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briefly

Home Office schedule for the holiday season

IMPERIAL, Pa. — The SNPJ Home Office will be closed Dec. 23 through Dec. 25 for Christmas, and on Dec. 31 and Jan. 1, 2021, for the New Year's holiday. Normal office hours will be in effect Dec. 28-30, and starting again Jan. 4, 2021. Happy holidays from all of us at the SNPJ Home Office!

Loyalites Lodge 158 cancels Christmas party

EUCLID, Ohio — For the safety of our members, due to COVID-19 Loyalites Lodge 158 will be canceling their Christmas party scheduled Dec. 6. We wish everyone a merry Christmas and a happy New Year. Please stay safe!

GARY SMRDEL
Lodge 158 Secretary

Lodge 776 schedules mid-December meeting

BOROUGH OF SNPJ, Pa. — SNPJ Lodge 776 has scheduled a regular meetings at the SNPJ Recreation Center in Enon Valley, Pa., on Sunday, Dec. 13, starting at 2 p.m. All Lodge 776 members are welcome and encouraged to attend.

VONNIE DOMBROSKY
Lodge 776 Recording Secretary

Lodge 6 sets the date for Dec. annual meeting

SYGAN, Pa. — SNPJ Lodge 6 members will hold their annual meeting on Monday, Dec. 14, beginning at 7 p.m. Election of Lodge officers will be held, as well as the election of the Sygan American Slovene Club (SASC) Board of Directors.

Masks are required to be worn in the building, and all social distancing protocols will be followed.

KAREN A. PINTAR
Lodge 6 President

THE DEADLINE

The next two *PROSVETA* issue dates are Jan. 1 and Feb. 1, 2021. All material must be received by noon on Monday, Dec. 7, for the Jan. 1 issue, and by Monday, Jan. 18, for the Feb. 1 issue. If you're concerned about making the deadline, send an e-mail to prosveta@snpj.com or submit your material via the publications area of our website, snpj.org.

SNPJ continues to adapt to a changing environment

by JOSEPH C. EVANISH
SNPJ National President/CEO

IMPERIAL, Pa. — The COVID-19 pandemic has certainly affected our lives in ways we couldn't have imagined just one year ago. It has changed the way we work, communicate and socialize, to say the least. Unfortunately, the loss of family or friends has been felt. The norms of our lives have been altered. The world has changed.

From an organizational standpoint, the Slovene National Benefit Society has adjusted

to the guidelines and restrictions as far as they have affected the way we operate the business and the SNPJ fraternal programs. Thanks to an exceptional staff, we have managed the life insurance/Home Office administration without interruption.

We encourage everyone to make sure that they have the appropriate level of life insurance coverage for your family needs. Also be sure to make SNPJ annuities part of your retirement plans. An annuity will give you steady financial growth without the anxiety of market

fluctuations.

The fraternal activities segment of our organization has been a challenge. For the most part, restrictions have forced the cancellation of most SNPJ fraternal events this year, including those of our Lodges. This has had a significantly negative effect on the revenue at the SNPJ Recreation Center. Hopefully we can get back to some degree of normalcy in the coming year.

SEE SOCIETY OPERATIONS
ON PAGE 12

And the winner is...

The \$100 winner of the third quarter drawing in the 2020 SNPJ Recommender Program is:

Abbigayle Day, Lodge 106, Imperial, Pa.

Congratulations, and thank you for participating!



Photo submitted by Bro. Jeff Cadez (138)

A Perfect Performance in the SNPJ Fall Classic Tournament

Strabane, Pa., Lodge 138 member Bro. **GARY MARSHMAN** [right] recently received an SNPJ 300-game award from SNPJ District 1 Athletic Director **JASON CADEZ** (138). Gary shot his perfect game in October 2019 during the SNPJ Fall Classic Bowling Tournament hosted by SNPJ Lodge 106 at Paradise Island Bowl in Neville Island, Pa. Congratulations, Gary!

Two Lodge 771 projects spread good will for the holiday season

by CAROL PENWELL
Lodge 771 Secretary/Treasurer

HILLSVILLE, Pa. — Lodge 771 members held a busy meeting on Oct. 13. It was so nice to see everyone face to face. Because of the pandemic, our last two meetings had to be held via telephone.

We held our election of officers and decided when to hold our meetings for next year. We also discussed which projects we could participate in to make a difference in our area.

Lodge members in attendance decided to donate non-perishable items for Project Hope

in the Mohawk area. We felt this was an important project since so many people are in need of help at this time, and especially with the holidays fast approaching.

Our other project this year will be making Christmas cards for nursing homes once again. This year, more than ever, we believe the residents need all the encouragement we can give them, and this is one way to show it during these times.

In this unusual year we wish everyone a healthy and safe merry Christmas and happy New Year!

Lodge 559 hosts a toy drive to close out the year

by KAITLYN CHIAPPETTA
Lodge 559 President

CHICAGO — Happy holiday season, everyone!

Even as things have greatly changed this year, Lodge 559 members have still been doing their best to maintain some normalcy within our Lodge.

Our first meeting of the year was held March 20 via telephone, as we had to quickly scramble to make the change from in-person meetings to virtual meetings. We were supposed to hold our first food drive of the year at the March meeting, which we optimistically rescheduled to the September meeting.

By the time of our May 15 meeting, we were able to arrange to host the meeting via Zoom. For those who did not have access to Zoom, we also had a phone-in option.

SEE LODGE 559 TOY DRIVE
ON PAGE 2

PERIODICAL MATERIAL



to all SNPJ members & friends from the staff at the SNPJ Home Office



• Madalena Rae Mavrich

Born March 4, 2020
Strabane, Pa., Lodge 138

SNPJ Lodge 138 welcomes Madalena Rae Mavrich as its newest member. Madalena is the daughter of Jason (138) and Amy Mavrich; granddaughter of Bob (138) and Teresa Mavrich, and Joe and Ella Pysola; and great-granddaughter of the late Henry and Marcella Mavrich (138). We welcome Madalena to the Society and extend our best wishes to her entire family.

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SNPJ NATIONAL BOARD

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NATIONAL SECRETARY/COO
Karen A. Pintar

NATIONAL TREASURER/CFO
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website: www.snpjrec.com
e-mail: snpj@snpjrec.com

Have something for Up-and-Coming?

Lodge/Organization _____

Type of Event _____

Site _____

If a concert or dance, who is
performing? _____

Date _____

Time _____

Who to contact _____

Phone () _____

Complete and return to:
PROSVETA
247 W. Allegheny Road
Imperial, PA 15126-9774
e-mail: prosveta@snpj.com



Photos submitted by Sis. Carmella Smidl (8)

Lodge 8 Shares SNPJ Activity

[Above] SNPJ Lodge 8 members had the opportunity to travel to Samsula, Fla., and celebrate Florida SNPJ Days the weekend of Feb 28-29, 2020, during which we visited with SNPJ Lodge 603 members, Miss SNPJ Daniella Volpe, and SNPJ National Secretary/COO Karen Pintar. The homemade food prepared by the Lodge members was delicious, the music was great, and we enjoyed watching the people dance. We were glad to make the trip since this was the last SNPJ event that my brother, John Kovack, was able to attend. He passed away on May 29, 2020. John loved attending SNPJ events here in Chicago and in Florida. Pictured are (clockwise, from left) **JOHN KOVACK, JIM PAWLIK**, Miss SNPJ **DANIELLA VOLPE, KAREN PINTAR**, Samsula Lodge 603 member **GEORGE BENEDICT, CARMELLA SMIDL** and **EDWARD KOVACK**.

[Below] Since so many picnics were canceled and many picnic areas closed in 2020, Lodge 8 decided to hold a picnic and celebrate the 4th of July at Carm Smidl's home. Everyone brought their favorite dish, so there was a variety to choose from – no one went home hungry! We all had a great time visiting and remembering the good times. Hopefully next year things will be back to normal!



Year-end toy drive sets the stage for Lodge 559 holiday season

LODGE 559 TOY DRIVE FROM PAGE 1

We were glad to hear from member Anne Cretnik on the phone. Anne is doing well in her senior community, although the residents have restricted access to the computer room and she would have liked to attempt joining us via Zoom. We hope the rest of our members in similar situations are doing well too!

Members present at the meeting chose to contribute to their local food pantries on behalf of the Lodge for our May food drive because we could not gather together to make a single donation.

Lodge 559 members missed participating in our usual summer events, attending the Slovenian Catholic Cultural Center picnic in Lemont, Ill., and the Chicago Federation annual dinner dance. Hopefully we can all gather again next summer to enjoy these annual events.

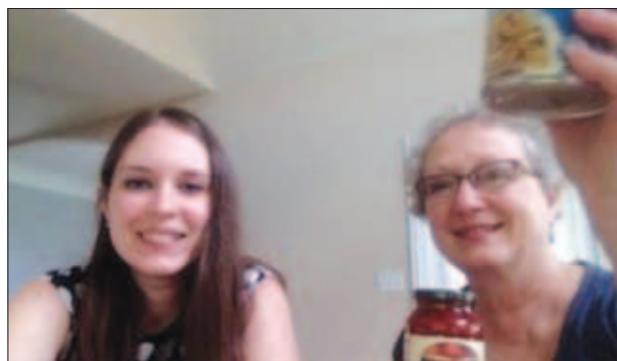
During our September meeting, Lodge 559 officers did meet in-person, with member Anne Cretnik calling in to the meeting. This time we were able to donate all of our food drive contributions to a local church, St. Cletus, which Vice President Geri Matiassek attends.

For our November meeting, we chose to host both a toy drive and a food drive. The food drive was held to make a donation in anticipation of the Thanksgiving holiday. Lodge officers were again able to meet in-person, with other members calling in to the meeting.

Our toy drive will benefit the local American Legion Post in La Grange, Ill. We will make this donation in mid-December. Therefore, if any members would like to contribute to our toy drive, we are accepting both toys and monetary contributions to add to our donation. Please contact Lodge Secretary Melanie Matiassek for more information on how to donate: e-mail mjmatiassek@gmail.com or phone (708) 715-0131.

Our annual meeting was also held in November, during which all current officers were up for re-election, running unopposed. Thus, it is anticipated that our officers for 2021 will include President/Recording Secretary Kaitlyn Chiappetta, Vice President/Sergeant-at-Arms/Auditor Geri Matiassek, Secretary/Treasurer Melanie Matiassek, and auditor Mike Vidmar.

We wish everyone a safe and happy holiday season, and look forward to 2021!



Even though Lodge 559 held remote meetings throughout the year, Lodge members were able to complete a May food drive by donating individually to local food pantries.

Canceled for 2020, the annual Thanksgiving Polka Weekend returns in 2021 at a new venue

by JOE VALENCIC (5)
Cleveland-Style Polka Hall of Fame

CLEVELAND—The Thanksgiving Polka Weekend will return with a bigger and better Slovenian celebration in 2021!

