

*Za Boha a národ*

*For God and Nation*

# Slovak Catholic Falcon

## Slovenský katolícky sokol

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*A mother's love is like an island,  
In life's ocean vast and wide,  
a peaceful, quiet shelter,  
from the restless, rising tide.*

*- Helen Steiner Rice -*

## Message from our Supreme President

Michael J. Horvath

May is the month we break the bonds of old-man-winter's grasp and begin to enjoy the warmth of the sun, high in the sky and over twelve hours of sun light each day. Unless you already got away on spring break to a warm country or island. This truly wakes us up to do more things outdoors. Enjoy!



The whole month of May is dedicated to the Blessed Mother. Every day in May is set aside to honor, petition, and pray to the Blessed Mother. This allows us to become closer to Her in the many names we invoke Her for our causes. Visiting a church named in her honor can be a way to do our own little pilgrimage to express our devotion to Her. With the war in Ukraine and the death and destruction it has caused and unconscionable decisions of Russian leaders we need Her help today more than ever. Let us pray in May to ask our Blessed Mother to comfort all those in Ukraine who suffer because of the war. Then pray for the Russian government to change its heart for peace, not war, and find it through believing in our Lord and Savior, Her Son Jesus

Christ.

For over one hundred years our country proclaims a national holiday, Mother's Day, to express our love and reverence for our mothers. There have been many poems, sayings and quotes written over the century to help us find the words and thoughts of what our mothers mean to us. Even though the day has been commercialized just visiting our mothers and wishing her a Happy Mother's Day says it the best.

I extend my best wish to all our members who are Mothers, in any degree, "Happy Mother's Day". Let us also remember all mothers who are deceased, since they are still and will always be with us.

Another day we celebrate in May is our national holiday, Memorial Day. Even though this day was created for remembering those who died while serving in the country's armed services, it also allows us to remember our deceased loved ones and friends. Take time on this unofficial beginning of summer and visit cemeteries to remember our family and friends who are forever in our hearts and those who served our country.

May is definitely the month of flowers, for the Blessed Mother and May Crowning, the many bouquets and flowers given to mothers for Mother's Day.

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Slovak Catholic Sokol Public Group



Group 7 held its annual Easter flower fundraiser. Members gathered at the North End Slovak Citizens Club in Wilkes-Barre, PA to sort and distribute a variety of spring flowers. The Group also provided Easter baskets and dinner to several families in the area. Pictured from l to r are: Marty Degnan, Dawn Palchanis, Tony Rasimas, Pamela Lipski, Sue Horvath, Gary Blasco, Amy Blasco, Kim Graham, Heather Horvath and Supreme President Michael Horvath.

*From the desk of the Supreme Secretary***MAY FLOWERS**by **Scott T. Pogorelec, F.I.C.**

*"God is light; in him is no darkness at all."*  
1 John 1:5

As the month of May gets underway, I am sure that most of us would agree that it is one of the most beautiful months of the year.



The weather finally starts to string together beautiful days and the colors of the different flowers are in full view. The month of May is also a time when we start putting our summer sched-

ules together as the outdoor activities begin in full force.

Next weekend, we will celebrate two especially important days. I am speaking of course of Join Hands Day and Mother's Day on May 7<sup>th</sup> and 8<sup>th</sup>, respectively.

Join Hand Day is a National Day of Volunteering sponsored by America's fraternal benefit societies. It is a day of community service that specifically targets and develops relationships between young people and adults through neighborhood volunteering. Many communities across the world use this day as a building block to start the communication process between the young and old. With the mix of our young adults and our "wise and experienced" members, the Slovak Catholic Sokol can be a shining example of this special day. I urge our local Assembly and Wreath leaders to schedule a community service event and let the rest of our membership know about it through our Falcon. This is what we do and who we are as a fraternal.

The following day is one of the most important days of the year. That wonderful day is, of course, Mother's Day. Anna Jarvis is recognized as the Founder of Mother's Day in the United States. She developed the inspiration of celebrating Mother's Day from her own mother, Mrs. Anna Marie Reeves Jarvis, in her childhood. As an activist and social worker, the elder Mrs. Jarvis used to express her

desire that we should honor all mothers and pay tribute to the contributions made by them. Following her mother's death, Anna wrote letters to people in positions of power lobbying for the official declaration of Mother's Day. The hard work paid off and on May 8, 1914, President Woodrow Wilson signed a Joint Resolution designating the second Sunday in May as Mother's Day. I would like to wish all our Sokol Mothers out there a Happy Mother's Day! And I would especially like to wish my mother, Annie, and my wife, Maggie, a Happy Mother's Day! I remind everyone, once again, that celebrating our beautiful Mothers should not only be a one-day event, but an everyday occurrence.

The month of May also brings about many wonderful celebrations such as First Holy Communions, Confirmations, and Graduations. I cannot think of a better gift to give your Child or Grandchild than a Slovak Catholic Sokol Life Insurance Policy. And with our Drive to 50 Campaign currently going on, there is no better time than now. If you have any questions regarding the Drive to 50 Campaign or our array of life and annuity products, please contact our Home Office at 800-886-7656, and we would be glad to assist you.

Finally, I would like to congratulate our Director of Sales, Albert J. Suess, on his upcoming retirement! Brother Albert was tasked in 2010 with creating an agent sales' force and I think we can all agree that the mission was accomplished as our sales grew right along with our assets. He was an integral part of our team, and even though I know he is only a phone call away, will be dearly missed by our Home Office Staff. Time to work on that golf game Pal! Cheers to a job well done and we love you!

Until next time, have a wonderful month of May, good health to all, and peace be with you!

Stay strong, stay safe, and STAY POSITIVE!

Zdar Boh!

*Message from our  
Supreme President*

(Continued from page 2)

er's Day and the flowers we plant to decorate the many graves for Memorial Day surely let us believe, April showers brought the May flowers.

On Saturday, May 7, 2022, is the fraternal society annual "Join Hands Day", a day of service. I hope all Groups, Assemblies and Wreaths have something planned for the day so the Slovak Catholic Sokol will have many stories to tell. No matter how small of a group of members involved, no matter what the activity, share your story and let others know what you did. Send in the pictures with the story so it can publicize it in the Falcon and put on our website for the world to see.

As we begin to resurface from two years of COVID the Slovak Catholic Sokol will be holding its fraternal activity, the 76<sup>th</sup> International Bowling Tournament, May 13-14, 2022, at Brookgate Lanes in Brook Park, OH. I am looking forward to seeing all members of the Slovak Catholic Sokol and the members of the Slovak fraternalism who will be joining us to compete and enjoy the fraternalism of a bowling tournament.

Each year the Slovak Catholic Sokol asks its Groups, Assemblies, Wreaths, and members to nominate a member to be the Society's Fraternalist of the Year (FOTY). I am asking for everyone to think of a member who deserves to be the Fraternalist of the Year, someone who does work not only for the Society but for others, whether it is for their church, community or helping and volunteering. If you know a member who shines bright send their name and what they do to the Home Office for the Board of Directors to consider and select the 2022 Slovak Catholic Sokol Fraternalist of the Year.

May is also the time we should be thinking of the future, since we are planting our gardens, doing cleaning, and getting ready for the joys of summer. Now think of your insurance needs and see if what you planted years ago is still growing strong and beautiful or does it need replanting and a boost to grow and bloom. If you need to know how to grow your financial insurance garden call the Home Office and they can recommend the right products for you.

Stay Safe and Healthy!  
With God's Blessings to All!  
Zdar Boh!

**Thoughts from our Supreme Chaplain,  
Rev. Andrew S. Hvozdivic**

**MAY DEVOTION TO OUR  
BLESSED VIRGIN MARY**

*“Hail, Holy Queen, Mother of Mercy, our life, our sweetness and our hope. To thee do we cry, poor banished children of Eve, To thee do we send up our sighs, mourning and weeping in this valley of tears.”*



The Queen of Heaven and of the Earth brings us all that we should request. Our spiritual mother, Mary the mother of God with the power of the Holy Spirit brought “the Word Made Flesh” to our world and our lives. The cause of our joy, Mary, is a figure in our lives that we can have as a mother to nurture us when we are suffering, and to join us when we are jubilant. She is the one that we can send our cries, our

mourning’s, and our joviality. She hears all voices and accepts all people; she loves each and every one of us. Our mother celebrates our life with us at all times. She visits those who are sick in heart, mind, and soul; to them she brings reason and new life back to their souls. These people have been blessed in an inexplicable way.

*“Holy Mary, help those in need, give strength to the weak, comfort the sorrowful, pray for God’s people, assist the clergy, intercede for religious...”*

Those with strong faith for the Lord, Jesus Christ, have been given great blessings. Mary, Mother Most Pure, has revealed great blessing from her Son to some strong, faithful souls. Some of the more popular Marian apparitions include: Lourdes, Fatima, Sastin, and Czestochowa. Our Mother is always here for us, safeguarding us when we feel unworthy for the love and forgiveness of Jesus, our Lord and Savior. Mystical Rose, Mary our mother, is a true mother. She visits her children and confirms them with blessings and peace.

*“Hail Mary, full of grace, the Lord is with thee; blessed art thou among women, and blessed is the fruit of thy womb, Jesus. Holy Mary, Mother of God, pray for us sinners, now and at the hour of our death.”*

The Vessel of Honor is full of grace, love, and spirit. She brings the Lord to us and assures us with faith and blessing. She protects us from the fire that burns under our feet; the fire that tries to burn away our holy shield. This shield is the Queen of the Saints. She protects us just as our mother does. She does not let temptation break us; she gives us strength to fight the toughest fights. She protects us. She gives us our greatest gift, the author of life, the Messiah, who came and saved us from sin. The Virgin most faithful never fails us. She loves us entirely.

*“Turn then, most gracious Advocate, thine eyes of mercy toward us, and after this our exile, show unto us the blessed fruit of thy womb, Jesus.*

*O clement, O loving, O sweet Virgin Mary! Pray for us, O Holy Mother of God, That we may be made worthy of the promises of Christ.”*

**GOVERNANCE COMMITTEE**

The Governance Committee met on March 9, 2022 via a Zoom call. In attendance were Steven Burican, Julie Dobbs, Cindy Walkowiak, Kathleen Watkins and Dennis Zifcak.

The meeting consisted of an open discussion on the expectations for each committee member as the committee moves forward and does its due diligence to gather information necessary to evaluate what we do as an organization and how best to move forward. Over the next two months, the committee will be reviewing the Constitution and Bylaws of the Slovak Catholic Sokol, as well as reaching out to other fraternal to discuss their bylaws, structure, and any changes they have made in the past four years.

If you have any questions, feel free to reach out to Kathy Watkins at [kathyw323@gmail.com](mailto:kathyw323@gmail.com).

We look forward to working for the betterment of the Slovak Catholic Sokol.

Zdar Boh!  
The Governance Committee  
Steven Burican  
Julie Dobbs  
Cindy Walkowiak  
Kathleen Watkins  
Dennis Zifcak

**SLOVAK CATHOLIC SOKOL MUSEUM DONATIONS  
JANUARY – MARCH 2022**

We are pleased to acknowledge the following donations which were received during the period January through March 2022 for our Slovak Catholic Sokol Museum located at our home office in Passaic, NJ.

