

*Za Boha a Národ*



*For God and Nation*

# Slovak Catholic Falcon

Slovenský Katolícky Sokol

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*A Celebration of our ageless slogan of "A Sound Mind in a Sound Body"*

## Scenes of Our Exciting 45th International Slet Held At Kutztown University in Kutztown, Pa., July 12-15





## Sokol Calendar

AUG.26-28

■ 21st annual Slovak Festival hosted by SS. Cyril and Methodius Parish, 41233 Ryan Rd., Sterling Heights, Mich. on the parish grounds, entertainment, games, homemade food, Slovak Mass in church on Sunday at 11:30 a.m.

SAT.AUG.27

■ Victory Dance honoring Group 14 Slet participants at the Slovak Catholic Sokol Club, 2912 East Carson St., South Side, Pittsburgh, Pa. from 7-10 p.m., pizza, ice cream and other refreshments with DJ and lots of fun.

SEPT.3-4

■ 76th annual Pilgrimage-Opdust in Honor of Our Lady of Perpetual Help at the Motherhouse of the Sisters of St. Basil the Great, Mount Macrina, Uniontown, Pa.; begins Saturday morning and concludes on Sunday evening; for info call (724)438-8644.

SUN.SEPT.4

■ 40th annual Ohio Slovak Festival at St. Anthony of Padua Parish Center, 6750 State Road, Para, Oh. from noon-8 p.m., Slovak food, baked goods, music and dancing, for information call (440)886-4828.

MON.SEPT.5

■ Holy Hill Pilgrimage of the Milwaukee Slovak community in honor of the Mother of God at the Basilica of Holy Hill, 1525 Carmel Rd., Hubertus, Wis. beginning with outdoor devotions at 8:30 a.m., Mass is celebrated at 9:30 a.m., call Betty Valent(414)425-6137.

SAT.SEPT. 10

■ Pilgrimage of Faith sponsored by the Slovak Catholic Federation at St. Vincent Archabbey, Latrobe, Pa. beginning with devotions at 11 a.m., luncheon at 12 noon; devotions and confes-

sions, concluding with Pontifical Mass in the Archabbey Crypt at 4 p.m.; call Dolores M. Evanko (570)454-5547.

■ 36th Annual Group 3 Sokol Benefit Golf Open at the Connecticut National Golf Club, Putnam, Conn., registration at 7 a.m., tee off 7:45 a.m., Florida Style, Shotgun start; registration fee \$400.00 per team; for information contact Roger J. Manyak(508)476-2668.

SAT.SEPT. 17

■ Group 4 Centennial celebration at the Camelot Banquet hall, 8624 - West 95th St., Hickory Hills, Ill. beginning at 12 noon following the annual meeting.

SUN.SEPT.18

■ Annual Group 5 Golf Tournament at the Chippewa Golf Club, 12147 Shank Rd., Doylestown, Oh., Tee Times begin at 9 a.m.; cost per golfer including dinner is \$50.00; for information call Joseph Underation (440)829-5942.

■ 18th annual Pilgrimage in honor of Our Mother of Sorrows at the Shrine of Our Lady of Lebanon, North Lipkey Rd., North Jackson, Oh. beginning with devotions at 3 p.m., Mass is celebrated at 4 p.m. followed by dinner, tickets \$15 for adults, \$6 for children; for dinner reservations call(330)782-9126.

■ Slovak Day Chicken Paprikas Dinner-Dance hosted by the United Slovak Societies at the American Slovak Club, 2915 Broadway Ave., Lorain, Oh., 1-4 p.m., tickets \$12.00, music by Harmonia; for reservations call Len Zilko (440)988-3236.

THURS.SEPT.22

■ Registration for Group 14 fall gymnastics program at the Slovak Catholic Sokol Club, 2912 East Carson St., South Side, Pittsburgh, Pa. from 6:30-8 p.m.

SUN.SEPT.25

■ 35th Annual New Jersey Slovak Heritage Festival at the PNC Arts Center, Holmdel, N.J. opening at 10 a.m., Byzantine Catholic Liturgy celebrated at



During the 31st National Convention banquet on Sunday, July 31st, at The Radisson Hotel Pittsburgh Green Tree, Slovakia's Ambassador to the United States, His Excellency Peter Burian, shown above second from the right, served as the principal speaker. In his address, Ambassador Burian expressed thanks and gratitude to the Slovak Catholic Sokol for its continued support of various cultural, religious and educational exchanges promoting good will between the United States and Slovakia as well as preserving the Slovak heritage in our country. On behalf of the Slovak Government he presented special medals of gratitude to Supreme Secretary Steven M. Pogorelec, F.I.C., Supreme President Larry M. Glugosh and to our Protector, the Most Reverend Joseph V. Adamec, Bishop Emeritus of Altoona-Johnstown, Pa. The three recipients display their medals with Ambassador Burian on the above photo.

11 a.m. followed by cultural program and sporting activities.

■ Group 2 annual meeting at Holy Name of Jesus Parish, 1950 Barnum Ave., Stratford, Conn. beginning at 9 a.m. in the parish center; Mass in church at 11 a.m. luncheon and conclusion of the meeting to follow.

■ Group 3 annual meeting at the Slovak Catholic Sokol Hall, Route 16, Douglas, Mass. beginning at 10:30 a.m.

■ Group 10 annual meeting at the Best Western Hotel, located at the intersection of Rts. 512 & 22, Bethlehem, Pa. beginning at 12:15 p.m.

SEPT.29-OCT.1

■ 125th annual meeting of the American Fraternal Alliance, Hyatt Regency Denver at Colorado Convention Center, Denver, Co.

SUN.OCT.2

■ Annual Midwest Slovak Pastoral Seminar hosted by the Slovak Catholic Federation at the Motherhouse of the Sisters of St. Casimir, 2601 West Marquette Rd., Chicago, Ill. beginning at 1 p.m., lecture, dinner and religious program; \$15.00 per person Hletko(708)387-7812.

OCT. 5 & 6

■ Group 14 gymnastics classes begin at the Slovak Catholic Sokol Club, 2912 East Carson St., South Side, Pittsburgh, Pa.

SAT.OCT.8

■ Slovak Clambake by Pogie hosted by the United Slovak Societies at the American Slovak Club, 2915 Broadway Ave., Lorain, Oh. beginning at 6 p.m., DJ/Karaoke by Tunes Unlimited, tickets \$22.00, call John Akosi (440)984-2212.

SUN.OCT.9

■ Group 11 annual meeting at SS. Cyril and Methodius Parish, 13th Ave. and 2nd St., N.E., Minneapolis, Minn. Mass at 9 a.m., meeting to follow in the Father Dargay Memorial Hall.

SUN.OCT.23

■ 25th annual Czech & Slovak Festival hosted by the Czech and Slovak Heritage Association at Baltimore 45 Hall(formerly Tall Cedars Hall), 2501 Putty Hill Ave., Parkville, Md. noon - 6 p.m., for information call (410)662-6094.

■ Group 1 annual meeting at SS. Cyril and Methodius Parish, 218 Ackereman Ave., Clifton, N.J. beginning with Mass at 10:30 a.m., luncheon and meeting to follow.

SUN.NOV.6

■ 21st annual Slovak Heritage Festival at the University of Pittsburgh, Cathedral of Learning, Commons Room, Oakland, Pittsburgh, Pa. 1-5 p.m.

SAT.NOV.12

■ Lucina Slovak Folklore Ensemble benefit dinner and cultural evening at Pokrova Hall, 6812 Broadview Rd., Parma, Oh. beginning at 6 p.m., tickets \$30.00, call Tom Evanc (440)668-7797.

SUN.NOV.13

■ St. Martin's Day observance of Group 11 at SS. Cyril and Methodius Parish, 13th Ave. and 2nd St., Minneapolis, Minn., Mass at 9 a.m. followed by breakfast served in the Father Dargay Memorial Hall, call James T. Genosky (763)789-9196.

### LABOR DAY OBSERVANCE

In observance of the Labor Day holiday, the Home Office will be closed for business on Monday, September 5. The Home Office will reopen for business on Tuesday, September 6. Regular office hours are Monday-Friday, 8 a.m. to 4 p.m. Best wishes to all our members and friends for an enjoyable and relaxing Labor Day observance.

### OUR NEXT ISSUE IS SEPTEMBER 7

In keeping with our bi-weekly publishing schedule, the next issue of the *Slovak Catholic Falcon* will be that of Wednesday, September 7th. Deadline for all photos and information for this issue will be Thursday, September 1st. View *e-Falcon* on our website: [www.slovakcatholicssokol.org](http://www.slovakcatholicssokol.org).

Thanking you for your continued cooperation in this matter, I remain  
Zdar Boh!

**Daniel F. Tanzone, Editor**



Additional headtable guests at the 31st National Convention banquet at The Radisson Hotel Pittsburgh Green Tree on July 31 included the above. Seated, l-r, Supreme Vice President Julie Ann Dobbs, Supreme Physical Directress Susan L. Blosser, the Rt. Rev. Christopher Schwartz, O.S.B., Abbot of St. Andrew Svrad Abbey in Cleveland; Editor Daniel F. Tanzone and Member of the Supreme Physical Fitness Board and president of Group 14, Kathleen S. Watkins. Standing, from the left, Supreme Treasurer James G. Jerek, Chairperson of Auditors Dennis J. Zifcak, Supreme Physical Director Dusan Dorich, Janice Moeller and his husband, Supreme Director of Sports and Athletics Edward D. Moeller.

*Thoughts from our Supreme Chaplain***10 Things that Make for a Great Catholic Family**

by Rev. Andrew S. Hvozdic

*Make Sunday Mass the center of the week* - The foundation of solid Catholic family life - the glue that keeps us together - is Sunday Mass. If you have young children, getting out the door to church is almost as much of a challenge as keeping them quiet during the homily. On Sunday, we learn that the center of family life is Christ.

*Great Catholic Families Give Thanks* - In today's "grass is always greener" world, it is easy to look over the fence at our neighbors and long for what they have. But we find that the real key to a happy family is taking stock of what we have been given. It is important to remember that everything comes from God. We celebrate our gifts, no matter how meager they may seem.

*Great Catholic Families Simply Give* - Part of being grateful for what we have is giving back. We are blessed with resources to use them to ensure that those who have little have a chance at a better life.

*Great Catholic Families Let their Lights Shine* - Members of a faith community, and members of a family, are called to make use of their God-given gifts. Maybe it is the gift of sharing the gift of good cooking with families in need. Teens can help with the parish Vacation Bible School, Religious Education, and other faith-formation programs. There is no understanding what a little patience, joyfulness, or simply punctuality

can do for those around us.

*Great Catholic Families Fight Fair* - As much as we wish family life were perfect, the reality is that all families experience conflict. We're going to fight. We need to check tempers, are respectful of one another's strengths and weaknesses, and always remember that obstacles make us stronger.

*Great Catholic Families Make Mistakes* - We Catholics, we believe that we are created in the image and likeness of God, but this doesn't mean that we are gods. The older we get, the more we realize how human we all are. Even the biggest of mistakes require a healthy dose of patience and love in order to ensure that they don't become weak spots in an otherwise strong family.

*Great Catholic Families Forgive Each Other*, a lot - While Jesus commands us to forgive "not...seven times but seventy times seven"(Matthew 18-22), forgiving a family member can be tough to do even once. We all know that there is no greater feeling than that of genuine forgiveness wiping a slate clean and allowing a family to start again with one another.

*Great Catholic Families Remember Ritual* - Family rituals or traditions help us define who we are and what we believe. The best of family traditions are passed on for generations.

*Great Catholic Families Listen for Holy Moments* - The prophet Elijah expects to hear the voice of God in the roaring storm raging outside his cave, but he is surprised when God's voice is not in the wind, or the earthquake, or the fire. Rather, God's voice comes to Elijah in the silence af-

ter the storm, in a mere whisper. It seems that this is how God talks to us today in the middle of our busy family life. It is important to pause and notice the holy moments, perhaps at bedtime or in the car, when we share our true selves with one another and genuinely enjoy each other's presence. Turn down life's noise, and give moments of grace the chance to break through.

*Great Catholic Families Practice Lifelong Loving* - In the Gospel of John, Jesus gives his disciples a new commandment upon which to base their lives: "That you love one another; even as I have loved you"(John 13:34). We are called to model Christ in the way we love, in serving each other and committing to a lifetime of selflessness. It isn't always easy, but trying to love as Jesus does really is at the heart of creating and maintaining a great Catholic family.

**SEZ YOU...**  
Letters to the Editor

Dear Brother Pogorelec,

On behalf of the officers and members of Group 2, and their thirteen, 31st National Convention delegates, we take this opportunity to extend a blanket thank you to ALL who participated in the planning, presentation and execution of same.

Group 2 having hosted a number of our national events, including our 35th National Slet which was followed immediately by our 26th National Convention knows full well all of the time, effort and work that must be put into these events in order to ensure their success.

Again, our thanks and gratitude for a memorable convention to one and all.

Fraternally,  
**Eileen S. Wilson**  
Group 2 president  
Stratford, Conn.

Dear Mr. Pogorelec &amp; staff,

Thank you for the opportunity to enroll my two nieces in the Slovak Catholic Sokol, a very fine organization.

Also, thanks and gratitude go out to Dolly Yonkoski of As-

(Continued on page 9)

*From the Desk of the Supreme President***Thoughts on Fraternalism**

by Larry M. Glugosh

It is hard to believe that it is mid August already. I hope many of our Slovak Catholic Sokol members and officers are enjoying their local fraternal activities including group and church picnics, golf outings, community trips and family events.

Along with the many local events our society continues to support our national programs. Recently I attended the 2011 International Golf Tournament in Findley Lake, NY at the beautiful Peek'n Peak Resort and Spa. It was the first time we have hosted our annual golf outing at this facility and based on the feedback from our members it will not be our last experience. The resort

had numerous things to offer our members, the food was wonderful, the scenery was picturesque and the golf courses were challenging but really enjoyable to play. The local staff was very accommodating and friendly.

We had over 100 golfers and guests in attendance this year which is a smaller turnout than prior years. However the smaller numbers did not diminish the warm and friendly hospitality of the event. My sincere thanks to our Supreme Director of Sports and Athletics, Edward D. Moeller and his entire staff for their hard work and preparation for a quality program. I would also like to congratulate our 2011 Frank S. Petruff Memorial Sports Award recipient from Youngstown Ohio Loretta G. Smith. Sister Loretta has made a significant contribu-

(Continued on page 22)

*Celebrating People in Action***National Volunteer Month**

During the month of April we honor those members who give of their time to volunteer in any number of ways. This past April, I asked our members to give us the opportunity to recognize them for their good work. I would like to take this opportunity to recognize each of our members who took the time to share with me the many ways they so generously give of their time.


Our Sokol volunteers collectively represent time given toward caregiving for both children and adults, visits to sick members, hospital volunteers, Nursing Home activities, work for parish/church/school, lifeguard, baking, fraternal volunteer activities and driving assistance. I thank you and the Slovak Catholic Sokol thanks you as well. Keep up the great work! Congratulations go out to the following Sokol volunteers:

Mary M. Beyer, Wreath 86 - Group 2  
Rosemarie Czubak, Wreath 111 - Group 5  
Regina Davis, Wreath 111 - Group 5  
Anna Gaydosh, Wreath 111 - Group 5  
Judy Hromada, Weath 111 - Group 5  
Patricia Kelly, Wreath 86 - Group 2  
Marge Kurta, Wreath 111 - Group 5  
Michele Mager, Wreath 111 - Group 5  
Mary Mager, Wreath 111 - Group 5  
Sandy Mager, Wreath 111 - Group 5  
Christine Nedelman, Wreath 111 - Group 5  
Helene Virant, Wreath 111 - Group 5  
Glenice Zelina, Wreath 111 - Group 5  
Helen Zemanek, Wreath 111 - Group 5  
Anna Zuffa, Wreath 111 - Group 5

Once again, thank you for all you. Keep up the fraternal spirit.

Zdar Boh!  
**Julie Ann Dobbs**  
Supreme Vice President



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## REFLECTOR ...

### Jotings from Sokol and Slovak life

#### Msgr. John Demkovich to be honored on retirement on September 18

The long-time pastor of St. Mary's Assumption Parish in Passaic, N.J., the Rev. Msgr. John J. Demkovich will be honored on Sunday, September 18 during a



liturgy and dinner on the occasion of his retirement. Msgr. Demkovich officially retired as pastor of the well-known Passaic Slovak parish on August 15th, the feast of the Assumption of the Blessed Virgin Mary. It was in this parish that the Slovak Catholic Sokol was founded in 1905. The tribute begins with a Mass of Thanksgiving at 4 p.m. celebrated by Monsignor Demkovich

with the Most Rev. Arthur J. Serratelli, Bishop of Paterson presiding. Following the liturgy a hot catered dinner will be served in the parish auditorium. Tickets for the dinner are \$25.00 per person. For ticket reservations call the parish rectory at (973)779-0427. The administrator of the parish, the Rev. Edgar Ruiz and the president of the parish council, Attorney Peter J. Bakarich, Jr. extend a cordial invitation to area Sokol members as well as past members of the Passaic parish to participate in this tribute to an outstanding priest, a wonderful fraternalist and proud American of Slovak ancestry.

Msgr. Demkovich has served as pastor of St. Mary's for the past 40 years. A native of New Brunswick, N.J., he was born there September 3, 1933 son of the late John Demkovich, Sr. and the former Ida Mary Sagi. His father was Slovak and his mother Hungarian. "Father John" as he is affectionately known, is fluent in both languages. He attended Rutgers University, majoring in chemistry, but felt called to serve in priestly ministry. He studied at Christ the King Seminary at St. Bonaventure University where he received his undergraduate degree. In 1958, he entered the novitiate of the White Fathers of Africa, continuing three years of theological studies at the White Fathers scholasticate in Ottawa, Canada. After serving for two years as secretary to the U.S. Superior of the White Fathers at their Washington, D.C. headquarters, he completed his last year of theological study at The Catholic University of America. "Father John" was then accepted as a candidate for the Paterson Diocese. The Most Rev. James J. Navagh, Bishop of Paterson, ordained him a priest on May 29, 1965 in the Church of St. Philip the Apostle Church in Clifton, N.J. Following assignments as an associate pastor, Msgr. John was named pastor of St. Mary's Church in Passaic on December 14, 1971 following the retirement of Msgr. Andrew J. Romanak. He has enjoyed a 40-year pastorate at the Passaic parish which has been an inspiration to the thousands of the faithful he has served. Not just brick and mortar have been renewed at the parish but more importantly, the fire of faith of its members. Father John's diligence in ministry was recognized when in 1989, Pope John Paul II named him a Prelate of Honor with the title of Monsignor at the recommendation of Bishop Frank J. Rodimer.

While never actually achieving his goal of missionary service in Africa, his priestly ministry in Passaic has mirrored Christ's presence to all. While he has been relieved of his duties as pastor of St. Mary's, he continues to serve as the Diocesan Director of the Propagation of the Faith, encouraging missionary activity and zeal among the faithful.

Msgr. John has been closely associated with our organization over the years. He serves as chaplain of both Assembly 1 and Wreath 2 and has welcomed many Sokol and Slovak celebrations at St. Mary's Parish. Over the years, he has hosted many bishops from Slovakia and generously supported the Church there especially following the fall of communism. He has hosted both Slovak cardinals, Cardinal Jan Chryzostom Korec, S.J. in 1992 and in 2005, Cardinal Jozef Tomko who came to celebrate the 100th anniversary of the founding of the Slovak Catholic Sokol.

Msgr. John will continue his priestly ministry in residence at SS. Cyril and Methodius parish in Clifton, N.J.

As members of his extended family, the members of the Slovak Catholic Sokol extend prayerful best wishes to Monsignor John on the occasion of his retirement as pastor of the Passaic parish and thank him for his many kindnesses to our organization. All of pray that God will continue to shower him with many graces and blessings in his future priestly ministry among us. God bless you Father John and Zdar Boh!

#### 18th Annual Marian Pilgrimage in North Jackson, Oh. on Sept. 18th

The Youngstown Region of the Slovak Catholic Federation will host its 18th annual Pilgrimage in honor of Our Mother of Sorrows, patroness of Slovakia and the Slovak people, on Sunday, September 18 at the National Shrine of Our Lady of Lebanon located at 2759 North Lipkey Road in North Jackson, Oh.

The traditional pilgrimage begins with devotions at 3 p.m. with the Anointing of the Sick followed by the sacrament of Reconciliation (confessions). A concelebrated Mass in Slovak will be offered in the shrine's main church beginning at 4 p.m. with the Rev. George M. Franko, retired pastor of Holy Name of Jesus Slovak parish in Youngstown, Oh. as principal celebrant. The homilist at this year's pilgrimage will be the Rev. Nicholas Mancini. Priests of Slovak ancestry from across the Youngstown Diocese as well as neighboring dioceses will concelebrate.

Following the liturgy an enjoyable dinner will be served in the shrine's dining hall. Tickets for the dinner are \$15.00 for adults and \$6.00 for children under the age of 12. Tickets may be purchased from Slovak Catholic Federation members or by calling (330)782-9126. No dinner tickets will be available at the door. Everyone is invited to participate in this beautiful celebration of a beloved Slovak faith tradition. Dinner is optional. Over the centuries, throughout the summer and early fall seasons, pilgrimages have been popular with the faithful in Slovakia. This tradition was brought to the United States with the early Slovak immigrants.

