



Za Boha a národ

For God and Nation

Slovak Catholic Falcon

SLOVENSKÝ KATOLÍCKY SOKOL

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SLOVAK CATHOLIC SOKOL INTERNATIONAL GOLF WEEK – AUGUST 10TH – 16TH



Message from our Supreme President

Michael J. Horvath



How was everyone's summer? Covid-19 did change our normal summer to one that required us to take precautions in mostly everything we did from vacation, shopping, eating out and many other ways of life. One activity missed was attending in person Mass. Technology saved the day giving us the ability to attend Mass virtually via Face Book. What we did this summer is now history, and we will be able to explain to future generations, what the summer of 2020 was like. We have to continue to pray that we overcome and conquer Covid -19, soon.

The hot summer of 2020 is ending as it does every year with Labor Day. This Labor Day should have a special meaning since all who worked and labored did more this year as they stepped up to face the Covid-19. They were also asked to do more to keep all of us as safe as possible and provide us with the daily items we needed to live our lives as normal as possible. We have to thank the many essential workers, those who we already knew were essential and the newly identified essential workers. Also we recognize the workers who were laid off or lost their jobs because of Covid-19. As they have to adjust their lives to this situation, it is with hope they will return to their jobs or find a new and better job in the near future.

Our Society faced the same challenges over the summer as other businesses and individuals did this summer. The biggest disappointments were canceling our fraternal activities since they bring together Sokol members from all of our Groups to partake in fraternalism and Sokol life. Once a situation is out of anyone's control, thinking out of the box is a must so that some form of continuity and normalcy can exist. All members should again be proud of the effort made by the Supreme Physical Fitness Board to figure out something to replace our successful International Golf Tournament. The Board came up with the Slovak Catholic Sokol International Golf Week which opened up any type of golfing that members wanted to do and to post their fraternal efforts on the Society's Face Book page. It proved

to be a success and I want to thank every member who helped keep the Slovak Catholic Sokol golfing spirit alive.

Each year all fraternalists are asked to recognize one of their own as their Fraternalist of the Year (FOTY). I ask all Groups, Assemblies and Wreaths to fill out a Fraternalist of the Year application and send it in to the Home Office. Only you know who that member is who supports the Slovak Catholic Sokol ideals, does outstanding work for the community and helps with their Catholic faith and the efforts of the Church. Let us recognize our member, so that every member knows who this person is and given the honor they deserve.

The Slovak Catholic Federation is requesting articles from individuals on all things Slovak, Catholic, faith, culture and heritage, the arts, and personal essays or other topics the writer wishes to share with the readers for their 2021 edition of The Good Shepherd. Anyone interested in writing an article is encouraged to do so and can send it to Sister Barbara Sable, SSCM, at Villa Sacred Heart, Danville, PA 17821 or barbarasable@hotmail.com. After the deadline of December 31, 2020 is reached all articles received will be reviewed and those selected will be printed in the Good Shepherd publication for everyone to read.

This is the time of the year all Slovak Catholic Sokol Groups are asked to hold their annual meetings. It is important that every Group hold an annual meeting, since our By Laws require it and all members should know what their Group has done in the past year. It also offers all members to come together for the betterment of the Society and allow members to seek office to help the Society continue its purpose and existence. Remember all Groups should announce the date, location and time of their annual meeting in the Falcon. Any Group that needs help in holding their annual meeting call me or our Supreme Secretary, Scott T. Pogorelec, F.I.C. for assistance.

Our Director of Sales, Brother Albert J. Suess, Jr, F.I.C. has developed a great campaign that all Groups and members will want to become involved with. The campaign is "Drive to 50" a theme in cor-

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*From the desk of the Supreme Secretary***WHEN LIFE GIVES YOU LEMONS...**

by Scott T. Pogorelec, F.I.C.



For I consider that the sufferings of this present time are not worthy to be compared with the glory which shall be revealed in us. Romans 8:18

Greetings from the Home Office! I hope you all are doing well while adjusting to this unorthodox time we are living in.



September is usually a time when the kids go back to school and fall schedules begin to fill up quickly. Unfortunately, the year 2020 has not cooperated with those plans as we

have seen remote learning schedules being prepared for the kids and many events being postponed. The important thing is, Sokols take things in stride and make the best out of every situation!

The cancellation of our International Bowling and Golf Tournaments was a tough pill to swallow. But our Physical Fitness Board persevered and tried to "make the best out of a situation." You can tell by the smiling faces in this issue that everyone enjoyed participating in the Slovak Catholic Sokol International Golf Week. Golfers across the United States and Canada came together in their local areas and enjoyed the game of golf and time with each other. This solidified the well know fact that we are all #Sokolstrong! A special thank you to our brother fraternal Greek Catholic Union for their generosity in hosting some of our Sokols at Seven Oaks Country Club.

September is also Life Insurance Awareness Month. It is an industry wide

campaign designed to educate Americans about the importance of life insurance and helping them get the coverage they need. In honor of this month, I urge all our members to examine your current life insurance and find out if you are adequately covered. Unfortunately, I can tell you that most of our membership is under insured, but we can fix that. We are currently running our Drive to 50 Campaign that offers wonderful benefits to all our current members. For more information regarding the campaign, check our website, www.slovakcatholicssokol.org. If you have any questions and need assistance, please contact our Director of Sales and Marketing, Albert J. Suess, Jr., F.I.C., at (412) 381-5431 or give me a call at the Home Office at (800) 886-7656, and we would be more than happy to assist you. Remember, life insurance coverage protects the people that are most valuable to you, your loved ones!

Finally, I know that we are entering the time of year for our Annual Group Meetings. If you are safely able to meet in person and take the proper CDC and State recommended precautions, then please do so. Some Groups have even mentioned having an outdoor meeting, which sounds quite nice during the Fall Season! If you are unable to meet in person, please consider holding your meeting virtually through Zoom, GoToMeeting, or another platform. We are asking everyone to think outside the box this year. I know that we can do it together!

Until next time, stay strong, stay safe, and stay POSITIVE!

Zdar Boh!

Message from our Supreme President

(Continued from page 2)

relation to our 50th Slet which will be held next July 2021 at Kutztown University in Kutztown, PA. I have heard our Supreme Physical Fitness Board is planning to make the 50th Slet one that will have members relive their memories of past Slets and celebrate the Society's historic milestone of being able to have a 50th Slet. With the "Drive to 50" campaign I hope all members will get behind this effort and recommend individuals so they can join our great Slovak Catholic Sokol family. If anyone has questions regarding the "Drive to 50" campaign contact our Director of Sales at 855-879-9179 or www.scslife.org or our Supreme Secretary, Scott T. Pogorelec, F.I.C. at the Home Office.

Stay safe and healthy, And, With God's Blessings to All!

Zdar Boh!



In observance of the Labor Day holiday, the Home Office will be closed on Monday, September 7th. The Home Office will reopen for business on Tuesday, September 8th.

ATTENTION

Group 5 announces that their normal annual meeting held in October will be cancelled this year due to the restrictions of Covid-19. Please notify president Kathy Figard (330-734-9275) of any business or issues that need addressed. Hopefully we can safely gather in the spring for our semi-annual meeting. – **Karen Hutnick, president**

SLOVAK CATHOLIC FALCON PUBLICATION DATES

The next issue of the Slovak Catholic Falcon will be that of OCTOBER 1, 2020. DEADLINE for all photos and information for this issue will be SEPTEMBER 22, 2020.

**Find us on Facebook:****Slovak Catholic Sokol Public Group***Get quick updates on the latest events going on in our organization*

**JOIN THE
WALKING PROGRAM
TODAY!**

For more information contact
Martin Degnan at
mcoach1986@aol.com

SLOVAK CATHOLIC SOKOL INTERNATIONAL GOLF WEEK – AUGUST 10TH – 16TH

The past six months have been a change from the normal society we are used to, but with adjustments things have started to get to a state of new normal. Since May my brothers and I have been preparing for the International golf tournament which was expected to be held August 14th-16th, we built a pully system to open and close a tarp which we would practice hitting golf balls against in our backyard. It was with sad news that the golf tournament was canceled and our borders remained closed not allowing us Canadians to join in the event. Therefore, the alternative solution was created and International Golf Week was born! All week-long from August 10th-16th pictures were posted on the Slovak Catholic Sokol social media (Facebook and Instagram page) of the groups participating in this golf event.

There was a total of 8 Groups that participated in the event: Group: 1, 3, 4, 5, 7, 14, 17 & 19. There was various 4somes from each group at various golf courses throughout their city to ensure social distance protocols were followed but everyone could still participate. The turnout was better than expected and I was so thrilled to see all the pictures of everyone participating, it looks like everyone had a great time. Although this was not the ideal golf weekend we had all hoped for it was fun to be able to see our fellow local group members again.

The International Golf Tournament of 2021 will be held at Treasure Lake and I can't wait to finally participate in the event I have heard nothing but good things about. Stay safe everyone and hope to see you all soon!

– Kristen Popik, Supreme Physical Fitness Board Member





Drive to 50 Sales Campaign

Celebrating The 50th International Slet

The Slovak Catholic Sokol will be reaching a significant milestone within the SOKOL World – We will be hosting and presenting our 50th International Slet (Gymnastic and Track and Field Meet).

To help celebrate this Golden Occasion we have created the DRIVE TO 50 Sales CAMPIAGN. This campaign is designed to benefit and reward our membership, our groups, and recommenders.

