

Za Boha a Národ



For God and Nation

Slovak Catholic Falcon

Slovenský Katolícky Sokol

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MINUTES of the First Quarterly Meeting of the Board of Directors of the Slovak Catholic Sokol held at the Home Office in Passaic, NJ, March 20-21, 2015 Minutes of the Annual Meeting of the Slovak Catholic Sokol Museum

OPENING SESSION FRIDAY

March 20, 2015 - 8:30 a.m.

The 2015 Quarterly Meeting of the Supreme Board of Directors of the Slovak Catholic Sokol held at the Home Office in Passaic, New Jersey opened with a beautiful Mass in the Board Room offered by Supreme Chaplain, Rev. Andrew S. Hvozdovic.

During the liturgy, the traditional Memorial Service for the deceased officers and members of the organization was held.

Immediately following the conclusion of the Mass, the Annual Meeting of the Slovak Catholic Sokol Museum Board of Directors took place.

MINUTES OF THE 2015 SLOVAK CATHOLIC SOKOL MUSEUM BOARD

The 2015 Annual meeting of the Board of Directors of the Slovak Catholic Sokol Museum for the year 2014 was held on Friday, March 20, 2015 at the Home Office in Passaic, New Jersey.

S.C.S. Museum President Julie Ann Dobbs, called the meeting to order at 9:30 a.m. Sister Dobbs extended greetings to everyone and welcomed the Board to the 2015 meeting. She then called upon Supreme Chaplain Father Andrew S. Hvozdovic to open the meeting with a prayer. After the prayer, Supreme Physical Directress Kathleen S. Watkins led the Board in reciting the Pledge of Allegiance.

Sister Dobbs proceeded to ask Museum Secretary/Treasurer Dennis J. Zifcak, to conduct the roll call of the Museum Board of Directors. The roll was taken and all 10 Directors were present.

The minutes of the 2014 Annual Meeting of the Slovak Catholic Sokol Museum Board held on March 21, 2014 were approved as published in the annual booklet of the Minutes of the Annual meeting of the Board of Directors of the Slovak Catholic Sokol on a motion made by Supreme Physical Director Dusan Dorich and seconded by Supreme Physical Directress Kathleen S. Watkins. The motion was approved by a voice vote.

The Chairperson then gave the Museum Activity Report. Sister Dobbs reported 8 Visitors and the Museum received 2 donations of property. There were two \$1,000 Museum Scholarships awarded in 2014. Repairs/updates made in the museum were briefly discussed. A motion to accept the Activity Report was made by Supreme Physical Director, Dusan Dorich and seconded by Supreme Chaplain, Father Hvozdovic. This was approved by voice vote.

Sister Dobbs asked Museum Treasurer Dennis J. Zifcak for his report. Brother Zifcak reported the January 1, 2014 beginning balance was \$13,961.84 with the December 31, 2014 ending balance was \$15,345.96. The 2014 total income was \$3,434.12. This came from donations and interest. The Treasurer reported expenses for 2014 of \$2,050. The expenses were the two Museum Scholarships and a \$50 Little Falls trophy expense. In light of the growth of the Museum Scholarship Fund, Museum Treasurer Dennis J. Zifcak reminded the Museum that in 2015 there will be three \$1,000 Museum Scholarships available. The Treasurer informed the Board of the donation trend and that the names of donors were published in the Falcon by Editor Daniel F. Tanzone. A motion was made by Supreme President Larry M. Glugosh to accept the report and seconded by Chairperson of

the Supreme Auditors, Michael J. Horvath.

Approved by voice vote.

Sister Dobbs then asked if there was any correspondence. There were two thank you letters from the scholarship recipients and some procedural items from the Home Office.

Sister Dobbs then asked for any old business. Sister Dobbs indicated she would cover the Sokol Disaster Relief Fund would be discussed during the general meeting.

Supreme Secretary Steven M. Pogorelec F.I.C. discussed having Father Andrew complete a video tour of the museum for placement on our web site. The Supreme Chaplain was very receptive and indicated he would forward the appropriate information and video for placement on the Slovak Catholic Sokol web site.

Under new business Brother Dennis recommended that there be three Museum Scholarships for the 2016 year. A motion was made by Supreme Director of Sports and Athletics Edward D. Moeller and seconded by Supreme Physical Director Dusan Dorich. The motion was approved by voice vote.

Brother Zifcak indicated that due to the interest rates paid by the Sokol Secure Fund he would like to transfer \$10,000 from the PNC Museum Fund into a new Museum account in the Sokol Secure Fund. Chairperson of the Supreme Auditors Michael J. Horvath made the motion and seconded by Brother Ed. Motion carried by voice vote.

A motion was made by Brother John D. Pogorelec Esq. to close the new business seconded by Sister Watkins and then approved by voice vote.

Brother Zifcak indicated that there would be a collection for the Museum fund in Memory of all departed Slovak Catholic Sokol members.

The Chairperson then asked for a motion to adjourn the meeting. The meeting was adjourned on a motion by Brother Horvath and seconded by Brother Dorich and then approved by voice vote.

Supreme Chaplain, Father Andrew S. Hvozdovic closed the 2015 Annual meeting of the Slovak Catholic Sokol Museum Board with a prayer.

Respectfully submitted,

Dennis J. Zifcak

Museum Board Secretary/Treasurer

CALL TO ORDER

Supreme President, Larry M. Glugosh called the First Session of the 2015 Quarterly Meeting of the Supreme Board of Directors to order at 9:45 a.m. on Friday, March 20, 2015 in the Board Room at the S.C.S. Home Office in Passaic, NJ, and welcomed all the Board members.

OPENING PRAYER

Supreme Chaplain, Rev. Andrew S. Hvozdovic was called upon for the Opening Prayer. Father Hvozdovic led the Directors in the reading of the Prayer to Practice the Golden Rule.

President Glugosh thanked our Supreme Chaplain and the Board Members.

PLEDGE OF ALLEGIANCE

Supreme Vice-President, Julie Ann Dobbs led the Board of Directors in reciting the Pledge of Allegiance to the Flag.

ROLL CALL

Supreme Secretary, Steven M. Pogorelec, F.I.C. was asked to read the Roll Call. The following members of the Board of Directors were present:

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

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MINUTES

of the First Quarterly Meeting of the Board of Directors of the Slovak Catholic Sokol

(Continued from page 1)

Supreme Physical Director..... Dusan Dorich

Supreme Physical Directress..... Kathleen S. Watkins

The Supreme Secretary reported that the record will show that all 10 members of the Supreme Board of Directors are present. Acknowledged.

ACCEPTANCE OF THE DECEMBER 5, 2014 BOARD OF DIRECTORS QUARTERLY MEETING MINUTES

There being no corrections, additions, or deletions to the minutes of the Supreme Board of Directors Quarterly Meeting held December 5, 2014 in Orlando, Florida and published in the *Slovak Catholic Falcon* issue of December 17, 2014, General Counsel, John D. Pogorelec, Esq. moved for the acceptance of the minutes, seconded by Supreme Vice-President, Julie Ann Dobbs. Accepted.

ACCEPTANCE OF THE 2014 DIRECTORS ACTIVITY REPORTS

President Glugosh then advised the Directors that they all received copies of the Officers Activity Reports in the mail and each report will be addressed individually. All the reports were reviewed and discussed and they all will be published in the *Slovak Catholic Falcon*. It was mutually agreed that Supreme Chaplain, Rev. Andrew S. Hvozdivic will make the necessary editing corrections to those reports which need to be corrected. Agreed.

Report of the Supreme Chaplain, Rev. Andrew S. Hvozdivic

A motion to accept the report was made by Supreme Physical Director, Dusan Dorich, and seconded by Supreme Vice-President, Julie Ann Dobbs. Accepted.

Report of the Supreme President, Larry M. Glugosh

A motion to accept the report was made by General Counsel, John D. Pogorelec, Esq., and seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. Accepted.

Report of the Supreme Vice-President, Julie Ann Dobbs

A motion to accept the report was made by Chairperson of the Supreme Auditors, Michael J. Horvath, and seconded by Supreme Physical Directress, Kathleen S. Watkins. Accepted.

Report of the Supreme Secretary, Steven M. Pogorelec, F.I.C.

A motion to accept the report was made by, Supreme Chaplain, Rev. Andrew S. Hvozdivic, and seconded by Supreme Vice-President, Julie Ann Dobbs. Accepted.

Report of the General Counsel, John D. Pogorelec, Esq.

A motion to accept the report was made by Supreme Physical Director, Dusan Dorich, and seconded by Supreme Physical Directress, Kathleen S. Watkins. Accepted.

Report of the Supreme Director of Sports and Athletics, Edward D. Moeller

A motion to accept the report was made by Supreme Chaplain, Rev. Andrew S. Hvozdivic, and seconded by Supreme Treasurer, Dennis J. Zifcak. Accepted.

Report of the Supreme Assistant Director of Sports and Athletics, James C. Matlon

A motion to accept the report was made by General Counsel, John D. Pogorelec, Esq., and seconded by Supreme Director of Sports and Athletics, Edward D. Moeller. Accepted.

Report of the Supreme Physical Director, Dusan Dorich

A motion to accept the report was made by Supreme Physical Directress, Kathleen S. Watkins, and seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. Accepted.

Report of the Supreme Assistant Physical Director, John M. Underation

A motion to accept the report was made by Supreme Physical Director, Dusan Dorich, and seconded by Supreme Director of Sports and Athletics, Edward D. Moeller. Accepted.

Report of the Supreme Physical Directress, Kathleen S. Watkins

A motion to accept the report was made by Supreme Treasurer, Dennis J. Zifcak, and seconded by Supreme Chaplain, Rev. Andrew S. Hvozdivic. Accepted.

Report of the Supreme Assistant Physical Directress, Katie Swift

A motion to accept the report was made by Supreme Physical Director, Dusan Dorich, and seconded by Supreme Physical Directress, Kathleen S. Watkins. Accepted.

Reports of the Members of the Supreme Physical Fitness Board

Denise DiMartino
Nancy Kropolinsky
Jennifer Romine
Martin S. Degnan
Frank P. Laury, III
Damian J. Suess

President Glugosh requested a motion to accept the reports of the three female and three male members of the Supreme Physical Fitness Board, so moved by Supreme Physical Director, Dusan Dorich, and seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. Accepted.

President Glugosh thanked all the Directors for their written reports.

Acknowledged.

The Supreme President then announced the following Committee assignments.

ASSIGNMENT OF PERMANENT COMMITTEES

BUDGET COMMITTEE

Dennis J. Zifcak, Chairperson

Larry M. Glugosh

Steven M. Pogorelec, F.I.C.

Michael J. Horvath

PHYSICAL FITNESS COMMITTEE

Edward D. Moeller, Chairperson

Dusan Dorich

Kathleen S. Watkins

John D. Pogorelec, Esq.

Rev. Andrew S. Hvozdivic

SCHOLARSHIP ADVISORY/SELECTION COMMITTEE

Julie Ann Dobbs, Chairperson

Larry M. Glugosh

Steven M. Pogorelec, F.I.C.

Edward Moeller*

Dusan Dorich*

*(Two different B.O.D. Members will rotate each year)

Acknowledged.

President Glugosh informed the Directors that the Chairperson of the Committees will set-up the time and place for the various committees to meet and time has been allocated on the agenda for meetings and also to prepare their reports for presentation. Acknowledged.

COMMUNICATIONS

President Glugosh asked the Supreme Secretary to present any communications or greetings that were received at the Home Office.

Brother Steve reported that greetings and best wishes for a successful meeting were received from Eileen S. Wilson, President of Group 2 in Bridgeport, CT and Tony L. Scuglik, President of Group 4 in Chicago, IL as well as from their officers and members.

President Glugosh and the Board members expressed their thanks to both of these individuals and their Groups. Acknowledged.

President Glugosh thanked the Supreme Secretary and indicated that the next agenda item would be the presentation of the Supreme Secretary's Financial Report.

SUPREME SECRETARY'S FINANCIAL REPORT

Brother Steven M. Pogorelec, F.I.C. distributed copies of the Secretary's Financial Report for the years ended December 31, 2014 and December 31, 2013 to each Director which reflected the Assets, Liabilities, Reserves, and Unassigned Funds in addition to a Summary of the Operations covering the Income and Expenses of the organization which were explained and discussed.

Supreme Secretary's Financial Report Statement of Financial Condition as of December 31,

	Assets	
	2014	2013
Cash Checking Accounts	\$ 548,685	\$ 517,894
Bonds at Amortized Value	55,768,906	50,619,726
Stocks at Fair Market Value	10,019,399	9,848,310
Short Term Securities	1,186,466	1,033,878
Dividends and interest Receivable	689,090	641,007
Uncollected Premiums Receivable	16,400	16,300
Mortgage Loans	941,296	617,942
Certificate Loans	175,520	228,768
Due From Groups	766	13,968
Total Current Assets	69,346,528	63,537,793
Land & Building	2,912,082	2,905,703
Less Accumulated Depreciation	2,629,951	2,626,213
Net Book Value	282,131	279,490
Total Other Assets	188,503	127,040
Assets not Admitted	(166,073)	(127,040)
Total Assets	\$ 69,651,089	\$ 63,817,283

Liabilities, Reserves, and Unassigned Funds

Aggregate Reserve for Life Certificates	\$ 51,600,876	\$ 44,607,824
Unpaid Death Claims	247,993	364,377
Matured Endowments	78,654	77,421
Dividends left on Deposit Accumulating at Interest	2,297,072	1,657,224
Dividends Declared	50,000	50,000
Premiums Paid in Advance	29,539	10,092
General Expenses Due and Accrued	101,550	160,204
Employees Pension Plan	4,787,861	4,724,693
Sokol Secure Fund	319,274	216,652

Total Liabilities	<u>59,512,819</u>	<u>51,868,487</u>
Reserve for Convention	325,000	203,250
Asset Valuation Reserve	1,412,920	1,372,821
IMR	117,515	49,120
Adjust. to Assets Due to Foreign Exchange Rate	680	819
Theodore & Mary Jane Rich Scholarship Fund	85,000	85,000
Other Exchange	(2,228)	-
Emil Slavik Scholarship Fund	100,000	100,000
Dr. Lesko Scholarship Fund	20,000	20,000
Krista L. Glugosh Memorial Fund	<u>24,000</u>	<u>24,000</u>
Total Reserves	<u>2,082,887</u>	<u>1,855,010</u>
Unassigned Funds	<u>8,055,383</u>	<u>10,093,786</u>
Total Liabilities, Reserves & Unassigned Funds	<u>\$ 69,651,089</u>	<u>\$ 63,817,283</u>

Income	
	<u>2014</u>
Premiums	\$ 7,975,047
Dividend & Interest on Investments	2,915,429
Interest on Mortgage Loans	48,657
Interest on Certificate Loans	20,425
Rental Income	32,705
Amortization/MR	22,307
Miscellaneous	<u>66,739</u>
Total Income	<u>11,081,309</u>

Expenses	
Death Benefits	\$ 776,449
Matured Endowments	21,669
Certificates Cash Surrendered	269,011
Interest on Certificates Left to Accumulate	75,660
Provision for Aggregate Reserve For Life Reserves	4,914,117
Employee Retirement Expenses	209,225
Commissions	512,085
Fraternal Expenses	746,271
Investment Expenses	352,810
General Expenses	895,678
Building Depreciation	3,738
Annuities Cash Surrendered	<u>2,902,194</u>
Total Expenses	<u>11,678,907</u>

Loss On Operations	<u>(597,598)</u>
Other Adjustments	
Change in Assets Not Admitted	(39,033)
Dividends Declared	(50,000)
Change in Asset Valuation Reserves	(40,099)
Realized Capital Gain	925,444
Unrealized Capital Gain (Loss)	(165,814)
Excess Dividends	7,632
Change in Reserve - Valuation Basis & Premium Deficiency	<u>(2,078,935)</u>
Total	<u>(1,440,805)</u>

Net Gain (Loss) on Operations	(2,038,403)
Unassigned Funds Beginning of Year	<u>10,093,786</u>
Unassigned Funds End of Year	<u>\$ 8,055,383</u>

SOLVENCY AND EARNINGS

YEAR	SOLVENCY	DEATH RATIO	EARNINGS
1962	133.99%	50.78%	4.59%
1963	129.37	45.96	4.39
1964	127.46	52.58	4.43
1965	133.11	57.61	4.31
1966	130.99	52.70	4.36
1967	132.77	54.28	4.55
1968	137.75	51.98	4.64
1969	137.30	52.21	4.79
1970	133.71	50.99	4.58
1971	133.46	52.28	4.92
1972	129.13	52.62	4.82
1973	125.47	57.87	5.12
1974	124.22	56.92	5.11
1975	124.00	45.47	5.10

1976	124.00	46.01	5.13
1977	122.00	44.11	5.20
1978	121.00	45.91	5.30
1979	123.63	47.11	5.70
1980	128.03	47.83	5.80
1981	135.16	46.52	7.20
1982	138.29	42.59	7.54
1983	140.19	45.64	7.90
1984	139.38	45.99	7.50
1985	139.62	42.35	7.24
1986	142.28	46.28	6.80
1987	141.75	37.16	6.32
1988	141.01	38.62	6.38
1989	136.17	41.78	6.54
1990	134.98	42.36	6.60
1991	134.95	45.00	6.50
1992	134.96	43.10	6.00
1993	133.84	34.20	6.00
1994	131.84	41.10	5.60
1995	133.34	42.90	5.50
1996	134.67	36.40	5.20
1997	138.53	42.90	5.10
1998	141.28	33.30	5.10
1999	144.28	45.60	4.90
2000	142.29	69.20	4.80
2001	140.26	68.80	4.80
2002	134.00	73.90	4.90
2003	131.36	61.58	4.87
2004	131.00	49.34	5.13
2005	129.36	64.45	4.72
2006	129.96	84.19	4.92
2007	129.58	58.73	4.92
2008	123.61	62.89	4.86
2009	121.40	50.61	4.36
2010	119.95	51.81	4.33
2011	118.99	41.13	4.50
2012	117.07	34.16	4.60
2013	118.79	45.45	4.25
2014	113.08	36.73	4.10