#### Pilgrimage of Faith set for September 10 in Latrobe, Pa.

The Slovak Catholic Federation (SCF) is pleased to announce that it will host its traditional Pilgrimage of Faith 2011 on Saturday, September 10, at St. Vincent Archabbey in Latrobe, Pa. The pilgrimage, in the best faith traditions of Slovakia, is part of the Federation's centennial year observance.

The day's activities begin with the arrival of Pilgrims at 11 a.m. and a welcome by SCF National President Rev. Philip A. Altavilla and the Rt. Rev. Douglas Nowicki, O.S.B., Archabbot of St. Vincent Archabbey. A Rosary led by representatives of the Conference of Slovak Religious will follow.

From 12 noon to 1 p.m., lunch will be served at the Fred Rogers Center. Cost of the luncheon is \$10.00 per person. From 1-3 p.m., campus tours will be available visiting Archabbey Basilica, the archabbey crypt, the Winnie Palmer Nature Reserve, the Fred M. Rogers Center, the McCarl Collection, the St. Vincent Art Gallery and the Archabbey Studios.

The sacrament of Reconciliation (confessions) will be available beginning at 3 p.m. The pilgrimage will conclude with a Pontifical concelebrated liturgy in the Archabbey Crypt. Bishop Joseph V. Adamec, Episcopal Moderator of the SCF will be principal celebrant and homilist. The liturgy will satisfy the Sunday obligation.

All those wishing to attend the pilgrimage, either by bus (the bus leader informs Dolores) or if traveling as an individual/family by car must call Dolores Evanko (570)454-5547 or email: jjeAintergrafix.net no later than August 22 with the number of those planning to attend.



## The Word of God ...

Gospel for the Twenty-second Sunday  
of the Year- August 28th

**Matthew 1 6:2 1-27**

A reading from the holy Gospel  
according to Matthew

*Jesus began to show his disciples  
that he must go to Jerusalem  
and suffer greatly  
from the elders, the chief priests,  
and the scribes,  
and be killed  
and on the third day be raised.  
Then Peter took Jesus aside  
and began to rebuke him,  
"God forbid, Lord!  
No such thing shall ever happen to you  
He turned and said to Peter;  
"Get behind me, Satan!  
You are an obstacle to me.  
You are thinking not as God does,  
but as human beings do."  
Then Jesus said to his disciples,  
"Whoever wishes to come after me  
must deny himself  
take up his cross, and follow me.  
For whoever wishes to save his life  
will lose it,  
but whoever loses his life  
for my sake  
will find it.  
What profit would there be  
for one to gain the whole world  
and forfeit his life?  
Or what can one give  
in exchange for his life?  
For the Son of Man will come  
with his angels  
in his Father's glory,  
and then he will repay  
all according to his conduct."*

The Gospel of the Lord.

Gospel for the Twenty-third Sunday  
of the Year- September 4th

**Matthew 1 8: 1 5-20**

A reading from the holy Gospel  
according to Matthew

*Jesus said to his disciples:  
If your brother sins against you,  
go and tell him his fault  
between you and him alone.  
If he listens to you,  
you have won over your brother.  
If he does not listen,  
take one or two others along with you,  
so that every fact may be established  
on the testimony of two or three witnesses.  
If he refuses to listen to them,  
tell the church.  
If he refuses to listen even to the church,  
then treat him as you would a Gentile  
or a tax collector.  
Amen, I say to you,  
whatever you bind on earth  
shall be bound in heaven,  
and whatever you loose on earth  
shall be loosed in heaven.  
Again, amen, I say to you,  
if two of you agree on earth  
about anything for which they are to pray,  
it shall be granted to them  
by my heavenly Father.  
For where two or three  
are gathered together in my name,  
there am I in the midst of them."*

The Gospel of the Lord.

***Make sure your lodge is represented*****Group Annual Meetings Set**

**Group 2, "Rev. Stephen Panik"** - This year's annual meeting is set for Sunday, September 25 in Stratford, Conn. Hosting this year's meeting will be Wreath 1 and Wreath 39, Assembly 9 and Assembly 308, all of Bridgeport, Conn.

Our meeting will begin promptly at 9 a.m. at the Holy Name of Jesus Parish Center, located to the rear of church located at 1950 Barnum Avenue. We will break to attend the 11 a.m. Mass in church which will be celebrated for the living and deceased members of Group 2. Luncheon follows the Mass and our meeting will continue until all business has been finalized. Delegate forms and all pertinent information will be mailed to each lodge by the Group secretary to be received by September 1. RSVP deadline is September 16. A check for the luncheon made payable to SCS Group 2 along with the completed delegate form needs to be sent to the secretary by the RSVP deadline. We remind all officers that their annual report is due to be presented at this meeting.

Since the annual meeting follows the national convention, election of officers will take place. Let us all work individually and collectively for the good and better of our organization and all its members. In keeping with our Care and Share program, all participants are requested to bring along non-perishable food items which will be earmarked for the Holy Name of Jesus Food Pantry to assist the needy in the community. We look forward to seeing every Group 2 lodge represented at this year's annual meeting.

Zdar Boh!

**Eileen S. Wilson**  
President

**Darlene Musial**  
Secretary

**Group 3 "Rev. Edmund Mochak"** - This year's annual meeting is set for Sunday, September 25 at the Slovak Catholic Sokol Hall located on Route 16 in Douglas, Mass. Our meeting will be called to order at 10:30 a.m. Coffee and danish will be provided. Everyone is encouraged to attend this year's meeting as we plan our fall and winter activities including a celebration of our youth who participated in this year's Slet. This is an election year, we therefore will be nominating individuals to serve the Group for the next four years. Anyone interested in running for office must be present at this meeting.

Zdar Boh!

**J. Kevin Conway**  
President

**Christine Manyak**  
Secretary

**Group 4, "Bishop Stefan Moyzes"** - This year's annual meeting is scheduled for Saturday, September 17 at the Camelot Banquet Hall, located at 8624 West 95th Street in Hickory Hills, Ill. The meeting room will be open beginning at 9:30 a.m. with coffee and rolls available. Our business meeting will begin promptly at 10 a.m. All Group 4 business will be on a tight schedule, so we ask all delegates to come prepared to help move our agenda along. Since this year's annual meeting follows the national convention, election of officers will take place. We need to elect officers to serve Group 4 who will lead us into the next 100 years of our existence.

All Wreaths and Assemblies belonging to Group 4 are urged to have representation at this important meeting so that they can present their ideas and take part in our elections. All delegate forms need to be returned to the Group Secretary no later than August 31, 2011. We remind our lodges to see to it that their reservations are sent to our Group 4 Treasurer Theresa M. Buc, 9024 Del Prado Drive, Unit #1S, Palos Hills, IL 60465 for our gala 100th anniversary celebration which will take place on the same day as our meeting.

Zdar Boh!

**Tony L. Scuglik**  
President

**Gloria A. Scuglik**  
Secretary

**Group 10, "Rev. Frantisek Sasinek"** - This year's annual meeting is scheduled for Sunday, September 25 at the Best Western Hotel located at the intersection of Routes 512 and 22 in Bethlehem, Pa. Our meeting begins with a luncheon served at 12:15 p.m. Our business meeting follows the luncheon. Since this year's meeting follows our national convention, election of officers to serve during the coming four year period will take place. In addition, a report on the recent 31st convention decisions will be presented. Those officers who are scheduled to present reports are asked to prepare them for presentation. We hope that all Assemblies and Wreaths belonging to our Group will be represented at this important meeting. Looking forward to an enjoyable fraternal afternoon, we remain

Zdar Boh!

**George J. Kostelnik**  
President

**Monica Fabian**  
Secretary

**Group 11, "St. John Nepomucene"** - This year's annual meeting is set for Sunday, October 9 in Minneapolis, Minn. Our  
(Continued on page 22)



Diocese of Pittsburgh

111 Boulevard of the Allies, Pittsburgh, PA 15222-1618

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Office of the Bishop

August 3, 2011

Reverend Andrew S. Hvozdovic  
Supreme Chaplain  
Slovak Catholic Sokol  
304 South Elmer Avenue  
Sayre, PA 18840-2022

Dear Father Hvozdovic:

What a pleasure it was to celebrate the opening Mass for the 31<sup>st</sup> Quadrennial Convention of the Slovak Catholic Sokol on Sunday. Thank you for your kind invitation as well as for all your assistance and hospitality at Saint Paul Cathedral.

It is my hope that your Convention was a great success and that all the attendees thoroughly enjoyed themselves while in Pittsburgh. God bless you all.

Grateful for our belief that "Nothing is Impossible with God," I am

Your brother in Christ,

*+ David A. Zubik*

Most Reverend David A. Zubik  
Bishop of Pittsburgh

*A note received from Bishop David A. Zubik of Pittsburgh.*



The members of the new Board of Directors of our organization which will guide our organization for the coming four years pose for a photo at the conclusion of the 31st National Convention at the Radisson Hotel Green Tree in Pittsburgh, Pa. on August 3. Shown on the photo are seated, from the left: Supreme Secretary Steven M. Pogorelec, F.I.C., Supreme President Larry M. Glugosh, Supreme Chaplain Rev. Andrew S. Hvozdovic and Supreme Vice President Julie Ann Dobbs. Standing, l-r, General Counsel, Attorney John D. Pogorelec, Supreme Physical Director Dusan Dorich, Supreme Physical Directress Kathleen S. Watkins, Chairperson of Supreme Auditors Michael J. Horvath and Supreme Director of Sports and Athletics Edward D. Moeller. Absent from photo: Supreme Treasurer Dennis J. Zifcak. The new board begins their four-year term of office on January 1, 2012.



# Reports of the Supreme Officers Presented at the 31st National Convention Správy hlavných úradníkov podané na hl. Zjazde The Radisson Hotel Green Tree + Pittsburgh, Pa. + July 31 - August 3, 2011

## REPORT OF THE SUPREME SECRETARY

Slavna Konvencia:

In compliance with Section 4.3, article (l) of the Constitution and Bylaws of the Slovak Catholic Sokol, I hereby submit my written report to this 31st National Convention.

My duties and responsibilities as Supreme Secretary of our organization are defined in our bylaws and I have, as required, performed them to the best of my ability.

I wish to express my sincere thanks to the delegates of the 30th National Convention, held in Las Vegas, Nevada for re-electing me to this office, my fifth term as Supreme Secretary. I have always, along with my fellow Supreme Officers, made a sincere effort to make appropriate decisions after careful deliberation and to be ever mindful of what is best for our members and our beloved society. I am certain that after reviewing our Supreme Officers' reports and the financial reports since our last convention, you will agree with me that our organization has operated competently and as well as can be expected considering the continuing decrease in membership and the condition of the U.S. economy.

As per the oath which I took at the last Convention, I have sincerely and faithfully devoted my time and knowledge to the continued progress and growth of our wonderful organization. As required, I have executed and carried into effect all motions and approved recommendations of the Convention and the Board of Directors.

I am honored to serve in this the 106th year of our great organization's existence. During the past three and a half years, I have represented our society at many religious, fraternal, civic, and social events. I have submitted detailed financial reports on a monthly basis and activity reports on a yearly basis and feel that it is not necessary to repeat many of these activities.

### HOME OFFICE EFFICIENCY

The employees at the Home Office are devoted to providing knowledgeable, and efficient service to our membership on a daily basis. All death claims, cash surrenders, annuities, new applications, loans, mortgage, scholarship and seminarian grant applications and information, billing, processing dividends, updating the newspaper listing, S.C.S. cookbook requests, etc. are processed without delay provided all the necessary documentation is received. They also update important necessary personal data such as Social Security numbers, name changes, addresses, telephone numbers, change of beneficiaries, assembling additional information to keep membership records as up to date as possible. A bilingual method of correspondence still continues to be practiced at the Home Office; about 5% of our communication is in Slovak and 95% is in English. We continue to upgrade the computer system at the Home Office and have recently upgraded the Editorial computer system to improve the quality of our publication and to enhance the appeal of the *Falcon* and continue to make it available on line for those members who prefer to access it; therefore, saving money on printing and mailing costs; unfortunately, the number of members receiving the *Falcon* on line has not increased greatly as we had hoped.

The Slovak Catholic Sokol continues to be easily accessible and up-to-date on the Internet with its own web site and e-mail address and more serviceable to our membership by enabling them to access the various forms needed to update their personal information and needs in an efficient manner.

### SLOVAK CATHOLIC FALCON

It should be noted that 2011 is a Centennial Year for the Slovak Catholic Falcon as the first edition was printed on April 15, 1911. The Slovak Catholic Falcon continues to report on the various proceedings of our organization, as well as informing the membership of the numerous fraternal and volunteer programs that we support. We list on a regular basis all of our new members and the hard-working recommenders from our various lodges and wreaths who are responsible for their membership. We respectfully remember our deceased sisters and brothers when the obituary information is provided to us. Monthly financial reports and minutes of all Board meetings are printed in a timely manner throughout the year for the membership's information and to use for reference.

### MEMBERSHIP

We have been challenged with the continued decrease of certificates and members over the past fifty years. Many other fraternal organizations are experiencing the same decline within their societies. Our Membership Campaigns have helped to gain a certain amount of new members, however, deaths, cash surrenders, lapses, and maturities far exceed the number of new certificates issued.

#### NEW OR INCREASED CERTIFICATES

2007 .....	355				
2008 .....	310				
2009 .....	269				
2010 .....	371				
<b>Total</b>	<b>1,305</b>				

#### DECREASE IN CERTIFICATES

2007 .....	849				
2008 .....	915				
2009 .....	804				
2010 .....	809				
<b>Total</b>	<b>3,377</b>			<b>&lt;2,072&gt;</b>	

TOTAL CERTIFICATES –					
	<b>1/1/07</b>	33,962			
	<b>12/31/10</b>	31,890			

The four year period records reflect a decrease of 2,072 certificates.

I bring this once again to your attention because the Society must continue to address the issue of a declining membership and the need to increase premium income. To assist with this effort, a Director of Sales and Marketing has been hired in the year 2010 and many changes are going to be initiated. Rapid change is the new wave in our lives, whether we like it or not. We must choose to manage change, or change will manage us.

### CONSOLIDATION OF ASSEMBLIES/WREATHS

At various times, it has become necessary to merge certain Assemblies and Wreaths, due to members' lack of interest in becoming officers and other various reasons. As of 12-31-07 there were 115 Assemblies/Wreaths and as of 12-31-10 we had on record 102 Assemblies/Wreaths.

### SLOVAK CATHOLIC SOKOL ACTIVITIES

As your Supreme Secretary, I have had the privilege and the opportunity to participate and represent our organization at many fraternal functions and activities since our last convention.

I am always gratified to attend the activities of the various Groups and lodges of our society. This gives me a wonderful opportunity to meet many of our members, officers, and Sokol leaders. I have had the privilege to speak at many celebrations and share the many fraternal programs and benefits available to Slovak Catholic Sokol members. We should all be very proud of the numerous charitable, educational, patriotic, and religious contributions and programs supported by our society.

As per Section 4.3 (m) of the Constitution and Bylaws, I have recorded the minutes of the past four Annual Meetings of the Board of Directors, as well as all of the Board of Directors Quarterly Meetings. I have attended the Annual Meetings of the Supreme Physical Fitness Board and offered my guidance and experience as needed. A very successful Group Presidents Meeting was held and arranged with the assistance of our Supreme President, Larry M. Glugosh on June 13, 2009 at the Radisson Hotel Pittsburgh Green Tree. Significant information relative to our organization was presented and all the deliberations from the above meetings have been printed in the *Slovak Catholic Falcon* in a well-timed manner. Each year it has been a distinct pleasure to participate in the selection of the S.C.S. "Fraternalist of the Year" selection and the recognition thereof. I have attended and participated in as many of our International sporting events as my schedule has allowed. Also, I have assisted our Supreme Auditors with their Annual Audits as well as their Semi-Annual Audits conducted here at the Home Office in Passaic, NJ. In addition, during the past four years I have also served on the Scholarship Advisory/Selection Committee and on the Business Development Committee.

### OTHER FRATERNAL ACTIVITIES

An important function of our Slovak Catholic Sokol society is to be acquainted with others and to also be active with various other groups and organizations. Participation and attendance at meetings with other Slovak organizations, such as the Slovak League of America and the Slovak Catholic Federation, creates goodwill and an opportunity for the sharing of ideas and opinions for the betterment of all those involved. We continue to attend the Slovak Conclave meetings which were held with other fraternal organizations in attendance and have proven to offer additional perspective on many of our similar fraternal problems. Likewise, our society's representation and attendance at the meetings of the American Fraternal Alliance formerly the National Fraternal Congress of America and the individual State Fraternal Congresses where our organization is licensed continues to be very beneficial to our society with the many changes that take place. The contact and recognition our members and organization receives is always complimentary. It is necessary and most important to continue to remain active and be represented within these organizations in the future as we have in the past.

I continue to serve on the Executive Committee of the New Jersey Fraternal Congress and have represented the Slovak Catholic Sokol at the Congress's various meetings and Convention. In addition, I have attended annual meetings of the New York State Fraternal Congress, the New England Fraternal Congress and the Pennsylvania State Fraternal Congress at various times. I also serve on the Executive Board of the Passaic-Bergen-Hudson Association of Insurance and Financial Advisors and attend their monthly meetings. Also, I serve as a member of the New Jersey State Association of Fraternal Insurance Counsellors. As per an appointment by the State of New Jersey Commissioner of Insurance, I have attended the meetings of the New Jersey Department of Banking and Insurance Commissioner's Advisory Board on Life and Health Insurance in Trenton, NJ and have concluded my appointment. I was fortunate to serve on the New Jersey Department of Banking and Insurance Commissioner's Advisory Board on Life and Health Insurance for fourteen years. I also regularly attend meetings of the New Jersey Fraternal Insurance Counsellors and receive continuing education credits.

### STATE EXAMINATION

Since our last Convention the State of New Jersey Department of Banking and Insurance conducted a Conditional Examination audit of the Society's records for the five-year period for 2004, 2005, 2006, 2007 and 2008. The examiners were at the Home Office from September 8, 2009 until December 23, 2009. The Insurance Examiners reviewed all records and reports as mandated by the State of New Jersey and presented their results. I am very pleased to report that our books, investments, and various insurance related requirements have been performed to the satisfaction of the State of New Jersey Insurance Examiners. The five year Examination Report of the Slovak Catholic Sokol as of December 31, 2008 was adopted by the Commissioner of Banking and Insurance of the State of New Jersey and was filed on March 29, 2010. Pursuant to statute, final copies of the report were distributed to the Departments of Insurance in the states in which we are licensed, to all members of the Board of Directors and recorded in the minutes of both the Board of Director Annual meeting and the Board of Directors Quarterly meeting.

### 43rd INTERNATIONAL SLET AND 30th NATIONAL CONVENTION

Two very important activities took place during 2007, namely our 43rd International

(Continued on page 7)

## Reports of the Supreme Officers Presented at the 31st National Convention

(Continued from page 6)

Slet and our 30<sup>th</sup> National Convention. The 43rd Slovak Catholic Sokol International Slet was conducted July 24-28, 2007 at College Misericordia in Dallas, Pennsylvania and 245 athletes from 10 Groups competed and participated in the Slet program. The Slovak Catholic Sokol spirit, sportsmanship, and camaraderie prevailed during the week of competition and at the closing ceremonies of the Slet.

### 2007 – 43rd INTERNATIONAL SLET EXPENSES

Lodging	\$41,040.00
Meals	34,490.60
Transportation	16,235.56
Physical Fitness Board	14,179.07
Group Directors/Assistants	5,790.00
Supreme Officers	5,029.38
Chaperones	2,694.50
Trophies/Medals	4,898.45
Track/Field Expenses	4,876.35
Gymnastic Expenses	2,500.00
Souvenirs	3,822.63
Gymnasium Expenses	2,025.00
Gym Officials	1,675.38
Medical Expenses	2,340.73
Printing	2,168.69
Participants Recreation	1,139.47
Photos	<u>975.85</u>
Sub Total Expenses	\$146,955.55
Less: Group Share of Expenses -	<u>-43,660.28</u>
<b>Total Home Office Expense Slet</b>	<b><u>\$103,295.27</u></b>

Following the conclusion of the Slet it was time to focus on the 30th National Convention. The Convention was held at the Orleans Hotel, Las Vegas, NV from August 5-10, 2007. The 274 delegates conducted business throughout the week and selected the individuals to serve for the next four year period. A detailed report of the expenses follows:

### 2007 – 30th QUADRENNIAL CONVENTION

Meals & Banquet Charges	\$140,421.80
Travel Expenses	180,881.47
Lodging	60,119.90
Per Diem Officers & Delegates	46,675.90
Donations	26,800.00
Committees	20,386.41
Printing Expenses	11,220.92
Gifts for Delegates	8,737.75
Audio Visual Sound System	5,198.85
Office Expenses	4,118.41
Postage, Telephone & Photos	1,750.17
Advertising and Promotional	896.03
Planning & Meeting	1,050.00
Sub Total Expenses	<u>508,257.61</u>
Less Reimbursements- Meals, Travel, Lodging	<u>(20,132.22)</u>
<b>Total Cost of 30th National Convention</b>	<b><u>\$488,125.39</u></b>

### 2008 CLINIC/KURZ

The 2008 Supreme Clinic (Kurz) was conducted by the Supreme Physical Director and Supreme Physical Directress, and assisted by the members of the Supreme Physical Fitness Board on July 26-29, 2008 at Kutztown University in Kutztown, PA. This is the site of our 44th International Slet on July 7-11, 2009. Eight of our nineteen groups sent representatives to the Clinic and a lot of information was reviewed and the following expenses were incurred:

### 2008 CLINIC (KURZ) EXPENSES

Transportation – Staff & Participants	\$ 8,842.88
Per Diems – Staff & Participants	10,440.00
Meals, Lodging, Facilities	6,168.50
Religious	566.90
Telephone, Postage & Forms	247.12
Props & Equipment	<u>556.95</u>
<b>Total Expense</b>	<b><u>\$26,822.35</u></b>

### 2009 – 44th INTERNATIONAL SLET Kutztown University, Kutztown, PA

During the period of July 7-11, 2009, our organization hosted the 44th International Slet. The members of the Supreme Physical Fitness Board were responsible for the successful outcome of the gymnastic, calisthenics, and athletic competitions throughout the week. The Saturday evening closing ceremony performance was enthusiastically received by those in attendance.

