Za Boha a Národ



Slovak Tatholic Falcon

Slovenský Katolícky Sokol

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NUMBER 4974

<u>Celebrating a spirit of volunteerism and outreach</u> 2012 Fraternalist of the Year Joan J. Yanosick Honored at Dinner Held in Pittsburgh, Pa.

On Friday evening, September 21, Joan J. Yanosick, our 2012 Slovak Catholic Sokol Fraternalist of the Year, was feted at a reception and dinner given in her honor at the Monterey Bay Fish Grotto Restaurant in Pittsburgh, Pa. Joining Sister Yanosick at this well-deserved tribute were Supreme Officers, headed by Supreme President Larry M. Glugosh and Supreme Secretary Steven M. Pogorelec, F.I.C., along with her husband, Jack Yanosick and members of her family. In addition, in attendance were her sister and brother Sokolky and Sokols of Wreath 22 and Assembly 16 of Pittsburgh, Sister Yanosick serves as the Recording Secretary of Wreath 22 and has been a local and Group 14 activist for more than 30 years. She and her husband, Jack have been a model Sokol couple for many years and a tribute to the fraternal benefit system. One of her signature fraternal projects that she chairs, is the annual children's Christmas party hosted by Wreath 22 and Assembly 16 at the Slovak



Supreme Secretary Steven M. Pogorelec, F.I.C., right, is shown presenting the 2012 Fraternalist of the Year Plaque and honorarium to Joan J. Yanosick at the dinner given in her honor at the Monterey Bay Fish Grotto Restaurant located in the Mount Washington section of Pittsburgh on September 21. Looking on during the presentation is Supreme President Larry M. Glugosh.

Catholic Sokol Club. She devotes months of her time and energy preparing for the annual fraternal event which on average attracts nearly 200 youngsters.

After enjoying a wonderful meal, Supreme Secretary Steven M. Pogorelec, F.I.C. offered remarks in which he recalled the many fraternal endeavors in which Sister Joan Yanosick has been involved in over the years. He asked her to join him and presented her with the Fraternalist of the Year Plaque. The inscription on the plaque reads: "Slovak Catholic Sokol 2012 Fraternalist of the Year Award to Joan J. Yanosick in recognition of her life-long commitment to the high ideals of Sokol Fraternalism. Zdar Boh! Pittsburgh, Pa. September 21, 2012." In addition to the plaque, he also presented her a check for \$200 as a small token of our organization's gratitude for her leadership and fraternal efforts. Brother Pogorelec also presented Sister Yanosick with the Certificate designating her as our Fraternalist of the Year by the American Fraternal

Alliance represents more than 70 fraternal benefit societies in the United States and Canada with over (Continued on page 14)

Alliance. The American Fraternal

Continued on page 14)



Assembly 16 President and our Marketing Director Albert J. Suess, Jr. is shown with Joan J. Yanosick.

If you wish to continue receiving the Slovak Catholic Falcon, You must ACT NOW! Deadline extended to December 15th!

At the most recent Board of Directors conference call, on September 22, 2012, we once again discussed the importance of cutting costs by encouraging our members to sign up to receive the *Falcon* electronically. Since the responses have been coming in slowly, the Board of Directors agreed to extend the deadline to respond to December 15, 2012. For the betterment of the organization, we are committed to decreasing the number of mailings by requiring each member to return a form if they wish to continue receiving the *Falcon*. By the end of this year, you will no longer receive the Falcon if you have not completed the enclosed form and mailed it back to home office.

1. We are committed to deliver the *Falcon* through electronic media, where possible; therefore, as of April 1, 2012, new members joining the society that provide an email address, will receive the *Falcon* by email, those without will receive a hard copy of the Falcon, one per family.

2. We are requesting all members with an email address receive the Falcon through email. Please send your request to <u>msasiela@slovakcatho-licsokol.org</u> or mail in the enclosed form. Please reference the *Falcon* in the subject line and ask to have the regular mailed issue discontinued.

3. We understand that some of our members do not have e-mail or internet access. You can still request a mailed copy of the Falcon. Below you will find a form to complete. You can decide whether you wish to receive the Falcon electronically or via the regular mail. YOU MUST COM-PLETE THIS FORM IN ORDER TO CONTINUE RECEIVING THE FALCON! We are asking you to respond by December 15, 2012.

NOTE: IF you have already signed up for e-mail or have already sent back the previous request to have the Falcon mailed to your home, you can disregard the enclosed form.

There are many benefits to receiving the Falcon electronically

 You receive it sooner (especially helpful to our Canadian members who usually have to wait two weeks to receive the paper)

• It is easier to read and save.

 You will be doing your part to conserve our natural resources by eliminating the printing of paper and mailing.

 You will be helping the organization to reduce the excessive cost of printing and chipping

ing and shipping.The quality of the paper is better.

• Since it is electronic, it can also be accessed at the Slovak Catholic Sokol website www.slovakcatholicsokol.org

How do you wish to receive the Slovak Catholic Falcon?

IF YOU DO NOT RETURN THIS FORM TO THE HOME OF-FICE BY DECEMBER 15, 2012, YOU WILL NO LONGER RE-CEIVE A COPY OF THE SLOVAK CATHOLIC FALCON. Please write your name in the snace provided and check one of the

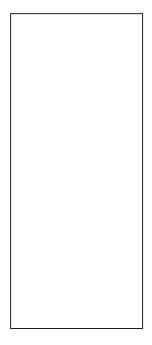
Please write your name in the space provided and check one of the following options.
Name: ______

_____I wish to receive the *Falcon* electronically at the following e-mail address: ______

____I wish to continue receiving the *Falcon* via regular mail at the

following address: ____

Mail to: Slovak Catholic Sokol --- EFALCON 205 Madison Street, P.O. Box 889, Passaic, N.J. 07055



Introducing our newest members



Michael Kunder, born April 1, 2011, is the son of Aaron and Kelly Persico Kunder of Perryopolis, Pa. He was enrolled as a member of Assembly 25 in Perryopolis, Pa.



Adam Charles Evanoff, born April 27, 2012, is the son of **Charles Andrew and Leslie** Ann Patterson Evanoff of Cambridge Springs, Pa. He was enrolled as a member of Assembly 64 in Erie, Pa.



Rachel Stephanie Sejba, born April 26, 2012, is the daughter of Matthew J. and Melanie P. Goss Sejba of Fairlawn, Ohio. She was enrolled as a member of Assembly 167 in Barberton, Ohio.



Isabella Kunder, born July 21, 2005, is the daughter of Aaron and Kelly Persico Kunder of Perryopolis, Pa. She was enrolled as a member of Wreath 15 in Perryopolis, Pa.



Throughout the past number of years there has been much concern and talk regarding the financial crises, lack of employment and other related items receiving headlines, but there is another one that is just as concerning - the crisis is that many Americans do not have adequate life insurance coverage.

According to LIMRA International, 68 million adult Americans have no life insurance at all and those with coverage have far less than most experts recommend for a secure financial future for their families. With so many Americans in a financially vulnerable situation today, the life insurance industry has created a public awareness campaign aimed at encouraging the public to take stock of their life insurance needs.

A Life Insurance Awareness campaign generally takes place during the fall season. The campaign is an industrywide effort coordinated by the nonprofit LIFE Foundation. Each year, LIFE is joined in this educational initiative by more than 100 of the nation's leading insurance companies and other industry groups, including fraternal benefit societies like our own. All share the same objective: to end the unnecessary financial suffering that so often occurs when a loved one dies.

When an individual dies without adequate life insurance coverage, surviving family members often face very difficult financial consequences like having to work additional jobs or longer hours, borrow money from friends and family, move to smaller, less expensive housing, or put plans for a child's education on hold. You need to consider how your family would fare financially if, suddenly, you were not there to provide for them. Where would the money come from to pay for your funeral, the monthly bills, the mortgage, and the kids' education costs? These types of questions are the life insurance industry wants all Americans to ask themselves. If you have any doubts as to how your family would manage without you, it is time to take charge of your situation by getting a life insurance check-up today.

Do not gamble with your family's financial future for one more minute. Take charge of your life insurance situation today and rest easier knowing your loved ones will be taken care of if something were to happen to you.

Life insurance is considered by many financial experts as the key to sound financial planning. It is a cost effective method to providing for those you care most about, when you are gone. There are a number of important factors that make life insurance an important tool; income replacement, the ability to pay outstanding debts, long-term obligations, estate planning and wealth transfer.

SOKOL HERITAGE

In conjunction with our fall Life Insurance Awareness effort, the Slovak Catholic Sokol is excited to introduce a new life insurance campaign. "Sokol Heritage", this campaign is established to provide to our current members and their immediate family members an opportunity to purchase affordable, quality and relatively easy to obtain life insurance

This offering will be available from August 15, 2012 through December 15, 2012. This is a benefit offered exclusively for our existing members and families of the Slovak Catholic Sokol, who currently have

a life insurance policy or annuity certificate in force.

The Slovak Catholic Sokol is making this commitment to extend to our member's immediate family an opportunity to not only gain membership in the Society, but also to recognize the need to provide your family the important financial benefit of permanent life insurance coverage.

The Slovak Catholic Sokol is extremely proud of both, our Sokol Heritage and outstanding fraternal programs. We are also aware that our current members and their families desire to have sound financial protection throughout their lives. That is why we have developed this exceptional membership benefit that will focus on providing To accomplish these goals, the society will not only provide a GUARANTEED **ISSUE** permanent life insurance certificate to your loved ones, but also will provide a "Fraternal Benefit" that provides a partial payment that reduces first year premium*. We have structured our "Sokol Heritage" program to be as flexible as possible for our existing

membership. As a valued member of the Slovak Catholic Sokol, you can take advantage of this "limited time offer" to either increase your current permanent insurance coverage, or extend the same opportunity to an immediate family member.

(Continued on page 5)

On Pilgrimage at the National Shrine



The Basilica of the National Shrine of the Immaculate Conception in Washington, D.C. is a place of national pilgrimage. Each American diocese hosts a pilgrimage to this great church. On September 15th, the feast of Our Mother of Sorrows, the Diocese of Scranton hosted its pilgrimage. Our Supreme Chaplain, Father Andrew S. Hvozdovic serves as coordinator of pilgrimages for the Diocese of Scranton. It was the fifth diocesan pilgrimage coordinated by Father Andrew and the first led by Bishop Joseph C. Bambera, D.D., J.C.L. Bishop Bambera is shown above with Father Andrew and Father Philip A. Altavilla, Vicar General of the Diocese of Scranton and Moderator of the Curia. Father Altavilla also serves as the national president of the Slovak Catholic Federation. About 700 pilgrims traveled from the Scranton Diocese for the pilgrimage. The National Shrine is dedicated to the honor of the Blessed Virgin Mary, declared patroness of the United States under this title in 1846, eight years before the proclamation of the dogma of the Immaculate Conception. The church was designated a minor basilica by Blessed Pope John Paul II in 1990. It is the eighth largest religious building in the world and the largest church in the Western Hemisphere. The shrine includes numerous special chapels, including the Chapel of Our Mother of Sorrows, Patroness of Slovakia.



Allie Marie Henry, born June 22, 2012, is the daughter of Brian J. and Amber M. Holmes Henry of Waynesburg, Pa. She was enrolled as a member of Assembly 116 in Greensboro, Pa.



Scarlet Kunder, born May 1, 2009, is the daughter of Aaron and Kelly Persico Kunder of Perryopolis, Pa. She was enrolled as a member of Wreath 15 in Perryopolis, Pa.

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BABY SPOONS AUGUST 2012

Assembly No. 59 71 78	Name Francis Patts Chloee Jones Hailey Schantz
108 116 180	Evan Kavinsky Allie Henry Abigail Hershberger
Wreath	jg.

Pantelis Kolidakis,II



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From the Desk of the Supreme Secretary

My Fraternal View by Steven M. Pogorelec, F.I.C.



RECOGNIZING VOLUNTEERISM

Recently, along with Supreme President, Larry M. Glugosh we had the opportunity to be in Pittsburgh where we took the time to honor our 2012 Fraternalist of the Year, Joan J. Yanosick. Our Fraternalist of the Year beautifully mirrors what it means to be a true fraternalist. While fraternal benefit societies, like our own, provide outstanding insurance and annuity products which assure financial strength and security, they also provide so much more. Many members of fraternals are individuals who work in their communities in a generous, loving and thoughtful manner. Our Sister Joan better known as "Aunt Joannie" to many of us, is just such an individual. With her husband, Jack they have raised a wonderful family. In addition to their own family, for many years they have devoted their time, talents and efforts in caring for their fraternal brother and sister, Sokols and Sokolky. Joan and Jack make for an ideal fraternal couple and we are pleased that they have served our organization for these many years. I pray that they will continue with their efforts in the best traditions of the fraternal benefit system. Again, our congratulations and fraternal best wishes go out to Joan J. Yanosick our 2012 S.C.S. Fraternalist of the Year.

In early September, several of our officers joined the leadership of the fraternal benefit system in the United States and Canada at the 126th Annual Meeting of the American Fraternal Alliance. The Alliance represents more than 70 fraternals with nearly 10 million members in the U.S. and Canada. Fraternals provide successful, stable and member-focused benefits to our members. We provide an important alternative to the commercial life insurance marketplace. In addition to the outstanding financial security we provide our members, we also are member-oriented and offer many benefits which commercial insurers do not provide. That's what sets us apart. In our case, we provide our members with many gymnastic and sporting activities and offer a generous scholarship program to insure that our young people achieve their educational goals. In addition, we provide support for many local community initiatives which assist those in need in local communities across the country. We have a 107-year record of service and outreach which is second to none in the fraternal world. When meeting other fraternal leaders, I am very proud of our record and many of them marvel at the number of young people who participate in our various sporting and fraternal activities. So, all in all, our organization's participation in the American Fraternal Alliance is always a positive experience. With the knowledge shared and opportunities for networking at these meetings, I always come away with many new insights and suggestions on how to strengthen the fraternal benefit system in general

and the Slovak Catholic Sokol in particular.

As part of our insurance awareness effort, we have introduced a new life insurance campaign "Sokol Heritage." The campaign is an opportunity for our current members to increase their own insurance coverage with us and to purchase affordable, quality insurance coverage for the members of their families at specially reduced rates. It's a wonderful opportunity and I hope that many of our members will take advantage of this unique campaign. The campaign will be available until December 15, 2012. Take the time and read all the details found in this issue.

Our Single Premium Life plan has been very popular. While appealing to young and old alike, the vast majority of purchases have been for children. The minimum purchase is \$5,000. There are several reasons for considering this plan of insurance. Parents or grandparents should consider it because it makes their children and grandchildren members of our organization and entitles them to our many fraternal benefits. It is a very economical plan of insurance. For seniors, it enables them to leave tax-free proceeds for their heirs. It enables our annuity holders the opportunity to create a larger estate for their family. And of course there is just one payment. So, there's no better time than the present to take advantage of the reduced rates offered by our Sokol Heritage Campaign and purchase a Single Premium Life plan for your family members. It makes for the perfect Christmas gift. For additional information on our campaign or any of our various insurance and annuity products, feel free to contact our Director of Sales and Marketing, Albert J. Suess, Jr., F.I.C. at tel. 888 381-5431, or call the Home Office at 800 886-7656, or speak with your local Group or Assembly/Wreath officer.

As we approach Election Day, I encourage all our members to exercise their democratic right to choose our elected leaders. If you are not as yet registered to vote, make it a point to do so as soon as possible. Selecting our President, Vice President and members of Congress is so very important in these very challenging times in which we live.

Our Groups, along with our Assemblies and Wreaths will be hosting their annual meetings in the coming weeks. I wish them well and encourage our members to participate where possible. Finally, I hope you and your family have the opportunity to get out doors and enjoy the colorful fall foliage during this beautiful time of the year. Walking helps to keep us fit and there's no more beautiful time of year than the fall to do so.

Until next time, have a great week, good health to all and peace be with you. Zdar Boh!

Sokol Calendar

SAT.OCT.6

Group 3 participates in community Octoberfest observance, Main St., Douglas, Mass. 11 a.m. to 5 p.m., for information call Roger J. Manyak (508)476-2668.

SUN.OCT.7

Wreath 81 meeting in the Sacred Heart Rose Room, 1723 LaPorte Ave., Whiting, Ind. beginning at 1 p.m.

St. Agnes-St. John Nepomucene Parish Festival on the parish grounds, 4th and Brown Streets, Philadelpia, Pa., 9 a.m. to 5 p.m. for additional information call (215)627-6340.

Annual Chicken Barbecue of St.

John the Evangelist Parish at the Seton Catholic Cafeteria, Church St., Pittston, Pa. 12 noon - 3 p.m., donation \$8.00 adults, \$4.00 children.

MON.OCT.8

■ Wreath 111 meeting at the American Slovak Club, 2915 Broadway, Lorain, Oh. beginning at 6:30 p.m. with the theme "Set the Clocks Back, Fall is Back

SUN.OCT.14

Group 9 annual meeting at the Dunlo Fire Hall, Main St., Dunlo, Pa. beginning at 1 p.m.

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

Group 5 annual meeting at the Slovak Catholic Sokol Center, 888 West Hopocan Ave., Barberton, Oh. registration at 9 a.m. meeting begins at 9:15 a.m. Mass at 12 noon at Prince of Peace Church, luncheon and second session of meeting to follow at the Sokol Club; for reservations call Kathy Figard (330)336-4172

Wreath 54 meeting in the Father Snock Center of St. Matthias School, 915 Cornell St., Youngstown, Oh. beginning at 1 p.m.

Octoberfest celebration in St. John Nepomucene Parish Social Hall, 406 East 67th St., New York City beginning at 1 p.m. traditional Slovak dinner and dancing; \$30.00 per person, for reservations call Jozef Bilik (718)463-2084.

SAT.OCT.20

Annual Golf Tournament hosted by Assembly 261 and Wreath 155 of Reading, Pa. at the Manor Golf Club with a 1 p.m. shotgun start: \$65.00 entrance fee: for reservations call the Sokol Club at (610)375-4500

Inauguration of the centennial year obervance of SS. Cyril and Methodius Parish, 218 Ackerman Ave., Clifton, N.J., Pontifical concelebrated Mass at 5 p.m., reception to follow in the church hall.

FRI.OCT.26

Family Haloween Party hosted by Group 14 at the Slovak Catholic Sokol Club, 2914 East Carson St., South Side, Pittsburgh, Pa. beginning at 7 p.m., tickets \$5.00.

OUR NEXT ISSUE IS OCTOBER 17TH

In keeping with our biweekly publishing schedule, the next issue of the Slovak Catholic Falcon will be that of Wednesday, October 17th. Deadline for all photos and information for this issue will be Thursday, October 11th. View e-Falcon on our website: www.slovakcatholicsokol.org. Thanking you for your continued cooperation in this matter, I remain Zdar Boh!

Halloween Party hosted by Assembly 261 and Wreath 155 at the Slovak Catholic Sokol Club 411 Crestmont St., Reading, Pa. beginning at 8 p.m., music by the Vin Rosay Band 9 p.m. to1 a.m., costume contest at 10 p.m., kitchen open from 8 - 11 p.m., for additional information visit www. readingsokol.org.

Flea Market for the benefit of SS. Cyril and Methodius Church in the parish hall, South 6th & Laurel Sts., Reading Pa. 9 a.m.-2 p.m., refreshments will be served.

NOV.2-3

■ 88th annual meeting of the New England Fraternal Alliance at the Host Inn in Sturbridge, Sturbridge, Mass

SUN NOV4

St. Andrew Svorad Benedictine Abbey benefit at Assumption of the B.V.M. Parish, 9183 Broadview Rd., Broadview Heights, Oh., Mass at 12:15 p.m. followed by reception, dinner and program in the parish social center; tickets \$65.00 per person: for reservations call the abbev at (216)721-5300 ext. 0.

SUN.NOV.11

30th Annual St. Martin's Day Celebration hosted by Group 2 beginning with attendance at the 11 a.m. Mass at Holv Name of Jesus Church. 1950 Barnum Ave., Stratford, Conn. luncheon and fraternal program to follow at the Grassy Hill Lodge, Derby, Conn., for information call Eileen S. Wilson, (203)378-8837.