The monies received from these donations fund our annual \$1,000 Memorial Scholarships which assist our young people in their educational endeavors. The number of scholarship grants the Museum Board gives out, depends upon the amount of donations received.

**DONATIONS RECEIVED**

In Memory of	Donated by	Amount
Nancy Fedor	David Tarantini	\$ 50.00
Mary Jean Tarantini	David Tarantini	100.00
Deceased Members Slovak Catholic Sokol Assembly 86	Slovak Catholic Sokol Assembly 86	25.00
Michael Lofgren	John and Julie Lofgren	100.00
Living and Deceased Members Slovak Catholic Sokol Assembly 78	Slovak Catholic Sokol Assembly 78	200.00
Mary Ann Naple	Slovak Catholic Sokol Wreath 22	50.00
Steve Underation, Jack Bombich, and Jack Yanosick	Supreme Vice-President Edward Moeller and his wife Janice	60.00
Living and Deceased Members of the Slovak Catholic Sokol	Members of the Supreme Board of Directions	200.00

Total donations to date in 2022: \$785.00

Thank you for your generosity,  
**James F. Knis, Supreme Treasurer**

## MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING HELD IN WILKES-BARRE, PA – MARCH 18-19, 2022

### MINUTES OF THE 2022 SLOVAK CATHOLIC SOKOL MUSEUM BOARD OF DIRECTORS

After a beautiful Mass given by Supreme Chaplain, Rev. Andrew S. Hvozdovic, S.C.S. Museum Board President Edward Moeller called the meeting to order and welcomed everyone.

A Memorial Prayer Service to pray for all members who have died this past year was conducted by Supreme Chaplain, Rev. Andrew S. Hvozdovic.

Brother Moeller proceeded to ask Museum Secretary/Treasurer, James Knis, to conduct the roll call of the Museum Board of Directors. The roll call was conducted, and all ten Directors were present.

The minutes of the 2021 Annual Meeting of the Slovak Catholic Sokol Museum Board held on March 19, 2021, were approved on a motion made by Supreme General Counsel, John Pogorelec, Jr. and seconded by the Chairperson of the Supreme Auditors, James Jerek. Motion was approved by a voice vote.

Brother Moeller stated that thanks to the generous donations from members and corporate donors, the Slovak Catholic Sokol Memorial Scholarship Fund continued to accumulate enough funds which has now allowed us to offer up to four \$1,000 scholarships. He acknowledged a generous donation from the PNC Bank was received through the efforts of Mr. Thomas Calimano, Vice-President/Market Director, and S.C.S. Portfolio Manager.

Brother Moeller asked Museum Treasurer, James F. Knis, for his report. Brother Knis reported the January 1, 2021, balance was \$19,679.62, and the December 31, 2021, balance was \$22,432.51, for a net increase of \$2,752.89. The museum funds are deposited into two accounts, \$10,785.70 with PNC Bank which earns a minimum amount of interest and \$11,646.81 which earned 2 to 2.5% interest with the Sokol Secure Fund. The 2021 total income was \$5,783.39, with \$5,540 coming from donations and the remainder from interest. The Treasurer reported total expenses for 2021 of \$3,030.50, which represents three \$1,000 scholarships and \$30.50 for other expenses. The Treasurer advised the Board the names of the donors were published quarterly in the Falcon, and they all received a thank you letter at the end of the year. He also advised they would be transferring \$5,000 to the Sokol Secure Fund to take advantage of the higher interest rate.

Supreme Secretary, Scott Pogorelec, reported that because of COVID we had no visitors to the Museum this past year.

Under new business, after discussion, Brother Moeller recommended we award up to four \$1,000 scholarships this year. A motion was made by Supreme President, Michael Horvath, seconded by General Counsel, John D. Pogorelec, Jr. Motion approved by a voice vote.

Supreme Physical Directress, Katie Swift, reported a video of the Museum is being done this spring and she would be

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Left to right: Supreme Director of Sports and Athletics, James C. Matlon; Supreme Physical Director, John M. Underation; Supreme Physical Directress, Katie Swift; Supreme Treasurer, James F. Knis; Supreme Secretary, Scott T. Pogorelec, F.I.C.; Supreme President, Michael J. Horvath; Supreme Chaplain, Rev. Andrew S. Hvozdovic; Supreme Vice-President, Edward D. Moeller; Chairperson of Supreme Auditors, James G. Jerek and General Counsel, John D. Pogorelec, Jr.

# MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING

(Continued from page 5)

working with one of our members to set up the date.

President Moeller asked for a motion to adjourn. The meeting was adjourned on a motion from Supreme Physical Director, John Underation, and seconded by Supreme Physical Directress, Katie Swift. Motion was approved by a voice vote.

Respectfully submitted,  
**James F. Knis,**  
*Museum Board Secretary/ Treasurer*

## MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING HELD IN WILKES-BARRE, PA

**Friday, March 18, 2022 – 9:30 a.m.**

Supreme President, Michael J. Horvath, **Called to Order** the Quarterly Meeting of the Supreme Board of Directors at 9:30 a.m. on Friday, March 18, 2022, and welcomed all the members of the Board.

Supreme Chaplain, Rev. Andrew S. HvozdoVIC, V.F. offered the **Opening Prayer** leading the Directors in the reading of the Prayer for Peace by Pope Francis written specifically for the War in Ukraine.

Supreme Secretary, Scott T. Pogorelec, F.I.C. took the **Roll Call** and the following members responded:

Supreme Chaplain ..... Rev. Andrew S. HvozdoVIC  
Supreme President ..... Michael J. Horvath  
Supreme Vice-President ..... Edward D. Moeller  
Supreme Secretary ..... Scott T. Pogorelec, F.I.C.  
Supreme Treasurer ..... James F. Knis  
General Counsel ..... John D. Pogorelec, Jr., Esq.  
Chairperson of the Supreme Auditors ..... James G. Jerek  
Supreme Director of Sports and Athletics ..... James C. Matlon  
Supreme Physical Director ..... John M. Underation  
Supreme Physical Directress ..... Katie Swift

The record will show all ten members of the Board of Directors are in attendance. Acknowledged

President Horvath gave his **Opening Remarks**, welcoming the Board of Directors and thanking them for their hard work and dedication to the organization.

President Horvath informed the Board that they all have received the **Minutes** from our last Board meeting held on December 4-5, 2021, and published in the February 1, 2022, issue of the Slovak Catholic Falcon. Brother President entertained a motion for their acceptance, so moved by Supreme Treasurer, James F. Knis, seconded by Supreme Vice-President, Edward D. Moeller. Supreme Physical Directress, Katie Swift, questioned the brevity of the published minutes. General Counsel, John D. Pogorelec, Jr. Esq., informed the Board of

the legal reasons why the minutes needed to be brief and confidential. Approved (John D. Pogorelec, Jr., abstained)

President Horvath advised the Directors that they have all received copies of the **2021 Directors Activity Reports** and requested a motion for their acceptance. Supreme Chaplain, Rev. Andrew S. HvozdoVIC, will forward any typographical mistakes found to our Supreme Secretary for correction. Supreme Chaplain, Rev. Andrew S. HvozdoVIC, made a motion to accept all reports, seconded by Supreme Director of Sports and Athletics, James C. Matlon. Approved

The Supreme President then announced the following **Committee Assignments**.

### ASSIGNMENT OF PERMANENT COMMITTEES BUDGET COMMITTEE

**James F. Knis, Chairperson**  
Michael J. Horvath  
Scott T. Pogorelec, F.I.C.  
James G. Jerek

### PHYSICAL FITNESS COMMITTEE

**James C. Matlon, Chairperson**  
John M. Underation  
Katie Swift  
Rev. Andrew S. HvozdoVIC  
John D. Pogorelec, Jr., Esq.

### SCHOLARSHIP ADVISORY/SELECTION COMMITTEE

**Edward D. Moeller, Chairperson**  
Michael J. Horvath  
Scott T. Pogorelec, F.I.C.  
James C. Matlon\*  
John D. Pogorelec, Jr., Esq.\*

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

Acknowledged

President Horvath asked the Supreme Secretary to present any **Communications** or greetings.

Brother Secretary indicated that well wishes for a successful meeting were received from Group 7 President, Amy Degan Blasco, on behalf of all Group 7 members and from Group 4 President, Jennifer Romine, on behalf of all Group 4 members.

Also received was a letter from Francis Blonar, Assembly 78 President, inviting all Board members to the Assembly 78 Reunion to be held on June 5, 2022. There will be a Mass at Incarnation of Our Lord Church with a reception to follow.

Acknowledged

Brother President then called upon the Supreme Secretary, Scott T. Pogorelec, F.I.C., to present the **2021 Annual Financial**

**FINANCIAL REPORT OF THE SUPREME SECRETARY  
AS OF 12/31/21**

<b>ASSETS</b>	<b>2021</b>	<b>2020</b>
Cash and Cash Equivalents	\$ 4,437,366	4,489,185
Investments - Bonds & Bills	86,597,199	78,623,914
Investments - Stocks	15,567,990	12,409,697
First Mortgage Loans	582,765	593,670
Loans on Certificates	297,603	247,218
Accrued Interest Receivable	857,738	803,105
Sokol Building/Land	317,663	321,402
Accounts Receivable	39,900	35,835
Due From Groups	(98)	2,808
Prepaid Items	18,786	15,168
<b>TOTAL ASSETS</b>	<b>\$ 108,716,912</b>	<b>97,542,002</b>
<b>LIABILITIES AND RESERVES</b>	<b>2021</b>	<b>2020</b>
Life Reserves	\$ 87,343,893	78,226,584
Asset Valuation Reserve	2,468,604	1,977,033
Interest Maintenance Reserve	385,585	266,972
Reserve for Supplemental Contracts	3,394,151	2,849,615
Reserve Emp. Retirement Plan	4,825,870	4,821,045
Reserve for Convention	120,000	60,000
Claims Payable	280,897	490,290
Conversion - Canadian Currency	3,879	3,847
Accounts Payable	30,000	36,208
Sokol Secure Fund	1,388,097	1,093,375
Mary Jane Rich Scholarship Fund	85,000	85,000
Emil Slavik Scholarship Fund	100,000	100,000
Dr's Lesko Medical Scholarship Fund	20,000	20,000
Yencha Memorial Scholarship	23,400	20,700
Krista L Glugosh Memorial Scholarship I	24,000	24,000
Dividend Payable	50,000	50,000
Advance Premiums	46,505	45,656
PPP Loan	-	40,752
<b>TOTAL LIABILITIES</b>	<b>\$ 100,589,881</b>	<b>90,211,077</b>
Undistributed Funds - Sokol	\$ <b>8,127,031</b>	<b>7,330,925</b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>	<b>\$ 108,716,912</b>	<b>97,542,002</b>

**STATEMENT OF INCOME AND EXPENSES**

<b>INCOME</b>	<b>2021</b>	<b>2020</b>
Investment Income	\$ 3,389,825	3,221,072
Amortization of IMR	41,645	39,428
Dividends on Stocks	351,256	323,344
Interest on Mortgages	15,461	7,710
Interest on Certificate Loans	19,031	17,635
Sale of Cookbooks	643	465
Rent Received - Sokol Building	110,175	75,025
Life Premium Income	2,195,000	2,314,886
Annuity Income	12,437,000	11,392,077
Suppl. Contract	940,000	-
Miscellaneous Income	(1,410)	168,138
Sale of Securities/Amortization	1,079,271	148,758
<b>TOTAL INCOME</b>	<b>\$ 20,577,897</b>	<b>17,708,538</b>

<b>EXPENSES</b>	<b>2021</b>	<b>2020</b>
Death Benefit Claims Paid	1,732,084	1,661,785
Interest Expense	85,420	78,167
Fraternal Expenses	518,650	458,674
General Expenses	1,220,705	1,291,112
Employee Retirement Expenses	352,363	359,371
Commissions	472,698	475,974
Annuity Benefits	6,990,220	3,614,974
Taxes & Fees	69,832	53,125
Reserve Increase	8,917,000	9,778,280
Cash Surrenders	247,064	387,216
<b>TOTAL EXPENSES</b>	<b>\$ 20,606,036</b>	<b>18,158,678</b>
<b>TOTAL INCOME (LOSS)</b>	<b>\$ (28,139)</b>	<b>(450,140)</b>

**Report of the Supreme Secretary.**  
Zdar Boh!  
Scott T. Pogorelec, FIC  
Supreme Secretary

Several questions were presented and addressed in a general discussion. A motion to accept the report was made by Supreme Director of Sports and Athletics, James C. Matlon, and seconded by Supreme Treasurer, James F. Knis.