Benefiting Membership & Growth

For more than 115 years our society has provided our members with sound financial protection and outstanding fraternal benefits. As proud member of the SOKOL it is quite easy to expound upon and share the qualities of membership. This is an excellent opportunity to share our excellent offerings with friends and family and get rewarded for it.

Not everyone is born a salesman or comfortable selling life insurance or annuities. Today, we have qualified life insurance and annuity representatives that can assist our existing and potential members in selecting the financial protection to help protect their future.

A supply of SOKOL "DRIVE to 50" Lead Cards will be available to all Group/Assembly/Wreath Officers for distribution. Officers are asked to distribute SOKOL "DRIVE to 50" Lead Cards to existing Members who want to recommend someone to become an insured Benefit Member. SOKOL "DRIVE to 50" Lead Cards are also available for completion and submitting on the SOKOL Web Site www.scslife.org. Mail all completed Referral Lead Cards to the Sales & Marketing Office:

Slovak Catholic SOKOL Sales & Marketing

2403 Sidney Street, Suite 200

Pittsburgh, PA 15203

Phone: 412-381-5431 Fax: 412-742-4638

Toll-Free: 1-855-874-9179

www.scslife.org

Drive to 50 Details:

Campaign runs August 1, 2020 through June 30, 2021

RECOMMENDER REWARDS

- \$10 Referral Fee for each recommendation that results in a sale.
- Qualifies for a semi-annual drawing for an opportunity to win a \$50 gift card.
- Qualify for a \$250 grand prize drawing at the end of the campaign.

GROUP REWARDS

Awards to qualifying Groups based on the following levels resulting from sales of new of life insurance and annuity certificates issued:

- 10 New Certificates (policies):
\$250 Credit towards Fraternal Expenses
- 25 New Certificates (policies):
\$500 Credit towards Fraternal Expenses
- 50 New Certificates (policies):
\$1,000 Credit towards Fraternal Expenses



DRIVE TO 50 CAMPAIGN - Member Referral Card

Name: _____

Address: _____

Phone: ____ - ____ - ____

Email: _____

Interest:☐ Life Insurance☐ AnnuityGender: ☐ Male ☐ Female Age: _____ Date of Birth: ____ / ____ / ____**RECOMMENDER INFORMATION** Assembly/Wreath: ____ Email: _____

Name: _____

Phone: ____ - ____ - ____



SLOVAK CATHOLIC SOKOL

LEGACY LIFE INSURANCE PLANS

PERMANENT PLANS

WHOLE LIFE • SINGLE PREMIUM LIFE • 20 PAYMENT LIFE

TERM PLANS

TERM to AGE 30 • 10 YEAR TERM • 20 YEAR TERM

VANTAGE COLLECTION of ANNUITY PRODUCTS

1 YEAR • 2 YEAR • 3 YEAR • 5 YEAR • 7 YEAR

2.00% 2.25% 2.40% - 2.50% - 2.60% 3.00% 3.25%

• SPIA Single Premium Immediate Annuity

3.50% - 10 Years % Greater • 2.75% Less than 10 Years

PENNSYLVANIA FRATERNAL ALLIANCE

2020 SCHOLARSHIP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2020 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpscu.org or 888-834-6614.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2020 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2020 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternalism to you and your peers?"

Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Bernadette Luketich-Sikaras (412) 843-0380 or e-mail bluketichsikaras@croatian-fraternalunion.org

One of the most important fraternal programs offered by the Pennsylvania Fraternal Alliance is its scholarship program. The PFA commits to awarding at least one (1) \$500 scholarship to a deserving young student from a member society each year.

Last year, largely due to the generosity of member societies, the PFA was able to award four (4) \$500 scholarships. If all member societies participate in the 2020 Scholarship Program with a monetary contribution, we will continue to award scholarships to our youth. You may send your donation to:

Theresa Kluchinski, Secretary/Treasurer
Pennsylvania Fraternal Alliance
71 South Washington Street
Wilkes-Barre, PA 18701

In addition to your financial support, we ask for applicants from your society. A scholarship application form has been included.

This form may be duplicated if needed. Notice of the scholarship and application form may be published in your communications. The deadline for submitting applications is October 1, 2020 postmark. All completed applications and supporting information must be mailed to:

Bernadette M. Luketich-Sikaras
PFA Scholarship Chair
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235-5416

The Scholarship Committee of the PFA will make the selection of the scholarship

recipient(s) and all decisions are final. The scholarship recipient(s) will be announced at the PFA Annual Meeting to be held at the Sheraton Station Square in Pittsburgh, Pennsylvania on October 18 – 20, 2020.

Fraternally,
PFC Scholarship Committee

Bernadette M. Luketich-Sikaras
Chairperson, Croatian Fraternal Union

Patricia Del Busse, Polish Falcons
of America

Edward Moeller, Slovak Catholic Sokol

PENNSYLVANIA FRATERNAL ALLIANCE 2020 SCHOLARSHIP APPLICATION

Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020, to: Bernadette Luketich-Sikaras Chairperson * Pennsylvania Fraternal Alliance Scholarship Committee * Croatian Fraternal Union * 100 Delaney Drive * Pittsburgh, PA 15235-5416

Date: _____ Date of Birth: _____

Name: _____ Telephone: (____) _____

Address: _____

City/State/Zip: _____

E-Mail Address: _____

Your Fraternal Benefit Society: _____ No. of Years a Member _____

College you will be attending in 2020/2021: _____

Scholastic Achievement (Honors/Awards)*: _____

Extracurricular School Activities*: _____

Civic (non-school) Activities*: _____

Fraternal Benefit Society Activities*: _____

*Information may be submitted on a separate sheet of paper. Please type or print.

Submit a 500-word essay on: **"What does fraternal mean to you? What would you do to increase the relevance of fraternalism to you and your peers?"**

I understand that my selection for this scholarship is based upon my answers to these questions and the essay I have written; and, further, that my application is in competition with other eligible persons and that the decision of the Pennsylvania Fraternal Alliance is final. This application is completed with my knowledge and consent, and false information will void the award. The information that is provided in this application is true and complete.

Signature of Applicant

Date

Thoughts from our Supreme Chaplain,
Rev. Andrew S. Hvozdo vic

A HISTORY OF SLOVAKIA'S TRIBUTE TO OUR LADY OF SORROWS

Our Lady of the Seven Sorrows (Sviatok Sedembolestnej Panny Márie) is a non-working holiday in Slovakia celebrated on 15 September. It is a Catholic holiday devoted to the Virgin Mary in her incarnation as Our Lady of the Seven Sorrows, Patroness of Slovakia.



The main event of the holiday is celebrated at the National Basilica in the small town of Šaštín-Stráže in Western Slovakia. While 15 September became a state holiday in 1993 (first observed in 1994), the pilgrimage to Šaštín traces its roots back to 1564 when the wife of a Hungarian nobleman commissioned a statue of the Sorrowful Mother in thanks for an answered prayer. This statue, the Šaštín Pieta, has become the ritual object of attention for pilgrims since that time.

When Empress Maria Theresa noticed the large number of pilgrims coming to visit the statue, she requested that a larger church be built to house the Pieta. In 1764, with Maria Theresa in attendance, the cathedral in Šaštín was consecrated.

In 1927, Pope Pius XI first proclaimed Our Lady of the Seven Sorrows as Patroness of all of Slovakia, and in 1964, Pope Paul VI strengthened this proclamation by designating the Šaštín cathedral devoted to her as a Basilica Minor, the first basilica in Slovakia. In his 1995 visit to the country, Pope John Paul II added a golden crown to the statue.

Today, the pilgrimage to Šaštín is the main event of the national holiday. In addition to the top clergy in Slovakia, members of the Národná Rada SR (the Slovak parliament) and even the President of Slovakia are often in attendance. Typically, the event is broadcast on several television channels so that people may participate in the event without actually attending. In 2010, an estimated 20,000 pilgrims showed up for the 15 September event.

The seven sorrows are:

- ☒ 1) A sword of sorrow would pierce Mary's heart
- 2) Fleeing to Egypt to avoid the King's murderous plot
- 3) Jesus' parents look for him in Jerusalem
- 4) Mary witnessing Jesus' crucifixion
- 5) Mary's encounter with Jesus on route to Golgotha
- 6) Jesus' body placed in his mother's arms
- 7) The burial of Jesus
- ☒ Our Mother of Sorrows, patroness of Slovakia, pray for us. –
- ☒ Inscription above the altar inside the Sastin Basilica reads:

Father, as your Son was raised on the cross, His mother Mary stood by Him, sharing His suffering. May she, who is also our spiritual Mother and Patroness in heaven, help us to find renewed strength at the cross of Christ and so to come to share in His rising to new life, where He lives and reigns with you and the Holy Spirit, one God forever and ever. Amen
Prayer in honor of Our Lady of Sorrows

2020 SOKOL FRATERNALIST OF THE YEAR

We will once again have the opportunity of selecting our 2020 Slovak Catholic Sokol Fraternalist of the Year. Our members will select this year's honoree. A member, a Sokol Group, Assembly or Wreath may nominate an individual for this honor. Deadline for submitting a nominee is October 1, 2020. A nomination form is available from the home office. Contact Daniel F. Tanzone who coordinates the program. A recent photo of the nominee should be included with the completed nomination form. A plaque along with a check for \$200 will be given this year's honoree at an appropriate gathering.