DIVIDENDS PAID

Year 1962 to Year 2014

Year 1962 Paid in year 1963 Dividend No. 1	\$ 245,919.83
Year 1963 Paid in year 1964 Dividend No. 2	\$ 237,972.84
Year 1964 Paid in year 1965 Dividend No. 3	\$ 256,267.71
Year 1965 Paid in year 1966 Dividend No. 4	\$ 263,133.71
Year 1966 Paid in year 1967 Dividend No. 5	\$ 267,307.83
Year 1967 Paid in year 1968 Dividend No. 6	\$ 205,463.45
Year 1968 Paid in year 1969 Dividend No. 7	\$ 211,902.66
Year 1969 Paid in year 1970 Dividend No. 8	\$ 216,672.73
Year 1970 Paid in year 1971 Dividend No. 9	\$ 303,361.33
Year 1971 Paid in year 1972 Dividend No. 10	\$ 303,361.33
Year 1972 Paid in year 1973 Dividend No. 11	\$ 317,269.83
Year 1973 Paid in year 1974 Dividend No. 12	\$ 323,252.75
Year 1974 Paid in year 1975 Dividend No. 13	\$ 331,760.00
Year 1975 Paid in year 1976 Dividend No. 14	\$ 336,519.13
Year 1976 Paid in year 1977 Dividend No. 15	\$ 344,910.32
Year 1977 Paid in year 1978 Dividend No. 16	\$ 352,241.64
Year 1978 Paid in year 1979 Dividend No. 17	\$ 355,156.72
Year 1979 Paid in year 1980 Dividend No. 18	\$ 367,204.27
Year 1980 Paid in year 1981 Dividend No. 19	\$ 368,393.73
Year 1981 Paid in year 1982 Dividend No. 20	\$ 362,261.66
Year 1982 Paid in year 1983 Dividend No. 21	\$ 387,843.00
Year 1983 Paid in year 1984 Dividend No. 22	\$ 396,100.00
Year 1984 Paid in year 1985 Dividend No. 23	\$ 814,439.00
Year 1985 Paid in year 1986 Dividend No. 24	\$ 700,000.00
Year 1986 Paid in year 1987 Dividend No. 25	\$ 788,680.00
Year 1987 Paid in year 1988 Dividend No. 26	\$ 732,628.00
Year 1988 Paid in year 1989 Dividend No. 27	\$ 725,961.00
Year 1989 Paid in year 1990 Dividend No. 28	\$ 721,842.00
Year 1990 Paid in year 1991 Dividend No. 29	\$ 711,619.00
Year 1991 Paid in year 1992 Dividend No. 30	\$ 594,398.78
Year 1992 Paid in year 1993 Dividend No. 31	\$ 529,007.98
Year 1993 Paid in year 1994 Dividend No. 32	\$ 480,595.31
Year 1994 Paid in year 1995 Dividend No. 33	\$ 441,686.37
Year 1995 Paid in year 1996 Dividend No. 34	\$ 333,045.93
Year 1996 Paid in year 1997 Dividend No. 35	\$ 314,339.02
Year 1997 Paid in year 1998 Dividend No. 36	\$ 308,159.30
Year 1998 Paid in year 1999 Dividend No. 37	\$ 315,762.90
Year 1999 Paid in year 2000 Dividend No. 38	\$ 306,559.00
Year 2000 Paid in year 2001 Dividend No. 39	\$ 581,577.62
Year 2001 Paid in year 2002 Dividend No. 40	\$ 285,234.00
Year 2002 Paid in year 2003 Dividend No. 41	\$ 285,133.00
Year 2003 Paid in year 2004 Dividend No. 42	\$ 263,307.00
Year 2004 Paid in year 2005 Dividend No. 43	\$ 266,388.00
Year 2005 Paid in year 2006 Dividend No. 44	\$ 238,310.00

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Year 2006 Paid in year 2007 Dividend No. 45	\$ 149,980.20
Year 2007 Paid in year 2008 Dividend No. 46	\$ 115,608.08
Year 2008 Paid in year 2009 Dividend No. 47	\$ 48,630.72
Year 2009 Paid in year 2010 Dividend No. 48	\$ 50,602.84
Year 2010 Paid in year 2011 Dividend No. 49	\$ 52,419.88
Year 2011 Paid in year 2012 Dividend No. 50	\$ 49,230.08
Year 2012 Paid in year 2013 Dividend No. 51	\$ 48,186.24
Year 2013 Paid in year 2014 Dividend No. 52	\$ 40,983.16
TOTAL DIVIDENDS PAID	\$17,991,789.05

Brother Steve informed the Board members that the Supreme Secretary's Report will differ from the Supreme Treasurer's Report due to the fact that the Secretary's Report is presented on an accrual basis while the Treasurer's Report is presented on a cash basis. Brother Secretary further commented that the organization's Solvency Ratio remains financially sound at 113.08%.

A motion to accept the report for discussion purposes only was made by Supreme Treasurer, Dennis J. Zifcak, seconded by Supreme Director of Sports and Athletics, Edward D. Moeller. Approved.

Several questions were presented and addressed in a general discussion. Acceptance of the report was deferred until presentation of the Supreme Treasurer's Financial Report and the Supreme Auditors Annual Report. Acknowledged.

Supreme President, Larry M. Glugosh thanked the Supreme Secretary for his report and then called upon the Supreme Treasurer, Dennis J. Zifcak for the Supreme Treasurer's Report.

SUPREME TREASURER'S FINANCIAL REPORT

The Financial Report of the Supreme Treasurer for the twelve months ending December 31, 2014 and December 31, 2013 was presented by Supreme Treasurer, Dennis J. Zifcak. This report covered the Senior Account, Bond Account, Bank of Montreal Account and Dividend Account.

SLOVAK CATHOLIC SOKOL FINANCIAL REPORT OF THE SUPREME TREASURER FOR THE YEAR ENDED DECEMBER 31,

SENIOR ACCOUNT

	2014	2013
Cash on Hand, January 1	\$ 517,894	\$ (138,479)
Receipts:		
Premiums Collected	1,118,328	705,788
Annuities	6,876,066	3,819,906
Interest on Mortgages	45,073	39,537
Dividends & Interest Collected	2,907,952	2,815,109
Interest on Certificate Loans	20,425	14,149
Rents	32,705	56,303
Miscellaneous Income	30,739	1,780
Proceeds-Bonds & Stocks	10,203,336	7,995,286
Mortgage Repayments	66,739	35,545
Other Cash Provided	66,311	199,393
Supplemental Contracts & Dividend Accumulation	563,772	436,263
Certificate Loans Repaid	53,246	1,510
Short Term Investment	(152,587)	(855,487)
Total Receipts	<u>21,832,105</u>	<u>15,265,082</u>
Cash Available	<u>22,349,999</u>	<u>15,126,603</u>
Disbursements:		
Bonds & Stocks Bought	14,715,133	8,314,834
Benefits Paid to Members	1,031,571	1,094,624
Annuities	3,128,563	2,742,546
Commissions & Expenses:		
Investments	352,790	354,909
General	909,149	946,123
Fraternal	746,271	823,518
Commissions	511,961	239,806
Dividends Paid	42,368	36,409
Real Estate	6,380	14,449
Mortgage Loan	<u>357,128</u>	<u>41,491</u>
Total Disbursements	<u>21,801,314</u>	<u>14,608,709</u>
Cash on Hand, December 31	<u>\$ 548,685</u>	<u>\$ 517,894</u>

INVESTMENT ACCOUNT

	2014	2013
Cash on Hand January 1,	\$ -	\$ -
Receipts:		
Dividend and Interest Income	2,907,952	2,815,109
Bonds and Stocks Sold or Matured	10,203,336	7,995,286
Temporary Investments - Net	<u>(152,587)</u>	<u>(855,487)</u>
Total Receipts	<u>12,958,701</u>	<u>9,954,908</u>
Disbursements:		
Transfer to (from) Senior Account	(1,900,000)	1,502,011
Bonds and Stocks Purchased	14,715,133	8,314,834
Fees Paid, Custodian	<u>143,568</u>	<u>138,063</u>
Total Disbursements	<u>12,958,701</u>	<u>9,954,908</u>
Cash on Hand December 31,	<u>\$ -</u>	<u>\$ -</u>

BANK OF MONTREAL

	2014	2013
Cash on Hand January 1,	\$ 13,499	\$ 19,736
Receipts:		
Assessments Received	6,046	8,404
Total Cash Available	<u>19,545</u>	<u>28,140</u>
Disbursements:		
Transfer to USA	\$ (3,714)	\$ 10,476
Cash Assessment	-	688
Death Claims	16,477	3,087
Administration Fees	593	-
Donation and Scholarship	300	250
Commissions	36	-
Bank Charge	210	25
Advertising	-	-
Christmas Party	115	115
Surrenders	<u>610</u>	<u>-</u>
Total Disbursements	<u>14,627</u>	<u>14,641</u>
Cash on Hand December 31, 2014	<u>\$ 4,918</u>	<u>\$ 13,499</u>

A motion to accept the report for discussion purposes was made by Supreme Vice-President, Julie Ann Dobbs, seconded by Supreme Chaplain, Rev. Andrew S. Hvozovic. Approved.

Brother Zifcak offered several comments and observations relative to his report and explained them to the satisfaction of the Board members. Acceptance of the report was deferred. Acknowledged.

President Glugosh thanked Brother Zifcak for his report and called upon the Chairperson of the Supreme Auditors, Michael J. Horvath to present the 2014 Annual Report of the Supreme Auditors.

SLOVAK CATHOLIC SOKOL 2014 ANNUAL REPORT OF THE SUPREME AUDITORS

For the Period

January 1, 2014 to December 30, 2014
Audit Conducted March 16-18, 2015

At

Slovak Catholic Sokol
Home Office
205 Madison Street
Passaic, New Jersey

2014 Slovak Catholic Sokol Annual Audit

The Supreme Auditors have reviewed the records and accounts of the Slovak Catholic Sokol at the Home Office on March 16-18, 2015 and hereby present the 2014 Annual Audit:

1. <u>BOARD OF DIRECTORS MEETING EXPENSES</u> (Previously Reported as Annual and Quarterly Meetings)	Total	<u>\$ 42,339.72</u>	Supreme Officers Expense / Insurance	Subtotal	\$ 4,677.84
					<u>3,402.45</u>
				Total	<u>\$ 8,080.29</u>
2. <u>BUILDING RENTALS</u>			D. 27th International Softball Tournament July 12-13, 2014 Wilkes-Barre, PA		
A. First floor office space is leased by the Slovak League of America.		4,850.00	Home Office Allotment		4,500.00
B. Tri County Plumbing		8,700.00	Return to Home Office		<u>1,022.90</u>
C. SOO parking		935.00	Supreme Officers Expense / Insurance	Subtotal	\$ 3,437.10
D. Keyman parking		1,275.00			<u>716.36</u>
E. DII parking		850.00		Total	<u>\$ 4,153.46</u>
F. YO YO parking		<u>1,080.00</u>	E. 59th International Golf Tournament August 1-3, 2014 Middlesex, PA		
Total		<u>\$ 17,690.00</u>	Home Office Allotment		6,250.00
			Returned to Home Office		<u>1,027.39</u>
3. <u>FRATERNAL CONGRESS EXPENSES</u>	Total	<u>\$ 18,565.23</u>	Supreme Officers Expense / Insurance	Subtotal	\$ 5,222.61
					<u>2,665.86</u>
4. <u>GROUP PRESIDENTS' MEETING</u>	None Held	<u>0</u>		Total	<u>\$ 7,888.47</u>
5. <u>NATIONAL CONVENTION</u> To be held in August 1-5, 2015 in Pittsburgh, PA	Total in reserve	<u>121,750.00</u> <u>\$ 325,000.00</u>	F. International Clinic (Kurz) August 14-17, 2014 Camp Fitch, N. Springfield, PA		<u>\$ 20,541.53</u>
6. <u>OTHER PRINTING</u>	Total	<u>\$ 7,532.22</u>	G. 47th International Slet To be held July 2015 at Slippery Rock University, Slippery Rock, PA		<u>0</u>
7. <u>OUTSTANDING SLET BALANCES</u>			H. Other Sports Expenses		
Group 14		<u>766.44</u>	Supreme Officers Background Checks		485.00
Total		<u>\$ 766.44</u>	Walking Program		1,279.01
8. <u>PHYSICAL FITNESS BOARD EXPENSES</u>	Total	<u>\$ 11,015.75</u>	Miscellaneous Expenses-Coaching		1,040.35
9. <u>PUBLICATION EXPENSES</u>			Camp Fitch (Held in conjunction with the Clinic)		<u>2,400.00</u>
A. Annual Review Book	Total	<u>\$ 9,000.00</u>		Total	<u>\$ 5,204.36</u>
B. Slovak Catholic Falcon Printing & Postage	Total	<u>\$ 65,225.00</u>	<u>Summary of Sports and Athletic Expenses</u>		
Miscellaneous Printing	Total	<u>\$ 2,439.72</u>	A. District Tournaments		5,100.00
10. <u>REVIEW OF EXISTING MORTGAGES</u>			B. International Basketball/Volleyball Tournament		0
A. Outstanding Mortgage Balances: Members (One Mortgage is in Foreclosure) Assemblies and/or Affiliates (One New Mortgage)		189,158.51 <u>752,137.89</u>	C. 68th International Bowling Tournament		8,080.29
Total		<u>\$ 941,296.40</u>	D. 27th International Softball Tournament		4,153.46
Interest Income Payments Received	Total	<u>\$ 43,616.50</u>	E. 59th International Golf Tournament		7,888.47
11. <u>SCHOLARSHIP COMMITTEE</u>			F. International Clinic		20,541.53
Expenses		1,184.90	G. 47th International Slet		0
Scholarships disbursed		<u>36,250.00</u>	H. Other Sports Expenses		<u>5,204.36</u>
Total		<u>\$ 37,434.90</u>		Total	<u>\$ 50,968.11</u>
12. <u>SPORTS AND ATHLETIC EXPENSES</u>			13. <u>SUPREME AUDITORS EXPENSES</u>		<u>\$ 7,311.97</u>
A. District Tournaments			14. <u>SUPREME OFFICERS TRAVEL</u>		<u>\$ 7,924.43</u>
Eastern Basketball/Volleyball Hosted by Group 3, East Douglas, MA March 29, 2014		<u>\$ 5,100.00</u>	15. <u>OTHER ACCOUNTS REVIEWED</u>		
Central Basketball / Volleyball None Held		<u>0</u>	Annuity Surrenders and Withdrawals		2,047,782.66
B. 24th International Basketball and Volleyball Tournament None Held		<u>0</u>	Death Benefit Claims Paid		746,448.84
C. 68th International Bowling Tournament May 16-18, 2014 Canton, MI			Salaries-Office Employees		536,490.40
Home Office Allotment		5,050.00	Pension Plans Office/Officers		205,160.24
Return to Home Office		<u>372.16</u>	Hospitalization		103,067.78
			Salaries-Supreme Officers		100,185.00
			Salaries-Editorial		86,278.20
			Actuarial Expenses		71,846.00
			Operating Expense-Sokol Building		68,887.60
			Group Assessments Paid		48,071.31
			Miscellaneous Income		37,193.12
			Accountant Expenses		34,460.28
			Agency Expenses		33,337.21
			Other Legal Expenses		28,176.82
			Office Expenses		22,265.93
			Postage-Office		17,694.37
			Advertising & Promotional Expenses		10,113.44
			Donations and Contributions		9,445.09
			Dues and Subscriptions		8,902.75
			Pension Plans-Print Shop		6,757.68
			Marketing Expenses		6,135.38

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Building Maintenance and Repairs	6,000.98
Telephone-Office	4,864.53
State Insurance and Licenses	4,815.60
Rental Area Expenses	2,993.17
Sale of Cookbooks	1,620.95
Telephone-Editorial	1,507.60
Legal Expenses	773.00
Supreme Officers Uniform Allowance	0

We, the Supreme Auditors of the Slovak Catholic Sokol would like to thank the members for allowing us the honor and privilege to serve as your Auditors.

We, the Supreme Auditors, conducted our audit in accordance with generally accepted auditing standards and practices. In reviewing the accounts of the Slovak Catholic Sokol, we found the accounts to be in order and in agreement with the financial report of the Supreme Secretary.

We, the Supreme Auditors audited and reconciled the accounts based on the information provided and generated by the new Life Administrative fraternal insurance management system. The Slovak Catholic Sokol management and staff were made aware of the accounts the Supreme Auditors found needing adjustments: The accounts needing adjusting were corrected by management and staff accordingly. Let it be noted the accounts needing adjustments, did not represent any material changes to this Audit or to the overall financial report.

We, the undersigned Supreme Auditors of the Slovak Catholic Sokol, gratefully acknowledge the kindness and cooperation of the following during the audit: Supreme Secretary, Steven M. Pogorelec, F.I.C., Office Consultant, Peter Dobko and Bookkeeper, Melanie Sasiela, and the Home Office Staff of the Slovak Catholic Sokol.

We, the undersigned Supreme Auditors of the Slovak Catholic Sokol do hereby acknowledge that on this date, March 18, 2015, we reviewed the policy of the Slovak Catholic Sokol in accordance with PA Act 154 regarding the marketing practices and found that the Slovak Catholic Sokol is in compliance with PA Act 154.

We, your Supreme Auditors would like to inform the membership of the Slovak Catholic Sokol that we are active Sokols and participate in Slovak Catholic Sokol activities which go beyond our normal Auditor reporting responsibilities.

Dated: March 18, 2015

Respectfully submitted,



Michael J. Horvath
Chairperson of the Supreme Auditors



Steven J. Burican
Supreme Auditor



James F. Kris
Supreme Auditor

President Glugosh asked for a motion to accept the report for discussion purposes, so moved by Supreme Physical Director, Dusan Dorich, seconded by Supreme Director of Sports and Athletics, Edward D. Moeller. **Approved.**

Brother Horvath addressed several questions and offered an explanation of the various savings during the year. Additional comments were presented and discussed.

President Glugosh expressed his thanks and appreciation to Brother Horvath and the Auditors and called for a motion to accept and approve the Supreme Secretary's Financial Report, the Supreme Treasurer's Financial Report and the Supreme Auditors' Annual Report, so moved by Supreme Chaplain, Rev. Andrew S. Hvozdovic, and seconded by Supreme Physical Director, Dusan Dorich. **Approved.**

The Supreme President then indicated that the next agenda item is the presentation of the report from Director of Sales and Marketing, Albert J. Suess, Jr. F.I.C.

DIRECTOR OF SALES AND MARKETING REPORT

Brother Suess reported that we experienced another year of growth.

Membership Report – The overall **GAIN OF CERTIFICATES** for the year 2014 totaled 279, which is a significant change from the past. The **Two Year Insurance Certificate Comparison** indicated that we experienced an **improvement** of 253 certificates gained in 2014 as compared to 2013. **Membership Exhibit** reflects that our membership **INCREASED** by 278. Our current membership total as of December 31, 2014 is 28,246. **2014 Insurance Issues** showed that a total of 1,070 life insurance certificates were issued and 36 certificates were reinstated. **New Member Annuities/Insurance** - A total of 1,131 individuals joined our society as new members. **Insurance Outs** – Brother Suess reported that there were 404 death claims, 220 were surrendered, 142 lapsed, 28 were cancelled, 3 certificates matured and 30 expired. The total of insurance certificate losses for 2014 totaled 827.

The Director of Sales and Marketing then discussed at length the **New Business** submitted in the year 2014. The report broke down, the business sold by type of business and each particular plan of insurance. It also showed the comparison of business between the current year and the previous year. A statistical growth comparison was presented for the business from 2001 through 2014. This would serve as a way of projecting our future growth. From a sales perspective for the year 2014, the goal to increase our life and annuity business for exceeded our projections as indicated by the final results.

Brother Suess explained the increase in certificates and the increase of the face amounts being issued. The growth perspective for the year 2015 is to increase our life and annuity business between 5 to 6%. Life insurance premium income is projected at a much

higher rate of 10%. This is due based on the accumulation of projected new business premiums and expected premiums from Legacy Life and Legacy 20 prior year sales in 2013 and 2014. We should expect an increase in premium income from SPL sales.

The amount of Premium Income received for the year was \$1,098,986, and the Annuity Income amounted to \$6,895,408, for a grand total of \$7,994,394.

Brother Suess updated the Board members regarding the implemented Fraternal Benefit extended to our Groups, Assemblies and Wreath known as the **Sokol Secure Fund**. A total of fourteen accounts have been established to date and including interest amounts to \$319,274.00. Several other Groups, Assemblies and Wreaths have indicated their desire to take advantage of the 2.5% interest rate that is being offered.

As far as the marketing efforts for the organization, Brother Suess reported on the **Fraternal Brochure** promoting the society and advertising in Catholic Church Weekly Bulletins. In addition the **Slovak Catholic Sokol Information Booklet** is a 14 page overview that will explain, introduce and provide information about the Slovak Catholic Sokol. This booklet will be used as part of a welcoming kit for new members. It will include a brief history and purpose of the society, fraternal and product information as well as contact information. Additionally we must do a better job of reaching our current membership and keep them aware of our many offerings, benefits and fraternal programs.

Additionally we are looking into doing Insurance/Fraternal Seminars and Reaching Out to our Groups for more involvement.

Brother Suess also informed the Board members regarding the need to have a reinsurer.

Products – Currently we are performing research on developing a new life insurance plan that would provide either a guaranteed insurance or a graded death benefit options. This product would be primarily to the Baby Boomers Age Group serving as a Final Expense Option limited to a Face Amount of \$25,000.