The Holiday Inn Cleveland South is next year's new polka headquarters as the National Cleveland-Style Polka Hall of Fame hosts the 57th annual Thanksgiving Polka Weekend, Nov. 26-28, 2021. The Polka Hall of Fame Awards Show honors excellence in Cleveland-style and Slovenian-style music with a gala production in the ballroom on Saturday, Nov. 27, 2021.

Coronavirus restrictions have delayed dance festivals across the country. For safety's sake, the Polka Hall of Fame skipped the Thanksgiving Polka Weekend and Polka Music Awards Show in 2020. Music lovers are invited for an even greater polka experience in 2021 with up to 40 hours of Cleveland-style and Slovenian-style entertainment packed into three days. Here's what's new for next year:

The Holiday Inn Cleveland South showcases America's good-time music in the grand ballroom. Party

rooms will spotlight specialty acts and jam sessions. The new venue is convenient to I-77 and I-480 at 6001 Rockside Road in Independence, Ohio, just 15 minutes south of downtown Cleveland.

In 2021, three days of dancing – Friday, Saturday and now Sunday – will be offered, along with a live band performing during the new Polka Brunch.

The fun starts Friday afternoon with the finest polka bands playing until midnight. Bring an accordion for an epic button box jam. On Saturday afternoon, the stars will shine at the Polka Hall of Fame Awards Show. After the show, pause for a Polka Mass, then stay for more polka music Saturday evening. Dance through the gourmet buffet offered at the Sunday Polka Brunch.

Reserve rooms directly with the Holiday Inn Cleveland South, (216) 524-8050, at a special rate of \$110 per night, tax included. Free parking, wi-fi, and a pool and fitness center are available, along with free hotel shuttle service to downtown, casinos, local attractions and the airport. Save on

Mid-December meeting date on Indy Lodge 34 schedule

by JERRY WATSON
Lodge 34 Secretary/Treasurer

INDIANAPOLIS—*Dober dan!* For the next Lodge 34 meeting, scheduled Friday, Dec. 11, at the Slovenian National Home, the Lodge will be serving chili and krofe. Please try to attend the meeting.

The bells from our closed church, Holy Trinity, are no longer silent! The bells were purchased by the

Slovenian members of Holy Trinity in 1906 and were still ringing when the church closed in 2014. The bells have since been refurbished and installed at St. Malachy in Brownsburg, Ind. At the dedication, upon hearing the bells ring, many former Holy Trinity members had tears in their eyes. Part of our Slovenian heritage continues!

Veseli božič in srečno novo leto 2021!



Newly-refurbished bells from the former Holy Trinity Church were recently installed at St. Malachy in Brownsburg, Ind.

Help the SNPJ Home Office by updating your e-mail address

IMPERIAL, Pa. — Does the SNPJ have your current e-mail address?

The SNPJ Home Office periodically sends out e-mails to advertise the many benefits we offer our members. You can also receive information about our fraternal programs, events at the SNPJ Recreation Center, athletic tournaments, and product and annuity updates through this e-mail communication.

In order to receive this information, we need your current e-mail address. If we don't have your e-mail address, we ask that you send an e-mail to the Home Office addressed to snpj@snpj.com. We will then be able to update your contact information.

We try to keep in touch with all of our members as often as possible, and this is a very cost-efficient and timely way to deliver information.



Dancers fill the floor during the National Cleveland-Style Polka Hall of Fame annual Thanksgiving Polka Weekend.

airfare and car rental through Kollander World Travel, (216) 692-1000, or toll-free 1-800-800-5981.

Check out the 2021 lineup to date: Cleveland's Eddie Rodick; Joe Grkman and Mikey Dee from the Pittsburgh area; Michigan's Linda Lee Brown and Rob DeBlander; and Nashville's Ed Klancnik & Friends.

The Thanksgiving Polka Weekend was founded in 1963 by late polka radio personality Tony Petkovsek and

grew to become one of the country's leading polka festivals. The event benefits the National Cleveland-Style Polka Hall of Fame Museum and Archives located in Euclid, Ohio.

Plan now for the polka event of 2021. For more information on the 2021 Thanksgiving Polka Weekend at the Holiday Inn Cleveland South, phone the Polka Hall of Fame at (216) 261-3263, toll-free at 1-866-66-POLKA, or e-mail PolkaShop@aol.com.

Slovene National Benefit Society National Board Minutes

Meetings held Sept. 8 and Sept. 25, 2020, via conference call

Tuesday, Sept. 8, 2020:

The meeting was called to order by President Joseph EVANISH at 1 p.m. Roll call was taken, and it was reported that all National Board members are in attendance via conference call.

President EVANISH presented the reason for the meeting is to have the National Board approve resolutions for Amendments to the Pension Plan and the 401(k) Plan. Information regarding these amendments was sent to all National Board members prior to the meeting.

A motion is made by Bro. Rick HERVOL, second by Bro. Ken ANDERSON, to adopt a resolution for an Amendment to the Employees Defined Benefit Pension Plan that will allow deferred vested participants with a lump sum balance of \$130,000 or less to be paid their pension benefit if they have not yet reached retirement age or early retirement age and have terminated employment with the Society prior to 1/1/2020. The deferred vested participant must choose this option during a limited election period of 10/1/2020 to 11/30/2020 and would elect either the lump sum distribution of the present value of his or her vested accrued benefit, or an immediate monthly annuity of his or her vested accrued benefit. The payment will be made on 12/1/2020, or as soon after as administratively practicable. The amount of the lump sum distribution for a participant that has not reached his or her normal retirement date, or, if applicable, early retirement date, to be the actuarial equivalent of the participant's monthly accrued benefit calculated as of Dec. 1, 2020. Motion approved.

A motion is made by Sis. Joanna BAKER, second by Bro. Fred MLAKAR, to adopt a resolution for an Amendment 3 to the Employees 401(k) Plan to change the eligibility for the matching contribution to be the same as that of the eligibility to make salary deferrals, which is three months from the date of employment.

Sis. Karen PINTAR explains that this is a housekeeping item that should have been amended at the time the Society began making matching contributions. Motion approved.

A motion is made by Sis. Tracey ANDERSON, second by Bro. ANDERSON, to adopt a resolution for an Amendment 4 to the Employees 401(k) Plan to include the two employees who were affected by Amendment 3. Motion approved.

President EVANISH states that the National Board meeting scheduled for Friday, Sept. 25, 2020, will be held by conference call.

No further business, and a motion to adjourn is made at 1:15 p.m. by Sis. Tina RIGLER, second by Bro. HERVOL. Motion approved, and the meeting is adjourned.

Respectfully submitted,

KAREN A. PINTAR, FLMI, CCP, AIAA
National Secretary/COO

Friday, Sept. 25, 2020:

The meeting was called to order at 9 a.m. by President Joseph EVANISH with 15 National Board members and one Young Adult Representative in attendance.

A moment of silence was held for all deceased members since the last National Board meeting, including a former National Board member, Sis. Caroline Brown.

President EVANISH states that time of sessions will be 9 a.m. to 5 p.m. with a break between 10:30-11 a.m. to vote on Recreation Center Committee candidates. With no objections, the time of sessions is approved.

President EVANISH presents the Order of Business, and with no objections the Order of Business is approved.

A motion is made by Bro. Richard HERVOL, second by Bro. Kenneth ANDERSON, to ratify the approval of the minutes from the April 25, 2020, conference call that were approved via e-mail. Motion approved.

A motion is made by Bro. HERVOL, second by Sis. Tracey ANDERSON, to approve the minutes from the Sept. 8, 2020, conference call. Motion approved.

President EVANISH states that with no objection, we will receive all reports which were sent out to the Board. There is no objection.

National President's Report September 2020

Fraternal greetings, Brothers and Sisters. Welcome to our semiannual meeting as we report and discuss the operation of our Society. We look forward to a positive and informative meeting with a successful exchange of ideas for the benefit of the SNPJ.

The Society was sad to learn of the passing of two former National Board members during this period. Sis. Fannie Smole passed away on March 13, 2020, at the age of 93. She was a very active member and leader in the Milwaukee area, and held office with SNPJ Lodge 584. She served on the SNPJ National Board Judicial Committee for 12 years, from 1975 through 1986.

Sis. Caroline Brown passed away on May 21, 2020, at the age of 86. Before moving to Maryland in recent years, she resided in Pueblo, Colo., and supported SNPJ Lodge 299 in Walsenburg, Colo., as an officer. She served on the SNPJ National Board as a Regional Vice President from 1995 through 1998, serving Lodges in the states of Colorado, New Mexico and Utah.

Marketing

For the first six-month period of 2020, the Society issued 154 policies with a life insurance face amount of \$3,406,090. The amount of life insurance in force is \$247,378,835. There were 110 new members enrolled during this period, compared to 158 for the same period the previous year. Annuity premium was \$3,374,120, compared to \$5,145,459 for the same period in 2019.

National Sales Director David Ely continues to actively recruit agents and agencies. He supports and works with existing agents and producers each and every day. David has also contributed to *PROSVETA* via the "We've Got You Covered" insurance column. The Sales Department provides regular updates and promotions, primarily through e-mail communications to the sales force.

Most of the product state filings that were not approved in 2019 were approved during this period. The streamlined SNPJ Sales Guide was fully distributed. Enhancements were completed to the illustration program for the sales force. More life insurance social media promotion is being initiated by the Sales Department.

The pandemic has created a very challenging time for the sale of life insurance with limited face-to-face interaction. All agents were encouraged to follow CDC safety protocols while interacting with

clients and members.

A new staff member, Gina Wise, joined our team in February 2020 in the position of marketing/sales assistant. She quickly got up to speed and does a very good job supporting the sales director and sales operation.

Incentives continue to be offered to members and Lodges for new member enrollment. For every 10 new members, a Lodge receives a \$100 bonus. The Recommender Program provides a \$10 incentive for a member to refer people for SNPJ membership, with the chance to win \$100 in a quarterly drawing.

Fraternal Department

Fraternal Director Kevin Richards oversees the Fraternal Department, which covers the fraternal programs, youth services, athletic programs, and the programs held at the SNPJ Recreation Center.

The 2020 SNPJ Winter Classic Bowling Tournament was held Feb. 14-16 at SNPJ Lodges 6 and 138. There were 21 men's teams, 44 men's doubles, 85 men's singles, 16 women's teams, 22 women's doubles, and 44 women's singles participating, resulting in a Society remuneration of \$2,454. Thanks to the committees from both of these Lodges for a job well done.

Florida SNPJ Days were held Feb. 28-29, hosted by SNPJ Lodge 603 in Samsula, Fla. This annual event took place before COVID-19 restrictions were initiated.

Unfortunately, the only events that took place during this period were held prior to the significant government restrictions that were put in place due to the COVID-19 pandemic. The restrictions forced the cancellation of fraternal activities and events.

The annual events that were canceled included the SNPJ National Bowling Tournament, the Young Adult Conference, Heritage Center Weekend, Slovenefest, the Miss SNPJ Pageant, the CAL Don Gorjup Golf Open, as well as some additional events.