SLOVAK CATHOLIC FEDERATION 2021 "DOBRY PASTIER" GOOD SHEPHERD

The Slovak Catholic Federation is accepting articles for its 2021 edition of the "Dobry Pastier" Good Shepherd.

The Good Shepherd is a collection of literary articles submitted by contributing authors on all things Slovak, Catholic, faith, cultural and heritage, the arts, and personal essays or other topics the writer wishes to share with the readers. The Good Shepherd also serves as the only source for contact information for the Church in Slovakia, and those Slovak clergy and religious in the United States, as well as Religious congregations and places of worship. The articles come from authors in the United States, Slovakia and the Slovak Diaspora from around the world.

Anyone wishing to submit an article for publication can submit their articles to Sister Barbara Sable, SSCM, Villa Sacred Heart, Danville, PA 17821 or

barbarasable@hotmail.com

The Deadline for submitting an article is December 31, 2020. The articles submitted need to be double spaced typed.

LODGE JOTTINGS

ASSEMBLY 163, DONORA, PA

The semi-annual meeting of our lodge took place on Sunday, June 28 at Dorothy's Place beginning at 1 p.m. Financial reports were given and discussion regarding our upcoming fraternal activities were presented.

Due to the current corona virus, it was decided that no children's Christmas party be held this year. Something other for the children could be arranged. We will wait to later in the year to make such a decision. You may reach me at tel. 724 929-8675. Wishing all an enjoyable and safe summer, may I remain

Zdar Boh!
Theresa Gardner
Financial Secretary

THE MOST POPULAR TASTE OF HOME RECIPES FOR SEPTEMBER

APPLE CRISP

- 1 cup all-purpose flour
- 3/4 cup rolled oats
- 1 cup packed brown sugar
- 1 teaspoon ground cinnamon
- 1/2 cup butter, softened
- 4 cups chopped peeled apples
- 1 cup sugar
- 2 tablespoons cornstarch
- 1 cup water
- 1 teaspoon vanilla extract
- Vanilla ice cream, optional



Preheat oven to 350°. In a large bowl, combine the first 4 ingredients. Cut in butter until crumbly. Press half into a greased 2-1/2-qt. baking dish or a 9-in. square baking pan. Cover with apples. In a small saucepan, combine the sugar, cornstarch, water and vanilla. Bring to a boil; cook and stir 2 minutes or until thick and clear. Pour over apples. Sprinkle with remaining crumb mixture. Bake 60-65 minutes or until apples are tender. Serve warm, with ice cream if desired.

CAULIFLOWER SOUP

- 1 medium head cauliflower, broken into florets
- 1 medium carrot, shredded
- 1/4 cup chopped celery
- 2-1/2 cups water
- 2 teaspoons chicken bouillon or 1 vegetable bouillon cube
- 3 tablespoons butter
- 3 tablespoons all-purpose flour
- 3/4 teaspoon salt
- 1/8 teaspoon pepper
- 2 cups 2% milk
- 1 cup shredded cheddar cheese
- 1/2 to 1 teaspoon hot pepper sauce, optional



In a Dutch oven, combine the cauliflower, carrot, celery, water and bouillon. Bring to a boil. Reduce heat; cover and simmer for 12-15 minutes or until vegetables are tender (do not drain). In a large saucepan, melt butter. Stir in the flour, salt and pepper until smooth. Gradually add milk. Bring to a boil over medium heat; cook and stir for 2 minutes or until thickened. Reduce heat. Stir in the cheese until melted, adding hot pepper sauce if desired. Stir into the cauliflower mixture.

Kitchen Tips

Feel free to use 2-1/2 cups of chicken or vegetable broth instead of water and bouillon.

CREAMY COLESLAW

- 1 package (14 ounces) coleslaw mix
- 3/4 cup mayonnaise
- 1/3 cup sour cream
- 1/4 cup sugar
- 3/4 teaspoon seasoned salt
- 1/2 teaspoon ground mustard
- 1/4 teaspoon celery salt



Place coleslaw mix in a large bowl. In a small bowl, combine the

remaining ingredients; stir until blended. Pour over coleslaw mix and toss to coat. Refrigerate until serving.

Kitchen Tips

Greek yogurt can be used instead of sour cream for less fat and more protein.

If you like your coleslaw tart, add 1/4 cup vinegar or lemon juice or maybe even a julienned Granny Smith apple.

PUMPKIN BREAD

- 1-2/3 cups all-purpose flour
- 1-1/2 cups sugar
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- 3/4 teaspoon salt
- 1/2 teaspoon baking powder
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon ground cloves
- 2 large eggs, room temperature
- 1 cup canned pumpkin
- 1/2 cup canola oil
- 1/2 cup water
- 1/2 cup chopped walnuts
- 1/2 cup raisins, optional



Preheat oven to 350°. Combine first 8 ingredients. Whisk together eggs, pumpkin, oil and water; stir into dry ingredients just until moistened. Fold in walnuts and, if desired, raisins.

Pour into a greased 9x5-in. loaf pan. Bake until a toothpick inserted in center comes out clean, 65-70 minutes. Cool in pan 10 minutes before removing to a wire rack.

LEMON-PARSLEY BEAN SALAD

- 2 cans (15 ounces each) red kidney beans, rinsed and drained, or 3 cups cooked kidney beans
- 1 can (15 ounces) chickpeas, rinsed and drained, or 1 1/2 cups cooked chickpeas
- 1 small red onion, diced
- 2 stalks celery, sliced in half or thirds lengthwise and chopped
- 1 medium cucumber, peeled, seeded and diced
- 3/4 cup chopped fresh parsley
- 2 tablespoons chopped fresh dill or mint
- 1/4 cup olive oil
- 1/4 cup lemon juice (about 1 1/2 lemons)
- 3 cloves garlic, pressed or minced
- 3/4 teaspoon salt
- Small pinch red pepper flakes



In a serving bowl, combine the prepared kidney beans, chickpeas, onion, celery, cucumber, parsley and dill (or mint). Make the lemon dressing: In a small bowl, whisk together the olive oil, lemon juice, garlic, salt and pepper flakes until emulsified. Pour dressing over the bean and vegetable mixture and toss thoroughly. Serve immediately for the most flavor, or let it marinate in the refrigerator, covered, for a couple of hours or longer. Leftovers should keep well, covered and refrigerated, for several days. If necessary, wake up leftovers with a little sprinkle of salt or drizzle of lemon juice.

SEPTEMBER IN HISTORY

SEPTEMBER 1, 1939 - Hitler's armies invaded Poland starting World War II in Europe.

September 2, 1930 - French aviators Dieudonne Coste and Maurice Bellonte made the first non-stop flight from Europe to the USA.

September 3, 1783 - The Treaty of Paris was signed by John Adams, Ben Franklin and John Jay, formally ending the American Revolutionary War between Britain and the United States.

September 4, 1609 - The island of Manhattan was discovered by navigator Henry Hudson.

September 5, 1997 - Mother Teresa died in Calcutta at age 87, after a life of good works spent aiding the sick and poor in India through her Missionaries of Charity order.

September 6, 1991 - Leningrad was renamed Saint Petersburg by Russian legislators following the collapse of the Soviet Union. Russia's second largest city had been known as Leningrad for 67 years in honor of Vladimir Lenin, founder of the Soviet Union.

September 7, 1994 - The U.S. Army closed its headquarters in Berlin, ending the American military presence in the once-divided city after nearly half a century.

September 8, 1883 - The Northern Pacific Railroad across the U.S. was completed.

September 9, 1776 - The United States came into existence as the Continental Congress changed the name of the new American nation from the United Colonies.

September 10, 1919 - Following the defeat of Germany in World War I, the victorious Allies signed the Treaty of Saint-Germain ceding parts of pre-war German-Austria to Italy and Czechoslovakia. Austria was also forbidden to unite with Germany.

September 11, 2001 - The worst terrorist attack in U.S. history occurred as four large passenger jets were hijacked then crashed, killing nearly 3,000 persons.

September 12, 1953 - John F. Kennedy, 36, married Jacqueline Bouvier, 24, in a ceremony before 750 invited guests at St. Mary's Church in Newport, Rhode Island, conducted by Archbishop Richard Cushing of Boston.

September 13, 1788 - The U.S. Congress chose New York as the Federal capital of the new American government.

September 14, 1975 - Elizabeth Ann Seton became the first American saint.

September 15, 1944 - The first entry of American troops into Hitler's Germany occurred as elements of the U.S. 7th and 5th Corps reached the southwestern frontier of Germany.

September 16, 1908 - General Motors was founded by entrepreneur William Crapo "Billy" Durant in Flint, Michigan.

September 17, 1787 - At the Constitutional Convention in Philadel-

phia, delegates from twelve states voted unanimously to approve the proposed U.S. Constitution.

September 17, 1908 - The first fatality involving powered flight occurred as a biplane piloted by Orville Wright fell from a height of 75 feet, killing Lt. Thomas E. Selfridge, his 26-year-old passenger. A crowd of nearly 2,000 spectators at Fort Myer, Virginia, observed the crash of the plane which was being tested for possible military use. Wright himself was seriously injured.

September 18, 1947 - The U.S. Air Force was established as a separate military service.

September 19, 1994 - U.S. troops invaded Haiti, with the stated goal of restoring democracy.

September 20, 1873 - The New York Stock Exchange was forced to close for the first time in its history as a result of a banking crisis during the financial Panic of 1873.

September 21, 1949 - The People's Republic of China was proclaimed by its Communist leaders.

