *Jutro*, 22 March 1932, 2.

120 “Likvidacija kočevske hranilnice,” *Jutro*, 25 February 1936, 5.

121 “Odprava konkurza,” *Službeni list Kraljevske banske uprave Dravske banovine*, 28 November 1936, 569.

122 “Kdo bo plačal 26 milijonov? Resnica v zadevi Mestne hranilnice v Kočevju,” *Slovenski dom*, 24 April 1937, 3.

123 Mestna hranilnica v Kočevju, “Za vlagatelje kočevske Mestne hranilnice,” *Domoljub*, 12 October 1938, 6.

124 “Propad dveh kočevskih denarnih zavodov pred sodiščem,” *Slovenec*, 16 June 1937, 7. “Važna razsodba za vlagatelje kočevske ‘Mestne hranilnice,’” *Slovenski dom*, 16 September 1938, 3. “Važna razsodba za vlagatelje kočevske Mestne hranilnice,” *Slovenski dom*, 26 September 1938, 2.

125 “Propad dveh kočevskih denarnih zavodov pred sodiščem,” *Slovenec*, 17 June 1937, 7.

126 “Odmev kočevske gospodarske katastrofe,” *Jutro*, 4 June 1939, 2. “Kočevske težave in njih krivci,” *Slovenski dom*, 3 July 1939, 4.

The history of the Kajfež company officially ended on 21 April 1939, when it was removed from the commercial register for abandonment of trade.¹²⁷ The following month, a public auction of real estate owned by the town of Kočevje took place, including a large part of Kajfež's bankruptcy estate ("the entire city forest, meadows, arable land, gardens, building plots, the municipal hall, the former Kajfež sawmill with a large residential building, old mills with a turbine and water power, a city bath, and more"), appraised at 5,1 million dinars. The municipality, as mentioned above, had bought the property from the Kajfež bankruptcy estate in 1929, but had to take out a 4-million-dinar loan and did not repay it on time, so the property was re-auctioned. It was bought by the Ljubljana City Savings Bank (Mestna hranilnica ljubljanska), a Slovenian financial institution, for just over 3,2 million dinars.¹²⁸ Thus, after the collapse of the Kajfež company, the City Savings Bank and the Mercantile Bank, the last domino fell: the municipality of Kočevje. The destruction of the Kočevje network built by and around Kajfež was complete.

Conclusion

The period from 1927 onwards was difficult for the Slovenians of Kočevje. With the decline of Kajfež's company, both the entrepreneur's political influence in local affairs and the capital he used to finance almost all Slovenian institutions in the region disappeared. Kajfež's withdrawal coincided with the onset of the great economic crisis, resulting in mass unemployment among the local population and often leading to shortages and hunger. In addition, a fire destroyed the main Textilana building in 1935. The collapse was reflected in steeper prices for all services: electricity in Kočevje was the most expensive in the region, and water became so expensive that even the railway preferred to buy it in Ortnek, more than 20 kilometres north of Kočevje.¹²⁹ Contemporary accounts claimed that hardship led many to submit to the Gottscheers, who once again dominated the local economy: "For the Kočevje Slovenians, the days of unemployment, poverty, hunger and countless other woes have begun. In today's desperate times, this often destroys our people's sense of awareness and responsibility towards the nation to which the abandoned Kočevje Slovenians belong, so it is not at all strange if they willingly or unwillingly sink into the mire of systematic assimilation."¹³⁰ Multiple newspaper articles and exposés examined the complex events of the last decade, playing generals after the battle by explaining what should have been done rather than what actually happened, and tried to blame their opponents – whether Gottscheers or Slovenians of different political affiliations – for the disaster.¹³¹

127 "Izbrisale so se nastopne firme," *Službeni list Kraljevske banske uprave Dravske banovine*, 10 May 1939, 236.

128 "Premoženje mesta Kočevja je bilo na dražbi prodano za 3,225.000 din," *Slovenski dom*, 4 May 1939, 2. "Kočevske težave in njih krivci," *Slovenski dom*, 8 July 1939, 3.

129 "Propad dveh kočevskih denarnih zavodov pred sodiščem," *Slovenec*, 16 June 1937, 7.

130 Zupanc, "Kočevska ob rojstvu Jugoslavije," 59.

131 "Kočevske težave in njih krivci," *Slovenski dom*, 3 July 1939, 4. "Odmev kočevske gospodarske katastrofe," *Jutro*, 13 July 1939, 5.