In May, a succession plan for the SNPJ Recreation Center director's position was initiated. The current director, Tim Jergel, will transition into retirement (in April 2021) and is training and working with the new director, Kevin Richards. It becomes a good time to make this transition with many of the fraternal events being canceled during this time.

Many of the fraternal activities and events will continue to be managed by Kevin. However, there will be some programs that will require other staff, individuals or committee help. The activities can be managed with additional help, with Kevin providing appropriate oversight in most cases.

Publications

The SNPJ news source, the *PROSVETA* publication, is designed and managed by Editor Jay Sedmak. At the onset of the Coronavirus outbreak, publication of *PROSVETA* ceased for the months of April, May and June, and resumed beginning with the July 2020 issue.

PROSVETA is also available online. Many members have chosen to receive e-mail notification of the monthly online issue instead of receiving printed copies by mail. We certainly appreciate all of the contributions from our scribes who promote and report on SNPJ activities and events in their areas.

Prior to the cancellation of Slovenefest 2020, Jay completed the preliminary promotional work for the festival during this period, updating the website and press releases, designing the gate flyers and several new boulevard banners, and completing the flyers and forms for the "Make It, Bake It, Grow It" Crafters Bazaar.

Jay continued to work with National Secretary Pintar to design the life insurance applications required for the insurance product filings, completing the final applications submitted for approval.

Our five websites continue to be hosted and supported by 3Seed Marketing/Design/Interactive. Early in 2020, 3Seed completed the conversions of four SNPJ websites (snpjrec.com, snpjheritage.org, alpineroom.com and slovenefest.com) to responsive-design sites in the WordPress platform and launched all four newly-designed websites on Jan. 27, 2020.

In February, 3Seed began the process of redesigning the main SNPJ website, snpj.org, on the WordPress platform, replacing the existing Kentico-based site which had been in use since July 2011. Jay provided new text for the site, edited existing information, updated and verified all internal and external site links, and approved the final version for launch. With the assistance of the Home Office IT staff, 3Seed formally launched the new SNPJ main website on June 29, 2020. The URL for the SNPJ main website is now <https://snpj.org>.

The new SNPJ main site is a responsive design, which means it senses the device used to access the site and automatically adjusts to the display parameters of smart phones, tablets and other mobile devices. All five SNPJ websites are now mobile-device friendly.

Slovenia

The Consul General of the Republic of Slovenia, Alenka Jerak, hosted a virtual celebration in place of the canceled Slovenian Statehood Day celebration normally held at Cleveland City Hall. The virtual celebration was broadcast on June 25 via Facebook and YouTube. Upon invitation, I was happy to join in the celebration by recording a video message of congratulations on behalf of the SNPJ.

Slovenian American Business Association (SABA) President Jurček Žmauc arranged a third visit of a Slovenian gostilna chef to the United States in February. The SNPJ Slovenian Heritage Center Committee hosted the dinner event at the Imperial SNPJ Lodge 106 Hall, with committee member Tracey Belle taking the lead to manage a successful event, as the chef was great and the food delicious. Kevin Richards and Stan Repos were also instrumental in the coordination.

The annual Slovenian Embassy EU Open House event in May, at which the Heritage Committee regularly hosted a display, was canceled due to the pandemic.

SNPJ Heritage Center Committee Director Kathy Paulenich hosted committee meetings via teleconference. The committee was able to open in June when the Recreation Center was cleared to open following appropriate protocols.

Fraternal Industry

SNPJ maintains updated knowledge of the fraternal industry through the network of local, state and national trade association affiliates. The Executive Committee participates with the Fraternal Societies of Greater Pittsburgh (FSGP), the Pennsylvania Fraternal Alliance (PFA), and the American Fraternal Alliance (the Alliance).

The executive officers regularly attend the FSGP meetings which include officers and representatives of the many fraternalists located in

Western Pennsylvania. National Secretary Karen Pintar continues to serve as secretary of the FSGP. Shortly after the FSGP Fraternalist of the Year banquet in March, all upcoming in-person meetings and events were canceled.

The Pennsylvania Fraternal Alliance remains the largest and most active state fraternal alliance, with more Societies domiciled in Pennsylvania than any other state. I continue to serve on standing committees. Unfortunately, the spring legislative luncheon in Harrisburg, Pa., was canceled due to COVID-19.

The American Fraternal Alliance is the national trade association for fraternal benefit societies. In February, the Alliance board hosted a Membership 20/20 meeting in Chicago for CEOs. This special meeting was designed to discuss the strategic direction of the organization. I did participate in the meeting, for which the Alliance provided a \$1,000 travel stipend to societies attending. Discussion included the future goals of the Alliance in conjunction with management needs, considering the recent departure of the Alliance CEO. The feedback provided the Alliance board with valuable information based on the membership's vision.

In January of this year SNPJ joined the Life Insurance Council (LIC), which is a council of LOMA. This essentially makes us a member of LOMA as well. LIC is an organization that provides a forum for senior-level life insurance executives of small to midsize companies serving the modest to middle income market. There are a number of "fraternal" members. I have participated in some of the webinars and conference calls during this period.

The Corporate Governance Annual Disclosure (CGAD) is a new requirement this year created by the NAIC and adopted by the Pennsylvania Insurance Department. It basically is a description of a company's corporate governance framework, policies, practices and oversight. The National Board approved the Society's CGAD in March. The CGAD was filed with the Pennsylvania Insurance Department during this period.

Conclusion

The Society benefits from years of experience and dedication from our COO and CFO. National Secretary/COO Karen Pintar and National Treasurer/CFO Robert Lawrence continue to do an excellent job for the Society.

Executive Assistant Peggy Cushman does a great job supporting the executive officers while handling regular duties and projects. She continues to absorb additional duties and responsibilities, helping with the accounting and administration functions.

The SNPJ management and Home Office staff are dedicated to providing good service to our membership. This has been an interesting challenge due to the pandemic. We appreciate the staff adjusting to safety protocols and conditions as we continue to work through this unique time. They have been exceptional throughout this period.

The SNPJ National Board has been tremendously supportive during this time. Important and difficult decisions were made by the Board during the annual March meeting and a follow-up April meeting, with both meetings accomplished via conference calls.

May our decisions and actions continue to be in the best interest and welfare of the SNPJ.

Fraternally,

JOSEPH C. EVANISH, FLMI
National President/CEO

National President's Report

President EVANISH reports that the Home Office continues to follow all CDC protocols, states sales are down due to the pandemic, and that we have started Facebook postings from information received from the "Life Happens" organization.

He reports on Bro. Kevin Richards transitioning into Recreation Center director with training from Bro. Tim Jergel, who will retire in April 2021, and that we will proceed with having Bro. Richards continue to manage the Fraternal Department with assistance from staff and committees; the illustration program was re-done; the Corporate Governance Annual Disclosure approved by the Board was filed with the Pennsylvania Insurance Department; and the five-year examination by the Pennsylvania Insurance Department will begin shortly.

President Evanish participated in a call with other Pennsylvania fraternal CEOs to meet with the new Acting Pennsylvania Insurance Commissioner.

We are researching annuity reinsurance, but currently do not have enough information to discuss.

Motion to approve the report by Bro. Roger CLIFFORD, second by Bro. Ken ZAKRAYSEK. Motion approved.

Sis. Karen PINTAR stated that 30 years ago, on Sept. 21, 1990, at a Convention in Cleveland, Joe Evanish was elected as SNPJ National President. The Board offers congratulations to President Evanish.

National Secretary's Report For the period ended June 30, 2020

Fraternal greetings, Brothers and Sisters, and welcome to the semi-annual meeting of the SNPJ National Board.

The following report relates to the activities and business conducted through the office of the National Secretary for the period of Jan. 1 through June 30, 2020.

SNPJ Home Office Personnel

At the end of June 2020, we employ 12 full-time employees, including the Executive Committee, and one part-time employee.

Insurance Administration

This department continues to handle the day-to-day operations of a life insurance and annuity company.

The first six months of the year brought unprecedented times to this country and to so many businesses. In March, we closed the office for a few days to follow Governor Wolf's stay-at-home orders. Shortly after, we were deemed an essential business and allowed to re-open with strict protocols in place and following the guidelines to let employees work from home who were so able.

From mid-March through June 8, we staggered the shifts of employees in the office and we provided scheduling each week for all staff so that we could minimize any effect on our normal business practices. We maintained social distancing requirements, wore masks, had hand sanitizer available in numerous locations, did not pass paperwork from person to person, advised employees to e-mail or phone co-workers rather than meet face-to-face, prohibited anyone

NATIONAL SECRETARY'S REPORT

CONTINUED FROM PREVIOUS PAGE

but employees from entering the office, and generally did everything we could to keep the environment safe for all.

On June 8, with restrictions for businesses easing, we brought everyone back into the office. However, we still practice avoiding face-to-face contact with co-workers whenever possible, and we stagger start and finish times, as well as lunch and break times for employees, to eliminate too many gathering in one place. We do not share equipment when at all possible, and employees were advised to wipe down the office equipment that must be shared. We maintain a social distance of six feet from each other, and all employees – as well as visitors – must wear a mask when in the office.

Through all of this, the staff and management have maintained the quality and quantity of the work that they produce.

Information Technology

We continue to work with our IT consultant, Bro. Terry Champ, to connect the appropriate policy contract forms to the insurance administration system for the new products. Terry continues to work on the illustration system as well for these new products. Terry has also been available to us to troubleshoot problems we may encounter with the insurance administration system.

We also continue to engage the managed services company which is monitoring the servers and firewalls for the Society and troubleshooting any issues that arise that cannot be handled in-house. Jeff Cadez works closely with this company to alert them to any work we may need done or to consult with them when issues arise. The managed services company does continue to operate remotely during this pandemic.

Product Filings

The majority of the Whole Life products were approved in 2019; however, in February of 2020 the Single Premium Whole Life product was approved for sale in Pennsylvania, and in April the Whole Life product was approved for sale in California.

Once the Whole Life products were approved with the corresponding application, I began the process of filing for approval for our new term products. This was handled in this manner so that we could use the same application for both products. Many of the states did approve the term products by the end of 2019, and during the first six months of 2020 the term product was approved in Florida, Illinois and Pennsylvania, and in early July in Utah. We are still waiting for approval of the term product in California.

Lodges & Lodge Secretaries

Lodges

As of June 30, 2020, we have 80 Lodges.

Top Five Lodges in New Members as of June 30, 2020:

Lodge No.	City/State	New Members
584	Milwaukee, Wis.	24
715	Universal, Pa.	13
31	Sharon, Pa.	12
106	Imperial, Pa.	12
6	Sygan, Pa.	10

Lodge & Secretary Awards

These awards are paid to those Lodges that submit the Election of Officers Report and the Lodge Certification and Verification forms by March 1, and the Audit Report and Local Unit Activity forms by April 1. Due to the pandemic, which rendered most Lodges unable to meet in person and thus unable to conduct audits, Lodges that had submitted the required reports by the March 1 deadline were granted a deferral to submit their Audit Reports when they were able to finally meet for an audit.