Catholic Education Assistance Program – This program is designed for Catholic Elementary and Catholic High Schools. The purpose is to assist in providing funds, used for educational purposes and offer all Slovak Catholic Sokol products – Life & Annuity Products, in return Sokol will donate \$25 to the private school for every qualified life insurance and annuity plan.

Agent Recruitment – To date we have 157 Authorized Agents/Agencies currently appointed to sell our life and annuity products. We will continue to recruit agents at the same rate, building slowly and working out any problems.

Web-Site This continues to evolve over time, we will continue to add information and improve navigation. As was emphasized throughout the year, it is important to continually update the information and keep the site current with up to date information especially our sporting events and promotion of same.

Administrative Software – Throughout the past year we have been working on the conversion of the current software and converting existing data to the new system. There are problems that are being worked out.

Brother Suess reported on his attendance at various other meetings such as the Fraternal Societies of Greater Pittsburgh, PA F.I.C.'s, Fraternal Sales Directors Meetings, PA Fraternal Alliance and Fraternal and Communication Section meetings.

Brother Suess then addressed numerous questions presented by the Board members regarding our products. Additionally, he informed them to e-mail him any particular items they would like to place on the website and once again stated the importance of keeping the site up to date and current. He also complimented to Home Office staff for their professional work ethic and for all of their support, cooperation and efforts.

The Board members expressed their thanks to Brother Suess for all of his work to improve our membership and for his very lengthy and informative report.

Supreme Physical Director, Dusan Dorich then moved to accept the report, seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. **Approved.**

President Glugosh commented on the wonderful job being done by the Brother Suess and the Home Office staff in showing an increase in members and certificates for the year and offered his congratulations and thanks for a job well done. The rest of the Board members were in total agreement and appreciate the efforts of everyone involved. **Acknowledged.**

ADJOURNMENT

Having completed all the morning agenda items, President Glugosh entertained a motion to adjourn the morning session, so moved by General Counsel, John D. Pogorelec, Esq., and seconded by Supreme Treasurer, Dennis J. Zifcak. **Approved.**

PRAYER

Supreme Chaplain, Rev. Andrew S. Hvozdovic was called upon to offer a prayer and blessing before lunch. The Board members concluded their First Session by reciting the Angelus.

The First Session was adjourned at 12:15 p.m.

SECOND SESSION FRIDAY

March 20, 2015 – 1:00 p.m.
CALL TO ORDER

Supreme President, Larry M. Glugosh called the Second Session of the Supreme Board of Directors meeting to order at 1:00 p.m. on Friday, March 20, 2015 and called upon the Supreme Chaplain for the afternoon prayer.

PRAYER

Supreme Chaplain, Rev. Andrew S. Hvozdovic offered the afternoon prayer by blessing the Home Office for the year 2015 as he has done in the past years. **Acknowledged.**

ROLL CALL

Supreme Secretary, Steven M. Pogorelec, F.I.C. read the roll call and reported that the record will show all 10 Directors are present. **Acknowledged.**

President Glugosh and the Board Members welcomed the guests who would be

giving presentations and reports for the Board to review and discuss during the afternoon session.

Acknowledged.

President Glugosh stated that the next item on the agenda is the presentation of the Report of the Slovak Catholic Sokol Accountant, Mr. Alvin Eglow, CPA from Vision Financial Group CPA's LLP.

ACCOUNTANTS REPORT

The Board members welcomed Mr. Eglow who expressed his thanks for the opportunity to present an overview of the year 2014.

It seems as it was just a short time ago when we all met at last year's meeting and now another year has gone by for us to review the past year's activities and accomplishments.

Let's talk and review this past year's activities and accomplishments.

Your admitted assets is comprised primarily of Cash Bonds, Common Stocks and Mortgages and amounted to \$69,651,000 as compared to \$63,817,000 for the year 2013, an increase of \$5,834,000. This is the fourth year wherein you're admitted assets increased by \$5,000,000.

Life reserves which is your largest liability, actuarially conceived, amounted to \$51,601,000 as compared to \$44,608,000 for the prior year.

This also includes a surplus decrease adjustment of \$1,864,000 for a premium deficiency reserve. Your actuary sought permission from the NJ Insurance Dept to amortize this reserve but the state said SCS surplus was strong enough to absorb the charge.

The liquidity strength of your society continues to be very strong. For every \$100 that you owe you have \$113 in viable assets. For the year 2013, the ratio was \$118. Remember, the more annuity funds taken in will impact this ratio as assets rise, so does liabilities. The quick ratio which is your bonds, stocks and cash, indicated you had \$110 to cover \$100 in liabilities as compared to \$115 in 2013. Further, these same assets exceed the life reserve by \$16,000,000 in 2014 and \$17,000,000 in 2013. Another factor is the Risk Based Capital Ratio, otherwise known as the RBC ratio. This has become the defining ratio for establishing liquidity. This is determined by your actuary. For 2014 it was approximately at the 10 level and 2013 it was at 11 level. All of these statistics are assuring your society is sufficiently funded to meet all membership benefit claims.

Surplus, otherwise known as the member's equity was \$8,055,000 at year end compared to \$10,094,000 for the prior year. On the other side of the ledger, though we had a loss from operations in the amount of \$647,000. In 2013, the loss was \$452,000. It was noted that your society has embarked on reducing operating costs and we look for further positive impacts.

This also includes a surplus adjustment of \$1,864,000 for a premium deficiency reserve.

The year 2014 for the stock market could be described as upward and positive and realized your society benefited from it. You realized capital gains of \$925,000. The realized gain of \$925,000 overcame the loss from operations and your society earned a net income in the amount of \$278,000. The aggressive posture of your custodian should continue so you can convert this unrealized into actuality that will offset operating losses.

Premium income this year from your membership was \$1,035,000 as compared to \$702,000 in 2013. Annuity income in 2014 was \$6,876,000 as compared to \$3,820,000 in the prior year.

Net investment income was \$2,661,000 in 2014 as compared to \$2,538,000 in 2013. Low bond interest rates continue its impact.

Incurred membership benefits comprised of deaths, maturities, annuity withdrawal's and surrenders increased over the prior year. These benefits amounted to \$4,045,000 compared to \$3,738,000 for the year 2013. In 2014, members withdrew \$2,902,000 of their annuity investments for the year.

We realize that you have limited control on the amount of membership claims so we urge you to continue to take the hard look at all expenses for the prime purpose of achieving maximum activity within the membership at holding costs with a concomitant increase in membership numbers and premium income. Fraternal expenses are necessary to attract, sustain and stir the interests and keep the activities at a high level for prospective growth.

The general and tax expenses before allocation amounted to \$2,204,000. In 2013 it was \$2,106,000.

Divided declaration of \$50,000 was the same as the prior year.

The major problem facing this organization (as well as other ethnic fraternal societies) is attracting members and the premium income that goes along with it. For the year 2014 there were 31,355 membership certificates of which 27,839 were paid up. In 2013 there were 31,076 at the end of the year of which 28,087 were paid up.

In the past two years you have attracted substantial investments in annuity investments and as a result the society struck an aggressive pose by realizing gains rather than allowing it just to appreciate. Investing realized gains provides additional cash that also provides income compounding. Further, investing for annuity money is different and must be structured to yield at least 1% after cost to make it worthwhile for this project. It's a bit complicated but a thorough study is required by your investment counselors to insure the monetizing of annuity funds provides your society with sufficient investment income to pay the member as well as the Society. There are ample amounts of bonds maturing in these next three years and they need to be invested for accomplishing the objectives we have cited here in.

Let's continue to look positively ahead and all join hands to build a membership and solidify your society for the benefit of this very unique institution.

Please note that there was a continued increase in certificates in contrast to a decline in the past years.

During the year 2014, the Society engaged Pin Point to perform accounting & other program service. Though we encountered the normal transformation difficulties, we anticipate a smoother 2015.

The New Jersey Insurance Department completed its four year audit for the year ended December 31, 2012 in 2014. This comprehensive audit resulted in a very successful acceptance of your financial status for this four year period including a reduction in the audit fee charged by the NJDOBI.

We indeed thank the officers and the home office staff for their cooperation and

assistance in enabling our firm to perform our service.

Very truly yours,

Alvin S. Eglow, CPA

Vision Financial Group CPAs, LLP

Supreme Secretary, Steven M. Pogorelec asked Mr. Eglow to explain several line items in the Annual Statement for the Board members to be aware of. A very lengthy and general discussion took place and numerous questions were presented and addressed.

Following the presentation, the Board members expressed their thanks to Mr. Eglow and mutually agreed to accept his report.

Acknowledged.

President Glugosh thanked Mr. Eglow and stated that the next item on the agenda was a presentation and report from Mr. Thomas Calimano, Senior Vice President/Market Director, PNC Institutional Investments, the Slovak Catholic Sokol Portfolio Manager.

PNC ADVISORS REPORT

Mr. Calimano reviewed the investment account. As of December 31, 2014, total assets in the Slovak Catholic Sokol investment account were \$71,045,772. Bonds represented 84.2% of the account; Stocks, 14.1%; and Cash Equivalents 1.7% of the portfolio.

For the twelve months ended December 31, 2014, the portfolio's total return was 7.77% versus 4.53% for the Weighted Index. The total portfolio has increased 7.40%, 7.71%, 6.27% and 7.33%, on a compounded basis, for the three, five, ten and 20 years ended October 31, 2014 versus the 4.52%, 5.24%, 4.67% and 6.27% returns of the Weighted Index respectively. The portfolio's performance continued to benefit from the rise in long term bond prices during the fourth quarter and continued strong equity markets. The rise in bond prices also made the fourth quarter a challenging period for new fixed income investments as yields were compressed. The bond portfolio is 83.7% invested in corporate bonds and 16.2% invested in US Government and Federal Agency Obligations with an average quality rating of A and an average coupon of 5.13%. The portfolio's fixed income strategy continued to focus on quality, coupon and maturity which increased estimated annual income and position the portfolio to outperform the benchmark index. During the one year ended December 31, 2014 of the year the bond portfolio rose 7.30% which outperformed the 5.97% return of the Barclay's Aggregate Index. PNC's outlook is for the Federal Reserve will begin increasing short term interest rates, as measured by the Federal Funds Rate, during the third quarter of 2015. The portfolio's annualized income as of December 31, 2014 was \$3,045,514. The bond portfolio has increased 5.55%, 6.42%, and 5.87% on a compounded basis, for the three, five, and ten years ended December 31, 2014 versus the 2.66%, 4.45%, and 4.71% returns of the Barclay's Aggregate Index, respectively. Equities had a total return of 10.09% versus the 13.69% return of the Standard & Poor's 500 for the one year ended December 31, 2014. The dividend focus strategy, is value strategy, which positions the equity portfolio to invest in companies that have a growing income stream providing them with the ability to grow their dividends and have above benchmark dividend yields. The strategy positions the equity portfolio to outperform when stocks decline while fully participating in advancing markets. The equity portfolio has increased 19.06%, 15.38%, and 8.09% on a compounded basis, for the three, five, and ten years ended December 31, 2014 versus the 20.41%, 15.45%, and 7.67% returns of the Standard & Poor's 500, respectively. Cash Equivalents returned 0.03% compared to the 0.03% return for the Citigroup 90 day Treasury Bill index for the one year ended December 31, 2014.

The domestic economy continued to rebound during the final quarter of 2014 and the economy grew 2.4% for 2014 and forecasts 3.2% growth in 2015 led by consumer spending, business investment and a continued moderate recovery in housing. Inflation has remained below the Federal Reserve's target of 2% because of the precipitous drop in oil prices and continued moderate wage gains. PNC forecast for inflation, as measured by the CPI, is an increase of 1.6% for all of 2014 and a modest increase of 0.6% for the full year 2015. Following the strong job gains in 2014, PNC expects job growth to average 250,000 jobs per month in 2015. This level of job growth would lower the unemployment rate from 6.2% at year end 2014 and 5.3% by year end 2015. The combination of continued growth in employment in 2015 translating into improving wages, lower energy prices and improved home prices supports improved consumer confidence and PNC's outlook for improved consumer spending. Business investment and housing will be the beneficiaries of improved consumer spending. The risks to PNC's conservative but positive economic outlook for 2015 may arise from the effects of a slow growth and slowing growth worldwide economies or unanticipated increased worldwide geopolitical tensions.

Stocks are neither undervalued nor overvalued but based on a S&P 500 earnings estimate of \$121 we would expect further moderate appreciation in 2015. The portfolio's dividend strategy is a conservative strategy that positions the equity portfolio to fully participate in market advances, manage risk through its focus on value and generates a higher income stream than the benchmark index.

Fixed income returns may be moderate because of an improving economy and the potential for the Federal Reserve to increase short term interest rates in the third quarter of 2015. Although short rates will rise, we continue to be in a low interest environment. Longer term rate may be impacted the accommodative monetary policies around the world.

Mr. Calimano also discussed the portfolio's current asset allocation and the year to date and historic cash flows. He reviewed the equity and fixed income investments, the current investment strategies being employed to add incremental return to the portfolio. He then reviewed the recent and long term investment performance of the portfolio, the near term and long term growth of the portfolio and provided an overall relationship review.

The Board members presented some questions which were addressed by Mr. Calimano to the satisfaction of the Board members.

After the presentation, Mr. Calimano's report was mutually accepted by the Board and we are looking forward to continued positive results.

Acknowledged.

President Glugosh thanked Mr. Calimano and indicated that the next item on the agenda is the presentation of the Report from the Slovak Catholic Sokol Actuary, Mr. Allan Ferrone, FSA, MAAA, the S.C.S. Actuary with CVP Actuaries in Stamford, CT.

The Board members welcomed Mr. Ferrone who expressed his thanks for the opportunity to present an overview of the year 2014.

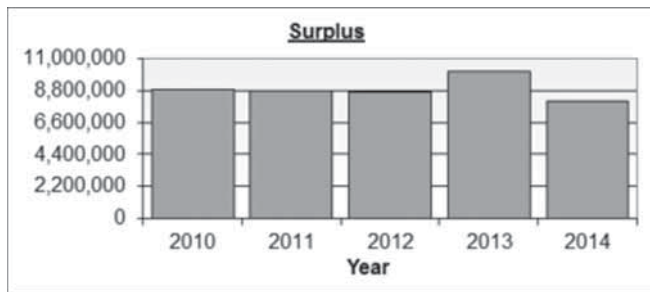
(Continued from page 7)

ACTUARY'S REPORT

The following is our yearly report on the results of the Sokol's annual statement.

Surplus

After increasing by almost \$1.4 million in 2013, surplus decreased by \$2 million in 2014. The following graph illustrates the recent trend in surplus.



The surplus increase in 2013 was \$1.4 million that was the result of a \$2.3 million increase in the common stock portfolio, which was more than enough to offset (a) losses from operations (-\$452,000), (b) an increase in the Asset Valuation Reserve (AVR) (-\$117,000), (c) an additional reserve as the result of the asset adequacy analysis (-\$300,000), and (d) costs associated with EDP equipment and software (-\$92,000).

In 2014, the surplus loss was due to (a) losses from operations (-\$647,000), (b) a deficiency reserve adjustment (-\$1.8 million), and (c) a reserve for an annuity policy that was not included in the prior year inforce file (-\$214,000). These losses were partially offset by the gains on the common stock portfolio (+\$850,000).

Reserve Issues

The deficiency reserve was an unexpectedly large amount and negatively impacted surplus. This reserve item is necessary when the premium being charged to a member is less than the premium used to calculate the reserve. This situation arose when policies were issued with a face amount that is \$50,000 or larger.

We developed the current premium rates in 2011 at a time when the interest rate for reserves was at 4%. The premiums at bands less than \$50,000 were developed to basically eliminate the need for deficiency reserves (i.e., the premium rates that you were going to charge were greater than or equal to the reserve premium). For face amounts greater than \$50,000, there was a premium reduction per \$1,000 of face amount that results in the Sokol charging less than the valuation net premium and therefore requiring deficiency reserves. Since it was indicated to us at the time that the premiums were developed that the majority of the face amounts sold would be in the \$10,000 to \$25,000 range at issue ages 0 to 55, we did not feel that the deficiency reserves would have a material impact on the annual statement. For the policies issued up through 2012, the total deficiency reserve as of December 31, 2014 was less than \$30,000.

As of January 1, 2013, the maximum valuation interest rate decreased from 4% to 3.5%. This increased the reserve premium but the Sokol did not want to increase the premiums at that time; this meant that deficiency reserves would be larger than they were when the valuation rate was 4%. However, as of January 1, 2013 the Sokol had issued very few policies with face amounts of \$50,000 or higher and therefore deficiency reserves were expected to be manageable.

Beginning around April, 2013, the Sokol started to issue policies with face amounts of \$50,000 and greater and these sales dramatically changed the amount of deficiency reserves that needed to be held. Unfortunately, due to the way that the reserve premiums are provided to us by the administration system, we did not discover how much additional deficiency reserves were required until the September 30, 2014 quarterly statement was prepared.

Beginning on December 1, 2014, new premium rates were developed that increased the whole life, 20 pay life, and 10 pay life premiums. These new premiums have mostly eliminated the deficiency reserves on the new issues. We ran a calculation to determine the deficiency reserve on all policies issued from April, 2013 through November, 2014 and determined that if the policies inforce had been charged the new premium rates then the total deficiency reserve would have been less than \$50,000.

When establishing the deficiency reserve, it should be noted that the liability is set up on the issue date of the policy and the amount will gradually be reduced over the premium-paying period. For a 20 payment life policy, the deficiency reserve will gradually decrease over 20 years; for a whole life policy, the deficiency reserve decreases over the life of the policy. Once a policy terminates (e.g., death, surrender, lapse), then the deficiency reserve will also be released. Essentially, an additional reserve is being set up on the issue date (which hurts the current surplus), but then the reserve is gradually released over the life of the contract (which helps the surplus in future years).

Another reserve issue that has impacted the Sokol in recent years is the additional reserve that has been established as the result of the asset adequacy analysis. Since 2009, the additional reserve due to the asset adequacy analysis has gradually been increased and now stands at \$900,000. This year, the reserve was not increased primarily because of the additional deficiency reserve that was established. A good portion of the deficiency reserve will be released over the 20-year projection period, which helps the results of the analysis.

Asset adequacy analysis evaluates reserve adequacy for the lines of business issued by the Society by testing asset and liability cash flows while considering prevailing levels of interest rates. The goal of the analysis is to see whether the Society's various blocks of business would generate a surplus after 20 years under various interest rate scenarios using current assets, liabilities, and expense levels. The scenarios that we modeled are known as the "New York 7", and are as follow:

1. Level.
2. Increasing 100 basis points (b.p.) per year for five years, then decreasing 100 b.p. per year for 5 years.
3. Increasing 50 b.p. per year for ten years.

4. Increasing 300 b.p. immediately and level thereafter.
5. Decreasing 100 b.p. per year for five years, then increasing 100 b.p. per year for 5 years.
6. Decreasing 50 b.p. per year for ten years.
7. Decreasing 300 b.p. immediately and level thereafter.

The analysis starts with assets equal to liabilities. Assumptions are made regarding deaths, cash surrenders, lapses, reinvestment interest rates, premium income on current inforce business (no new business is assumed in the analysis), and expenses. When developing the expense assumption, current expenses and taxes are reviewed. Since new business is not included in the analysis, all expenses associated with issuing a policy can be excluded (e.g., first year commissions, printing/postage costs for new policies, advertising). Certain fraternal expenses are also excluded because we contend that these expenses are not necessary for administering the business. Fraternal expenses that are excluded include the publication costs, travelling expenses, and salaries of officers/directors that are associated with fraternal activities. The more expenses that can be excluded from the analysis, the smaller the additional reserve that will need to be setup.

One of the issues that is getting the attention of regulators is the amount of expenses that are being excluded. In the case of the Sokol, we argue that the excluded expenses can be supported by the earnings on surplus.