September 22, 1862 - President Abraham Lincoln issued a preliminary Emancipation Proclamation freeing the slaves in territories held by Confederates as of January 1, 1863.

September 23 - Autumn (Sept. 23-Dec. 21) begins in the Northern Hemisphere with the autumnal equinox, at 1:37 a.m. EDT. In the Southern Hemisphere today is the beginning of spring.

September 24, 1957 - President Dwight Eisenhower ordered the National Guard to enforce racial integration of schools in Little Rock, Arkansas.

September 25, 1690 - The first American newspaper was published. A single edition of Publick Occurrences Both Foreign and Domestick appeared in Boston, Massachusetts. However, British authorities considered the newspaper offensive and ordered its immediate suppression.

September 26, 1960 - The first-ever televised presidential debate occurred between presidential candidates John F. Kennedy and Richard M. Nixon.

September 28, 1542 - California was discovered by Portuguese navigator Juan Rodriguez Cabrillo upon his arrival at San Diego Bay.

September 28, 1978 - Pope John Paul I died after only 33 days in office. He was succeeded by John Paul II.

September 29, 1789 - Congress created the United States Army, consisting of 1,000 enlisted men and officers.

September 30, 1938 - British Prime Minister Neville Chamberlain returned to England declaring there would be "peace in our time," after signing the Munich Pact with Adolf Hitler. The Pact ceded the Czechoslovakian Sudetenland to the Nazis. Chamberlain claimed the agreement meant peace, however, Hitler seized all of Czechoslovakia in March of 1939.

SLOVAK CATHOLIC SOKOL

A tradition of providing sound financial protection and benefits to our members

The Legacy Collection of Life Insurance

Permanent Life Insurance

Permanent life insurance plans that provides the certainty of a guaranteed amount of death benefit, a guaranteed rate of return on your cash values and a level premium that is guaranteed to never increase for life.

Cash Value

The cash value grows at a steady rate, providing an increasing cash accumulation fund available throughout the lifetime of the contract.

Loan Value

This feature allows you to borrow cash for things like an emergency, fund a child's education or make a mortgage down payment.

Dividends

These "participating" plans are eligible to share in our financial success and receive policy dividends. When a dividend is declared, three options are available:

- Paid-up Additions—purchases additional insurance,
- Left on Deposit—earns interest, or
- Cash.

Tax Advantages

- Tax-free proceeds to beneficiaries.
- Tax-deferred earnings on the cash accumulations fund.

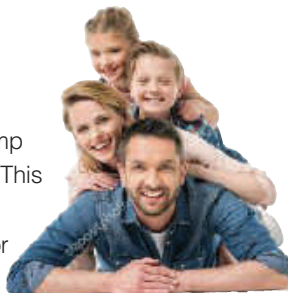
Legacy Life

This is our lowest premium permanent whole life insurance plan. Legacy Life provides a fully paid certificate at a great savings for the life of the certificate holder.

Issue ages 0–80.

Legacy Single Premium

The premium is paid in one lump sum at the time of application. This plan provides a fully paid certificate at a great savings for the life of the certificate holder.



This plan is ideal for young people, and useful for adults that prefer to have their life insurance prepaid or used for wealth transfer.

Issue ages 0–90.

Legacy 20

Premiums are paid for 20 years, at which time the certificate is 'paid-up' and remains in force for the lifetime of the insured, while cash values continue to grow for as long as you keep the contract.

Issue ages 0–80.

10 Year Renewable/Convertible Term

Level death benefit with scheduled level premiums for a period of 10 years. A feature of this plan is that it automatically renews in 10-year increments (at your attained age) until the age of 75 at which time all benefits end. The plan is convertible to a permanent plan of life insurance until age 65.

Issue ages are 18–60.

20 Year Convertible Term

This plan provides a level death benefit and level premiums for 20 years. After the initial 20-year period the plan continues as a Yearly Renewable Term plan and renewable to age 70 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 65.

Issue ages are 18–50.

Youth Term to Age 30



This plan provides a level death benefit at an affordable premium for youth between the ages of 0 and 30. Future

insurability is guaranteed upon conversion to a permanent life plan at any time up to the age of 25.

Face amounts are available at \$10,000, \$25,000 or \$50,000. Premiums are payable to age 25, however benefits continue to age 30.

The very affordable premiums can be paid:

- Annually, or
- Single Premium.

Issue ages are 0–22.



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Public Group

VANTAGE DEFERRED ANNUITIES

This Collection of Deferred Annuity plans provides you with a varied range of investment options to fit your financial planning requirements.

Tax-Deferred Earnings

Earnings grow tax-free until a withdrawal occurs. Due to the power of compound tax-deferred growth, your retirement savings will accumulate quicker compared to a fully taxable account.

Cost

With all of our Annuity plans your investment can grow rapidly since there are no initial service, contract, transaction or premium fees. Every dollar you pay in premiums goes directly into your annuity's cash value and earns interest immediately.

Safety

Your annuity deposits are protected by the total resources of the Slovak Catholic Sokol. Information regarding the solvency can be readily verified by our financial statements filed with the New Jersey Insurance Department. These financial statements are accompanied by the required Actuarial Certification and Opinion of an independent Certified Public Accountant.

Short Term Investment Opportunities

We currently offer three annuity plans for the individual that is looking for a solid short-term investment alternative. Each of these products interest rates are guaranteed throughout the length of the annuity contract.

Premiums: One lump sum to open, additional premiums accepted for 30 days from opening of contract.

Issue Ages: 0—90

VANTAGE 1

Duration: 1-year contract

Early Withdrawal: 6%

VANTAGE 2

Duration: 2-year contract

Early Withdrawal: 1st year: 6%, 2nd year: 5%

VANTAGE 3

Duration: 3-year contract

Early Withdrawal: 1st year: 6%, 2nd year: 5%, 3rd year: 4%

Longer Term Investment Opportunity

The Vantage 5 and 7 are our longer-term deferred annuity plans that allows for savings, investment or a retirement program. The interest rate is highly competitive. As a flexible annuity plan additional premium deposits are permitted and does not affect or extend the penalty withdrawal period.

VANTAGE 5

Duration: 5-year contract

Guaranteed Interest Rate; 1st year of contract

Early Withdrawal:

- **Penalty Free:** 10% Annually
- **Penalty:** 1st year: 6%, 2nd year: 5%, 3rd year: 4%, 4th year: 3%, 5th year: 2%

VANTAGE 7

Duration: 7-year contract

Guaranteed Interest Rate; 1st two-years of contract

Early Withdrawal:

- **Penalty Free:** 10% Annually
- **Penalty:** 1st year: 8%, 2nd year: 7%, 3rd year: 6%, 4th year: 5%, 5th year: 4%, 6th year: 3%, 7th year: 2%

Guaranteed Income

This Single Premium Immediate Annuity contract when established pays a specified periodic distribution or for a lifetime of income. An Immediate Annuity provides an income benefit almost instantly.

Settlement Options

- Life Only
- Specified Period
- Life and Period Certain
- Payments for Life, Joint and Survivor



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What's making headlines in our ancestral homeland**News and Views from Slovakia...****CAPUTOVA: WE NEED STEFANIK'S WILL TO SACRIFICE ALSO TODAY**

The times when someone could have taken Stefanik from the Slovaks have passed; it's all the more important that we don't renounce him by ourselves but live and act in the spirit of his legacy, President Zuzana Caputova stated in her speech during celebrations to mark the 140th anniversary of the birth of General Milan Rastislav Stefanik in Kosariska (Trencin region) on Tuesday, July 21.

According to the president, even today we very much need Stefanik's clairvoyance "so that we don't overlook our historical opportunities" and his will to sacrifice in order to fulfil them. "And more often we also need to be reminded of how he understood democracy – as a duty to think before doing something about whether, as he said, by your action 'you aren't harming your neighbour, nation, society. This means to take control of your passions, not to talk but to solve problems'," she said.

"Milan Rastislav Stefanik meets all the definitions and criteria according to which a great historical figure is known," stated the president, pointing out how a "talented boy from Kosariska" overcame the poor conditions thanks to the fact that he added to his extraordinary talent "an inexhaustible effort to break through" to education, science and the highest spiritual achievements of his time.

"Even if Milan Rastislav Stefanik was known only for what he achieved as an astronomer, inventor, photographer, meteorologist, traveller, aviator and soldier, he would still be one of the greats of the Slovak nation and we would talk about him as a phenomenal man," she said, noting that the current public perceives Stefanik to be the greatest Slovak.

In her speech, the president also emphasized Stefanik's role in the formation of Czechoslovakia. During the war, the scientist became a politician and diplomat who after three years was a general of the French army and a figure in the highest social circles. "It was he who opened the doors of the Paris salons for Tomas Garrigue Masaryk and Eduard Benes so that they could look for support for the setting up of Czechoslovakia," she said.

ANALYSTS: SECOND UNEMPLOYMENT SPIKE EXPECTED IN AUTUMN

The rise in registered unemployment rate in Slovakia slowed down in June, but could pick up its pace throughout the summer or in the autumn, when people terminated from larger companies are likely to wind up in the job centre statistics, think analysts.

The June stats posed a pleasant surprise to the analysts. "Our expectations of the job centres registering a significant influx of the unemployed, who lost their jobs early in the outbreak and their severance period just expired didn't come true," stated UniCredit Bank Czech Republic and Slovakia analyst Lubomir Korsnak.