### 44th INTERNATIONAL SLET EXPENSES

Groups Transportation\$	27,129.37
Lodging	26,399.35
Meals	16,531.72
Physical Fitness Board Members	14,211.21
Group Directors/Assistants/Sports Directors	6,250.00
Trophies/Medals	4,860.90
Board of Directors	3,834.65
Gymnastic Expense	2,546.14
Track/Field Expense	1,899.61
Chaperones	1,810.75

Calisthenics Officials	1,389.72
Printing	1,164.94
Photos	1,063.74
Gymnasium	892.00
Props	155.45
Medical	87.52
Participant Recreation	26.94
Postage	<u>10.78</u>
Sub Total Expenses	\$ 110,264.79
Less: Credit Group Transportation	<u>-(7,451.85)</u>
Less: Group Share of Expenses	<u>(32,302.84)</u>
<b>Total Home Office Expense</b>	<b><u>\$ 70,510.10</u></b>

### 2010 CLINIC (KURZ) Kutztown University

The 2010 Clinic was conducted by the Supreme Physical Director and Supreme Physical Directress, and assisted by the members of the Supreme Physical Board on June 27-29, 2010 at Kutztown University, Kutztown, PA. Eight of our nineteen groups sent representatives to the Clinic and a lot of information was reviewed and the following expenses were incurred:

### 2010 CLINIC (KURZ) EXPENSES

Per Diems - Staff and Participants	\$9,540.00
Transportation - Staff and Participants	10,369.12
Meals, Lodging, Facilities	7,377.13
Religious	242.00
Props & Equipment	258.39
Telephone & Postage & Forms	166.38
Miscellaneous	<u>22.53</u>
<b>Total Expenses</b>	<b><u>\$ 27,975.53</u></b>

### EVENTS - MEETINGS – ACTIVITIES

I would like to review, in general, some of the more important highlights, events, meetings, and activities which I was privileged to attend as a representative of our organization over the past four years.

In 2007, I met with the officers of the First Catholic Slovak Union of the USA & Canada and the officers of the National Slovak Society.

As a member of the Convention Verification and Eligibility Committee, we reviewed all the delegate forms at the Home Office and verified those who qualified as Delegates to the 30th National Convention to be held in August, 2007. I was available to assist the pre-convention Bylaws Committee and the New Motions Committee at the Home Office to prepare for the Convention. I was honored to be the keynote speaker at the S.C.S. 61st International Annual Bowling Tournament. I represented our Society and extended greetings at the Slovak League of America's 100th Anniversary Banquet in Secaucus, NJ and several days later I was pleased to welcome distinguished visitors from Slovakia to the Slovak Catholic Sokol Home Office.

After a great deal of planning and preparation, I traveled to Las Vegas, NV and we hosted our 30th Quadrennial Convention in Las Vegas, Nevada and I was re-elected by the delegates to my 5th consecutive term as Supreme Secretary. Upon the conclusion of the Convention an enormous amount of time was spent addressing and preparing the minutes and the new bylaw books. I met with the appointed Supreme Officers to review and approve the minutes of the S.C.S. 30th Quadrennial Convention.

I was honored to be the guest speaker at the S.C.S. 52nd International Golf Tournament in Du Bois, PA. At a very special event, I participated in the ceremony at the Senator Heinz Pittsburgh History Center in Pittsburgh, PA on the occasion of the return of the historic "Pittsburgh Agreement", which had been housed in the archives of the Slovak Catholic Sokol.

I represented our organization at the First Catholic Slovak Ladies Association's Convention in St. Louis, Missouri. We welcomed the Director of Membership and Fraternal Services, Allison Koppel for the N.F.C.A. to the S.C.S. Headquarters. I hosted a special meeting at the Slovak Catholic Sokol and welcomed our member, the newly appointed U.S. Ambassador to Slovakia, Vincent Obsitnik and other leaders of the Slovak-American community.

In 2008, as in the past, the Home Office has welcomed visitors through out the year. We were pleased to welcome the officers and representatives from the National Slovak Society and the First Catholic Slovak Union to our headquarters.

I traveled to various locations for site inspections for future events when required. I met with the representatives from PNC Investment Banking and our Sokol Accountant from Vision Financial Group CPAs, LLP and our representative from CPS Actuaries at the Home Office as needed each year and also with the Supreme President, Supreme Vice-President, and our General Counsel as members of the of the Business Development Committee to discuss organizational matters.

I attended the yearly NAFIC Convention which was held in Orlando, FL and the Pennsylvania Fraternal Congress Convention in Hershey, PA. As required in the office of Supreme Secretary, I participated in the Slovak Catholic Federation meetings and the Slovak League of America as per the bylaws. I attended the N.F.C.A. Secretary's mid-year meeting in Miami Lakes, FL, as well as the N.F.C.A. Annual Meeting held in Washington, D.C. I represented our organization at the Ladies Pennsylvania Slovak Catholic Union National Convention in Las Vegas, NV and extended greetings.

Once again, I was privileged to be the keynote speaker at the S.C.S. 62nd International Annual Bowling Tournament in Altoona, PA and at the S.C.S. 53rd International Golf Tournament in Clarion, PA.

In the year 2009, as in the past, the Home Office welcomed many visitors and

(Continued on page 8)



## Reports of the Supreme Officers Presented at the 31st National Convention

(Continued from page 7)

guests from the religious, political and athletic fields and other Fraternal Societies to our Home Office in Passaic, NJ. We welcomed the Preident and C.E.O. of the then N.F.C.A. Mr. Joseph Annotti and were most appreciative of his compliments and favorable remarks.

Upon invitation and when my schedule allowed, I attended events at the Permanent Mission of Slovakia to the United Nations and at the Slovak Embassy in Washington, DC.

I took part in the 57th Annual Florida "Slovak Day" and the Annual meeting at the Slovak Garden in Winter Park, Florida. I participated in the Slovak Catholic Federation and the Slovak League of America meetings and attended the Slovak Federation Convention in Bethlehem, PA as per the bylaws.

I attended the National Fraternal Congress of America Secretary Section mid-year meeting in Las Vegas, NV, as well as the N.F.C.A. Annual Meeting held in San Antonio, Texas. I was present at the National Association of Fraternal Insurance Counselors Convention which was held in Nashville, TN.

As a member of the Business Development Committee, I traveled to Independence, OH with the other committee members and met with representatives from the First Catholic Slovak Union and whenever possible met with other fraternal organization officers and representatives at various functions and meetings. In June, a successful Group Presidents meeting was held in Pittsburgh, PA. The detailed minutes of our meetings are published in a timely manner in the Slovak Catholic Falcon and I continue to submit monthly articles to the Falcon to keep the membership educated with important information.

In the year 2010, the society hired a Director of Sales and Marketing to recruit agents and assist with increasing the membership of our organization. I attended the Pennsylvania Fraternal Congress Legislative Breakfast in Harrisburg, PA and I took part in the Bruce & De Persis Fraternal Societies of Greater Pittsburgh Seminar in Pittsburgh, PA. I participated in the Slovak Catholic Federation and the Slovak League of America meetings as per the bylaws. I attended the National Fraternal Congress of America Secretary Section mid-year meeting in Hollywood, FL, as well as the N.F.C.A. Annual Meeting held in Chicago, IL.

I traveled to Huron, Ohio to represent our Society at the National Slovak Society's Convention in Huron, OH and also extended greetings at the First Catholic Slovak Union's Convention in Cleveland, OH.

I attended the Clinic which took place in July, at Kutztown University in Kutztown, PA. As a member of the Business Development Committee, I traveled to Painesville, Ohio with the other committee members to attend the Conclave and met with the representatives of three other fraternal organizations to discuss cost savings between societies and joint activities and other concerns.

It was indeed an honor to be the guest speaker at the very successful 100th Anniversary celebration of Assembly 59 in Wilkes-Barre, PA and also the guest speaker at the 100th Anniversary of Group 1 in Passaic, NJ.

Along with our Supreme President, Supreme Treasurer and General Counsel, we met with members of Assembly 206 in Ambridge, PA in an effort to resolve an existing conflict with the Sokol Club which was not in the best interests of the members of the Assembly or our organization.

In June of every year, it is my privilege to lead the Home Office Staff in the observance of "Flag Day."

I continue to serve as the Financial Secretary/Treasurer for Assembly 162 in Clifton, NJ, and make every effort to enroll as many new members as possible.

### LIFE INSURANCE

The life insurance industry continues to change. New rules, regulations and requirements both on the state and federal level continue to be implemented. I continue to attend financial and insurance seminars, meetings, and educational classes to ensure that we have made every effort to comply with the new rules, regulations, and requirements that are implemented as necessary.

### STATISTICAL INFORMATION

As of 12-31-07, the amount of insurance in force was \$103,145,697 and as of 12-31-10, the amount of insurance in force was \$104,090,457. The Solvency Ratio at the end of 2007 was 129.58% and at the end of 2010 it was 119.95%. Our Surplus or Unassigned Funds as of 12-31-07 equaled \$12,330,911 and as of 12-31-10 our Surplus was \$8,879,004. Members received dividends totaling \$364,820.00 over the past four years. Assets of the organization as of 12-31-07 were \$54,016,076 the highest amount ever for us, and at the end of 2010 they were \$53,376,926.

### ACKNOWLEDGEMENT

It is most important for me to express my gratitude to the Good Lord for blessing me with good health and for answering my prayers for assistance in directing the everyday decision-making in the best interests of our members.

Also, to my wife, Annie and my children and grandchildren, "thank you" for all of your love, support, patience, and for always being there for me and assisting me when needed.

I would like to express my sincere appreciation to our Supreme President, Larry M. Glugosh, for all of his trust, assistance, support, understanding, and collaboration throughout our term of office. Likewise, thank you to our Editor, Daniel F. Tanzone for his assistance and with whom I work with on a daily basis. To all of my fellow Supreme Officers and all the Group, Assembly, and Wreath Officers for their dedication and efforts on behalf of our great organization I offer my thanks and gratitude. Finally, "thank you" to each and every member of our organization for your membership and support of the fraternal benefit system. I also wish to convey my appreciation to the entire Home Office Staff for their support in providing the very best service to our membership in a professional manner.

### CONCLUSION

In conclusion, I wish all the delegates attending this 31st National Convention of the Slovak Catholic Sokol a great deal of success with our deliberations. I also ask the good Lord to bless and guide the delegates with their decisions that will be made for the benefit of all the members of our beloved organization.

The current administration acknowledges that we are not only working for the mate-

rial gains and benefits of the future for our society, but also for helping and assisting those less privileged than we. Fraternalism was founded, built, and grown to its great heights based on these principles. Let us always remember the motto of our Organization "For God and Nation," and our slogan, "A Sound Mind in a Sound Body."

This year marks our 106th Anniversary as a Strong, Caring, Sharing fraternal benefit society. May Almighty God continue to bless our **Slovak Catholic Sokol** organization with every success, and may He grant eternal rest to all our departed Brothers and Sisters who have helped to make our Society what it is today! God Bless America, God Bless the Slovak Catholic Sokol, and God Bless You!

Zdar Boh!

**Steven M. Pogorelec, F.I.C.**

*Supreme Secretary*

### REPORT OF THE SUPREME TREASURER

Slavna konvencia!

Dear Brother and Sister Delegates of the 31st Quadrennial Convention of the Slovak Catholic Sokol:

I would like to thank the delegates of the 30th Quadrennial Convention for giving me the opportunity to serve in the Office of Supreme Treasurer. The past three and a half years have been interesting and enlightening as our experienced and cooperative Board continued efforts to better our beloved organization both now and for the future.

The faster pace of today's world, the fluctuating business climate and our national economy has made this Board of Directors tenure a series of reevaluations. Balancing attempts to trim expenditures while maintaining member benefits and coping with decreasing membership has made this a very interesting time. Through each and every meeting and event the Board of Directors have worked diligently on ways to improve our organization. Past results of these ideas and several new ones will be presented to you at this Convention as we attempt a conservative approach to dealing with our dynamic environment.

My activities as Supreme Treasurer through the years:

March 28-, 2008: Slovak Catholic Sokol Museum Board Meeting of both outgoing and incoming members in Passaic, New Jersey. Review and discussion of 2007 as part of Museum business.

March 28-29, 2008: Annual Board of Directors Meeting in Passaic, New Jersey. Submittal, discussion and approval of finalized 2008 Operating Budget by Board members.

May 3, 2008: Scholarship Selection Committee Meeting in Passaic, New Jersey. Selection of 2008 Scholarship Recipients for College, High School, Grade School and specially designated scholarships.

June 21, 2008: Quarterly Board of Directors Meeting in Passaic, New Jersey. Conduct SCS business.

September 13, 2008: Quarterly Board of Directors Meeting via conference call. Conduct SCS business.

December 5-6, 2008: Quarterly Board of Directors Meeting in Pittsburgh, Pennsylvania. Conduct SCS business and site inspections for 2011 Convention.

December 14, 2008: Represented the Supreme Assembly along with Supreme Director of Sports and Athletics Edward D. Moeller at Ambridge Assembly 206 to monitor the meeting of election of officers for Assembly 206 and the Social Club.

March 20, 2009: Slovak Catholic Sokol Museum Board Meeting in Passaic, New Jersey. Review and discussion of 2008 as part of Museum business.

March 20-21, 2009: Annual Board of Directors Meeting in Passaic, New Jersey. Submittal, discussion and approval of finalized 2009 Operating Budget by Board members.

July 7-11, 2009: Chaperoned the 44th International SLET held at Kutztown University in Kutztown, Pennsylvania.

July 11, 2009: Quarterly Board of Directors Meeting in Allentown, Pennsylvania. Conduct SCS business.

September 26, 2009: Quarterly Board of Directors Meeting via conference call. Conduct SCS business.

October 2-4, 2009: Represented the Slovak Catholic Sokol as a delegate to the 92<sup>nd</sup> Annual Meeting of the Ohio Fraternal Congress in Mentor, Ohio.

November 1, 2009: Represented the Slovak Catholic Sokol at the Saint Andrew Svorad Abbey Benefit in Cleveland, Ohio.

December 4, 2009: Quarterly Board of Directors Meeting in West Palm Beach, Florida. Conduct SCS business.

March 19, 2010: Slovak Catholic Sokol Museum Board Meeting in Passaic, New Jersey. Review of 2009-as part of Museum business.

March 19-20, 2010: Annual Board of Directors Meeting in Passaic, New Jersey. Submittal, discussion and approval of finalized 2010 Operating Budget by Board members.

June 26, 2010: Quarterly Board of Directors Meeting in Allentown, Pennsylvania. Conduct SCS business. Viewed exhibition by the Supreme Physical Fitness Board and Group Representatives to conclude the 2010 KURZ in preparation for the 2011 SLET.

July 10, 2010: Attended an assembly meeting in Ambridge, Pennsylvania with other members of our Supreme Assembly to address some outstanding financial items.

September 18, 2010: Quarterly Board of Directors Meeting via conference call.

October 1-2, 2010: Represented the Slovak Catholic Sokol as a delegate to the 93<sup>rd</sup> Annual Meeting of the Ohio Fraternal Congress in Columbus, Ohio.

November 7, 2010: Represented the Slovak Catholic Sokol at the Saint Andrew Svorad Abbey Benefit in Cleveland, Ohio.

December 3-4, 2010: Quarterly Board of Directors Meeting in Las Vegas, Nevada. Conduct SCS business and site preparations for future Slovak Catholic Sokol events.

February 6, 2011: Met with Assembly 206 President to review financial information.

February 10, 2011: Attended an assembly meeting in Ambridge, Pennsylvania with other members of our Supreme Assembly to address some outstanding financial items.

(Continued on page 9)



## 97th Annual Milwaukee area pilgrimage set for Labor Day

Continuing in a time-honored religious tradition which had its beginnings in 1914 among the Milwaukee area Slovaks, this year's Holy Hill Pilgrimage honoring the Mother of God is set for Labor Day, Monday, September 5. This year's 97th annual pilgrimage will be held at the Basilica of Holy Hill located at 1525 Carmel Road in Hubertus, Wis. Conducted by the Discalced Carmelites, the shrine is dedicated to Our Lady Help of Christians. The annual gathering recalls the beloved pilgrimage traditions in Slovakia. For generations, the Milwaukee area Slovaks have honored Our Lady at Holy Hill.

The program begins with the celebration of outdoor Stations of

the Cross beginning at 8:30 a.m. at the bottom of the hill. At 9:30 a.m., Mass will be celebrated in the basilica in Slovak by the Rev. Louis Luljak.

A beautiful ritual takes place during the recitation and singing of the Stations when several young girls carry the statue of Our Lady on their shoulders bedecked with colorful streams of ribbons and rosemary. Area Sokols and Sokolky, as is their tradition spanning many decades, are invited again to participate in this beautiful pilgrimage of the Milwaukee Slovak community. For additional information on this year's pilgrimage, call Betty Valent at (414)425-6137 or Emily Kosso at (414)464-1063.

## Group 5 Golf Tournament set for September 18th

Group 5 "Jan Holly" of Cleveland, Ohio will host its annual golf tournament on Sunday, September 18th at the Chippewa Golf Club located at 12147 Shank Road in Doylestown, Oh. Tee Times begin at 9 a.m. All Group 5 golfers and their guests are welcome to join us for this annual



fraternal competition.

Food and refreshments will be served at the turn, followed by a buffet victory dinner where the tournament prizes and awards will be presented. The cost for golfers will be \$50.00 and will include golf, skins and the meals. An enjoyable fraternal afternoon is assured. For additional information on this year's competition contact Joe Underation at tel. (440)829-5942 for tee times and questions regarding the event. We look forward to welcoming all our veteran golfers and hope to see many first timers among us.

Zdar Boh!

Joseph Underation

## At the Salvatorian Shrine in Merrillville, Ind.

## 38th Annual Indiana Slovak Day Observance

Those of Slovak ancestry from across the midwest gathered at the Salvatorian Shrine of Our Lady of Czestochowa in Merrillville, Ind. to enjoy this year's 38th annual Slovak Day observance in the Diocese of Gary on Sunday, July 17. The day's activities began with a concelebrated Slovak Mass in the shrine's church at 10:30 a.m. with the Rev. Joseph Vamos, a priest of the Gary Diocese as

principal celebrant and homilist. Following the impressive liturgy, the festivities moved into the air conditioned cultural hall, where a luncheon featuring Slovak and American culinary specialties were enjoyed. In addition, the Slovak krcma featured imported Zlaty Bazant Slovak beer. A highlight of the cultural program was the performance by the Sarisan Slovak Dancers from Sterling

Heights, Mich. under the direction of Milan Straka. The popular ensemble provided the headline entertainment featuring the music and dance traditions from the various regions of Slovakia. The popular Joe Arent Quartet played dance music for the rest of the afternoon. Delicious home-baked Slovak pastries and raffle tickets were sold by festival volunteers. Slovak-Americans from Illinois joined the northwest Indiana Slovaks for this year's celebration. This event, a collaboration between Slovak and Polish Americans, symbolizes the cooperation between different ethnic groups, which our bishops have told us must be the norm for the future of our American Roman Catholic Church. A number of Sokols and Sokolky from various lodges from Indiana and Illinois turned out for the annual celebration of our rich Slovak heritage. Thanks and gratitude go out to the members of the Slovak Day committee, headed by our well-known Sokol and fraternal enthusiast Carl Yurechko whose hard work insured the success of this year's event. An enjoyable time was had by all.

Zdar Boh!  
Robert Tapak Magruder

## SEZ YOU... Letters to the Editor

(Continued from page 3)

sembly 82 in Dunlo, Pa. for her assistance in recommending the policies to me.

After receiving the policies and other information in the packet, I was very impressed with how organized and efficient-looking everything was. Thanks again for allowing us to be a part of the Slovak Catholic Sokol.

Enjoy the rest of the summer!

Sincerely,  
Mary A. Molnar  
Windber, Pa.

Any member interested in subscribing to E-falcon, kindly forward your e-mail address to: Louie@slovakcatholicsokol.org. Instead of mailing our official publication, the Slovak Catholic Falcon, members will be able to view it online. - Editor



HAPPY  
LABOR  
DAY

## Thoughts from a 31st Convention Delegate

(The following letter was sent to Supreme Secretary Steven M. Pogorelec in recent days from Arlene Most a delegate who represented Wreath 22 in Pittsburgh).

Dear Steve - Slavna konvencia!

I wanted to approach the microphone close to the end of the 31st National Convention this past week, however with some delegates having to leave early - not all would have heard what I had to say about some of the experiences I had at this particular convention.