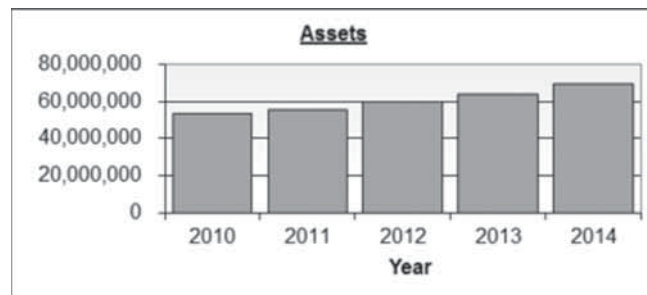
Another major factor in the analysis is the reinvestment assumption. The projection models the current assets and when bonds mature these funds need to be reinvested. The amount that is earned when the assets are reinvested depends upon the interest rate scenario. In the level and decreasing scenarios, the resulting new purchases often will have a lower yield rate than the maturing assets; this puts a further strain on the projection results.

The results of the analysis show that the Society would benefit if interest rates were to increase since maturing assets would be reinvested in higher-yielding bonds and it is not expected that surrenders would increase above current levels in these increasing scenarios. On the other hand, the Society's results would worsen considerably if interest rates were to decrease from current levels due to the fact that guaranteed interest rates in the policy forms would eventually be greater than the rates that are earned on the assets.

Based on the analysis, the additional reserve remained at \$900,000. This represents less than 2% of your total life and annuity reserves. The insurance departments have recently been looking at these results much more closely and it may not be possible to avoid more reserves in the future based on their requirements. It may turn out that the \$900,000 is not a sufficient amount if the Society's operational results do not begin to show some gains.

Assets

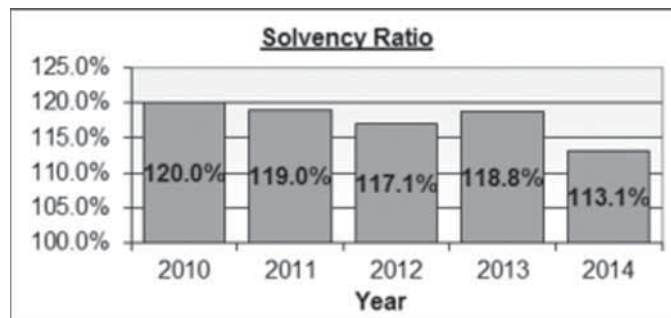
Assets continue to increase. After increasing by \$4.1 million in 2013, assets increased by more than \$5.8 million in 2014. Assets now stand at just under \$70 million, which is another all-time high for the Sokol. The following graph shows the trend in assets since 2010:



In 2014, assets increased primarily because of (a) \$6.9 million of annuity premiums, (b) an increase in life insurance premiums of nearly \$400,000 more than was collected in 2013, and (c) the \$850,000 increase in the common stock portfolio.

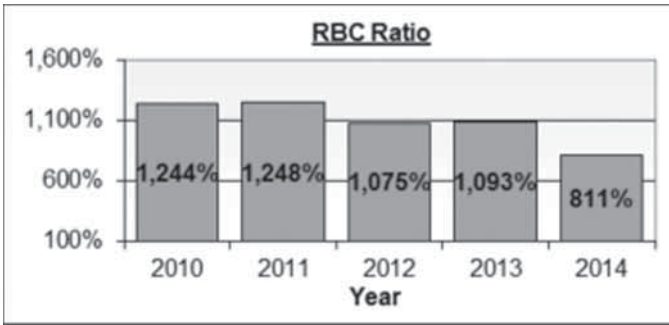
Solvency Ratio

The solvency ratio decreased in 2014 due to the decrease in surplus. The graph below shows a 2014 solvency ratio of 113.1%, which means that the Sokol has \$113 of assets for each \$100 of liabilities. This is a still a very healthy ratio considering the size of the Sokol.



The Solvency Ratio will ordinarily decrease as the Sokol brings in more annuity premiums. As assets increase from new annuity premiums, the liabilities will increase by about the same amount, thus driving down the ratio.

A more recent method for measuring the financial health of an organization is to look at the Risk Based Capital (RBC) ratio. This ratio combines your surplus and AVR and divides it by a number that is related to the riskiness of your assets and your liabilities. The results of the calculation appear in the 5-Year Historical pages of the annual statement. The PA and IL Insurance Departments have indicated that they will start looking into a society much more closely when the ratio drops below 300%, whereas most other states use 200% as the guideline. The following graph shows the progression of the RBC Ratio over the last 5 years:



The Sokol's ratio of 811% is significantly higher than the 300% level that the regulators have used as a guideline for determining which societies are at a risk of not being able to meet their financial obligations in the near future. This year's ratio decreased for the following reasons:

1. The surplus decrease results in a smaller RBC ratio.
2. The amount of common stocks owned increased, which increases the risk profile and therefore causes the ratio to go down.
3. The increase in the annuity block of business increases the riskiness of the liabilities and therefore causes the ratio to go down.
4. A change in the way that the AVR is handled in the RBC calculation. Previously, the entire AVR was used when calculating the ratio; however, in 2014, only the portion of the AVR that was not used in the asset adequacy analysis can be used to calculate the RBC. Using a smaller AVR results in a smaller RBC ratio.

Operational Results

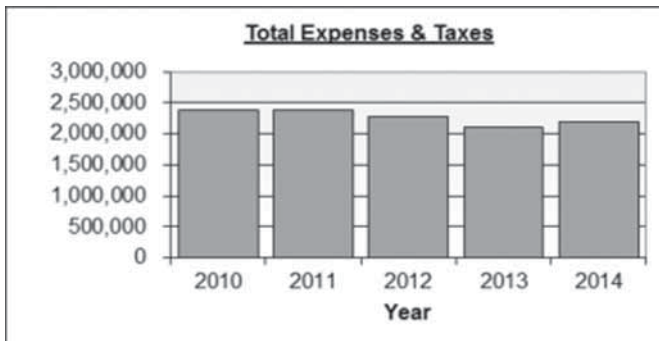
The Sokol continued the unfavorable trend of operational losses in 2014. Losses from operations mean that you are spending more money than you are making. The amount of money the Sokol collects from investment income and premiums is less than the money being paid out for benefits, expenses, dividends, and the amount needed to fund the required increases in reserves.

The table below shows the gain (loss) from operations before the payment of dividends, the dividends paid and the gain (loss) from operations after the payment of dividends.

Year	Gain (Loss)		Gain (Loss) After Divs.
	Before Divs.	Dividends	
2010	\$ (825,000)	\$ 75,000	\$ (900,000)
2011	(554,000)	50,000	(604,000)
2012	(714,000)	50,000	(763,000)
2013	(616,000)	50,000	(666,000)
2014	(597,000)	50,000	(647,000)

The items that have the largest impact on the Sokol's operational results are expenses and investment income.

Total expenses and taxes increased slightly after decreasing in both 2012 and 2013. The following graph shows the trend in expenses and taxes since 2010:



The expense items that had the largest change during the year were the following:

- (a) Costs associated with creating/printing/mailling the publication increased by \$17,000 after decreasing by \$103,000 in 2013.
- (b) Salaries and benefits increased by \$110,000. Of this amount, \$84,000 was an increase in pension benefits to long time employees that retired during the year.
- (c) Accounting and actuarial fees increased by \$17,000.
- (d) In 2013, the Sokol had a SLET which cost \$79,000; in 2014, there was a clinic that cost \$23,000. This resulted in a decrease in expenses of \$49,000.
- (e) The legal fees associated with the Ambridge Lodge were reduced by \$20,000.

Another item that is having a negative impact on the operations is the home office building. The following table shows the operational impact of owning the building over the last 4 years. As the rental income from the other tenants has decreased, the negative impact that the building is having on the operations has doubled in two years to more than \$130,000.

Item	2014	2013	2012	2011
Rental Income – From SCS	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
+ Rental Income – Other Tenants	+ 17,000	+ 41,000	+ 80,000	+ 85,000
- Real Estate Expenses	- 78,000	- 81,000	- 73,000	- 72,000
- Real Estate Taxes	- 83,000	- 82,000	- 79,000	- 86,000
- Depreciation	- 3,000	- 3,000	- 3,000	- 3,000
Total Operational Impact	(\$132,000)	(\$110,000)	(\$ 60,000)	(\$ 61,000)

The operational loss has been heavily influenced recently by the low-yield rate that the Sokol earns on its investments. The table below shows the gross and net amounts of investment income, the overall gross investment income rate, and the net investment income rate over the last 5 years:

Year	Gross Invest Income	Net Invest Income	Gross Rate	Net Rate
2010	\$ 2,548,000	\$ 2,211,000	4.95%	4.28%
2011	2,589,000	2,363,000	4.88	4.45
2012	2,897,000	2,556,000	5.17	4.55
2013	2,896,000	2,537,000	4.81	4.20
2014	3,017,000	2,660,000	4.63	4.07

The following table shows the amount of new bonds purchased each year for the last 5 years, as well as the yield rate on the new purchases. After earning less than 4% in 2012 and 2013 on new purchases, the Sokol earned just over 4% on this year's purchases.

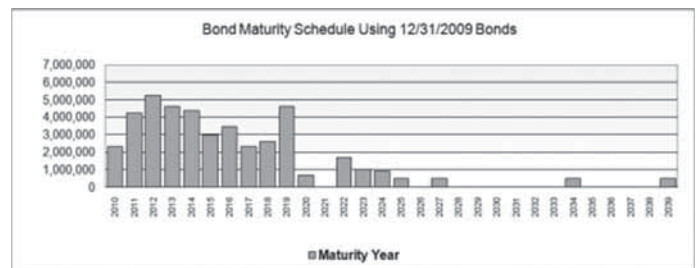
Year	Amount Purchased	Yield Rate
2010	\$ 11 million	5.5%
2011	8 million	5.2%
2012	9 million	3.8%
2013	5 million	3.7%
2014	11 million	4.1%

In 2014, the Sokol had \$2.5 million of bonds that matured as well as \$2.5 million of bonds that were sold or called prior to their maturity date. The average yield rate on these bonds was 4.7%. That means that you were earning \$235,000 on those bonds each year; when you reinvested those bonds and now earn a rate of 4.1%, it results in earnings of \$205,000; that's an annual loss of \$30,000 on those assets, which directly impacts the operational results.

It is a good practice to ladder maturities so that bonds will be maturing each year and that the assets will match the liability cash flows. The Sokol has begun to lengthen the maturity dates of its bond portfolio as evidenced by the new purchases described in the previous paragraph. More than 35% of the bond portfolio is still scheduled to mature in the next 5 years. However, if interest rates remain at such low levels then the Sokol will lose even more investment income on re-investment in the next few years, thus putting a further strain on the operations. For 2015, bonds totaling \$3.6 million are scheduled to mature and the average yield rate is around 4.6%.

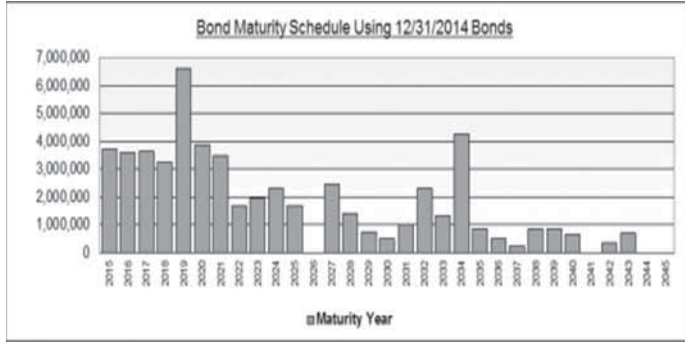
The following graphs show a comparison of the amount of bonds scheduled to mature each year based on the maturity dates of the 2009 and 2014 bond portfolios. Optimally, the Sokol would have bonds maturing for the next 20 to 30 years due to the long term nature of your liabilities. These graphs illustrate how the maturity schedule has changed from 2009 to 2014. It does illustrate how the Sokol has been extending its maturity dates.

Year 2009:

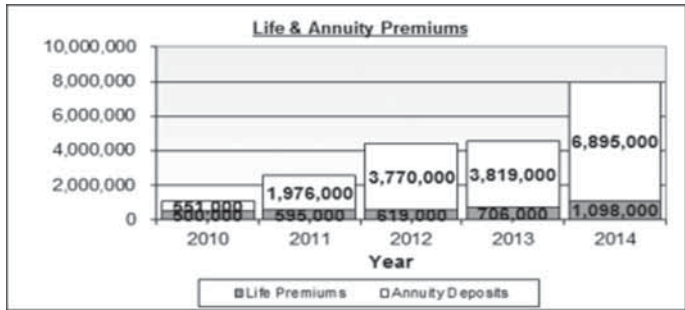


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Year 2014:

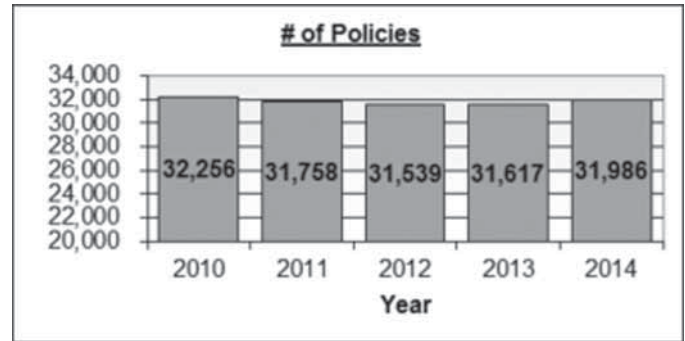


Another item that has an impact on operations is premium income. Premium income increased again in 2014. Both the life insurance premiums and the annuity premiums increased for the 4th year in a row. The life insurance premiums are now double the amount that they were in 2010. The following graph shows the trend in life and annuity premium income over the last 5 years:

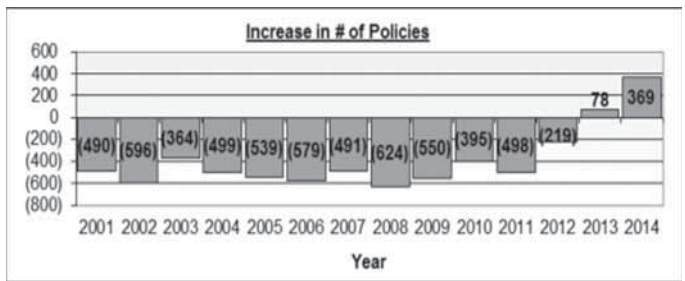


MEMBERSHIP INFORMATION

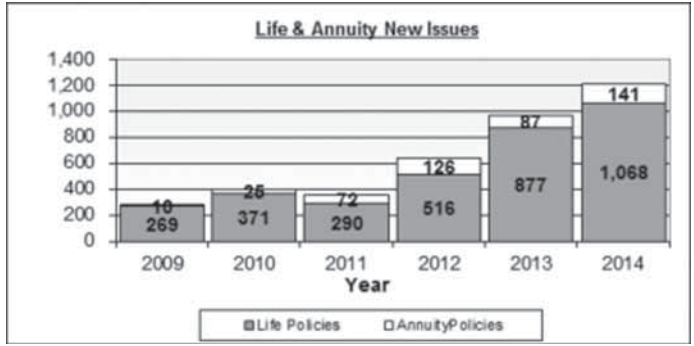
The number of life and annuity policies increased by 369 this year after increasing by 78 policies last year. The following graph shows the number of life and annuity policies inforce over the last 5 years:



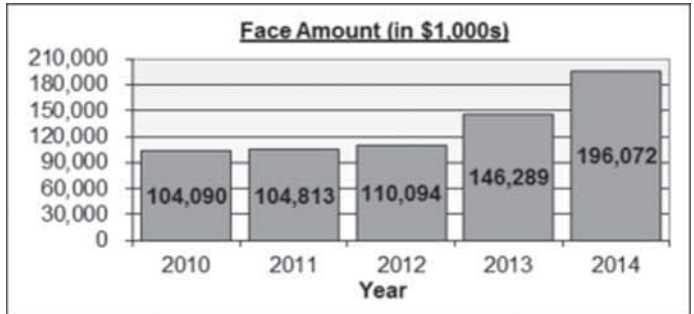
The following graph shows the Increase (Decrease) in the number of policies inforce each year since 2001.



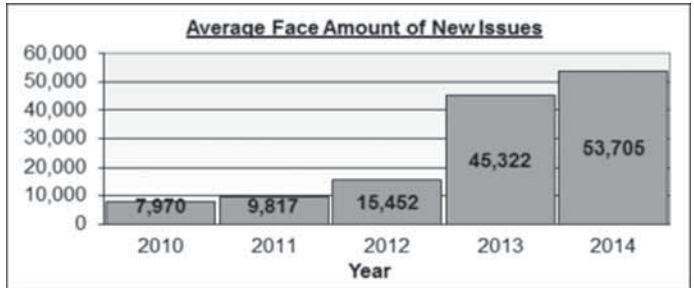
The reason the total number of policies increased was due to the increase in the number of new policies issued. The following graph shows the number of life (in blue) and annuity (in white) policies that have been issued each year since 2009. The Sokol has issued 4 times as many policies in 2014 than you issued in 2009.



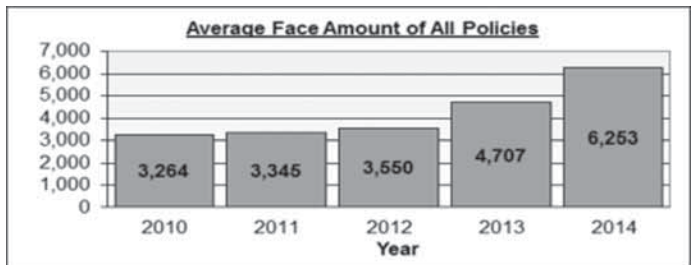
The Sokol has been issuing more policies and these policies have a much larger face amount as compared with the previously issued policies. As such, the total face amount inforce has nearly doubled over the last two years. After growing by \$5 million in 2012, the face amount inforce increased by \$36 million in 2013, and by \$50 million in 2014. The total face amount inforce is now \$196 million. The graph below shows the trend of insurance in force over the last 5 years.



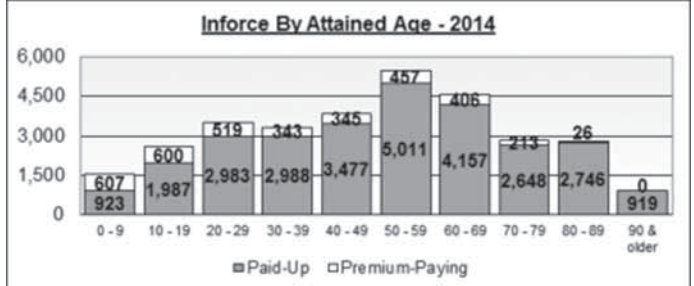
The large increase over the past two years was due to the fact that the average face amount for new issues has increased significantly. This year's average face amount for new issues was more than \$50,000. The following graph shows the average face amount of new issues over the last 5 years:



As larger face amounts have been issued, the average face amount of all policies inforce has increased, as shown in the following graph:



The following graphs show the attained age breakdown of the membership using the life insurance policies inforce at the end of 2014. It shows the number of policies in each 10-year age group, including the number of premium-paying cases (in white) and the paid-up cases (in black).



(Continued from page 11)

Brother Zifcak moved for the acceptance of the preliminary Report of the Budget Committee for discussion purposes, seconded by Supreme Physical Director, Dusan Dorich.

Approved.

After addressing several questions regarding some accounts, President Glugosh deferred adoption of the Budget Committee Report until we receive the various other committee reports to determine if additional changes should be made to the final budget based on the other committee recommendations that may affect some accounts. Agreed.

President Glugosh thanked Brother Zifcak and the Committee for their report and called upon General Counsel, John D. Pogorelec, Esq. for the Legal Department Report.