With the receding outbreak, unemployment figures could see an improvement also by virtue of the reviving labour market, which, unlike in the preceding two months, has become more able to absorb a portion of the unemployed.

"It was mostly people in industry, services and retail who lost their jobs," added Slovenska Sporitelna analyst Katarina Muchova. She pointed out that almost 20 percent of the unemployed in June were secondary school and university graduates.

The analysts expect the unemployment to grow in the following months, albeit only slightly. The first wave is estimated to appear in September after graduates join the labour market and the second spike might occur later in the autumn, when some larger companies, which have yet managed to postpone lay-offs by using their savings, trim down their staffs.

The unemployment could thus stand at 9-10 percent at the turn of the year, but is likely to start declining afterwards in the wake of the economy heating up.

KUCIAK'S MURDER TRIAL: THE FINAL VERDICTS UNEXPECTEDLY POSTPONED

The date of verdict against those accused of murdering Slovak journalist Jan Kuciak and his fiancée Martina Kusnirova. The date was originally set for August 6. Slovak Special Criminal Court unexpectedly postponed its final hearing with the suspected mastermind of the murder Marian Kocner. Presiding judge Ruzena Sabova announced today that the jury needs a couple of more weeks to assess their decision.

The final hearing with the accused is scheduled for September 3.

Jan Kuciak was an investigative journalist working for Slovak news outlet Aktuality.sk. He was uncovering corruption scandals of Slovak businessmen who had been tied with politicians. One of these businessmen was Slovak mobster Marian Kocner.

Kuciak was just 27 when he was killed on 21st February 2018 at his home in Slovak villages Velka Maca located outside Bratislava. The shooter also killed his fiancée Martina Kusnirova, who worked as an archeologist and was also only 27 years old. The couple was about to get married later that year.

SLOVAKIA SENDING HUMANITARIAN AID TO LEBANON

Slovakia is sending humanitarian aid in the form of food and medical supplies to Beirut following the deadly explosion there beginning of August. In addition, the Slovak Foreign Affairs Ministry will donate financial aid.

"I'm glad that we can send this aid today to people who need it in Beirut at the moment and that we were able to prepare, in cooperation with other ministries and NGOs, humanitarian aid that I believe will help the people of Beirut," said Interior Minister Roman Mikulec (OLaNO).

The package includes medicine and special medical supplies needed by the Lebanese. This includes, for example, painkillers, infusion solutions and bandages.

"I'm pleased that Slovakia is sympathetic, expressing fellowship via this humanitarian aid package," said Foreign Affairs Ministry State Secretary Ingrid Brockova. She noted that the financial aid will head to the Lebanese Humanitarian Fund in order to provide the immediate health care the country needs. Slovakia will also continue to be engaged in several humanitarian projects, added Brockova.

Lebanese Ambassador in Vienna Ibrahim Assaf thanked the Slovak Government and the country for the aid, stressing how urgently needed it is, especially because many hospitals have been destroyed and many doctors injured. He described the assistance from Slovakia as further evidence of friendship between the two countries.

The interior minister noted that the aid for Beirut is the ninth such package provided this year to countries that have asked for it. Mikulec didn't rule out additional aid for Lebanon if this is requested and it is within Slovakia's capabilities.

The explosion in Beirut claimed over 160 lives and injured over 6,000 people.

EMPLOYEES FROM HIGH-RISK COUNTRIES WILL HAVE TO SHOW NEGATIVE

Employers will probably be obliged to prevent employees who come from high-risk countries from entering all their premises and workplaces if they fail to show a negative PCR test for COVID-19 and confirmation that they have registered with the relevant regional public health authority, said Slovakia's chief hygienist Jan Mikas following an expert consilium session at the Government Office on August 13.

Mikas noted that large firms and employers have been called on to update their pandemic plans and prepare for an increased number of employees infected by coronavirus. "This is because people often come to these companies from high-risk countries, bring the infection into a collective, into a firm, and then we have an enormous increase in the number of positive cases here," stated Mikas.

Mikas said that this measure is mainly in the interest of firms, but talks with employers concerning the move are yet to be held.

MATOVIC: PUPILS SHOULD WEAR FACE MASKS IN CLASS FOR FIRST TWO WEEKS

Prime Minister Igor Matovic, writing on a social network stated that he proposed at an ongoing expert consilium that pupils should be obliged to wear face masks in class for the first two weeks at school after the summer holiday.

"I know it won't be very pleasant, but it's an extremely important measure. The theory that children don't transmit COVID-19 is far from being confirmed," stated the prime minister.

The temporary wearing of face masks in classrooms should serve as a preventive measure in cases in which parents have been irresponsible, concealing the fact that they've visited a high-risk country, thereby putting other pupils at a school in danger. "Unfortunately, the president [Zuzana Caputova] vetoed a law

that would have enabled us to identify the irresponsible ones," stated Matovic, referring to vetoed legislation on electronic communications that would have enabled the Public Health Office to obtain the phone numbers of people who have visited 'red' countries from operators.



The Mojmírovce Mansion is situated in the Nitra region in the village of Mojmírovce. The first written reference to a former town with rich history dates back to 1156. The history of the mansion started after the end of the Ottoman wars in the period when refugees returned back to villages – original inhabitants as well as new settlers. In 1721, the Hunyadis built a large mansion in Baroque style, later on, after a fire, the mansion was rebuilt in the the Classicist style. There used to be a botanical garden called a "glass-house" which was part of the mansion, however, it does not exist any longer. The Hunyadis were proud of a big horse-breeding farm where they bred thoroughbred breeds of Arabian, Spanish and Italian horses. The success of the horse-breeding was an incentive for organizing public horse racing which took place at the Hunyadi estate in 1814. It was to become historically the first horse-racing event in the then Hungarian Kingdom. After several reconstructions, the mansion and the former Žrebčín (horse-breeding farm) were turned into a modern hotel and congress facility with comprehensive tourist services. The Baroque – Classicist mansion in Mojmírovce is not only a significant monument, but also a cultural, tourist and education center of the Nitra region.

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



KIDS' CORNER "Detský kútik" - - September 2020



Back-to-School Crossword Puzzle

Across

2. tool for writing
3. tools for coloring
5. device for connecting to the Internet
9. used to stick papers together
11. another word for quiz
13. to put a point on a pencil
16. person who plans lessons and helps you learn
18. book with blank pages for writing

Down

1. subject in which you learn about songs and instruments
2. person in charge of a school
4. yellow vehicle that brings kids to school
6. measuring tool
7. people you like being around
8. look at words and understand them
10. afternoon meal
12. what you do with your brain
13. place where students learn
14. subject in which you learn about numbers
15. place where books are kept
17. pink item that helps remove mistakes





KIDS' CORNER "Detský kútik" - - September 2020

What is Labor Day?

Labor Day is a day that student and adults get off from work or school! Labor day is celebrated in the Monday of September. It is about celebrating the success and hard work of workers! On Labor Day we thank everyone who works hard.

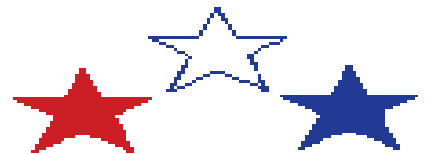


How did Labor Day begin?

The first labor day began took place on September 5, 1882! That is over 100 years ago! Work was different and tougher then, and many different age groups worked! That even included kids! Labor unions began in order to make sure that everyone was treated fairly! Laws were passed to make work safer and keep kids in school.

HAPPY BIRTHDAY TO YOU!!!!

Kyle Peterson 9/4
Ben Underation 9/4
Ally Moeller 9/17
Connor Seifert 9/20
Annika Romine 9/26
Nathan Radtke 9/26
Lyla Mae Freeman 9/30



Labor Day
Labor Day

HAPPY LABOR DAY



Artist



Doctor



Nurse



Mechanic



Farmer



Reporter



KIDS' CORNER "Detský kútik" - - September 2020

Search For Words

Find and circle the words. They run right to left, left to right, bottom to top, top to bottom, and diagonally top to bottom or bottom to top.

holiday	tribute	parade	picnics	observe	working
workers	celebrate	leadership	occupation	union	labor



Labor Day



c	g	s	g	p	n	p	m	k	u	o	f	h	e	p
m	h	r	g	w	m	o	f	t	b	h	x	h	t	i
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g	n	i	k	r	o	w	e	t	a	b	a	j	r	n
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t	d	o	p	t	b	l	k	e	k	s	l	u	j	s
y	z	o	z	p	w	v	r	e	k	o	t	n	s	s

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LABOR DAY

Tour from Bratislava on Wine Route to 'Slovak Rome'

The Small Carpathian Mountains provide a picturesque backdrop for Slovakia's capital Bratislava, with 3,000-year-long winegrowing traditions flourishing on their southeastern slopes, mainly in the Bratislava borough of Racá, in the towns of Svätý Jur, Pezinok and Modra, and in other villages including Vinosady and Limbach. More than two dozen towns and villages now make up the Small Carpathian Wine Route.

Wine has been produced on the slopes of the Small Carpathian Mountains by the Celts, Romans, local Slovaks and, later in the Middle Ages, also by migrants from Italy, Austria and Bavaria.



SVATY JUR: This small town close to Bratislava boasts two churches – Saint George's and Holy Trinity – the remnants of a fortified settlement called Nestich, dating back to the late first-millennium Slavic empire now known as Great Moravia, and the marshy Jurský Sur nature reserve.