Group 17 annual meeting beginning with 12 noon Mass at Our Lady of Sorrows/St Matthias Church 914 Cornell St., Youngstown, Oh., meeting and luncheon to follow in the rectory, for information call Carol Gonda (330)783-0173.

Group 11's Annual St. Martin's Day Celebration at SS. Cyril and Methodius Parish, 13th Ave.N.E. and Second Street, Minneapolis, Minn. beginning with Mass at 9 a.m. in church followed breakfast in the Father Dargay Memorial Hall, for additional information call James T. Genosky (763)789-9196.

■ Assembly 255 annual meeting in the social hall of Holy Trinity Church, 4556 Main St., Whitehall(Egypt), Pa. beginning at 1 p.m.

SUN.NOV.18

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

FRI.NOV.30

■ Quarterly meeting of the S.C.S. Supreme Board of Directors at the DoubleTree by Hilton Hotel in Orlando, Fla. beginning at 9:00 a.m. SUN.DEC.2

■ Wreath 111 meeting at the American Slovak Club, 2915 Broadway, Lorain, Oh. beginning at 6:30 p.m. with the theme "Thanks for Thanksgiving."





150th anniversary of the Sokol movement held in Prague

Tens of thousands of people turned out in the Eden Stadium of Prague, capital of the Czech Republic, on July 6th for the closing exhibition of the 150th anniversary of the founding of the Sokol movement. Sokol members from various parts of the globe participated in the historic gathering. Among the participants were representatives of various Sokol organizations in the United States and Canada. The week-long celebration included a parade through center-city Prague, various exhibitions and included a special tribute to the United States on July 4th. The Ceremony of Democracy and Freedom was planned by American participants at the Woodrow Wilson Monument and Walk of Freedom in Prague. The ceremony took place at the recently restored Woodrow Wilson Monument in downtown Prague. President Wilson was a strong advocate for the emancipation of the Slovaks and Czechs from the Austro-Hungarian Empire during World War I. With the support of President Wilson's Fourteen Points, the first Republic of Czecho-Slovakia was established in 1919 with the blessings of the United States. The Fourth of July occasion was a unique opportunity for the American Sokols in attendance at the 150th anniversary of the founding of the Sokol movement to celebrate American independence in Prague on the Fourth of July. The speakers at the celebration paid tribute to the ties between the Czech Republic, Slovakia and the United States and our countries' common goal of freedom and democracy.

From its beginnings in 1862 in Prague, over the years, the Sokol movement spread not only among the Czechs and Slovaks but among all of the Slavic nations. In 1865, just three years after its founding the Sokol movement came to the United States with the early Czech immigrants. The first Slovak Sokol organization in the United States was founded in 1896 and later in 1905 our own Catholic Sokol organization was founded ed. A number of other Sokol organizations followed both in the U.S. and Canada as well.

As a part of the Sokol movement, we are pleased to continue the fine traditions of good sportsmanship, education and patriotism as we observe its sesquicentennial observance. May we continue to share our historic Sokol greetings, Nazdar(toward success) and our own Zdar Boh(success with God) as Catholic Sokols in the years ahead.

Raritan, N.J. Slovak parish to note 100th anniversary on October 21

St. Joseph's Parish in Raritan, N.J. will conclude its Centennial Year observance on Sunday, October 21. The Most Reverend Paul G. Bootkoski, Bishop of Metuchen, will be principal celebrant of the Mass of Thanksgiving at 10:30 a.m. A gala centennial luncheon will follow at the Raritan Valley Country Club. For luncheon reservations call tel. (908) 725-0163, Ext. 10 weekdays 9:30 a.m. - 4 p.m. Father Kenneth Kolibas currently serves as pastor of the parish.

Slovak immigrants, mostly from the eastern counties of Spis, Zemplin, Abauj and Saris in the then Austro-Hungrian Empire began emigrating to the Raritan area in the early years of the twentieth century where they found employment in the woolen mills, Dukes Park and on the railroad. The number of Slovak families increased sufficiently by 1912 when they petitioned the Bishop of Trenton to establish a parish. Bishop James A. McFaul granted permission on October 1, 1912 and placed the parish under the patronage of Saint Joseph. The first pastor to serve the parish was the Rev. Joseph F. Ketter. Although of German ancestry, Father Ketter learned the Slovak language so as to serve the faithful of the parish. Over the years, in addition to Father Ketter a number of priests have served the parish including the Rev. Michael Bacso who arrived in 1930. In 1936, the Rev. Joseph G. Olsovsky arrived as pastor

REFLECTOR ... Jotings from Sokol and Slovak life

> and remained for more than 30 years. Others who have served the parish have included the Rev. Anthony G. Pluta and the Rev. Thomas Dzurenda before the arrival of the present pastor, Father Kolibas.

> The present church was blessed and dedicated in the fall of 1914. In 1926, the school building was blessed and dedicated. The Sisters of St. Francis from Glen Riddle, Pa. were invited to staff the new school which on average educated more than 300 students annually. The school closed in 1976.

> The parish has been home to local lodges of all our Slovak Catholic fraternals, including our former Assembly 298. We extend prayerful best wishes to Father Kolibas and the members of St. Joseph's Parish on the occasion of its centennial. We pray that this community may continue to mirror our Cyrilo-Methodian heritage of faith as it begins its second century.

Clifton, N.J. Slovak parish to inaugurate centennial observance

SS. Cyril and Methodius Parish in Clifton, N.J. will inaugurate its centennial year observance on Saturday, October 20. The Most Reverend Frank J. Rodimer, Bishop-Emeritus of Paterson, will be principal celebrant of a Pontifical concelebrated Mass of thanksgiving at 5 p.m. in the church located at 218 Ackerman Avenue. Also expected to participate will be the Rev. John T. Connolly, administrator of the parish; the Rev. Richard A. Bay, a parish son; the Rev. Martin Kertys, C.O., Msgr. John J. Demkovich, and Rev. Hector Melendez. Following the liturgy, a reception will be held in the church hall. Bishop Rodimer, who served as Bishop of Paterson from 1978 until his retirement in 2004 will be honored on the occasion of his 85th birthday. An invitation is extended to all present and former parishioners to attend the liturgy and reception. Those planning to attend the reception are asked to call the rectory at tel. (973)546-4390 or indicate the number who will attend on sign up sheets located at the entrance of the church before and following all Masses. Parishioners are asked to bring along any old pictures of past parish activities for possible inclusion in the planned souvenir book which will be published. Our well-known active, Sokol of Assembly 162, Robert Raichel is serving as chairperson of the centennial committee. Many Sokols and Sokolky are serving on this committee as well.

Pioneer members of Assembly 162, including several original founders of the Slovak Catholic Sokol, were among the Clifton area Slovaks who petitioned the Bishop of Newark, the Most Rev. John J. O'Connor, to establish a parish for the Slovaks in Clifton. Permission was granted in the fall of 1912 and the founders chose the Apostles of the Slavs, SS. Cyril and Methodius as patrons of the new parish. Bishop O'Connor promised to send a Slovak priest as soon as possible to serve as pastor of the fledging community of faith. On the feast of Our Mother of Sorrows, patroness of Slovakia, September 15, 1914 the Rev. Anthony Gracik arrived as the first pastor. Diocesan priests served the parish until 1921 when the parish was entrusted to the ministry of the Franciscan friars, initially from the Commissariat of the Holy Cross in Lemont, Ill. and then beginning in 1926 from the Vice Province of the Most Holy Savior in Pittsburgh. The Slovak Franciscans continued to serve the parish until 1995, when priests of the Diocese of Paterson once again resumed their ministry in the parish

Currently the parish is served by the Rev. John T. Connolly, administrator; the Rev. Hector Melendez, associate, the Rev. Martin Kertys, C.O. who directs the Slovak ministry in the parish, and Deacon Eugenio Morales. Msgr. John J. Demkovich, retired pastor of St. Mary's Assumption Slovak parish in Passaic in is residence. Many Sokol members are active in the parish including, Anthony Glodava and John J. Termyna who serve as parish trustees and Peter Walentowicz who is president of the Parish Council. Our congratulations and fraternal best wishes go out to the faith community of SS. Cyril and Methodius as it inaugurates its centennial year of ministry among us. We pray that its second century will be as successful as its first. Zdar Boh!



Gospel for the Twenty-Seventh Sunday of the Year – October 7th

Mark 10:2-12

A reading from the holy Gospel according to Mark The Pharisees approached Jesus and asked. "Is it lawful for a husband to divorce his wife? They were testing him. He said to them in reply, "What did Moses command you?" They replied. "Moses permitted a husband to write a bill of divorce and dismiss her.' But Jesus told them, "Because of the hardness of your hearts he wrote you this commandment. But from the beginning of creation, 'God made them male and female. For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh. So they are no longer two but one flesh. Therefore what God has joined together, no human being must separate. In the house the disciples again, auestioned Jesus about this. He said to them, "Whoever divorces his wife and marries another commits adultery against her; and if she divorces her husband and marries another she commits adultery."

The Gospel of the Lord.

Gospel for the Twenty-Eighth Sunday of the Year – October 14th

Mark 10: 17-27

according to Mark As Jesus was setting out on a journey, a man ran up, knelt down before him, and asked him, "Good teacher, what must I do to inherit eternal life? Jesus answered him. "Why do you call me good? No one is good but God alone. You know the commandments: 'You shall not kill; you shall not commit adultery; you shall not steal; vou shall not bear false witness: vou shall not defraud: honor your father and your mother." He replied and said to him, "Teacher, all of these I have observed from my youth." Jesus, looking at him, loved him and said to him, "You are lacking in one thing.

A reading from the holy Gospel

(Continued on page 14)

Life Insurance - The Key to Sound Financial Planning

(Continued from page 2)

SOKOL HERITAGE - GUIDELINES:

Qualifications to participate in the "Sokol Heritage" Fraternal Benefit

An existing member in good standing of the Slovak Catholic Sokol with a current Permanent Life Insurance, Term Life Insurance or an Annuity Certificate, and their Immediate Family Members.

The Definition of Immediate Family -

The definition of the Immediate Family: your spouse, son, daughter, grandchildren, brother, sister, parents or grandparents.

Qualifying Permanent Life Insurance Plans by Age Groups -

For Guarantee Issue

Ages	Maxiface Amount	LegzeySinglə Premium	Legrays	Legray 10	Legray20	LegrayLife
0-80	\$10,000	X	X	X	Х	X

Fraternal Benefit Reduced Premiums – Legacy 10, Legacy 20 and Legacy Life

When purchased and qualified as a member of the Slovak Catholic Sokol, the society will issue a 50% Fraternal Benefit, that will be applied to reduce the first year premium, all suc-

ceeding premium payments will be at the regular premium rates.

Legacy Single Premium and Legacy 3

When a new certificate is purchased and qualified as a member of the Slovak Catholic Sokol, the society will issue, a "10% fraternal benefit" that will be applied to reduce the total premium amount.

Taking Advantage of "Sokol Heritage" -

Contact the Home Office (800) 886-7656, the Sales & Marketing Office (888) 381-5431 or contact your local Group or Assembly Officer and request a Life Insurance Application. You can find information and premium rates regarding the Sokol Heritage Campaign on our web site

www.slovakcatholicsokol.org

Due to the large reduction to the premium rates this campaign will not include a recommender's fee.

 Complete the A Mail the "SOKO 	SOKOL HERITAGE" Application Form (SHAPP-12). pplication for Life Insurance (LA-10). L HERITAGE" Application Form (SHAPP-12), Application for Life Insuranc ur initial premium to:
PO B	ik Catholic Sokol ox 899 aic, NJ 07055
Slov	SOKOL HERITAGE - Application
Purchase one of our Per 1. The right to obtain Family member; a 2. A 50% reduction for	a Guaranteed Issue Permanent Life Insurance Certificate for yourself or an Immediate
 Purchase one of our Performance of the second sec	ak Catholic Sokol Fraternal Benefit Offer <i>Irmanent Life Insurance Products and receive the following as a Fraternal Benefit</i> a Guaranteed Issue Permanent Life Insurance Certificate for yourself or an Immediate nd or the 1 st year premium if the certificate chosen is a Legacy 10, Legacy 20 or Legacy Life
Purchase one of our Per 1. The right to obtain Family member; a 2. A 50% reduction fr plan. A 10% Reduction Existing Member Name:	Catholic Sokol Fraternal Benefit Offer <i>trmanent Life Insurance Products and receive the following as a Fraternal Benefit</i> a Guaranteed Issue Permanent Life Insurance Certificate for yourself or an Immediate nd or the 1 st year premium if the certificate chosen is a Legacy 10, Legacy 20 or Legacy Life Juction on a Legacy Single Premium or a Legacy 3 Life plan.
Purchase one of our Per 1. The right to obtain Family member; a 2. A 50% reduction fr plan. A 10% Reduction Existing Member Name: Applicant Name Full Name Address:	Catholic Sokol Fraternal Benefit Offer Immanent Life Insurance Products and receive the following as a Fraternal Benefit a Guaranteed Issue Permanent Life Insurance Certificate for yourself or an Immediate or the 1 st year premium if the certificate chosen is a Legacy 10, Legacy 20 or Legacy Life iction on a Legacy Single Premium or a Legacy 3 Life plan. Certificate #:
Purchase one of our Per 1. The right to obtain Family member; a 2. A 50% reduction for plan. A 10% Reduction Existing Member Name: Applicant Name Full Name Address:	Catholic Sokol Fraternal Benefit Offer Immanent Life Insurance Products and receive the following as a Fraternal Benefit a Guaranteed Issue Permanent Life Insurance Certificate for yourself or an Immediate nd or the 1 st year premium if the certificate chosen is a Legacy 10, Legacy 20 or Legacy Life uction on a Legacy Single Premium or a Legacy 3 Life plan. Certificate #: e:

SOKOL HERITAGE MEMBERSHIP CAMPAIGN

Sokol Heritage - Legacy Single Premium

Sokol Heritage - Legacy 3

Premium Rates Per \$1,000

Premium Rates Per \$1,000

	Ma		Fem	nale	Ma	le	Fem	nale
Issue	<	Non-To	obacco <		<	Tob	acco <	
Age	\$10,000	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>	\$10,000	<u>\$10,000</u>	\$10,000	<u>\$10,000</u>
0 1	53.10 54.00	45.90 46.80	46.80 47.70	39.60 40.50	-	-	-	-
2	55.80	48.60	48.60	41.40	-	-	-	-
3	56.70	49.50	49.50	42.30	-	-	-	-
4 5	58.50 59.40	51.30 52.20	50.40 51.30	43.20 44.10	-	-	-	-
6	61.20	54.00	53.10	45.90	-	-	-	-
7 8	63.00 65.70	55.80 58.50	54.90 55.80	47.70 48.60	-	-	-	-
9	67.50	60.30	57.60	50.40	-	-	-	-
10	69.30	62.10	59.40 61.20	52.20	-	-	-	-
12	72.00 73.80	64.80 66.60	63.00	54.00 55.80	-	-	-	-
13	76.50	69.30	65.70	58.50	-	-	-	-
14 15	78.30 81.00	71.10 73.80	67.50 69.30	60.30 62.10	-	-	-	-
16	83.70	76.50	72.00	64.80	105.30	98.10	92.70	85.50
17 18	86.40 89.10	79.20 81.90	74.70 76.50	67.50 69.30	111.60 116.10	104.40 108.90	98.10 101.70	90.90 94.50
19	91.80	84.60	79.20	72.00	121.50	114.30	104.40	97.20
20	94.50	87.30	81.90	74.70	118.80	111.60	107.10	99.90
21 22	98.10 100.80	90.90 93.60	84.60 88.20	77.40 81.00	130.50 134.10	123.30 126.90	111.60 116.10	104.40 108.90
23	104.40	97.20	90.90	83.70	138.60	131.40	119.70	112.50
24 25	107.10 110.70	99.90 103.50	94.50 97.20	87.30 90.00	142.20 139.50	135.00 132.30	124.20 128.70	117.00 121.50
25	110.70	103.50 108.00	97.20	90.00	139.50	132.30 144.90	128.70	121.50 126.90
27	118.80	111.60	104.40	97.20	157.50	150.30	138.60	131.40
28 29	123.30 126.90	116.10 119.70	108.90 112.50	101.70 105.30	162.90 168.30	155.70 161.10	144.00 148.50	136.80 141.30
30	131.40	124.20	116.10	108.90	166.50	159.30	153.90	146.70
31 32	136.80 142.20	129.60 135.00	120.60 126.00	113.40 118.80	180.90 187.20	173.70 180.00	160.20 165.60	153.00 158.40
32	142.20	141.30	120.00	123.30	194.40	180.00	171.90	164.70
34	153.90	146.70	135.90	128.70	200.70	193.50	177.30	170.10
35 36	159.30 166.50	152.10 159.30	140.40 145.80	133.20 138.60	200.70 216.00	193.50 208.80	183.60 190.80	176.40 183.60
37	172.80	165.60	152.10	144.90	224.10	216.90	198.00	190.80
38 39	180.00 186.30	172.80 179.10	157.50 163.80	150.30 156.60	233.10 241.20	225.90 234.00	205.20 212.40	198.00 205.20
40	193.50	186.30	169.20	162.00	241.20	234.00	212.40 219.60	203.20
41 42	201.60 209.70	194.40 202.50	176.40 183.60	169.20 176.40	258.30 267.30	251.10 260.10	227.70 236.70	220.50 229.50
42	207.70	202.50	189.90	182.70	276.30	269.10	244.80	237.60
44	225.90	218.70	197.10	189.90	285.30	278.10	253.80	246.60
45	234.00	226.80 236.70	204.30 212.40	197.10 205.20	287.10 304.20	279.90 297.00	261.90 271.80	254.70
47	252.90	245.70	220.50	213.30	314.10	306.90	281.70	274.50
48	262.80	255.60	228.60	221.40	324.90	317.70	290.70	283.50
49 50	271.80 281.70	264.60 274.50	236.70 244.80	229.50 237.60	334.80 337.50	327.60 330.30	300.60 310.50	293.40 303.30
51	292.50	285.30	254.70	247.50	356.40	349.20	321.30	314.10
52	304.20	297.00	263.70	256.50	367.20	360.00	331.20	324.00
53 54	315.00 326.70	307.80 319.50	273.60 282.60	266.40 275.40	378.90 389.70	371.70 382.50	342.00 351.90	334.80 344.70
55	337.50	330.30	292.50	285.30	394.20	387.00	362.70	355.50
56 57	349.20 361.80	342.00 354.60	303.30 315.00	296.10 307.80	413.10 424.80	405.90 417.60	373.50 385.20	366.30 378.00
58	373.50	366.30	325.80	318.60	424.80	430.20	396.00	388.80
59	386.10	378.90	337.50	330.30	449.10	441.90	407.70	400.50
60	397.80 410.40	390.60 403.20	348.30 360.00	341.10 352.80	453.60 473.40	446.40 466.20	418.50 430.20	411.30 423.00
62	423.90	416.70	372.60	365.40	486.00	478.80	441.90	434.70
63	436.50	429.30	384.30	377.10	497.70	490.50	452.70	445.50
64 65	450.00 462.60	442.80 455.40	396.90 408.60	389.70 401.40	510.30 515.70	503.10 508.50	464.40 476.10	457.20 468.90
66	476.10	468.90	421.20	414.00	534.60	527.40	488.70	481.50
67 68	489.60	482.40	433.80	426.60	547.20	540.00	500.40	493.20
68 69	504.00 517.50	496.80 510.30	447.30 459.90	440.10 452.70	558.90 571.50	551.70 564.30	513.00 524.70	505.80 517.50
70	531.00	523.80	472.50	465.30	576.00	568.80	537.30	530.10
71 72	545.40 558.90	538.20 551.70	486.00 499.50	478.80 492.30	595.80 608.40	588.60 601.20	549.00 561.60	541.80 554.40
72	558.90 573.30	566.10	499.50 513.00	492.30 505.80	620.10	612.90	573.30	554.40 566.10
74	586.80	579.60	526.50	519.30	632.70	625.50	585.90	578.70
75	601.20 614.70	594.00 607.50	540.00 553.50	532.80 546.30	638.10 657.00	630.90 649.80	597.60 609.30	590.40 602.10
77	628.20	621.00	567.90	560.70	669.60	662.40	621.00	613.80
78	642.60	635.40	581.40	574.20	681.30	674.10	633.60	626.40
79 80	656.10 669.60	648.90 662.40	595.80 609.30	588.60 602.10	693.90 698.40	686.70 691.20	645.30 657.00	638.10 649.80
	007.00	502.40	507.50	502.10	370.40	571.20	337.00	517.00