LEGAL DEPARTMENT REPORT

Brother John reported that there are a number of items he would like to report on.

- A. Counsel reported on the status of the Slovak Catholic Sokol Assembly 206, in Ambridge, PA lawsuit and advised that the litigation is proceeding according to the Rules of Civil Procedure of the Commonwealth of Pennsylvania. He brought the Board members up to date with the most recent events, a Pre-Trial Hearing is scheduled for April 1, 2015 and we are anticipating a trial to be conducted in the near future.
- B. Secondly, Counsel reported on the one mortgage that is in default, a Judgement has been granted and the property will be sold thru a Sheriff's Sale on Tuesday, April 7, 2015. Counsel gave an explanation of the process.
- C. Counsel also reported that appraisals were requested and received from two mortgage properties as requested by our Actuary.
- D. Lastly, Counsel informed the Board members that the Supreme Secretary previously brought to his attention some issues with the property and building taxes at the Home Office and requested that Counsel attempt to correct the billing process with the city tax assessor. Approval from the City of Passaic assessor had been received and took effective in 2015.

The General Counsel concluded his report by stating that he is available to our Board members regarding any legal matters that may affect the organization.

After a lengthy discussion and explanation of some concerns, Supreme Director of Sports and Athletics, Edward D. Moeller moved to accept the report of the General Counsel, seconded by Supreme Physical Directress, Kathleen S. Watkins. Approved.

President Glugosh thanked Brother Counsel for his report and stated the next agenda item is the Scholarship Advisory/Selection Committee Report from our Supreme Vice-President, Julie Ann Dobbs.

SCHOLARSHIP ADVISORY/SELECTION COMMITTEE REPORT

Sister Dobbs, Chairperson of the Scholarship Advisory/Selection Committee reported that this is the fifth year that the College Applicants can apply on line and the process is now working smoothly. As of March 20, 2015, 22 applications for our College Scholarship Grants have been received and a few others have been received however they are incomplete. This year once again the applicants can apply for all the various college scholarships offered providing they meet the eligibility requirements. The deadline for the return of all completed applications is March 31, 2015.

Sister Dobbs also reported that 6 applications have been received at the Home Office for the Abbot Jerome M. Koval, O.S.B. High School Grant offered by the organization and the deadline for receipt of the applications for this grant is also March 31, 2015, so additional applications will be forthcoming. For the Catholic Grade School Grants, 14 applications have been received and the deadline for this grant is March 31, 2015.

Also, Sister Dobbs stated that some applications have been received by her for the Slovak Catholic Sokol Memorial Scholarship Grant.

The Scholarship Selection Committee consisting of five members of the Board of Directors will meet on Saturday, May 2, 2015 to select the 2015-2016 recipients. Three members of the committee are permanent and two different members of the Board of Directors rotate each year as appointed by the Supreme President.

In her capacity as the Supreme Vice-President, Sister Dobbs reported that the Disaster Relief Fund has not received any requests for assistance and the current balance in the account is \$1,565.00.

Upcoming events to be aware of are National Volunteer Week which will take place April 12-18, 2015 and Join Hands Day which will be held on Saturday, May 2, 2015.

After a brief discussion, Chairperson of the Supreme Auditors, Michael J. Horvath moved for the acceptance of the Report of the Scholarship Advisory/Selection Committee and report of our Supreme Vice-President, seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

President Glugosh thanked Sister Dobbs for her report and called upon the Supreme Secretary for the Mortgage Department Report.

MORTGAGE DEPARTMENT REPORT

Brother Steven M. Pogorelec reported that as of December 31, 2014, there are 4 existing mortgages totaling \$941,296.40.

During 2014 the amount of principal income received amounted to \$33,765.32 and the interest income received amounted to \$43,616.50.

The Board members discussed the mortgage analysis report that was distributed which reflected the above amounts, the interest rates and the anticipated pay-off dates of the mortgages. Brother Steve commented that the one mortgage in foreclosure had been previously reported on by our General Counsel.

After a lively discussion, Supreme Chaplain, Rev. Andrew S. Hvozdovic moved for the acceptance of the Mortgage Department Report, seconded by General Counsel, John D. Pogorelec, Esq. Approved.

The Supreme President thanked Brother Steve for his report and asked the Supreme Secretary to present the donation requests received at the Home Office if there were any.

DONATIONS

The Supreme Secretary stated that there was one request received for financial assistance for the **Slovak Catholic Federation**, request received from Rev. Thomas A. Nasta, National First Vice President and Appeal Coordinator for a donation to the 37th Annual SS. Cyril and Methodius Appeal. This Appeal directly assists the current needs of the Church in Slovakia.

After a brief discussion, General Counsel, John D. Pogorelec, Esq. moved to approve a donation of **\$300.00**, seconded by Supreme Treasurer, Dennis J. Zifcak.

Approved.

The Supreme Secretary stated that this concludes all the donations requests which were received at the Home Office prior to the Meeting.

Supreme Chaplain, Rev. Andrew S. Hvozdovic and President of the Federation expressed his thanks and appreciation to the Board on behalf of the Slovak Catholic Federation for the donation. Acknowledged.

The Supreme President thanked Brother Steve for presenting the donation requests and asked the Supreme Secretary to present two organizational items to the attention of the Directors.

PRIVACY COMPLIANCE

Brother Secretary distributed copies of the current Slovak Catholic Sokol Privacy Commitment to our insureds. The Gramm-Leach Bliley Act, passed by the U.S. Congress has a certain section called TITLE V - PRIVACY, which deals with the disclosure of nonpublic personal information. It is necessary for the organization to inform each of our members exactly what our privacy "policy statement" is and to continue doing so on an annual basis.

The Board members reviewed the current "policy statement" to comply with this act, and after a brief discussion, General Counsel, John D. Pogorelec, Esq., moved to approve and document that the Board of Directors have received, reviewed and approved the "policy statement" as presented, seconded by Supreme Physical Directress, Kathleen S. Watkins. Approved.

CONFLICT OF INTEREST STATEMENTS

The Supreme Secretary also discussed the S.C.S. Policy Statement with respect to Conflicts of Interest, reminding the Directors, that the Slovak Catholic Sokol has the utmost confidence in the loyalty and integrity of its officers, directors, and employees. He reemphasized the traditional policy of the Slovak Catholic Sokol on this subject and that each Supreme Officer has a signed completed statement on file. The State of New Jersey Department of Banking and Insurance recommended that the approval of the Statement of Conflict of Interest be made part of the minutes of the Board of Directors' meeting.

In order to comply with this request, Chairperson of the Supreme Auditors, Michael J. Horvath moved to approve the recommendation, seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

President Glugosh thanked Brother Steve for presenting these two important items and reminded the Directors of the important positions they have within the organization as Directors, and Supreme Officers to manage, govern and administer the business of the organization accordingly. Acknowledged.

Brother Glugosh stated that the next agenda item is an update on the Business Development Committee efforts.

BUSINESS DEVELOPMENT COMMITTEE

The Supreme President reported that discussions continue with other fraternal benefit societies regarding joint efforts as they pertain to participating in each others sporting programs as well as ways to possibly share expenses as they relate to business operations. A communication was received and discussed at length relative to merger considerations with another fraternal organization which approached our organization many years ago and asked the Board to strongly reconsider.

Several Board members agreed to keep an open dialogue with our brother and sister fraternal organizations in the best interests of our members and society. President Glugosh also commented that we currently share our computer main frame with another organization.

Supreme Director of Sports and Athletics, Edward D. Moeller will continue to pursue joint tournaments, as we have in the past as long as all the dates and facilities are feasible for those involved.

Regarding the letter received by President Glugosh, the Board members mutually agreed that he respond as to our discussions which took place. Agreed.

After addressing some additional items Supreme Physical Director, Dusan Dorich moved to accept the report of the Business Development Committee, seconded by Supreme Chaplain, Rev. Andrew S. Hvozdovic. Approved.

President Glugosh thanked the Board members for their comments and indicated that we have had very lengthy day of conducting business.

ADJOURNMENT

Having completed all the business on the afternoon agenda, President Glugosh entertained a motion to adjourn the second session, so moved by Chairperson of the Supreme Auditors, Michael J. Horvath, seconded by Supreme Vice-President, Julie Ann Dobbs.

Approved.

PRAYER

Supreme Chaplain, Rev. Andrew S. Hvozdovic offered the closing prayer. The Second Session was adjourned on Friday, March 20, 2015 at 4:15 p.m.

THIRD SESSION

SATURDAY

March 21, 2015 - 9:30 a.m.

CALL TO ORDER

Supreme President, Larry M. Glugosh offered a good morning to all the Directors and called the Third Session of the Supreme Board of Directors meeting to order at 9:30 a.m. on Saturday, March 21, 2015.

PRAYER

Supreme Chaplain, Rev. Andrew S. Hvozdovic was called upon to offer the morning prayer.

PLEDGE OF ALLEGIANCE

General Counsel, John D. Pogorelec, Esq. led the Board of Directors in the Pledge of Allegiance to the Flag.

ROLL CALL

Supreme Secretary, Steven M. Pogorelec, F.I.C. read the roll call and reported that the record will show that all 10 members of the Supreme Board of Directors are present.

Acknowledged.

President Glugosh thanked Brother Secretary and indicated that the next agenda item would be an Actuarial, Fraternal and Marketing Services presentation from representatives of Bruce and Bruce/Bruce and DePersis Company Consulting Actuaries.

ACTUARIAL SERVICES PRESENTATION

The Board members extended a warm welcome to Mr. Edward U. DePersis, manager of the Pittsburgh office and Mr. Nicholas E. DePersis, Actuarial Assistant. They both expressed their thanks for the opportunity to submit a proposal for providing actuarial services. They both understand and concur with periodic reviews to evaluate the quality and cost of actuarial services provided from time to time.

After a review of the history of the company and working relationship with their current fraternal clients, Mr. Edward DePersis proceeded to explain the Professional Services provided and Firm Qualification.

Bruce and Bruce Company/Bruce and DePersis provides actuarial consultation services and expertise regarding valuations, product development, statutory statements, financial analysis, marketing, forms filing, pension, IRA compliance, and sales illustration which were explained in detail along with several other services including merger and reinsurance consulting.

The presentation included the growth of their company, the location and qualifications of the professional staff, a fee structure, company computer Hardware/Software used and a listing of current clients.

Numerous questions were presented and addressed throughout the lengthy presentation to the satisfaction of the Board members. The Board members thanked both Mr. Edward DePersis and Mr. Nicholas DePersis for their informative presentation and proposal and for sharing all of their experience with the Board of Directors.

They were then excused and the presentation and proposal will be taken under a advisement. Agreed.

President Glugosh then called upon the Supreme Director of Sports and Athletics, Edward D. Moeller, Chairperson of the Physical Fitness Committee for a report.

PHYSICAL FITNESS COMMITTEE REPORT

Brother Moeller reported on the success of all the 2014 programs conducted throughout the year and thanked the Supreme President, Supreme Secretary and the Board members for all of their support and guidance.

Brother Moeller stated that he is in the process of finalizing plans for our Bowling, Softball and Golf Tournaments for 2015. He has been in constant contact with representatives of the Greek Catholic Union regarding our upcoming Joint Bowling Tournament. The Physical Fitness Board met in Pittsburgh, PA the weekend of February 6th to February 7th 2015. This was an opportunity to discuss ways to improve our various sporting events and to stay in contact with our members. Many good items were discussed there and will be presented in the Minutes of the Physical Fitness Board. Locations for the 2016 events are in the process of being investigated and will be presented to the Board of Directors at the next quarterly meeting.

Brother Moeller also represented the Slovak Catholic Sokol at the 125th Anniversary Dinner of the National Slovak Society on Saturday March 7th.

Below is the schedule of events for 2015:

May 15-17, 2015	Bowling	Freeway Lanes, Wickliffe, OH Radisson Hotel, Wickliffe, OH
June 26-28, 2015	Softball	Coal Street Field, Wilkes-Barre, PA Wilkes-Barre, PA
July 14-18, 2015	Slet	Slippery Rock University Slippery Rock, PA
August 14-16, 2015	Golf	Mountain Valley, Barnesville, PA Mainstay Suites, Barnesville, PA

Brother Moeller asked the Supreme Physical Directress, Kathleen S. Watkins and Supreme Physical Director, Dusan Dorich to report on the 2014 Clinic and Camp Adventure.

They reported that the Clinic and Camp which were held August 14-17, 2014 at Camp Fitch in North Springfield, PA were both successful events. They both were hoping that more individuals would have participated in the Camp, however those individuals who did attend, had an enjoyable time. The Clinic went well and in the future we would probably return to using facilities available at a College or University.

Sister Watkins also discussed the proposed changes for the 2015 Slet Schedule to be conducted at Slippery Rock University from July 14-18, 2015 as well as all the other details regarding the 2015 Slet.

Brother Moeller thanked Brother Dorich and Sister Watkins and proceeded to present for the Board's consideration the Physical Fitness Board Recommendations.

**2015 ANNUAL SUPREME PHYSICAL FITNESS BOARD
RECOMMENDATION
MARCH 21st, 2015**

The following are the proposed recommendations from the 2015 Physical Fitness Board meeting to be tabled for review and approval at the Annual Board of Directors meeting in March. We want to thank our Group Presidents, Sports Directors, Physical Directors, Physical Directresses and valued members of our society for their input.

1. The prize allotment for the International Bowling Tournament be \$60.00 per team (\$30.00/team, \$20.00/double, \$10.00/single). No increase.
2. The banquet and souvenir allotment for the International Bowling

3. Tournaments not to exceed \$25.00 per participant. No increase.
3. The banquet, prize money and souvenir allotment for the International Golf Tournament not to exceed \$50.00 per participant. No increase.
4. The allotment for the International Softball Tournament not to exceed \$750.00 per team (est. 15 people per team) submitting an entry fee of \$400.00 in advance of the deadline or \$450.00 per team if submitted after established deadline. No increase.
5. An allotment of \$2,000.00 be made towards the Walk/Cycling Program for all related mailings, certificates and prizes. No increase.
6. An allotment not to exceed \$1,000.00 will be made towards the purchase of props for the 2015 International Slet for both male and female teams. No Increase.
7. An allotment of \$250.00 be provided to the Supreme Director of Sports and Athletics for all annual administration supplies. (i.e. computer disks, office supplies etc.) No increase.
8. Recommend that any Group with 25 or more male or female participants at the 2015 Slet may assign one qualified chaperone to be considered as a Slet participant. (1 chaperone/25 male participants 1 chaperone/25 female participants) Based on past practice.
9. Recommend a minimum of two members of the Board of Directors will be chosen as chaperones for the 2015 Slet. (No Change)
10. Recommend the entire Board of Directors attends the 2015 International Slet Friday Exhibition.
11. Recommend that four Slovak Catholic Sokol member judges for the 2015 International Slet be considered as Slet participants, plus we contact our external judges. (8 in total) Based on past practice.
12. Recommend that a \$50.00 per diem per day be provided to all Physical Directors, Physical Directresses and Sports Directors and \$30.00 per diem per day for the Assistant Physical Directors and Directresses for the International Slet provided they meet the criteria outlined in the general rules of the Slet established by the SPFB. No increase based on past practice.
13. Recommend that an allotment of \$10 per participant of the Slet be provided as a souvenir t-shirt that will be worn by all participants at the opening ceremonies.

All the recommendations were individually reviewed, discussed and approved as presented. Approved.

Brother Moeller thanked the Board for approving the recommendations and then reviewed and discussed the tentative 2016 dates and sites that are being considered.

After a brief discussion, the Supreme Director of Sports and Athletics moved for the acceptance of the committee's report, seconded by Supreme Treasurer, Dennis J. Zifcak. Approved.

President Glugosh thanked Brother Moeller and his committee for their report as well as the Supreme Physical Fitness Board for all of their efforts at the various events. He reminded the Physical Fitness Board members of the important role they play in the growth of our athletic programs.

President Glugosh then stated that the next item on the agenda is the Annuity Interest rate for the second quarter of 2015.

ANNUITY INTEREST RATE

President Glugosh questioned the Board members regarding the annuity interest rate to consider for the second quarter of 2015 effective April 1, 2015 on our annuities.

After a brief and lively discussion, Supreme Treasurer, Dennis J. Zifcak, moved that effective April 1, 2015, the annuity interest rate for the second quarter for the Vantage Annuities remain the same as it was for the first quarter, seconded by Chairperson of the Supreme Auditors, Michael J. Horvath. Approved.

President Glugosh stated that a motion is still in order to approve the 2015 Operating Budget which had been previously deferred.

BUDGET APPROVAL

General Counsel, John D. Pogorelec, Esq. made a motion to approve the 2015 Slovak Catholic Sokol Operating Budget which had been previously deferred, seconded by Supreme Physical Director, Dusan Dorich. Approved.

Brother Glugosh inquired if there is any Unfinished Business that needs to be addressed.

UNFINISHED BUSINESS

Supreme Chaplain, Rev. Andrew S. Hvozdic reminded the Board members that he is updating the yearly Calendar of Events for the year 2015 and inquired that if anyone has any additional dates, sites and events, to please let him know. Acknowledged.

Supreme Secretary, Steven M. Pogorelec, F.I.C., reviewed the tentative schedule for the 32nd National Convention which will be held in Pittsburgh, PA August 1-5, 2015. The Board members will arrive one day earlier.

The Board members discussed selecting a community project or an organization to support and promote with collections of monetary donations as was done at our last Convention. It was suggested that we consider the "Wounded Warriors Project" as a good cause and Supreme Physical Directress, Kathleen S. Watkins agreed to oversee the promotion of this important community project. This is a veterans service organization that offers a variety of programs, service and events for wounded veterans.

The Board members expressed their thanks to Sister Watkins and mutually agreed to support and promote this project. Agreed.

President Glugosh inquired if there is any New Business to be presented.

NEW BUSINESS

The Board members held a lengthy discussion regarding suggested Bylaw recommendations which might be in the best interest of our organization which should be submitted

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(Continued from page 13)

to the committee and delegates for consideration.

President Glugosh reminded the Board members that they should submit their recommendations before the April 24, 2015 deadline to the Home Office for either the Bylaws or New Motions Committee to consider.

The Board members then discussed at length several general ideas and suggestions as to how they will affect our organization in the future. Communications with our members is a major priority.

Lastly the Board members agreed that our Director of Sales and Marketing should make an effort to prepare a newsletter which can be sent to as many members as possible keeping them informed of the organization's events and activities. Agreed.

NEXT MEETING

The next meeting of the Supreme Board of Directors will be via a Conference Call on June 13, 2015 beginning at 10:00 a.m. The Third Quarter meeting will also be via a Conference Call on September 26, 2015 and our 4th Quarter meeting will be held the first week in December at the site to be determined. Agreed.

CLOSING REMARKS

There being no other business presented to the Board, President Glugosh then thanked each member of the Board of Directors for their cooperation during this Meeting of the Board of Directors. Brother Glugosh requested that we continue to work to the best of our abilities on increasing membership and to work together to make good things happen for our

organization.

The Supreme President and Board members expressed their thanks and gratitude to the Supreme Secretary for all of his efforts in preparing and planning the meeting and for taking care of all the arrangements and accommodations. Acknowledged.

ADJOURNMENT

There being no further business to discuss, President Glugosh announced that a Mass will be held by our Supreme Chaplain at 5:00 p.m. to fulfill our Sunday obligation and then entertained a motion to adjourn the 2015 First Quarterly Meeting of the Board of Directors.

Supreme Physical Director, Dusan Dorich so moved to adjourn the meeting, seconded by Chairperson of the Supreme Auditors, Michael J. Horvath.

Approved.

PRAYER

Supreme Chaplain, Rev. Andrew S. HvozdoVIC, was called upon for the closing prayer with the Directors giving thanks to Almighty God for the opportunity to meet and conduct a successful meeting.

The Meeting was adjourned at 2:00 p.m. on Saturday, March 21, 2015.