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Members of the Supreme Board of Auditors met at the home office in Passaic, N.J., March 14, 15 and 16 to conduct the annual audit for 2021. Sitting (l-r) are Chairperson of Supreme Auditors James G. Jerek with Supreme Secretary, Scott T. Pogorelec, FIC. Standing are Supreme Auditors Bradley P. Hoeck and Edward P. Bajus.

# MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING

(Continued from page 7)

Approved

President Horvath thanked Brother Secretary and called upon the Chairperson of the Supreme Auditors, James G. Jerek, to present the **2021 Annual Report of the Supreme Auditors.**

### 2021 ANNUAL REPORT OF THE SUPREME AUDITORS

The Supreme Auditors have reviewed the records and accounts of the Slovak Catholic Sokol and hereby present the Annual Report for the year 2021.

		Postage	\$17,300.00
		Annual Activity Review Book	\$ -
		Miscellaneous Printing	\$ 1,986.26
			\$ 43,761.26
<b>8. REVIEW OF EXISTING MORTGAGES</b>			
	A. Outstanding Mortgage Balances:		\$ 582,764.61
	2 mortgage payments are being received		
	B. Interest income on mortgages		\$ 15,460.92
<b>9. SCHOLARSHIP COMMITTEE</b>			
	Scholarships		\$ 46,750.00
	Committee Expenses		\$ 478.00
			\$ 47,228.00
<b>10. SPORTS AND ATHLETIC EXPENSES</b>			
<b>A. District Tournaments</b>			
	None Held		\$ -
<b>B. 74th International Bowling Tournament</b>			
	None Held		
	Home Office Allotment		\$ -
	Returned to Home Office		\$ -
	Supreme Officers Expense/Insurance		\$ -
			\$ -
<b>C. 50th International Slet</b>			
	None Held		
	Meals		\$ -
	Lodging		\$ -
	Group Transportation		\$ -
	Board and Staffing		\$ -
	Trophies / Medals		\$ -
	Gymnastic Expense		\$ -
	Chaperones		\$ -
	Track & Field Expense		\$ -
	Calisthenics Officials		\$ -
	Printing		\$ -
	Participant Recreation		\$ -
	Miscellaneous Supplies		\$ -
	Props		\$ -
	Participant Souvenirs		\$ -
	Transportation		\$ -
		Sub Total	\$ -
	Less: Groups Share of Expenses		\$ -
	Total Home Office Expense		\$ -
<b>D. 66th International Golf Tournament</b>			
	Held Aug 6-8, 2021 in Dubois, PA		
	Home Office Allotment		\$ 4,250.00
	Returned to Home Office		\$ 1,296.58
			\$ 2,953.42
	Supreme Officers Expense/Insurance		\$ 3,561.94
			\$ 6,515.36
1. <b>BOARD OF DIRECTORS MEETING EXPENSES</b>		\$ 15,933.41	
2. <b>BUILDING RENTALS</b>			
A. First floor office space is leased by the Slovak League of America.	\$ 3,800.00		
B. Tri County Plumbing rents supply storage space.	\$ 6,000.00		
C. Little Achievers Academic Child Care	\$ 79,679.89		
D. Museum	\$ 15,000.00		
E. Parking leases on a month to month basis.	\$ 6,195.00		
	Total	\$ 110,674.89	
3. <b>FRATERNAL CONGRESS EXPENSES</b>		\$ 8,284.11	
4. <b>34th QUADRENNIAL CONVENTION</b>			
To be held August 5 - 8, 2023 in Scranton, PA	\$ 60,849.62		
Travel Expense	\$ -		
Meals and Banquet Charges	\$ -		
Lodging	\$ -		
Per Diems/Officers and Delegates	\$ -		
Donations	\$ -		
Committees	\$ -		
Printing Expenses	\$ -		
Gifts for Delegates	\$ -		
Audio, Visual, Sound Systems	\$ -		
Office Expense	\$ -		
Planning Meeting	\$ -		
Entertainment	\$ -		
	Total	\$ -	
5. <b>OUTSTANDING SLET BALANCES -</b>			
All Groups current		\$ -	
	Total	\$ -	
6. <b>PHYSICAL FITNESS BOARD EXPENSES</b>		\$ 950.00	
7. <b>PUBLICATION EXPENSES</b>			
Slovak Catholic Falcon			
Printing	\$ 24,475.00		



**E. Other Sports & Youth Programs**

Walking Program	\$	-
Kid's Corner Reading Program	\$	-
Insurance	\$	336.00
Total	\$	<u>336.00</u>

**Summary of Sports and Athletic Expenses**

<b>A. District Tournaments</b>		
<b>B. 74th International Bowling Tournament</b>		
<b>C. 50th International Slet</b>		
<b>D. 66th International Golf Tournament</b>	\$	6,515.36
<b>E. Other Sports Expenses</b>	\$	336.00
Total	\$	<u>6,851.36</u>

**11. OTHER ACCOUNTS REVIEWED**

Accountant Expenses	\$	31,068.92
Actuarial Expense	\$	88,945.00
Advertising / Promotional	\$	22,109.15
Agency Expenses	\$	26,096.19
Annuity Commissions	\$	221,983.66
Annuity Surrenders/Withdrawal	\$	5,995,305.06
Bank Charges - Bond Department	\$	215,047.43
Building Maintenance and Repairs	\$	4,158.20
Commission Expenses	\$	250,715.36
Computer Expenses	\$	76,034.90
Death Benefit Claims Paid/ Paid Up Additions/Annuity Death Benefits	\$	2,772,529.71
Donations and Contributions	\$	13,599.17
Dues & Subscriptions	\$	3,789.98
Group Assessments	\$	47,031.38
Hospitalization/Employee Benefits	\$	77,455.25
Interest Expense	\$	85,420.00
Marketing Expenses	\$	18,816.84
Miscellaneous Income	\$	4,532.79
Office Expenses	\$	18,477.65
Operating Expense-Sokol Building	\$	53,027.12
Other Legal Expenses	\$	5,046.00
Pension Plans Office/Officers Payments	\$	357,188.44
Pension Plans-Print Shop Payments	\$	5,495.28
Postage Office	\$	11,018.92
Property Taxes-Sokol Building	\$	88,773.60
Rental Area Expenses	\$	5,753.08
Reserve Annuity Supplemental Contracts	\$	3,059,059.03
Salaries-Editorial	\$	35,061.20
Salaries-Office	\$	459,123.60
Salaries-Supreme Officers	\$	110,025.00
Sale of Cookbooks	\$	643.00
State Insurance Licenses & Fees	\$	11,402.50
Supreme Auditors	\$	-
Supreme Officers Employee Bonding	\$	2,051.00
Supreme Officers Travel	\$	2,370.86
Supreme Officers Uniform Allowance	\$	4,004.30
Telephone-Editorial	\$	1,668.47
Telephone-Office	\$	9,166.86
Workman's Compensation	\$	5,723.60

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 ac-

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

We, your Supreme Auditors would like to assure the membership of the Slovak Catholic Sokol that we are active Slovak Catholic Sokols and participate in our Organization's activities on all levels in addition to our regular Supreme Auditor reporting responsibilities.

Respectfully submitted,

James G. Jerek  
Chairperson of the Supreme Auditors

Bradley P. Hoeck  
Supreme Auditor

Edward P. Bajus  
Supreme Auditor

Brother Jerek addressed several questions and touched on the various recommendations from the Supreme Auditors to the satisfaction of the Board.

A motion to accept the report was made by General Counsel, John. D. Pogorelec, Jr. Esq. and seconded by Supreme Vice-President, Edward D. Moeller. Approved

President Horvath thanked Brother Jerek and called upon our Director of Sales, Albert J. Suess, to present the **Sales Report**.

Brother Albert reported that as of December 31, 2021, a total of 522 new members have joined our organization through the purchase of life insurance and annuity certificates. The total face amount of insurance issued for 2021 was just under nine million.

The total number of certificates in force is 30,406, consisting of 29,343 life certificates and 1,063 annuity certificates.

The total amount of life premium dollars remained strong in 2021. We have built a solid base of renewal premium the last five years primarily through the Legacy Life and Legacy 20.

This past year was another banner year for annuity premium income as we saw exponential growth in premium dollars. Annuity income exceeded twelve million for the first time in our Society's history.

Also discussed were the new premium rates that went into effect on October 1, 2021, to adjust for the maximum valuation rate.

Brother Suess also updated the Board on the Agent Sales'

(Continued on page 10)

# MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING

(Continued from page 9)

Campaigns, as well as the Membership Campaign centered around our 50<sup>th</sup> International Slet in 2023.

Brother Albert also updated the Board of his retirement plans for later this year. The Board thanked and congratulated Brother Sues for all his years of hard work on behalf of the Society.

Several questions were presented and addressed to the satisfaction of the Board. President Horvath thanked Brother Sues for presenting the report and entertained a motion for acceptance, so moved by Chairperson of the Supreme Auditors, James G. Jerek, seconded by Supreme Treasurer, James F. Knis. Approved

President Horvath then called upon General Counsel, John D. Pogorelec, Jr., Esq. to present the **Legal Department Report**.

General Counsel updated the Board on the mortgagees currently on file. All insurance and interest payments are on time and statements are being provided monthly.

Brother Counsel also updated the Board on the sale of the existing print shop. Brother Secretary and himself are finalizing the contract with the buyer and it will need to go before the City of Passaic Zoning Board. Brother Counsel will update the Board of any developments.