	Ма	ale Non-To	Fem	nale	Male Female Tobacco			ale
Issue	<		<		<		<	
<u>Age</u> 0	<u>\$10,000</u> 19.80	<u>\$10,000</u> 17.10	<u>\$10,000</u> 17.10	<u>\$10,000</u> 14.40	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>
1	19.80	17.10	18.00	15.30	-	-	-	-
2	20.70	18.00	18.00	15.30	-	-	-	-
3 4	20.70	18.00	18.00	15.30	-	-	-	-
4 5	21.60 21.60	18.90 18.90	18.90 18.90	16.20 16.20	-	-	-	-
6	22.50	19.80	19.80	17.10	-	-	-	-
7	23.40	20.70	20.70	18.00	-	-	-	-
8	24.30 25.20	21.60 22.50	20.70 21.60	18.00 18.90	-		-	
10	26.10	23.40	21.60	18.90	-	-	-	-
11	27.00	24.30	22.50	19.80	-	-	-	-
12 13	27.90 28.80	25.20 26.10	23.40 24.30	20.70 21.60	-	-	-	-
13	28.80	26.10	25.20	22.50	-	-	-	-
15	29.70	27.00	25.20	22.50	-	-	-	-
16	30.60	27.90	26.10	23.40	38.70	36.00	34.20	31.50
17 18	31.50 32.40	28.80 29.70	27.00 27.90	25.20 25.20	40.50 42.30	37.80 39.60	36.00 36.90	33.30 34.20
19	33.30	30.60	28.80	26.10	44.10	41.40	37.80	35.10
20	34.20	31.50	29.70	27.00	43.20	40.50	38.70	36.90
21 22	35.10 36.00	32.40 33.30	30.60 32.40	28.80 29.70	47.70 48.60	45.00 45.90	40.50 42.30	37.80 39.60
23	37.80	35.10	33.30	30.60	50.40	47.70	44.10	41.40
24	38.70	36.00	34.20	32.40	52.20	49.50	45.00	43.20
25	39.60	36.90	35.10	33.30	51.30	48.60	46.80	44.10
26 27	41.40 43.20	38.70 40.50	36.90 37.80	34.20 35.10	55.80 57.60	53.10 54.90	48.60 50.40	46.80 47.70
28	44.10	41.40	39.60	36.90	59.40	56.70	52.20	50.40
29	45.90	43.20	41.40	38.70	61.20	58.50	54.00	51.30
30 31	47.70 49.50	45.00 46.80	42.30 44.10	39.60 41.40	61.20 65.70	58.50 63.00	55.80 58.50	54.00 55.80
32	51.30	48.60	45.90	43.20	68.40	65.70	60.30	57.60
33	54.00	51.30	47.70	45.00	71.10	68.40	63.00	60.30
34 35	55.80 57.60	53.10 54.90	49.50 51.30	46.80 48.60	72.90 72.90	71.10 71.10	64.80 67.50	62.10
36	60.30	57.60	53.10	50.40	72.90	76.50	69.30	64.80 67.50
37	62.10	59.40	54.90	53.10	81.90	79.20	72.00	69.30
38	64.80	62.10	57.60	54.90	85.50	82.80	74.70	72.00
39 40	67.50 70.20	64.80 67.50	59.40 61.20	56.70 58.50	88.20 88.20	85.50 85.50	77.40 80.10	74.70 77.40
41	72.90	70.20	63.90	61.20	94.50	91.80	83.70	81.00
42 43	75.60 78.30	72.90 75.60	66.60 69.30	63.90 66.60	98.10 100.80	95.40 98.10	86.40 90.00	83.70 87.30
43	81.90	79.20	72.00	69.30	104.40	101.70	92.70	90.00
45	84.60	81.90	73.80	72.00	105.30	102.60	96.30	93.60
46 47	88.20 90.90	85.50 88.20	77.40 80.10	74.70 77.40	111.60 115.20	108.90 112.50	99.90 103.50	97.20 100.80
48	94.50	91.80	82.80	80.10	118.80	116.10	106.20	103.50
49	98.10	95.40	85.50	83.70	122.40	119.70	109.80	107.10
50 51	101.70	99.00 103.50	89.10 92.70	86.40 90.00	124.20 130.50	121.50 127.80	113.40 117.90	110.70 115.20
52	109.80	107.10	95.40	92.70	135.00	132.30	121.50	118.80
53	114.30 117.90	111.60 115.20	99.00	96.30 99.90	139.50 143.10	136.80 140.40	125.10	122.40
54 55	122.40	119.70	102.60 106.20	103.50	143.10	140.40	128.70 133.20	126.90 130.50
56	126.90	124.20	109.80	107.10	152.10	149.40	136.80	135.00
57 58	131.40 135.00	128.70 132.30	114.30 117.90	111.60 116.10	156.60 161.10	153.90 158.40	141.30 145.80	138.60 143.10
59	140.40	132.30	122.40	119.70	165.60	163.80	150.30	147.60
60	144.90	142.20	126.90	124.20	168.30	165.60	153.90	151.20
61 62	149.40 153.90	146.70 151.20	130.50 135.90	127.80 133.20	175.50 180.90	172.80 178.20	158.40 162.90	155.70 160.20
63	159.30	156.60	139.50	136.80	185.40	182.70	167.40	164.70
64	163.80	161.10	144.90	142.20	189.90	187.20	171.90	169.20
65 66	169.20 174.60	166.50 171.90	148.50 153.90	146.70 151.20	192.60 199.80	189.90 198.00	176.40 181.80	173.70 179.10
67	179.10	176.40	158.40	155.70	205.20	202.50	186.30	183.60
68	185.40	182.70	163.80	161.10	210.60	207.90	191.70	189.00
69 70	190.80 196.20	188.10 193.50	168.30 172.80	165.60 171.00	216.00 218.70	213.30 216.00	196.20 201.60	193.50 198.90
71	201.60	198.90	178.20	175.50	227.70	224.10	207.00	204.30
72 73	207.90	205.20	183.60	180.90	233.10	230.40	212.40	209.70
73 74	214.20 219.60	211.50 216.90	189.00 194.40	186.30 191.70	238.50 244.80	235.80 242.10	217.80 223.20	215.10 220.50
75	225.90	223.20	199.80	197.10	249.30	245.70	228.60	225.90
76 77	232.20 239.40	229.50 236.70	206.10 211.50	203.40 208.80	258.30 265.50	255.60 261.90	234.00 240.30	231.30 237.60
78	239.40 246.60	236.70	211.50 217.80	208.80	265.50	261.90	240.30	237.60
79	252.90	250.20	224.10	221.40	279.90	277.20	252.90	250.20
80	260.10	257.40	230.40	227.70	284.40	281.70	259.20	256.50

SOKOL HERITAGE MEMBERSHIP CAMPAIGN

Sokol Heritage - Legacy 10

1st Year Premium Rates Per \$1,000

Sokol Heritage - Legacy 20

1st Year Premium Rates Per \$1,000

	Ма	ale Non-Te	Fem	ale	Ма	l e Toba	Fem	ale
Issue	<		<		<		<	
Age	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>	\$10,000	<u>\$10,000</u>	\$10,000	<u>\$10,000</u>
0 1	7.75 7.89	5.75 5.89	6.87 6.99	4.87 4.99	-	-	-	-
2	8.04	6.04	7.12	5.12	-	-	-	-
3	8.20	6.20	7.24	5.24	-	-	-	-
4	8.36	6.36	7.37	5.37	-	-	-	-
5	8.52	6.52	7.51	5.51	-	-	-	-
6	8.70	6.70	7.65	5.65	-	-	-	-
7	8.90	6.90	7.80	5.80	-	-	-	-
8	9.12	7.12	7.97	5.97	-	-	-	-
9 10	9.35	7.35	8.15	6.15	-		-	-
10	9.61 9.87	7.61 7.87	8.35 8.56	6.35 6.56		-	-	
12	10.14	8.14	8.77	6.77	-	-	-	-
13	10.40	8.40	8.98	6.98	-	-	-	-
14	10.65	8.65	9.18	7.18	-	-	-	-
15	11.01	9.01	9.40	7.40	-	-	-	-
16	11.16	9.16	9.63	7.63	13.31	11.31	11.49	9.49
17	11.41	9.41	9.86	7.86	13.50	11.50	11.70	9.70
18	11.69	9.69	10.10	8.10	13.69	11.69	11.93	9.93
19 20	11.97 12.26	9.97 10.26	10.36	8.36 8.63	13.90 14.10	11.90	12.16	10.16
20	12.20	10.28	10.63 10.90	8.90	14.10	12.10 12.33	12.40 12.64	10.40
21	12.51	10.31	11.19	9.19	14.53	12.53	12.04	10.04
23	13.03	11.03	11.49	9.49	14.88	12.88	13.16	11.16
24	13.29	11.29	11.80	9.80	15.20	13.20	13.42	11.42
25	13.57	11.57	12.13	10.13	15.57	13.57	13.68	11.68
26	13.85	11.85	12.47	10.47	15.93	13.93	13.95	11.95
27	14.15	12.15	12.82	10.82	16.31	14.31	14.24	12.24
28	14.45	12.45	13.19	11.19	16.69	14.69	14.55	12.55
29	14.77	12.77	13.57	11.57	17.08	15.08	14.90	12.90
30 31	15.11 15.46	13.11 13.46	13.96 14.34	11.96 12.34	17.48 17.90	15.48 15.90	15.28 15.69	13.28
32	15.40	13.40	14.34	12.34	18.33	16.33	16.10	14.10
33	16.21	14.21	15.06	13.06	18.78	16.78	16.49	14.49
34	16.61	14.61	15.39	13.39	19.24	17.24	16.86	14.86
35	17.03	15.03	15.71	13.71	19.73	17.73	17.21	15.21
36	17.46	15.46	16.05	14.05	20.22	18.22	17.55	15.55
37	17.91	15.91	16.45	14.45	20.73	18.73	17.93	15.93
38	18.38	16.38	16.85	14.85	21.25	19.25	18.37	16.37
39	18.87	16.87	17.27	15.27	21.79	19.79	18.88	16.88
40	19.38 19.90	17.38 17.90	17.73 18.18	15.73 16.18	22.34 22.90	20.34 20.90	19.48 19.96	17.48 17.96
42	20.42	18.42	18.65	16.65	23.48	20.70	20.45	18.45
43	20.95	18.95	19.12	17.12	24.08	22.08	20.95	18.95
44	21.49	19.49	19.60	17.60	24.71	22.71	21.47	19.47
45	22.03	20.03	20.10	18.10	25.36	23.36	21.99	19.99
46	22.58	20.58	20.63	18.63	26.03	24.03	22.52	20.52
47	23.15	21.15	21.18	19.18	26.70	24.70	23.07	21.07
48 49	23.76 24.40	21.76 22.40	21.74 22.31	19.74 20.31	27.39 28.10	25.39 26.10	23.64 24.23	21.64 22.23
50	25.08	23.08	22.92	20.91	28.81	26.81	24.85	22.85
51	25.78	23.78	23.54	21.54	29.52	27.52	25.48	23.48
52	26.50	24.50	24.18	22.18	30.27	28.27	26.13	24.13
53	27.23	25.23	24.83	22.83	31.07	29.07	26.79	24.79
54	27.98	25.98	25.49	23.49	31.97	29.97	27.47	25.47
55 56	28.75	26.75	26.16	24.16	32.99	30.99	28.17	26.17
56 57	29.55 30.38	27.55 28.38	26.85 27.57	24.85 25.57	33.91 34.86	31.91 32.86	28.90 29.66	26.90 27.66
58	31.23	29.23	28.30	26.30	34.80	33.84	30.47	28.47
59	32.12	30.12	29.04	27.04	36.83	34.83	31.33	29.33
60	33.04	31.04	29.78	27.78	37.85	35.85	32.22	30.22
61	33.98	31.98	30.55	28.55	38.88	36.88	33.15	31.15
62	34.95	32.95	31.34	29.34	39.97	37.97	34.15	32.15
63	35.97	33.97	32.16	30.16	41.11	39.11	35.21	33.21
64 65	37.04 38.15	35.04 36.15	33.04 33.96	31.04 31.96	42.32 43.57	40.32 41.57	36.33 37.50	34.33 35.50
66	39.30	37.30	34.92	32.92	43.37	41.37	38.68	36.68
67	40.50	38.50	35.93	33.93	46.19	44.19	39.94	37.94
68	41.75	39.75	36.96	34.96	47.56	45.56	41.31	39.31
69	43.06	41.06	37.99	35.99	48.98	46.98	42.85	40.85
70	44.43	42.43	39.03	37.03	50.47	48.47	44.65	42.65
71	45.91	43.91	40.11	38.11	52.06	50.06	46.45	44.45
72 73	47.50	45.50	41.27	39.27	53.79	51.79 53.75	48.29	46.29
73 74	49.27 51.26	47.27 49.26	42.57 44.00	40.57 42.00	55.75 58.02	53.75 56.02	50.14 51.99	48.14 49.99
74	53.44	49.20 51.44	44.00	42.00	60.71	58.71	53.90	49.99 51.90
76	55.89	53.89	47.19	45.19	63.79	61.79	55.89	53.89
77	58.67	56.67	49.03	47.03	67.13	65.13	58.08	56.08
78	61.99	59.99	51.17	49.17	70.68	68.68	60.66	58.66
79	66.02	64.02	53.71	51.71	74.53	72.53	63.76	61.76
80	71.00	69.00	56.67	54.67	78.64	76.64	67.54	65.54

	Male Female Non-Tobacco					Male Female Tobacco		
Issue	<		<		<		<	
<u>Age</u> 0	<u>\$10,000</u> 5.44	<u>\$10,000</u> 3.44	<u>\$10,000</u> 4.41	<u>\$10,000</u> 2.91	<u>\$10,000</u> -	<u>\$10,000</u> -	<u>\$10,000</u>	<u>\$10,000</u> -
1	5.52	3.52	4.51	2.98	-	-	-	-
2	5.61	3.61	4.61	3.06	-	-	-	-
3	5.71	3.71	4.71	3.13	-	-	-	-
4	5.80 5.90	3.80 3.90	4.81	3.21	-	-	-	-
<u>5</u> 6	6.01	4.01	4.92 5.03	3.29 3.38	-	-	-	-
7	6.13	4.13	5.14	3.47	-	-	-	-
8	6.26	4.26	5.27	3.57	-	-	-	-
9	6.40	4.40	5.40	3.68	-	-	-	-
10	6.56	4.56	5.55	3.80	-	-	-	-
11 12	6.72 6.88	4.72 4.88	5.70 5.85	3.92 4.05	-	-	-	-
12	7.03	5.03	6.00	4.03	-	-	-	-
14	7.18	5.18	6.15	4.30	-	-	-	-
15	7.34	5.34	6.30	4.43	-	-	-	-
16	7.49	5.49	6.46	4.56	8.80	6.80	7.68	5.68
17 18	7.64 7.81	5.64 5.81	6.63 6.80	4.70 4.85	8.91 9.03	6.91 7.03	7.81 7.95	5.81 5.95
10	7.81	5.98	6.98	4.85 5.00	9.03	7.03	8.09	6.09
20	8.15	6.15	7.16	5.16	9.28	7.28	8.23	6.23
21	8.30	6.30	7.33	5.33	9.41	7.41	8.38	6.38
22	8.46	6.46	7.50	5.50	9.57	7.57	8.54	6.54
23	8.61	6.61	7.68	5.68	9.75	7.75	8.70	6.70
24	8.77	6.77	7.87	5.87	9.95	7.95	8.86	6.86
25 26	8.94 9.11	6.94 7.11	8.07 8.27	6.07 6.27	10.17	8.17 8.39	9.02 9.18	7.02
27	9.29	7.29	8.49	6.49	10.62	8.62	9.36	7.36
28	9.47	7.47	8.71	6.71	10.86	8.86	9.55	7.55
29	9.67	7.67	8.94	6.94	11.10	9.10	9.76	7.76
30	9.87	7.87	9.17	7.17	11.35	9.35	10.00	8.00
31 32	10.09 10.31	8.09 8.31	9.40 9.63	7.40 7.63	11.61 11.88	9.61 9.88	10.25 10.50	8.25 8.50
32	10.51	8.55	9.03	7.84	12.17	9.00	10.50	8.75
34	10.80	8.80	10.05	8.05	12.46	10.46	10.98	8.98
35	11.06	9.06	10.24	8.24	12.77	10.77	11.20	9.20
36	11.32	9.32	10.46	8.46	13.09	11.09	11.42	9.42
37	11.60	9.60	10.70	8.70	13.42	11.42	11.67	9.67
38 39	11.90 12.20	9.90 10.20	10.95 11.21	8.95 9.21	13.76 14.11	11.76 12.11	11.95 12.28	9.95 10.28
40	12.52	10.52	11.50	9.50	14.48	12.11	12.20	10.20
41	12.85	10.85	11.79	9.79	14.85	12.85	12.99	10.99
42	13.19	11.19	12.08	10.08	15.24	13.24	13.32	11.32
43 44	13.53 13.88	11.53 11.88	12.38 12.69	10.38 10.69	15.65 16.09	13.65 14.09	13.66 14.01	11.66 12.01
45	14.23	12.23	13.01	11.01	16.55	14.55		12.01
46	14.60	12.60	13.35	11.35	17.02	15.02		12.74
47	14.98	12.98	13.71	11.71	17.51	15.51	15.13	13.13
48	15.39	13.39	14.08	12.08	18.02	16.02		13.53 13.95
49 50	15.83 16.30	13.83 14.30	14.46 14.86	12.46 12.86	18.55 19.09	16.55 17.09	15.95 16.40	13.95
51	16.79	14.79	15.28	13.28	19.64	17.64		14.86
52	17.30	15.30	15.71	13.71	20.23	18.23		15.34
53	17.83	15.83	16.15	14.15	20.87	18.87		15.84
54	18.39	16.39	16.61	14.61	21.59	19.59 20.40		16.36
55 56	18.96 19.57	16.96 17.57	17.08 17.57	15.08 15.57	22.40 23.17	20.40		16.90 17.47
57	20.21	18.21	18.08	16.08		21.97		
58	20.89	18.89	18.62	16.62	24.82	22.82	20.74	18.74
59	21.61	19.61	19.17	17.17	25.70	23.70		19.45
60 61	22.37 23.18	20.37 21.18	19.74 20.33	17.74	26.62 27.59	24.62 25.59		20.19 20.99
62	24.04	22.04	20.96	18.96	28.63	26.63		21.86
63	24.96	22.96	21.63	19.63	29.75	27.75		22.80
64	25.96	23.96	22.36	20.36	30.96	28.96		23.81
65	27.03	25.03	23.14	21.14	32.25	30.25		24.89
66 67	28.18 29.41	26.18	23.98 24.88	21.98	33.63	31.63 33.09		26.02
67 68	29.41 30.74	27.41 28.74	24.88	22.88 23.84	35.09 36.65	33.09 34.65		27.24 28.59
69	32.18	30.18	26.84	24.84	38.31	36.31		
70	33.73	31.73	27.89	25.89	40.09	38.09	33.89	31.89
71	35.43	33.43	29.01	27.01	42.01	40.01		
72 73	37.29 39.37	35.29	30.25	28.25	44.11	42.11		35.66
73 74	39.37 41.69	37.37 39.69	31.64 33.19	29.64 31.19	46.46 49.14	44.46 47.14		37.65 39.71
74	41.07	42.25	34.88	32.88	52.24	50.24		41.86
76	47.11	45.11	36.74	34.74	55.74	53.74	46.13	44.13
77	50.32	48.32	38.82	36.82	59.54	57.54		46.63
78 79	54.07 58.52	52.07 56.52	41.22 44.02	39.22 42.02	63.59 67.94	61.59 65.94		49.51 52.88
79 80	58.52 63.88	56.52 61.88	44.02	42.02	72.57	65.94 70.57		52.88 56.89
	20.00	200				. 5.67	20.07	20.07