PEZINOK: With a history dating back to 1208 as Terra Bozin, Pezinok features a vintage centre with a promenade resembling those usually seen at seaside resorts. It has rich wine and mining traditions, both on display in local museums, and wine cellars. The Pezinská Baba ski resort is located in the mountains above Pezinok. The wine village of Limbach nestles on the nearby slopes of the Small Carpathian Mountains.



MODRA: The town with the largest acreage of vineyards in the area. The centre of Modra is dominated by a statue of Ľudovít Štúr, a 19th-century national revivalist and codifier of the Slovak language. It was in Modra where Štúr accidentally shot himself in the leg during a hunt before Christmas 1855 and died as a consequence of the injury three weeks later. The town is also known for its unusual ceramics, which have been produced there since prehistoric times.



CERVENY KAMEN CASTLE: This 13th-century castle towering above the village of Časta attracts tourists, offering them an excellent view and the chance to sit down and relax for a while in its courtyard and adjacent meadows.



TRNAVA: Has been nicknamed the 'Slovak Rome' since it became the seat of Hungary's primate and the centre of Catholic life in Royal Hungary following the Ottoman occupation of much of the kingdom in the 16th and 17th centuries. A Baroque sculpture of the Holy Trinity and a Renaissance City Tower built in 1574 are the two main features of the central Holy Trinity Square. The monumental Saint John the Baptist Cathedral, which was constructed in 1640, was the first early Baroque building in Slovakia with an original wooden altar. Even older are the Gothic Saint Nicholas Basilica (built between 1380-1421), called the 'Thick Church' by the locals, the Assumption Church and Saint Helen's Church. – (TASR)



OBITUARIES

JOHN A. HOLY, SLOVAK CULTURAL ACTIVIST, LAID TO REST AT 98

John Alois Holy passed away peacefully in his sleep at his home in Pompton Plains, N.J. during the early morning of July 24.



He was 98. He was a well-known Slovak cultural and fraternal activist.

A native of Nova Bana, a gold mining town in western Slovakia, he was born there February 8, 1922.

In March 1939, he left home to begin his university studies in the Slovak capital of Bratislava. Germany had occupied the Sudetenland the prior September and Hitler proclaimed the puppet 'Protectorate of Bohemia and Moravia, as John unpacked.

He graduated with a writing degree in 1944, just as

the Germans defeated a Czechoslovak uprising. Months later, the armies of the Soviet Union marched through his homeland and John got his first personal glimpse of his lifelong nemesis: totalitarianism.

John went to work for a national newspaper and became a prominent anti-communist journalist. In 1947, a member of the Czechoslovak underground implicated John as a fellow member in order to receive leniency at the hands of the Soviets. John was taken from his bed at 5 a.m. on a cold November morning in 1947 and imprisoned for three months.

While in prison, he began to contemplate a better life in the West, and to study English by reading books. His brother was able to secure John's release just before the Czechoslovak Communist party took complete control of the government. With his arraignment pending, John fled to the West. On the night of May 1, 1948, he and two other men dodged patrols and crossed the Morava River under the cover of darkness.

Fifteen months later, in September 1949, he landed in Boston. He traveled to Great Falls, Mont. to earn his visa. He worked odd jobs until 1952 when he began his employment at the Slovak Catholic Sokol in Passaic, N.J. as editor of its official publication. He later would return to the Sokol to serve as underwriter until his retirement.

At this time, John met Nina Frissikova at a social event at St. John Nepomucene Parish in New York City. On June 13, 1953 the couple exchanged marriage vows at St. John Nepomucene. He and his family continued their attachment to the New York City Slovak parish throughout their marriage. The marriage was blessed with two daughters, Luby and Jane, and a son, Robert, who died in infancy.

John was active in numerous Slovak organizations over the years. His first love was the Slovak League of America. Since 1970, he served on its national board. In 1975, he became the national secretary. He remained in this position until 2003 when he was elected Honorary National Secretary. He was a regular at the League's office in Passaic until recent months.

In 1970, he was a founder of the Slovak World Congress and labored to preserve the oldest Slovak publication in the United States, *Slovak v Amerike*. He spearheaded numerous activities in the years which saw the fall of Communism and the emergence of an independent Slovak Republic. In 1997, he was presented with its most prestigious national award presented by the president of Slovakia. In 1998, he was honored with the Ellis Island Medal of Honor, representing the Slovak community. In addition to the Slovak Catholic Sokol, John also enjoyed membership in the First Catholic Slovak Union and the First Catholic Slovak Ladies Association. He was also among the founders and supporters of the annual New Jersey Slovak Heritage Festival. He also supported the work of the Slovak Catholic Federation.

Family, friends and fellow Slovaks, gathered at St. John Nepomucene Church in New York City on Saturday, August 1. A prayer service was held and eulogies presented beginning at 10 a.m. Eulogies were presented by his son-in-law, Thomas A. Masi and Daniel F. Tanzone. At 10:30 a.m. the Mass of Christian burial was celebrated by the pastor, the Rev. Richard D. Baker. Concelebrating was the Rev. Stefan Chanas, associate pastor of the Church of St. Clare on Staten Island. Serving as lector at the liturgy was Dr. Larry Korcek, president of Slovak Catholic Sokol, Assembly 182. The Supreme Assembly was represented by Supreme Secretary Scott T. Pogorelec, F.I.C. Interment followed in Basking Ridge, N.J.

John was an individual dedicated to the high ideals of the Slovak cultural and fraternal community. His was a life fully lived. He will be sorely missed. To his beloved wife, Nina and his children, grandchildren and great-grandchildren, we extend our sympathy. May he rest in peace. Zdar Boh!

42ND SS. CYRIL AND METHODIUS APPEAL OF THE SLOVAK CATHOLIC FEDERATION

The annual SS. Cyril and Methodius Appeal raises funds in support of the Pontifical Slovak College of SS. Cyril and Methodius in Rome with day to day expenses. This institution built by American and Canadian Slovaks in 1963 ministers to the spiritual needs of Slovaks world-wide.

As of August 18, a total of \$23,453.50 has been received. The donors have included the following Slovak Catholic Sokol lodges and groups: Group 1, "Msgr. Stephen Krasula," Passaic, N.J.; Group 6, "Msgr. Andrew Hlinka," Perryopolis, PA; Group 12, "Rev. Anton Bernolak," Reading, PA; and Group 18, "Rev. Joseph Martincek," Assembly 54, Lyndora, PA; Assembly 71, Edwardsville, PA; Assembly 72, Catasauqua, PA; Assembly 136, Nanticoke, PA; Assembly 162, Clifton, NJ; Assembly 180, Canton, OH; and Assembly 219, Yonkers, NY; Assembly 257, Chicago, IL. In addition, our Sokol annual meeting has made a donation to the 2020 appeal. Donations received after Nov. 2020 will be credited toward the 2021 appeal. Donations may be made in memory of a departed loved one.



SAINTS CYRIL & METHODIUS APPEAL

Name _____

Address _____

City _____ State _____ Zip _____

In Memory of _____ Amount \$ _____

Make checks payable to: Slovak Catholic Federation and mail to: Rev. Thomas A. Nasta, Sacred Heart Church, 120 Jefferson St., Swedesburg, PA 19405

In Memoriam

JULY 2020

ASSEMBLY/ WREATH	MEMBER	AGE	DATE OF DEATH
Assembly 9	Dr. Richard B. Carnicky, Phoenix, AZ	90	July 17, 2020
Assembly 11	John S. Veternik, Fox Lake, IL	85	May 23, 2020
Assembly 11	Dennis J. Derda, Palos Heights, IL	69	July 26, 2020
Assembly 23	George Zaharek, Torrington, CT	90	May 24, 2020
Assembly 24	Margaret Ann Murphy, New Egypt, NJ	75	July 18, 2020
Assembly 36	Marcella A. Kovalcik, Sterling Heights, MI	81	June 19, 2020
Assembly 54	Delphine D. Risko, Bethel Park, PA	89	June 24, 2020
Assembly 59	John H. Yingling, Lewisburg, PA	87	June 23, 2020
Assembly 71	Beatrice Ann Stone, Forty Fort, PA	62	April 24, 2019
Assembly 78	Margaret A. Ferri, Bethlehem, PA	91	June 29, 2020
Assembly 108	Dr. John Franko, Pittsburgh, PA	91	May 21, 2020
Assembly 108	Robert M. Gordon, Poland, OH	68	July 3, 2020
Assembly 155	Michael J. Dravecky, Watersmeet, MI	62	May 21, 2020
Assembly 162	Cecile Sudol, Matamoras, PA	92	April 2, 2020
Assembly 162	Daniel J. Gurcak, Clifton, NJ	81	June 20, 2020
Assembly 162	Bruce H. Van Havere, Lawrenceville, NJ	86	July 15, 2020
Assembly 182	John A. Holy, Pompton Plains, NJ	98	July 23, 2020
Assembly 214	Janice A. Cattarin, Corning, NY	82	July 8, 2020
Assembly 295	John Bedzik, Central City, PA	82	July 21, 2020
Assembly 312	Cyril J. Elias, Freehold, NJ	83	June 21, 2020
Wreath 1	Frances A. Reho, Framingham, MA	94	December 13, 2017
Wreath 11	John Subik, Johnstown, NY	88	Mar. 20, 2020
Wreath 14	Frank Charney, Alexandria, VA	88	April 16, 2020
Wreath 15	Cecelia K. Lesho, Falmouth, MA	91	June 19, 2020
Wreath 15	Dolores V. Manyak, Uniontown, PA	83	July 9, 2020
Wreath 18	Lori Ann Cyr, Douglas, MA	49	June 25, 2020
Wreath 85	Andrew A. Dzurek, Coraopolis, PA	94	July 6, 2020
Wreath 93	Xai Chou Vang, Milwaukee, WI	69	July 12, 2020
Wreath 93	Margaret Desris, Rib Lake, WI	98	April 19, 2020
Wreath 93	Jeanne F. Doll, Cassville, WI	90	June 29, 2020