Supreme Chaplain, Rev. Andrew S. Hvozdovic, made a motion to accept the report, seconded by Chairperson of the Supreme Auditors, James G. Jerek. Approved

President Horvath thanked the General Counsel and called upon Chairperson of the Scholarship Committee, Supreme Vice-President, Edward D. Moeller, for the **Scholarship Report**.

Brother Moeller reported that as of March 18, 2022, we have received a handful of completed applications. Brother Edward indicated that like in the past, more applications come during the week before the deadline, which is March 31, 2022.

The Scholarship Selection Committee will meet on Wednesday, May 11, 2022, to select the 2022-2023 recipients. Acknowledged

Brother President then called upon the Supreme Director of Sports and Athletics, James C. Matlon, for the **Physical Fitness Committee Report**.

Brother Matlon reported that the Supreme Physical Fitness Board Annual Meeting was held virtually on Saturday, February 12, 2022. The Board discussed a variety of ways to try and increase the number of Groups and Group leaders to attend the 2022 Clinic in Kutztown, PA.

Arrangements are being finalized for the 76th International Bowling Tournament at AMF Brookgate Lanes in Cleveland, OH. This year we will have a combined bowling tournament with the GCU, FCSU and NSS. Due to the COVID-19 Pandemic, this will be the first International Bowling Tournament in three years, and we are hoping to have over

two hundred participants. We have received twenty bowling applications as of March 17th.

The 67<sup>th</sup> International Golf Tournament will be held at Treasure Lake Resort, in DuBois, Pennsylvania. The applications, information letter and hole sponsorship will be emailed out next week and all items are currently posted on our web site.

The dates, locations, and assignments for our 2022 athletic programs:

<u>2022</u>			
<u>Events</u>	<u>Host City</u>	<u>Dates</u>	<u>Staff Assignments</u>
Bowling	Cleveland, OH	May 13-14	Frank Laury & Nancy Kropolinsky
Clinic	Kutztown, PA	July 13-17	Physical Fitness Board
Golf	Dubois, PA	August 12-14	Frank Laury & Kristen Popik

## 2022 Annual Supreme Physical Fitness Board Recommendations March 18th, 2022

Following are the proposed recommendations from the 2022 Supreme Physical Fitness Board meeting to be reviewed and approved 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 will remain at \$60.00 per team (\$30.00/team, \$20.00/double, and \$10.00/single).

2. The banquet and souvenir allotment for the International Bowling Tournaments not to exceed \$35.00 per participant. An increase of \$5.00 to match the \$50.00 allotment for golfers.

3. The banquet, prize money and souvenir allotment for the International Golf Tournament remain at \$50.00 per participant.

4. An allotment of up to \$2,000.00 for the Walking Program for all related mailings, certificates, and prizes. No increase.

5. An allotment not to exceed \$1,000.00 will be made toward the purchase of props for the 2022 International Clinic for both male and female drillers.

6. Recommend an allotment of \$15.00 per participant for a souvenir at the Clinic.

7. Recommend that a \$50.00 per diem per day be provided to all Physical Directors, Physical Directresses and \$50.00 per diem per day for their assistants who attend the International Clinic at Kutztown University.

8. For our Clinic at Kutztown University, if background

checks are required based on the ages and number of participants, the Home Office will cover the cost.

9. Request our Chaplain, Rev. Andrew S. Hvozdovic celebrate Mass for the Clinic participants on Saturday July 16th at Kutztown University.

10. Recommend allowing the Director of Sports and Athletics and Assistant Director of Sports and Athletics to attend the entire Clinic.

11. Recommend the Clinic participants be rewarded with an outing to Dorney Amusement Park in Allentown, PA at a cost of \$39.99 per ticket.

12. Recommend that the Director of Sales, Albert Suess, Jr., prepare marketing and sales material for each Group at the Clinic, to educate leaders to foster increased membership and participation at our 50th International Slet.

13. Setup a Slovak Catholic Sokol medical advisory board to work with Kutztown University to make sure we follow the COVID-19 protocol for our Clinic participants.

14. Videos of our fraternal activities and annual sporting events should be available as a marketing tool to help increase membership.

After a lively discussion regarding all items and recommendations, General Counsel, John D. Pogorelec, Jr., Esq., moved for the acceptance of the report, seconded by Supreme Treasurer, James F. Knis. Approved

Having completed all the business on the morning agenda, Brother President entertained a motion to adjourn for lunch, so moved by Chairperson of the Supreme Auditors, James G. Jerek, seconded by Supreme Vice-President, Edward D. Moeller. Approved

## SECOND SESSION

**Friday, March 18, 2022 - 1:00 p.m.**

The Supreme President called the Second Session to order and asked the Supreme Chaplain to open the session with a prayer.

President Horvath then welcomed Allan Ferrone, CPS Actuaries, to present the **Actuarial Report**.

Mr. Ferrone presented the yearly report on the results of the Slovak Catholic Sokol's Annual Statement.

The Sokol assets continue to grow and now stand at just over 108 million, which is an all-time high for the organization.

The Quality of the Sokol's bond portfolio remained at a remarkably high level in 2021. The average NAIC bond quality designation, weighted by amortized value, is 1.58 (where "1.0" is "highest quality" and "2.0" is "high quality"). The Sokol has also lengthened the maturity dates of its bond portfolio. The average duration has increased to about 14.7 years.

Brother Ferrone reported on the operational results in 2021. The amount of money the Sokol collects from investment income and premiums is less than the money being paid out for benefits, insurance/fraternal expenses, dividends, and the amount needed to fund the required increases in reserves. The 2021 expenses were lower than the 2020 expenses, which can be attributed to the continu-

ing Covid-19 Pandemic, but the Home Office is still doing an excellent job of controlling what they can control. The Home Office will continue to find ways to lower expenses.

Annuity premium income increased again in 2021. The Sokol will need to keep a keen eye on that type of income as the investment yields are being dragged down further.

A discussion ensued regarding the operational results and areas where the Sokol can improve their efforts. Mr. Ferrone answered all questions to the satisfaction of the Board.

Brother President asked if there was any **Unfinished Business** to address.

The Supreme Secretary then 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 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.

To comply with this request, Supreme Director of Sports and Athletics, James C. Matlon, moved to approve the recommendation, seconded by General Counsel, John D. Pogorelec, Jr., Esq. Approved

Brother Secretary also informed the Board that the Member Engagement/Sales Night will take place this evening at the Wilkes-Barre Penguins game. Acknowledged

Having completed the afternoon agenda items, President Horvath entertained a motion to adjourn, so moved by General Counsel, John D. Pogorelec, Jr., Esq., seconded by Supreme Vice-President Edward D. Moeller. Approved

Supreme Chaplain, Rev. Andrew S. Hvozdovic, closed the meeting with a prayer for our Ukrainian brothers and sisters currently involved in conflict.

## THIRD SESSION

**Saturday, March 19, 2022 - 9:00 a.m.**

President Horvath called the third session to order and called upon Supreme Chaplain, Rev. Andrew S. Hvozdovic, for a prayer.

Brother President called upon Mr. Thomas Calimano, Market Director/Senior Vice-President, of PNC Institutional Asset Management to present the **PNC Advisor's Report**.

Mr. Calimano discussed PNC's outlook for the financial markets and the economy with the Board. Additionally, he reviewed the investment strategies recently implemented in both the equity and fixed income portfolios and future potential strategic changes in the portfolio. The individually invested bond portfolio for the twelve months ended December 31, 2021, continues to be of high quality with a solid investment grade rating average.

Mr. Calimano also discussed future potential portfolio repositioning and PNC's outlook for the financial markets during these challenging times.

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# DRIVE TO 50 SALES CAMPAIGN

## CELEBRATING THE 50<sup>TH</sup> INTERNATIONAL SLET

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

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

## BENEFITING MEMBERSHIP & GROWTH

For more than 116 years our society has provided our members with sound financial protection and outstanding fraternal benefits. As proud members 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](http://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](http://www.scslife.org)

## DRIVE TO 50 DETAILS

### 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 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: \_\_\_\_\_

Gender:  Male  Female  Age \_\_\_\_\_  Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

RECOMMENDER INFORMATION Assembly/Wreath \_\_\_\_\_ Email \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Interest:
<input type="checkbox"/> Life Insurance
<input type="checkbox"/> Annuity



## 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
1.25%		1.75%		2.00% 2.10% 2.20%		2.50%		2.75%

● SPA Single Premium immediate Annuity

3.00% – 10 Years % Greater ● 2.75% Less than 10 Years

## MINUTES OF THE SUPREME BOARD OF DIRECTORS QUARTERLY MEETING

(Continued from page 11)

Brother Calimano addressed various questions from the Board concerning our performance outlook. He indicated the Society is in a strong financial position, especially in this volatile fiscal environment.

A motion to accept the report was made by Supreme Vice-President, Edward D. Moeller, seconded by Supreme Director of Sports and Athletics, James C. Matlon.

Approved

Brother President thanked Brother Tom and called upon Supreme Treasurer, James F. Knis, to present the **2022 Budget Report**.

The Supreme Treasurer indicated that the Budget Committee, consisting of himself, the Supreme President, the Supreme Secretary, and the Chairperson of the Supreme Auditors exchanged various phone calls and emails about the 2022 Budget.

Brother Knis addressed several questions to the satisfaction of the Board. A motion to accept the report was made by General Counsel, John D. Pogorelec, Jr., Esq. and seconded by Supreme Vice-President, Edward D. Moeller.

Approved

The Supreme President then opened the floor for discussion regarding the **Annuity Interest Rate** to be offered for the Second Quarter of 2022.

After a lengthy discussion considering the reports from our professionals and the current financial climate, General Counsel, John D. Pogorelec, Jr., Esq. made a motion to keep our crediting rates at the current levels, seconded by Supreme Treasurer, James F. Knis.

Approved

The Supreme President then asked the Supreme Secretary for the **Donation Requests**.

1. **Slovak Catholic Federation**, Bridgeport, PA, request from Reverend Thomas A. Nasta, Appeal Coordinator, request for the 2022 Annual Saints Cyril and Methodius Appeal.

**The Board recommends** a donation of \$500 in support of

2022 Annual Saints Cyril and Methodius Appeal.

2. **Chair of Slovak History and Culture**, Ottawa, ON, Canada, request from M. Mark Stolarik, Professor and Chair Holder, request to support the activities of the Chair.

**The Board recommends** a donation of \$200 in support of the Chair in Slovak History and Culture.

3. **Ukraine Refugees Support**

**The Board recommends** a donation of \$500 in support of Ukrainian refugees affected by the current events happening in Europe.

Supreme Chaplain, Rev. Andrew S. Hvozdocic, made a motion to accept the Donation Report, seconded by Supreme Physical Directress, Katie Swift.

Approved

President Horvath questioned if anyone has any **New Business** to be addressed.

Brother Secretary and Brother President updated the Board on letters received from Group 14 President, Kathleen S. Watkins, Group 19 President, Chet Dziuba, Group 7 President, Amy Degnan Blasco, and Group 3 Physical Directress, Judith Manyak.

The letters concerned the application of certain Bylaw provisions to a previous issue pertaining to a member that had been decided by the Board at its meeting on December 5, 2021.