SOKOL HERITAGE MEMBERSHIP CAMPAIGN

Sokol Heritage - Legacy Life

1st Year Premium Rates Per \$1.000

	Ма	ale	Fem	nale	Ma	ale	Fen	nale
		Non-To	obacco	Tobacco				
Issue	<		<		<		<	
Age	\$10,000	\$10,000	\$10,000	\$10,000	<u>\$10,000</u>	\$10,000	\$10,000	<u>\$10,000</u>
0	3.16	2.41	3.03	1.78	-	-	-	-
1	3.21	2.46	3.06	1.81	-	-	-	-
2	3.25	2.50	3.10	1.85	-	-	-	-
3	3.31	2.56	3.15	1.90	-	-	-	-
4	3.38	2.63	3.20	1.95	-	-	-	-
5	3.45	2.70	3.25	2.00	-	-	-	-
6	3.52	2.77	3.31	2.06	-	-	-	-
7	3.62	2.87	3.37	2.12	-	-	-	-
8	3.69	2.94	3.44	2.19	-	-	-	-
9	3.74	2.99	3.51	2.26	-	-	-	-
10	3.82	3.07	3.58	2.33	-	-	-	-
11	3.87	3.17	3.66	2.41	-	-	-	-
12	3.95	3.25	3.73	2.48	-	-	-	-
13	4.03	3.33	3.81	2.56	-	-	-	-
14	4.11	3.41	3.90	2.65	-	-	-	-
15	4.15	3.60	4.01	2.76	-	-	-	-
16	4.19	3.64	4.05	2.80	6.16	5.41	5.64	4.89
17	4.29	3.74	4.16	2.91	6.32	5.57	5.82	5.07
18	4.43	3.88	4.28	3.03	6.51	5.76	6.01	5.26
19	4.55	4.00	4.38	3.13	6.71	5.96	6.20	5.45
20	4.69	4.14	4.50	3.25	6.92	6.17	6.41	5.60
21	4.82	4.27	4.61	3.36	7.15	6.40	6.62	5.87
22	4.97	4.42	4.72	3.47	7.40	6.65	6.87	6.12
23	5.11	4.56	4.87	3.62	7.59	6.84	7.04	6.29
24	5.27	4.72	5.00	3.75	7.79	7.04	7.23	6.48
25	5.44	4.89	5.14	3.89	7.97	7.22	7.36	6.61
26	5.62	5.07	5.26	4.01	8.17	7.42	7.51	6.76
27	5.79	5.24	5.44	4.19	8.37	7.62	7.67	6.92
28	5.99	5.44	5.58	4.33	8.53	7.78	7.87	7.12
29	6.20	5.65	5.79	4.54	8.70	7.95	8.02	7.27
30	6.42	5.87	5.97	4.72	8.87	8.12	8.20	7.45
31	6.66	6.11	6.18	4.93	9.06	8.31	8.32	7.57
32	6.91	6.36	6.37	5.12	9.17	8.42	8.48	7.73
33	7.20	6.65	6.56	5.31	9.36	8.61	8.68	7.93
34	7.47	6.92	6.76	5.51	9.58	8.83	8.84	8.09
35	7.75	7.20	6.97	5.87	9.86	9.11	9.03	8.28
36	8.09	7.54	7.19	6.09	10.15	9.40	9.31	8.56
37	8.43	7.88	7.43	6.33	10.45	9.70	9.49	8.74
38	8.73	8.18	7.67	6.57	10.77	10.02	9.74	8.9
39	9.04	8.49	7.93	6.83	11.11	10.36	10.03	9.28
40	9.38	8.83	8.28	7.18	11.45	10.70	10.34	9.59

	Ма	ale	Ferr	nale	Ma	le	Fen	nale
		Non-To	obacco			Tob	acco	
Issue	<		<		<		<	
Age	\$10,000	\$10,000	<u>\$10,000</u>	\$10,000	\$10,000	<u>\$10,000</u>	<u>\$10,000</u>	\$10,000
41	9.72	9.17	8.57	7.47	11.82	11.07	10.63	9.88
42	10.04	9.49	8.85	7.85	12.17	11.42	10.97	10.22
43	10.38	9.83	9.19	8.19	12.62	11.87	11.32	10.57
44	10.76	10.21	9.52	8.52	13.10	12.35	11.77	11.02
45	11.15	10.60	9.81	8.81	13.61	12.86	12.16	11.41
46	11.63	11.08	10.19	9.19	14.15	13.40	12.66	11.91
47	12.02	11.47	10.58	9.58	14.81	14.06	13.09	12.34
48	12.49	11.94	11.00	10.00	15.32	14.57	13.53	12.78
49	13.06	12.51	11.44	10.44	15.95	15.20	13.86	13.11
50	13.50	12.95	11.86	10.86	16.73	15.98	14.33	13.58
51	14.14	13.59	12.28	11.28	17.32	16.57	14.81	14.06
52	14.66	14.11	12.80	11.80	18.04	17.29	15.31	14.56
53	15.16	14.61	13.23	12.23	18.79	18.04	15.83	15.08
54	15.75	15.20	13.68	12.68	19.56	18.81	16.36	15.61
55	16.36	15.81	14.15	13.15	20.35	19.60	16.92	16.17
56	16.98	16.43	14.63	13.63	21.08	20.33	17.49	16.74
57	17.71	17.16	15.14	14.14	21.90	21.15	18.09	17.34
58	18.43	17.88	15.68	14.68	22.76	22.01	18.71	17.96
59	19.19	18.44	16.09	15.09	23.45	22.70	19.36	18.61
60	19.80	19.05	16.37	15.37	24.39	23.64	20.05	19.30
61	20.44	19.69	16.81	15.81	25.38	24.63	20.97	20.22
62	21.01	20.46	17.09	16.09	26.49	25.74	21.73	20.98
63	21.75	21.20	17.55	16.55	27.46	26.71	22.76	22.01
64	22.51	21.96	18.03	17.03	28.44	27.69	23.62	22.87
65	23.30	22.75	18.53	17.53	29.69	28.94	24.78	24.03
66	24.13	23.58	19.04	18.04	30.91	30.16	25.75	25.00
67	25.31	24.56	19.58	18.58	32.21	31.46	26.78	26.03
68	26.48	25.73	20.60	19.60	33.61	32.86	28.17	27.42
69	27.75	27.00	21.70	20.70	35.12	34.37	29.67	28.92
70	29.11	28.36	22.89	21.89	37.16	36.41	31.26	30.51
71	30.93	30.18	24.17	23.17	39.36	38.61	32.96	32.21
72	32.89	32.14	25.54	24.54	41.73	40.98	34.78	34.03
73	35.02	34.27	27.03	26.03	44.30	43.55	36.71	35.96
74	37.34	36.59	28.64	27.64	47.09	46.34	38.79	38.04
75	39.87	39.12	30.38	29.38	50.13	49.38	41.02	40.27
76	42.64	41.89	32.28	31.28	53.44	52.69	43.43	42.68
77	45.67	44.92	34.35	33.35	57.03	56.28	46.04	45.29
78	48.96	48.21	36.61	35.61	60.90	60.15	48.86	48.11
79	52.52	51.77	39.09	38.09	65.06	64.31	51.93	51.18
80	56.37	55.62	41.78	40.78	69.52	68.77	55.22	54.47

Sokol Heritage - Legacy Life

1st Year Premium Rates Per \$1,000

Dual celebration in Group 2 on November 11

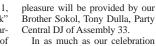
30th Annual St. Martin Day Celebration and 100th Anniversary of Wreath 39

On Sunday, November 11, Group 2, "Rev. Stephen Panik" will host its 30th annual St. Martin Day Celebration and one of

its lodges, Wreath 39 of Bridgeport will observe its 100th anniversary. The gala celebration begins with participants attending a Mass of Thanksgiving at 11 a.m. at Holy Name of Jesus Church, located at 1950 Barnum Avenue in Strat-

ford, Conn. The liturgy will be celebrated for the living and deceased members of Group 2. Participants will assemble in the church vestibule at 10:45 a.m. so as to march in a body to the liturgy. The Rev. Andrew Marus serves as pastor of this Slovak parish.

Following the liturgy, a reception and luncheon will be enjoyed at the Grassy Hill Lodge in nearby Derby, Conn. where our Sister Sokolka, Martha Dulla, Esq. is the owner and proprietor. Music for dancing, listening and singing



coincides with the observance of Veterans Day, as is our tradition. we will acknowledge and pay tribute to all of our Veterans who will be present. We re-

patriotism, we would ask that participants consider wearing something red, white and blue. At this year's celebration, we will recognize two well-known Sokols who celebrated their 90th birthday this year, namely our Group 2 Chaplain, Rev. A. Leo Spodnik who celebrated his 90th on June 5 and our Group 2 Treasurer John Sinanis who turned 90 on April 19. Wreaths and Assemblies who wish to recognize their 50 and 75 year members at this time with a beautiful gold pin and certificate, courtesy of the home office, should notify Group 2 President Eileen S. Wilson so they may be included in the program.

The cost of the celebration, which includes the luncheon, reception, drink tickets is \$25.00 for members and \$35.00 for guests. Children age 10 and under pay \$10.00. Meal choices include: Baked Salmon, Chicken Cordon Bleu, Prime Rib Au Jus and Vegetarian. Children will enjoy chicken tenders. In order to properly prepare for this gala, reservations, accompanied by a check(nonrefundable) made payable to SCS Group 2, by the RSVP deadline date of Friday, October 28, mailed to Group 2 Treasurer, John Sinanis, 406 Erwin St., Trumbull, Conn. 06611 will be strictly adhered to. Reservations for tables of 8 or 10 may be reserved with all names provided.

Reservations may be made with any of the following: Wreath 1, Eileen S. Wilson (203)378-8837; Wreath 39, Larry or Mary Ann Wells(203)375-2836; Wreath 86 and Assembly 23, Bonnie Landor Rossi(860)482-9062; Assembly 9, Henry Zack (203)268-4727 or

(Continued on page 15)

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Rev. Andrew S. Hvozdovic Celebrates 25th Anniversary of Priestly Ordination at Mass and Reception in Sayre, Pa.



Our Supreme Chaplain, Father Andrew S. Hvozdovic, center, whose first priestly assignment was at the Parish of the Epiphany, is currently the pastor of the parish. He is shown with his brother priests who concelebrated the Mass of Thanksgiving on September 2. Shown, from the left, Rev. James Alco, Rev. Bryan Wright, who is the current assistant at the parish; the Rev. Vincent F. Langan, the parish's retired pastor; and the Rev. Richard A. Cirba, chaplain of Group 7, "Rev. Joseph Murgas."



Immediate family members shown with our jubilarian, Father Andrew S. Hvozdovic include, seated, his parents, Andrew and Margaret Hvozdovic and flanking him, l-r, his nephews Joshua and Steven Hvozdovic, and brother and sister-in-law, Steven A. and Chyrisse Hvozdovic.





Our jubilarian, Father Andrew S. Hvozdovic is shown above with his proud parents, Margaret and Andrew "Butch" Hvozdovic prior to the Mass of Thanksgiving.



Photo left includes well-known Group 7 personalities who participated in the Silver Jubilee of Father Hvozdovic. Shown are seated, Audrey Graham and Anna Kollesar and standing from the left, Fred Graham, Suzanne Horvath, Father Andrew S. Hvozdovic Father Richard A. Cirba, Heather Horvath and her dad, Group 7 President and Chairperson of Supreme Auditors, Michael J. Horvath.

Scenes of the 35th Annual New Jersey Slovak Heritage Festival PNC Bank Arts Center + Holmdel, N.J. + Sunday, September 23

































List of 500 highest-earning companies in CEE includes 31 Slovak firms

The number of Slovakia-based companies listed among the 500 firms generating the highest earnings in the Central and Eastern European region(CEE) grew year-on-year from 28 to 31 in 2011, TASR learned on September 5 from Deloitte Slovensko.

Car-manufacturer Volkswagen maintained the highest place in the table among Slovakia-based companies, 17th slightly ahead of oil refinery Slovnaft in 20th spot.

Four other companies based in Slovakia were listed among the 50 highest-earning companies in the CEE: car-producer Kia Motors Slovakia(36th place), gas utility SPP(38th place), Samsung Electronics Slovakia(39th) and electricity distributor Slovenske Elektrame(48th), according to the table published by Deloitte.

(Other particularly successful companies included U.S. Steel Kosice(58th place) PSA Peugeot Citroen(106th place), Tesco Stores SR(142nd place) and Foxconn Slovakia(193rd) - ed. note)

The overall earnings of the Slovakia-based companies listed in the table went up by 12 percent to \$45 billion.

Average monthly salary reached \$900 between April and June

The average nominal monthly salary in Slovakia reached \$900.00 between April and June, with its rate of growth falling from the 3.2 percent year-on-year recorded during the first three months of the year to 1.5 percent, the Statistics Office(SU) reported on its web site on September 6.

"The fall in real salaries deepened from 0.6 percent during the first three months of the year to 1.9 percent between April and June," the office reported. Nominal salaries increased by 0.1 percent quarter-on-quarter when seasonal effects are taken into account.

The April-June period saw employees of the financial and insurance sector receiving the highest average monthly salary(\$1,800.00). Next came employees in electricity and gas supplies with \$1,700.00 and those in informatics and communication on \$1,650.00.

Average monthly salaries were lower than the average in nine cases. The lowest salaries were recorded among those employed in accommodations, restaurants and pubs(\$550.00) in other activities (\$700.00) and in the arts, entertainment and recreation(\$700.00).

Average nominal salaries rose in most sectors, year-onyear. The highest average increases were recorded in real estate(6.4 percent) and in health and social care(6.2 percent).

Slovakia defends strong position in combating people trafficking

Slovakia last year remained among the countries that were ranked the best in terms of combating people trafficking, Slovak Interior Minister Robert Kalinak and U.S. Deputy Chief of Mission to Slovakia Thatcher Scharpf announced on September 4, referring to a recent report from the U.S. State Department on people trafficking.

According to the report, Slovakia fully complies with the minimum standards for eliminating such trafficking and was placed among the top countries."(Slovakia is successful mainly because it takes care of the victims of trafficking and helps them to re-integrate into society," said Schapf.

The U.S. Department of State, however, recommended that Slovakia should increase its efforts to identify trafficking victims in a more proactive way. Slovakia should focus on potential victims in marginalized Roma(gypsy) communities, as these are thought to be the most likely targets of trafficking, according to the report.

The Interior Minister acknowledged that there is rather a significant range - from sex abuse to forced labor - within this crime, with men falling victim more often than women. In addition, Kalinak said that Slovakia has become a target country for people being trafficked from Ukraine, Moldova, Romania and Bulgaria. According to Zuzana Vatralova, head of IOM in Bratislava, victims of people trafficking most often work on construction sites and in sewing rooms. They often work more than 14 hours a day for no money.

There have been 11 cases of people trafficking uncovered in Slovakia this year. Last year, police recorded 19. Vatralova, however, cautions that in each of these cases there may be multiple victims. She also said that Slovaks fall victim to such abuse most often abroad. "Every year there are some 50 victims recorded, but it can be estimated that there might be as many as 100 or 200 in reality," she stated.

According to Vatralova, everyone can be affected by people trafficking, but most vulnerable are those from poor regions and from problematic family backgrounds, with people of Roma(gypsy) origin figuring largely in this category in terms of statistics. The Interior Ministry thus plans to launch a joint project with British authorities aimed at providing information to Roma who may go to the United Kingdom in search of work concerning the risk of people trafficking.

Slovakia to contribute additional funds towards new NATO headquarters

Slovakia should by 2017 contribute an additional \$ 8.5 million towards constructing the new NATO headquarters building

in Belgium, reads a proposal submitted for a government session. The financial means for this purpose will come from the Foreign Affairs Ministry's budget as part of contributions to international organizations.

From the overall scheduled costs of \$12 million, Slovakia has so far contributed about \$4 million. In addition, the Slovak Representation to NATO will also require some extra financial support in connection with this process.

The current NATO headquarters was built in 1967 for the original 15 member states. The organization has grown to include 28 members since then, however. Slovakia committed itself during its accession process to contributing towards the construction of the new headquarters building located in Brussels.

Radicova won't run for president in 2014 but not ruling out a return

Former prime minister Iveta Radicova in an interview for Radio Express on September 3rd said that she won't run for president in the election in 2014.

"Thanks for the trust, but no, really," said Ms. Radicova, who added that her experience in politics had scarred her due to the degree of arrogance, hate and aggression she encountered.

Radicova also complained about the "lack of freedom in politics due to necessary compromises, and the lack of freedom to respond to stimuli that can be described neither as decent nor cultivated." On top of this, politics requires a great deal of sacrifice, she said.

"If you want to be engaged in politics to the fullest, you must scrap everything else in your life," said Radicova.

Nonetheless, she conceded that under certain circumstances she would be ready to make the required sacrifices.

"If there would be some elementary respect(from people) towards political posts...but politicians are treated like mere

goods here, with people and journalists being too saucy with them," added the former premier. Slovakia attracted more tourists

in 1H12 than in 1H11

The number of holidaymakers in Slovakia in the first half of 2012 rose compared to the same period in 2011, both in terms of domestic tourists(up 5.6 percent) and foreign tourists (up 1 percent), the Slovak Tourism Agency (SACR)

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

announced on September 12.

"Given the fact that the statistics last year were heavily influenced by the Ice-Hockey World Championship, held in Bratislava and Kosice, the slight increase in the number of visitors is good news for Slovak tourism," said SACR's PR manager Zuzana Nemcova.

Nonetheless, SACR regrets that there were fewer tourists from neighboring countries, even though the fall was offset by visitors from more distant countries.

"The number of Czech tourists fell by 0.6 percent year-onyear, for example, while there were 4.7 percent fewer Poles and 9 percent fewer Hungarians," said Nemcova.

"On the other hand, the increase in the number of tourists from German-speaking countries was gratifying, as there were 1.1 percent more Germans and 4.6 percent more Austrians visiting Slovakia," she said, adding that mid-season urban tourism and spa tourism feature in the positive results.







One of Slovakia's greatest pilgrimage sites is located in Sastin a small village in western Slovakia not far from the Moravian border. Pilgrimages honoring Our Mother of Sorrows, the patroness of Slovakia have been held there since 1564. The shrine church honoring the Sorrowful Mother, which was dedicated in the presence of Empress Maria Theresa in the mid-18th century, was raised to the status of a minor basilica in 1964 by Pope Paul VI. Each year on the feast of Our Mother of Sorrows, September 15th pilgrims gather from across Slovakia to participate in the pilgrimage. This year more than 40,000 pilgrims gathered for the principal pilgrimage liturgy which this year fell on a Saturday. Principal celebrant and homilist at the liturgy held outdoors was His Eminence, Jozef Cardinal Tomko, retired Prefect of the Congregation for the Evangelization of Peoples who traveled from Rome for this year's observance. Joining him were bishops from across Slovakia as well as hundreds of priests and religious. In 1927, Pope Pius XI proclaimed Our Mother of Sorrows as patroness of Slovakia. The shrine's most famous visitor, Blessed Pope John Paul II presented the shrine a golden rose during his July 1995 visit.

Report of General Counsel Concerning The American Fraternal Alliance

by Attorney John D. Pogorelec

The 126th Annual Meeting of the American Fraternal Alliance, successor to the National Fraternal Congress of America of America, was held in New Orleans, Louisiana, from September 6th to September 11th, 2012. There were a total of 400 participants representing fraternal benefit



J. Suess, Sales Manager; and the undersigned. A Vital Community Role Fraternal benefit societies hold a unique place

in history since they are a different kind of life insurance provider, securing members' futures through reliable service offering and giving back to their lo-

cal communities through meaningful volunteer activities.