Awards paid (including those paid after June 30):

Lodge Awards	\$26,504
Secretary Awards	\$19,862
Total Awards	\$46,366

I heard from a number of Lodges during this period regarding methods used to hold Lodge meetings. In accordance with our bylaws, a meeting is official as long as all members can be heard when they speak and can hear others, and there are at least three members in attendance. Lodges found a variety of ways to hold their meetings, including Zoom Rooms, conference calls, FaceTime, etc., during this pandemic. I applaud all of you for the innovation displayed to continue to hold your meetings!

Membership

Membership Count

On June 30, 2020, the active membership of the Society is:

Adult	28,233
Youth	2,068
Total	30,301

Membership declined for the first six months by 343 members.

Membership Statistics

Members as of Jan. 1, 2020	30,644
Increase by:	
New Members	110
Total Increase	110
Decrease by:	
Deaths	259
Cash Surrendered	84
Expired	29
Canceled	24
Lapse	25
Matured	4
Suspended Pending Death	20
Suspended Pending Maturity	8
Total Decrease	453
Members as of June 30, 2020	30,301

Insurance In Force

Life Insurance

As of June 30, 2020, we have 33,346 policies in force representing \$247,378,835 of life insurance in force.

Policies on Jan. 1, 2020	33,752
Increase by:	
Issued and Paid	99
Reinstatement	5
Total Increase	104
Decrease by:	
Deaths	310
Cash Surrenders	97
Canceled	22
Expiry	29
Matured	15
Lapsed	37
Total Decrease	510
Policies as of June 30, 2020	33,346

Annuities

As of June 30, 2020, we have 4,082 annuity contracts with a fund value of \$152,060,853.

Annuities on Jan. 1, 2020	4,109
Increase by:	
Issued and Paid	57
Total Increase	57
Decrease by:	
Cancel After Issue	1
Surrendered	36
Death Claim	47
Total Decrease	84
Annuities on June 30, 2020	4,082

Accident & Health

As of June 30, 2020, there are 3,017 A&H policies remaining.

A&H policies on Jan. 1, 2020	3,194
Increase by:	
Reinstatement	2
Total Increase	2
Decrease by:	
Cancel	64
Expiry	66
Death Claim	49
Total Decrease	179
A&H policies as of June 30, 2020	3,017

Fraternal Activities

Slovene National Benefit Society

- Continue to serve as SNPJ Lodge 6 president
- Member of the board of directors/recording secretary of the Sygan American Slovene Club

Fortunately, prior to the restrictions imposed as a result of the pandemic Miss SNPJ and I were able to attend Florida SNPJ Days sponsored by SNPJ Lodge 603 in Samsula, Fla. It is always a pleasure to visit this very active Lodge to celebrate their festival – lots and lots of fabulous food, and great fraternalism from these members. A number of Lodges from the north were represented, including Lodges 6, 106, 138, 158 and 776. Thank you, Lodge 603 officers and members, for always making us feel so welcome!

Fraternal Societies of Greater Pittsburgh (FSGP)

- Continue to serve as secretary of the FSGP
- Attend the luncheons held throughout the year
- Organized the annual FSGP Fraternalist of the Year banquet

In March, the Fraternalist of the Year chosen by FSGP was one of SNPJ's own members from Lodge 138 and our former marketing director, Bro. Greg Felton. In addition to our Executive Committee, there were several SNPJ members who attended the banquet.

Pennsylvania Fraternal Alliance

- Continue to serve on the committees of the Alliance and participate in board meetings

American Fraternal Alliance

The Alliance has continued to provide updates on legislation and compliance during this pandemic as all meetings were canceled or were offered via electronic communication.

Conclusion

It's been a challenging six months for everyone. Much thanks to our SNPJ Home Office employees who have continued to perform their job duties while also observing the necessary protocols. We are all trying to remain safe and healthy.

I look forward to a productive National Board meeting.

Faternally,

KAREN A. PINTAR, FLMI, CCP, AIAA
National Secretary/COO

National Secretary's Report

Sis. PINTAR reported that we are currently accepting proposals for the managed IT services; the Society is in compliance regarding the routine Market Conduct Audit from California; and Lodges have been holding meetings via Zoom or conference calls, etc.

Motion to approve the report by Sis. Joanna BAKER, second by Bro. HERVOL. Motion approved.

National Treasurer's Report
September 2020

Fraternal greetings, Brothers and Sisters.

The COVID-19 pandemic has disrupted the world economy and altered everyday life across the globe. Many "once-in-a-lifetime" challenges have been presented, which most people could not fathom just a few months ago. While management has addressed the immediate impact of the situation, we continue to adjust and explore alternatives to longtime processes and "normal" operating modes. Markets – which were briefly interrupted – are now trending even further into historically low interest rate yields.

The Society has not experienced unusual increases in benefit claims during the period due to the pandemic, but there has been a decrease in annuity and life insurance sales as a result of the restrictions placed on social interaction. Management continues its efforts of cutting expenses and working toward new ways to accomplish our mission.

During the first six months of 2020, assets increased \$2 million from year end 2019 to total \$215,235,956 as of June 30, 2020. Fixed income securities and cash, totaling \$208,569,013, represent 98 percent of the Society's total invested assets. Real estate holdings, including the Home Office and the SNPJ Recreation Center, represent one percent of invested assets. The remaining one percent of the Society's invested assets is comprised of certificate loans, mortgages, and other invested assets.

Net income from operations before refunds and realized capital gains and losses was a gain of \$30,358 for the period ending June 30, 2020. Gross income of \$8,666,209 is a decrease of \$1,853,108, or 17 percent, from the same period in 2019. The decrease is a result of a decrease in annuity considerations and investment income. Annuity considerations decreased 34 percent from the first six months of 2019, totaling \$3,374,120. Life premiums were flat for the first six months.

Net investment income decreased \$55,264, or -1.2 percent, from the same period in 2019. The investment portfolio book yield continues to decrease, going from 4.57 percent at year end 2019 to 4.43 percent as of June 30, 2020. Due to the historically low interest rate environment, as new money is received and as cash rolls off the portfolio from securities maturing or from principal repayments on the mortgage-backed securities, the yields on reinvestment of those funds for purchases of high-quality fixed income securities are dramatically lower. Thus, investment income which supports

contract obligations and covers general expenses continues to be restrained, presenting a challenge for the Society.

Overall benefit claims, in the amount of \$5.4 million, decreased 43 percent from the same period in 2019 to 2020. Annuity benefit claims decreased 48 percent from the same period in 2019, going from \$8 million in 2019 to \$4.2 million as of June 30, 2020. Death benefit payments decreased \$66,947 from the prior year to total \$916,864 as of June 30. General and fraternal expenses decreased 3.3 percent, or \$39,610, compared to the same period in 2019.

Surplus decreased \$179,597 from year end 2019, to \$7,361,118 as of June 30, 2020.

Following are comparative financial statements and investment transactions for the period.

Respectfully submitted,

ROBERT J. LAWRENCE
National Treasurer/CFO

The following investments were purchased from Jan. 1 through June 30, 2020:

BONDS AND OTHER INVESTMENTS:

Name & Description	Coupon Rate	Cost	Par Value	Purchase Date	Due Date
Arch Capital Group	3.635%	\$715,000	\$715,000	06/23/2020	06/30/2050
Brookfield Finance Inc	4.700	450,325	390,000	01/09/2020	09/20/2047
Nova Southeast Univ	4.009	710,000	710,000	06/18/2020	04/01/2040
GATX Corp	4.000	334,286	335,000	05/08/2020	06/30/2030
Inglewood CA POB	3.771	135,000	135,000	06/03/2020	09/01/2045
Leidos Inc	4.375	153,010	155,000	05/07/2020	05/15/2030
Leidos Inc	4.375	320,445	305,000	05/14/2020	05/15/2030
Metropolitan Transit Author Rev	6.687	708,310	500,000	01/07/2020	11/15/2040
Rutgers University NJ	3.270	291,998	290,000	05/07/2020	05/01/2043
Wisconsin Ctr Sr AGM	4.473	80,000	80,000	06/03/2020	12/15/2047
Mortgages Granted		0	0	2020	
Total New Purchases 1-1-20 through 6-30-20		\$3,898,375	\$3,615,000		

The following investments were disposed of from Jan. 1 through June 30, 2020:

BONDS AND OTHER INVESTMENTS:

Name & Description	Coupon Rate	Consider-ation	Par Value	Book Value	Date Paid
AT&T Inc	4.450%	\$621,430	\$600,000	\$599,962	06/29/2020
New York City	5.676	1,050,000	1,050,000	1,050,000	04/01/2020
NYC Water BABS	5.790	200,000	200,000	200,000	06/15/2020
Schlumberger Oilfield UK	4.200	255,267	250,000	249,983	06/29/2020
Virginia College Bldg Auth VA	5.625	350,000	350,000	348,546	02/01/2020
Mortgage/Asset Backed Principal Paydowns	Various	594,132	604,195	590,968	2020
Gov't Agency Principal Paydowns	Various	1,471,102	1,471,102	1,471,102	2020
Mortgage Payments	Various	5,563	5,563	5,563	2020
Total Disposed of 1-1-20 through 6-30-20		\$4,547,495	\$4,530,861	\$4,516,125	

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ON PAGE 7

National Treasurer's Report

Bro. Robert LAWRENCE reported that annuity claims are down \$3.9 million; death claims are down from last year and general expenses are down by \$39,000, even with an increase of monies of approximately \$100,000 to fund Recreation Center operations; the net income is flat; surplus is down \$180,000; the AVR increased \$98,000, largely due to the increase in pension liability of \$79,000.

Questions on the report by Sis. Justina RIGLER, and Bro. LAWRENCE stated that the fraternal expenses are up due to the losses at the Recreation Center.

Motion by Bro. CLIFFORD, second by Bro. ANDERSON, to approve the report. Motion approved.