The Board mutually agreed that a response will be drafted by the Supreme President, Supreme Secretary, and General Counsel explaining the procedures followed pertaining to our Constitution and Bylaws.

Acknowledged

Having completed all items on the agenda, Brother President entertained a motion to adjourn, so moved by Supreme Treasurer, James F. Knis, seconded by Chairperson of the Supreme Auditors, James G. Jerek.

Approved

Supreme Chaplain, Rev. Andrew S. Hvozdocic, led the Board in a closing prayer for all deceased members.

Respectfully Submitted,

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

*Supreme Secretary*

## REPORTS OF THE SUPREME OFFICERS FOR 2021

### REPORT OF THE SUPREME CHAPLAIN

Pochválen bud' Pán Ježiš Kristus!  
Oslavujte prvé štvrťročné stretnutie;

In Compliance with Section 4.0 article (h) of the Constitution and Bylaws of the Slovak Catholic Sokol, I hereby submit my report of activities for the calendar year 2021.

The duties, obligations and responsibilities of the Office of the Supreme Chaplain are clearly spelled out in the Bylaws. I tried to the best of my ability to fulfill them.

Following is a listing and brief explanation of my activities:

It is hard to believe that two years ago our lives changed dramatically as the official notice was declared of the Global

Coronavirus Pandemic. As in the previous year, for the safety of all Board members our Supreme President and Supreme Secretary decided that the first three Quarterly meetings of the Supreme Board of Directors would be held via ZOOM. We were finally able to meet in person for the 4th Quarterly meeting on December 4-7, 2021, in Sarasota, FL.

I was re-elected as the National President of the Slovak Catholic Federation during the 60<sup>th</sup> National Convention of the Slovak Catholic Federation. This Convention was successfully held via ZOOM on September 27, 2021.

As per the Duties of the Supreme Chaplain, Section 4.0 (d) I followed through, to the best of my ability, inviting our Group Chaplains to submit articles for publication in the Slovak Cath-

olic Falcon, as they wish, concerning matters of our Catholic Faith, or any other topic they choose to share with our membership for publication.

I submitted TWELVE articles for publication in The Falcon, which I trust all found to be informative.

I sincerely wish to thank my mom for her love and support over this past year. This past August I received a new assignment after 16 years as Pastor of Epiphany Parish in Sayre. I currently serve as Pastor of two parishes, Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish in Dallas, PA. To the parishioners of all three parishes, I am appreciative for their patience and understanding during my absence from the parish in order for me to fulfill my duties as Supreme Chaplain.

I am most appreciative to our Supreme President, Mr. Michael Horvath for his encouragement and support, along with our Supreme Secretary, Scott T. Pogorelec, FIC for his time, energy, and dedication to the Slovak Catholic Sokol, and his support shown to me.

I pray that we commit ourselves to do our part to live our organization's slogan, "A Sound Mind in a Sound Body", and we defend our organization's motto, "For God and Nation".

As we begin our 117<sup>th</sup> year we can be very proud of our impressive past, may we commit ourselves to assure a promising future.

ZDAR BOH!

**Rev. Andrew S. HvozdoVIC, V.F.**  
*Supreme Chaplain*

### REPORT OF THE SUPREME TREASURER

I hereby submit my Annual Report for the year 2021 to the Supreme Board of Directors in compliance with the Constitution and Bylaws of the Slovak Catholic Sokol.

The duties, obligations, and responsibilities of the Supreme Treasurer are spelled out in our Bylaws, and I have worked to the best of my abilities to perform them as Supreme Treasurer, I again need to take this opportunity to thank all of the delegates for giving me this opportunity to serve as Supreme Treasurer.

As with all other Supreme Board of Directors, I was limited in my travel and activities as they were restricted or cancelled by COVID. But rest assured that I conducted all business that needed to be done, including several meetings by Zoom and numerous phone calls.

As the Secretary/Treasurer of the Slovak Catholic Sokol Museum, I processed all donations to the Museum Account, reported those donations on a Quarterly basis in the Slovak Catholic Falcon, and processed all necessary paperwork.

Prior to our first Board of Directors meeting, as Chairperson of the Budget Committee, I conducted several conversations with the Supreme Secretary, Supreme President, and Supreme Auditor regarding the 2021 Proposed Budget to present it for approval at that meeting.

On March 19, 2021, I attended the Slovak Catholic Sokol Museum Annual Meeting which was conducted via Zoom. At the conclusion of the Museum Meeting, I attended the First Quarterly Board of Directors Meeting for the year where I presented the Slovak Catholic Sokol Annual Budget for discussion and approval.

On June 15, 2021, I attended a special meeting of the Board of Directors Meeting which was held via Zoom.

On June 24, 2021, I attended the Second Quarterly Board of Directors Meeting, which again was held via Zoom.

In July, I submitted the required Annual Report to the State of New Jersey for the Slovak Catholic Sokol Museum. I also processed the Slovak Catholic Sokol Museum Scholarships to three very deserving recipients.

On August 12, 2021, I attended a special meeting of the Board of Directors Meeting which was held via Zoom.

On September 24, 2021, I attended the Third Quarterly Board of Directors Meeting for the year via Zoom. At this meeting, as part of the salary committee, we presented a Bonus Plan for the Supreme Secretary as mandated by the delegates of the 2019 Convention, which was unanimously approved by the Board.

On December 5-6, 2021, I attended our final Quarterly Board of Directors Meeting for the year, which was for the first time in two years was in person.

Other Sokol activities included my duties as President of Assembly 180 in Canton, Ohio. Despite, COVID we were able to hold several of our meetings during the year. I participated in our philanthropic projects including school supplies for the needy, stocking the St. Mary's Food Pantry, supplying turkeys for the underprivileged, and the purchasing and wrapping of Christmas presents for the underprivileged.

The toughest part of the job continues to be attending the calling hours/funerals of some very active and long time Sokols such as Marty Underation, Mary Ann Naple, and Steve Underation, and not being able to be there for others such as Maria Doric in Canada because of the Pandemic.

Finally, I again want to thank my fellow Board Members, especially our Supreme Secretary Scott Pogorelec, for his management of the office through this year of COVID, and those on the Supreme Physical Fitness Board, for their efforts this year. While leading us through the events which needed to be cancelled this year and dealing with all the problems associated with those, they also managed to navigate us through a Sokol Summerfest as well as the Sokol Golf Tournament. They worked around all the obstacles set in place by Covid to run two very successful events. They faced the numerous changes to the schedules head on, determined how to proceed in the safest environment, and showed our organization off well, while many other organizations were still not able to conduct any events.

Zdar Boh!

**James F. Knis**  
*Supreme Treasurer*

### REPORT OF THE GENERAL COUNSEL

In accordance with the provisions of Section 4.11 G) of the Constitution and By Laws of the Slovak Catholic Sokol, the undersigned hereby submits this report for the Quarterly Meeting of the Board of Directors to detail the activities of the General Counsel during calendar year 2021.

As we begin 2022, we are hoping and praying for a better year than the last two. As we deal with the latest spike in COVID-19 cases, we hope the decline in cases comes quickly, and we can begin, again, to return to normal and restore a sense of peace and comfort in our lives. As a fraternal benefit society, we can be proud that our organization weathered another chal-

(Continued on page 19)



# KIDS' CORNER "Detský kútik" - - May 2022

## Mother's Day Word Search

B	N	A	M	D	N	A	R	G	D	J	V	K	B	E	C	P	U
I	S	N	O	S	S	E	L	X	Q	N	T	C	N	D	O	R	J
M	V	K	J	J	R	Z	G	L	F	M	O	T	H	E	R	E	K
V	N	V	A	D	Y	H	V	M	G	E	S	L	O	V	E	S	S
Z	N	A	V	L	T	Z	C	B	E	L	Y	S	C	U	G	E	H
Y	R	T	L	I	P	Q	S	M	U	B	I	R	T	H	E	N	S
P	V	O	Z	H	M	I	E	N	A	D	U	E	S	U	F	T	V
T	P	G	F	C	I	W	K	I	S	S	G	W	Z	I	Y	S	B
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G	W	H	W	D	G	N	D	K	I	R	E	L	W	A	P	T	F
N	H	O	F	Q	G	A	P	A	Z	K	S	F	Q	D	M	Z	F
W	V	O	D	W	E	S	A	D	Q	A	I	U	B	W	O	N	J
Y	U	L	C	F	I	X	R	O	I	G	W	F	J	Z	J	Q	N
B	C	E	M	U	F	R	E	P	F	J	C	S	C	A	I	L	T
V	T	Z	E	N	W	K	N	T	K	F	P	U	T	A	X	M	E
Z	C	V	S	E	M	S	T	I	J	S	O	G	Z	D	U	A	J
C	Z	T	A	E	E	V	H	O	M	L	C	U	M	Q	W	I	M
R	C	O	O	K	I	N	G	N	X	V	G	V	B	M	J	F	I