Many fraternal benefit societies, such as ours, were created to serve the needs of immigrants and others struggling to secure financial security for their families. Fraternals create a strong sense of community support for their members by also providing financial security through life insurance and other financial products. The original mission of fraternals, which began as a simple idea more than 125 years ago, is as relevant and important to members today.

- Fraternals provide the following:
- 1. Support and enrich lives with a variety of charitable outreach;
- 2. Fraternals touch those in need:
- 3. Fraternals span a variety of cultures and generations; and
- 4. Fraternals are united in service and financial security.

Major Emphasis

This American Alliance meeting highlighted the following major areas:

1. Governance Roadmap: Change starts at Your Convention.

This workshop suggests convention issues. Societies whose conventions act at the supreme governing body, such as ours, are faced with a variety of challenges that restrict their ability to grow and modernize. Educated delegates are critical to conventions making decisions, some of which can take their power away for the good of the long-term survival of a society. The workshop demonstrated how two society leaders made major changes to their governance structure through committed communication and educational efforts.

2. Competitive Analysis: Understanding Your Competitors and Raising Your Game.

Most fraternals are small players in the insurance industry; however, societies can still remain up to speed on what commercial carriers are doing in the marketplace. The workshop showed what twists and turns carriers are making to existing products in lieu of low interest rates. Big carriers have learned how to capitalize on social networking, new insurance products, different marketing strategies, and targeting religious and ethnic groups.

3. Annuity and Life Insurance Tax Compliance: Why you should care and what you can do when mistakes happen.

The presenters of this workshop emphasized why fraternals need to pay attention to the federal income tax rules applicable to annuities and life insurance contracts being issued. Basic tax rules applicable to annuities and life insurance contracts were discussed and how easily these rules may be inadvertently violated and how common mistakes may be corrected.

4. Social Media: If You're Late to the Party Should You Bother to Catch Up?

This work session was designed to help every society use their important tools to enhance their interaction with members. prospects, local chapters, and agents. The benefits of the use of Facebook, LinkedIn, and Twitter were discussed, and the benefits of being on line show how societies may present themselves to a vast majority of consumers.

5. Generate Dramatic Growth by Optimizing Your Business Strategies to Succeed in the Hispanic Market.

This session provided facts on the opportunity to develop a successful Hispanic marketing strategy.

6. Dispute Resolution the Fraternal Way.

This workshop provided an efficient and cost-effective process for resolving membership disputes. This session showed participants how to accomplish satisfactory resolutions while effectively managing disputes throughout the appeal, mediation, and arbitration stages.

7. Protecting Your Society from Cyber Liability.

In today's ever-changing world, there are much larger and unpredictable risks, including a breach of sensitive membership information that fraternal benefit societies face. The workshop demonstrated how to assess a society's risks to these external environmental factors and also how to protect the society, its board, and membership from the potential fallout from these risks. (Continued on page 15)

Group 11 St. Martin's **Dav Celebration set**

Group 11, "St. John Nepomucene" will host its annual St. Martin's Day Celebration honoring the patron of the Slovak Catholic Sokol on Sunday, November 11. This vear's observance falls on the actual feast honoring St. Martin Bishop of Tours. The festivities will be held in SS. Cyril and Methodius Parish located at 13th Avenue, N.E. and Second Street in Minneapolis, Minn. The celebration begins with Mass celebrated in church at 9 a m This liturgy will be celebrated for the living and deceased members of Group 11. Following the liturgy, a continental breakfast will be served in the Father George Dargay Memorial Hall of the parish. The breakfast is free of charge to all members and guests. Hosting this fraternal celebration will be Assembly 34 and Wreath 47

This year, our Assembly 34 celebrates its 103rd anniversary. More for more than a century Sokols and Sokolky have been an integral part of the life of SS. Cvril and Methodius Parish. This parish, founded in 1891 ranks as the oldest parish in the United States dedicated to the Apostles of the Slavs. Through the efforts of generations of members of the Slovak Catholic Sokol, this parish continues to celebrate our Slovak faith traditions. We invite all our Sokol members and their friends in the Twin-City Cities to join us on November 11 as we honor St. Martin, whom the founders of the Slovak Catholic Sokol in 1905 chose as the great patron of our organization. If there are any further questions, free to contact Jim Genosky at (763)789-0196. We look forward to seeing a good turnout at this year's observance.

> Zdar Boh! James T. Genosky Financial Secretary, Assembly 34 Delores J. Genosky Financial Secretary, Wreath 47

Halloween Party on Oct. 27 in Reading, Pa.

Assembly 261 and Wreath 155 will host a traditional Halloween Party on Saturday, October 27 at the Slovak Catholic Sokol Club located at 411 Crestmont Street in Reading, Pa. Festivities begin at 8 p.m. and will continue until 1 a.m. Music for dancing and listening pleasure will be provided by the popular Vin Rosay Band from 9 p.m. to 1 a.m. A special costume contest begins at 10 p.m. with prizes awarded to the most original and funniest costume as well as the best couple in costume. The kitchen will be open from 8 p.m. to 11 a.m. There will be drink specials all evening long and a raffle for cash prizes will be held.

An enjoyable evening is assured. Sokol members from across southeastern Pennsylvania are invited to join us for a memorable celebration. For more information on our Halloween Party visit our website at www.readingsokol.org.

Zdar Boh! Halloween Party Committee **GROUP ANNUAL MEETINGS SET**

Group 1, "Msgr. Stephen J. Krasula," Passaic, N.J. will host its annual meeting on Sunday, November 18 at SS. Cyril and Methodius Parish, 218 Ackerman Avenue in Clifton, N.J. The program begins with attendance at the 10:30 a.m. Slovak Mass which will be celebrated for the living and deceased members of Group 1 by the Rev. Martin Kertys. The homily will be given by the Group 1 chaplain, Rev. Richard A. Baker. Following the liturgy, the annual meeting will be called to order in the church hall. A luncheon will be served. Hosting this year's annual meeting will be Assembly 24 of Boonton, N.J. The arrangements however will be through the courtesy of Assembly 162. All Assemblies and Wreaths are asked to elect their delegates for this year's meeting. Deadline for reservations is Monday, November 12. Plans for our upcoming fraternal and sporting activities will be finalized at this meeting. Looking forward to seeing a good turnout at this year's meeting, may we remain Zdar Boh!

John D. Pogorelec, Esq. President Daniel F. Tanzone Secretary

Group 5, "Jan Holly," Cleveland, Oh. will host its annual meeting on Sunday, October 14 in Barberton, Oh. Hosting this year's annual meeting will be Wreath 103. The meeting will be held at the Slovak Catholic Sokol Club located at 888 West Hopocan Avenue. Registration begins at 9 a.m. The annual meeting will be called to order promptly at 9:15 a.m. At 12 noon, the meeting will break so that the delegates may attend the 12 noon Mass at Prince of Peace Church. The liturgy will be celebrated for the living and deceased members of Group 5. Following the liturgy, the delegates will return to the Sokol Club where a luncheon will be served. After lunch, the second session of the annual meeting will

be called to order. Officers along with the Assemblies and Wreaths have received the necessary registration information with a due date of October 5th. As part of our Group's Care and Share efforts, those planning to attend our meeting asked to consider bringing along non-perishable food items which will be donated to a local food bank. Also, in keeping with our tradition, an arts and crafts display will be featured. Members are asked to bring along their favorite display items for our delegates to enjoy. For additional information, call the Group Secretary Kathy Figard at tel. (330)336-4172.

Directions to our Annual Meeting: from Canton: take I-77 North to US 224 West to Barberton Exit 122; from Cleveland: take I-77 South through Akron to US 224 West to Barberton Exit 122; On US 224 approximate 6 miles, take Exit 16 Barber Road, turn Right onto Barber Road, then turn Right onto Norton Avenue, turn Left onto to 15th Street, N.W., then turn Left onto West Hoppocan Avenue, approximately 2 miles. We look forward to seeing representatives from all our Group 5 Sokol lodges.

Zdar Boh! Karen Hutnick President Kathy Figard Secretary

Group 11, "St. John Nepomucene" of Superior, Wis. will host its annual meeting on Sunday, October 14 in Minneapolis, Minn. Hosts for the meeting will be Assembly 34 and Wreath 47. Mass will be celebrated for the living and deceased members of Group 11 at 9 a.m. in SS. Cyril and Methodius Church, located at 13th Avenue and 2nd Street, N.E. Following the liturgy, the annual meeting will be called to order in the Father Dargay Memorial Hall of the parish at 10 a.m. Coffee and rolls will be available before the meeting and a luncheon will (Continued on page 18)

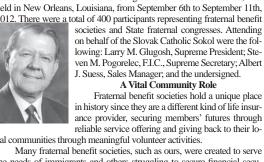
NEW BUS	INESS SUI	BMITTED IN	I AUGUS	ST)
RECOMMENDERS	CITY/STATE	CERTIFICATES	VOLUME	POINTS
Edith M. Babik	Youngstown, OF	1 1	\$10,000	82
Margaret Bryan	Youngstown, OF	1 1	10,000	
Edward Drazek	Boonton, NJ	1	10,000	
Chet Dziuba	Toronto, CN	1	5,000	69
Justine P. Edelman	Bethlehem, PA	1	5,000	54
Rose Kendralla	Greensboro, PA	1	5,000	54
James F. Knis	Canton, OH	1	10,000	
Anthony G. Kubasek	Nanticoke, PA	1	2,520	82
Michael T. Matras	Perryopolis, PA	3	75,000	507
Edward D. Moeller	Pittsburgh, PA	1	1,000	15
Robin Piotrowski	Pittsburgh, PA	1	5,000	49
Totals		13	\$138,520	912
	ANN	JITIES		
RECOMMENDERS	CITY/STATE	CERTIFICATES	VOLUME	POINTS
Robert J. Benek	Lansford, PA	1	\$ 5,000	25
Maryann La Penna	Palmerton, PA	1	20,000	100
Irene A. Lyttle	Palmerton, PA	1	10,000	50
Edward D. Moeller	Pittsburgh, PA	1	8,000	40
Totals		4	\$43,000	215

FRATERNAL ALLIANCE

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WREATH

S-071

S-024

S-071

S-059

S-059

S-059

S-162

S-312

S-016

S-116

S-180

S-059

S-071

S-071

S-071

S-071

S-108

V-015

S-025

V-015

V-107

V-015

S-025

V-015

V-043

S-025

V-015

S-059

V-015

S-071

S-059

S-219

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S-036

S-036

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30th Anniversary benefit dinner set for Slovak Radio Hour

All is in readiness for this year's 30th annual benefit dinner and dance in support of the Western Pennsylvania Slovak Radio Hour scheduled for Saturday, October 6th at the Slovak Catholic Sokol Club located at 2912 East Carson Street, South Side, Pittsburgh, Pa. The festivities begin with a reception at 5 p.m. followed by dinner at 5:30 p.m. Music for dancing and listening pleasure will be provided by the ever-popular Joseph Jurasi Band from New Jersey. Tickets for the gala in support of the popular Slovak Radio Hour are \$35.00 per person. For ticket reservations call (412)421-1204.

The annual dinner and dance serves as the principal fund-raising

event in support of the Slovak Radio Hour. It is hosted by our wellknown Slovak fraternal couple and our Sokol members, Rudy and Sue Ondrejco. The radio program is heard in western Pennsylvania every Sunday afternoon from 3 to 4 p.m. on Station WPIT 101.5 FM/730 AM. Our congratulations and fraternal best wishes go out to Sue and Rudy Oncrejco and the Slovak Radio Hour as it celebrates its 30th anniversary. We encourage our Sokol members in western Pennsylvania to turn out for the dinner-dance and listen in to the Slovak Radio Hour which is dedicated to the promotion of our rich Slovak heritage and culture. An enjoyable evening is assured.

Lodge Jottings

EGYPT, PA. Assembly 255

The annual meeting of our Assembly under the fostering care of St. Michael the Archangel is scheduled for Sunday, November 11 in the social hall of Holy Trinity Parish located at 4556 Main Street in Whitehall-Egypt. Our meeting will commence at 1 p.m. All members are invited to attend this annual meeting.

At this meeting, our regular order of business will be conducted, concluding with election of officers to serve our lodge for 2013. We are looking forward to seeing new faces and hoping for a good turnout of members. Officers are prepared to give a report of their activities for the past year.

At the conclusion of our business meeting we will join our fellow Slovak fraternalists of Jednota, Branch 796 for a traditional luncheon featuring Slovak culinary specialities. Good fellowship in the best traditions of Slovak fraternalism will be enjoyed by all.

May Jesus and our Blessed Mother keep our organization in their hands. In the name of all the officers of Assembly 255, may I extend to all a wonderful, blessed Thanksgiving and Christmas holiday season to our brother and sister, Sokols and Sokolky throughout the country.

Zdar Boh! Monica Anthony

Recording Secretary

WHITING, IND. Wreath 81

Our Wreath will host its next meeting on Sunday, October 7 in the Sacred Heart Rose Room (Continued on page 18)

Gospel for the Twenty-eighth Sunday of the Year (Continued from page 4)

Go, sell what you have, and give to the poor and you will have treasure in heaven, then come, follow me.' At that statement his face fell, and he went away sad, for he had many possessions. Jesus, looked around and said to his disciples, "How hard it is for those who have wealth to enter the kingdom of God!' The disciples were amazed at his words. So Jesus again said to them in reply, "Children how hard it is to enter the kingdom of God! It is easier for a camel to pass through the eye of a needle than for one who is rich to enter the kingdom of God." They were exceedingly astonished and said among themselves, "Then who can be saved? Jesus looked at them and said. "For human beings it is impossible, but not for God. All things are possible for God."

(Continued from page 1) nine million members. Supreme President Larry M.

Superior Treastern Carry M. Glugosh then offered some fraternal remarks and paid tribute to Sister Yanosick's wonderful record of volunteerism and fraternal outreach. He joined her many friends and admirers in thanking her for her efforts and praying the God would continue to bless her with good health and happiness in the years ahead

2012 Fraternalist

of the Year

In addition to our organization, Sister Yanosick is an active member of Prince of Peace Parish located on Pittsburgh's South Side where she serves as a Lector and member of the Christian Mothers Club. She crochets blankets, robes, scarfs and hats for children and the homeless as an active member of the Holy Angels Crochet Club.

Sister Janosick's many friends and admirers throughout our organization offer their congratulations and fraternal best wishes to her for so beautifully representing the high ideals of Sokol fraternalism. God bless you Joan and Zdar Boh!

Welcome to Slovak Catholic Sokol

Introducing our New Members Enrolled During the Month of August 2012 ASSEMBLY/

¥/		
	MEMBER	С
	John Beishline	Е
	Liam Tomasz Drazek	В
	Charles Fenner	Ē
	Ricky Ford Jr.	W
	Yyanisha Ford	Ŵ
	Kristopher Fritz	W
	Folnagy Gezane	č
	Rudolf Goth	P
	Jackson David Harms	P
	Allie Marie Henry	G C
	Abigail Kristen Hershberger	
	Edward J. Irish Ii	W
	Brandon Jones	E
	Catherine Jones	E
	Chloee Jones	E
	Darren Jones	E
	Evan Victor Kavinsky	Y
	Heather E. Keefer	Р
	Robert Kemp Jr.	Р
	Jill Kemp	Р
	Pantelis Panormitis Kolidakis Ii	Y
	Isabella Grace Kunder	Р
	Michael Aaron Kunder	P
	Scarlet Johanna Kunder	Р
	Linda Mc Elroy-Place	Α
	Bernard Medved	Р
	Cathy J. Medved	P
	Leonard Montgomery	W
	Judith Morris	Р
	Maria Navarouski	Е
	Francis Patts	W
	Agnes Pompe	Y
	Anthony Puopolo	Т
	Leonie C. Ricketts	W
	Pearl Robbins	W
	Laszlo Salamon	В
	Hailey Elizabeth Schantz	В
	Joyce Smith	W
	Jeremy Sorber	W
	Melissa A. Sorber	W
	Jacob N. Van Buskirk	W
	Pamela L. Badders	D
	Donald E. Lehman	D
	Paul P. Schulteis	N
	Karen Timmer	D
	Colleen J. Weiler	M
	Edgar D. Weiler	N
	Eugai D. Weller	11

CITY/STATE Edwardsville, PA oonton, NJ Edwardsville, PA Vilkes-Barre, PA Vilkes-Barre, PA Vilkes-Barre, PA Clifton, NJ assaic, NJ ittsburgh, PA Greensboro, PA Canton, OH Vilkes-Barre, PA Edwardsville, PA Edwardsville, PA Edwardsville, PA Edwardsville, PA oungstown, OH Perryopolis, PA Perryopolis, PA Perryopolis, PA oungstown, OH Perryopolis, PA Perryopolis, PA Perryopolis, PA Akron, OH Perryopolis, PA Perryopolis, PA Vilkes-Barre, PA Perryopolis, PA Edwardsville, PA Vilkes-Barre, PA onkers, NY Coronto, CN Vilkes-Barre, PA Vilkes-Barre, PA Brooklyn, NY Bethlehem, PA Vilkes-Barre, PA Vilkes-Barre, PA Vilkes-Barre, PA Vilkes-Barre, PA Detroit MI Detroit, MI Ailwaukee, WI Detroit, MI Ailwaukee, WI Milwaukee, WI

RECOMMENDER Authorized Agent Edward Drazek Authorized Agent Authorized Agent Authorized Agent Authorized Agent Authorized Agent Authorized Agent Robin Piotrowski Rose Kendralla James F. Knis Authorized Agent Authorized Agent Authorized Agent Authorized Agent Authorized Agent Edith M. Babik Authorized Agent Authorized Agent Authorized Agent Margaret Bryan Michael T. Matras Michael T. Matras Michael T. Matras Authorized Agent Chet Dziuba Authorized Agent Authorized Agent Authorized Agent Justine P. Edelman Authorized Agent Authorized Agent

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.

Slovak Catholic Sokol 25th International Softball Tournament Wilkes-Barre, Pa. + July 13-15 EXPENSE BALANCE SHEET

Revenues
Home Office allotment, as per July 3, 2012
request to the Home Office\$ 9,800.00
Team entry fees, 14 teams @ \$350.00 per team4,900.00
Total Revenues\$14,700.00
Expenses
Hotel, Best Western(88 rooms @ \$114.45\$10,071.60
Hotel, Best Western(4 rooms @ \$109.20
Drinks/dinner, Michael Horvath146.63
Field Rentals, City of Wilkes-Barre, Pa
Championship Trophies, TIA Consultants
Tournament officials, Kirby Park(Ron Trimble)
Food/catering, Metz Culinary2,210.00
Softballs/bats, Dicks Sporting Goods
Total Expenses\$14,442.11
Difference Refund to the Home Office\$ 257.89

The Gospel of the Lord. an

Report of General Counsel Concerning The American Fraternal Alliance

(Continued from page 13)

8. Measuring Member Satisfaction: How Does Your Society Stack Up?

Measuring member satisfaction is one of the best ways to discover a society's strengths and weaknesses. Information and facts were given on how financial service organizations are able to benchmark their customers' satisfaction, drive organizational strategy and use the results in fresh marketing and communications campaiens.

9. Who Will Lead?

This workshop concerned itself with developing leaders. The presenter provided attendees with effective tools to maximize the performance of the entire team, from field force to group leaders, to the home office staff. The secrets of identifying, recruiting, and training the future leaders of the society were discussed.

Needless to say, the workshops were outstanding. They were designed to anticipate the changing requirements in governance, advocacy, and marketing.

Management, Technology and Organization

An interesting program was presented by the keynote speaker, Jim Collins, who has written numerous books on management of corporations, technology, strategic planning, and future decision-making. Terms such as discipline, ambition, creativity, fashion, and progress were discussed. The thrust of the presentation was to build momentum and instill confidence so that societies will prevail, regardless of the obstacles they face. We are only complete if we are useful.