The meeting concluded with the singing of "Hej Slovaci," "God Bless America" and "Nad Tatrou sa blýska."

Zdar Boh!

Steven M. Pogorelec, F.I.C.

Supreme Secretary

Slovak Catholic Sokol

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

by Larry M. Glugosh

I hope all of our Slovak Catholic Sokol members and officers enjoyed their Easter long weekend. It is a special time to spend with family and friends, as we gather together to count our many blessings. Most of all, it is a wonderful time of reflection and prayer to God, as we give thanks for all that we enjoy in our daily lives.

For some of us, we give thanks for the arrival of a new healthy child or grandchild, or it could be a graduation celebration or securing a new job. We might also celebrate a marriage in the family or retirement of someone special, who has sacrificed and contributed many years of their life for the betterment of our society. Regardless of the reasoning, we all should celebrate what God has provided to us and be thankful for His love, compassion and understanding.

Along this theme of giving thanks, we also can appreciate the quality programs and benefits our fraternal society has to offer to our members including our athletic events, scholarships and soon our summer fraternal programs like Sokol picnics and Slovak festivals. Many of these activities are offered as benefits to our members for holding their life and annuity policies and others are run through our churches and schools. We hope you participate as much as possible and celebrate our Slovak heritage, Catholic faith and fraternal spirit over the coming months.

As some of you are aware, many of our fellow fraternal benefit societies have cancelled or deferred their benefit programs due to their recent financial and/or surplus losses. Proudly, at our recent Board of Directors meeting we recommended to maintain our benefit program for 2015, largely due to our healthy solvency and financial capabilities. I encourage all of our members to take full advantage of the continued investment in our programs and hope to see you at one of the events.

This said, I would like to take a moment to formally congratulate Brother Albert J. Suess, F.I.C. and our Supreme Secretary Steven M. Pogorelec, F.I.C. for another successful sales, marketing and operations year. Their leadership, dedication and guidance enabled our society to generate over \$50M in new life and annuity business in 2014. This volume is \$10M more than 2014 and now brings our total insurance in force to almost \$200M. The home office staff should also be commended for their tireless efforts and commitment to our growth. After all we generated over 15 times as much life and annuity business in 2014, than a few years ago when we only had recommenders selling policies. In addition, I would also like to thank and praise our Board of Directors for continuing to show patience in our business plan and make sound decisions for our organization.

Keep in mind just a few short years ago, we began this new journey to build an external agent sales force because our current recommender structure was not generating the premium income to offset the growing costs and requirements for our society. We are now enjoying the rewards for those decisions. The 2014 results did require us to make an investment in our reserve fund to protect the risk of these new policies. These funds were pulled from our surplus; however the funds have not left the society and in time will be returned to surplus, as the risk for these new policies is reduced. So as you can see, our overall business strategy, direction and sound fiscal decisions have created a

(Continued on page 16)

**Places to stay near Slippery Rock University, site of our 47th International Slet**

All is in readiness for this summer's exciting 47th International Slet. This year's competition will be held July 14-18 at Slippery Rock University in Slippery Rock, Pa. Our Slet is a wonderful opportunity for many family and friends of our Slet competitors to join them. Many out-of-town Sokol members will join our athletes at this summer's competition. Many of our Sokol families make the Slet week a part of their traditional summer vacation.

I have listed a number of hotels which are nearby Slippery Rock University along with their rates and amenities. Each hotel listed below includes an indoor pool and complimentary breakfast. All of the pools were approximately the same size. When I visited each hotel a few years ago, they all appeared very clean and the staff was friendly and courteous. In my opinion, I believe that the Best Western offers the best deal, since it is significantly cheaper than the other hotels and offers the same amenities.

I suggest that you make early reservations. Call the hotel you are interested in and ask them to set aside a block of rooms for your group. If you are a AAA member, you may be able to get a better rate. Some of the hotels will provide a discount if you mention that you are going to Slippery Rock University for a competition.

Fairfield Inn and Suites by Marriott (This hotel is closest to the university, but it is the most expensive).

1000 University Parkway
Slippery Rock, Pa. 16057
tel. 724-406-0535

Amenities include: heated indoor pool, fitness center, complimentary breakfast.

There is a block of 10 rooms being held until April 29th. The group rate is \$139.00 plus tax. Please reference the Slovak Catholic Sokol.

All hotels listed below are about 12 minutes traveling distance from the campus. They are near Grove City Outlets and Volant Amish Country. There

is also a Hampton Inn, but it is completely booked.

Best Western

1924 Leesburg Road
Grove City, Pa. 16237
tel. 724-748-5836

Amenities include: heated indoor pool, fitness center and complimentary breakfast.

Holiday Inn Express Suites

21 Holiday Boulevard
Grove City, Pa. 16237
tel. 724-748-5514

Amenities include: heated indoor pool and hot tub, fitness center and complimentary breakfast.

Comfort Inn

118 Garrett Drive

Grove City, Pa. 16227
tel. 724-748-1005

Amenities include: heated indoor pool, fitness center and complimentary breakfast.

There is a block of 25 rooms being held until April 29th. The group rate is \$100.00 plus tax. Please reference the Slovak Catholic Sokol.

Make your plans now and be assured of a memorable Slet experience with your children and friends. See you in Slippery Rock, PA. in July.

Zdar Boh!

Kathleen S. Watkins

Supreme Physical Directress

Sokol Birthdays**APRIL 26**

John D. Rushin, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.
Elsie Termyna, Clifton, N.J., a member of Assembly 162, Clifton, N.J.

Jerome J. Wassel, III, Bethel Park, Pa., a member of Assembly 16, Pittsburgh, Pa.

APRIL 27

Carolyn M. Bazik, Lansford, Pa., a member of Assembly 188, Lansford, Pa.

Sophie Macurak, Pittsburgh, Pa., a member of Wreath 22, Pittsburgh, Pa.

Edward J. Sabol, Yonkers, N.Y., a member of Assembly 219, Yonkers, N.Y.

APRIL 29

Alicia Mary Maslar, West Reading, Pa., a member of wreath 155, Reading, Pa.

Msgr. Peter P. Dora, Stamford, Conn., a member of Assembly 9, Bridgeport, Conn.

APRIL 30

Timothy Evans, Erie, Pa., a member of Assembly 25, Perryopolis, Pa.

Stephen Kovacik, Philadelphia, Pa., a member of Assembly 36, Detroit, Mich.

Sharron A. Cloft, Eagle, Mich., a member of Assembly 36, Detroit, Mich.

MAY 1

Mark B. Benus, Rockaway, N.J., a member of Assembly 162, Clifton, N.J.

Julianne Maslar, Douglassville, Pa., a member of Wreath 155, Reading, Pa.

Emily Nekoranik, Philadelphia, Pa., a member of Wreath 13, Philadelphia, Pa.

Paul A. Simko, Barberton, Oh., a member of Wreath 43, Akron, Oh.

MAY 2

Angelo Capozoli, Pittsburgh, Pa., recording secretary of Assembly 16, Pittsburgh, Pa.

Bernice Gacek, Elkton, Fl., a member of Wreath 47, Minneapolis, Minn.

Gregory M. Knippel, Bethel Park, Pa., a member of Assembly 219, Yonkers, N.Y.

Ashley Danielle Pinck, Clifton, N.J. a member of Wreath 2, Passaic, N.J.

Phyllis M. Pogorelec, Clifton, N.J. a member of Assembly 162, Clifton, N.J.

MAY 3

Helen Kanta, Joliet, Ill., a member of Assembly 257, Chicago, Ill.

MAY 4

Molly Lee Garver, Johnstown, Pa., a member of Wreath 14, Johnstown, Pa.

John Oleksak, Monroe, N.J., a member of Assembly 182, New York, N.Y.

Peter Papcun, Brick, N.J., a member of Assembly 224, Jersey City, N.J.

Ludmila Sipsos, Estero, Fla., N.J., a member of Wreath 2, Passaic, N.J.

(Continued on page 16)

Sokol Calendar

SAT. APRIL 25

■ April Celebration, "Aprilova zabava" hosted by the Trenton area Slovak community in the parish hall of St. Michael the Archangel Church, 1130 Brunswick Ave., Trenton, N.J. beginning with Slovak Mass in church at 7 p.m. followed by dinner and cultural program, music for dancing by the Joseph Jurasi Band; tickets \$40.00 at the door.

SUN. APRIL 26

■ Annual Spring Festival hosted by the School Sisters of St. Francis at Mount Assisi Convent, 934 Forest Ave., Pittsburgh, Pa. 12 noon to 5 p.m., call (412)761-6004. www.schoolsistersosf.org.

■ Mass for the deceased members of Assembly 86 of Port Griffith, Pa. celebrated at St. John the Evangelist Church, William St., Pittston, Pa. beginning at 12:15 p.m.

■ Assembly 9 annual meeting at Holy Name of Jesus School meeting room, 1950 Barnum Ave., Stratford, Conn. beginning at 1 p.m.

■ Slovak Heritage Association of the Laurel Highlands Easter season party and first meeting of 2015 at the AmSlo Club, Johnstown, Pa. 2 - 4 p.m.

SAT. MAY 2

■ Slovak Catholic Sokol Scholarship Selection Committee meeting beginning at 10 a.m.

MON. MAY 4

■ Slovak Heritage Group meeting at Mt. Lebanon Public Library, Castle Shannon Blvd., Pittsburgh, Pa., 7-9 p.m., free of charge; topic for meeting is "From the Velvet Revolution to the European Union," presented by Bozena Hilko.

■ Wreath 22 meeting at the Slovak Catholic Sokol Club, 2912 East Carson St., South Side, Pittsburgh, Pa. beginning at 7 p.m.

MAY 15-17

■ 69th annual Pittsburgh Folk Festival at the Monroeville Convention Center, festival hours are Friday, 4-10 p.m.; Saturday, 11 a.m.- 10 p.m.; Sunday, 11 a.m. - 7 p.m.; admission \$6.00 at the door, children under age 12 and younger are welcome free of charge.

SUN. MAY 17

■ Afternoon of Slovak folklore and dance hosted by the Slovak American Cultural Center of New York at St. John Nepomucene Social Hall, 407 East 67th St., New York, N.Y. beginning at 1 p.m., admission \$5.00 for adults, children welcome free of charge.

SAT. MAY 30

■ 2nd annual Eastern European Food Festival hosted by Assembly 261 and Wreath 155 at the Slovak Catholic Sokol Club, 411 Crestmont St., Reading, Pa. from 12 noon to 6 p.m.

SUN. MAY 31

■ Trinity Sunday observance marking the closing of Most Holy Trinity Parish, 18 Trinity Pl., Yonkers, N.Y. Mass at 3 p.m. followed by buffet supper, \$30.00 per person; for reservations call the rectory at (914)963-0720, deadline is May 18.

MON. JUNE 1

■ Slovak Heritage Group meeting at Mt. Lebanon Public Library, Castle Shannon Blvd., Pittsburgh, Pa., 7-9 p.m., free of charge; topic for meeting is "Sites to see in Slovakia," presented by travel-specialist Theresa Dostalick.

SAT. JUNE 13

■ Quarterly meeting of the S.C.S. Board of Directors via conference call beginning at 10 a.m.

SAT. JUNE 20

■ Annual Simply Slavic Festival in

downtown Youngstown, Oh. beginning at 12 noon, for information call Loretta Ekoniak (330)549-3760.

■ Annual Johnstown Slavic Festival at the Heritage Discovery Center located in the Cambria City area of Johnstown, Pa. from 12 noon to midnight, for information call Dan Kisha (410)273-1149 or at daniel.kisha@gmail.com. The annual festival celebrates the traditions of the family of Slavic groups in the Johnstown, Pa. area.

TUES. JUNE 30

■ Assembly 9 patronal feast day observance beginning Mass at Holy Name of Jesus Church, 1950 Barnum Ave., Stratford, Conn. at 7:30 a.m., breakfast will follow; for reservations call Tom Marticek (203)375-0762.

■ Concert of the Slovak children's choir Pro Musica - Magnolia, sponsored by the Western Pennsylvania Slovak Cultural Association at Synod Hall, Craig St., in the Oakland section of Pittsburgh, Pa. beginning at 7:30 p.m., tickets adults \$20.00, \$7.00 children.

THURS. JULY 16

■ 92nd annual Pittsburgh Slovak Day observance at Kennywood Park, West Mifflin, Pa. beginning with children's games and treats at 12:30 p.m., Mass at 4 p.m. followed by cultural program, music for dancing begins a 6 p.m.

SEPT. 10-12

■ 129th annual meeting of the American Fraternal Alliance, JW Marriott Hotel, Indianapolis, Ind.

SAT. SEPT. 12

■ Pilgrimage of the Slovak Catholic Federation commemorating the 50th anniversary of the dedication of the Chapel of Our Mother of Sorrows, patroness of Slovakia at the Basilica of the National Shrine of the Immaculate Conception, 4th St. & Michigan Ave., N.E., Washington, D.C. Pontifical concelebrated Mass of Thanksgiving at 3 p.m., reception to follow.

2015 Law Day Message From Our General Counsel

On May 1, 2015, America celebrates Law Day. It is a National day set aside to celebrate the rule of law. Law Day underscores how law and the legal process contribute to the freedoms that all Americans share. Law Day also provides an opportunity to recognize the role of Courts in this democracy and the importance of jury service to maintaining the integrity of the Courts. This year's theme is "Magna Carta: symbol of Freedom Under Law." The words of the Law Day theme are a tangible reminder of our commitment to the rule of law, the connections between Magna Carta and the political and legal history of the United States and the continuing symbolic significance of Magna Carta and the worldwide struggle for rights. The text of the Magna Carta contains provisions that have withstood the test of time and, in the words of United States Chief Justice John Roberts, "laid the foundation for the ascent of liberty." Magna Carta's most important cited provision, Chapter 39, declares, "No free man shall be seized or imprisoned, or stripped of his rights or possessions...except by the lawful judgment of his equals or by the law of the land." This provision associates our cherished due process rights with Magna Carta.



Historical Perspective

The Magna Carta turns 800 years old in 2015. The document was first issued in June 1215, as a result of negotiations, ending in a meeting at Runnymede, between King John and rebellious English aristocrats on the brink of civil war. The 1215 Charter was handwritten in Latin on a single piece of sheepskin parchment. Its text runs less than 4,000 words, somewhat shorter than that of the original 1787 United States Constitution.

"Magna Carta" means "Great Charter" in Latin. After it was revised in 1216, a separate charter of the forests spun off and expanded from the 1215 document, was issued. After 1300, Magna Carta was not reissued but simply "confirmed" by English Kings dozens of times in the centuries following the thirteenth.

In the seventeenth century, English jurist Edward Coke interpreted Magna Carta to be part of an "ancient Constitution" that reserved the rights of English subjects, protected by a representative parliament, against the claims of absolutist monarchs.

In the eighteenth century, English jurist William Blackstone developed a numbering convention for Magna Carta, which we follow today. By tradition, the various short sections are commonly called "chapters." The famous clause "No free man shall be seized or imprisoned" is numbered chapter 39 of the 1215 Magna Carta. The 1215 issue of the Magna Carta from Lincoln Cathedral became the first charter to travel outside the United Kingdom in 1939, when it came to the United States for display at the New York World's Fair and then remained in Washington, D.C., for safekeeping throughout World War II.

Unlike no other historical document, the Magna Carta symbolizes our deep-rooted tradition of constitutional governance and its associated "rule of law" values. These are commonly understood to mean that "no ruler is above the law" and, often, the granting of political and legal rights in writing. It is important that all of us care about the rule of law and do our utmost to be active participants in the civic rights of our communities.

Symbols of Freedom Under Law

Magna Carta provides that a free man cannot be deprived of life, liberty, or property "except by the lawful judgment of his equals or by the law of the land." The idea of a verdict rendered by one's equals is evident today in the Constitutional right of every United States citizen charged with a serious crime to have a trial by jury.

Magna Carta provides for a basic right of free men to travel in and out of the kingdom. In a recent Supreme Court case the Magna Carta was cited to demonstrate the ancient roots of the right to travel freely. The Court went on to find the right to travel is a part of the liberty of which citizens cannot be deprived without the due process of the law of the Fifth Amendment.

Magna Carta created a recitation of certain basic civil rights given to all free men. It has been referred to as the Declaration of Human Rights for all Mankind. Magna Carta provides guarantees against arbitrarily denying free men of their life, liberty, or prosperity without legal process. This basic principle is the foundation of the United States Constitution's guarantee of the right to due process, a speedy trial, trial by jury, and representation by counsel. It is also the basis of Constitutional protections against unreasonable searches and seizures, excessive fines, and cruel and unusual punishment.

Importance of Magna Carta

The Magna Carta is arguably the most significant early influence in the evolution of Constitutional law. Some of the basic principles of the United States Constitution, including the right to a trial by jury, can be traced to the Magna Carta.

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Za Bohu a Národ  For God and Nation

Slovak Catholic Falcon

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OUR NEXT ISSUE IS MAY 6TH

In keeping with our bi-weekly publishing schedule, the next issue of the *Slovak Catholic Falcon* will be that of Wednesday, May 6th. Deadline for all photos and information for this issue will be Thursday, April 30th. View *e-Falcon* on our website: www.slovakcatholicfalcon.org. Thanking you for your continued cooperation in this matter, I remain Zdar Boh!
Daniel F. Tanzone, Editor

2015 Law Day Message From Our General Counsel

(Continued from page 15)

Magna Carta has been cited in over 170 United States Supreme Court opinions. Justice William Brennan stated, "The first eight amendments to our Federal Constitution, or explicit Bill of Rights, owes its parentage to Magna Carta; and Americans regard the enforcement of those amendments as the Supreme Court's most important and demanding responsibility." Justice Anthony M. Kennedy stated, "Magna Carta decreed that no man would be imprisoned contrary to the law of the land. Important as the principle was, the Barons at Runnymede prescribed no specific legal process to enforce it. Holdsworth tells us, however, that gradually the writ of habeas corpus became the means by which the promise of Magna Carta was fulfilled."

Justice Sandra Day O'Connor stated "Magna Carta has risen above its uncertain beginnings. It has been a crucial influence on the development of the rule of law, first in England and then around the world."

Other historical comments were made by our own President of the United States, Barack Obama, who stated, "Centuries ago, when kings, emperors, and warlords reigned over much of the world, it was the English who first spelled out the rights and liberties of man in the Magna Carta." Winston Churchill stated, "We must never cease to proclaim in fearless tones the great principles of freedom and the right of man which are the joint inheritance of the English-speaking world and which through Magna Carta, the Bill of Rights, the Habeas Corpus, trial by jury, and the English common law find their most famous expression in the American Declaration of Independence." Nelson Mandela stated, "The Magna Carta, the Petition of Rights, and the Bill of Rights

are documents which are held in veneration by democrats throughout the world."

Conclusion

The story of the Magna Carta begins at Runnymede in England in 1215, but it does not end there. It is a story that runs 800 years forward and is still unfolding. It is the story of our rule of law tradition and of how our American system of government is derived from our English legal heritage. The Magna Carta is a shining symbol of our shared legal heritage and of the rule of law as a foundation for freedom and human rights. Perhaps more than any other document in human history, the Magna Carta has come to embody a simple but enduring truth: No one, no matter how powerful, is above the law. In the eight centuries that have elapsed since the Magna Carta was created in 1215, it has taken root as an international symbol of the rule of law and an inspiration for many basic rights Americans hold dear today, including the due process, habeas corpus, trial by jury and the right to travel.

In celebrating the 800th Anniversary of the Magna Carta, I ask all Sokols and Sokolky to join on Law Day, May 1, 2015, in celebrating this great charter of liberties and rededicating ourselves to advance the principles of rule of law here and abroad. The rule of law concerns every citizen because it is of fundamental importance to the nation's welfare at home and also it helps to building world peace to an application of the rule of law in relations between nations. On this Law Day, I urge you all to celebrate your freedom, protect it, make it a part of your daily life, and strengthen it by contribution to good government.