I am not sure if maturity or age has to do with what I felt at, during, or what I took away leaving this convention, but I was truly inspired. First, by being recognized and approached by many new friends I made at the last convention in Las Vegas(2007); the absolutely beautiful Mass at St. Paul's Cathedral celebrated by our own Bishop David Zubik and the many other concelebrants surrounding him at the altar(made me believe I was in the company of angels here on earth that day) and if being at that Mass did not move or motivate one being there, nothing could; not to mention Bishop Zubik standing outside shaking everyone's hand who attended the Mass and taking pictures with us; the delicious meals(3 squares every day); the separate activities organized and made available(if you wanted to attend) by the local Group 14 hosts(golf, a Pirates game, casino); and I understand some of us Pittsburghers were our guides(all on their own) for some out-of-town delegates, taking our brother and sister delegates around our beautiful city; participating once again on a convention committee(thank you for the opportunity) with new and seasoned veterans, again, making new friends that I will look forward to approaching and recognizing at the next convention; the never-ending support and availability of the office staff taking care of your every need at the convention; watching the enthusiasm, especially by the Supreme Physical Fitness Board and the other delegates running and soliciting for new offices/positions, promising to strengthen and to bring new ideas for our future youth and insurance programs that seem to be declining, but the spirit remains strong; the dedication of our elder brother and sister delegates who continue to attend every convention with conviction and to support a great ship that needs to keep it righted and running smoothly if and when turbulent waters would arise; the nominating and passing of our Honorary Supreme Officers recognizing their past accomplishments, continued dedication, continued hard work if able, as Jesus would say, our corner stones; and being called brother and sister delegates because we are a family, a family that cares enough to get together for a reunion every four years to see how the family business is doing and what we can do thru a vote to keep the business a success and in the right hands.

Finally, to the brother and sister delegates that were voted in, I congratulate you and to not only remember the brothers and sisters that were voted out or had to pass the baton, but to refer back to these important people(who held these positions for four-plus years) for support and guidance as you assume your new positions. And to the brothers and sisters that were voted out(or lost by one or two votes) or had to pass the baton, I salute you two-fold and to be available when you get the call from our newly elected Supreme Officers looking for your support and guidance whenever needed - remember we are a family and we are all - The Slovak Catholic Sokol.

Zdar Boh!  
Arlene Most, CPC  
Pittsburgh, Pa.

(Arlene serves as Project Coordinator for UPMC Physician Services, Department of Medicine, Coding & Reimbursement at the University of Pittsburgh Medical Center)

## Reports of the Supreme Officers Presented at the 31st National Convention

(Continued from page 8)

March 25, 2011: Slovak Catholic Sokol Museum Board Meeting in Passaic, New Jersey. Review of 2010 as part of Museum business.

March 25-26, 2011: Annual Board of Directors Meeting in Passaic, New Jersey. Submittal, discussion and approval of finalized 2011 Operating Budget by Board members.

In addition to my duties as your Supreme Treasurer I maintain local involvement as Assembly 108 Vice President and Group 17 President. I also attend and participate in our various Assembly, Group and international athletic and fraternal programs.

I would like to extend thanks to Supreme President Larry M. Glugosh, Supreme Secretary Steven M. Pogorelec, F.I.C. and the Home Office staff for their support and cooperation through these past years. Sincere thanks are expressed to my fellow Board members who have worked so diligently and unselfishly these past three and a half years. A very special expression of thanks to my daughter Katie who reminds me often of how wonderful this organization is for the youth of today. Finally, thank you to all members who have continued their diligence and dedication to our Slovak Catholic Sokol. May God Bless and Keep You All as you deliberate through this Convention.

Respectfully Submitted,  
James G. Jerek  
Supreme Treasurer



One of the highlights of the annual Gary Slovak Day was the raffle drawing. Betty Yurechko, center is shown presenting the first prize raffle check to Robert Tapak Magruder whose raffle ticket was drawn. Gary Slovak Day committee officers looking on include, l-r, Carl Yurechko, Ann Fedorchak and Agnes Chervenak. Brother Magruder is our Sokol of Assembly 219.



Scenes of the 88th Annual Pittsburgh Slovak Day observance at Kennywood Park held on July 21



The members of the popular Pittsburgh Area Slovak Folk Ensemble entertained during the afternoon program provided a colorful and entertaining display of Slovak music and dance at its best.



Our well-known Slovak historian and author, Dr. Michael J. Kopic, Jr. is shown with his daughter, Milenka A. Feighner who is a member of the PAS Slovak Folk Ensemble.



Milenka A. Feighner attired in her colorful Slovak kroj.



Angela M. Lipchick, director, seated third from the left, is shown with members of the PAS Slovak Folk Ensemble.

St. Martin's Day feast set in Minneapolis, Minn.

Group 11 will host its traditional St. Martin's Day Celebration on Sunday, November 13 at SS. Cyril and Methodius Parish located at 13th Avenue and 2nd Street, North East in Minneapolis, Minn. The annual fraternal event honors St. Martin of Tours, patron of the Slovak Catholic Sokol. This year's program begins with attendance at the 9 a.m. Mass which will be celebrated for our living and deceased members. Following the liturgy, a continental breakfast will be served in the Father Dargay Memorial Hall of the parish. The breakfast is free to all members and guests. Hosting the annual event will be Assembly 34 and Wreath 47.

This year, the Slovak Catholic Sokol presence in the parish marks its 102nd anniversary. Our Assembly 34 was founded in the parish in 1909 and has been active ever since. We extend a cordial invitation to all our Group 11 members to join us for this annual celebration of Sokol fraternalism and fellowship in the twin cities.

Zdar Boh!  
**Delores J. Genosky**  
 Wreath 47  
**James T. Genosky**  
 Assembly 34

40th Slovak festival set for Sept. 4 in Parma, Oh.

What is billed as "The Great Slovak Festival", the Cleveland area's largest celebration of Slovak pride, is scheduled for Sunday, September 4 from noon to 8 p.m. at the St. Anthony of Padua Parish Center located at 6750 State Road in Parma, Oh. There will be plenty of delicious Slovak culinary and American picnic favorites available throughout the day. A special feature will be the traditional sale of homemade Slovak baked goods. Music for dancing and listening pleasure will be provided by two popular groups, the Johnny Pastirik Band and the Frank Moravcik Band.

A special feature of the festival will be a presentation by the popular Pittsburgh Area Slovak Folk Ensemble. The ensemble will provide an array of colorful and entertaining songs, music and dances of Slovakia. The PAS ensemble is under the direction of Angela Lipchick with John Lipchick as music director. Also performing will be the Lucinka Slovak Dancers of Cleveland. Admission is \$5.00. For additional information on this year's Slovak festival, call (440)886-4828. An enjoyable time is assured.

Your beneficiaries

When was the last time you looked at your designated beneficiaries on your valuable Sokol insurance policy? How important is it? Just think about how much your life has changed. Have you married, divorced, had children, maybe you lost a loved one? This is an item you should consider annually. If you do need to make changes to any of your policies, contact the Home Office at 800-886-7656.

Introducing the Legacy Collection of Life Insurance Products

We are extremely excited to announce one of our two new collections of financial products to our membership and officers of the Society. We have expanded the life insurance products line with new plans, issue ages, premium rates that are banded by face amount, gender and tobacco usage.



The Legacy Collection of Life Insurance Products consists of the following life insurance plans Legacy Single Premium, Legacy 3, Legacy 10, Legacy 20 and Legacy Life. Each of these plans now have (4) four premium rate tables, 1) Male Non-Tobacco, 2) Male Tobacco, 3) Female Non-Tobacco and 4) Female Tobacco. A significant change has been made to determining the applicant's age; we are now utilizing "Age Last Birthday", which means there is no longer a need to determine if the applicant's age is closer to their next birthday. When completing the age question on the application, enter the applicant's actual age.

In addition to the new plans we are also introducing (2) two new Life Insurance Applications that must be used with the new insurance plans. LA-10 Application for Life Insurance, is a (2) two page application for face amounts of life insurance up to \$60,000 and the more extensive LAL-10 a (4) page application for face amounts that exceed \$60,000. A significant change to the applications is that there is not a separate page designated for membership as in the past, this has eliminated duplicate questions and length of the application. The replacement for the membership page is the first question on both life insurance applications is the following question "Is the Proposed Insured a member of Slovak Catholic Sokol? Yes or No. If not, applying for membership. The undersigned hereby requests the Slovak Catholic Sokol to admit the herein named as a member".

With your help along with others that you share this information with we can continue to build on our Slovak Catholic Sokol Heritage and share it with others.

If you have any questions regarding these new offering, please do not hesitate to contact the Home Office at (800) 886-7656 or the Sales Department at (412) 381-5431, (888) 381-5431 or [asuess@slovakcatholicsokol.org](mailto:asuess@slovakcatholicsokol.org)

For additional information see page 15.

United Slovak Societies of Lorain, Oh. plan activities

The United Slovak Societies of Lorain, Oh. will host two upcoming events of interest to the area's Slovak community. With the closing of Holy Trinity Slovak Parish, its former parishioners are now worshipping at a number of parishes where they reside, consequently the United Slovak Societies plans to host a variety of activities to keep the Slovak community united.

On Sunday, September 18 the annual Slovak Day celebration will feature a Chicken Paprikas dinner at the American Slovak Club, located at 291 Broadway Avenue in Lorain from 1 - 4 p.m. Music for dancing and listening pleasure will be provided by Harmonia. Tickets are \$12.00 per person and reservations may be made with Len Lilko at (440)988-3236. Advance ticket sales only.

On Saturday, October 8th, the popular Clambake by Pogie will be held at the American Slovak Club.

Festivities begin at 6 p.m. Featured will be DJ/Karaoke by Tunes Unlimited. Tickets are \$22.00 and reservation may be made with John Akosi at (440)984-2212. Advance ticket sales only.

The United Slovak Societies represents the local lodges of the following Slovak fraternal: the Slovak Catholic Sokol, the First Catholic Slovak Union, the First Catholic Slovak Ladies Association, the National Slovak Society and the Ladies Pennsylvania Slovak Catholic Union. The founder of this association was our late Supreme President Dominic Sloboda who was also instrumental in establishing the American Slovak Club as a center of the area's Slovak community. We look forward to seeing many Sokol members at the above activities.

Zdar Boh!  
**Michele S. Mager**  
 Secretary,  
 United Slovak Societies

Lucina benefit dinner gala set for Parma, Oh.

The Lucina Slovak Folklore Ensemble of Cleveland will host its fall dinner benefit gala on Saturday, November 12 at Pokrova Hall located at 6812 Broadway Road in Parma, Oh. The fundraiser will include performances by the Lucinka Children's Ensemble and special guest, Living Traditions. Music for dancing and listening pleasure will follow by Ralph the Accordion Man and Party Band.

An enjoyable evening has been

planned. The evening of Slovak culture begins with cocktails at 6 p.m. with dinner at 6:30 p.m. Tickets are \$30.00 per person and includes a full course dinner and cash bar. Advance ticket sales only. For reservations contact Tom Ivanec at tel. (440)668-7797 or Mary Ann Dzurec at (440)930-2197. Area Sokols and Sokolky are invited to join us for a wonderful evening celebrating Slovak music and dance.



# Scenes of the 45th International Slet

Kutztown University + Kutztown, Pa. + July 12-15





# Scenes of the 31st National Convention Sessions

The Radisson Hotel Pittsburgh Green Tree + Pittsburgh, Pa. + July 31 - August 3



The opening session of our 31st National Convention was officially called to order on Sunday, July 31 at 9 a.m. Part of the colorful opening rites included the Presentation of Colors by members of the U.S. Air Force 9/11 Airlift Wing of Pittsburgh. Members of the unit are shown above in the convention hall at The Radisson Hotel Pittsburgh Green Tree.



Delegates from Group 9, Johnstown, Pa.





Supreme Secretary  
Steven M. Pogorelec



Delegates from Group 1, Passaic, N.J.



General Counsel  
John D. Pogorelec



Delegates from Group 4, Chicago, Ill.



Judy Manyak



Jerry Lutz



Delegates from Group 6, Perryopolis, Pa.



Delegates from Group 3, East Douglas, Mass.



Marianne Nalli





## What's making headlines in our ancestral homeland



## News and Views from Slovakia...

### Zdeno Chara chosen as Slovakia's best Ice-Hockey player 2010-11

Zdeno Chara, captain of the 2011 Stanley Cup champions of the Boston Bruins, has become the absolute winner of the Golden Puck award as Slovakia's best ice-hockey player for the second time in his career.

The results of the competition were announced in Bratislava's Hotel Bonbon on August 6th. Meanwhile, goalie Zuzana Tomcikova completed a hat-trick by receiving the prize as the best female ice-hockey player for the third time in a row.

Chara, who is 34, apart from leading his team to the most prestigious trophy in ice-hockey last season, has also received awards abroad - the Bridgestone Messier Leadership Award (which is awarded to the player who exemplifies great leadership qualities to his team on and off the ice during the regular season) and the Bud Light Plus-Minus Award (awarded to the player who, having played a minimum of 60 games, heads the league in the plus/minus statistics at the end of the NHL regular season). He also came within a whisker of his second Norris Trophy, which is awarded to the NHL's best defender.

Second place in the Golden Puck competition was taken by Anaheim Ducks defender Lubomir Visnovsky, who topped the NHL regular season individual scoring statistics (goals and assists) among defenders, followed by national team captain Pavol Demitra, who retired from the national team at the World Championships in Slovakia in May.

The awards included: best player, Zdeno Chara; best female player, Zuzana Tomcikova; best player under the age of 20, Richard Panik; best goalie, Jaroslav Halak; best defender, Zdeno Chara; best forward, Pavol Demitra; best coach, Julius Supler; best referee, Peter Orszag; and the All Star team of 2010-11, Slovnaf Extraliga: goalie, Julius Hudacek, defenders, Jan Tabacek, Radoslav Suchy, forwards, Miroslav Zalesak, Arne Krotak and Stanislav Gron.

### Eurostat: Slovakia among EU states with lowest number of foreigners

There were a total of 62,900 foreigners living in Slovakia in 2010 which amounts to 1.2 percent of the country's population, reads a report for July drafted by Eurostat.

This means that Slovakia has the third-lowest number of foreigners in relative terms, behind only Poland (0.1 percent) and Lithuania (1.1 percent).

The largest number of foreigners living in EU-member states was recorded in Germany (7.1 million), followed by Spain (5.7 million) and Great Britain (4.4 million).

Well over half of the foreigners living in Slovakia were citizens of EU-member states (38,700 out of 62,900).

### Concert for Norway honors victims of massacres in Oslo and Utøya

A number of Slovak personalities came to express their solidarity with Norway and honor the victims of the massacre on Utøya island and the Oslo bomb attack by taking part in an event in Bratislava's main square on July 3.

The special commemoration event called Concert for Norway was organized by civil initiative Rose for Norway, which emerged spontaneously, and by the Bratislava City Council.

According to Daniel Rabina, who first came up with the idea, many artists promised to take part free of charge when they learned about the event on Facebook.

"Everybody we asked to take part responded within five seconds without claiming any fee," said Rabina.

The concert featured a host of singers and musicians, including Zdenka Predna, Marcel Palonder, Marian Cekovsky,

Sona Hornakova, Oskar Rozsa, Miroslav Dvorsky, Martin Valihora, Marian Greksa, Tomas Sloboda with the "Sounds Like This" project and Robo Grigorov.

The event also included a discussion featuring representatives of the Norwegian Embassy and members of the Norwegian community in Slovakia.

### Students from 38 countries study Slovak at summer school

Poles, French people, Germans, Hungarians, Italians, Ukrainians along with Americans signed up for the traditional summer Slovak Language and Culture School organized by Studia Academica Slovaca. The course held from July 31 to August 20 was held in Bratislava.

A total of 160 students from a total of 38 countries including a variety of age groups enrolled in this year's course. Poland with 15 students was the country supplying the highest number of students participating in the course. Poland was followed by France with 13 students; Germany with 12 students and Hungary with 11 students. At the same time, students from Cyprus, Moldova, China, Chile, Egypt, Georgia, Japan, Peru, Taiwan and the United States were also among this year's student body.

For some, it was the first exposure to the Slovak language while for others it was an opportunity to boost their knowledge of the language which is historically considered the key to the family of Slavic languages. The students hailed from various backgrounds, including university students, teachers, scientists, artists, clerks, managers and interpreters in the European Parliament. The oldest student was 57 while the youngest was 18. In addition to studying the Slovak language, the students had the opportunity to visit some of Slovakia's great cultural attractions as well as enjoy Slovak cuisine.

### Ministry: Slovakia doing well with ratio of female top executives

The proportion of women in top managerial posts in Slovakia is at a comparatively good level, Daniela Sulcova from the Labor Ministry's media department told TASR on August 4.

The ministry was responding to an appeal made by members of the European Parliament recently to major companies in the EU. The MEPs urged the enterprises to make sure that a minimum of 30 percent of posts in top management and boards are occupied by women by 2015.

According to Sulcova, the ministry is keen to see more women as top executives. The ministry also rewards companies that have an equal proportion of men and women in top posts, she added, asserting that research by the European Commission has attested to Slovakia's good efforts and results in the area.

### Radicova: Coalition-Opposition talks on the euro concern future of Slovakia

Prime Minister Iveta Radicova (SDKU-DS) will hold talks with coalition and opposition representatives alike to discuss the situation in the eurozone and measures agreed at the extraordinary eurozone summit in Brussels in July, which include changes in the rules and an increase in resources for the European Financial Stability Facility (EFSF).

"We're standing at a serious crossroads. It isn't only about individual countries that we're deciding about today but rather about the stability of the common currency. We're saving the day for more than only eurozone countries," said Radicova after her meeting with Foreign Affairs Minister Mikulas Dzurinda and Finance Minister Ivan Miklos (both SDKU-DS).

*Selected stories are provided by TASR-Slovakia, the Slovak Republic's official News Agency.*

on August 8.

"These talks today are about responsibility for the future of Slovakia. And that's the point I'll use in my attempt to convince various parties," said Radicova, adding that she'll meet coalition Freedom and Solidarity (SaS) chair Richard Sulik later in the day. SaS rejects the EFSF and aid to Greece.

All changes agreed at the eurozone summit must be approved by the Slovak Parliament, where they are set to be debated in September. "However, political talks have to be held first. I consider them to be of great importance and they'll be held in August," said Radicova, adding that she's also asked President Ivan Gasparovic for a meeting on the same topic.

According to Finance Minister Miklos, recent developments in the global economy present enough evidence that it is the stability of the euro and the savings of Slovak people that are at stake. "The risk of recession is evident," he said.

Miklos sees the only change of averting a recession in the rapid and efficient implementation of measures agreed by European leaders. "We have a duty not to be an obstacle and to ensure that these measures, agreed by European leaders, are implemented quickly. They are the only real tool today that can reduce the risk of a potential recession," he stressed.



While Slovakia is filled with many artistic gems from its historic past, since its independence in 1993, it has also built many new, modern structures and cultural centers. One of these is the Eurovea Galleria located in Bratislava. The Galleria is part of the state-of-the-art multi-functional city quarter located along the banks of the Danube river. Located adjacent to the capital city's historical center, the Eurovea Galleria includes sophisticated office, residential, leisure and retail components. It includes the 5-star Sheraton Bratislava Hotel, one of central Europe's most sophisticated shopping malls featuring outlets of some of the top international fashion trendsetters. You can find art galleries, restaurants featuring a variety of cuisines, a riverfront park and promenade as well as a new public square. It's almost like a modern city of the future located in the heart of Bratislava. This new social focal point in the heart of the Slovak capital is certainly a must for tourists. Photos of the Eurovea Galleria are shown above.



# Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

**EFFECTIVE DATE – SEPTEMBER 1, 2011**

**Permanent Life Insurance**

**Plan Name – LEGACY LIFE**

Our Legacy Life Insurance Plan is our lowest premium permanent whole life insurance plan. It provides you with the certainty of a guaranteed amount of death benefit, a guaranteed rate of return on your cash values and a level premium that is guaranteed to never increase for life. Rates are "banded", which means that a person purchasing larger amounts of insurance will pay less premium per thousand dollar face amount. Entitles member to all fraternal benefits of the Society.

- o Premium rates are fixed.
- o Cash Values accumulates at a guaranteed interest rate.
- o Policy Loan Provision allows borrowing money from the policy's cash value.
- o Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- o Dividends declared as earned, options include: Paid-up Additions, Cash and left at interest.

**Minimum Face Amount: \$5,000**

**Medical Requirements**

Age	No Medical Examination
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 – 80	5,000

**Premium Payment Options**

- o Monthly
- o Quarterly
- o Semi-Annual
- o Annual

**Available Riders**

- o Accidental Death Benefit
- o Waiver of Premium
- o Payor Waiver of Premium

**Plan Features**

- o Coverage continues for life when premium payments are made on a timely basis.