MOTHER  
GRANDMA  
FLOWERS  
ADOPTION  
WISE

CHILD  
LOVE  
PRESENTS  
PERFUME  
LESSONS

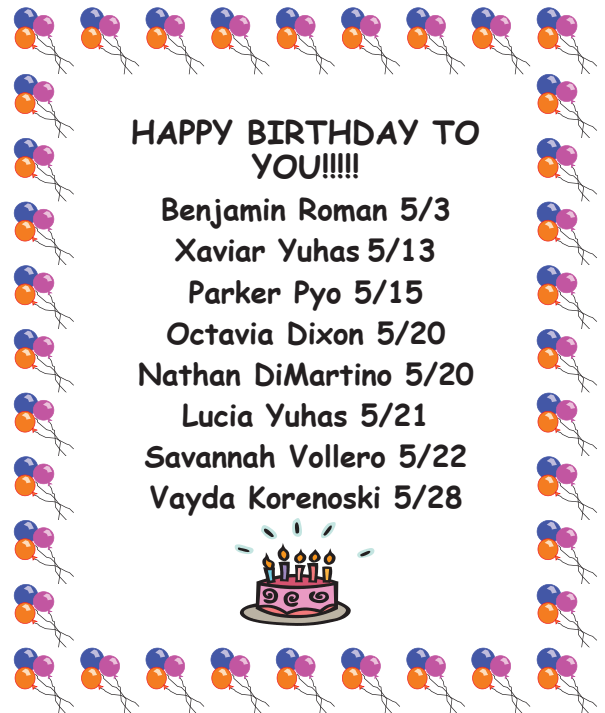
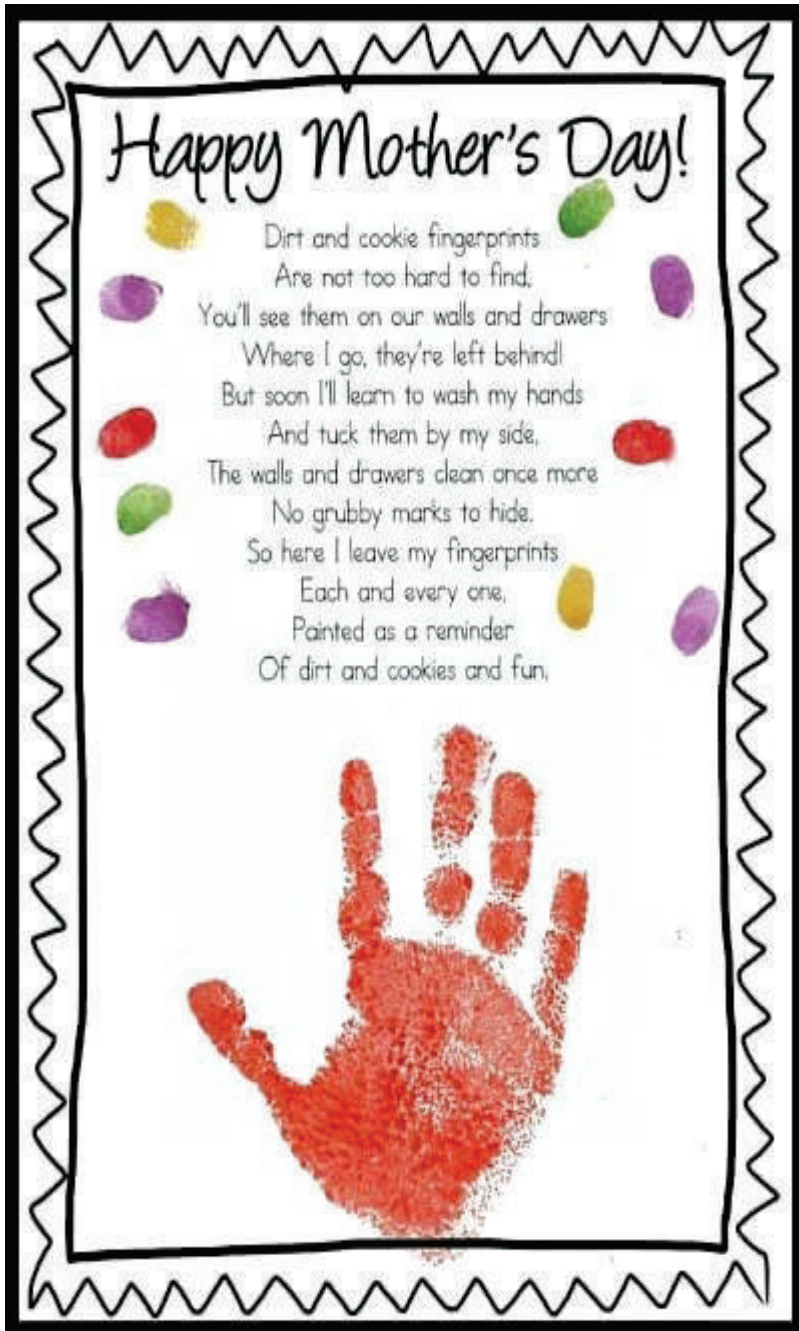
PARENT  
FAMILY  
BIRTH  
KISS  
COOKING

[myunentitledlife.com](http://myunentitledlife.com)





## KIDS' CORNER "Detský kútik" - - May 2022



SEND YOUR BIRTHDAY DATES  
TO ME  
[vp@slovakcatholicsokol.org](mailto:vp@slovakcatholicsokol.org)



## 2022 LAW DAY MESSAGE FROM OUR GENERAL COUNSEL

Each year on May 1, the American Bar Association and the State and Local Bar Associations focus the Nation's attention on the role of law in our society by celebrating Law



Day U.S.A. May 1, 2022, marks the 65th annual observance of this special day. In today's complex and rapidly changing society, the need for greater public understanding about the law is more important than ever. This year's theme is "Toward a More Perfect Union: The Constitution in Times of Change." For 235 years, the Constitution has honored the importance of the individual and has provided a blueprint for our very way of life. Today, let us take the time from our busy day-to-day schedules to learn, to understand, and to genuinely appreciate the importance of law in our daily lives.

### MEANING OF LAW DAY

The overall objective of celebrating Law Day is to bring to as many individuals as possible a keener awareness of their reliance upon law in their daily lives and of the indispensable role of law in our national life. The purpose of Law Day is to call the attention of every American citizen to both their principles and the practice of American law and justice. It is a day to reflect on our legal heritage, the role of law in our society, and the rights we enjoy under our Constitution. We celebrate Law Day for the following reasons:

1. To foster the respect for law and understanding of its essential place in American life;
2. To encourage citizen support of law observance and law enforcement;
3. To advance equality and justice under law; and
4. To illustrate the contrast between freedom under law in the United States and other forms of government throughout the world.

### U.S. CONSTITUTION

Speaking about the U.S. Constitution, Woodrow Wilson said, "It is no mere lawyer's document, but the whole of the nation's life." Under our Constitution, the people are sovereign, and all powers are vested in them, but certain of these powers and duties are delegated to the government because it can administer them more efficiently than the individual. But, in the area of personal dignity, of freedom and liberty, the Constitution and the first 10 Amendments provide that Congress shall make no laws respecting the establishment of religion or prohibiting its exercise or abridging freedom of speech or of the press or the right of the people peaceably to assemble and to petition the government for a redress of grievances. All persons are guaranteed the right to be secure in their homes against unreasonable searches and seizures; each person accused of a crime is given the right to a speedy and public trial by jury, if desired, in the district where the crime was committed, with the right to secure witnesses and to have the assistance of counsel of his choice. In all legal proceedings, every person is entitled to due process and equal protection of the law.

Historically, freedom has perished when the rule of law

has yielded to the law of men, and such change has occurred where the laws are not fairly administered.

### KEYS TO FREEDOM

There are fundamental forces which are the lifeline of our Country's vitality and greatness. These forces are:

1. Faith—faith in God, the author of liberty;
2. Individualism—inherent dignity and worth of every individual with his personal rights and responsibilities;
3. Courage—the bravery of a free people firmly dedicated to freedom and justice;
4. Integrity—that quality of trustworthiness which is essential in dealings between all men;
5. Discipline—orderly conduct which is vital in a nation governed by laws rather than by men;
6. Vision—such as exhibited by our founding fathers when they founded this great Fraternal Benefit Society known as the Slovak Catholic Sokol. It has been said that God grants liberty only to those who love it and are always ready to guard and defend it.

### THE CONSTITUTION IN TIMES OF CHANGE

The Constitution is a dynamic document, as it not only outlines a blueprint for government, but also delegates power, articulates rights, and offers mechanisms for change. It is neither perfect, nor exhaustive, as our nation's history makes clear. Legislation, court rulings, amendments, lawyers, and "we the people" have built upon those original words across generations to attempt to make the "more perfect Union" more real. That effort continues today, as contemporary leaders and everyday citizens raise their voices as loud as ever to fulfill the promise of the Constitution. Defining and refining those words of the Constitution might be our oldest national tradition, and how each of us works together toward a more perfect Union.

### YOUR CONTRIBUTION

Because of our Constitution, the dream of fairness, of freedom, of liberty and justice for all, has become a reality for many. Every day of our lives, we have the challenge and opportunity to continue to mold the law to make it more responsive to current and anticipated future needs of our society. This Law Day should serve as a reminder of our need to examine our role in society and the contribution which each of us can make to improve our system of government. On this Law Day let us make a commitment to learn more about our law, our legal system, and our rights. Let us honor the Constitution as the Constitution has honored the importance of the individual. We must understand how the Constitution furnishes each of us with maximum justice, develop a positive attitude to our fellow citizens, and translate that understanding and those attitudes into constructive action.

On Law Day U.S.A. 2022, I urge each Sokol and Sokolka to examine his or her own commitment to respect the law. I join all of you in celebrating the spirit of Law Day today and each day of your lives!

ZDAR BOH!  
Respectfully submitted,  
**John D. Pogorelec, Jr.**  
*General Counsel*

## REPORTS OF THE SUPREME OFFICERS FOR 2021

(Continued from page 15)

lenging time and preserved our missions of providing financial security to our members and serving our communities. An organization that is over a century old does not lack in perseverance or creativity.

Since my offices are located in Clifton, New Jersey, approximately ten (10) minutes from the Home Office in Passaic, New Jersey, I have had many conferences with our Supreme Secretary, who merely has to call upon my presence at the Home Office and I am there. I have attended all matters which have been directed to me by our Supreme President and our Supreme Secretary as well as being at the disposal of all officers of our organization together with the entire membership.

Pursuant to the Constitution and By-Laws, my office continues to review new state and federal legislation pertaining to fraternal benefit societies in the various states that the Slovak Catholic Sokol is licensed to do business. The objective is to determine whether pending legislation will have an adverse effect on or ability to continue to do business within each particular state. Particular emphasis is placed upon the review of tax legislation which may attempt to eliminate the tax-exempt status of our organization. Currently, there is no adverse legislation pending which will negatively impact our organization.

On the federal level, in 2021, the House of Representatives and Senate both re-introduced the Fraternal Congressional Resolutions (H.Con.Res.27 and S.Con.Res.9) which acknowledge the role that fraternal play in securing the financial futures of members and the impact of community service in legislators' communities. The concurrent resolutions are a part of the federal advocacy strategy to increase awareness of the fraternal benefit system and the importance of the 501(c)(8) tax exemption in allowing fraternal to give back to our communities. It is a critical step forward in developing strong legislative champions in Washington.

In matters concerning contract negotiations, I previously advised that our organization was negotiating with one of its long-standing tenants to sell a parcel of real estate on the home office site which had previously served as our print shop. Notwithstanding continuous delays caused by the global pandemic, the contract of sale was executed in October. The contract purchase price is \$185,000.00. Consequently, the buyer is in the process of finalizing its plans and completing the development application for review and approval by the Zoning Board of Adjustment of the City of Passaic. Once the buyer receives the appropriate approvals from the municipal zoning board, we can proceed with the closing of title of the property in question.

In matters concerning litigation, there are no lawsuits pending against the organization. I previously informed the membership of a generous benefactor that passed away leaving a Last Will and Testament with a specific bequest to the Slovak Catholic Sokol. As previously advised, the will was admitted to probate and later challenged by another heir in Lorraine County Probate Court, Ohio. The will contest litigation settled out of court last year and our organization is currently expected to receive its distributive share of the estate in early 2022. The inheritance proceeds total \$22,727.98.

The Federal Reserve has signaled its intent to raise interest rates to combat the threats of inflation in our national economy. In its last meeting of December 2021, the Federal Open Market Committee set forth policy recommendations that set the stage for multiple rate increases in 2022. This policy shift toward higher interest rates will hopefully increase the interest rates on bonds we hold in our financial portfolio. A substantial portion of our holdings are in bonds; therefore, an increase in the interest rates will provide necessary income to fund our programs and pay our fraternal expenses.

There were no new mortgages issued during the past year, and our mortgage portfolio remains at two (2) mortgages. This is a wonderful fraternal benefit which we offer to our members; however, there seems to be little interest since commercial lenders are apparently offering more favorable terms. As interest rates increase in the future, our members will recognize that our program is more favorable to them. With respect to our two (2) mortgages on file, this past year the Board of Directors successfully negotiated mortgage modifications with each of our mortgagors to mitigate the effects of COVID-19 related hardships. My office attended to the drafting and preparing of the mortgage modification agreements for execution by all parties.