In an election year, the American Alliance was able to have Mary Matalin and James Carville address the delegates. The husband and wife team have moved to New Orleans and presented timely and balanced political observations on the national as well as the local scene.

Edward L. Potter, the Executive Director of the International Cooperative and Mutual Insurance Federation/Americas presented an interesting historical perspective on how fraternal benefit societies were founded in 1869 by the "Ancient Order of United Workmen" and cited that fraternal benefit societies will be winners in the future by: (1) utilizing value-based strategy, (2) communication of values, (3) engagement with members, (4) listening to and respond to members, (5) adapt to changing responsibilities, (6) address social, environmental, and ethical issues. (7) fair and transparent reporting in governance, (8) be professional and sell new business, (9) place customers at heart of decision, and finally, (10) create a culture that encourages all the above.

Taxation

A representative from the law firm acting as lobbyist for the American Fraternal Alliance in Washington, D.C. stated that House Resolution No. 116 is proposed which, in effect, supports fraternals and the tax exemption of fraternal benefit societies. The delegates were encouraged to communicate with the members of Congress to co-sponsor the bipartisan Sense of Congress Resolution Promoting American Fratemalism and House Resolution No. 116 introduced by Representative Erik Paulsen with his colleague representative, Ron Kind, recognizing the important work that fratemal benefit societies do in communities around the country.

Conclusion

This American Fraternal Alliance meeting, through its programs provided valuable ideas on how societies may benefit their membership, cost effective financial and volunteer support to individual organizations and communities who need it the most, and an important alternative to the commercial life insurance marketplace.

During this Alliance meeting, there were numerous networking opportunities to reconnect and make new connections in a short period of time. I always take this opportunity to compare the Slovak Catholic Sokol with other fraternal societies in terms of what we have to offer to our membership. As you can see by reading the Minutes of the meeting of the Board of Directors, our membership numbers have begun to grow which is the key to our future. However, your help is needed in order for our organization to successfully grow and prosper. I urge you to try and enroll a new member by the end of this year. If you do, WE WILL PRE-VAIL and keep alive the spirit of fraternalism in the Slovak Catholic Sokol. Zdar Boh!

Local Reading, Pa. Golf Tournament set

Members of Assembly 261 and Wreath 155 along with the Sokol Home Association in Reading, Pa. are set to host their annual local Golf Tournament set for Saturday, October 20. The annual benefit competition will be held at the scenic Manor Golf Club with a 1 p.m. shotgun start. Food, drinks along with cash prizes are included in the \$65.00 per person entrance fee.

Interested area golfers are asked to sign-up their foursomes now by contacting Dave Materia at dmateria@verizon.net or the sign-up list at the Slovak Catholic Sokol Club located at 411 Crestmont Street in Reading, tel.(610)375- 4500. We are also looking for volunteers and hole sponsors for the golf tournament. An enjoyable time is assured at our golf tournament. For additional information on the tournament, visit our website at www. readingsokol.org.

Zdar Boh! Joseph Harak

President, Group 12



Sokol Birthdays

OCTOBER 3

Theresa Zgebura Wiessner, Northampton, Pa., a member of Assembly 255, Whitehall, Pa. OCTOBER 5

Deborah D. Lubatti, North Braddock, Pa., a member of Assembly 179, Braddock, Pa.

OCTOBER 6

Patricia L. Bitz, Streamwood, Ill., a member of Assembly 257, Chicago, Ill.

Maria Jurasi, Garfield, N.J., a member of Assembly 162, Clifton, N.J.

OCTOBER 7

Mary Barcelowsky, The Villages, FL, a member of Wreath 2, Passaic, N.J.

Matthew D. Duska, Villanova, Pa., a member of Assembly 64, Erie, Pa.

Emily Nicole Goberish, Ambridge, Pa., a member of Wreath 85, MeKees Rocks, Pa.

Linda M. Simko, Barberton, Oh., a member of Wreath 43, Akron, Oh. Michael G. Spisak, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa

OCTOBER 8

Caden Patrick Buck, Poland, Oh., a member of Assembly 108, Youngstoswn, Oh.

Robert Cupper, Belle Vernon, Pa., a member of Assembly 127, Monessen, Pa.

Msgr. Michael J. Chaback, S.T.D., Northampton, Pa., Chaplain of Group 10 and a member of Assembly 78, Bethlehem, Pa.

Stephanie Ann Chiaro, Chesapeake, Va., a member of Wreath 54, Youngstown, Oh.

OCTOBER 9

John J. Rokovich, Allenport, Pa., a member of Assembly 127, Monessen, Pa.

OCTOBER 10

Elizabeth A. Cholewa, Shillington, Pa., a member of Wreath 155, Reading, Pa.

Eric Soppi, Uniontown, Oh., a member of Assembly 167, Barberton, Oh.

OCTOBER 11 Jan Slovak, Little Ferry, N.J., a

memberofAssembly 162, Clifton, N.J. Anna Zuffa, Lorain, Oh., a member of Wreath 111, Lorain, Oh.

OCTOBER 12 Keith R. Hildebrand, Canfield, Oh., a member of Assembly 108, Youngstown, Oh.

OCTOBER 13 David A. Bulwin, Clifton, N.J.,

30th Annual St. Martin Day Celebration and 100th Anniversary of Wreath 39

(Continued from page 8) Judith Salamon (203)333-3716; Assembly 33, Martha Dulla (203)734-16162 or Assembly 308, Paul Nemergut (203) 372-1136.

When making reservations, members are asked to inquire if there will be any charge if they belong to a particular lodge. To date, we have been notified that Wreaths 1 and 39 and Assembly 9 will pay for their members.

The traditional Special Events raffle will benefit the Jozef Carrecording secretary of Assembly 162, Clifton, N.J.

PAGE 15

Anna Marie Ondick, Randleman, NC., a member of Wreath 14, Johnstown, Pa.

Marcella Sliva, Lorain, Oh., a member of Wreath 111, Lorain, Oh. OCTOBER 14

Anne Firca, Avon, Oh., a member of Wreath 111, Lorain, Oh.

Katherine Zelina, Broadview Heights, Oh., a member of Wreath 111, Lorain, Oh.

OCTOBER 15

Msgr. John J. Bendik, Ph.D., Pittston, Pa., a member of Assembly 71, Edwardsville, Pa.

Andrea (Chuba) Kealey Harrisburg Pa., a member of Assembly 59, Wilkes-Barre Pa.

Stephanie Marie Malyszka, Congers, N.Y., a member of Assembly 219, Yonkers, N.Y.

Maria Mitro, Millis, Mass.,a member of Assembly 314, Boston, Mass.

Andrea Singlar, Hillsborouqh, N.J., a member of Assembly 219, Yonkers, N.Y.

Rev. GeorgeTorok, Tappan, N.Y., a member of Assembly 182, New York City.

Elizabeth Zaharek, Torrington, Conn., Auditor of Wreath 86, Torrington, Conn.

OCTOBER 16

Dorothy Guzowski, Reading, Pa., a member of Wreath 155, Reading, Pa.

OCTOBER 17

Colleen Koval, Hudson, Pa., a member of Assembly 59, Wilkes-Barre, Pa.

OCTOBER 18

Carol Ann Baron, Monon-gahela, Pa., a member of Assembly 127, Monessen, Pa.

James J. Dzuricky, Erie, Pa., a member of Assembly 64, Erie, Pa.

Carl E. Gregor, Farmington, Mich., a member of Assembly 127, Monessen, Pa.

Tyler John Kopchak, Park Ridge, N.J., a member of Assembly 1, Passaic, N.J.

Ann DeSantis Mainiero, Vista, Ca., a member of Wreath 39, Bridgeport, Conn.

Joseph A. Majersky, Erie, Pa., a member of Assembly 64, Erie, Pa.

Marlene Morris, Chillicothe, Oh., a member of Assembly 127, Monessen, Pa.

Glenn P. Smertka, Monessen, Pa., a member of Assembly 127, Monessen, Pa.

dinal Tomko Scholarship Fund at the Pontifical Slovak College of SS. Cyril and Methodius in Rome. Additional highlights will make our dual celebration very special. Join us for this gala Dual Celebration as we observe the 30th anniversary of our St. Martin Day celebration and the centennial of one of our oldest Connecticut lodges, Wreath 39. Zdar Boh!

> Fraternally, Eileen S. Wilson President, Group 2

How to Keep Fall Sports Injury-Free by Denise DiMartino Although the sports season is over for the Slovak Catholic So-

From the Supreme Physical Fitness Board

sol, school is back in session and so is the start of the fall sports. Fall sports such as soccer, football and volleyball are in high gear and play-



i, totoan and voneyban are in high geat and phayers need to take steps to prevent injuries. Not all injuries can be prevented, but you can take steps to help prevent injuries. If you decide to play a sport during the fall season, you should be responsible enough to follow proper safety measures and wear protective gear. Warming up is extremely important and sometimes we rush through it, not understanding how important it is.

Through some research, here are the following safety tips I found which may aid you during

the sporting activities:

* Have a pre-season physical examination and follow your doctor's recommendations.

* Always wear the appropriate protective gear, such as helmets, mouth guards, pads or fitted cleats.

* Take time to warm up and cool down properly with low-impact exercises that gradually increase or slow your heart rate.

* Minimize overuse injuries by playing multiple positions and different sports during the off-season.

* Keep track of weather conditions in order to avoid heat illness or wet, slippery conditions that can lead to injuries.

* Make sure to do strength training and stretching before beginning a sports activity.

* Drink enough water to stay hydrated. If you wait until you are thirsty, it may be too late to hydrate properly.

* Never play through the pain. If you have an injury, seek immediate medical help.

* Don't overtrain. If you develop pain or discomfort, decrease your training time and intensity. This will lower your risk of injury and help you avoid burnout.

Enjoy the beautiful fall season and Zdar Boh!

Minutes of the Supreme Board of Directors Quarterly Meeting held via Conference Call

MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING HELD VIA CONFERENCE CALL

FIRST SESSION

Saturday, September 22, 2012 – 9:30 a.m.

Supreme President, Larry M. Glugosh **Called to Order** the Quarterly Meeting of the Supreme Board of Directors at 9:30 a.m. on Saturday, September 22, 2012 and greeted all the members of the Board on the call.

Supreme Chaplain, Rev. Andrew S. Hvozdovic offered the **Opening Prayer** leading the Directors in the reading of the Prayer to Practice the Golden Rule.

Supreme Treasurer, Dennis J. Zifcak led the Board members in reciting the Pledge of Allegiance to the Flag.

Supreme Secretary, Steven M. Pogorelec, F.I.C. was asked to take the **Roll Call** and the following members responded:

Supreme Chaplain	Rev. Andrew S. Hvozdovic
Supreme President	Larry M. Glugosh
Supreme Vice-President	Julie Ann Dobbs
Supreme Secretary	Steven M. Pogorelec, F.I.C.
Supreme Treasurer	Dennis J. Zifcak
General Counsel	John D. Pogorelec, Esq.
Chairperson of the Supreme Auditors	Michael J. Horvath
Supreme Director of Sports and Athletics	Edward D. Moeller
Supreme Physical Director	Dusan Dorich
Supreme Physical Directress	

The record will show that all ten members of the Board of Directors are on the Conference Call.

Also joining in on the call were, Director of Sales and Marketing, Albert J. Suess, Jr., F.I.C., PNC Bank Vice – President/Marketing Director, Thomas Calimano, and the Slovak Catholic Sokol Accountant, Mr. Alvin Eglow, CPA. Acknowledged.

President Glugosh informed the Board members that they all have received the **minutes** from our last Board of Director's meeting and entertained a motion for their acceptance.

There being no corrections, additions, or deletions to the **minutes** of the Supreme Board of Directors meeting held July 13, 2012 at the Best Western Genetit Hotel and Conference Center in Wilkes-Barre, Pennsylvania and published in the July 25th, 2012 issue of the *Slovak Catholic Falcon*, General Counsel, John D. Pogorelec, Esq. moved for the **acceptance of the minutes**, seconded by Supreme Vice-President, Julie Ann Dobbs.

Approved. President Glugosh inquired if any **Communications** were received for presenta-

tion at the meeting. The Supreme Secretary reported that a written communication was received from the President of Group 2 headquartered in Bridgeport, Connecticut, Sister Eileen S. Wilson on behalf of the officers and members of Group 2, extending their prayers, greetings, and best wishes for a productive meeting. Acknowledged.

Also, a written communication was received from the President of Group 4, headquartered in Chicago, Illinois, Brother Tony L. Scuglik on behalf of all the Group 4 officers and members extending their greetings, prayers and best wishes to the Slovak Catholic Sokol Supreme Board of Directors for a successful and productive meeting. Acknowledged.

A greeting was received from the President of Group 15 in Buffalo, New York, Brother Charles J. Fogle wishing the Board members God's blessings and granting them wisdom in their deliberations. Acknowledged.

Lastly a communication was presented from Charlotte Byers, Secretary for "Feed My Sheep" Food Cupboard in Slippery Rock, Pennsylvania thanking the organization and the Clinic participants for the summer food and monetary donations made to the Food Cupboard. Our support helps to make their ministry possible. Acknowledged.

President Glugosh thanked the Supreme Secretary and asked the Director of Sales and Marketing, Albert J. Suess, Jr. F.I.C. to present the **Membership/Sales and Marketing Report.**

The Director of Sales and Marketing, Brother Suess presented a lengthy report bringing the Board members up to date with his progress.

As of September 1, 2012, 316 life insurance applications have been processed, 279 are for new members and 37 are for existing members who increased their coverage. The total face amount of insurance issued for the first eight months totaled \$5,119,740.00.

Reviewing a year comparison, the overall loss of certificates at the end of August 2011 totaled 387, for the same time period in 2012, the loss of certificates was only 242. This reflects that 145 less certificates were lost in 2012.

The total number of certificates as of September 1, 2012 is 31,095 and the total number of members is 27,894. This reflects a loss of 242 certificates and 134 members.

New members amounted to 279 with 122 being Juniors and 157 Senior members. 99 annuity certificates were issued consisting of 68 for new members and 31 with additional deposits

Life insurance sales continue to grow as compared to the same time frame of 2011. Face amounts to date total over 5.1 million compared to 1.6 million in 2011. The average Face Amount improved to over \$16,202 as compared to \$9,230 in 2011. Premium Dollars increased \$229,454 in 2012 as compared to \$140,526 in 2011. Term insurance sales are up as well. Regarding the 99 annuity certificates, they amounted to \$2,494,292.

Brother Suess further reported on the year-end projections, Sokol Secure Fund, Sokol Heritage Campaign, agent recruitment, web site, administrative software and his activities since our last Board meeting. In conclusion, several recommendations were presented as they pertain to our current investment advisors, extending the deadline for the e-mail version of our publication and to consider joining the World Sokol Federation Organization.

President Glugosh asked for a motion to **accept the Membership/Sales and Marketing Report** for discussion purposes, so moved by Supreme Physical Directress, Kathleen S. Watkins, seconded by Supreme Physical Director, Dusan Dorich.

Numerous questions were presented and addressed to the satisfaction of the Board members. Chairperson of the Supreme Auditors, Michael J. Horvath moved that our organization apply to join the World Sokol Federation, seconded by Supreme Physical Director, Dusan Dorich. Supreme Director of Sports and Athletics, Edward D. Moeller will apply for membership on behalf of our organization. Approved.

After all the discussions were completed the report was accepted. Approved. President Glugosh expressed his thanks to Brother Suess for his extensive report and recommendations and asked Supreme Director of Sports and Athletics, Edward D. Moeller to present the **Supreme Physical Fitness Board Report**.

Brother Moeller reported that since our last Board of Directors meeting, we have completed our International Softball Tournament which was held in Wilkes-Barre, PA on July 13-15, 2012. A total of 14 teams participated. The 9 Men's teams participating were from Group 1 Passaic (2 teams), Group 3 Douglas, Massachusetts, Group 5 Cleveland, Group 6 Perryopolis (2 teams), Group 7 Wilkes-Barre (2 teams), and Group 14 Pittsburgh (2 teams). The 5 Women's teams participating were from Group 1 Passaic, Group 3 Douglas, Group 5 Cleveland, Group 5 Cleveland, Group 7 Wilkes-Barre, and Group 14 Pittsburgh (2 teams). The 5 Vomen's teams participating were from Group 14 Pittsburgh The 5 Dournament Financial Report has been completed and forwarded to the Falcon for publication.

The International Golf Tournament was held on August 10-12, 2012 at Treasure Lake Resort in DuBois, PA. A total of 104 golfers were in attendance for the weekend. The Financial Report is in the process of being completed and will be forwarded to the Home Office.

Brother Ed further reported that the next annual meeting of the Supreme Physical Fitness Board is being planned and consideration is being given for sometime in January, 2013 in the Pittsburgh, PA area.

Brother Moeller then discussed the schedule of events and the sites and dates for 2013:

May 3-5, 2013	Bowling	Airport Lanes, Buffalo, NY Holiday Inn Airport, Buffalo, NY (Combined with other fraternals)
June 28-30, 2013	Softball	New Jersey Area (Tentative waiting for commitments)
July 16-20, 2013	Slet	Slippery Rock University Slippery Rock, PA
August 9-11, 2013	6 Golf	Wilkes-Barre Area

(Tentative waiting for commitments)

After a lively discussion, President Glugosh asked for a motion to **accept the Supreme Physical Fitness Board Report**, so moved by Supreme Physical Directress, Kathleen S. Watkins and seconded by Supreme Vice-President, Julie Ann Dobbs. Approved. President Glugosh thanked Brother Moeller for his report and asked General

Counsel John D. Pogorelec, Esq. for the Legal Department Report.

- Counsel reported that there are several items to report on:
 - Brother John offered comments regarding the recent developments with the continuing litigation between Assembly 206 Ambridge, PA and the Sokol Club which continues according to the Rules of Civil Procedure of the Commonwealth of Pennsylvania.
 - Brother John also reported on the foreclosure proceedings of one of the mortgages that continues to be delinquent, however payments are being received but not in a timely manner.
 - Lastly, Brother John informed the Board members that he has reviewed a new Administrative Software Agreement from the provider and has made several recommendations to the contract to protect the interests of our organization and has forwarded them to the Supreme Secretary.

After a brief discussion regarding the above items, Supreme President, Larry M. Glugosh asked for a motion to **accept the Report of our General Counsel**, so moved by Supreme Chaplain, Rev. Andrew S. Hvozdovic and seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

President Glugosh thanked the General Counsel for his report and called upon Supreme Vice-President, Julie Ann Dobbs, Chairperson of the Scholarship Advisory Committee for a report.

Sister Dobbs reported that an article will be published in the *Falcon* regarding the Scholarship Grants starting in November. Information will be also available on our website. Efforts continue to enhance the process of applying for our grants and it is hopeful that a total online completion of the application be considered, however, the drawback right now is the verification process by the assembly/wreath officers.

Sister Dobbs indicated that the College Scholarship Program will once again allow applicants to apply for multiple grants as done last year and the selection committee agreed with the best individuals being selected for the various grants.

Regarding the Museum Memorial Scholarships, it was recommended by Supreme Director of Sports and Athletics, Edward D. Moeller to award two \$1,000.00 grants for the 2013-2014 program rather than several \$500.00 grants as we have in the past. The recommendation was seconded by Supreme Physical Directress, Kathleen S. Watkins. Approved.

Sister Dobbs and the Board members discussed at length the problems with ac-

quiring verification signatures on the activity forms if the college application process is totally done online.

After a lively discussion, Sister Dobbs moved to eliminate the verification section from the activity form in order to have the application process totally performed online, seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

Lastly, Sister Julie informed the Board members that she has petitioned PNC Investment Advisors for a monetary donation to the Museum Scholarship Fund as she has in the past.

Having concluded the Scholarship Advisory Committee Report, President Glugosh asked for a motion to **accept the report**, so moved by Supreme Director of Sports and Athletics, Edward D. Moeller, seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. Approved.