SLOVAK CATHOLIC SOKOL MEMORIAL SCHOLARSHIP FUND

Have you found yourself looking for a way to memorialize a lost loved one or fellow Group/Wreath/Assembly member? Why not make a donation in their honor to the newly developed Memorial Scholarship fund? Your donation will assure that an annual scholarship be given out to a college age student who best exemplifies the meaning of fraternalism and volunteerism. Here's how it works: Send a check or money order to the Memorial Scholarship Fund clearly indicating the name to be memorialized. You can find a donation form on line at <http://slovakcatholicssokol.org/members/memorialfrmframe.htm> or simply send your donation to: **James F. Knis, SCS Museum Treasurer, 6385 Harbor Drive, N.W., Canton, OH 44718.** Your bequest will be recognized in the Falcon as well as permanently added to the Memorial Scholarship Donation Log which will be kept at the Sokol Museum.

Depending on the amount of funds collected, we will be able to award at least two \$1,000 scholarships annually. The hope is that the donated funds will begin a self-perpetuating interest bearing scholarship account.

Have you recently lost a loved one? You might consider earmarking donations to this fund in their memory.



Dear Mr. Pogorelec,

Thank you for awarding me the \$500 high school scholarship grant. Having the opportunity to obtain a Catholic education is important to me. Equally important is my Slovak heritage and participating in Slovak Catholic Sokol activities.

Zdar Boh!

Stephen Franke, Allison Park, PA

Dear Supreme Officers,

I would like to start off by thanking you, the Slovak Catholic Sokol and the Scholarship Selection Committee for the opportunity of financial support throughout my remaining months until graduation in December to obtain my Bachelor's Degree in Nursing (BSN). Attending a private school such as Keiser University, although expensive, has enabled me to receive an exemplary nursing education. I cannot thank you all enough for your support through my financial struggle to live out my dream job in pediatric nursing.

Thank you again for all the financial support for furthering my education over all the years. Your support has never been more appreciated.

Sincerely,

Victoria Kwaitkowski, student nurse
Bradenton, FL

Dear Supreme Officers,

I would like to thank you very much for awarding me the \$1,000 college scholarship grant. It is appreciated and helps me pay for tuition this year. I have received my check and will be mailing it to Kent State University.

Thank you,

Marissa Gordon, Poland, OH

Dear Supreme Officers,

I would like to take this opportunity to thank you for your generosity in awarding me a college scholarship grant.

I am currently a sophomore at the University of Minnesota-Twin Cities, majoring in both statistics and communications. I currently have a 3.795 GPA and over 80 credit hours. As I continue with my work-study and my educational pursuits, I intend to pursue my goal of being an analyst for the government.

I am eager for opportunities to give back to the organization that has been with me since birth and is now helping pursue my education. Thank you again for your confidence in me and your assistance in achieving my goals.

Sincerely,

Viktoria Rose Tadlock, Hartford, WI

Dear Scholarship Selection Committee,

Thank you for awarding me one of the Slovak Catholic Sokol Grade School grants. I know that my parents make sacrifices to send me to a Catholic grade school. This grant will really be appreciated. I am excited to start sixth grade this year and to be back in school. Thank you for helping me continue my Catholic education.

Sincerely yours,

Rebecca Sherman, Drexel Hill, PA

Dear Slovak Catholic Sokol,

I am writing to you to offer my sincere appreciation for your generous Sokol grade school grant. I will continue to strive not only in my academics but also in life inspired by my Slovak Catholic faith and values. Once again, and I look forward to participating in future Sokol activities.

Sincerely

Mary Silinskie, Wilkes-Barre, PA

ZOMREL JÁN A. HOLÝ

VÝZNAMNÝ PRACOVNÍK V SLOVENSKOM KULTÚRNOM A SPOLKOVOM ŽIVOTE V USA

Vo veku 98 rokov zomrel 24. júla významný predstaviteľ amerických Slovákov a bývalý generálny tajomník Slovenskej ligy v Amerike Ján A. Holý.

Narodil sa 8. februára 1922 v Novej Bani. Po ukončení štúdií na gymnáziu v Kremnici pokračoval v štúdiu na univerzite v Bratislave. V rokoch 1945 - 1947 bol zamestnaný ako redaktor v Spravodajskej agentúre Slovenska. Bol prominentným antikomunistickým redaktorom. Od októbra 1947 až do januára 1948 bol väznený za "protištátnu činnosť" a neskôr bol vylúčený zo Zväzu slovenských novinárov. V roku 1948 emigroval do Nemecka a od roku 1949 žil v Spojených štátoch.



V utečeneckom tábore v Nemecku začal svoju exilnú činnosť ako vydavateľ a redaktor periodika Slobodné Slovensko. Bol zakladateľom Slovenského sociálneho výboru, prostredníctvom ktorého získaval pomoc od slovenských

organizácií v Amerike pre slovenských utečencov.

Do USA prišiel v auguste 1949. Hneď po príchode sa stal členom viacerých slovenských organizácií. V roku 1953 uzavrel manželstvo v slovenskom kostole Sv. Jána Nepomuckého v New Yorku s Ninou Frissikovou. Vychovali dve dcéry, Luby a Jane. Ich syn Robert zomrel krátko po narodení.

V roku 1970 bol Ján Holý zvolený do Výkonného výboru Slovenskej ligy v Amerike a v roku 1975 bol vymenovaný za generálneho tajomníka. Túto funkciu zastával až do roku 2003. Kongres Slovenskej ligy v Amerike ho zvolil za doživotného čestného tajomníka.

Stál taktiež pri zakladaní Svetového združenia Slovákov v zahraničí v roku 2002, ktorého bol desať rokov (2006–2016) podpredsedom.

Bol aktívny aj pri zakladaní Svetového kongresu Slovákov. Zastával funkciu predsedu prípravného výboru v New Yorku a v prvom predsedníctve SKS zastával funkciu predsedu Organizačnej komisie.

V roku 1989, keď slovenským novinám Slovákov v Amerike hrozil zánik, sa ujal vydávania a redigovania novín.

Okrem toho redigoval aj viaceré slovenské časopisy. Bol redaktorom periodika Slovenský katolícky sokol. Bol spoluautorom knihy Slovenská Amerika - Slovak America a spoluredaktorom s nebohou Sestrou Martinou Tyborovou obsiahlej knihy Slovaks in America.

Bol dlhoročným členom Slovenského katolíckeho sokola, Prvej katolíckej slovenskej jednoty a Prvej katolíckej Slovenskej ženskej jednoty. Patril medzi zakladateľov Festivalu slovenského dedičstva v New Jersey, v prípravnom výbore festivalu pôsobil dlhé roky a podporoval činnosť Združenia slovenských katolíkov.

Slovenská republika ho ocenila jeho dlhoročnú publicistickú prácu a reprezentovanie Slovákov v zahraničí udelením

niekoľkých vysokých vyznamenaní. V roku 1975 mu minister kultúry SR udelil Poctu J. M. Hurbana, v roku 1996 dostal poctu Matice slovenskej a o rok neskôr mu vtedajší prezident SR Michal Kováč udelil štátne vyznamenanie - Rad Ľudovíta Štúra II. triedy. Vysoké vyznamenanie mu udelili aj v USA, keď mu v roku 1998 na návrh komisie, ktorej členmi sú predsedovia americko-slovenských fraternalistických organizácií, udelili vyznamenanie Ellis Island Medal of Honor. Získal aj Cenu M. R. Štefánika Svetového združenia Slovákov v zahraničí.

Posledná rozlúčka s Jánom Holým bola v kostole sv. Jána Nepomuckého v Manhattan, NY 1. augusta. Pochovaný bol Basking Ridge, NJ.

V ROKU 2019 ŽILO NA SLOVENSKU VYŠE 5,45 MILIÓNA OBYVATELOV

V roku 2019 žilo v Slovenskej republike 5 457 873 obyvateľov, z toho 2 792 523 žien a 2 665 350 mužov. Celkovo 98,6 percenta obyvateľov malo aj slovenské štátne občianstvo, 96,4 percenta obyvateľov Slovenskej republiky sa na Slovensku aj narodilo.

Obyvateľov vo veku od 15 do 64 rokov bolo 3 688 978, detí 863 720 a ľudí nad 65 rokov 905 175.

Vyššie 5,37 milióna obyvateľov patrilo k držiteľom slovenského štátneho občianstva. Väčšina občanov iných krajín žijúcich v Slovenskej republike - 60 311 - pochádzala z členských štátov Európskej únie. Celkom 17 132 ľudí pochádzalo z ostatných krajín. Úrad zaevidoval tiež 1493 ľudí bez štátneho občianstva.

Najpočetnejšími skupinami obyvateľov s iným ako slovenským štátnym občianstvom boli Česi (14 445), Maďari (11 092), Rumuni (7137), Poliaci (6081), Nemci (4300) a Ukrajinci (4070).