I also attended to the filing and recording of each agreement with the respective County Clerks' offices in the appropriate vicinage. All mortgage payments are current and being received on time. I have also verified that the property taxes and insurance are all paid to date and current with respect to the two (2) mortgages on file: As a member of the Board of Directors, I have attended all meetings and virtual conference sessions initiated by our Supreme President in order to carry out and administer the business of the Slovak Catholic Sokol. The minutes of each of our Board of Directors' meetings are published in our Slovak Catholic Falcon, and my participation is well-documented.

During this past year, I have also attended the virtual sessions of the annual meeting of the Association of Fraternal Benefit Counsel and the annual meeting and executive summit of the American Fraternal Alliance.

In addition to my duties as General Counsel, I remain active as President of my Assembly in Clifton, New Jersey, as well as President of Group 1, and I participate in as many Sokol functions as time permits.

The successes of the past year represent another step forward for the development of our organization. We are constantly challenged by new ideas, new products, and new activities to benefit the membership. We continue to meet the challenge, and I take this opportunity to thank my fellow directors for their dedication and determination to make the Slovak Catholic Sokol the best fraternal benefit society for its membership. With this spirit of cooperation and blessing of Our Lord, our organization will continue to grow and prosper.

ZDAR BOH!

Respectfully submitted,  
**John D. Pogorelec, Jr.**  
*General Counsel*

## 2022 SLOVAK CATHOLIC SOKOL BOWLING TOURNAMENT

<b>MEN</b>			<b>WOMEN</b>		
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>	<b>Team</b>	<b>Wreath</b>	<b>Doubles</b>
Clarence Checkton	25	Clarence Checkton	Joann Antosy	155	Joann Antosy
Alan J. Novotney	25	Alan J. Novotney	Deborah Unger	155	Kathleen Smolkowicz
Craig Kordich	25	Craig Kordich	Patricia Latshaw	155	Patricia Latshaw
Bernard T. Seruga	25	Bernard T. Seruga	Kathleen Smolkowicz	155	Deborah Unger
<b>Perryopolis Sokol</b>		Perryopolis, PA	<b>Brain Overload</b>		Reading, PA
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>	<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>
Don Macko	167	Don Macko	Karen Bakita	167	Karen Bakita
Chris Macko	167	Chris Macko	Carol Macko	167	Carol Macko
Robert Macko	167	Robert Macko	<b>Barberton Bowlers</b>		Barberton, OH
Dan Dawson	167	Dan Dawson			
<b>Macko Strong</b>		Barberton, OH	<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>	Heather Horvath	59	Heather Horvath
Don Salmanowitz	162	Don Salmanowitz	Kelly Plachanis	59	Kelly Plachanis
Gary Pitonak	162	Marc Kudlacik	Amy Degnan-Blasco	59	Amy Degnan-Blasco
Marc Kudlacik	162	Gary Pitoniak	Bernadette Jacob	59	Bernadette Jacob
Robert Mosloskie	162	Robert Mosloski	<b>Heather's Heroes</b>		Wilkes-Barre, PA
<b>Paul's Gang</b>		Clifton, NJ	<b>Team</b>	<b>Wreath</b>	<b>Doubles</b>
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>	Caroline Gemoll	93	Caroline Gemoll
William (Bill) Gemoll	93	William (Bill) Gemoll			Milwaukee, WI
		Milwaukee, WI	<b>Team</b>	<b>Wreath</b>	<b>Doubles</b>
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>	Judy Babik	54	Judy Babik
Joe Burfield	180	Joe Burfield	Sue Babik	54	Sue Babik
Don Papcun	36	Don Papcun	<b>3 B's</b>		Youngstown, OH
Ryan Burfield	180	Ryan Burfield			
Matt Burfield	180	Matt Burfield			
<b>Group 5 - East Canton Ohio</b>		Canton, OH/Detroit MI			
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>			
Jeremy Glass	79	Jeremy Glass			
Francis Risko	79	Francis Risko			
Gary Risko	79	Gary Risko			
Brian Risko	79	Brian Risko			
<b>Lilly 2</b>		Lilly, PA			
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>			
Gary Blasco	59	Gary Blasco			
Jeff Jacob	59	Jeff Jacob			
Dave Iskra, Sr.	59	Dave Iskra, Sr.			
Tony Rasimas	59	Tony Rasimas			
<b>Tribute to Tirpak</b>		Wilkes-Barre, PA			
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>			
Robert Shedlock	79	Robert Shedlock			
John Smith	79	Corey Shedlock			
James Bart	79	John Smith			
Corey Shedlock	79	James Bart			
<b>Lilly 1</b>		Lilly, PA			
<b>Team</b>	<b>Assembly</b>	<b>Doubles</b>			
Jeremy Francis	59	Jeremy Francis			
Justin Francis	59	David Iskra, Jr.			
David Iskra, Jr.	59	Justin Francis			
Marty Degnan	59	Marty Degnan			
<b>The 4 Horseman</b>		Wilkes-Barre, PA			

### MODERN TECHNOLOGY

We all have laptops or desktop computers. You can't survive without that cellphone in your purse or pocket. Instant access anywhere and everywhere. You're always 'plugged in' and connected to someone or something. Music apps, email, instant messaging, the internet. The list goes on and on. As a matter of fact, I just used my phone to look up the word 'messaging' to see if I spelled it correctly since my auto-correct didn't 'ping' me for it. While most of us consider these technologies to be essential to our daily lives, there are days and times that we need to 'unplug' from the whole electronic world. If only to just reconnect with ourselves.

All too often we forget what the world was like before all these things existed. Now I don't want to sound like an old fogie, (yep, I looked that up too) and sound like I don't appreciate these advances we've made but sometimes I miss the old days. Picking up the house phone to make a call, sitting down to hand write a letter and even the act of just handwriting itself. How many of us still use the landline phone or even have one? Do people still buy stationary for letters? Have you been in a brick-and-mortar bookstore lately?

No this is not going to turn into an article about "I remember when..." but I think that maybe it is heading in that direction. We used to sit on our front porches when the weather was nice enough and listen to music and chat with our neighbors. As a kid during the summer, I was out of the house all day and only came home when I knew it was dinnertime or it was too dark to play. One rainy day, I learned how to play poker and pitch at my friends' home. I'm not very good at either but that was a day spent with friends when it was impossible to do anything other than just sit around and watch TV. We flipped baseball cards, pitched pennies, or played board games. If we were watching TV, it was with the family on one TV

(Continued on page 21)

## Sokol Calendar

**MAY 13 – 14, BOWLING TOURNAMENT** at the Brookgate Lanes, Brook Park, OH. The bowling tournament application is on our web site and in the Falcon.

**SUNDAY, JUNE 5 – S.C.S. MEMBERS OF ASSEMBLY 78, BETHLEHEM, PA ANNI-VERSARY MASS & REUNION** at the Incarnation of Our Lord Church (Formely Sts. Cyril and Methodius). Mass at 2:00 p.m., reception to follow at Labuda Hall.

**JULY 14-17, INTERNATIONAL CLINIC** at the Kutztown University, Kutztown, PA.

**SUNDAY, JULY 24 AT – 90<sup>TH</sup> SLOVAK-AMERICAN DAY PICNIC** at the Croatian Soccer Park, in Franklin, WI. Free admission. Holy Mass at 12 noon. Hot food, homemade bakery and refreshments available, including beer and soda available to purchase. Vendors will be available including Slovak/Czech handmade jewelry, glass ornaments and crafts available to purchase. Complimentary golf cart transportation available at the park for the "Young at Heart". Music for dancing - The Ed Hause Band. Cultural Presentation: Tatra Slovak Dancers.

**AUGUST 12-14, GOLF TOURNAMENT** at the Treasure Lake Resort, DuBois, PA.

### SLOVAK CATHOLIC FALCON PUBLICATION DATE

The next issue of the Slovak Catholic Falcon will be that of **JUNE 1, 2022**. **DEADLINE** for all photos and information for this issue will be **MAY 22, 2022**.

### YOUR BENEFICIARIES

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

## IN MEMORIAM

### MARCH 2022

ASSEMBLY/ WREATH	MEMBER	AGE	DATE OF DEATH
Assembly 11	Michael T. Bucz, Bridgeview, IL	68	December 15, 2021
Assembly 11	Anna Kelly, Orland Park, IL	94	January 25, 2022
Assembly 11	Anne Carlson, Chicago, IL	98	February 8, 2022
Assembly 11	Martha Krasauskis, Homer Glen, IL	98	March 4, 2022
Assembly 11	Violet Mazzone, River Grove, IL	98	March 6, 2022
Assembly 11	Martha T. Ogary, Molin, IL	92	March 7, 2022
Assembly 28	Laurent Doyon, Jr., East Douglas, PA	66	March 21, 2019
Assembly 32	Antonia Homlak, Palmerton, PA	88	February 21, 2022
Assembly 34	Xao Chia Xiong, Fresno, CA	71	February 7, 2022
Assembly 36	Vera A. Lotthole, Roseville, MI	84	March 10, 2022
Assembly 59	Frank W. Stoss, Pittston, PA	75	February 11, 2022
Assembly 71	John Kipp Oplinger of Forty Fort, PA	29	January 8, 2022
Assembly 72	Anna Marie Moncman, Allentown, PA	90	February 5, 2022
Assembly 78	Frances A. Sefranek, Bethlehem, PA	98	February 8, 2022
Assembly 85	Elizabeth Fondrk, West Leechburg, PA	93	March 18, 2022
Assembly 86	Roseann Bartell, Wyoming, PA	70	October 4, 2021
Assembly 179	Joseph A. Juhas, Riverside, CA	82	December 9, 2021
Assembly 167	Helen Gugleta McDermott, Wichita, KS	96	February 21, 2022
Assembly 182	George Seitz, Ossining, NY	80	March 11, 2022
Assembly 188	Anna R. Dickman, Palmerton, PA	89	March 1, 2022
Assembly 312	Patricia Cervelli, Bellaire, OH	86	December 3, 2021
Wreath 1	Dolores Reynolds, Stratford, CT	91	December 2, 2021
Wreath 2	Linda Frances Pearce, Sparta, NJ	56	March 3, 2022
Wreath 13	Diane Kozlowski, Philadelphia, PA	62	January 28, 2022
Wreath 14	Margaret Gallardy, Summerhill, PA	91	March 11, 2022
Wreath 22	Cecilia P. Liko, Cheswick, PA	94	March 12, 2022
Wreath 22	Mary Eglar, Allison Park, PA	94	March 23, 2022
Wreath 29	Frances M. Becker, Glendale, AZ	82	March 18, 2022
Wreath 81	Joseph A. Humenik, Dumfries, VA	72	May 9, 2021
Wreath 81	Anthony F. Smalley, Ellsworth, ME	39	February 22, 2022
Wreath 81	Anna Miskovicz, Munster, IN	91	February 26, 2022
Wreath 81	Paul L. Klapak, Crown Point, IN	71	March 9, 2022
Wreath 85	Rev. Paul George Spisak, Pittsburgh, PA	77	January 30, 2022
Wreath 153	Alice Gruden of Avon, OH	100	March 7, 2022

### MODERN TECHNOLOGY

(Continued from page 20)

set and there were only 4 stations to pick from.