Zdar Boh!

Respectfully submitted,

John D. Pogorelec

General Counsel

Trinity Sunday Observance to mark closing of Yonkers, N.Y. parish

With bittersweet emotions in play, Most Holy Trinity Parish in Yonkers, N.Y. will host its final patronal feast day observance on Trinity Sunday, May 31. The occasion marks the 120th anniversary of the founding of the parish as well as the final gathering of the faith community. As part of the Making All Things New project of the Archdiocese of New York, Most Holy Trinity will officially close on August 1, 2015. Most Holy Trinity is one of 122 parishes in various parts of the archdiocese which includes three of the five boroughs of the city of New York as well as seven northern counties which will be consolidated into 55 parishes. The Yonkers parish will be among those closed.

The observance will begin with a concelebrated Mass of Thanksgiving celebrated at 3 p.m. in the church, located in Trinity Plaza in the Hollow section of the city where the first Slovaks settled more than 125 years ago. Principal celebrant and homilist will be the Rev. Emil R. Tomaskovic, S.A., former

Minister General of the Franciscan Friars of the Atonement of Graymoor, Garrison, N.Y. Father Tomaskovic is a son of the parish who was ordained a priest in 1970 and celebrated his first Mass there in January 1970. He is our Sokol of Assembly 219. Former pastors, and clergy associated with the parish will be among the concelebrants. Daughters of the parish in religious life have also been invited to attend. Following the liturgy, a buffet supper will be enjoyed in the parish social hall located at 15 Trinity Plaza, off Walnut Street. Tickets for the supper, which will include a variety of traditional Slovak culinary specialties along with beer, wine and soda, are \$30.00 per person for adults and \$15.00 for children age seven and older. Children under the age of seven will be welcomed free of charge. For reservations, call the rectory at tel. (914)963-0720 or see a member of the committee. Advance dinner reservations only. Deadline for tickets is Monday, May 18.

Lodge Jottings

BRIDGEPORT, CONN.

Assembly 9

The annual meeting of our lodge under the fostering care of SS. Peter and Paul will take place on Sunday, April 26 beginning at 1 p.m. in the meeting room of Holy Name of Jesus School, located at 1950 Barnum Avenue in Stratford, Conn. All members are urged to attend.

Reports of the officers will be presented and plans for our various fraternal activities in 2015 will be finalized. Election of officers will also take place.

On Tuesday, June 30, we will host our traditional patronal feast day observance honoring SS. Peter and Paul. Mass will be celebrated at 7:30 a.m. at Holy Name of Jesus Church in Stratford for our living and deceased members. Following the liturgy we are hoping to go to breakfast. In order to make the necessary arrangement, those interested in joining us for the breakfast, please call Tom Marticek at tel. (203)375-0762. An enjoyable time is assured.

Our lodge had its beginnings when a group of young Slovak immigrants organized a social society in September 1904. In September 1906, this group of 28 Slovak immigrant men was accepted as Assembly 9 of the recently established Slovak Catholic Sokol. Our founders chose SS. Peter and Paul as patrons of the Assembly. And the rest is history. We have enjoyed an active role in promoting the high ideals of Sokol fraternalism and have supported many outreach projects within the Slovak community.

Looking forward to seeing a good turnout at our annual meeting as well as our patronal feast day observance, may I remain

Zdar Boh!

Henry J. Zack

Financial Secretary

Bridgeport Slovak Alliance scholarship available

Continuing in its benevolent tradition of many years now, the Slovak Alliance of Greater Bridgeport, Inc. will again offer a \$1,000 scholarship grant to a deserving student. Guidelines, procedures and application forms for the scholarship are available by sending a stamped, self-addressed envelope to the scholarship committee chairperson, Eileen S. Wilson, 395 Pilgrim Lane, Stratford, Conn. 06614. (no telephone request.)

Among the requirements is that an applicant, grandparent(s) or parent(s) must be a member of the Alliance for at minimum of three years and be of Slovak descent and reside in the state of Connecticut.

Deadline for the return of the completed application forms is May 11, 2015. Recipient will be notified by June 8, 2015 and the award will be presented at the June 25th meeting of the Slovak Alliance. The scholarship is paid directly to the school. Slovak Catholic Sokol members have been active in the Slovak Alliance for many years. The alliance was founded by the late Rev. Stephen A. Panik, who was the long-time pastor of SS. Cyril and Methodius Parish in Bridgeport.

Zdar Boh!

Eileen S. Wilson, Chairperson

Verification and Eligibility Committee Report

Members of the Verification and Eligibility Committee of our 32nd Quadrennial Convention, scheduled for August 1 - August 5, 2015 in Pittsburgh, Pa., met on Monday, April 6, 2015.

The committee reviewed and verified the following:

21 Supreme Officers

Credentials - Approved 21

7 Honorary Officers

Credentials Approved 7

27 Group Officer's Credentials

- Approved 27

156 Assembly/Wreath Delegate Credentials

- Approved 154

13 Assembly/Wreath Alternate Delegate Credentials

- Approved 12

2 Delegates and 1 Alternate Delegate - Not Approved

Members of the Verification and Eligibility Committee

Supreme President, Larry M. Glugosh

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

Zdar Boh!

Thoughts on Fraternalism

(Continued from page 14)

positive outcome and continues to build a solid financial foundation for our future.

Lastly, I would like to extend my best wishes to all of the mothers and grandmothers within the Slovak Catholic Sokol and sincerely hope you enjoy your Mother's Day celebration in a few short weeks. It is a truly a wonderful day to honor the

women in our families for all of their sacrifice, devotion and most importantly their unconditional love.

Whether the day is spent with our mothers, grandmothers, godmothers, sisters, aunts or wives, it is very important to let them know how much we love them and appreciate all the wonderful things they do every day.

May God bless all of you!

Sokol Birthdays

(Continued from page 14)

MAY 5

David Edward Antoniuk, Phoenixville, Pa., a member of Assembly 162 in Clifton, N.J.

Joanna Glugosh, Mississauga, Ontario, Canada, a member of Assembly 227, Toronto, Canada.

Joseph M. Matthews, Ardsley, N.Y., a member of Assembly 219, Yonkers, N.Y.

Luke Primini, Woodbury, Conn., a member of Assembly 9, Bridgeport, Conn.

MAY 6

Alois A. Chmela, Larchmont, N.Y., a member of Assembly 182, New York City.

Claudia A. Gasparik-Marsik,

Esq., Old Bridge, N.J., a member of Wreath 168, New York, N.Y.

Denice Michele Marks, Brooklyn, N.Y., a member of Assembly 162, Clifton, N.J.

MAY 7

Margaret Iurato, Totowa, N.J., a member of Assembly 162, Clifton, N.J.

MAY 8

Emily Maslar, Davidsville, Pa., a member of Wreath 14, Johnstown, Pa.

MAY 9

Michele Sipos, Estero, Fla., N.J., a member of Wreath 2, Pas-saic, N.J.

Thomas Polchowski, Newtown, Conn., a member of Assembly 9, Bridgeport, Conn.

Afternoon of Slovak Folklore in New York City

The Slovak American Cultural Center of New York will host an afternoon dedicated to Slovak folklore and dance on Sunday, May 17 beginning at 1 p.m. in the social hall of St. John Nepomucene Parish located at 406 East 67th Street in Manhattan. A luncheon featuring Slovak culinary specialties will be available beginning at 12 noon.

The afternoon will feature the talent and artistry of young people of Slovak ancestry from the New York-New Jersey metropolitan area. Various individuals and folk ensembles will present the rich music and dance traditions of the various regions of Slovakia. One of the featured performers will be the talented, 13-year-old boy tenor, Andrew Pulver. Young Andrew, who is our Sokol

of Assembly 182 in New York City, has performed at the famed New York Metropolitan Opera and as well as in area theatre companies.

Folk ensembles expected to perform include Domovinka of SS. Cyril and Methodius Parish in Clifton, N.J.; Limboracik of New York, founded by the original Limbora Slovak Folk Ensemble; Snovratok of Hillsborough, N.J., the children of the Slovak School at St. John Nepomucene Parish in New York; the Lipka ensemble of the Slovak Cultural Center of Linden, N.J.; children of the Slovak school at St. Michael's Parish in Trenton, N.J.; and Hlas, the children's group of the Pajtasi Ensemble of New York.

Tickets are \$5.00 adults with children welcome free of charge. Tickets may be purchased at the door.



KIDS' CORNER "Detský kútik"

April, 2015

Fun Things to Do in the Spring

Springtime . . .The trees are starting to bloom, flowers are blossoming, the days are getting longer, the weather is trying to warm up and the birds are loudly chirping. So many of us look forward to Spring. Here are some great ideas for fun family in the Spring.

1. Plant a garden - have mom or dad take you to the local nursery to choose some plants or flowers that you can plant. You can take care of them all summer and watch them grow.
2. Fly a kite - this is always a fun activity on a windy day.
3. Take a nature hike. Bring along a journal to write down the interesting things you see.
4. Have a picnic.
5. Go jump in the mud puddles when it rains. This is great fun. Tell mom; "Don't worry! t will wash off."
6. Go fishing. This is a nice relaxing way to spend quality time together as a family.
7. Find a local bike trail and take a family bike ride.
8. Play outdoor games like hide-n-seek or release.
9. If there is lake or river nearby, go for a boat ride.
10. Go to the zoo.

Slovak Words=Slovenské slová

By Dr. Michael Kopanic

Detský kútik [dyet-ski] [koo - teek] = Kid's corner

spring = *jar* [yaar]

warm = *teplo* [tyep-low]

warmer = *teplejšie* [tyep-lay-shye]

outside = *vonku* [vone-koo]

In the spring, it is warmer outside. = *Na jar je teplejšie vonku*

[Nah jar, yeh tyep-lay-shye vone-koo]

grass = *tráva* [traah-vah]

mow = *košit'* [ko-sheet]

I have to mow the grass. = *Musím košit' trávu.* [Moo-seem ko-sheet trah-vu].

Notice that *tráva* become *trávu*, with a "u," which is the accusative case for a feminine noun.

Spring!

Plant a tree today

GoodLightscraps.com

Make the life of the Earth much longer



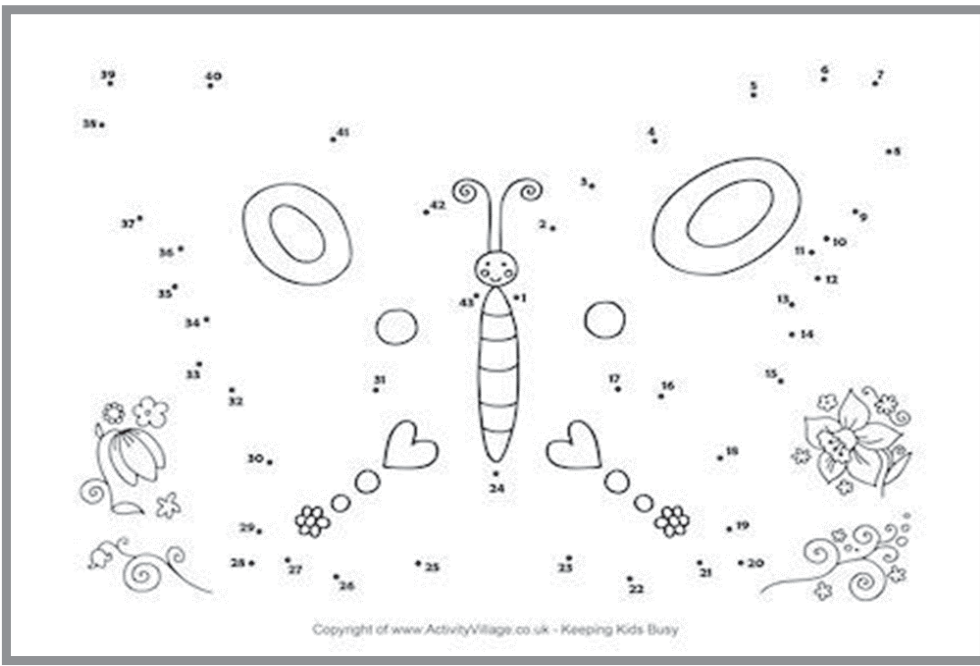
Happy Earth Day **April 22**

HAPPY BIRTHDAY TO YOU!!!!

Chase Hazelbaker 4/11

Amanda Hartman 4/12

Georgia Holthenrichs 4/12





Obituaries...

Prominent sports figure

Charles "Chuck" Bednarik, Assembly 78 member, laid to rest in Coopersburg, Pa.

Charles P. "Chuck" Bednarik passed away peacefully on March 21 in Coopersburg, Pa. at the age of 89.

A native Bethlehem, Pa., Chuck Bednarik was born there May 1, 1925, son of Slovak immigrant parents, the late Charles A. Bednarik and the former Mary Pivovarnicek. He was raised in the former SS. Cyril and Methodius Slovak Parish on Bethlehem's south side, now known as the Parish of the Incarnation of Our Lord, and was graduated from its former parochial school. He was a 1942 graduate of Bethlehem (Liberty) High School where he was an outstanding athlete.

He proudly served in the United States Army Air Corps during World War II as a gunner aboard a B24 bomber, flying in 30 missions over Germany. He earned an Air Medal with four oak leaf clusters as well as five battle stars. Returning home after the war, Chuck continued his academic and football career at the University of Pennsylvania, where he was a two time All-American. He also earned the Maxwell Award as the nation's most outstanding player. The last of pro football's 60 minute men, Chuck was the first round draft pick of the Philadelphia Eagles in 1949. He won two championships during his fourteen seasons for the



Charles P. Bednarik
1925 - 2015, R.I.P.

Eagles. Chuck's performance in the 1960 championship game is one of NFL legend. He was on the field for every offensive and defensive play, making the game saving tackle of Jim Taylor to preserve the Eagles 17-13 victory. He was elected into the Pro Football Hall of Fame in 1967 and the College Football Hall of Fame in 1969. Chuck is also a member of the University Pennsylvania and the Lehigh Valley Hall of Fame. The college football defensive player of the year, given annually, is named after Chuck. In 2010, the Walter Camp Foundation selected Chuck to be named their recipient of the Distinguished

American Award. He was an avid golfer and in 1975 he won the club championship at Whitemarsh Country Club. He loved Polka and Slovak folk music and playing the harmonica and accordion.

Chuck was our long-time Sokol of Assembly 78 in Bethlehem and in his youth participated in various athletic contests. He was a faithful member of St. Joseph Parish in Coopersburg, Pa. Over the years, he attended numerous Slovak fraternal and cultural gatherings.

Survivors include his wife of 67 years, the former Emma Margetich Bednarik; daughters, Charlene Thomas and husband, Jon; Donna Davis, Carol Safarowic and husband, Ken; Pam McWilliams and husband Edward; and Jackie Chelius and husband, Matthew; his grandchildren, Jennifer Thomas, Christine Pryor, Lauren, Ryan, and Sean Davis, Stephen and Charles Safarowic, Hannah and Becky McWilliams, Ben, Kyle, and Kurt Chelius and a great-grandson, Sonny Pryor. Family, friends and fellow fraternalists paid their respects to Brother Bednarik at The Connell Funeral Home in Bethlehem. A Mass of Christian burial was celebrated on March 26 at the Church of St. Joseph in Coopersburg, Pa. Interment followed locally.

Brother Chuck Bednarik was a gifted and talented athlete and professional. He was a wonderful family man, Catholic gentleman and was a credit to his Slovak heritage. May he rest in peace. On behalf of the officers and members of Assembly 78, may we extend sincere sympathy to the Bednarik family.

Susan Knoblauch
Assembly 78 secretary

John J. Sinanis passes away at 92; Was popular Group 2 Sokol activist

John J. Sinanis, passed away peacefully on March 19 at Connecticut Hospice in Branford, Conn. after a



brief battle with liver cancer. He was 92.

A native of Bridgeport, Conn., John was born there April 19, 1922, son of the late Dimitri and Christine Sinanis. He proudly volunteered his service during World War II with the U.S. Navy. John always felt blessed that during his stint serving his country, he was able to see the world, visiting places such as Ireland, Cuba and Gibraltar. Following his military service, he went to college and was a member of the first graduating class of Fairfield University in 1951. John began a long career as a public accountant and retired from the US Department of Defense Audit Department. He then became a self-employed public accountant.

John enjoyed traveling with his wife of 67 years, the former Irene Lesko who survives, especially the many road trips to their homes in Florida and Rhode Island. He was a long-time member of Assembly 9 and took an active role in all aspects of Sokol life. He represented his lodge at many Sokol conventions and was well-known and respected by Sokol members in all parts of the country. He was active in Group 2, serving for many years as treasurer. There was hardly a Sokol

event which did not have the whole-hearted support of Brother John over the past more than 60 years.

He was a life member of the Catholic War Veterans Post 1250 and later the Lt. Raymond J. Bowers Post 1466. He was a devoted and active member of the former St. John Nepomucene Parish in Bridgeport, the oldest Slovak parish in New England. Following the parish's closing, he has been active in Holy Name of Jesus Parish in Stratford, Conn.

In addition to his wife, the former Irene Lesko, John is survived by two children, Judy Nist and her husband Dr. Robert Nist of Rhode Island and Jay Sinanis of Trumbull, Conn; two granddaughters, Sarah Nist of California and Stephanie Nist of Massachusetts; and several nieces and nephews. He was predeceased by his daughter, Denise Sinanis; a brother, Paul Sinanis; and a sister, Ann Reilly.

Family, friends and fellow fraternalists paid their respects to Brother John at the Pistej Funeral Home, Inc. Group 2 President Eileen S. Wilson offered a eulogy at the funeral home and led in the recitation of the Prayer for a deceased Sokol member. On March 24, a Mass of Christian burial was celebrated at Holy Name of Jesus Church. Interment with full military honors followed at St. John Cemetery, Stratford. Brother John was a dedicated believer in the high ideals of the fraternal benefit system, and was a wonderful ambassador of Sokol fraternalism. May he rest in peace. Our sympathy goes out to his family.

Brother Patrick Ryan, O.S.B. Monk of St. Andrew Abbey

On Monday, January 12, 2015, shortly after the conventual morning Mass celebrated in the abbey church of St. Andrew Svorad in Cleveland, word was received that Brother Patrick Ryan, O.S.B. passed away peacefully at 7:30 a.m. at Regina Health Center in Richfield, Oh. Brother Patrick was 82.

"Patty Ryan," as he like to refer to himself, was the first, full-blooded Irish-American monk in the history of St. Andrew Svorad Abbey that was founded to minister to the spiritual needs of Slovak immigrants. He was born as Donald Ryan, son of Leo and Kathleen Ryan.

He was 1950 graduate of Holy Name High School in Cleveland. A regular at Benedictine High School sporting events, a year later, he sought admission to St. Andrew Abbey. When he was invested as a novice, Abbot Theodore G. Kojis, O.S.B. gave him the religious name "Patrick" in honor of his ethnic heritage. After profession of first vows in 1952, Brother Patrick was assigned to the maintenance department of Benedictine High School and later at St. Andrew Parish in Cleveland. In the late 1960s, he became active in social justice ministries. He took courses in social work at Cuyahoga Community College and worked with Sister Henrietta Gorris, a nursing Sister of Charity of St. Augustine, developing home ministry in the challenging Hough neighborhood near downtown

Cleveland. In the 1970s, Brother Patrick ministered at the former St. Benedict's Parish. In the 1980s, he became active in the promotion of Marian apparitions of Medjugorje. In the 1990s, he returned to service at Benedictine High School remaining there until 2013 when he moved to Regina Health Center. Throughout his ministry, Brother Patrick was a strong advocate for the unborn. Beginning in the 1990s, he became associated with a lay group that took the name "Rosary for Life." On weekends, he often joined groups praying publicly in front of three facilities that provided abortions. On weekdays, he went alone and held his own prayer vigils behind these "abortion mills." He reported many interesting conversations he had with staff members and patients who knew why he was there. At the time Brother Patrick stopped his daily prayer witness, two of the facilities had already been closed and a third one was under investigation by the state Health Department.