Although Kajfež faced accusations of abuse and manipulation of the local community, nepotism, business fraud, exploitation of workers, war profiteering, and more, the image of a nationally progressive, father-figure entrepreneur who systematically and thoughtfully used his considerable capital for Slovenian economic progress – until the Gottscheers prevented him from doing so – persisted among the Kočevje Slovenians. Kajfež spent World War I in Ljubljana, working as an innkeeper at his own inn. In 1943, he even advertised his intention to purchase woodland on behalf of a prospective buyer.¹³² After the war, the new authorities expropriated Kajfež but allowed him to retain the Ljubljana inn.¹³³ He lived to see the Gottscheers leave the Kočevje region during the war and the expulsion of those who remained from Yugoslavia after the war. His views on these events are unknown. He died in February 1954 and was interred at Žale cemetery in Ljubljana. A brief obituary summarised his turbulent life with the simple description that the deceased was “a former innkeeper and merchant”.¹³⁴

Kajfež's life ended in obscurity, although he had been a well-known name in the newspapers decades earlier. His story is that of a merchant's rise and fall, best understood in the context of economic nationalism: he did everything in his power to strengthen the local Slovenian economy to overcome the Gottscheer influence, and in doing so, he could be unscrupulous, thereby attracting animosity from other merchants, his workers, and political opponents. His pursuit of the ideal of a Slovenianised Kočevje led to his downfall. While lengthy newspaper articles and analyses have been written about the main, or “true”, culprit behind his company's bankruptcy, it seems undeniable that overspending and borrowing money from financial institutions over which he had significant influence were important, if not crucial, factors. Although the Gottscheers were often blamed for his downfall – and they readily accepted this interpretation, wearing it as a badge of pride – their influence on the bankruptcy was perhaps not as significant as many believed. The same can be said of Kajfež's Slovenian political and economic opponents. Kajfež & Co. is therefore an unusual case of somewhat faux economic nationalism – a façade of it. While his contemporaries agreed that nationalist opposition was the reason for the company's destruction – at a time when the Austro-Hungarian era of such economic struggles was already long past – the economic nationalist framework does not automatically mean that the opposition was entirely to blame for the downfall. An entrepreneur can be perfectly capable of causing his own ruin.

132 “Gozd se kupi!,” *Domovina in Kmetiski list*, 19 August 1943, 8.

133 Južnič, *Dvig iz pragozda*, 198.

134 “Umrli so v Ljubljani,” *Ljudska pravica*, 14 February 1954, 7.

Acknowledgements

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**MNOGI BOJI ANTONA KAJFEŽA:
VZPON IN PADEC KOČEVSKEGA TRGOVCA S POLITIČNE
TER GOSPODARSKE PERSPEKTIVE**

POVZETEK

Članek obravnava primer kočevskega podjetnika Antona Kajfeža, aktivnega v prvi četrtini 20. stoletja. Kariero je ambiciozno začel kot trgovec z vinom in gostilničar, kasneje pa se je razširil na lesno trgovino. Svoje podjetje je razvil v eno največjih na Dolenjskem, sam pa je postal premožen veleposestnik. Pred prvo svetovno vojno in po njej je v Kočevju soorganiziral in financiral vrsto projektov, namenjenih političnemu in gospodarskemu napredku kraja, od novih industrijskih obratov in finančnih ustanov do nastanitve za delavstvo. Kot zagreti pripadnik slovenskega tabora si je z vsemi projekti prizadeval za slovenizacijo Kočevja in odvzem dolgoletne gospodarske ter politične prevlade iz rok Kočevarjev, ki so zaradi številčnosti in gospodarske razvitosti obvladovali Kočevsko.

Pri tem početju si je Kajfež nakopal številne nasprotnike. Kritizirali so ga poslovni konkurenti, ki so mu očitali malverzacije iz vojnega časa. Ostro ga je napadal delavski tisk, saj naj bi bil izrazito izkoriščevalski in krut do lastnih delavcev. Ker se je družil s slovenskimi liberalci, so mu očitali tudi izkoriščanje vezi in poznanstev z vplivnimi politiki. Kajfež je v Kočevju ustvaril gosto mrežo slovenskih ustanov, ki so bile odvisne od njegovega kapitala. Zaradi tega od njih ni zahteval le simbolnih izkazov lojalnosti, temveč je postal tudi nosilec številnih funkcij, tako kot njegovi družinski člani in vplivni prijatelji iz vrst kočevskega gospodarstva in politike.

Naraščajoči obseg in s tem nepreglednost Kajfeževega podjetja sta vodila do vse večjih posojil pri kočevskih finančnih ustanovah, kjer je podjetnik zaradi svojega vpliva lahko izposloval prekomerna posojila. V letih 1926 in 1927 je prišlo do prvih opaznejših razpok, pri čemer se je izkazalo, da je Kajfeževo podjetje globoko zadolženo, zato je šlo leta 1928 v stečaj. Temu je sledilo desetletje sodnih postopkov, med katerimi se je ugotavljalo, kdo je kriv za polom, ki je za seboj potegnil tudi tako rekoč celotno slovensko infrastrukturo v Kočevju in kočevske Slovence znova pahnil v Kočevarjem podrejeni položaj. Čeprav je zadolževanje družine Kajfež pri stečaju igralo pomembno vlogo, so se tako kočevski Slovenci kot Kočevarji strinjali, da so polom povzročili Kočevarji – Slovenci zato, da bi prevalili krivdo, Kočevarji pa so si lastili zasluge za zmago v nacionalnem boju. Primer propada podjetja Kajfež & Co. je zato primer gospodarskega poloma s hudimi posledicami za celotno regijo, ki je na prvi pogled posledica bojev v okviru ekonomskega nacionalizma, četudi je šlo predvsem za primer slabega poslovanja.