I started this article with the intent of reminding you that there are times when you just need to do something for yourself, to get away and just have time and space for yourself. Stay off the computer and shut down the cell phone. Visit a friend, go for a walk, or just pick up a good book you haven't read. Recharge your own batteries instead of your devices.

While writing this article, I had 2 spam phone calls, answered 3 texts from friends and reminded myself to

make return call. I will agree that life is a whole lot better than when it was before all these conveniences existed. Yes, I know things have changed and probably for the better but the whole point of this article is to remind you that you can and should have time set aside for yourself to just BE.

I'm sure you'll forgive me if I say that I need to save this article on my computer and memory stick, open up my email account and send it off to headquarters. But I guess that's just the world we live in now. Zdar Boh!

**Marty Degnan**

*Supreme Assistant Physical Director*

## SS. CYRIL AND METHODIUS APPEAL OF THE SLOVAK CATHOLIC FEDERATION

The Saints Cyril and Methodius Appeal is in its 44th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of April 22, the 2022 Appeal has received \$22,583.70 from 164 donors. Among the 50 donations received from various Catholic Slovak Fraternal Branches and Districts, Assembly 11, Assembly 23, Assembly 24, Assembly 34, Assembly 48, Assembly 78, Assembly 82, Assembly 86, Assembly 104, Assembly 162, Assembly 180, Group 6, Group 7, Group 9, Group 12, Group 14, Group 18, Wreath 1, Wreath 14, as well as the Home Office of the Slovak Catholic Sokol have donated a combined total of \$2,150. Donations to date have also been received from 4 parishes, 30 clergy and religious, and 80 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2022 Appeal is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2022 will be credited toward the 2023 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Rev. Andrew S. Hvozdivic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish, Dallas, PA, Rev. Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Penndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.



### 44<sup>TH</sup> ANNUAL SS. CYRIL AND METHODIUS APPEAL

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

Please make check payable to **Slovak Catholic Federation** and mail to: Reverend Thomas A. Nasta, National First Vice President, Slovak Catholic Federation, Our Lady of Grace Church, 225 Bellevue Avenue, Penndel, PA 19047-4052

## SLOVENSKO DARovalo UKRAJINE SYSTÉM PROTIVZDUŠNEJ OCHRANY S-300

Bratislava 8. apríla (TASR) - Slovensko darovalo Ukrajine systém protivzdušnej obrany S-300. Potvrdil to premiér Eduard Heger. Vyhlásil, že darovanie systému neznamená, že Slovenská republika sa stala súčasťou ozbrojeného konfliktu na Ukrajine. Ubezpečil tiež, že obranyschopnosť SR je naďalej zabezpečená a v najbližších dňoch bude posilnená dodatočným systémom protiraketovej obrany zo strany našich spojencov.

K dodaniu S-300 dochádza v čase zahraničnej cesty premiéra Eduarda Hegera (OLaNO) do Kyjeva v sprievode predsedníčky Európskej komisie a vysokého predstaviteľa komisie pre zahraničné veci.

“Ide o zodpovedné rozhodnutie, ktorým SR ako krajina, ktorá podporuje mier, slobodu a ochranu ľudských práv, poskytuje pomoc vo forme čisto obranného systému Ukrajine a jej nevinným občanom, pričom veríme, že tento systém pomôže zachrániť čo najviac nevinných Ukrajincov pred ďalšou agresiou Putinovho režimu,” uviedol premiér.

Ako priblížil Heger, Slovenská republika darovala systém na základe žiadosti Ukrajiny o pomoc pri výkone sebaobrany v zmysle článku 51 Charty OSN ako priamy následok ozbrojenej agresie zo strany Ruskej federácie.

Tajný presun trval podľa informácií TV Markíza dva dni.

Minister obrany Jaroslav Naď v minulosti potvrdil ochotu Slovenska poskytnúť Ukrajine systém S-300, ak bude mať zaň SR adekvátnu náhradu. Argumentoval pritom aj potrebou zbaviť sa závislosti od ruskej techniky či problémami so servisom systému vzhľadom na ruskú agresiu na Ukrajine. Deklaroval, že pri rozhodovaní vláda nebude brať do úvahy akékoľvek vyhrážky “od vojnových štváčov z Moskvy”.

## ACH, TÁ NAŠA SLOVENČINA!

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## MENEJ SOLI, VIAC ZDRAVIA

Väčšina ľudí konzumuje podľa Úradu verejného zdravotníctva priveľa soli, v priemere až 9 až 12 gramov denne, čo je v prípade dospelých približne dvojnásobok odporúčaného maximálneho denného príjmu.



„Nadmerný príjem soli okrem iného zvyšuje krvný tlak, zvyšuje riziko srdcovo-cievnych ochorení a nadmerne zaťažuje obličky,“ približuje riziká úrad.

Zníženie príjmu soli je pritom jedným z najefektívnejších krokov, ktorými sa dajú zlepšiť zdravotné vyhliadky jednotlivcov a aj celej populácie.

Svetová zdravotnícka organizácia odhaduje, že ak by sa celosvetová spotreba soli znížila na odporúčanú úroveň, mohlo by sa tým predísť až 2,5 miliónom úmrtí ročne.

Obsah soli dokážete postupne a účinne znižovať pomocou niekoľkých relatívne jednoduchých krokov, prečítajte si ich v nasledujúcej grafike, ktorú pripravil Úrad verejného zdravotníctva.

Dôležité je pritom vedieť, že menej slanej chuti pokrmov sa nemusíte báť, zvyknete si na ňu celkom rýchlo a budete si pochvalovať, ako vynikne chuť jednotlivých surovín, keď ich soľ už nebude tak veľmi ovplyvňovať.

## AKO NÁS CHRÁNI A LIEČI CESNAK

Cesnak znižuje krvný tlak a hladinu cholesterolu, chráni srdce, má i protirakovinové účinky. Musí sa však užívať správne. Pokladá sa za účinný liek proti mnohým chorobám.

Cesnak sa považuje za silné prírodné antibiotikum, účinkuje teda pri bakteriálnej nákaze organizmu. Vedci často jeho účinok prirovnávajú ku klasickému antibiotiku penicilínu. Okrem baktérií však cesnak potlačuje v organizme aj vírusy a do istej miery tiež plesne.



Cesnak pomáha znižovať „zlý“ LDL cholesterol a krvné tuky zvané triglyceroly, znižuje zrážanlivosť krvi, čím pomáha predchádzať vzniku trombov (zrazenín), prevencia a liečba aterosklerózy, teda upchávania ciev, má pozitívny vplyv na zníženie krvného tlaku, pomáha predchádzať srdcovo-cievnych chorobám, podporuje krvný obeh. Môže byť účinnou súčasťou liečby kvasinkových infekcií, pomáha zvyšovať imunitu, znižuje hladinu krvného cukru, uľahčuje vykašliavanie pri zápaloch dýchacích ciest, prevencia rakoviny hrubého čreva, pažeráka, žalúdka a prostaty a pomáha liečiť žalúdočné vrede.

Najsilnejšie účinky má čerstvý cesnak. Namiesto varenia ho pridajte ju až do hotového pokrmu. Zachováte tak liečivé účinky, ktoré nezničí var.

Ideálne je zjesť denne jeden až dva strúčiky cesnaku, maximálne tri. Maximálny zdravotný úšink cesnaku dosiahnete, keď necháte čerstvo posekaný či prelisovaný cesnak stáť desať až dvanásť minút na vzduchu.

## KRÁTKE SPRÁVY ZO SLOVENSKA



Minulý rok na Slovensku zomrelo viac ako 73-tisíc ľudí, čo je najvyšší absolútny počet od roku 1919. Celková nadúmrtnosť bola vlani na úrovni 37 percent. Najčastejšou príčinou smrti boli choroby obehovej sústavy, druhou bol Covid-19. „Pandémia ochorenia Covid-19 spôsobila výrazné zvýšenie mier úmrtnosti na Slovensku, už v roku 2020 prekročil počet zomretých hodnotu 1 000 úmrtí na 100-tisíc obyvateľov a v roku 2021 sa zvýšil až na 1 350. Ide naozaj o najvyššiu hrubú mieru úmrtnosti v povojnovej histórii Slovenska,“ spresnila riaditeľka odboru štatistiky obyvateľstva Štatistického úradu SR Zuzana Podmanická.

Prostriedky protivzdušnej obrany už chránia alebo nad východným Slovenskom. Ozbrojené sily SR (OS SR) ich postupne presunuli do palebných postavení tak, aby pokryli čo najväčšiu časť východnej hranice Slovenska. Vzdušný priestor na hranici s Ukrajinou je tak monitorovaný 24 hodín denne. V tlačovej správe o tom informoval Štefan Zemanovič, hovorca OS SR. „Príslušníci našej brigády v praxi uplatňujú skúsenosti získané počas náročného výcviku. V zaujatých postaveniach sme pripravení zabezpečiť ochranu územia východného Slovenska,“ povedal veliteľ 11. brigády vzdušných síl Jozef Paňko. Postavenia prostriedkov protivzdušnej obrany boli pre členitosť východného Slovenska zvolené tak, aby boli čo najlepšie využité ich spôsobilosti a aby sa maximalizoval ich dosah vo všetkých výškach.

S odhalovaním vojnových zločinov na Ukrajine pomôžu aj slovenskí vyšetrovatelia. Prvý tím vycestoval v polovici apríla. Slovensko pomôže Ukrajine zabezpečovať dôkazy o vojnových zločinoch a zločinoch proti ľudskosti na územiach, z ktorých sa odsunuli ruské jednotky. „Som hrdá na to, že už o pár dní vycestuje zo Slovenska prvý tím pracovníkov, vrátane súdneho lekára, ktorí pomôžu kolegom z ukrajinskej prokuratúry v zdokumentovaní dôkazov potrebných pre vyšetrovanie týchto zločinov zo strany medzinárodného spoločenstva a Medzinárodného trestného súdu v Haagu,“ skonštatovala Čaputová. Prezidentka ponúkla túto pomoc ukrajinskému prezidentovi Volodymyrovi Zelenskému po zverejnení záberov z Buče a ďalších ukrajinských miest. „Slovensko bude druhou krajinou po Francúzsku, ktorá v tomto ťažkom, ale potrebnom procese Ukrajine priamo na mieste pomôže,“ vyzdvihla. Poďakovala ministrom vnútra, zdravotníctva a policajnému prezidentovi za súčinnosť a vyjadřila rešpekt všetkým, ktorí sa „takúto neľahkú misiu“ rozhodli podstúpiť.

Pri pokračovaní súčasných úrovní trhových cien energií môžu ceny elektriny a plynu pre domácnosti v SR v roku 2023 vzrásť o 80 až 100 percent oproti súčasnosti, v prípade tepla o vyše 40 percent. Súčasnú extrémne vysokú a veľmi nestabilnú trhovou cenu energií sú pod vplyvom viacerých faktorov, ako sú napríklad otázky okolo dodávok zemného plynu z Ruska do EÚ či vplyv vojenskej agresie Ruska na Ukrajinu na globálnu ekonomiku.



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