Brother Patrick always had a twinkle in his eye when he explained his simple understanding of effective prayer: "To Jesus through Mary, with a smile." A Mass of Christian burial was celebrated in the Abbey Church on January 14. Interment followed in Calvary Cemetery. May this kind and loving soul, who so beautifully mirrored the ageless motto of St. Benedict, "Ora et Labora" (to pray and to work), now rest in peace.

Joseph M. Dulla, Group 2 activist, Laid to rest at 86 in Ansonia, Conn.

Joseph Martin Dulla of Ansonia, Conn. passed away peacefully on March 9 at Griffin Hospital with his loving wife and family by his side. He was 86.

A native of Hrabusice in eastern Slovakia, he was born there November 9, 1928, son of the late Joseph Dulla and the former Matilda Hodak. He emigrated to the United States as a young man and settled in Ansonia, Conn. A U.S. Army veteran, Joseph served in Germany as a Morse Code Operator. He was retired from Farrel Corporation after 33 years of service as a machinist and foreman.

Active in the community, Joseph enjoyed membership in the Farrel Old Timers Club, the Catholic War Veterans and was a member of Assumption of the Blessed Virgin Mary Parish in Ansonia. In addition, he was our long-time Sokol of Assembly 33 in Ansonia. Over the years, he served in various offices in the lodge. At the time of his death, he was serving as president. He represented Assembly 33 at several of our national conventions and was active in Group 2. During his younger years, he was active in the Slovak Club in Anso-



Joseph M. Dulla
1928 - 2015, R.I.P.

nia where he served as permittee for many years and enjoyed playing pool, winning many tournaments. He continued to play pool during his retirement at the Fairfield Senior Center.

Brother Joseph was a dedicated family man and devout Catholic, always putting the needs of others first. He was a master mechanic and jack of all trades. He spent much of his retirement gardening and helping his loving daughter, Martha, with handyman projects at the Grassy

Hill Lodge in Derby, Conn. The popular facility is owned and operated by his daughter Martha Dulla Andrade, Esq., a former Member of Supreme Court of the Slovak Catholic Sokol.

In addition to his daughter Martha and his wife of 50 years, the former Cecilia Varga, Brother Joseph is survived by a sister, Irma Lapsanska of Slovakia; sons, Joseph P. (Robyn) Dulla of Ansonia, Conn.; Anthony D. Dulla of Derby, Conn.; daughter, MaryAnn (Ron) Dulla-Smith of Derby, Conn.; granddaughter, Tabitha Dulla of Charleston, S.C. and several nieces and nephews in Slovakia. He was predeceased by his brother, Anthony Dulla and sister, Valerie Krajcovic-Dulla.

Family, friends and fellow fraternalists paid their final respects to Brother Joseph at the Bennett Funeral Home in Ansonia. A Mass of Christian burial was celebrated in the Church of the Assumption on March 13. Interment with full military honors followed at the Pine Grove Cemetery in Ansonia.

Brother Joseph Dulla was a dedicated and devoted fraternalist who promoted the high ideals of Sokol fraternalism. He was a patriotic American, Catholic gentleman and proud son of Slovakia. May he rest in peace. Our sympathy goes out to the Dulla family.

Report of the Supreme Secretary for the Month of January 2015

ASSETS					
	<u>YEAR TO DATE</u>				
Cash - Senior Account	\$ 571,139.57		P/R - Taxes Employer	3,397.37	3,397.37
Cash - Bank of Montreal	150,835.88		Hospitalization	5,121.83	5,121.83
Cash - Payroll Account	40,000.00		Pension Plan - Office/Officers	13,398.40	13,398.40
Petty Cash	366.00		Office Expense	759.21	759.21
Investments - Bonds & Bills	55,371,736.18		Accountant Expenses	2,600.00	2,600.00
Investments - Stocks	7,620,308.82		Postage-Office	28.96	28.96
Capital Reserve	1,752,204.58		Telephone - Office	300.02	300.02
Stock Adj. to Book Value	2,450,950.85		Telephone - Editorial	138.30	138.30
First Mortgage Loans	941,330.88		Printing - Katolicky Sokol	2,800.00	2,800.00
Loans on Certificates	173,158.37		Postage - Sokol Paper	875.00	875.00
Accrued Interest Receivable	689,089.58		Misc. Publication Expense	146.18	146.18
Prepaid Expenses	23,686.31		Other Printing	594.47	594.47
Sokol Building	2,707,974.61		Death Benefit Claims Paid	33,190.00	33,190.00
Land	204,108.00		Cash Surrender Values Paid	21,283.45	21,283.45
Furniture & Fixtures	159,182.34		Annuity Surrenders	27,294.34	27,294.34
Computer	123,637.86		Matured Endowments Paid	951.00	951.00
Sokol Baby Spoons	10,075.00		Bank Charges - Bond Account	10,943.04	10,943.04
Due From Groups	766.44		Dues & Subscription	808.85	808.85
Accounts Receivable	44,299.86		Donations & Contributions	400.52	400.52
Non-Admitted Assets	<u>-166,073.00</u>		Other Coaching, Insurance	25.00	25.00
			Commission Expense	38,988.71	38,988.71
TOTAL ASSETS	<u>\$ 72,868,778.13</u>		Annuity Commissions	4,402.44	4,402.44
			Advertising/Promotions	1,271.62	1,271.62
			Agency Expense	6,136.68	6,136.68
			Supreme Officers Insurance Bond	1,424.00	1,424.00
			Local Fees/ Rebates	1,574.63	1,574.63
			Interest Expense	<u>1,158.97</u>	<u>1,158.97</u>
			TOTAL EXPENSES	<u>\$ 260,558.55</u>	<u>\$ 260,558.55</u>
			TOTAL INCOME (LOSS)	<u>\$ 351,584.64</u>	<u>\$ 351,584.64</u>

LIABILITIES AND RESERVES					
	<u>YEAR TO DATE</u>				
Life Reserves	\$ 51,600,876.00				
Reserve Dep. Furn. & Fixtures	150,508.34				
Reserve Dep. Sokol Building	2,630,262.96				
Asset Valuation Reserve	1,412,920.00				
Interest Maintenance Reserve	117,535.00				
Reserve for Supplemental Contracts	1,929,744.21				
Reserve Emp. Retirement Plan	4,787,861.00				
Reserve for Convention	325,000.00				
Matured Endowments	83,709.24				
Claims Payable	212,938.00				
IBNR Payable	30,000.00				
Conversion - Canadian Currency	680.00				
Accounts Payable	77,015.20				
Sokol Secure Fund	465,507.14				
Mary Jane Rich Scholarship Fund	85,000.00				
Emil Slavik Scholarship Fund	100,000.00				
Dr's Lesko Medical Scholarship Fund	20,000.00				
Krista L Glugosh Memorial Scholarship Fund	24,000.00				
Dividend Accum. At Interest	326,839.51				
Dividend Payable	49,680.44				
Advance Premiums	29,539.00				
Premium Load	2,900.00				
TOTAL LIABILITIES	<u>\$ 64,462,516.04</u>				
Undistributed Funds - Sokol	<u>8,406,262.09</u>				
TOTAL LIABILITIES & SURPLUS	<u>\$72,868,778.13</u>				

INCOME					
	<u>JANUARY</u>	<u>YEAR TO DATE</u>			
Interest on Bonds and Bills	\$ 185,899.74	\$ 185,899.74			
Other Investment Income	61.04	61.04			
Dividends on Stocks	19,932.30	19,932.30			
Interest on Mortgages	4,151.95	4,151.95			
Sale of Cookbooks	30.00	30.00			
Rent Received - Sokol Building	2,870.00	2,870.00			
Premium Income	155,108.84	155,108.84			
Annuities	219,117.31	219,117.31			
Miscellaneous Income	-20.00	-20.00			
Sale of Securities/Amortization	<u>24,992.01</u>	<u>24,992.01</u>			
TOTAL INCOME	<u>\$ 612,143.19</u>	<u>\$ 612,143.19</u>			

EXPENSES					
	<u>JANUARY</u>	<u>YEAR TO DATE</u>			
Operating Expense - Sokol Building	\$ 3,499.40	\$ 3,499.40			
Building Maintenance & Repairs	1,900.00	1,900.00			
Rental Area Expenses	199.13	199.13			
Property Taxes - Sokol Building	27,093.97	27,093.97			
Depreciation Sokol Building	311.52	311.52			
Rent for Space	1,250.00	1,250.00			
Pension Plan - Print	563.14	563.14			
Salaries - Office Employees	38,984.40	38,984.40			
Salaries - Editorial Employees	6,744.00	6,744.00			

ZDAR BOH!
Steven M. Pogorelec, F.I.C.
Supreme Secretary
 Slovak Catholic Sokol

Benefits of Teamwork in Sports

by Denise DiMartino

Member of the Supreme Physical Fitness Board

As the warmer weather approaches, team sports kick into high gear. One of the key benefits of teamwork is cooperation. Both, kids and adults can learn to cooperate with their fellow teammates, even with those they don't get along with. Unless each and every member of the team is involved, it is impossible to succeed. The players learn to look at the bigger picture, as they realize that individual players are less important than the team.



Another big advantage of teamwork is that it provides the players an opportunity to socialize and build relations, as they come together with a common interest. Bonding between teammates is the key, as it indicates how successful the team could be. People who actively participate in sports tend to have more self-confidence. This is largely because of the encouragement and words of appreciation from their teammates.

Teamwork involves competing together to attain a common goal, and healthy competition is good. Players learn that they should always strive to give their best, no matter how tough the situation is. Working hard is one quality that is essential for success in all walks of life. Team sports also teach players to accept both winning and losing with the correct attitude. Effective teamwork wins games, not individual players. A good team knows how to use their individual skills to work together and complement each other. We have learned that teamwork is indeed a key to success when it comes to sports and life!

Please join us at our upcoming Slovak Catholic Sokol sporting events:

Our 69th annual International Bowling Tournament
 May 15-17: Game of Wickliffe in Wickliffe, Oh.

Our 28th International Softball Tournament
 June 26-28, Wilkes-Barre, Pa.

Our 47th International Slet - July 14-18
 Slippery Rock University, Slippery Rock, Pa.

Our 60th International Golf Tournament
 August 14-16, Mountain Valley, Barnesville, Pa.



Slovenský Katolícky Sokol

SLOVAK CATHOLIC FALCON

ÚRADNÝ ČASOPIS SLOVENSKEHO KATOLICKEHO SOKOLA - 28 000 ČLENOV - HLAVNÁ ÚRADOVŇA: 205 MADISON STREET, PASSAIC, NJ 07055 - www.slovakcatholicfalcon.org

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Pápež František prijal vo Vatikáne prezidenta Slovenskej republiky Andreja Kisku



Prezident Andrej Kiska a pápež František počas audiencie pri príležitosti oficiálnej návštevy vo Vatikáne. - Foto: SITA

Svätý Otec František 9. apríla prijal na osobnej audiencii v Apoštolskom paláci vo Vatikáne prezidenta SR Andreja Kisku so sprievodom. Ide o prvú oficiálnu návštevu slovenského prezidenta vo Vatikáne po jeho vlnajšom zvolení do funkcie. Prezidenta Kisku a ďalších členov delegácie potom prijal Mons. Antoine Camilleri, podsekretár pre vzťahy so štátmi, ktorý zastúpil kardinála Pietra Parolina, ktorý je na návšteve Panamy.

Stretnutie pápeža Františka s prezidentom Kiskom sa uskutočnilo v sále bibliotéky Apoštolského paláca. Po vyše polhodinovom súkromnom rozhovore prišlo na rad predstavenie členov delegácie zloženej z pracovníkov Kancelárie prezidenta SR, Ministerstva zahraničných vecí SR a Veľvyslanectva SR pri Svätej stolici. Členmi slovenskej delegácie boli minister zahraničných vecí a európskych záležitostí SR Miroslav Lajčák a veľvyslanec SR pri Svätej stolici Peter Sopko. Jozef Bartkovjak SJ, vedúci VR SK, zabezpečil tlmočenie. Po fotografovaní nasledovala výmena darov.

Prezident Kiska daroval pápežovi Františkovi špeciálnu pozlátenu fotoknihu od Filipa Kuliševa. Obsahuje fotografie od Bratislavy až po Spiš z vtáčej per-

spektívy. Kniha je originál, neexistuje kópia, 23 karátové zlato sa nanáša špeciálnym chvostom. Farbostalosť knihy pretrvá minimálne 200 rokov. Kniha je viazaná v bielej koži, v drevenej kazete s venovaním, ktoré je vyšité zlatou niťou.

Po skončení stretnutia v Apoštolskom paláci sa slovenská delegácia krátko zastavila na návštevu Baziliky sv. Petra. Ďalším bodom programu prezidenta a jeho delegácie bol obed na pôde slovenského veľvyslanectva, na ktorom veľvyslanec SR pri Svätej stolici Peter Sopko privítal aj viacerých slovenských predstaviteľov náboženského a kultúrneho života v Ríme, osobnosti pôbiace v Rímskej kúrii, v rámci pápežských univerzít a kolégií a tiež zástupcov rehoľných kongregácií.

Prijatie u Svätého Otca bolo súčasťou oficiálnej návštevy slovenského prezidenta v Taliansku a Vatikáne. Do Ríma pricestoval 8. apríla kedy v Prezidentskom paláci na Kvirináli bilaterálne rokovával s prezidentom Talianskej republiky Sergiom Mattarellom. Hovorili spolu o vzájomnej ekonomickej spolupráci oboch krajín, situácii na Ukrajine, vývoji v krajinách južného susedstva aj o imigrantoch z Afriky, ktorí smerujú do

Talianska. Slovenský prezident sa tiež zaujímal o formy a spôsob boja proti korupcii v Taliansku. Talianskeho partnera zároveň pozval na Slovensko. Program návštevy slovenského prezidenta v Ríme pokračoval neformálnou večerou s poslancami medziparlamentnej skupiny priateľstva Slovensko-Taliansko.

Hlava štátu sa o svoje dojmy podelila v oficiálnej správe (na stránke prezident.sk) i na profile na sociálnej sieti. "Pozdravil som pápeža Františka nielen od všetkých veriacich, ale od všetkých obyvateľov Slovenska, a pozval som ho na návštevu našej krásnej krajiny," tmočil slová prezidenta jeho tlačový odbor. "Vedel som, že prídem za človekom, ktorý bude počúvať, bude ku mne otvorený, bude mi možno chcieť poradiť a vyjadriť svoj názor. Presne taký bol. Bol to nesmierne hlboký rozhovor plný emócií," povedal Kiska.

Z tlačovej správy vyplýva, že spolu diskutovali o úlohe Cirkvi ako inštitúcie, ktorá by mala prinášať do spoločnosti odpúšťanie, lásku, slušnosť, porozumenie. „To je úloha, ktorú pápež František potvrdzuje a považuje za dôležitú v dnešnom nie jednoduchom svete.“ "Hovorili sme aj o otvorenosti cirkvi, o tom, že musí byť prístupná všetkým ľuďom. Spomenuli sme napríklad krsty detí slobodných mamičiek, alebo sme hovorili o svätom prijímaní ľudí, ktorí sú rozvedení. Pápež František zdôrazňoval to, čo často hovorí, že si cirkev musí nájsť cestu ku každému človeku," informoval ďalej Kiska.

"Potvrdili sa očakávania, s ktorými som za pápežom Františkom išiel. Je to človek, na ktorého môžeme byť hrdí, a mali by sme mu želať veľa sily a zdravia v boji o lepší svet," uvádza Kiska v tlačovej správe Kancelárie prezidenta Slovenskej republiky.

Zákon o občianstve pripravil za necelých päť rokov o slovenský pas 1043 ľudí

Zákon o štátnom občianstve pripravil za necelých päť rokov o slovenský pas 1043 ľudí. Najčastejšie stratili ľudia slovenské občianstvo prijatím českého (365). Vyplýva to zo štatistik Ministerstva vnútra (MV) SR.

O slovenský pas prišli aj osoby, ktoré prijali občianstvo nemecké (210), rakúske (148), britské (96), maďarské (61), americké (31), nórske (29), belgické (21), holandské (19), írské (13), talianske (12), švajčiarske a kanadské (obe po 8), austrálske (5), francúzske (4), islandské, čínske, poľské, švédske a ruské (všetky po 2), ukrajinské, dánske, novozélandské (všetky po 1).

Slovenský pas strácajú ľudia na základe zákona o štátnom občianstve, ktorý prijala prvá vláda Roberta Fica (Smer-SD). Niekdajší kabinet reagoval právnou normou v roku 2010 na maďarský zákon, ktorý od roku 2011 zjednodušuje udeľovanie dvojakeho občianstva zahraničným Maďarom. Na základe súčasného zákona prichádzajú o slovenský pas tí, ktorí prijali občianstvo iného štátu.

Od prijatia zákona sa objavili viaceré pokusy o zjmenenie tejto právnej normy, avšak ani jeden z nich nebol úspešný. Súčasnou právnou normou sa zaoberal aj Ústavný súd SR, ktorý nedokázal povedať, či je protiústavná, alebo nie je.

Zmiernením zákona sa zaoberá ministerstvo vnútra. Právnou

normou však dosiaľ nepredložilo. Kedy by mohla byť novela prijatá, nevie odhadnúť. "Predmetná novela sa diskutovala aj na medzinárodnom fóre a diskusia doteraz nebola ukončená, v popredí záujmu medzinárodných inštitúcií je v súčasnosti viac bezpečnostná situácia v Európe," uviedol tlačový odbor kancelárie ministra vnútra.

Od februára tohto roka je účinné nariadenie rezortu o udeľovaní štátneho občianstva SR z osobitných dôvodov. Umožňuje, aby bývalí štátni občania SR, ktorí stratili slovenské občianstvo po 1. januári 1993, mohli požiadať o jeho udeľenie.

Pri rozhodovaní o žiadosti sa prihliada aj na skutočnosti, ktoré boli dôvodom straty štátneho občianstva SR, a na spôsob a podmienky, akými žiadateľ cudzí pas nadobudol. "Najmä na existenciu podmienky povoleného, evidovaného alebo registrovaného pobytu v cudzom štáte v čase nadobudnutia cudzieho štátneho občianstva," uviedlo ministerstvo.

Rezort pripomína, že chcel nariadením vyjsť v ústrety občanom, ktorí pre tvrdosť zákona prišli o slovenské občianstvo. „Podľa nášho názoru je takéto riešenie lepšie, ako ďalej čakať na prijatie novely zákona o štátnom občianstve, keďže v súčasnosti nevieme odhadnúť, v akom časovom horizonte bude zákon prijatý,“ poznamenal rezort vnútra.

Prehľadka slovenského folklóru v NYC

Slovensko-americké kultúrne stredisko Vás srdečne pozýva na prehľadku slovenského folklóru v nedeľu 17. mája o 1.00 hodine v hale Kostola sv. Jána Nepomuckého, 411 E 66th Street, New York.

V programe sa predstaví operný spevák z New Jersey Andrew Pulver a detské tanečné súbory Limboráčik z NY, Domovinka z Clifton, NJ, Slnovrátk z Hill-sboroug, NJ, Slovenská škola pri

Kostole sv. Jána Nepomuckého z NY, Slovenská komunita pri Kostole sv. Michala v Trenton, NJ, Slovenské centrum detí Lipka z Linden, NJ a Hlas z doprovodom folklórnej hudobnej skupiny Pajtaši z NY. Vstupné je \$5.00, deti do 16 rokov majú vstupné zdarma. Od 12.00 hodiny budú na predaj slovenské jedlá. Bližšie informácie:

www.SlovakAmericanCC.org