**Underwriting Rate Classifications**

- o Gender Issue
- o Ages 0 – 80
- o Tobacco
- o Non-Tobacco

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

Legacy Life <b>Male</b>					Non-Tobacco					Tobacco				
					Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000
0	6.32	4.82	2.72	2.52	-	-	-	-	-	22.90	21.40	18.90	17.90	
1	6.42	4.92	2.77	2.52	-	-	-	-	-	22.90	21.40	18.90	17.90	
2	6.50	5.00	2.80	2.50	-	-	-	-	-	22.90	21.40	18.90	17.90	
3	6.62	5.12	2.87	2.52	-	-	-	-	-	22.90	21.40	18.90	17.90	
4	6.75	5.25	2.95	2.55	-	-	-	-	-	22.90	21.40	18.90	17.90	
5	6.89	5.39	3.04	2.59	-	-	-	-	-	22.90	21.40	18.90	17.90	
6	7.04	5.54	3.14	2.64	-	-	-	-	-	22.90	21.40	18.90	17.90	
7	7.24	5.74	3.29	2.74	-	-	-	-	-	22.90	21.40	18.90	17.90	
8	7.38	5.88	3.38	2.78	-	-	-	-	-	22.90	21.40	18.90	17.90	
9	7.48	5.98	3.48	2.83	-	-	-	-	-	22.90	21.40	18.90	17.90	
10	7.63	6.13	3.63	2.93	-	-	-	-	-	22.90	21.40	18.90	17.90	
11	7.73	6.33	3.73	2.98	-	-	-	-	-	22.90	21.40	18.90	17.90	
12	7.89	6.49	3.89	3.09	-	-	-	-	-	22.90	21.40	18.90	17.90	
13	8.05	6.65	4.05	3.20	-	-	-	-	-	22.90	21.40	18.90	17.90	
14	8.21	6.81	4.21	3.31	-	-	-	-	-	22.90	21.40	18.90	17.90	
15	8.30	7.20	4.30	3.35	-	-	-	-	-	22.90	21.40	18.90	17.90	
16	8.37	7.27	4.37	3.37	12.31	10.81	8.31	7.31	6.00	39.60	38.10	35.60	34.60	
17	8.58	7.48	4.58	3.58	12.63	11.13	8.63	7.63	6.10	40.87	39.37	36.87	35.87	
18	8.86	7.76	4.86	3.86	13.02	11.52	9.02	8.02	6.20	42.01	40.91	38.01	37.01	
19	9.10	8.00	5.10	4.10	13.41	11.91	9.41	8.41	6.30	43.49	42.39	39.49	38.49	
20	9.38	8.28	5.38	4.38	13.84	12.34	9.84	8.84	6.40	45.01	43.91	41.01	40.01	
21	9.64	8.54	5.64	4.64	14.30	12.80	10.30	9.30	6.50	46.60	45.50	42.60	41.60	
22	9.93	8.83	5.93	4.93	14.79	13.29	10.79	9.79	6.60	48.26	47.16	44.26	43.26	
23	10.22	9.12	6.22	5.22	15.18	13.68	11.18	10.18	6.70	50.61	49.11	46.61	45.61	
24	10.53	9.43	6.53	5.53	15.57	14.07	11.57	10.57	6.80	52.96	51.46	48.96	47.96	
25	10.87	9.77	6.87	5.87	15.94	14.44	11.94	10.94	6.90	55.49	53.99	51.49	50.49	
26	11.24	10.14	7.24	6.24	16.34	14.84	12.34	11.34	7.00	58.21	56.71	54.21	53.21	
27	11.58	10.48	7.58	6.58	16.74	15.24	12.74	11.74	7.10	61.85	60.35	57.85	56.85	
28	11.97	10.87	7.97	6.97	17.06	15.56	13.06	12.06	7.20	65.77	64.27	61.77	60.77	
29	12.39	11.29	8.39	7.39	17.39	15.89	13.39	12.39	7.30	70.03	68.53	66.03	65.03	
30	12.84	11.74	8.84	7.84	17.74	16.24	13.74	12.74	7.40	74.67	73.17	70.67	69.67	
31	13.31	12.21	9.31	8.31	18.11	16.61	14.11	13.11	7.50	79.74	78.24	75.74	74.74	
32	13.82	12.72	9.82	8.82	18.33	16.83	14.33	13.33	7.60	85.28	83.78	81.28	80.28	
33	14.40	13.30	10.40	9.40	18.72	17.22	14.72	13.72	7.70	91.33	89.83	87.33	86.33	
34	14.93	13.83	10.93	9.93	19.16	17.66	15.16	14.16	7.80	97.91	96.41	93.91	92.91	
35	15.50	14.40	11.50	10.50	19.71	18.21	15.71	14.71	7.90	105.03	103.53	101.03	100.03	
36	16.17	15.07	12.17	11.17	20.29	18.79	16.29	15.29	8.00	112.73	111.23	108.73	107.73	
37	16.85	15.75	12.85	11.85	20.90	19.40	16.90	15.90						
38	17.45	16.35	13.45	12.45	21.54	20.04	17.54	16.54						
39	18.07	16.97	14.07	13.07	22.21	20.71	18.21	17.21						

Premium Rates Per Thousand

Legacy Life <b>Female</b>					Non-Tobacco					Tobacco				
					Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000
12	7.46	4.96	3.46	2.66	-	-	-	-	-	-	-	-	-	
13	7.62	5.12	3.62	2.77	-	-	-	-	-	-	-	-	-	
14	7.80	5.30	3.80	2.90	-	-	-	-	-	-	-	-	-	
15	8.01	5.51	4.01	3.06	-	-	-	-	-	-	-	-	-	
16	8.10	5.60	4.10	3.10	11.27	9.77	7.27	6.27	5.00	11.27	9.77	7.27	6.27	
17	8.31	5.81	4.31	3.31	11.63	10.13	7.63	6.63	5.10	11.63	10.13	7.63	6.63	
18	8.55	6.05	4.55	3.55	12.02	10.52	8.02	7.02	5.20	12.02	10.52	8.02	7.02	
19	8.76	6.26	4.76	3.76	12.39	10.89	8.39	7.39	5.30	12.39	10.89	8.39	7.39	
20	8.99	6.49	4.99	3.99	12.82	11.32	8.82	7.82	5.40	12.82	11.32	8.82	7.82	
21	9.21	6.71	5.21	4.21	13.24	11.74	9.24	8.24	5.50	13.24	11.74	9.24	8.24	
22	9.43	6.93	5.43	4.43	13.73	12.23	9.73	8.73	5.60	13.73	12.23	9.73	8.73	
23	9.73	7.23	5.73	4.73	14.08	12.58	10.08	9.08	5.70	14.08	12.58	10.08	9.08	
24	9.99	7.49	5.99	4.99	14.45	12.95	10.45	9.45	5.80	14.45	12.95	10.45	9.45	
25	10.28	7.78	6.28	5.28	14.72	13.22	10.72	9.72	5.90	14.72	13.22	10.72	9.72	
26	10.52	8.02	6.52	5.52	15.02	13.52	11.02	10.02	6.00	15.02	13.52	11.02	10.02	

(Continued on page 16)

## Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

Legacy Life									Non-Tobacco				Tobacco				
Female																	
(Continued from page 15)																	
Non-Tobacco					Tobacco												
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
27	10.88	8.38	6.88	5.88	15.33	13.83	11.33	10.33	53	26.46	24.46	22.46	21.46	31.65	30.15	27.65	26.65
28	11.16	8.66	7.16	6.16	15.73	14.23	11.73	10.73	54	27.36	25.36	23.36	22.36	32.72	31.22	28.72	27.72
29	11.57	9.07	7.57	6.57	16.03	14.53	12.03	11.03	55	28.29	26.29	24.29	23.29	33.83	32.33	29.83	28.83
30	11.93	9.43	7.93	6.93	16.40	14.90	12.40	11.40	56	29.26	27.26	25.26	24.26	34.98	33.48	30.98	29.98
31	12.36	9.86	8.36	7.36	16.64	15.14	12.64	11.64	57	30.28	28.28	26.28	25.28	36.18	34.68	32.18	31.18
32	12.73	10.23	8.73	7.73	16.96	15.46	12.96	11.96	58	31.35	29.35	27.35	26.35	37.42	35.92	33.42	32.42
33	13.11	10.61	9.11	8.11	17.36	15.86	13.36	12.36	59	32.38	30.38	28.38	27.38	38.72	37.22	34.72	33.72
34	13.52	11.02	9.52	8.52	17.67	16.17	13.67	12.67	60	32.73	30.73	28.73	27.73	40.09	38.59	36.09	35.09
35	13.94	11.74	9.94	8.94	18.06	16.56	14.06	13.06	61	33.61	31.61	29.61	28.61	41.94	40.44	37.94	36.94
36	14.38	12.18	10.38	9.38	18.62	17.12	14.62	13.62	62	34.38	32.38	30.38	29.38	43.45	41.95	39.45	38.45
37	14.85	12.65	10.85	9.85	18.97	17.47	14.97	13.97	63	35.10	33.10	31.10	30.10	45.52	44.02	41.52	40.52
38	15.34	13.14	11.34	10.34	19.48	17.98	15.48	14.48	64	36.06	34.06	32.06	31.06	47.23	45.73	43.23	42.23
39	15.86	13.66	11.86	10.86	20.06	18.56	16.06	15.06	65	37.05	35.05	33.05	32.05	49.56	48.06	45.56	44.56
40	16.55	14.35	12.55	11.55	20.68	19.18	16.68	15.68	66	38.08	36.08	34.08	33.08	51.50	50.00	47.50	46.50
41	17.13	14.93	13.13	12.13	21.26	19.76	17.26	16.26	67	39.16	37.16	35.16	34.16	53.56	52.06	49.56	48.56
42	17.69	15.69	13.69	12.69	21.93	20.43	17.93	16.93	68	41.20	39.20	37.20	36.20	56.34	54.84	52.34	51.34
43	18.38	16.38	14.38	13.38	22.63	21.13	18.63	17.63	69	43.40	41.40	39.40	38.40	59.33	57.83	55.33	54.33
44	19.04	17.04	15.04	14.04	23.54	22.04	19.54	18.54	70	45.77	43.77	41.77	40.77	62.51	61.01	58.51	57.51
45	19.62	17.62	15.62	14.62	24.31	22.81	20.31	19.31	71	48.33	46.33	44.33	43.33	65.92	64.42	61.92	60.92
46	20.37	18.37	16.37	15.37	25.32	23.82	21.32	20.32	72	51.08	49.08	47.08	46.08	69.55	68.05	65.55	64.55
47	21.16	19.16	17.16	16.16	26.17	24.67	22.17	21.17	73	54.05	52.05	50.05	49.05	73.42	71.92	69.42	68.42
48	22.00	20.00	18.00	17.00	27.05	25.55	23.05	22.05	74	57.27	55.27	53.27	52.27	77.57	76.07	73.57	72.57
49	22.88	20.88	18.88	17.88	27.72	26.22	23.72	22.72	75	60.76	58.76	56.76	55.76	82.04	80.54	78.04	77.04
50	23.71	21.71	19.71	18.71	28.65	27.15	24.65	23.65	76	64.55	62.55	60.55	59.55	86.86	85.36	82.86	81.86
51	24.55	22.55	20.55	19.55	29.62	28.12	25.62	24.62	77	68.69	66.69	64.69	63.69	92.07	90.57	88.07	87.07
52	25.60	23.60	21.60	20.60	30.61	29.11	26.61	25.61	78	73.21	71.21	69.21	68.21	97.72	96.22	93.72	92.72
									79	78.18	76.18	74.18	73.18	103.86	102.36	99.86	98.86
									80	83.56	81.56	79.56	78.56	110.43	108.93	106.43	105.43

Premium Rates Per Thousand

**Permanent Life Insurance**

**Plan Name – LEGACY SINGLE PREMIUM**

With the Legacy Single Premium Life plan the premium is paid in one lump sum at the time of application. This plan provides a fully paid certificate at a great savings for the life of the certificate holder. It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Rates are "banded", which means that a person purchasing larger amounts of insurance will pay less premium per thousand dollar face amount. Entitles member to all fraternal benefits of the Society. This plan is ideal for young people, and useful for adults that either prefers to have their life insurance prepaid or using for wealth transfer.

**Plan Features**

- o Coverage continues for life when premium payments are made on a timely basis.
- o Premium rates are fixed.
- o Cash Values accumulates at a guaranteed interest rate.
- o Policy Loan Provision allows borrowing money from the policy's cash value.
- o Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- o Dividends declared as earned, options include: Paid-up Additions, Cash and left at interest.

**Premium Payment Options**

- o One-time
- o Four Installment Option - Premiums are paid in 4 quarterly installments for 1 year. The certificate

then becomes fully paid up. A \$5.00 processing charge is added to each installment.

**Underwriting Rate Classifications**

- o Gender Issue
- o Ages 0 – 90
- o Tobacco
- o Non-Tobacco

**Minimum Face Amount: \$5,000**

**Medical Requirements**

Age	No Medical Examination
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 – 90	5,000

**Available Riders: None**

**States Licensed: CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI**

Legacy Single Premium									Non-Tobacco				Tobacco				
Male																	
(Continued from page 17)																	
Non-Tobacco					Tobacco												
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
0	59.	51.	49.	48.	-	-	-	-	27	132.	124.	122.	121.	175.	167.	159.	157.
1	60.	52.	50.	49.	-	-	-	-	28	137.	129.	127.	126.	181.	173.	165.	163.
2	62.	54.	52.	51.	-	-	-	-	29	141.	133.	131.	130.	187.	179.	171.	169.
3	63.	55.	53.	52.	-	-	-	-	30	146.	138.	136.	135.	185.	177.	175.	174.
4	65.	57.	55.	54.	-	-	-	-	31	152.	144.	142.	141.	201.	193.	185.	183.
5	66.	58.	56.	55.	-	-	-	-	32	158.	150.	148.	147.	208.	200.	192.	190.
6	68.	60.	58.	57.	-	-	-	-	33	165.	157.	155.	154.	216.	208.	200.	198.
7	70.	62.	60.	59.	-	-	-	-	34	171.	163.	161.	160.	223.	215.	207.	205.
8	73.	65.	63.	62.	-	-	-	-	35	177.	169.	167.	166.	223.	215.	213.	212.
9	75.	67.	65.	64.	-	-	-	-	36	185.	177.	175.	174.	240.	232.	224.	222.
10	77.	69.	67.	66.	-	-	-	-	37	192.	184.	182.	181.	249.	241.	233.	231.
11	80.	72.	70.	69.	-	-	-	-	38	200.	192.	190.	189.	259.	251.	243.	241.
12	82.	74.	72.	71.	-	-	-	-	39	207.	199.	197.	196.	268.	260.	252.	250.
13	85.	77.	75.	74.	-	-	-	-	40	215.	207.	205.	204.	269.	261.	259.	258.
14	87.	79.	77.	76.	-	-	-	-	41	224.	216.	214.	213.	287.	279.	271.	269.
15	90.	82.	80.	79.	-	-	-	-	42	233.	225.	223.	222.	297.	289.	281.	279.
16	93.	85.	83.	82.	117.	109.	107.	106.	43	242.	234.	232.	231.	307.	299.	291.	289.
17	96.	88.	86.	85.	124.	116.	115.	113.	44	251.	243.	241.	240.	317.	309.	301.	299.
18	99.	91.	89.	88.	129.	121.	118.	116.	45	260.	252.	250.	249.	319.	311.	309.	308.
19	102.	94.	92.	91.	135.	127.	121.	119.	46	271.	263.	261.	260.	338.	330.	322.	320.
20	105.	97.	95.	94.	132.	124.	122.	121.	47	281.	273.	271.	270.	349.	341.	333.	331.
21	109.	101.	99.	98.	145.	137.	129.	127.	48	292.	284.	282.	281.	361.	353.	345.	343.
22	112.	104.	102.	101.	149.	141.	133.	131.	49	302.	294.	292.	291.	372.	364.	356.	354.
23	116.	108.	106.	105.	154.	146.	138.	136.	50	313.	305.	303.	302.	375.	367.	365.	364.
24	119.	111.	109.	108.	158.	150.	142.	140.	51	325.	317.	315.	314.	396.	388.	380.	378.
25	123.	115.	113.	112.	155.	147.	145.	144.	52	338.	330.	328.	327.	408.	400.	392.	390.
26	128.	120.	118.	117.	169.	161.	153.	151.	53	350.	342.	340.	339.	421.	413.	405.	403.
									54	363.	355.	353.	352.	433.	425.	417.	415.
									55	375.	367.	365.	364.	438.	430.	428.	427.
									56	388.	380.	378.	377.	459.	451.	443.	441.

(Continued on page 17)



## Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

<b>Legacy Single Premium</b>					Non-Tobacco					Tobacco						
<b>Male</b>																
(Continued from page 16)																
Non-Tobacco					Tobacco											
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
57	402.	394.	392.	391.	472.	464.	456.	454.	637.	629.	627.	626.	689.	681.	673.	671.
58	415.	407.	405.	404.	486.	478.	470.	468.	652.	644.	642.	641.	703.	695.	687.	685.
59	429.	421.	419.	418.	499.	491.	483.	481.	668.	660.	658.	657.	709.	701.	699.	698.
60	442.	434.	432.	431.	504.	496.	494.	493.	683.	675.	673.	672.	730.	722.	714.	712.
61	456.	448.	446.	445.	526.	518.	510.	508.	698.	690.	688.	687.	744.	736.	728.	726.
62	471.	463.	461.	460.	540.	532.	524.	522.	714.	706.	704.	703.	757.	749.	741.	739.
63	485.	477.	475.	474.	553.	545.	537.	535.	729.	721.	719.	718.	771.	763.	755.	753.
64	500.	492.	490.	489.	567.	559.	551.	549.	744.	736.	734.	733.	776.	768.	766.	765.
65	514.	506.	504.	503.	573.	565.	563.	562.	757.	749.	747.	746.	797.	789.	781.	779.
66	529.	521.	519.	518.	594.	586.	578.	576.	770.	762.	760.	759.	810.	802.	794.	792.
67	544.	536.	534.	533.	608.	600.	592.	590.	782.	774.	772.	771.	824.	816.	808.	806.
68	560.	552.	550.	549.	621.	613.	605.	603.	795.	787.	785.	784.	837.	829.	821.	819.
69	575.	567.	565.	564.	635.	627.	619.	617.	808.	800.	798.	797.	842.	834.	826.	824.
70	590.	582.	580.	579.	640.	632.	630.	629.	822.	814.	812.	811.	858.	850.	842.	840.
71	606.	598.	596.	595.	662.	654.	646.	644.	836.	828.	826.	825.	866.	858.	850.	848.
72	621.	613.	611.	610.	676.	668.	660.	658.	850.	842.	840.	839.	874.	866.	858.	856.
									864.	856.	854.	853.	882.	874.	866.	864.
									878.	870.	868.	867.	882.	874.	872.	871.

Premium Rates Per Thousand

<b>Legacy Single Premium</b>					Non-Tobacco					Tobacco						
<b>Female</b>																
(Continued from page 16)																
Non-Tobacco					Tobacco											
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
0	52.	44.	42.	41.	-	-	-	-	227.	219.	217.	216.	291.	283.	281.	280.
1	53.	45.	43.	42.	-	-	-	-	236.	228.	226.	225.	302.	294.	292.	291.
2	54.	46.	44.	43.	-	-	-	-	245.	237.	235.	234.	313.	305.	303.	302.
3	55.	47.	45.	44.	-	-	-	-	254.	246.	244.	243.	323.	315.	313.	312.
4	56.	48.	46.	45.	-	-	-	-	263.	255.	253.	252.	334.	326.	324.	323.
5	57.	49.	47.	46.	-	-	-	-	272.	264.	262.	261.	345.	337.	335.	334.
6	59.	51.	49.	48.	-	-	-	-	283.	275.	273.	272.	357.	349.	347.	346.
7	61.	53.	51.	50.	-	-	-	-	293.	285.	283.	282.	368.	360.	358.	357.
8	62.	54.	52.	51.	-	-	-	-	304.	296.	294.	293.	380.	372.	370.	369.
9	64.	56.	54.	53.	-	-	-	-	314.	306.	304.	303.	391.	383.	381.	380.
10	66.	58.	56.	55.	-	-	-	-	325.	317.	315.	314.	403.	395.	393.	392.
11	68.	60.	58.	57.	-	-	-	-	337.	329.	327.	326.	415.	407.	405.	404.
12	70.	62.	60.	59.	-	-	-	-	350.	342.	340.	339.	428.	420.	418.	417.
13	73.	65.	63.	62.	-	-	-	-	362.	354.	352.	351.	440.	432.	430.	429.
14	75.	67.	65.	64.	-	-	-	-	375.	367.	365.	364.	453.	445.	443.	442.
15	77.	69.	67.	66.	-	-	-	-	387.	379.	377.	376.	465.	457.	455.	454.
16	80.	72.	70.	69.	103.	95.	93.	92.	400.	392.	390.	389.	478.	470.	468.	467.
17	83.	75.	73.	72.	-	-	-	-	414.	406.	404.	403.	491.	483.	481.	480.
18	85.	77.	75.	74.	-	-	-	-	427.	419.	417.	416.	503.	495.	493.	492.
19	88.	80.	78.	77.	-	-	-	-	441.	433.	431.	430.	516.	508.	506.	505.
20	91.	83.	81.	80.	-	-	-	-	454.	446.	444.	443.	529.	521.	519.	518.
21	94.	86.	84.	83.	-	-	-	-	468.	460.	458.	457.	543.	535.	533.	532.
22	98.	90.	88.	87.	-	-	-	-	482.	474.	472.	471.	556.	548.	546.	545.
23	101.	93.	91.	90.	-	-	-	-	497.	489.	487.	486.	570.	562.	560.	559.
24	105.	97.	95.	94.	-	-	-	-	511.	503.	501.	500.	583.	575.	573.	572.
25	108.	100.	98.	97.	-	-	-	-	525.	517.	515.	514.	597.	589.	587.	586.
26	112.	104.	102.	101.	-	-	-	-	540.	532.	530.	529.	610.	602.	600.	599.
27	116.	108.	106.	105.	-	-	-	-	555.	547.	545.	544.	624.	616.	614.	613.
28	121.	113.	111.	110.	-	-	-	-	570.	562.	560.	559.	637.	629.	627.	626.
29	125.	117.	115.	114.	-	-	-	-	585.	577.	575.	574.	651.	643.	641.	640.
30	129.	121.	119.	118.	-	-	-	-	600.	592.	590.	589.	664.	656.	654.	653.
31	134.	126.	124.	123.	-	-	-	-	615.	607.	605.	604.	677.	669.	667.	666.
32	140.	132.	130.	129.	-	-	-	-	631.	623.	621.	620.	690.	682.	680.	679.
33	145.	137.	135.	134.	-	-	-	-	646.	638.	636.	635.	704.	696.	694.	693.
34	151.	143.	141.	140.	-	-	-	-	662.	654.	652.	651.	717.	709.	707.	706.
35	156.	148.	146.	145.	-	-	-	-	677.	669.	667.	666.	730.	722.	720.	719.
36	162.	154.	152.	151.	-	-	-	-	696.	688.	686.	685.	745.	737.	735.	734.
37	169.	161.	159.	158.	-	-	-	-	715.	707.	705.	704.	760.	752.	750.	749.
38	175.	167.	165.	164.	-	-	-	-	733.	725.	723.	722.	776.	768.	766.	765.
39	182.	174.	172.	171.	-	-	-	-	752.	744.	742.	741.	791.	783.	781.	780.
40	188.	180.	178.	177.	-	-	-	-	771.	763.	761.	760.	806.	798.	796.	795.
41	196.	188.	186.	185.	-	-	-	-	783.	775.	773.	772.	814.	806.	804.	803.
42	204.	196.	194.	193.	-	-	-	-	795.	787.	785.	784.	823.	815.	813.	812.
43	211.	203.	201.	200.	-	-	-	-	808.	800.	798.	797.	831.	823.	821.	820.
44	219.	211.	209.	208.	-	-	-	-	820.	812.	810.	809.	840.	832.	830.	829.
					272.	264.	262.	261.	832.	824.	822.	821.	848.	840.	838.	837.