President Glugosh thanked Sister Dobbs for her report and asked the Supreme Secretary to present the **Mortgage Department Report.**

Brother Steven Pogorelec reported that as of **September 15, 2012** the organization has 4 existing mortgages totaling \$622,031.05 as compared to the last report presented on **July 13, 2012** at the last Supreme Board of Directors meeting of 4 mortgages totaling \$627,701.44.

Principal payments received for the eight months of 2012 total \$22,802.89 and interest payments total \$27,818.65. Brother Secretary also reported that no new mortgage applications have been received for presentation.

Brother Glugosh asked for a motion to **accept the report**, so moved by Supreme Physical Directress, Kathleen S. Watkins, seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

President Glugosh thanked the Supreme Secretary for the report and called upon Mr. Thomas Calimano, Vice-President/Marketing Director and Investment Advisor for PNC Bank to report on the S.C.S. Investment Portfolio.

Mr. Calimano stated that as of September 19, 2012 the total assets in the account amounted to \$62,839,990.00. The portfolio structure consists of 2.47% or \$1,501,700.00 in Cash Equivalents, 82.5% or \$51,853,496.00 in U.S. Government/Federal Agencies and Corporate Bonds, 15.1% or \$9,484,793.00 in Equities. Estimated annual income is \$2,846,863.00 or a current yield of 4.5%.

For the eight months ended August 31, 2012, the portfolio's total return was 8.83% versus 4.62% for the Weighted Index. The total return on Bonds was 8.21% which outperformed the 3.85% return of the benchmark Barclay U.S. Aggregate Bond Index. The continued flight to quality by investors into fixed income obligations and the Federal Reserve's policy during the first eight months of the year kept the pressure on yields while stocks benefited from positive earning comparisons, benign domestic economic reports and greater clarity on a solution for the European economic crisis. Equities had a total return of 13.72% compared with the 13.51% return of the Standard & Poor's 500 for the same eight month period. Cash Equivalents returned 0.03% compared to the 0.03% return for the Citigroup 90 day Treasury Bill index. The Portfolio's total return on a preliminary basis through September 19, 2012 was 9.59%

PNC anticipates GDP growth in 2012 of 2.3% and inflation as measured by the CPI of 2.1% on a year over year basis. The unemployment rate should end 2012 at 8.2% as payroll growth should average 140,000 jobs during the second half of the year. We continue to believe that corporate profit growth of mid single digits will provide support to equity gains while bond total returns will remain challenging since the Federal Reserve's recent policy indicate that interest rates will remain low until 2015.

Mr. Calimano also discussed the change from a core strategy to a dividend strategy that was implemented in August for the equity portion of the portfolio. The change increased the Portfolio's estimated annual income from \$2,778,499 as of July 31, 2012 to \$2,845,424 as of August 31, 2012 or \$66,925 and generated capital gains versus cost of \$1,278,073. He also discussed upcoming bond maturities in the portfolio, how to invest those proceeds and a strategy to manage the fixed income portfolio and its cash flow requirements for the future.

Mr. Calimano proposed that PNC Investment Advisors would like to have total discretionary authority to manage the portfolio and create a new investment policy with the organization. The reporting process would not change and the portfolio would be better diversified to improve a better yield.

After a lively discussion, Supreme Director of Sports and Athletics, Edward D. Moeller moved to approve the policy change and give PNC total discretion to manage the portfolio, seconded by Supreme Vice-President, Julie Ann Dobbs. A roll call vote was taken and the motion was unanimously approved. Approved.

Mr. Calimano expressed his thanks to the Board members for approving the policy change and assured the Board that efforts will continue to provide the best results for the portfolio and the organization.

The Board members expressed their thanks to Mr. Calimano for his report and he was excused from the Conference Call. Acknowledged.

President Glugosh asked the Chairperson of the Supreme Auditors, Michael J. Horvath to review the **2012 Semi-Annual Audit Report.**

Brother Horvath reported that the audit for the first six months of 2012 was conducted at the Home Office in Passaic, New Jersey on August 24 & 25, 2012. He stated that the report was printed in the September 5, 2012 issue of the *Slovak Catholic Falcon*. Brother Michael proceeded to review the report and addressed several questions presented by the Board members. Brother Horvath expressed his thanks to the Home office staff for their cooperation and appreciates the continued efforts of the various Boards to control and reduce many of the expenses which the auditors truly appreciate.

After a brief discussion, Supreme Director of Sports and Athletics, Edward D. Moeller moved to **accept the 2012 Semi-Annual Audit Report**, seconded by Supreme Chaplain, Rev. Andrew S. Hvozdovic. Approved.

President Glugosh thanked Brother Horvath for his report and inquired if any **Donation Requests** were received to be addressed at this time.

The Supreme Secretary reported that **no donation requests** were received for presentation at this meeting. Acknowledged.

The Supreme President questioned the Board members regarding the **Annuity Interest Rate** to be offered for the fourth quarter of 2012 on our annuity products. The Board members briefly discussed the Annuity Interest Rate to be offered. Supreme Treasurer, Dennis J. Zifcak moved that we offer the same interest rate for the last quarter of 2012 for the annuities that were offered for the third quarter of 2012 on all our Vantage products, seconded by Supreme Physical Directress Kathleen S. Watkins.

Approved.

President Glugosh questioned if there was any **Unfinished Business** to address. The Supreme Secretary informed the Board members that on October 11, 2012 a Conference Call will be held with examiners and representatives of the New Jersey Department of Banking and Insurance which has been done in the past. Also on the call will be our Director of Sales and Marketing, our Actuary, Accountant, Investment Advisor, Home Office Manager and the Supreme Secretary.

The 2011 year end results for our organization will be reviewed and the 2012 results through June 30, 2012. The Department will probably question what the outlook for 2013 will be especially since we have had a large increase in annuity income and the interest rates offered for the different products. Acknowledged.

Also the Supreme Secretary reported that the United Passaic Organization or UPO who is renting first floor office space from the organization will not be renewing the lease which expires on December 31, 2012 due to the lack of funds which has been eliminated for this program.

The Supreme Secretary will make every effort to try and rent the office space, however it is going to be very difficult since there is a tremendous amount of vacant office space available in the area. Acknowledged.

Supreme Physical Directress, Kathleen S. Watkins reported on the progress of the "background checks" which were being conducted by the National Center for Safety Initiatives (NCSI) for the members of the Board of Directors and individuals involved with our youth and sports programs. A good number of individuals have already completed this process and a discussion ensued regarding the need to have any slet participants over the age of 18 should also have a background check as well taking into consideration the best interest of the Groups and our Organization.

Sister Watkins moved that any Slet participant over the age of 18 be required to have a background check at the expense of the Group and if the individuals do not comply, they will not be allowed to participate in our slets, seconded by Supreme Director of Sports and Athletics, Edward D. Moeller. Approved.

The Board members discussed at length the fact that the responses to receiving the *Falcon* publication either in the hard copy format or via e-mail are coming in very slowly and the Board should consider extending the deadline for individuals to respond. As of this meeting, only 2,200 responses have been received and nearly 6,500 have not responded.

Supreme Treasurer, Dennis J. Zifcak moved that the final deadline be extended to December 31, 2012 for a response from those 6,500 who have not responded, seconded by Supreme Physical Director, Dusan Dorich. Approved.

It was mutually agreed that effective January 1, 2013 those who have not responded will be removed from the mailing list, this will be their last chance to respond to the organization's request. Agreed.

President Glugosh inquired if there is any **New Business** to be discussed at this time.

Supreme Chaplain, Rev. Andrew S. Hvozdovic expressed his sincere thanks and appreciation to the members of the Board of Directors for the honorarium gift on the occasion of his 25th Anniversary of Priestly Ordination and thanked those Directors who were able to attend and share this special day with him, his family, friends, fellow fraternalists and parishioners. Father Andrew commented on how proud and honored he is to serve as our Supreme Chaplain and as a member of the Supreme Board of Directors and assured the members of our organization that they are remembered in his daily prayers.

Acknowledged.

Supreme President, Larry M. Glugosh and Supreme Secretary, Steven M. Pogorelec reported that on Friday, September 21, 2012 along with our Director of Sales and Marketing, Albert J. Suess, a special recognition dinner was held for the 2012 Slovak Catholic Sokol "Fraternalist of the Year" Sister Joan J. Yanosick of Wreath 22 in Pittsburgh, Pennsylvania. Also, in attendance were her family and friends. A plaque and monetary award were presented to Sister Yanosick during the special celebration and we once again extend our congratulations and thank Sister Yanosick for all that she has done and continues to do for the Slovak Catholic Sokol. Acknowledged.

Supreme Vice-President, Julie Ann Dobbs brought to the attention of the Board members that the **Slovak Catholic Sokol Disaster Relief Fund** for our members to assist them with some financial assistance is currently inactive. Thankfully no natural disasters have occurred recently, however the fund is available in the event any of our members are affected in the future. Acknowledged.

President Glugosh and the Board members discussed the dates and site for the **next Supreme Board of Directors meeting**. As previously approved, the next quarterly meeting of the Board of Directors will be held November 30 & December 1, 2012 with travel dates being November 29 and December 2, 2012 in Orlando, Florida.

Acknowledged.

President Glugosh and the Supreme Secretary informed the Board members that the first **2013 Quarterly Meeting of the Board of Directors** tentative dates that are being considered are **March 15-16, 2013** in Passaic, New Jersey. Travel dates would be March 14 and March 17, 2013. The **2012 Annual Audit** would then be held in Passaic, New Jersey on **March 12-13-14, 2013**. Acknowledged.

Having completed all the business items on the agenda, the Supreme President inquired if there is any other business to be presented at this time, there being none, Brother Glugosh entertained a motion to **adjourn the meeting**, so moved by General Counsel, John D. Pogorelec, Esq., seconded by Supreme Physical Director, Dusan Dorich. Approved. Supreme Chaplain, Rev. Andrew S. Hvozdovic offered the **Closing Prayer**. The meeting was adjourned at 1:00 p.m. Zdar Boh!

Respectfully submitted,

Steven M. Pogorelec, F.I.C. Supreme Secretary

Attention Group 14		
The next few months are packed full of fraternal activities for the group. Please mark your calendar!		
Every Wednesday		
and Thursday evening –	gymnastics and drill classes. It is not too late to sign up! Contact Traci Walkowiak at traci.walkowiak@yahoo.com.	
Thursday, October 11th –	mandatory parent meeting for any parent who has a child that will be competing next summer at the compe- tition. Meeting to begin at 6:30PM.	
Saturday, October 13th –	Spaghetti Luncheon Doors open at 12:00PM Tickets: \$7.00 adults \$3.00 children Contact Maryann Naple at Naple1146@comcast.net	
Friday, October 26th –	Family Halloween Party Tickets: \$5.00 Tickets will be on sale every Wednesday and Thursday evening during gymnastics classes.	
Saturday, November 10th – Ladies Night Out Pre-purchased Tickets: \$12.00 Tickets at door: \$15.00		
Saturday, November 17 –	Mother / Daughter Breakfast Details to follow	
Saturday, November 17th	 Night at the Races \$10.00 (includes a horse) More details to follow. 	
Saturday, December 8th –	Children's Christmas Party Doors open at 12:00PM Children MUST be pre-registered. Spots are limited to the first 150 children. When those spots are filled, we regrettably can- not accept any more children. Joan Yanosick will be at the gymnastics classes the last two weeks of October or you can call her at 412-881-8502 to register.	

Attention Crown 14

GROUP ANNUAL MEETINGS SET

(Continued from page 13) be served after. Reports of the officers will be presented and plans for our various fraternal activities will be finalized. All delegates from our lodges in Minneapolis and Duluth, Minn. Superior, Wis. and Ironwood, Mich. are requested to register with the Group Secretary, James T. Genosky, 1001 - 421/2 Avenue, N.E. # 102, Minneapolis, Minn. 55421, tel. (763)789-9196 by October 7th.

Zdar Boh! David J. Genosky President James T. Genosky Secretary

Group 17, "Rev. Francis Skutil," Youngstown, Oh. This year's annual meeting is scheduled for Sunday, November 11. We will begin our program by attending the 12 o'clock Mass at Our Lady of Sorrows/St. Matthias Church located at 914 Cornell Street in the Lansingville section of Youngstown. The pastor of the parish and our Sokol, Rev. Msgr. Peter A. Polando will celebrate the liturgy for the living and deceased members of Group 17. Following Mass, we

will assemble in the church rectory where our annual meeting will be called to order A light lunch will be served. We will be discussing various activities hosted by Group 17 for the remainder of the year and finalize plans for our 2013 activities. At the meeting we will have a report on our recent Group 17 Sokol Golf Tournament. All officers are reminded to submit a WRIT-TEN REPORT of their activities since our last annual meeting. We look forward to seeing all of our Wreaths and Assemblies represented at this year's annual meeting and hope to welcome many new faces. An enjoyable fraternal afternoon is assured. All officers and all representatives from our lodges who plan to attend are asked to make reservations with Carol Gonda at (330)783-0173 no later than Monday, November 5th. Please remember that the Wreaths and Assemblies are responsible for their delegates' meal and must be paid on the day of the meeting. Looking forward to seeing a good turnout at this year's annual meeting, may we

remain Zdar Boh!

> James G. Jerek, President Carol Gonda, Secretary

Philadelphia Parish Festival on Oct. 7

St. Agnes - St. John Nepomucene Parish in Philadelphia, Pa. will host its annual Fall Parish Festival on Sunday, October 7 on the parish grounds located at 4th and Brown Streets in the City of Brotherly Love. Festivities begin at 9 a.m. and continue until 5 p.m. There will be plenty of traditional Slovak culinary specialities along with American favorites. The food service begins at 11 a.m. with either eat in or take out. A special bake sale will feature homemade Slovak pastries and breads. There will be games for children and adults alike, along with various raffles including a top prize of \$500.00 and breads. All proceeds benefit the parish. Entrance to the parish social hall is on Ontario Street. For additional information call the rectory at (215) 627-6340

This year's festival celebrates the 105th anniversary of the founding of the Slovak parish. It was in 1907 that the Slovaks in the city's north side petitioned the Archbishop of Philadelphia to establish a parish for them. The Archbishop gave permission and St. Agnes Parish was established. A year earlier, the Slovaks on the city's south side organized St. John Nepomucene Parish. The two parishes were merged in 1977 using the St. Agnes complex as the site of the parish. Our Sokol, Assembly 48 and Wreath 13 have been active in the parish for most of its history. The Rev. Francis G. Lendacky currently serves as pastor of the parish, beautifully ministering in the best traditions of our Cyrilo-Methodian heritage of faith.

Lodge Jottings

(Continued from page 14)

located on LaPorte Avenue beginning at 1 p.m. Serving as hostess at our meeting will be Mary Hric. Among the items on the meeting agenda will be annual Christmas party. The date and place are still to be determined, so we encourage our members to attend, as we welcome suggestions. Input from our members will insure the success of this annual fraternal event. All event information will be forthcoming as the details are finalized.

As part of our Care and Share efforts as fraternalists, it is our custom at all our meetings and functions, we will be collecting monetary donations to be given to our local food panty. We are extremely grateful that our members are generous in support of this community project.

We send our best wishes to all of our ill and homebound members; we miss your presence and remember you in thought and prayer. As autumn begins, we look forward to the beauty of fall's landscapes. Enjoy the season!

> Zdar Boh! Judy Strisko Recording Secretary

Cleveland Benedictines to note 90th anniversary at benefit

The Benedictine Monks of St. Andrew Svorad Abbey in Cleveland will host their annual Abbey Benefit on Sunday, November 4. This year's benefit theme is "Celebrating the 90th anniversary of Our Foundation." The benefit will celebrate the significant events marking the 90 years of service the Benedictine Monks have provided in the Cleveland area and throughout Ohio.

The program begins with a Mass of thanksgiving celebrated beginning at 12:15 p.m. in the Church of the Assumption of the Blessed Virgin Mary located at 9183 Broadview Road in Broadview Heights, Oh. The Benedictines have staffed this parish for the past 20 years. Principal celebrant and homilist at the liturgy will be the Rt. Rev. Christopher Schwartz, O.S.B., Abbot of St. Andrew Svorad Abbey. A reception, banquet and program will follow at the Parish Center. Entertainment will be provided by the popular John Pastirik Band - known as "The Slovak Polka King." The dinner will be catered by Billy Hricovec of Tom's Country Place. Flowers to beautify the event are compliments of Orban's Flowers. There will be a silent Slovak Auction held after the main program. The benefit concludes around 4 p.m. with the Benedictine Monks singing their traditional hymn "The Ultima.'

Tickets for the benefit are \$65.00 per person with additional sponsorships available, including a \$100.00 "Honor-a-Monk" contributions. Donations in support of the abbey would be most appreciated from individuals who are unable to be present for the benefit. Make checks payable to: St. Andrew Abbey, 10510 Buckeye Rd., Cleveland, OH 44104. For reservations and additional information on this year's benefit, contact Rose Stiflar at St. Andrew Abbey at tel. (216)721-5300 ext. 0 or Marie A. Golias at (216)228-8179. Deadlline for dinner reservations is October 22.

It was in 1922, that the first Slovak Benedictine monks from St. Procopius Abbey in Lisle, Ill. arrived in Cleveland to establish their priory at the former St. Andrew's Slovak Parish located at East 51st Street and Superior Avenue. The Bishop of Cleveland, Joseph Schrembs, whose own brother was a Benedictine monk of St. Vincent Archabbey in Latrobe, Pa., graciously welcomed the first Slovak Benedictines into the diocese. He arranged for the purchase of the Notre Dame Orphanage building and a 15-acre site at 10510 Buckeye Road where the abbey and high school were established. In 1927, Benedictine High School, one of the largest and finest college-prep institutions of its kind in Ohio, was founded. In 1928, the abbey took charge of the new parish of St. Benedict located near the abbey property. Over the years, the monks have also served in a number of other parishes. The abbey is also home of the Slovak Institute, an important depository of Slovakianna in the United States.

In 1929, the Rev. Gregory Vaniscak, O.S.B., who was the leader of a nucleus of Slovak Monks at St. Procopius who envisioned the establishment of a Slovak Benedictine foundation, arrived in Cleveland from Chicago. Ordained in 1914, Father Gregory served the Chicago Slovaks as pastor of St. Michael the Archangel Parish until his arrival to lead the Cleveland monks where he was elected the superior of the Slovak independent priory of St. Andrew Svorad. The number of Monks increased sufficiently so that in 1934, the Holy See granted the request to elevate the priory to the status of an abbey. The Rev. Stanislaus Gmuca, O.S.B. was elected the first abbot. Abbot Stanislaus served as head of the abbey until 1946 when the Rev. Theodore G. Kojis, O.S.B. was elected the second abbot. In 1966, he was succeeded by Abbot Jerome M. Koval, O.S.B. Abbot Roger W. Gries, O.S.B. became the fourth abbot and in 2001 was ordained to the episcopacy and serves as Auxiliary Bishop of Cleveland. In 2001, Abbot Clement Zeleznik, O.S.B. was elected and served until 2008 when the current Abbot, Christopher Schwartz, O.S.B. became head of the abbey.

The Benedictines have remained close to our Slovak fraternals over the years and their ministry has beautifully mirrored our Cyrilo-Methodian heritage of faith over the past 90 years. We congratulate them on this milestone in their ministry and pray that God will continue to bless their efforts among us. We hope that many Group 5 Sokols and Sokolky will turnout for this year's Benedictine Benefit on November 4th.

Remember the Memorial Scholarship Fund!!!

Have you found yourself looking for a way to memorialize a lost loved one or fellow Group/Wreath/Assembly member? Why not make a donation in their honor to the Memorial Scholarship fund? Donations made payable to: SCS Memorial Scholarship Fund may be sent to:

Dennis J. Zifcak S.C.S. Museum Treasurer 205 Madison St. Passaic, NJ 07055 or Julie Ann Dobbs SCS Museum Chairperson 5314 Agatha Turn, Racine, WI 53402

Oktoberfest v NYC

Asociácia ACF "Big Apple Chapter" v spolupráci so Spolkom sv. Štefana č. 716 PKSJ usporiadajú októbrovú zábavu - OKTOBER-FEST. Bude sa konať v nedeľu 14. októbra



od 1.00 do 5.30 hod. v hale slovenského kostola Sv. Jána Nepomuckého, 411 East 66th Street & 1st Avenue, v New York City. Počas popoludnia budú podávané

slovenské a české špeciality, čapované pivo, víno a nealkoholické nápoje. Dobrú náladu spestrí slovenská hudobná skupina a nemecký harmonikár, ktorí budú hrať do

tanca i na počúvanie.