Finance Committee Report
Jan. 1 through June 30, 2020

Fraternal greetings and welcome to the semiannual National Board meeting, Brothers and Sisters of the Slovene National Benefit Society. The Finance Committee continues to follow the Rules of Procedure approved by this Board to promote an efficient investment and monitoring of our Society's funds. Our bond maturity distribution at June 30, 2020, compared to Dec. 31, 2019, was as follows, along with a listing of the SNPJ portfolio by investment category:

	June 30, 2020		Dec. 31, 2019	
Less than 1 Year	\$10,661,400	5.2%	\$7,275,803	3.5%
1 to 10 years	84,599,731	41.4%	88,904,254	43.4%
10 to 20 years	59,362,335	29.1%	59,644,366	29.1%
Over 20 years	49,613,095	24.3%	49,205,460	24.0%
Total Bonds	\$204,236,561	100.0%	\$205,029,883	100.0%

	Market	Statement	Percent of Total	Yield
Corporate Bonds	\$150,971,028	\$131,086,970	61.58%	4.71%
Taxable Municipal	44,288,206	38,148,100	17.92%	4.84%
Agency CMBS	14,724,916	13,921,087	6.54%	3.54%
Commercial MBS	11,011,718	10,619,114	4.99%	3.74%
Asset Backed Securities	5,224,169	5,210,797	2.45%	3.44%
Agency CMOs	3,742,131	3,400,982	1.60%	4.55%
Non-Agency CMOs	1,048,250	1,026,273	0.48%	5.54%
Agency Passthroughs	903,291	823,239	0.39%	3.81%
Total Bonds	231,913,708	204,236,561	95.94%	4.52%
Common Stock	18,850	18,850	0.01%	2.40%
Other Assets	1,416,050	1,213,169	0.57%	5.76%
Mortgages	280,544	280,544	0.13%	2.75%
Real Estate	2,073,718	2,073,718	0.97%	4.05%
Cash & Certificate Loans	5,057,504	5,057,504	2.38%	2.00%
Total Invested Assets	\$240,760,373	\$212,880,345	100.00%	4.51%

*Any difference in totals is due to rounding.

Portfolio Risk Analysis

Date	Duration	Avg. Rating	Book Yield	Market Yield
Dec. 2015	7.64	A+	4.86	3.75
Dec. 2016	8.33	A	4.82	3.75
Dec. 2017	8.48	A	4.75	3.51
Dec. 2018	8.11	A	4.64	4.18
Dec. 2019	8.66	A	4.51	3.11
June 2020	8.73	A	4.42	2.61

Wellington Management Company, LLP, continues to monitor the portfolio and manage the assets within the guidelines set forth by the Finance Committee and approved by the National Board. The Finance Committee works with the asset manager to determine appropriate risk measures for the portfolio with the goal of optimizing the portfolio yield while maintaining a high-quality portfolio and matching the Society's liability cash flow needs. The ongoing low interest rate environment continues to make it very challenging when trying to cover current contract guarantees without taking on excessive amounts of risk.

The COVID-19 pandemic has created havoc around the world and affected the U.S. markets. The stock market has suffered, credit markets had a brief issue concerning liquidity, and businesses have had to quickly adapt to shutdowns and having employees work

FINANCE COMMITTEE REPORT
CONTINUED FROM PREVIOUS PAGE

remotely. The Federal Reserve and the U.S. Congress were forced to enact plans to alleviate the devastating market and economic effects of the pandemic.

As investors fled stocks in favor of safety, U.S. Treasury yields have plummeted to lows never before experienced in the United States. The benchmark 10-year Treasury rates decreased dramatically from 1.9 percent at the end of 2019 to 0.66 percent at June 30, 2020. The 30-year Treasury yield was 1.41 percent at June 30. This ultra-low interest rate environment continues to make it very challenging when trying to cover current contract guarantees without taking on excessive amounts of risk. The book yield on the portfolio is 4.43 percent as of June 30.

As a result of the decrease in market yields, the market value of the portfolio increased \$8.1 million during the first half of 2020. The effective duration of the portfolio as of year end is 8.7 years.

Investment yields on purchases made in the first half of 2020 averaged 3.76 percent. Purchases comprised of corporate and taxable municipal bonds. These investments had a 19-year average life with an average S&P credit quality of BBB+. Annuity crediting rates were decreased during the six-month period.

Attached is a record of transactions for the period of Jan. 1 to June 30, 2020.

SNPJ FINANCE COMMITTEE
ROGER C. CLIFFORD, Chairman
JOSEPH C. EVANISH, Committee Member
KEN ANDERSON, Committee Member
RICHARD HERVOL, Committee Member
ROBERT J. LAWRENCE, Committee Member

The following is a record of the transactions for the first half of 2020:

PURCHASES:

Cost	Description	Yield	Coupon Rate	Due Date
\$715,000	Arch Capital Group	3.640%	3.635%	06/30/2050
450,325	Brookfield Finance Inc	3.780%	4.700	09/20/2047
710,000	Nova Southeast Univ	4.010%	4.009	04/01/2040
334,286	GATX Corp	4.030%	4.000	06/30/2030
135,000	Inglewood CA POB	3.770%	3.771	09/01/2045
153,010	Leidos Inc	4.540%	4.375	05/15/2030
320,445	Leidos Inc	3.750%	4.375	05/15/2030
708,310	Metropolitan Transit Author Rev	3.400%	6.687	11/15/2040
291,998	Rutgers University NJ	3.220%	3.270	05/01/2043
80,000	Wisconsin Ctr Sr AGM	4.470%	4.473	12/15/2047
3,898,375	Total Securities Purchased			
0	New Mortgages Granted			
\$3,898,375	Total Purchases			

REDEMPTIONS:

Consideration	Description	Gain/ (Loss)	Coupon Rate	Date Paid
\$621,430	AT&T Inc	\$38	4.450%	06/29/2020
1,050,000	New York City	-	5.676	04/01/2020
200,000	NYC Water BABS	-	5.790	06/15/2020
255,267	Schlumberger Oilfield UK	17	4.200	06/29/2020
350,000	Virginia College Bldg Auth VA	1,454	5.625	02/01/2020
594,132	Mortgage/Asset Backed Principal Paydowns	3,164	Various	2020
1,471,102	Gov't Agency Principal Paydowns	-	Various	2020
4,541,931	Total Securities Redeemed	4,672		
5,563	Principal Payments on Mortgages	0		
\$4,547,495	Total Redemptions	\$4,672		

Finance Committee Report
Chairman of the Finance Committee Bro. CLIFFORD presents the report and remarks that he is glad everyone is at the meeting, and that all are safe and well.

A motion is made by Bro. Fredrick MLAKAR, second by Sis. BAKER, to approve the report. Motion approved.

SNPJ Audit Committee Report
January-June 2020
Date of Report: 9/23/2020

Fraternal greetings, SNPJ Executive Committee, SNPJ National Board and SNPJ members. The Audit Committee met by conference call Sept. 23-24, 2020, for their semiannual meetings. The semiannual review consisted of routine documentation review and interviews with the Executive Committee.

Condolences
Our condolences go out to the families of former SNPJ National Board members Sis. Fannie Smole and Sis. Caroline Brown.

New Employee
We welcome Gina Wise as our new marketing and sales assistant. She replaces Denise Herron, who has retired.

Routine Oversight Report Reviews
The following were reviewed for the period July 2019 through June 2020:

- Review necessary invoices
- Receipt review of Executive Committee and National Board members
- Review checks over \$20,000
- Review Board member Conflict of Interest and Ethics forms
- Review new agent files

Note: These reviews were done at the SNPJ Home Office by Chairman Stan Repos on Tuesday, Sept. 22, 2020.

Complaints/Grievances
There were no complaints or grievances in this period.

SNPJ Financials
The Audit Committee asked Leo Hannah to provide us with the current financial situation of the Society. His response is as follows:

"I have reviewed the statements, and nothing glaring has dropped off. Obviously, new business is down significantly, I am sure due to COVID. The drop in surplus is \$80,000 larger than the previous year. Surplus/risk-based capital will eventually be an issue if we can't increase surplus. Same conversation as in the past. It's good that annuity benefits are half of last year."

Executive Committee Meeting
On Wednesday, Sept. 23, 2020, the Audit Committee met with the Executive Committee as a group by conference call to discuss any common issues, and especially what the effect of COVID-19 has been on the Society.

Also noted: The five-year Pennsylvania Insurance Department examination will be coming due after Dec. 31, 2020.

Lodges and Membership
Membership continues to be a challenge; however, we welcome three new unrestricted agents.

COVID-19: SNPJ Home Office
The Home Office continued to operate as an essential business during the pandemic with the obligation to pay death claims, collect premiums and process cash surrenders. They were able to accomplish these processes even with the staggered shifts that they had the employees work in order to not have too many individuals in the office at the same time. They did not allow anyone but the employees into the office, and protocols were put into place as to the distribution of information to staff, maintaining at least a six-foot distance from others, the wearing of masks at all times when moving about the office, and providing hand sanitizer at stations around the office.

On June 8, all employees returned to the office on a full-time status while they staggered the work start and end times, and staggered break and lunch hours to avoid gathering of individuals. Visitors were permitted back in the office at this time; however, everyone must wear a mask when in the Home Office. There are still protocols in place for the distribution of information to others, as well as maintaining safe distances and sanitizing stations.

SNPJ Defined Benefit Pension Plan
The Executive Committee, following discussions with the pension actuary and the Society's independent auditor, recommended to the Board that we pass a resolution to amend the Employees Defined Benefit Pension Plan to pay deferred vested participants with a lump sum balance under \$130,000 their pension benefit if they have been terminated from the plan prior to 1/1/2020. The deferred vested participants would choose this option during a limited election period of 10/1/2020 to 11/30/2020, with payments to be made on 12/1/2020, or as soon after as administratively possible. This would decrease the assets in the plan and the liability to the pension plan, and reduce the cost of the PBGC premium paid by the Society.

SNPJ Employees 401(k) Plan
The Executive Committee recommended that the Board adopt a resolution for an Amendment to the Employees 401(k) Plan, Eligibility Conditions for Matching Contributions to be: (1) Attainment of age 21; and (2) Completion of three consecutive months of employment from first date of employment satisfying the service requirement if they are credited with a year of service. An additional resolution was requested for an Amendment to name two employees who were affected.

**This is a housekeeping issue.*

SNPJ Recreation Center
Fixed costs are substantial at the Recreation Center. Management and staff reviewed options and made efforts to reduce variable costs. It is a difficult year financially with major revenue sources significantly affected by the pandemic. Payroll Protection Program funds were applied for and received in June. It was reported that appropriate guidelines were followed throughout this period. Changes in restrictions were monitored, with adjustments made as required. In March the National Board suspended capital projects, including the roof replacement to the main building and the Trailer Court addition, due to the COVID-19 pandemic.

We would like to wish Kevin Richards the best of luck and much success in his new position as Recreation Center director. We are hoping that the situation with COVID-19 will ease significantly soon.

Conclusion
The Audit Committee would like to thank the executives and Home Office staff for their assistance during our meetings. Their contribution is invaluable, and all needed information and documentation was obtained.

**All items in this report are fully explained in the individual Executive Committee reports. Please refer to those reports for further details.*

***All Audit Committee members approved this report.*

Fraternally,

SNPJ AUDIT COMMITTEE
STAN J. REPOS, Chairman
VINCENT R. BASELJ
JOANNA L. BAKER

Audit Committee Report
Chairman Bro. Stan REPOS presents the report. Bro. REPOS remarks he was at the Home Office to review invoices, checks, files, etc., and did oversight for the last 12 months as the Audit Committee was unable to be at the Home Office in March. Bro. REPOS stated that while the effects of this virus to the business are yet unknown, he feels that a good job is being done managing operations, etc., during this time.