Premium Rates Per Thousand

(Continued on page 18)

# Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

(Continued from page 17)

**Permanent Life Insurance**

**Plan Name – LEGACY 3**

With the Legacy 3 life plan premiums are paid for 3 years. After 3 years, the certificate is paid-up and will remain in force for the life of the certificate holder. Rates are "banded", which means that a person purchasing larger amounts of insurance will pay less premium for every \$1,000.00 of insurance. This plan provides a fully paid certificate at a great savings for the life of the certificate holder. It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Entitles member to all fraternal benefits of the Society.

This plan is ideal for young people, and useful for adults

that either prefers to have their life insurance prepaid or using for wealth transfer.

**Plan Features**

- o Coverage continues for life when premium payments are made on a timely basis.
- o Premium rates are fixed.
- o Cash Values accumulates at a guaranteed interest rate.
- o Policy Loan Provision allows borrowing money from the policy's cash value.
- o Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- o Dividends declared as earned, options include: Paid-up Additions, Cash and left at interest.

**Premium Payment Options**

- o Three Annual Installments.

**Underwriting Rate Classifications**

- o Gender Issue
- o Ages 0 – 85
- o Tobacco
- o Non-Tobacco

**Minimum Face Amount:** \$5,000

**Medical Requirements**

Age	No Medical Examination
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 – 85	5,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

Legacy 3 Male					Non-Tobacco					Tobacco								
					Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999
0	22.	19.	18.	17.	-	-	-	-	-	42	84.	81.	80.	79.	109.	106.	103.	102.
1	22.	19.	18.	17.	-	-	-	-	-	43	87.	84.	83.	82.	112.	109.	106.	106.
2	23.	20.	19.	18.	-	-	-	-	-	44	91.	88.	87.	86.	116.	113.	110.	109.
3	23.	20.	19.	18.	-	-	-	-	-	45	94.	91.	90.	89.	117.	114.	113.	113.
4	24.	21.	20.	19.	-	-	-	-	-	46	98.	95.	94.	93.	124.	121.	118.	117.
5	24.	21.	20.	19.	-	-	-	-	-	47	101.	98.	97.	96.	128.	125.	122.	121.
6	25.	22.	21.	20.	-	-	-	-	-	48	105.	102.	101.	100.	132.	129.	126.	126.
7	26.	23.	22.	21.	-	-	-	-	-	49	109.	106.	105.	104.	136.	133.	131.	130.
8	27.	24.	23.	22.	-	-	-	-	-	50	113.	110.	109.	108.	138.	135.	134.	134.
9	28.	25.	24.	23.	-	-	-	-	-	51	118.	115.	114.	113.	145.	142.	139.	139.
10	29.	26.	25.	24.	-	-	-	-	-	52	122.	119.	118.	117.	150.	147.	144.	143.
11	30.	27.	26.	25.	-	-	-	-	-	53	127.	124.	123.	122.	155.	152.	149.	148.
12	31.	28.	27.	26.	-	-	-	-	-	54	131.	128.	127.	126.	159.	156.	153.	153.
13	32.	29.	28.	27.	-	-	-	-	-	55	136.	133.	132.	131.	161.	158.	158.	157.
14	32.	29.	28.	27.	-	-	-	-	-	56	141.	138.	137.	136.	169.	166.	163.	162.
15	33.	30.	29.	28.	-	-	-	-	-	57	146.	143.	142.	141.	174.	171.	168.	167.
16	34.	31.	30.	29.	43.	40.	39.	39.	39.	58	150.	147.	146.	145.	179.	176.	174.	173.
17	35.	32.	31.	30.	45.	42.	42.	41.	41.	59	156.	153.	152.	151.	184.	182.	179.	178.
18	36.	33.	32.	31.	47.	44.	43.	42.	42.	60	161.	158.	157.	156.	187.	184.	183.	183.
19	37.	34.	33.	32.	49.	46.	44.	43.	43.	61	166.	163.	162.	161.	195.	192.	189.	188.
20	38.	35.	34.	33.	48.	45.	45.	44.	44.	62	171.	168.	167.	166.	201.	198.	195.	194.
21	39.	36.	35.	34.	53.	50.	47.	46.	46.	63	177.	174.	173.	172.	206.	203.	200.	199.
22	40.	37.	36.	35.	54.	51.	49.	48.	48.	64	182.	179.	178.	177.	211.	208.	205.	205.
23	42.	39.	38.	37.	56.	53.	50.	50.	50.	65	188.	185.	184.	183.	214.	211.	210.	210.
24	43.	40.	39.	38.	58.	55.	52.	51.	51.	66	194.	191.	190.	189.	222.	220.	217.	216.
25	44.	41.	40.	39.	57.	54.	53.	53.	53.	67	199.	196.	195.	194.	228.	225.	222.	222.
26	46.	43.	42.	41.	62.	59.	56.	55.	55.	68	206.	203.	202.	201.	234.	231.	228.	227.
27	48.	45.	44.	43.	64.	61.	58.	57.	57.	69	212.	209.	208.	207.	240.	237.	234.	233.
28	49.	46.	45.	44.	66.	63.	60.	59.	59.	70	218.	215.	214.	213.	243.	240.	239.	239.
29	51.	48.	47.	46.	68.	65.	62.	62.	62.	71	224.	221.	220.	219.	253.	249.	246.	246.
30	53.	50.	49.	48.	68.	65.	64.	64.	64.	72	231.	228.	227.	226.	259.	256.	253.	252.
31	55.	52.	51.	50.	73.	70.	68.	67.	67.	73	238.	235.	234.	233.	265.	262.	259.	258.
32	57.	54.	53.	52.	76.	73.	70.	69.	69.	74	244.	241.	240.	239.	272.	269.	266.	265.
33	60.	57.	56.	55.	79.	76.	73.	72.	72.	75	251.	248.	247.	246.	277.	273.	273.	272.
34	62.	59.	58.	57.	81.	79.	76.	75.	75.	76	258.	255.	254.	253.	287.	284.	280.	280.
35	64.	61.	60.	59.	81.	79.	78.	77.	77.	77	266.	263.	262.	261.	295.	291.	288.	287.
36	67.	64.	63.	62.	88.	85.	82.	81.	81.	78	274.	271.	270.	269.	302.	299.	296.	295.
37	69.	66.	65.	64.	91.	88.	85.	84.	84.	79	281.	278.	277.	276.	311.	308.	304.	304.
38	72.	69.	68.	67.	95.	92.	89.	88.	88.	80	289.	286.	285.	284.	316.	313.	312.	311.
39	75.	72.	71.	70.	98.	95.	92.	91.	91.	81	297.	294.	293.	292.	328.	325.	321.	321.
40	78.	75.	74.	73.	98.	95.	95.	94.	94.	82	305.	302.	301.	300.	337.	334.	331.	330.
41	81.	78.	77.	76.	105.	102.	99.	98.	98.	83	313.	310.	309.	308.	348.	344.	341.	340.
										84	322.	319.	318.	317.	358.	355.	351.	350.
										85	331.	328.	327.	326.	366.	362.	361.	361.

Premium Rates Per Thousand

Legacy 3 Female					Non-Tobacco					Tobacco								
					Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999
0	19.	16.	16.	15.	-	-	-	-	-	10	24.	21.	21.	20.	-	-	-	-
1	20.	17.	16.	16.	-	-	-	-	-	11	25.	22.	21.	21.	-	-	-	-
2	20.	17.	16.	16.	-	-	-	-	-	12	26.	23.	22.	22.	-	-	-	-
3	20.	17.	17.	16.	-	-	-	-	-	13	27.	24.	23.	23.	-	-	-	-
4	21.	18.	17.	17.	-	-	-	-	-	14	28.	25.	24.	24.	-	-	-	-
5	21.	18.	17.	17.	-	-	-	-	-	15	28.	25.	25.	24.	-	-	-	-
6	22.	19.	18.	18.	-	-	-	-	-	16	29.	26.	26.	25.	38	35	34	34
7	23.	20.	19.	19.	-	-	-	-	-	17	30.	28.	27.	26.	40	37	36	36
8	23.	20.	19.	19.	-	-	-	-	-	18	31.	28.	28.	27.	41	38	38	37
9	24.	21.	20.	20.	-	-	-	-	-	19	32.	29.	29.	28.	42	39	39	38
										20	33.	30.	30.	29.	43	41	40	39
										21	34.	32.	31.	30.	45	42	42	41

(Continued on page 19)



## Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

### Legacy 3

#### Female

(Continued from page 18)

Non-Tobacco					Tobacco			
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
22	36	33	32	32	47	44	43	43
23	37	34	33	33	49	46	45	45
24	38	36	35	34	50	48	47	46
25	39	37	36	36	52	49	49	48
26	41	38	37	37	54	52	51	50
27	42	39	39	38	56	53	53	52
28	44	41	41	40	58	56	55	54
29	46	43	42	42	60	57	57	56
30	47	44	43	43	62	60	59	58
31	49	46	45	45	65	62	61	61
32	51	48	47	47	67	64	64	63
33	53	50	49	49	70	67	66	66
34	55	52	51	51	72	69	68	68
35	57	54	53	53	75	72	71	71
36	59	56	55	55	77	75	74	73
37	61	59	58	58	80	77	77	76
38	64	61	60	60	83	80	80	79
39	66	63	63	62	86	83	83	82
40	68	65	65	64	89	86	86	85
41	71	68	68	67	93	90	89	89
42	74	71	71	70	96	93	93	92
43	77	74	73	73	100	97	96	95
44	80	77	76	76	103	100	100	99
45	82	80	79	78	107	104	103	102
46	86	83	82	82	111	108	107	107
47	89	86	85	85	115	112	111	111
48	92	89	89	88	118	115	115	114
49	95	93	92	92	122	119	119	118
50	99	96	95	95	126	123	123	122
51	103	100	99	99	131	128	127	127

Non-Tobacco					Tobacco			
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
52	106	103	103	102	135	132	131	131
53	110	107	107	106	139	136	136	135
54	114	111	110	110	143	141	140	139
55	118	115	114	114	148	145	144	144
56	122	119	119	118	152	150	149	148
57	127	124	123	123	157	154	154	153
58	131	129	128	127	162	159	158	158
59	136	133	133	132	167	164	163	163
60	141	138	137	137	171	168	168	167
61	145	142	142	141	176	173	173	172
62	151	148	147	147	181	178	178	177
63	155	152	152	151	186	183	182	182
64	161	158	157	157	191	188	188	187
65	165	163	162	161	196	193	193	192
66	171	168	167	167	202	199	198	198
67	176	173	172	172	207	204	204	203
68	182	179	178	178	213	210	209	209
69	187	184	183	183	218	215	215	214
70	192	190	189	188	224	221	221	220
71	198	195	195	194	230	227	226	226
72	204	201	201	200	236	233	232	232
73	210	207	206	206	242	239	238	238
74	216	213	213	212	248	245	244	244
75	222	219	219	218	254	251	250	250
76	229	226	225	225	260	257	256	256
77	235	232	232	231	267	264	263	262
78	242	239	238	238	274	271	270	269
79	249	246	245	245	281	278	277	276
80	256	253	252	252	288	285	284	284
81	265	262	261	260	296	293	292	292
82	273	270	270	269	304	301	300	300
83	282	279	278	278	313	310	309	309
84	292	288	288	287	322	319	318	318
85	301	298	297	297	332	328	327	327

Premium Rates Per Thousand

#### Permanent Life Insurance

##### Plan Name – LEGACY 10

With the Legacy 10 life plan premiums are paid for 10 years. After 10 years, the policy is paid-up and will remain in force for the life of the certificate holder. Premiums for the 10 Pay Life plan are higher than the Legacy life insurance plan, since the premium payments are condensed over a much shorter period of time, but the cash value accumulates quicker than the ordinary whole life plan. It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Rates are "banded", which means that a person purchasing larger amounts of insurance will pay less premium per thousand dollar face amount. Entitles member to all fraternal benefits of the Society.

#### Plan Features

- o Coverage continues for life when premium payments are made on a timely basis.
- o Premium rates are fixed.
- o Cash Values accumulates at a guaranteed interest rate.
- o Policy Loan Provision allows borrowing money from the policy's cash value.
- o Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- o Dividends declared as earned, options include: Paid-up Additions, Cash and left at interest.

#### Premium Payment Options

- o Monthly
- o Quarterly
- o Semi-Annual
- o Annual

#### Underwriting Rate Classifications

- o Gender
- o Tobacco
- o Non-Tobacco
- o Issue Ages 0 – 80

**Minimum Face Amount:** \$5,000

#### Medical Requirements

Age	<u>Non Medical Examination</u>
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 – 80	5,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

### Legacy 10

#### Male

Non-Tobacco					Tobacco			
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
0	15.50	11.50	8.00	7.80	-	-	-	-
1	15.78	11.78	8.23	7.98	-	-	-	-
2	16.08	12.08	8.48	8.18	-	-	-	-
3	16.39	12.39	8.74	8.39	-	-	-	-
4	16.71	12.71	9.01	8.61	-	-	-	-
5	17.04	13.04	9.29	8.84	-	-	-	-
6	17.40	13.40	9.60	9.10	-	-	-	-
7	17.80	13.80	9.95	9.40	-	-	-	-
8	18.23	14.23	10.33	9.73	-	-	-	-
9	18.70	14.70	10.75	10.10	-	-	-	-
10	19.21	15.21	11.21	10.51	-	-	-	-
11	19.74	15.74	11.69	10.94	-	-	-	-
12	20.27	16.27	12.17	11.37	-	-	-	-
13	20.79	16.79	12.64	11.79	-	-	-	-
14	21.29	17.29	13.09	12.19	-	-	-	-
15	22.01	18.01	13.76	12.81	-	-	-	-
16	22.31	18.31	14.01	13.01	26.62	22.62	17.82	16.82
17	22.82	18.82	14.47	13.47	26.99	22.99	18.14	17.14
18	23.37	19.37	14.97	13.97	27.38	23.38	18.48	17.48
19	23.94	19.94	15.49	14.49	27.79	23.79	18.84	17.84

Non-Tobacco					Tobacco			
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
20	24.52	20.52	16.02	15.02	28.20	24.20	19.20	18.20
21	25.02	21.02	16.47	15.47	28.65	24.65	19.65	18.65
22	25.54	21.54	16.94	15.94	29.16	25.16	20.16	19.16
23	26.05	22.05	17.40	16.40	29.75	25.75	20.75	19.75
24	26.57	22.57	17.87	16.87	30.40	26.40	21.40	20.40
25	27.13	23.13	18.38	17.38	31.13	27.13	22.13	21.13
26	27.69	23.69	18.89	17.89	31.86	27.86	22.86	21.86
27	28.29	24.29	19.44	18.44	32.61	28.61	23.61	22.61
28	28.89	24.89	19.99	18.99	33.37	29.37	24.37	23.37
29	29.54	25.54	20.59	19.59	34.16	30.16	25.16	24.16
30	30.21	26.21	21.21	20.21	34.96	30.96	25.96	24.96
31	30.91	26.91	21.91	20.91	35.79	31.79	26.79	25.79
32	31.64	27.64	22.64	21.64	36.65	32.65	27.65	26.65
33	32.41	28.41	23.41	22.41	37.55	33.55	28.55	27.55
34	33.22	29.22	24.22	23.22	38.48	34.48	29.48	28.48
35	34.06	30.06	25.06	24.06	39.45	35.45	30.45	29.45
36	34.92	30.92	25.92	24.92	40.44	36.44	31.44	30.44
37	35.82	31.82	26.82	25.82	41.45	37.45	32.45	31.45
38	36.76	32.76	27.76	26.76	42.49	38.49	33.49	32.49
39	37.74	33.74	28.74	27.74	43.57	39.57	34.57	33.57
40	38.75	34.75	29.75	28.75	44.68	40.68	35.68	34.68
41	39.79	35.79	30.79	29.79	45.80	41.80	36.80	35.80
42	40.84	36.84	31.84	30.84	46.95	42.95	37.95	36.95

(Continued on page 20)

## Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

<b>Legacy 10</b>					Non-Tobacco					Tobacco									
<b>Male</b>										Non-Tobacco					Tobacco				
(Continued from page 19)										Non-Tobacco					Tobacco				
Non-Tobacco					Tobacco					Non-Tobacco					Tobacco				
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater		
43	41.90	37.90	32.90	31.90	48.15	44.15	39.15	38.15	61	67.95	63.95	58.95	57.95	77.76	73.76	68.76	67.76		
44	42.98	38.98	33.98	32.98	49.41	45.41	40.41	39.41	62	69.90	65.90	60.90	59.90	79.93	75.93	70.93	69.93		
45	44.06	40.06	35.06	34.06	50.72	46.72	41.72	40.72	63	71.94	67.94	62.94	61.94	82.21	78.21	73.21	72.21		
46	45.16	41.16	36.16	35.16	52.06	48.06	43.06	42.06	64	74.07	70.07	65.07	64.07	84.63	80.63	75.63	74.63		
47	46.30	42.30	37.30	36.30	53.40	49.40	44.40	43.40	65	76.29	72.29	67.29	66.29	87.13	83.13	78.13	77.13		
48	47.51	43.51	38.51	37.51	54.78	50.78	45.78	44.78	66	78.60	74.60	69.60	68.60	89.71	85.71	80.71	79.71		
49	48.80	44.80	39.80	38.80	56.20	52.20	47.20	46.20	67	81.00	77.00	72.00	71.00	92.37	88.37	83.37	82.37		
50	50.16	46.16	41.16	40.16	57.62	53.62	48.62	47.62	68	83.50	79.50	74.50	73.50	95.12	91.12	86.12	85.12		
51	51.56	47.56	42.56	41.56	59.04	55.04	50.04	49.04	69	86.11	82.11	77.11	76.11	97.96	93.96	88.96	87.96		
52	52.99	48.99	43.99	42.99	60.54	56.54	51.54	50.54	70	88.86	84.86	79.86	78.86	100.93	96.93	91.93	90.93		
53	54.45	50.45	45.45	44.45	62.14	58.14	53.14	52.14	71	91.81	87.81	82.81	81.81	104.12	100.12	95.12	94.12		
54	55.96	51.96	46.96	45.96	63.93	59.93	54.93	53.93	72	94.99	90.99	85.99	84.99	107.58	103.58	98.58	97.58		
55	57.50	53.50	48.50	47.50	65.98	61.98	56.98	55.98	73	98.54	94.54	89.54	88.54	111.49	107.49	102.49	101.49		
56	59.09	55.09	50.09	49.09	67.82	63.82	58.82	57.82	74	102.51	98.51	93.51	92.51	116.03	112.03	107.03	106.03		
57	60.75	56.75	51.75	50.75	69.72	65.72	60.72	59.72	75	106.87	102.87	97.87	96.87	121.42	117.42	112.42	111.42		
58	62.46	58.46	53.46	52.46	71.68	67.68	62.68	61.68	76	111.77	107.77	102.77	101.77	127.57	123.57	118.57	117.57		
59	64.24	60.24	55.24	54.24	73.66	69.66	64.66	63.66	77	117.33	113.33	108.33	107.33	134.25	130.25	125.25	124.25		
									78	123.97	119.97	114.97	113.97	141.36	137.36	132.36	131.36		
									79	132.04	128.04	123.04	122.04	149.05	145.05	140.05	139.05		
									80	141.99	137.99	132.99	131.99	157.27	153.27	148.27	147.27		