Z krajín mimo EÚ na Slovensku bývali napríklad aj občania Ruska (1729), Vietnamu (1728), Číny (1061). Menej zastúpené boli napríklad Kórea (590), Severné Macedónsko (480) a Švajčiarsko (365).

Vlani získalo slovenské štátne občianstvo 586 ľudí. Najviac z nich bolo z Česka (88), Ukrajiny (76), Spojeného kráľovstva (70), Vietnamu (46) a Spojených štátov (35).

O štátne občianstvo prišlo 349 ľudí. Najväčšie skupiny ľudí z odňatým občianstvom SR žili v Rakúsku (100), Nemecku (73) a Česku (68).

KORONAVÍRUS V USA NEOVPLYVNIL VÝROBU A DODANIE STÍHAČIEK F-16 PRE SLOVENSKO

Situácia súvisiaca s pandémiou COVID-19 v Spojených štátoch amerických neovplyvnila výrobu ani dodanie stíhačiek lietadiel F-16 C/D Block 70 pre Slovenskú republiku. Pre agentúru SITA to uviedol León Zárrivý z tlačového oddelenia Ministerstva obrany Slovenskej republiky.

Do USA na výcvik poslalo Slovensko aj pilotov, ktorí budú na strojoch lietať. Rozšírenie ochorenia Covid-19 v USA podľa rezortu obrany ich výcvik neovplyvnilo a „ide podľa plánu“.

Spoločne s pilotmi by sa mal v USA pripravovať aj pozemný personál.

Doposiaľ je situácia stabilná aj s platením za stíhačky F-16, ministerstvo ich dokáže splácať podľa splátkového kalendára.

O SLOVENSKÉ OBČIANSTVO PRIŠLI KONCOM JÚLA 2020 STOVKY ĽUDÍ

Novela zákona o štátnom občianstve, ktorá zmierňuje podmienky pri jeho strate, je v medzirezortnom pripomienkovom konaní. Ako agentúru SITA informovala riaditeľka tlačového odboru Ministerstva vnútra (MV) SR Barbara Túrová, o slovenské občianstvo pre prijatie občianstva iného štátu prišlo ku koncu júla 2020 takmer 3 400 osôb.

Tí si oň budú môcť zažiadať nie a základe výnimky ministra vnútra, ale v riadnom konaní a bez registrácie na cudzineckej polícii. Musia však byť bezúhonní. Slovenské občianstvo budú môcť nadobudnúť aj osoby so slovenským pôvodom po jednom z rodičov, prarodičov alebo praprarodičov.

„Zákon ustanovuje výnimky, na základe ktorých nedôjde k strate. Ide o nadobudnutie cudzieho štátneho občianstva manžela za trvania manželstva, narodením, osvojením, alebo ak ho nadobudlo maloleté dieťa. Umožníme štátnym občanom SR nadobudnúť cudzie štátne občianstvo bez straty nášho aj vtedy, ak majú na území štátu, ktorého štátne občianstvo nadobudnú, povolený, registrovaný alebo inak evidovaný pobyt v čase nadobudnutia cudzieho občianstva najmenej tri roky a predložia doklady preukazujúce tieto skutočnosti,“ priblížil riaditeľ odboru štátneho občianstva na MV SR Peter Drábek.

Ako ďalej vysvetlil, výnimka z ovládania štátneho jazyka sa bude týkať nielen občanov Českej republiky pre blízkosť jazykov ale aj u žiadateľov, ktorí majú platné osvedčenie preukazujúce postavenie Slováka žijúceho v zahraničí.

„Postupne plníme Programové vyhlásenie Vlády SR, kde sme sa zaviazali, že umožníme občanom SR dlhodobo žijúcim na území iného štátu nadobudnúť občianstvo toho štátu bez straty občianstva SR,“ uviedol minister vnútra Roman Mikulec (OĽaNO).

Podľa neho je novela pripravená odborne a s prihliadnutím na poznatky z praxe. Dátum účinnosti novely naplánovali na 1. februára 2021.

ACH, TÁ NAŠA SLOVENČINA!

...pri vzdelávaní cudzincov nemajú dostatok **edukačného** materiálu. - *sme.sk*

Fashion moderátorka sa vydala na strastiplnú cestu... - *diva.sk*

...a zúčastnila aj prvého **eventu**. Nechýbal dokonalý **styling** v réžii vizážistov. - *aktualne.sk*

Takéto kúsky sme našli v **second handoch**: - *aktualne.sk*

Zatiaľ, čo všetci **lídri** európskych štátov dňom i nocou rokovali, chodili, vybavovali, **negociovali**... - *sme.sk*

Oblečené mala biele **legínsy**... - *pravda.sk*

Mladšia dcéra Zuzany Čaputovej prekvapila novým **imidžom**. - *aktualne.sk*

...je to provokovanie na nové a nové **levely**. - *sme.sk*

...**last minute** prázdninové tipy. - *sme.sk*

Lowcostové aerolinky skresali ceny letných leteníek po Európe. - *aktuality.sk*

Chystáte sa na **Baby shower**? - *pravda.sk*

KRÁTKE SPRÁVY ZO SLOVENSKA



Americký hutnícky koncern U. S. Steel zrušil vo svojom závode v Košiciach za posledný rok už takmer tritisíc pracovných miest. Podľa údajov zverejnených materskou spoločnosťou totiž od začiatku implementácie programu zameraného na zvyšovanie produktivity práce v košickom U. S. Steele v júli minulého roka zrušili 2 950 pozícií, z čoho 475 pozícií bolo na dodávateľskej báze. Pôvodne avizovaný plán znížovania počtu zamestnancov pritom hovoril o zrušení 2 500 pracovných miest, vrátane dodávateľských, do konca roka 2021.

Na území SR by mohli od októbra pôsobiť najviac štyria príslušníci ozbrojených síl Spojených štátov amerických. Plniť by mali úlohy výcviku a poradenstva v oblasti civilno-vojenskej spolupráce (CIMIC - Civil-Military Cooperation) a psychologických operácií tímov ozbrojených síl (PSYOP - Psychological Operations). Vyplýva to z materiálu, ktorý Ministerstvo obrany SR predložilo do medzirezortného pripomienkového konania. Spojené štáty ponúkli možnosť pôsobenia príslušníkov svojich ozbrojených síl na území SR v rámci bilaterálnej spolupráce, vysvetlilo ministerstvo v predkladacej správe. Cieľom má byť zvýšenie vzájomnej interoperability, ako aj rozvoja spôsobilosti civilno-vojenskej spolupráce.

Slovensko stiahlo z Afganistanu pre epidemiologickú situáciu v krajine 31 vojakov. Aktuálne pôsobí v operácii Resolute Support v Afganistane 20 príslušníkov Ozbrojených síl Slovenskej republiky (OS SR), pred redukciou to bolo celkovo 51. Ďalších vojakov z Afganistanu stiahnu podľa potrieb a rozhodnutí velenia operácie. Ozbrojené sily minulý týždeň informovali o redukcii personálu práve v zoskupení pre špeciálne operácie v Afganistane. Toto rozhodnutie vzišlo z požiadavky veliteľa operácie pre minimalizáciu rizika nákazy koronavírusom. Zdravotné zabezpečenie v operácii je zamerané predovšetkým na traumatologické poranenia, a preto by podľa neho mohlo infekčné ochorenie ako COVID-19 skomplikovať a zaťažiť existujúce koalíčné zdravotnícke zariadenia v krajine.

Mládež tvorí aktuálne desať percent slovenského obyvateľstva, čo predstavuje 555-tisíc chlapcov a dievčat. Od začiatku milénia sa počet mladých na Slovensku zredukoval o viac ako 39 percent. V roku 2000 početnosť mládeže prekročovala 916-tisíc osôb. Spomedzi ôsmich krajov Slovenska bola na konci roka 2019 komunita mládeže najsilnejšia v Prešovskom kraji, kde žilo vyše 100-tisíc mladých ľudí a v Košickom kraji s počtom vyše 90-tisíc mladých ľudí. Najmenej početná komunita podľa trvalého pobytu mládežníkov žila v Bratislavskom kraji (vyše 48-tisíc mladých ľudí) ako aj v Trnavskom a Trenčianskom kraji, po vyše 50-tisíc. Najnižší podiel z obyvateľstva tvorili mládežníci v Bratislavskom kraji, len 7,3 percenta z obyvateľov kraja je vo veku od 15 do 24 rokov.

Slovenskí včelári zaznamenali tento rok mimoriadne nízku úrodu medu. Zmeny klímy a priebeh počasia v roku 2020, najmä dlhotrvajúce daždivé a studené počasia so striedavými vysokými horúčavami, spôsobilo slovenskému včelárstvu najväčší výpadok za posledné tri dekády. Celkovo tohtoročná úroda medu dosiahla len tretinu bežného priemerného roku.



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	<u>CURRENT</u>	<u>MINIMUM GUARANTEE</u>
VANTAGE 1	2.00%	1.00%
VANTAGE 2	2.25%	1.00%
VANTAGE 3	YEAR 1 2.40%	1.00%
	YEAR 2 2.50%	1.00%
	YEAR 3 2.60%	1.00%
VANTAGE 5	3.00%	2.00%
VANTAGE 7	3.25%	2.00%

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10 YEARS OR MORE	3.50%
5 TROUGH 9 YEARS	2.75%

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SINGLE PREMIUM	3.00%	3.00%

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