A motion is made by Bro. CLIFFORD, second by Bro. James CURL, to approve the report. Motion approved.

SNPJ Scholarship Committee Report
September 2020
The following report covers the period of Jan. 1 through June 30, 2020. Payment for the first installment of the 2019-2020 academic year included 46 awards. This group encompassed 39 Academic, two Regular, and five Joseph C. Umeck Jr. Activity Scholarships.

Listed below are the names of the students who received awards during the last six months of 2019:

Name	Lodge	Name	Lodge
Calvin Norsworthy	6	Brendan Schmidt	225
Cole Norsworthy	6	Katie Pribish	254
Jenna Palmer	6	William Deter	254
John Just	6	Phillip Yuhas	274
Jordan Palmer	6	William Dodson	274
Nicholas Just	6	Jason Rigler	449
Colten R. Phillips	31	Alaina Norrito	518
Katie Joe Raspotnik	41	Klaudia Kovac	518
Kaytee Bartleyi	89	Laura Norrito	518
Adam Raggi	89	Gabriel Bucciarelli	564
Abbigayle Day	106	Olivia Bucciarelli	564
Benjamin Patosky	106	Andrew Lynch	584
Emily Cipriani	138	Bailey Phalen	584
Jessica Cadez	138	Tyler Mouthey	584
Ian Brumbaugh	138	Kurt Seifert II	643
Jordan Mangione	138	Michael Massucci	643
Robert Lawrence	138	Naomi Fry	665
Storie Poness	138	Hannah Atkinson	719
Deidra Yan	158	Tristan Atkinson	719
Izabella Lidrbauch	158	Madison Sinan	782
Katarina Lidrbauch	158	Mary Sinan	782
Mallory Lamovec	158	Ellen Koci	786
Troy Heatwole	174	Jacob Fajnor	786

Scholarship Fund Donation & Award History

Years	Donations	Awards
1960-1979	\$75,448.09.....	\$146,797.81

1980-1999	\$595,765.01.....	\$1,185,150.00
2000-Present	\$1,286,297.42.....	\$955,560.00
Totals	\$1,957,510.52.....	\$2,287,507.81

Scholarship Fund Financial Report

Beginning Balance (as of Jan. 1, 2020)	\$627,747.77
Donations	\$2,834.31
Investment & Other Income	\$8,238.72
Total Income	\$11,073.03
Awards	\$18,200.00
Investment & Other Expense	\$9,415.67
Total Expenses	\$27,615.67
Ending Balance (as of June 30, 2020)	\$611,205.13

We continue to receive donations from our members as honors and memorials to their loved ones. We are most appreciative for all contributions. We extend our sincere thanks to all who contributed to this most worthy cause which benefits so many of our young adults.

SNPJ SCHOLARSHIP COMMITTEE
JOSEPH C. EVANISH, Chairman
KAREN A. PINTAR
ROBERT J. LAWRENCE

Scholarship Committee Report
President EVANISH presented the report of the Scholarship Committee. Motion to approve the report by Sis. ANDERSON, second by Sis. RIGLER. Motion approved.

Region 1 Vice President's Report
Fraternal greetings, members of the SNPJ National Board. This report covers the period Jan. 1 through June 30, 2020.

The March 27, 2020, National Board meeting was conducted by teleconference because of the worldwide pandemic. Following the then-current national and state guidelines and restrictions, decisions made by the National Board at this time and a subsequent teleconference call were made in the best interests of the Society and its members. Hopefully, a return to normalcy will occur for all of us in the future.

As with most other SNPJ social events in Region 1, the Conemaugh Valley Federation has canceled its annual recognition dinner, normally held in September, for 50-, 60-, 70-, and 80-year SNPJ members. In order to honor the calendar year 2020 honorees, it was decided to invite them to the calendar year 2021 honorees dinner.

Another Region 1 September event to be canceled, in which many local SNPJ members participate, was the annual Johnstown Slavic Festival. SNPJ Lodge 749 member Julie Wagner is in charge of vendor recruiting and coordination for the festival. The event has been scheduled for 2021 on Friday and Saturday, Sept. 17-18.

During the six-month period, Region 1 has 21 new members, 12 adult and nine youth. As of June 30, 2020, there were 20 Lodges with a total of 7,240 members in Region 1.

Fraternally,

KENNETH J. ZAKRAYSEK
Region 1 Vice President

Region 1 Vice President's Report: Bro. Ken Zakraysek
Motion to approve the report by Sis. ANDERSON, second by Sis. BAKER. Motion approved.

Region 2 Vice President's Report
Jan. 1 through June 30, 2020

Fraternal greetings, Brothers and Sisters of the SNPJ National Board. I continue to serve Region 2 as vice president, remain the secretary/treasurer of SNPJ Lodge 6 in Sygan, Pa., and serve as an honorary member of the SNPJ Recreation Center Committee.

While this year started out as usual, by the end of this report period things sure had changed.

Fortunately, Region 2 Lodges 6 and 138 were able to host a very successful Winter Classic Bowling Tournament on Feb. 14-16, 2020, with good participation in both the bowling events and the social activities. Members from Lodges 6, 106, 138, 158 and 715 participated in the event, for a total of 87 men bowlers; 44 women bowlers, 21 men's teams and 16 women's teams.

I was in attendance for the March 27 National Board meeting held by conference call, and also the April 25 National Board meeting held by conference call when some difficult decisions had to be made, both financially and for the health and safety of our members.

As a result of the pandemic, by the end of March the bowling alleys at both Lodge 6 and Lodge 138 had to close, ending the bowling seasons early. Our SNPJ clubs in Allegheny County had to close, which were followed shortly after by the closure of our clubs in Washington County. As a result of these closures, many social activities such as darts, balina, bar bingo, etc., were unable to be held. All of these clubs would re-open again at limited capacity, but would ultimately have to close again.

The Region 2 No-Tap tournament scheduled for May has been postponed until hopefully late fall or early winter. The SNPJ National Bowling Tournament scheduled for May was postponed indefinitely, and the June Western Pa. Golf Tournament sponsored by SNPJ Lodge 138 was canceled.

At the end of June, Region 2 has 15 Lodges with a total of 41 new members, with 35 new adult members and six new youth members. The total membership of Region 2 is 8,718, with 8,058 adult members and 660 youth members. Lodges 31 and 106 both had 12 new members each for this six-month period, followed by 10 for Lodge 6, four for Lodge 138, two for Lodge 776, and one for Lodge 721.

This concludes my report for this very different six-month period. I hope that we all stay safe and healthy, and that the pandemic ends soon. I look forward to a productive National Board meeting conference call.

Fraternally,

JAMES L. CURL
Region 2 Vice President

Region 2 Vice President's Report: Bro. Jim Curl
Motion to approve the report by Bro. MLAKAR, second by Sis. RIGLER. Motion approved.

Region 3 Vice President's Report
Jan. 1 – June 30, 2020

Fraternal greetings, Brothers and Sisters of the SNPJ National Board. New members of Region 3 as of June 30, 2020, is 14, nine adults and five youth; and total membership is 6,043.

REGION 3 VICE PRESIDENT'S REPORT

CONTINUED FROM PREVIOUS PAGE

Due to the COVID-19 virus, I have no activities to report. The SNPJ Farm in Kirtland, Ohio, has been hit hard financially. All Sunday Lodge polka dance/picnics were canceled. Most weddings and other events also have been canceled. We hope to organize some fund-raisers in the near future to get back on track.

I would love to attend any of the Region 3 Lodge meetings. Give me a call and I will gladly attend.

Keep an eye out for the SNPJ Lodge 158 Loyalties annual Christmas party, Dec. 6, 2020. It will be held at Recher Hall (upstairs) in Euclid, Ohio. All are welcome.

Well, that's it for this report. I hope all are well out there in SNPJland. Fraternally submitted,

DON (SRNICK) SRNOVRSNIK
Region 3 Vice President

Region 3 Vice President's Report: Bro. Don Srnick

Motion to approve the report by Sis. BAKER, second by Bro. ZAKRAYSEK. Motion approved.

Region 4 Vice President's Report

Fraternal greetings. This report covers the period from Jan. 1 through June 30, 2020.

This year started off normal, with Florida SNPJ Days as the biggest event in Region 4. The February event was attended by special guests Miss SNPJ Daniella Volpe and National Secretary Karen Pintar. Also in February, Indianapolis Lodge 34 hosted a Baked Potato and Cookie Bar fund-raiser to benefit the Slovene National Home, along with a Trivia Game Night. In January and February, Detroit area members came out for the monthly "Stayin' Alive" bowling and pizza events.

With the onset of the COVID-19 Coronavirus in mid-March, Region 4 Lodges have switched to virtual meetings held on Zoom or by conference calls. In Samsula, the Lodge 603 Hall is only open on Fridays for carry-out dinner pick ups.

Melvindale Lodge 518 reports that they have made masks for hospital workers and mitts for Alzheimer and memory care patients. They are also trying to figure out a way to host a Christmas party this year for nursing home residents. This Christmas party has become an annual event for the Lodge, and the guests really enjoy the live polka music. In a unique Lodge 518 event, three of our SNPJ college scholarship recipients met virtually this spring to discuss living and learning during the Coronavirus pandemic, and they wrote an article for *PROSVETA*.

The Detroit-area SNPJ golf league started late, but with a few rounds of 18 holes they were able to complete their scheduled season. Unfortunately, we had to cancel our Region 4 ballgame at Jimmy John's Field, which was on track to be bigger and better than last year's successful event.

As Compensation Committee chairperson, I executed the CEO evaluation process in March, and then presented the evaluation results and salary recommendations to the National Board at the March meeting.

Only three new SNPJ members joined Region 4 during the first six months of the year, all of them are new members of Lodge 603. Region 5 was the only one to gain more new members during this period than during the first half of 2019. I suspect the falling numbers are due to the Coronavirus. As of June 30, Region 4 has 1,979 members, a decrease of 63 members over the last year.

Best wishes to everyone! Let's do what we can to stay healthy and safe and end this terrible pandemic!

Fraternally,
TRACEY L. ANDERSON
Region 4 Vice President

Region 4 Vice President's Report: Sis. Tracey Anderson

Motion to approve the report by Sis. RIGLER, second by Bro. MLAKAR. Motion approved.

Region 5 Vice President's Report

Dear Brothers and Sisters of the Executive Committee and National Board, fraternal greetings! This is my report for the period of Jan. 1 through June 30, 2020.

During the annual meeting of the Chicago District Federation held on Feb. 29, 2020, I was re-elected as the recording secretary. Also, at the Cicero Neighbors Lodge 449 annual meeting, I was re-elected as the secretary/treasurer.

The annual Tony Verbick Memorial Fraternal Bowling Tournament was held on Jan. 18, 2020, in Milwaukee. Teams were comprised of members from SNPJ, CFU, Sloga and KSKJ. SNPJ Athletic Director Mary Donovan (584) ran a very successful tournament with participation from all four societies and donations made to each society's scholarship program.