Premium Rates Per Thousand

<b>Legacy 10</b>					Non-Tobacco					Tobacco									
<b>Female</b>										Non-Tobacco					Tobacco				
Non-Tobacco					Tobacco					Non-Tobacco					Tobacco				
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater		
0	13.74	9.74	6.24	6.04	-	-	-	-	39	34.53	30.53	25.53	24.53	37.76	33.76	28.76	27.76		
1	13.98	9.98	6.43	6.18	-	-	-	-	40	35.46	31.46	26.46	25.46	38.95	34.95	29.95	28.95		
2	14.23	10.23	6.63	6.33	-	-	-	-	41	36.36	32.36	27.36	26.36	39.91	35.91	30.91	29.91		
3	14.48	10.48	6.83	6.48	-	-	-	-	42	37.30	33.30	28.30	27.30	40.90	36.90	31.90	30.90		
4	14.74	10.74	7.04	6.64	-	-	-	-	43	38.24	34.24	29.24	28.24	41.90	37.90	32.90	31.90		
5	15.01	11.01	7.26	6.81	-	-	-	-	44	39.20	35.20	30.20	29.20	42.93	38.93	33.93	32.93		
6	15.29	11.29	7.49	6.99	-	-	-	-	45	40.20	36.20	31.20	30.20	43.97	39.97	34.97	33.97		
7	15.59	11.59	7.74	7.19	-	-	-	-	46	41.25	37.25	32.25	31.25	45.03	41.03	36.03	35.03		
8	15.93	11.93	8.03	7.43	-	-	-	-	47	42.35	38.35	33.35	32.35	46.14	42.14	37.14	36.14		
9	16.29	12.29	8.34	7.69	-	-	-	-	48	43.48	39.48	34.48	33.48	47.28	43.28	38.28	37.28		
10	16.69	12.69	8.69	7.99	-	-	-	-	49	44.62	40.62	35.62	34.62	48.45	44.45	39.45	38.45		
11	17.11	13.11	9.06	8.31	-	-	-	-	50	45.84	41.84	36.84	35.84	49.70	45.70	40.70	39.70		
12	17.53	13.53	9.43	8.63	-	-	-	-	51	47.08	43.08	38.08	37.08	50.96	46.96	41.96	40.96		
13	17.95	13.95	9.80	8.95	-	-	-	-	52	48.35	44.35	39.35	38.35	52.25	48.25	43.25	42.25		
14	18.36	14.36	10.16	9.26	-	-	-	-	53	49.65	45.65	40.65	39.65	53.58	49.58	44.58	43.58		
15	18.80	14.80	10.55	9.60	-	-	-	-	54	50.97	46.97	41.97	40.97	54.93	50.93	45.93	44.93		
16	19.25	15.25	10.95	9.95	22.97	18.97	14.17	13.17	55	52.31	48.31	43.31	42.31	56.34	52.34	47.34	46.34		
17	19.71	15.71	11.36	10.36	23.40	19.40	14.55	13.55	56	53.70	49.70	44.70	43.70	57.79	53.79	48.79	47.79		
18	20.20	16.20	11.80	10.80	23.85	19.85	14.95	13.95	57	55.13	51.13	46.13	45.13	59.31	55.31	50.31	49.31		
19	20.71	16.71	12.26	11.26	24.31	20.31	15.36	14.36	58	56.59	52.59	47.59	46.59	60.94	56.94	51.94	50.94		
20	21.25	17.25	12.75	11.75	24.79	20.79	15.79	14.79	59	58.07	54.07	49.07	48.07	62.66	58.66	53.66	52.66		
21	21.79	17.79	13.24	12.24	25.28	21.28	16.28	15.28	60	59.56	55.56	50.56	49.56	64.43	60.43	55.43	54.43		
22	22.38	18.38	13.78	12.78	25.79	21.79	16.79	15.79	61	61.09	57.09	52.09	51.09	66.30	62.30	57.30	56.30		
23	22.97	18.97	14.32	13.32	26.32	22.32	17.32	16.32	62	62.67	58.67	53.67	52.67	68.29	64.29	59.29	58.29		
24	23.60	19.60	14.90	13.90	26.84	22.84	17.84	16.84	63	64.32	60.32	55.32	54.32	70.41	66.41	61.41	60.41		
25	24.25	20.25	15.50	14.50	27.36	23.36	18.36	17.36	64	66.07	62.07	57.07	56.07	72.65	68.65	63.65	62.65		
26	24.93	20.93	16.13	15.13	27.90	23.90	18.90	17.90	65	67.91	63.91	58.91	57.91	74.99	70.99	65.99	64.99		
27	25.64	21.64	16.79	15.79	28.47	24.47	19.47	18.47	66	69.84	65.84	60.84	59.84	77.36	73.36	68.36	67.36		
28	26.37	22.37	17.47	16.47	29.09	25.09	20.09	19.09	67	71.85	67.85	62.85	61.85	79.88	75.88	70.88	69.88		
29	27.13	23.13	18.18	17.18	29.79	25.79	20.79	19.79	68	73.91	69.91	64.91	63.91	82.62	78.62	73.62	72.62		
30	27.91	23.91	18.91	17.91	30.56	26.56	21.56	20.56	69	75.98	71.98	66.98	65.98	85.70	81.70	76.70	75.70		
31	28.67	24.67	19.67	18.67	31.37	27.37	22.37	21.37	70	78.06	74.06	69.06	68.06	89.29	85.29	80.29	79.29		
32	29.40	25.40	20.40	19.40	32.19	28.19	23.19	22.19	71	80.21	76.21	71.21	70.21	92.90	88.90	83.90	82.90		
33	30.11	26.11	21.11	20.11	32.97	28.97	23.97	22.97	72	82.54	78.54	73.54	72.54	96.58	92.58	87.58	86.58		
34	30.78	26.78	21.78	20.78	33.72	29.72	24.72	23.72	73	85.13	81.13	76.13	75.13	100.27	96.27	91.27	90.27		
35	31.41	27.41	22.41	21.41	34.41	30.41	25.41	24.41	74	87.99	83.99	78.99	77.99	103.98	99.98	94.98	93.98		
36	32.10	28.10	23.10	22.10	35.10	31.10	26.10	25.10	75	91.05	87.05	82.05	81.05	107.79	103.79	98.79	97.79		
37	32.90	28.90	23.90	22.90	35.86	31.86	26.86	25.86	76	94.37	90.37	85.37	84.37	111.77	107.77	102.77	101.77		
38	33.70	29.70	24.70	23.70	36.74	32.74	27.74	26.74	77	98.05	94.05	89.05	88.05	116.16	112.16	107.16	106.16		
									78	102.34	98.34	93.34	92.34	121.32	117.32	112.32	111.32		
									79	107.42	103.42	98.42	97.42	127.52	123.52	118.52	117.52		
									80	113.34	109.34	104.34	103.34	135.07	131.07	126.07	125.07		

Premium Rates Per Thousand

(Continued on page 21)



# Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

(Continued from page 20)

**Permanent Life Insurance**

**Plan Name – LEGACY 20**

With the Legacy 20 life plan premiums are paid for 20 years. After 20 years, the policy is paid-up and will remain in force for the life of the certificate holder. Premiums for the 20 Pay Life plan are higher than for the ordinary life insurance plan, since the premium payments are condensed over a shorter period of time, but the cash value accumulates quicker than the ordinary whole life plan. It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Rates are “banded”, which means that a person purchasing larger amounts of insurance will pay less premium per thousand dollar face amount. Entitles member to all fraternal benefits of the Society.

**Plan Features**

- o Coverage continues for life when premium payments are made on a timely basis.
- o Premium rates are fixed.
- o Cash Values accumulates at a guaranteed interest rate.
- o Policy Loan Provision allows borrowing money from the policy’s cash value.
- o Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- o Dividends declared as earned, options include: Paid-up Additions, Cash and left at interest.

**Premium Payment Options**

- o Monthly
- o Quarterly
- o Semi-Annual
- o Annual

**Underwriting Rate Classifications**

- o Gender
- o Tobacco
- o Non-Tobacco
- o Issue Ages 0 – 80

**Minimum Face Amount:** \$5,000

**Medical Requirements**

Age	No Medical Examination
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 – 80	5,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

<b>Legacy 20 Male</b>									
Non-Tobacco					Tobacco				
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	
0	10.87	6.87	4.87	4.67	-	-	-	-	
1	11.04	7.04	4.99	4.74	-	-	-	-	
2	11.22	7.22	5.12	4.82	-	-	-	-	
3	11.41	7.41	5.26	4.91	-	-	-	-	
4	11.60	7.60	5.40	5.00	-	-	-	-	
5	11.80	7.80	5.55	5.10	-	-	-	-	
6	12.02	8.02	5.72	5.22	-	-	-	-	
7	12.26	8.26	5.91	5.36	-	-	-	-	
8	12.52	8.52	6.12	5.52	-	-	-	-	
9	12.80	8.80	6.35	5.70	-	-	-	-	
10	13.11	9.11	6.61	5.91	-	-	-	-	
11	13.43	9.43	6.88	6.13	-	-	-	-	
12	13.75	9.75	7.15	6.35	-	-	-	-	
13	14.06	10.06	7.41	6.56	-	-	-	-	
14	14.36	10.36	7.66	6.76	-	-	-	-	
15	14.67	10.67	7.92	6.97	-	-	-	-	
16	14.97	10.97	8.17	7.17	17.59	13.59	10.59	9.59	
17	15.28	11.28	8.43	7.43	17.81	13.81	10.81	9.81	
18	15.61	11.61	8.71	7.71	18.05	14.05	11.05	10.05	
19	15.95	11.95	9.00	8.00	18.30	14.30	11.30	10.30	
20	16.30	12.30	9.30	8.30	18.55	14.55	11.55	10.55	
21	16.60	12.60	9.60	8.60	18.82	14.82	11.82	10.82	
22	16.91	12.91	9.91	8.91	19.13	15.13	12.13	11.13	
23	17.22	13.22	10.22	9.22	19.49	15.49	12.49	11.49	
24	17.53	13.53	10.53	9.53	19.89	15.89	12.89	11.89	
25	17.87	13.87	10.87	9.87	20.33	16.33	13.33	12.33	
26	18.21	14.21	11.21	10.21	20.78	16.78	13.78	12.78	
27	18.57	14.57	11.57	10.57	21.24	17.24	14.24	13.24	
28	18.94	14.94	11.94	10.94	21.71	17.71	14.71	13.71	
29	19.33	15.33	12.33	11.33	22.20	18.20	15.20	14.20	
30	19.74	15.74	12.74	11.74	22.70	18.70	15.70	14.70	
31	20.17	16.17	13.17	12.17	23.22	19.22	16.22	15.22	
32	20.62	16.62	13.62	12.62	23.76	19.76	16.76	15.76	
33	21.09	17.09	14.09	13.09	24.33	20.33	17.33	16.33	
34	21.59	17.59	14.59	13.59	24.92	20.92	17.92	16.92	
35	22.11	18.11	15.11	14.11	25.54	21.54	18.54	17.54	
36	22.64	18.64	15.64	14.64	26.18	22.18	19.18	18.18	
37	23.20	19.20	16.20	15.20	26.83	22.83	19.83	18.83	
38	23.79	19.79	16.79	15.79	27.51	23.51	20.51	19.51	

Premium Rates Per Thousand

<b>Legacy 20 Female</b>									
Non-Tobacco					Tobacco				
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	
0	8.82	5.82	3.82	3.62	-	-	-	-	
1	9.01	5.96	3.96	3.71	-	-	-	-	
2	9.21	6.11	4.11	3.81	-	-	-	-	
3	9.41	6.26	4.26	3.91	-	-	-	-	
4	9.62	6.42	4.42	4.02	-	-	-	-	
5	9.83	6.58	4.58	4.13	-	-	-	-	
6	10.05	6.75	4.75	4.25	-	-	-	-	
7	10.28	6.93	4.93	4.38	-	-	-	-	
8	10.53	7.13	5.13	4.53	-	-	-	-	
9	10.80	7.35	5.35	4.70	-	-	-	-	
10	11.09	7.59	5.59	4.89	-	-	-	-	
11	11.39	7.84	5.84	5.09	-	-	-	-	
12	11.69	8.09	6.09	5.29	-	-	-	-	
13	11.99	8.34	6.34	5.49	-	-	-	-	
14	12.29	8.59	6.59	5.69	-	-	-	-	
15	12.60	8.85	6.85	5.90	-	-	-	-	
16	12.92	9.12	7.12	6.12	15.36	11.36	8.36	7.36	
17	13.25	9.40	7.40	6.40	15.62	11.62	8.62	7.62	
18	13.59	9.69	7.69	6.69	15.89	11.89	8.89	7.89	
19	13.95	10.00	8.00	7.00	16.17	12.17	9.17	8.17	
20	14.32	10.32	8.32	7.32	16.46	12.46	9.46	8.46	
21	14.65	10.65	8.65	7.65	16.76	12.76	9.76	8.76	
22	15.00	11.00	9.00	8.00	17.07	13.07	10.07	9.07	
23	15.36	11.36	9.36	8.36	17.39	13.39	10.39	9.39	
24	15.74	11.74	9.74	8.74	17.71	13.71	10.71	9.71	
25	16.13	12.13	10.13	9.13	18.03	14.03	11.03	10.03	
26	16.54	12.54	10.54	9.54	18.36	14.36	11.36	10.36	
27	16.97	12.97	10.97	9.97	18.71	14.71	11.71	10.71	
28	17.41	13.41	11.41	10.41	19.09	15.09	12.09	11.09	

(Continued on page 22)

## Introducing the New Legacy Collection of Life Insurance Products Offered by the Slovak Catholic Sokol

Legacy 20					Female					Non-Tobacco					Tobacco				
(Continued from page 20)										Less					Less				
Non-Tobacco					Tobacco					\$10,000 - \$24,999					\$10,000 - \$24,999				
Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater	Issue Age	Less \$10,000	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - Greater
29	17.87	13.87	11.87	10.87	29	17.87	13.87	11.87	10.87	52	31.41	27.41	24.41	23.41	52	34.68	30.68	27.68	26.68
30	18.34	14.34	12.34	11.34	30	18.34	14.34	12.34	11.34	53	32.30	28.30	25.30	24.30	53	35.68	31.68	28.68	27.68
31	18.80	14.80	12.80	11.80	31	18.80	14.80	12.80	11.80	54	33.21	29.21	26.21	25.21	54	36.71	32.71	29.71	28.71
32	19.25	15.25	13.25	12.25	32	19.25	15.25	13.25	12.25	55	34.15	30.15	27.15	26.15	55	37.80	33.80	30.80	29.80
33	19.68	15.68	13.68	12.68	33	19.68	15.68	13.68	12.68	56	35.13	31.13	28.13	27.13	56	38.94	34.94	31.94	30.94
34	20.09	16.09	14.09	13.09	34	20.09	16.09	14.09	13.09	57	36.16	32.16	29.16	28.16	57	40.16	36.16	33.16	32.16
35	20.48	16.48	14.48	13.48	35	20.48	16.48	14.48	13.48	58	37.23	33.23	30.23	29.23	58	41.48	37.48	34.48	33.48
36	20.91	16.91	14.91	13.91	36	20.91	16.91	14.91	13.91	59	38.33	34.33	31.33	30.33	59	42.89	38.89	35.89	34.89
37	21.40	17.40	15.40	14.40	37	21.40	17.40	15.40	14.40	60	39.47	35.47	32.47	31.47	60	44.38	40.38	37.38	36.38
38	21.90	17.90	15.90	14.90	38	21.90	17.90	15.90	14.90	61	40.66	36.66	33.66	32.66	61	45.98	41.98	38.98	37.98
39	22.42	18.42	16.42	15.42	39	22.42	18.42	16.42	15.42	62	41.92	37.92	34.92	33.92	62	47.71	43.71	40.71	39.71
40	23.00	19.00	17.00	16.00	40	23.00	19.00	17.00	16.00	63	43.26	39.26	36.26	35.26	63	49.59	45.59	42.59	41.59
41	23.57	19.57	17.57	16.57	41	23.57	19.57	17.57	16.57	64	44.71	40.71	38.21	37.21	64	51.61	47.61	44.61	43.61
42	24.16	20.16	18.16	17.16	42	24.16	20.16	18.16	17.16	65	46.28	42.28	39.78	38.78	65	53.77	49.77	46.77	45.77
43	24.76	20.76	18.76	17.76	43	24.76	20.76	18.76	17.76	66	47.96	43.96	41.46	40.46	66	56.03	52.03	49.03	48.03
44	25.38	21.38	19.38	18.38	44	25.38	21.38	19.38	18.38	67	49.76	45.76	43.26	42.26	67	58.48	54.48	51.48	50.48
45	26.02	22.02	19.02	18.02	45	26.02	22.02	19.02	18.02	68	51.67	47.67	45.17	44.17	68	61.18	57.18	54.18	53.18
46	26.70	22.70	19.70	18.70	46	26.70	22.70	19.70	18.70	69	53.67	49.67	47.17	46.17	69	64.23	60.23	57.23	56.23
47	27.42	23.42	20.42	19.42	47	27.42	23.42	20.42	19.42	70	55.77	51.77	49.27	48.27	70	67.77	63.77	60.77	59.77
48	28.16	24.16	21.16	20.16	48	28.16	24.16	21.16	20.16	71	58.02	54.02	51.52	50.52	71	71.45	67.45	64.45	63.45
49	28.91	24.91	21.91	20.91	49	28.91	24.91	21.91	20.91	72	60.50	56.50	54.00	53.00	72	75.31	71.31	68.31	67.31
50	29.72	25.72	22.72	21.72	50	29.72	25.72	22.72	21.72	73	63.28	59.28	56.78	55.78	73	79.30	75.30	72.30	71.30
51	30.55	26.55	23.55	22.55	51	30.55	26.55	23.55	22.55	74	66.38	62.38	59.88	58.88	74	83.41	79.41	76.41	75.41
										75	69.76	65.76	63.26	62.26	75	87.71	83.71	80.71	79.71
										76	73.48	69.48	66.98	65.98	76	92.26	88.26	85.26	84.26
										77	77.63	73.63	71.13	70.13	77	97.26	93.26	90.26	89.26
										78	82.43	78.43	75.93	74.93	78	103.01	99.01	96.01	95.01
										79	88.03	84.03	81.53	80.53	79	109.76	105.76	102.76	101.76
										80	94.48	90.48	87.98	86.98	80	117.78	113.78	110.78	109.78

Premium Rates Per Thousand

### Sokol Birthdays

**SEPTEMBER 1**  
 Stephen Bakita, Barberton, Oh., a member of Assembly 167, Barberton, Oh.  
 Edward Mangan, Plymouth, Pa., a member of Assembly 59, Wilkes-Barre, Pa.  
 Diane Patter, Pittsburgh, Pa., a member of Wreath 22, Pittsburgh, Pa.  
 Luke V. Spisak, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.

**SEPTEMBER 2**  
 Matthew A. Belfance, Saugerties, N.Y., a member of Assembly 219, Yonkers, N.Y.  
 Kenneth Cyburt, Chesapeake, Va., a member of Wreath 14, Johnstown, Pa.  
 Kevin Cyburt, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.  
 Paula J. Kaminski, Berwick, Pa., a member of Assembly 136, Nanticoke, Pa.  
 Robert P. Kantor Jr., Port St. Lucie, a member of Assembly 313, Winter Park, Fla.  
 Armina J. Lesinski, Mokena, Ill., a member of Assembly 11, Chicago, Ill.  
 Mary Ann Naple, Pittsburgh, Pa., president of Wreath 22, Pittsburgh, Pa.

**SEPTEMBER 3**  
 Msgr. John J. Demkovich, retired pastor of St. Mary's Assumption Parish, Passaic, N.J. and chaplain of Assembly 1 and Wreath 2, Passaic, N.J.  
 Sandra Sarosy Duve, Colorado Springs, Co., a member of Assembly 312, Passaic, N.J.

Janet Gibbons, Central City, Pa., a member of Wreath 14, Johnstown, Pa.  
 Patrick Tech, Erie, Pa., a member of Assembly 64, Erie, Pa.  
 Joy E. Kovalycsik, Garfield, N.J., a member of Assembly 162, Clifton, N.J.

**SEPTEMBER 4**  
 Sharon Fitzpatrick, Pittsburgh, Pa., a member of Wreath 14, Johnstown, Pa.  
 Dolores Kramer, Merrifield, MN., a member of Assembly 11, Chicago, Ill.  
 Rev. Methodius Pavlik, Troy, N.Y., a member of Wreath 14, Johnstown, Pa.  
 Kathleen A. Rushin, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.  
 Most. Rev. David A. Zubik, Bishop of Pittsburgh Pa. and a member of Assembly 206, Ambridge, Pa.

**SEPTEMBER 6**  
 John Kubacka, Jr., Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.

**SEPTEMBER 7**  
 Michael Fesko, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.  
 Peter E. Ognibene, Emmaus, Pa. a member of Assembly 78, Bethlehem, Pa.

**SEPTEMBER 8**  
 Margaret Babik, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.

**SEPTEMBER 9**  
 Charles J. Richnavsky, West Milford, N.J., a member of Assembly 1, Passaic, N.J. Happy 80th birthday!  
 Annette Telgarsky, West Chester, Pa., a member of Wreath 14, Johnstown, Pa.

**SEPTEMBER 10**  
 Michael Bajus, Orillia, Ontario, Canada, a member of Assembly 227, Toronto, Canada.  
 Maria Belokostolsky, Jackson Heights, N.Y., a member of Wreath 168, New York, N.Y.  
 Allison M. Moore, Indiana, Pa., a member of Wreath 2, Passaic, N.J.  
 Joseph J. Prebola, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.