Vstupné je \$30.00 za osobu. V cene je zahrnuté jedlo a otvorený bar. Každý účastník dostane pamiatkový pohár na pivo. Rezervácie vstupeniek: 1-877-556-4642, alebo Jozef Bilik 718-463-2084.

Slávnostné otvorenie roku storočnice kostola sv. Cvrila a Metoda v Clitone, NI

Slávnostná svätá omša pri príležitosti otvorenia roku storočnice, ktorú Kostol svätého Cyrila a Metoda, 218 Ackerman Avenue v Cliftone. NI oslávi na budúci rok, bude v sobotu 20. októbra o 5.00 hodine večer. Svätú omšu bude slúžiť biskup Rodimer. Concelebrovať budú o. Richard Bay, o. Martin Kertys, Mons. Ján Demkovich a o. Hector Melendes.

Po svätej omši bude v kostolnej hale recepcia. Usporiadtelia žiadajú záujemcov, ktorí sa na recepcii plánujú zúčastniť, aby sa zapísali do zoznamu, ktorý je k dispozícii do 13. októbra pri vchode do kostola pred a po svätej omši, alebo sa prihlásili telefonicky na fare, tel. č. 973-546-4390.

Slovenské sväté omše v Kostole sv. Cyrila a Metoda sú v nedeľu o 10.30 hodine doobeda.

Slovenský festival na University of Pittsburgh

University of Pittsburgh Slovak Studies Program usporiada 22. Festival slovenského dedičstva v nedeľu 4. novembra v Cathedral of Learning Commons Room v Oakland sekcii v Pittsburghu, PA. Začiatok bude o 1.00 hodine a trvať bude do 5.00 hodiny. Počas popoludnia budú na predaj klobásy, halušky, pirohy a domáce koláče. V kultúrnom programe sa predstavia slovenské folklórne súbory Pittsburskí Slováci a súbor PAS. Bližšie informácie: Chris Metil, tel.č.: 412-624-5906

Usporiadalia prosia účastníkov, ktorí majú kroje, aby v nich prišli oblečení.

Benediktíni v Clevelande oslávia 90. výročie

Benediktínski mnísi z Opátstva Sv. Andreja Svorada v Clevelande, OH usporiadajú dobročinné podujatie, ktoré bude venované 90. výročiu ich pôsobenia v Clevelande. Podujatie sa bude konať v nedeľu 4. novembra. Program začne o 12.15 hodine sv. omšou vďakyvzdania v Kostole Nanebovzatia Panny Márie na 9183 Broadview Road v Broadview Hieghts, OH. Hlaným celebrantom bude o. Christopher Schwarty, O.S.B., opát Sv. Andreja Svorada. Po omši bude v Farskom centre recepcia a večera. Hrať bude John Pastirik Band. Podujatie bude trvať do 4.00 hodiny.

Cena vstupeniek je \$65.00 za osobu. Záujemcovia, ktorí sa na podujatí nemôžu zúčastniť, možu opátstvu venovať finančný dar. Šeky majú byť vystavené na St. Andrew Abbey a zaslané na adresu: 10510 Buckey Rd., Cleveland, OH 44104. Rezervácie vstupeniek do 22. októbra na tel.č.: 216-721-5300, ext. 0, alebo 216-228-8179.



Slovensko sa počasím približuje Balkánu

(Pokračovanie zo str. 20) takýchto horúcich dní, pätnásť, mali Dudince a Hurbanovo.

Odbornící tvrdia, že takéto počasie je typické pre Balkán.

V teplom počasí sa v priebehu zimy môže objaviť krátke mrazivé obdobie a v lete prevládajú obdobia s nadnormálne vysokou teplotou s nedostatkom zrážok, čo sa začína prejavovať na Slovensku. Také boli letá v roku 2003 či 2007, ale aj to tohtoročné. Najjužnejšie časti Slovenska sa už začínajú správať ako oblasť severného Srbska, severného Chorvátska či južného Maďarska.

Obdobie od marca do septembra bude pravdepodobne vyhodnotené ako najteplejšie v celej histórii meteorologických meraní, teda od druhej polovice 19. storočia. Je to aj preto, že tohtoročný september bol extrémne teplý.

Napríklad v Dudinciach bolo od 1. do 12. septembra až šesť tropických dní. Meteorológovia predpovedajú, že tropické dni čakajú ešte napríklad Košice.

V tomto roku SHMÚ zaznamenal aj viacdňové série teplotných rekordov. V Bratislave na Kolibe boli tieto rekordy najväčšie v období od 30. júna do 9. júla, kedy sa ich tam vyskytlo osem v deviatich dňoch.

A v tomto roku bola mimoriadne teplá aj jar, hoci okrem rekordných teplôt sa v máji vyskytol aj mráz. V piatok 18. mája zasiahol veľkú časť Záhoria a spôsobil veľa škôd.

Mimoriadne oteplenie prišlo tento rok 16. a 17. marca, kedy v Hurbanove stúpla teplota vzduchu z minimálnej mínus 2,2 stupňov Celzia na jej maximálnu hodnotu 22,3 stupňov Celzia. Bolo to druhé najväčšie oteplenie z jedného dňa na nasledujúci od roku 1901.

Mimoriadne ochladenie zase prišlo 12. a 13. septembra, a to z 29,2 stupňa Celzia na 15,9 stupňa Celzia. - Sme.sk

Život sa spýtal smrti: "Prečo ľudia milujú mňa a teba neznášajú?" Smrť odpovedala: "Pretože ty si krásna lož a ja krutá pravda." *****

Nikdy sa nevracaj do minulosti, lebo to len zabíja tvoj drahocenný čas. Príbehy sa neopakujú, ľudia sa nemenia... Nikdy nikoho nečakaj. Nestoj na mieste. Chod' len vpred, neohliadajúc sa. Ľudia, ktorí sú ti súdení, ťa dobehnú alebo budú kráčať s tebou tým istým smerom. Nechaj ľudí odísť, ak sa vrátia, patria k tebe, ak nie nikdy nepatrili.

Najlacnejšie bývanie majú v pomere k výške platov Trenčania

Nailacneišie bývanie majú v pomere k výške platov Trenčania, najdrahšie Bratislavčania. Na Slovensku sa dostupnosť bývania zvýšila a ešte môže ísť nahor.

Mzdv Slovákov rastú, cenv nehnuteľností klesajú. Dostupnosť bývania tak na Slovensku aj naďalej stúpa. No kým v niektorých krajoch si z priemerného platu môžu Slováci dovoliť kúpiť viac metrov štvorcových bytu či domu, v iných menej.

Podľa analytika ČSOB Mareka Gábriša je najdostupnejšie bývanie v Trenčianskom, Nitrianskom a Žilinskom kraji.

Naopak, najdrahšie bývanie je v pomere k platom v Bratislavskom kraji. Aj keď sú tu mzdy vyššie, podstatne vyššie sú aj ceny nehnuteľností. "Bratislava je región, kde je najviac pracovných príležitosti, najnižšia miera nezamestnanosti, a teda dopyt po bývaní je väčší v porovnaní s ostatnými," zdôvodňuje Gábriš.

Na to, aby si mohli Slováci v druhom štvrťroku kúpiť jednoizbový byt, museli v priemere pracovať 58 mesiacov, na priemerný trojizbový byt 109 mesiacov. Tento prepočet však vychádza z predpokladu, že by celú mzdu použili na kúpu bytu.

Oproti rovnakému obdobiu vlaňajška tak Slováci pracovali na kúpu bytu o niečo kratšie. Na jednoizbový byt potrebovali v druhom štvrťroku minulého roka odpracovať 59 mesiacov, na tri izby pracovali 113 mesiacov.

Dostupnosť bývania by v blízkej dobe klesnúť nemala. Ceny nehnuteľností by mali podľa odborníkov buď stagnovať alebo aj ďalej mieriť nadol.

"Vo vývoji cien nehnuteľností sa žiadne prevratné zmeny očakávať nedajú," hovorí analytik Tatra banky Boris Fojtík. Ceny nehnuteľností ovplyvní aj to, ako sa bude ďalej vyvíjať pretrvávajúca kríza.

"Pokiaľ sa bude kríza eura zhoršovať, klienti s úsporami budú chcieť uložiť tieto úspory aj do nehnuteľností, najmä menších a lacnejších, čo by mohlo umelo a krátkodobo zvýšiť ceny týchto nehnuteľností.

Pokiaľ sa nič zásadné diať nebude, banky budú bez problémov financovať kúpu nehnuteľností, očakávame stabilitu až jemne klesajúci trend cien nehnuteľností," očakáva šéfka spoločnosti Bond Reality Daniela Danihel Rážová.

aktualne.sk

Rakúsky pilot obletel svet lietadlom vyrobeným v Prievidzi

Ultraľahké lietadlo vyrobené v Prievidzi si našlo majiteľov v rôznych kútoch sveta. Rakúsky pilot Helmut Lehner je jedným z nich. Na prelet okolo sveta si vybral Dynamic preto, že je to podľa neho veľmi pekné lietadlo a všetkým chcel ukázať, že je to to najlepšie, čo si v danej kategórii môže pilot vybrať.

Po prvý raz sa vydal na neľahkú cestu v roku 2009. Vybral si severnú cestu, to znamená, že letel z Rakúska cez Slovensko, ďalej na Blízky východ až do Kazachstanu. Tam mal nehodu. Nie príliš vážnu, no v ceste pokračovať nemohol.

K druhému pokusu sa odhodlal potom, čo dvaja francúzski piloti na ultralahkom lietadle preleteli z Európy až do Novej Kaledónie, ktorá leží neďaleko Austrálie. Vybrali si južnú cestu a Lehner sa rozhodol ísť po tejto ich trase.

Lehner vyštartoval z Európy, letel do Afriky, ďalej do Saudskej Arábie, Indie, Mjanmarska, Thajska, Malajzie, Singapúru až do Novej Kaledónie.

Skutočné dobrodružstvo začalo pre rakúskeho pilota, keď chcel letieť na americký kontinent. Jeho cesta sa zabrzdila na ostrove Pago Pago, z ktorého chcel pokračovať na Havaj. Napriek tomu, že niekoľkokrát vyštartoval, musel sa vrátiť pre monzúnové dažde, cez ktoré ultraľahkým lietadlom nedokázal preletieť. Neostávalo iné, len Dynamic rozobrať, naložiť do väčšieho lietadla a takto preletieť do Ameriky.

V Los Angeles si ho zmontoval a viackrát ním rôznymi trasami preletel ponad USA. Prišiel až na sever Kanady, odkiaľ ho čakal jeden z najdlhších preletov až na Ostrov sv. Anny pri portugalskom pobreží.

Po troch mesiacoch, presne 10. augusta, pristál rakúsky pilot na letisku v Linzi. Čakal ho tam aj konštruktér Dynamicu Tadeáš Walla, ktorý mu odovzdal certifikát za najdlhší prelet týmto ultraľahkým lietadlom.

Cesta mala aj charitatívny rozmer. Peniaze, ktoré Lehner získal od sponzorov, putovali deťom, ktoré prišli o najbližších pri rôznych leteckých haváriách.

Informácie slovenských podujatiach v USA na internete

Informácie o slovenských spoločenských, náboženských a športových podujatiach, video záznamy zo slovenských podujatí a ďalšie informácie nájdete na internetovej adrese: www.slovaknewstv.com

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Za Boha a národ



For God and Nation

Slovenský Katolícky Sokol Slovak CATHOLIC FALCON

ÚRADNÝ ČASOPIS SLOVENSKÉHO KATOLÍCKEHO SOKOLA - 28 000 ČLENOV - HLAVNÁ ÚRADOVŇA: 205 MADISON STREET, PASSAIC, NJ 07055 – www.slovakcatholicsokol.org

VOLUME CI

PASSAIC, N.J., 3. OKTÓBRA 2012

ČÍSLO 4974



Na 35. Festivale slovenského dedičstva, ktorý sa konal v nedeľu 23. septembra v Holmdel, NJ, bol prítomný aj prezident Slovenskej republiky Ivan Gašparovič. Počas otvorenia kultúrneho programu mal krátky príhovor k prítomným. So záujmom a pobavením sledoval prehliadku ľudových krojov a vystúpenia ľudových súborov. Na snímke je prezident Gašparovič (v strede) s členmi ľudového súboru PAS s Pittsburghu, Pa. Po ľavej strane prezidenta je riaditeľka súboru Angela Lipchick.

Prezident Ivan Gašparovič sa stretol s generálnym tajomníkom OSN

Prezident Slovenskej republiky Ivan Gašparovič sa 24. septembra v sídle Organizácie spojených národov v New Yorku stretol s generálnym tajomníkom Pan Ki-munom.

Ivan Gašparovič zdôraznil, že Slovensko je pripravené byť aj naďalej aktívnym členom medzinárodného spoločenstva, na čele ktorého je OSN pod vedením Pan Ki-muna.

Slovenský prezident vyzdvihol skutočnosť, že aj slovenskí odborníci môžu prispieť k napĺňaniu cieľov tejto medzinárodnej organizácie.

Peter Tomka je predsedom Medzinárodného súdneho dvora v Haagu, Miloš Koterec predsedom Hospodárskej a sociálnej rady OSN, Ján Kubiš osobitným predstaviteľom OSN pre Afganistan a Miroslav Jenča riadi Regionálne krízové centrum OSN pre strednú Áziu.

Gašparovič na rokovaní s generálnym tajomníkom OSN vyjadril tiež odhodlanie Slovenska naďalej pomáhať Spojeným národom pri hľadaní trvalého mierového riešenia na Cypre.

"Slovenské ozbrojené zložky budú naďalej podľa potrieb organizácie plniť mandát misie UN-FICYP a slovenské veľvyslanectvo v Nikózii bude poskytovať dobré služby v rámci bikomunitného dialógu cyperských politických strán," uviedol Gašparovič.

V diskusii sa nevyhli ani vývoju situácie v Sýrii, kde sa aj napriek intenzívnemu úsiliu OSN nepodarilo ukončiť vnútorný konflikt.

Prezident zdôrazniĺ, že "Slovensko podporuje od samého začiatku tvorbu globálnych, regionálnych a lokálnych kapacít v oblasti reformy bezpečnostného sektora".

Slovenský prezident sa v newyorskom sídle OSN bilaterálne stretol aj s prezidentom Moldavskej republiky Nicolaem Timoftim.

Spracované zo správy SITA

Slovensko sa počasím približuje Balkánu Tohtoročné letné mesiace na

slovensku od júna do augusta boli druhé najteplejšie po lete v roku 2003. Slovensko trápilo sucho, nedostatok zrážok, meteorológovia vydávali na dva dni aj výstrahy tretieho stupňa pred teplom a vyskytlo sa veľa tropických dní aj nocí.

V tomto roku zaznamenali hydrometeorologické stanice na Slovensku viac ako 50 tropických dní.

V Dolných Plachtinciach a v Rimavskej Sobote zaznamenali rekordný počet tropických dní od roku 1961 a v Dudinciach bol vyrovnaný rekord z roku 2003.

Trinásť meteorologických staníc tiež zaznamenalo viac ako desať dní, kedy maximálna denná teplota vzduchu bola vyššia alebo rovná 35 stupňom Celzia.

To sa zatiaľ nestalo ani v jednom z predchádzajúcich rokov. V roku 1992 to bolo na 12 staniciach, v roku 1994 na troch, v roku 2000 na jednej. Najviac

(Pokračovanie na str. 19)

Správy zo Slovenska

Automobilový priemysel na Slovensku trhá rekordy už niekoľko mesiacov. V júli vzrástla výroba áut oproti vlaňaišiemu júlu až o 84 percent. Vyplýva to z posledných údajov Štatistického úradu SR. Kým dopyt z Európy poľavuje, o autá vyrobené na Slovensku má väčší záujem Čína. Zabité dievčatko, ktoré by teraz malo 8 rokov, našli v Bratislave-Ružinove. Dievčatko bolo v byte v zabarikádovanej izbe mŕtve asi tri roky. Susedia tvrdili, že matka celý čas hovorila, že dievčatko je u rodiny v Košiciach. Podľa predbežného vyšetrovania dievčatko zabil otčim, ktorý bol za týranie matky vo väzení štyri roky. Keď sa vrátil z väzenia vybíjal so zlosť na 5-ročnej Lucii, ktorá sa ho panicky bála.

✓ Polícia 19. septembra zabránila ozbrojenej lúpeži pancierového vozidla, ktoré prevážalo milión eur. Policajti v Starej Turej vykonali akciu, počas ktorej zadržali troch mužov ozbrojených samopalmi a krátkymi zbraňami a plánovali prepadnúť vozidlo s peniazmi.

▼ V auguste stúpol na Slovensku predaj vozidiel kategórie SUV takmer o polovicu. Ľudia sa chcú vyhnúť novej registračnej dani, ktorá má od októbra najviac zaťažiť práve autá so silnejšími motormi.

Počet poberateľov dávky v hmotnej núdzi v auguste klesol štvrtý mesiac po sebe. Kým ku koncu apríla vyplácali úrady práce a sociálnych vecí tieto dávky 186,1 tis. osobám, od mája do augusta ich počet postupne klesol na 181,8 tisíca.

V medziročnom porovnaní poberalo sociálne dávky na konci minulého mesiaca o 4,6 tis. osôb menej. Na dávky v hmotnej núdzi bolo po zohľadnení ostatných členov rodiny na konci minulého mesiaca celkovo odkázaných 354,5 tis. osôb, čo je 6,56 % z celkového počtu obyvateľov na Slovensku. Vyplýva to z údajov Ústredia práce, sociálnych vecí a rodiny SR.

✓ Výraznejší rast cien potravín pocítia ľudia na Slovensku na pultoch predajní už na jeseň a počas zimy tohto roku. Rizikové sú najmä ceny výrobkov z múky. Rovnako sa však môže stať, že viac porastú aj ceny mäsa pre zdraženie kŕmnych zmesí. Odhadujú to ekonomickí analytici, podľa ktorých je za väčším nárastom cien potravín dlhodobé sucho a stúpanie vstupných nákladov pre výrobcov, ako napríklad cien ropy.

Miera evidovanej nezamestnanosti na Slovensku dosiahla v auguste 13,19 %, čo je oproti júlu tohto roku pokles o 0,08 percentuálneho bodu. Vrátila sa tak na májovú úroveň, kedy bola miera nezamestnanosti najnižšia v tomto roku. Počet nezamestnaných ľudí evidovaných na úradoch práce, ktorí sú okamžite schopní nastúpiť do práce, minulý mesiac dosiahol 356 423 osôb.

▼ Slovensko poskytlo materiálnu humanitárnu pomoc sýrskemu utečeneckému táboru v Jordánsku. Ministerstvo vnútra pošle materiál na núdzové stanovanie, plastovú poľnú umývareň, vlnené prikrývky a kúpacie súpravy. Prijímateľom pomoci je charitatívna organizácia Jordan Hashemite Charity Organization, ktorá zabezpečí distribúciu sýrskym utečencom.

Trnavská automobilka PSA Peugeot Citroen pre klesajúci dopyt po vozidlách redukuje výrobu. V poslednom štvrťroku tohto roku zastaví výrobu na 21 dní. Dopyt po nových vozidlách v Európe posledných jedenásť mesiacov stále klesá, čo má vplyv aj na redukciu výroby vo viacerých automobilkách.

✓ 29. septembra neprežil pád z lanovky v Nízkych Tatrách robotník z Rakúska. Pri stavbe lanovky na Chopok spadol z päťmetrovej výšky. Utrpel vážne zranenia, ktorým na mieste podľahol.