On Feb. 7, 2020, I attended the Illinois Polkafest held at the Hyatt in Schaumburg, Ill. There were many SNPJ members in attendance from across the country. It was nice to see in attendance from Michigan National Board members Ken Anderson and Region 4 Vice President Tracey Anderson. There were many bands from Illinois, Wisconsin, Ohio and Pennsylvania playing throughout the weekend.

In February, Lodge 225 in Girard, Kan., held a Valentine dinner acknowledging 50-year member Debbie Davis. Many Lodge members attended the meeting and dinner.

Due to the COVID-19 pandemic, the National Board meeting was held through telephone conferencing on March 27, 2020. I participated in this phone conference where all officer and committee reports were given and approved. The Young Adult Representative, Robbie Rockwell (138), was present and reported on the plans for the upcoming Young Adult Conference.

Many important decisions had to be made due to the COVID-19 pandemic, and much discussion was held concerning the effects of the pandemic and the guidelines issued by the Governor of Pennsylvania, and how they related to the closing and re-opening of the Recreation Center. Before making any hasty decisions, Board members wanted to have another meeting, which was scheduled for April 25, to follow up on matters concerning spring and summer activities, all fraternal activities, and the Recreation Center programs. I attended this meeting via telephone conferencing, and in the best interest of the Society and its members, all summer activities and programs were canceled or postponed.

As many Lodge meetings, activities and gatherings have been canceled due to the COVID-19 pandemic, the technology of communicating by teleconferencing or Zoom is available to hold the required Lodge meetings for the year.

Region 5 gained a total of 29 members for the first six months of 2020. Congratulations to Lodge 584 in Milwaukee, which was a top Lodge, gaining 24 new members. Congratulations as well to Lodge 225 in Girard, Kan., which gained five new members.

Condolences are extended to the family of Sis. Fannie Smole who passed away on March 13, 2020. Sis. Smole was a former National Board member for 12 years and an active member of SNPJ Badger Lodge 584 in Milwaukee, where she held the office of secretary/treasurer for many years. She was also a member of several other Slovenian organizations where she had active roles.

My wishes for all of you are to continue to practice safe social distancing, and stay healthy and safe. This concludes my report for the past six months.

Fraternally,
JUSTINA M. RIGLER
Region 5 Vice President

Region 5 Vice President's Report: Sis. Tina Rigler

Motion to approve the report by Sis. BAKER, second by Bro. CLIFFORD. Motion approved.

Region 6 Vice President's Report January through June 2020

Fraternal greetings from the far West. This report presents Region 6 activity highlights for the first half of 2020.

Lodge 738 in Enumclaw, Wash., voted to merge with Lodge 371 in Cle Elum, Wash. Region 6 is now comprised of 12 Lodges with a total of 2,365 members.

Before the pandemic forced closure of most venues, California Lodges were able to enjoy these activities:

- Lodge 723 continued to host polka dances in January and February, but its Slovene Hall is now closed until further notice.
- Also in February, basketball fans from Lodge 786 attended the Los Angeles Clippers Slovenian Heritage Night game as reported in the March issue of *PROSVETA*.
- In the true spirit of fraternalism, all four California Lodges gathered in the San Francisco Slovenian Hall to celebrate Pust in March. The joyous event was hosted by Lodge 304. Expert cooks from Lodges 304 and 723 prepared the feast, while musicians from Lodges 304, 745 and 786 kept the sold-out crowd entertained in the bar room and on the dance floor.

Subsequently, Region 6 Lodges followed directives from local health departments to isolate and started exploring options to hold meetings remotely for the remainder of the year.

Fraternally,
FREDRICK J. MLAKAR
Region 6 Vice President

Region 6 Vice President's Report: Bro. Fred Mlakar

Motion to approve the report by Bro. CLIFFORD, second by Bro. ANDERSON. Motion approved.

Bro. ANDERSON motions that we recess as the SNPJ National Board and convene as the SNPJ Recreation Center Committee, second by Bro. HERVOL. Motion approved.

SNPJ Recreation Center Committee Report September 2020

This report covers the first six months of 2020. Our key full-time staff members include Director Tim Jergel, Operations Manager Sue Krispinsky, Maintenance Manager Jeff Wisneski, and secretary Susan Zarella. Director Jergel, our key staff members, and the part-time and seasonal staff do a commendable job operating our facility.

On May 13, the committee approved a succession plan for the SNPJ Recreation Center director's position. Director Tim Jergel, who has been with us for 11 years, would be transitioning into retirement (in April 2021) and will be training and working with new SNPJ Recreation Center Director Kevin Richards. Kevin is to be in the forefront, with Tim more in the background. There are a number of important areas to be trained in to obtain the appropriate certification. This will be a valuable process for the benefit of the Recreation Center. We appreciate Kevin's and Tim's commitments to this as we move forward.

Kevin Richards is currently the SNPJ Fraternal Director. With many fraternal events being canceled because of the COVID-19 pandemic, it becomes an ideal time to make this transition.

Significant additional effort was needed to meet the new protocols required in order to open other parts of the business operations at the Recreation Center when we were cleared to do so. Having the experienced director work on this, with the added help of Kevin, was welcomed.

In March, due to the COVID-19 pandemic, the Governor of Pennsylvania issued an order to close all non-essential businesses, which closed the SNPJ Recreation Center. The National Board decided in the spring to cancel a number of events, including the SNPJ National Bowling Tournament, Brew & Bean Fest, SNPJ Slovenian Heritage Center weekend, Young Adult Conference, and Slovenefest. Weddings during this period were moved to later in the year or next year.

In May, per the governor's guidance, we were allowed to open the Trailer Court. The committee conducted a number of teleconferences during this time, with some including members of the Trailer Court who were helpful in the Trailer Court opening. The committee decided to invite a Trailer Court liaison to our meetings. Pad rent payment deadlines were delayed two months, and the \$200 Camp Bucks portion of the rent payment was forgiven or returned for this year.

On May 29, Lawrence County was determined by the Pennsylvania Governor to be in the green phase, which allowed the opening of the Gostilna following the appropriate guidelines and capacity restrictions. The Alpine Room was also allowed to open and host weddings following protocols and capacity limits; however, indoor capacity restrictions would be reduced by mid-July, rendering indoor weddings not possible.

The pool and Tiki bar opened during the July 4th weekend, following the appropriate guidance and capacity restrictions. Certain general public admission restrictions were announced because of capacity limits for the pool area. The pool circulation pump was repaired at a cost of \$890.

In June it was decided that based on continuing restrictions, the Recreation Center will not be able to host events like the Heritage Picnic or the Labor Day weekend National SNPJ Days picnic. Family Week will take place in July, although Senior Week will not.

In June, the Dispute Resolution Procedure and Form were approved by the committee. The form has been in use for some time.

Steps were taken by management in the spring to cut and reduce

expenses as much as possible. The immense loss in revenue is a dramatic financial detriment.

The National Board approved that the SNPJ Recreation Center apply for the Paycheck Protection Program (PPP), through which the federal government provides forgivable loans to small businesses to pay their employees during the COVID-19 crisis. The application was approved and funds were received.

As previously reported several months ago, the Alpine Room was in need of updating. In January, painting and removal of wallpaper in the Alpine Room, dining room and restrooms was completed in the amount of \$12,000. The new flooring project included carpet in the Alpine and dining rooms, and vinyl planking in the upper lobby and Alpine Room dance floor at a cost of \$31,870, which was completed in February. New restroom counters were also installed at a cost of \$2,033, plus installation of \$300 and plumbing supplies. Unfortunately, because of the pandemic restrictions the hall was unable to be shown to prospective wedding parties until June.

The National Board had approved the additional budget for the Trailer Court expansion in the amount of \$125,000. A bid from a contractor was accepted and the work would have been started on March 22. The contractor completed the survey at a cost of \$3,400. However, due to the Coronavirus, the Governor of Pennsylvania then shut down new construction, and Penn Power notified the Recreation Center that they would not be starting any new builds, so the project has been delayed. On March 27, the Board decided to suspend the project and the main roof project indefinitely in light of the unknown circumstances with the pandemic.

Amy Mavrich resigned from the committee in May. Her term was to expire in September. The committee appreciates her service to the SNPJ Recreation Center.

We are very proud of our facility and property. Hopefully we can get back to normal so that we can encourage everyone to take advantage of our beautiful SNPJ Recreation Center. We appreciate our staff's efforts at working through this difficult period.

SNPJ RECREATION CENTER COMMITTEE	
JOSEPH C. EVANISH Committee Chairman	
DAVID CUSHMAN CATHY KALENITS CHRIS PETUKAUSKAS	JERRY R. HLEBAK RONALD CADEZ
VINCENT BASELJ, Honorary Member JIM CURL, Honorary Member JOSEPH JURICICH, Honorary Member	

SNPJ Recreation Center Financial Report as of June 30, 2020

	Revenue	Expense	Profit/(Loss)
Cabins	\$3,900	\$10,648	(\$6,748)
Events	-	\$100	(\$100)
Dining Room	\$2,717	\$230	\$2,487
Gostilna	\$9,286	\$17,905	(\$8,619)
Tiki Bar	-	\$1,181	(\$1,181)
Pool	-	\$2,343	(\$2,343)
Slovenefest	\$6,505	\$109	\$6,396
Trailer Court	\$123,477	\$9,842	\$113,635
Wedding/Banquet	-	\$3,120	(\$3,120)
Misc. Revenue	\$10,074	-	\$10,074
Overhead Expenses			
Salary & Wages		\$123,478	
Utilities		\$40,528	
Real Estate Taxes		\$34,651	
Insurance		\$54,504	
Depreciation		\$469	
Maintenance		\$14,002	
Office & Administration		\$14,790	
Major Maintenance Projects		\$764	
Total Overhead Expenses			(\$283,186)
Totals	<u>\$155,959</u>	<u>\$328,664</u>	<u>(\$172,705)</u>

Recreation Center Committee Report

President EVANISH presents the report, stating that it has been a difficult year financially. A lot of weddings were canceled and re-scheduled; some kept this year's date and moved outside. He stated that there will probably be between a \$300,000-\$400,000 loss this year at the Recreation Center.

He states that Bro. Richards and Bro. Jergel are doing a good job with the transition of directors, the Recreation Center is following all CDC protocols in all common areas, the roof on the main building is leaking and needs repaired, there is no action on the gas lease, and we are waiting for information on the solar project.

Questions and discussion by Brothers MLAKAR and CLIFFORD. Motion by Bro. ANDERSON, second by Bro. HERVOL, to recess as the Recreation Center Committee and re-convene as the SNPJ National Board. Motion approved.

President EVANISH states that the bid we received for the roof at the Recreation Center that the Recreation Center Committee would like to proceed with is for \$107,000, and we would ask for an additional contingency for up to \$125,000 total.

A motion is made by Bro. HERVOL, second by Bro. ANDERSON, to approve the new roof at a cost of up to \$125,000. Motion approved.