**SEPTEMBER 11**  
 Rosemary A. Corey, Yonkers, N.Y., a member of Assembly 219, Yonkers, N.Y.  
 Helen C. Karas, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa. Happy 90th birthday!

**SEPTEMBER 12**  
 Larissa Adara Dorans, Branchville, N.J., a member of Wreath 2, Passaic, N.J.  
 Lisa Palos, Lorain, Oh., a member of Wreath 111, Lorain, Oh.  
 Joseph A. Neslusan, Portsmouth, N.H., a member of Assembly 28, East Douglas, Mass.

**SEPTEMBER 13**  
 Margaret Gyauch, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.  
 Carolyn A. Holodak, Yonkers, N.Y., a member of Assembly 219, Yonkers, N.Y.  
 Cheryl Ann Flanagan, Spring Hill, Fla., a member of Assembly 11, Chicago, Ill.

**SEPTEMBER 14**  
 Joseph Barlak, Boonton, N.J., a member of Assembly 24, Boonton, N.J.  
 Lisa Marie Neslusan, South Pasadena, Ca., a member of Assembly 28, East Douglas, Mass.

**SEPTEMBER 15**  
 Edward V. Begany, Jr., Whit-tier, Ca., a member of Assembly 312 Passaic, N.J.

### Thoughts on Fraternalism

(Continued from page 3)

tion to our women's golf program over the years and was very deserving of this year's special honor. Hopefully we will see more members participate at next year's event at the beautiful Treasure Lake Golf Resort in Dubois, PA.

Prior to the golf tournament, many of us attended the 31st Quadrennial Convention in Pittsburgh PA. It was a busy week and the delegates did an outstanding job representing their groups, assemblies and wreaths. They deliberated for several days and determined the bylaws and new motions that will govern our society for the next four years. As well they elected the Supreme Assembly that will lead our organization. I would like to congratulate all the new Supreme Officers who were recently elected at this summer's Convention and thank the outgoing Supreme Officers, who have contributed and sacri-

ficed their time and energy. Our society is a better organization because of your dedication and commitment.

I would personally like to thank the delegates for their continued confidence in my leadership capabilities as your Supreme President. As in the past, I will continue to represent your interests, ideas and direction to the best of my ability. It is indeed an honor and privilege to represent and serve our beloved Slovak Catholic Sokol. I sincerely look forward to working with our new Board of Directors over the next four years, as we continue to promote our common ideals, which are centered on our Slovak heritage, Catholic faith and fraternal spirit.

I wish all of you the very best for the remainder of the summer and I look forward to seeing you soon.

May God bless all of you! Zdar Boh!

### Group Annual Meetings Set

(Continued from page 5)

meeting begins with attendance at the 9 a.m. Mass at the Church of SS. Cyril and Methodius, 13th Avenue and 2nd Street, North East which will be offered for our intentions. Following the liturgy, we will gather in the Father Dargay Memorial Hall of the parish where our meeting will be called to order. Coffee and rolls will be available before the meeting and lunch will be served upon its completion. All delegates and guests from our lodges in Minneapolis and Duluth, Minn. along with Wreath 21 in Superior, Wis. and Assembly 155 in Ironwood, Mich. are requested to register with the Group secretary, tel. (763)789-9196 by October 2. Election of officers who will serve our Group for the coming four year period will be held. Come join for an enjoyable fraternal gathering.

Zdar Boh!

**David J. Genosky**  
President

**James T. Genosky**  
Secretary



## Festival slovenského dedičstva v Holmdel, NJ 25. septembra

V nedeľu 25. septembra bude v PNC Bank Arts Center v Holmdel, NJ (exit 116 z Garden State Parkway) 34. Festival slovenského dedičstva. Začiatok bude o 10.00 hodine. O 11.00 hodine bude slovenská svätá omša. Bude ju slúžiť biskup Peter Rusnák, grécko-katolícky bratislavský eparcha. Spolucelebrantom bude biskup William Skurla, eparcha z Passaicu, NJ. Biskupa Rusnáka bude sprevádzať spevácky súbor z grécko-katolíckeho seminára v Prešove, ktorý bude spievať aj počas svätej omše.

Počas dňa budú otvorené výstavné a predajné stánky s ručnými prácami, výrobkami zo skla, dreva a keramiky, potravinami a pod., dovezenými zo Slovenska. V stánkoch s jedlom budú počas celého dňa na predaj tradičné slovenské jedlá.

O 2.00 hodine začne prehliadka slovenských krojov. V kultúrnom programe sa

predstavia viaceré spevácke a tanečné súbory. Po kultúrnom programe bude do tanca a na počúvanie hrať skupina Kontakty.

Počas celého dňa bude prebiehať aj futbalový turnaj. Kluby, ktoré sa chcú na ňom zúčastniť, sa majú prihlásiť čo najskôr u Jozefa Korčáka, tel. č.: 845-353-7792.

Vstupné a parkovanie je bezplatné.

Záujemcovia, ktorí majú záujem uviesť inzerát v pamätnici, ktorá bude pri príležitosti festivalu vytačená, môžu šeky vystavené na Slovak Heritage Festival, zaslať na adresu: Ján Holý, 205 Madison St., Passaic, NJ 07055. Ceny za inzeráty sú nasledovné: \$150.00 celá strana, \$75.00 pol strany, \$40.00 štvrt strany, sponzori \$15.00.

Blížšie informácie o pamätnici a festivale na telefónnom čísle: 973-472-8993.

## Na Mont Blanc zahynul Slovák

Na najvyššej hore západnej Európy Mont Blanc prišiel o život sprievodca slovenskej skupiny. Zasiahol ho kameň a strhol ho do rokliny.

Jeden z členov slovenskej výpravy povedal, že nešťastie sa stalo v časti Grand Couloir, keď dávali prednosť českej skupine, ktorá zostupovala. Táto trasa na vrchol je najčastejšia a najmenej náročná.

„Boli sme dve hodiny pod chatou v strede výstupu. Pod ňou je náročnejší žlab, kde sú kamene i sneh a keď je pekne, tak sa sneh topí a kamene sa svojvoľne púšťajú dolu. Treba pozerať hore a rýchlo prejsť úsek. Toto sme prešli bezpečne,“ povedal člen výpravy. Kameň padol až za týmto nebezpečným úsekom.

„Padajúca skala ho zachytila

a zrazila do žlabu niekoľko desiatok metrov. Žiaľ, aj napriek zásahu záchranárov sa mu pomôcť už nepodarilo.“

Inštruktor, ktorý každoročne sprevádza Slovákov na Mont Blanc hovorí, že sa to stalo vo frekventovanej časti, kadiaľ prejdú stovky ľudí denne.

„Mont Blanc je hora s nevyspytateľným počasím. Ak je pekne, zvládne ju aj trénovaný turista, ale je zradná. Je to méta, odrazový mostík pre každého. Každý rok tam zahynie približne 150 ľudí,“ povedal inštruktor.

Horolezec ďalej spomínal, že hora bola pre viacerých Slovákov posledným výstupom. „Pred tromi rokmi v máji alebo v júni tam zahynulo len počas jednej noci sedemnást ľudí. Medzi nimi aj dvaja Slováci.

## Slovenskí vojaci z elitného pluku sú už v Afganistane

Prví štyria vojaci z elitného žilinského pluku sú už v Afganistane. Ich úlohou je pripraviť podmienky na nasadenie celej dvadsaťčlennej jednotky, ktorá by mala v operácii ISAF po prvýkrát pôsobiť od septembra tohto roka.

Po absolvovaní vstupných procedúr a účasti na informačných a bezpečnostných brifingoch si predsunutá skupina vojakov v najbližších dňoch preberie výzbroj, muníciu a ďalší materiál zo skladov logistiky SLOVCON-u a presunie sa do Kábulu.

Príslušníci špeciálnych síl sa budú od septembra podieľať na výcviku afganských špeciálnych bezpečnostných síl severne od Kábulu. V rámci svojho mandátu budú často pôsobiť v nechránenom priestore mimo základní, čím sa stávajú slovenskou jednotkou s najvyšším bezpečnostným rizikom v celej operácii ISAF.

Na nasadenie sa skupina pripravovala viac než rok. V rámci prípravy absolvovala aj špecializovaný výcvik s príslušníkmi špeciálnych síl USA vo výcvikovom priestore vojenského obvodu Lešt. - SITA

## Počet prvákov sa v SR tento rok zvýšil

Brány základných škôl sa na Slovensku už o niekoľko dní prvýkrát otvorila pre 52.343 prvákov. Oproti minulému roku tak do školských lavíc po prvý raz v živote zasadne o 1346 viac detí ako vlni.

Nárast počtu školákov za posledné roky spôsobil zvýšený počet narodených detí v období od roku 2003. Počet narodených sa znižoval dlhodobo od osemdesiatych rokov. V roku 2003 nastal obrat.

Medzi zapísanými prvákmi podobne ako v minulom školskom roku dominujú chlapci. Je ich o 3769 viac ako dievčat.

Približne 93,6 percenta detí (53.586) z celkového počtu bolo prihlásených do verejných základných škôl, do cirkevných niečo viac ako 5,3 percenta (3049) a do súkromných jedno percento (578).

## Viete, že...

... *apartmán v Bojníckom zámku s ružovým, modrým a so zlatým salónikom, s dvomi kúpeľňami a dvomi spálňami, patrí k najluxusnejším v strednej Európe? Jedna noc v ňom stojí vyše 700 eur. Pôvodne ho pripravovali pre princa Charlesa a princeznú Dianu pri ich návšteve Slovenska v roku 1996. V tom čase však už boli v rozvodovom konaní, a tak sa ich romantická noc v Bojníciach napokon nekonala.*

## Začali rekonštrukciu turistickej atrakcie na Kysuciach



V tomto roku začali v kysuckom skanzene vo Vychylovke s generálnou rekonštrukciou historickej železničnej trate, ktorá spojí Kysuce s Oravou. Vychylovka je vyhľadávanou turistickou atrakciou. V skanzene pribudne multifunkčná budova železničnej zastávky historickej železnice, ktorá má poskytnúť komfort, hygienické zázemie a ďalšie služby pre návštevníkov, ktorých počet za posledné dva roky prekonal historicky najvyšší počet od doby jeho založenia v roku 1971.

Najdôležitejšou časťou projektu je rekonštrukcia trate na úseku Kubátkovia - Beskyd, ktorou sa už v roku 2012 obnoví spojenie historickej lesnej úratovej železnice z Vychylovky a Oravskej lesnej železnice do stanice Tanečník, ako to bolo v minulosti. Návštevníci tak budú môcť cestovať po 11,3 kilometrovej trase vláčikom z Vychylovky do Oravskej Lesnej po zrekonštruovanom úratovom systéme, na ktorom zdolajú prevýšenie 217 metrov na jeden a pol kilometrovom úseku.

## Spomienka na obeť 21. august 1968

19. augusta sa v Bratislave konala pietna spomienka na obeť 21. augusta 1968. Pri pamätnej tabuli venovanej obeť, ktorá je na budove Právnickej fakulty Univerzity Komenského, sa prítomným prihovril predseda Konfederácie politických väzňov Slovenska Anton Štrholec a predseda KDĽ Ján Figel.

V noci z 20. na 21. augusta 1968 vtrhli vojská Varšavskej zmluvy bez Rumunska do Česko-slovenskej socialistickej republiky. Jednotky Poľska, Maďarska, Bulharska a NDR sa neskôr stiahli, no ZSSR rozmiestnil svoje vojská na území ČSSR. Sovietske vojská sa stiahli až v roku 1991. Nádeje vkladané do obrodného demokratického procesu v komunistickej strane a spoločnosti boli okupáciou

zmenené a nastúpila politika normalizácie.

Okupácia si vyžiadala desiatky mŕtvych a stovky zranených. Československá vláda zaznamenala v septembri 1968 od 21. augusta do 3. septembra 72 mŕtvych, napokon ich priznala 90. Počty zranených sa líšili. Vojská za sebou nechali zničené cesty a rozstrieľané fasády domov.

Podľa odhadov vtedajšieho ministerstva financií mala výška priamych škôd dosahovať 1,4 miliardy korún. Neskôr boli škody odhadnuté až na 4,48 miliardy korún, nepriame škody však boli oveľa vyššie. V súvislosti s pozvaním sovietskych vojsk do krajiny sa pred súdom ocitli viacerí predstavitelia komunistického režimu, nikto však zatiaľ nebol potrestaný.

## Rozlúčka s Mons. J. Demkovichom v Passaicu, NJ

V nedeľu 18. septembra bude v kostole Nanebovzátia Panny Márie na Monroe Street v Passaicu, NJ rozlúčka s Mons. Johnom Demkovichom, pri príležitosti jeho odchodu na dôchodok. Svätá omša, ktorú bude slúžiť biskup Arthur J. Sarratelli, bude o 4.00 hodine popoludní. Po omši bude nasledovať v auditoriu večera. Vstupné je \$25.00 za osobu. Rezervácie musia byť urobené do 28. augusta. Šeky majú byť vystavené na St. Mary's Church. Blížšie informácie na tel. čísle: 973-779-0427.

## Slovenský deň v Lorain, OH

V nedeľu 18. septembra od 1.00 do 4.00 hodiny bude v American Slovak Club, 2915 Broadway Avenue v Lorain, OH Slovenský deň. Vstupné je \$12.00 za osobu. Vstupenky sú len v predpredaji, pri vstupe sa predávať nebudú. Podávaný bude paprikaš. Do tanca bude hrať skupina Harmonia. Blížšie informácie a rezervácie u Len Zilko na tel. č.: 440-988-3236.

Za Boha a Národ For God and Nation  
**Slovenský Katolícky Sokol**  
 Slovak Catholic Sokol

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# Slovenský Katolícky Sokol

## SLOVAK CATHOLIC FALCON

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### Účastníkov Svetových dní mládeže v Madride pozdravil pápež Benedikt XVI.



Tisíce účastníkov festivalu víтали 18. augusta v uliciach Madridu pápeža Benedikta XVI.

Od 16. do 18. augusta sa v Madride konali Svetové dni mládeže 2011. Na medzinárodnom mládežníckom podujatí sa zúčastnili takmer dva milióny ľudí z celého sveta.

Prvé Svetové dni mládeže sa konali v apríli 1984. Pápež Ján Pavol II. pozval mladých z celého sveta do Ríma. Pri tejto príležitosti daroval 22. apríla 1984 Svätý otec mladým veľký drevený kríž. Chcel, aby sa kríž svätého roku stal znamením lásky Boha k mladým ľuďom na celom svete. Na kríži sa nachádza nápis: "Neste ho po zemi ako znamenie lásky Pána Ježiša k celému ľudstvu a ohlasujete všetkým, že vykúpenie a spása je len v Kristovi zomrelom a zmŕtvychvstalom."

Rok 1985 vyhlásilo OSN za medzinárodný rok mládeže. Ján Pavol II. v marci tohto roku pri tejto príležitosti opäť pozval mladých do Ríma. V decembri 1985 Ján Pavol II. spolu s kolégom kardinálov rozhodol, že Kvetná nedeľa sa bude každoročne sláviť ako deň mládeže. Takto sa teda zrodil svetový deň mládeže

v katolíckej Cirkvi.

Svetové dni mládeže smerujú k naplneniu výzvy Svätého Otca Jána Pavla II. k novej evanjelizácii, ktorá sa má dotknúť mladých ľudí. Svetové dni mládeže dávajú mladým príležitosť prežiť skúsenosť spoločného putovania, modlitby a spoločenstva.

Od roku 1984 drevený kríž darovaný Jánom Pavlom II. obišiel takmer celý svet, bol prítomný na všetkých ďalších svetových stretnutiach mládeže. (Rím (1985), Buenos Aires (1987), Santiago de Compostela (1989), Czestechowa (1991), Denver (1993), Manila (1995), Paríž (1997), Rím (2000), Toronto (2002), Kolín (2005) and Sydney (2008).

#### Mládeži sa prihovoriť aj pápež Benedikt XVI.

Odletom pápeža Benedikta XVI. z Ríma do Madridu sa 18. augusta začala jeho 20. zahraničná apoštolská cesta. Hlavným cieľom tejto návštevy Španielska bola jeho účasť na Svetových dňoch mládeže, avšak na programe mal aj ďalšie stretnutia. Po uvítacom ceremonáli

sa Svätý Otec papamobilom premiestnil do sídla apoštolskej nunciatúry. Večer na námestí Plaza de Cibeles pápež pozdravil státisíce účastníkov tohtoročného svetového stretnutia mladých, ktoré bolo tretím stretnutím s Benediktom XVI.

Uvítaciu slávnosť otvorila hymna SDM 2011 s názvom „Pevní vo viere“, ktorej autorom je Mons. César Franco, pomocný madridský biskup a generálny koordinátor stretnutia. Po pozdravných slovách kardinála Rouca Varelu predniesol svoj pozdrav Svätý Otec a potom piate mladí, reprezentujúci všetky kontinenty privítali medzi sebou hlavu Katolíckej cirkvi každý vo svojom jazyku na znak univerzality Cirkvi. Nasledovalo krátke liturgické čítanie a prihovor pápeža Benedikta XVI. Bohoslužba slova pokračovala modlitbami veriacich. Stretnutie s mladými ukončil Svätý Otec udelením svojho apoštolského požehnanie. Tým sa ukončil aj program prvého dňa jeho návštevy v najväčšom a hlavnom meste Španielska.

### Správy zo Slovenska



◆ Najvyššiu priemernú mesačnú mzdu mali za prvý polrok tohto roku zamestnanci v informačných a komunikačných činnostiach. Najnižšiu ľudia v reštauráciách a pohostinstvách. Rozdiel medzi nimi je až 1 283 eur. Zamestnanci v informačných a komunikačných službách zarábali 1 639 eur a v reštauráciách a pohostinstvách len 356 eur. Minimálna mzda v SR je momentálne 317 eur.

◆ Počet prípadov prechovávaní drog sa na Slovensku zvýšil oproti minulému roku takmer o polovicu. V prvom polroku minulého roku zaznamenala polícia 661 prípadov a v tom istom období tohto roku to bolo 1 001 prípadov neoprávneného prechovávaní omamných látok pre svoju potrebu. Polovica odhalenej drogovej činnosti bola evidovaná v Bratislavskom kraji. Polícia tam riešila celkovo 520 prípadov.

◆ 10. augusta sa v Handlovej konala spomienka na 20 baníkov, ktorí zahynuli v roku 2009 počas najväčšieho banského nešťastia v dejinách slovenského baníctva. Na spomienkovom stretnutí sa zúčastnili aj poslanci Národnej rady SR a prezident SR Ivan Gašparovič.

◆ Rast slovenského priemyslu sa v júni tohto roku spomalil. Podľa údajov Štatistického úradu SR medziročný rast priemyselnej produkcie v šiestom mesiaci dosiahol 4,9 %, kým v máji produkcia v priemysle rástla o 10,7 %. Dynamika priemyselnej produkcie tak bola najpomalšia od novembra 2009, kedy skončilo obdobie krízových medziročných prepádov.

◆ Británia sa stala najpopulárnejšou destináciou imigračnej vlny zo Slovenska. Podľa údajov Britského štatistického úradu pracuje vo Veľkej Británii takmer 50-tisíc Slovákov.

◆ Bývalého starostu obce Žehra odsúdil krajský košický súd na štyri roky väzenia za obchodovanie s ľuďmi. V roku 2003 v

Kropáčoch a Spišských Vlachoch pod zámenkou sprostredkovania práce zlákal do Českej republiky štyri dievčatá, kde dve z nich predal majiteľovi nočného podniku. Druhý skutok spáchal tak, že opäť pripravoval predaj ďalších piatich dievčat.

◆ Prešov stráca obyvateľov. Ich aktuálny počet je 90 051, pred desiatimi rokmi ich bolo 92 786. Medzi najhlavnejšie dôvody patrí klesajúci počet novorodencov, veľa ľudí sa sťahuje do obcí v okolí mesta a mnohí odchádzajú do zahraničia.

◆ Ratingová agentúra Moody's zmenila výhľad slovenského bankového sektora z negatívneho na stabilný. Za zľapšením výhľadu stojí predovšetkým očakávanie, že makroekonomické ukazovatele slovenskej ekonomiky ostanú pozitívne. Svoju rolu však zohral aj nízky objem problémových pôžičiek bánk i zvýšená ziskovosť sektora.

◆ "Stabilný výhľad bankového sektora odráža zlepšujúce sa vyhlídky slovenskej ekonomiky a predpokladá, že priaznivý vývoj dopytu na externých trhoch povedie k ďalšiemu rastu v roku 2011 a 2012," informovala agentúra Moody's v tlačovej správe. Zároveň však upozornila, že aj napriek pokračujúcemu približovaniu sa slovenskej ekonomiky k úrovni Európskej únie, bude bankové prostredie vysoko závislé od zotavenia hlavných európskych obchodných partnerov Slovenska.

◆ Nezvyčajne vysoké teploty namerali 22. a 23. augusta na Slovensku. V Podunajskej nížine sa teplota vzduchu pohybovala medzi 37 až 40 stupňov Celzia. Slovenský hydrometeorologický ústav upozornil, že vysoké teploty, budú trvať až do konca týždňa a varoval občanov, aby sa vyhýbali vonkajším aktivitám. Vysoké teploty nasledovali po chladnom a daždivom lete. Priemerná teplota koncom augusta býva na Slovensku okolo 25 stupňov Celzia.