Motion to approve the Recreation Center Committee report by Bro. ANDERSON, second by Bro. HERVOL. Motion approved.

Young Adult Representative's Report

Young Adult Representative Bro. Robbie ROCKWELL states that unfortunately, due to the pandemic, there was little fraternal activity at the Recreation Center this summer, and since the Young Adult Conference was canceled due to the virus, the Young Adults do not have a report.

General Business

Home Office Roof

President EVANISH states that the SNPJ Home Office is also in need of a new roof, as the current roof is the original from 1993 and we are experiencing some problems with it. The low bid to replace the roof to include gutters is \$41,990, and he asks for a contingency up to \$45,000.

Questions and discussion between Bro. CLIFFORD and President EVANISH.

Motion to approve the roof bid with the contingency of up to \$46,000 total cost by Bro. CLIFFORD, second by Sis. BAKER. Motion approved.

SNPJ Recreation Center Committee

President EVANISH states that there are five (5) individuals interested in the two (2) available positions for three-year terms on the Recreation Center Committee. The vote will be done by e-mail to

FINANCIAL SUMMARIES
CONTINUED FROM PAGE 4

Slovene National Benefit Society
Balance Sheet as of June 30, 2020

	6/30/2020	12/31/2019	Increase/ (Decrease)
Assets:			
Bonds	\$204,236,561	\$205,029,883	(\$793,322)
Preferred Stocks	0	0	0
Common Stocks	18,850	18,074	775
Mortgage Loans	280,544	286,108	(5,563)
Real Estate	2,073,718	2,122,830	(49,113)
Cash and Short Term Investments	4,332,452	1,489,884	2,842,569
Certificate Loans	725,051	739,808	(14,757)
Other Invested Assets	1,213,169	1,215,351	(2,181)
Investment Income Due & Accrued	2,336,626	2,328,705	7,921
Premiums Due	16,577	30,091	(13,514)
Amounts Recoverable From Reinsurer	0	0	0
EDP Equipment and Software	2,408	4,817	(2,408)
Total Admitted Assets	\$215,235,956	\$213,265,550	\$1,970,406
Liabilities:			
Reserve for Life & Annuity	\$202,154,451	\$200,189,080	\$1,965,370
Reserve for Sick & Operation	149,477	153,477	(4,000)
Liability for Deposit-type Contracts	403,447	427,795	(24,348)
Life Claims	196,433	175,859	20,574
Accident & Health Claims	15,969	15,969	0
Refund Payable	81,788	80,615	1,173
Premiums Received in Advance	58,255	48,693	9,562
Interest Maintenance Reserve (IMR)	725,119	796,277	(71,158)
Expenses Due & Accrued	464,454	414,575	49,879
Unearned Investment Income	14,263	14,966	(703)
Total Remittances & Items Not Allocated	1,668,043	1,648,111	19,932
Asset Valuation Reserve (AVR)	1,348,996	1,250,277	98,719
Write In for Liabilities	594,143	509,143	85,000
Total Liabilities	207,874,838	205,724,835	2,150,002
Surplus	7,361,118	7,540,715	(179,597)
Total Liabilities & Surplus	\$215,235,956	\$213,265,550	\$1,970,406
Cash Flow:			
12/31/2019.....			\$1,489,884
Premiums Collected Net of Reinsurance		4,158,653	
Net Investment Income		4,675,980	
Proceeds from Investments Sold, Matured or Repaid		4,520,800	
Miscellaneous Income & Other Cash Provided		<u>19,713</u>	<u>13,375,146</u>
			14,865,030
Benefit Payments		5,333,901	
Commissions & Expenses Paid		1,187,534	
Cost of Investments Acquired		3,898,374	
Refunds Paid		39,184	
Net Other Cash Applied		<u>73,586</u>	<u>10,532,579</u>
6/30/2020.....			\$4,332,451

Slovene National Benefit Society
Summary of Operations for the period ending June 30, 2020

Description	2020	2019	Increase/ (Decrease)
Life Premium	\$748,733	\$752,583	(\$3,849)
Annuity Considerations	3,374,120	5,145,459	(1,771,339)
Accident & Health Premiums	10,317	10,591	(274)
Total Premium & Annuity Considerations	4,133,170	5,908,632	(1,775,463)
Gross Investment Income	4,739,956	4,793,879	(53,923)
Investment Expense	(287,781)	(286,441)	(1,340)
Net Investment Income	4,452,175	4,507,439	(55,264)
Amortization of Interest Maintenance Reserve	75,908	94,149	(18,241)
Miscellaneous Income	4,956	9,097	(4,141)
Total Income	8,666,209	10,519,316	(1,853,108)
Death Benefits	916,864	983,810	(66,947)
Matured Endowments	24,749	95,000	(70,251)
Annuity Benefits	4,151,612	8,021,409	(3,869,797)
Operation, Accident & Health Benefits	9,369	13,089	(3,720)
Surrender Benefits	246,582	197,087	49,495
Interest on Certificate Fund	5,299	5,416	(117)
Increase in Life Reserves	101,611	93,375	8,236
Increase in Annuity Reserves	1,863,759	(337,744)	2,201,503
Increase in Health Reserves	(4,000)	(10,000)	6,000
Commissions	96,183	117,706	(21,522)
General & Fraternal Expenses	1,145,162	1,184,771	(39,610)
Insurance Taxes, Licenses & Fees	81,068	80,290	777
Increase in Loading on Uncollected Premium	(2,407)	(128)	(2,279)
Total Expenses	8,635,851	10,444,082	(1,808,231)
Net Gain From Operations Before Refunds	30,358	75,234	(44,877)
Refunds to Members	40,357	39,344	1,012
Net Gain Before Realized Capital Gain/(Loss)	(9,999)	35,890	(45,889)
Net Realized Capital Gain (Loss)	7,845	(42,338)	50,183
Net Income	(\$2,154)	(\$6,448)	\$4,294

	6/30/20	6/30/19	12/31/19
Surplus Account:			
Surplus, Dec. 31, previous year	\$7,540,715	\$7,453,601	\$7,453,601
Net Income From Operations	(2,154)	(6,448)	289,160
Change in Net Unrealized Gains (Loss)	775	51	112
Change in Non-Admitted Assets	(79,499)	(61,368)	(129,582)
Change in Asset Valuation Reserve	(98,719)	(27,769)	(72,576)
Net Change in Surplus for the Year	(179,597)	(95,534)	87,114
Surplus as of Statement Date	\$7,361,118	\$7,358,067	\$7,540,715

Slovene National Benefit Society
Detailed Financial Report for the period ending June 30, 2020

Description	2020	2019	Increase/ (Decrease)
Life Premiums			
First Year Premium	\$25,695	\$81,830	(\$56,135)
Renewal Premium	778,541	737,777	40,764
Single Premium	22,123	47,733	(25,611)
Refunds Applied to Paid-Up Additions	35,428	34,748	679
Less: Reinsurance Premiums Paid	(113,053)	(149,506)	36,453
Net Life Premiums	748,733	752,583	(3,849)
A & H Premiums			
Sick Benefit Premium	4,316	4,304	11
Operation and Hospital & Recup Premium	6,001	6,286	(285)
Total A & H Premiums	10,317	10,591	(274)
Annuity Considerations			
Annuity - First Year	2,556,896	4,611,445	(2,054,549)
Annuity - Renewal	767,224	494,014	273,210
Deposit Administration Contract	50,000	40,000	10,000
Total Annuity Considerations	3,374,120	5,145,459	(1,771,339)
Total Premiums & Annuity Considerations	4,133,170	5,908,632	(1,775,463)
Gross Investment Income			
Interest on Bonds	4,666,074	4,715,497	(49,423)
Dividends on Stock	143	165	(22)
Interest on Mortgage Loans	4,842	3,757	1,086
Interest on Cash and Short Term Investments	3,875	13,557	(9,682)
Income on Real Estate	45,000	45,000	0
Income on Real Estate	4,650	500	4,150
Interest on Certificate Loans	15,371	15,403	(32)
Total Gross Investment Income	4,739,956	4,793,879	(53,923)
Less Investment Expense			
Home Office: Deprec., Insur., Tax, Utility & Other	65,979	65,531	448
Rec Center Depreciation & Real Estate Expenses	35,370	38,502	(3,132)
Management, Custodial and Banking Fees	123,477	113,604	9,873
Salaries, Benefits & Board Travel - Investment	62,955	68,803	(5,848)
Total Investment Expense	287,781	286,441	1,340
Net Investment Income	4,452,175	4,507,439	(55,264)
Amortization of IMR	75,908	94,149	(18,241)
Miscellaneous Income	4,956	9,097	(4,141)
Total Income	8,666,209	10,519,316	(1,853,108)
Death Benefits			
Death Claims	916,864	1,044,035	(127,172)
Reinsurance Recovered	0	(60,225)	60,225
Total Death Benefits	916,864	983,810	(66,947)
Total Matured Endowments	24,749	95,000	(70,251)
Annuity and Pension Benefits			
Pensions Paid	103,470	96,423	7,047
Annuity Benefits	4,048,142	7,924,986	(3,876,844)
Total Annuity and Pension Benefits	4,151,612	8,021,409	(3,869,797)
Operation, Accident & Health			
Sick Benefit Claims	4,009	5,708	(1,699)
Operation Claims	5,350	7,260	(1,910)
Waiver of Assessment	10	121	(111)
Total Operation, Accident & Health	9,369	13,089	(3,720)
Total Surrender Benefits	246,582	197,087	49,495
Interest on Certificate or Contract Fund	5,299	5,416	(117)

DETAILED FINANCIAL REPORT
CONTINUES NEXT COLUMN

Description	2020	2019	Increase/ (Decrease)
Increase in Reserve for Life, A&H & Annuities			
Change in Reserves - Life	\$101,611	\$93,375	\$8,236
Change in Reserves - Annuities	1,863,759	(337,744)	2,201,503
Change in Reserves - Accident & Health	(4,000)	(10,000)	6,000
Total Increase(Decrease) in Reserves	1,961,370	(254,369)	2,215,740
Commissions			
Life Commissions	40,158	52,929	(12,772)
Annuity Commissions	50,896	62,027	(11,131)
Campaign Awards	5,130	2,750	2,380
Total Commissions	96,183	117,706	(21,522)
General Insurance & Fraternal Expenses			
Rent	45,000	45,000	0
Salaries & Wages	334,699	408,901	(74,201)
Director/National Board Fees	14,700	14,700	0
Employee Benefits	149,508	179,590	(30,082)
Employee Education Expenses	350	250	100
Legal Fees and Expenses	7,537	5,461	2,076
Medical Examinations / Underwriting	4,369	3,756	614
Actuarial and Auditing Fees	90,340	86,800	3,540
Travel Expenses	9,368	24,591	(15,224)
Advertising/Promotional Items	4,574	3,691	883
Postage and Telephone	31,822	50,578	(18,755)
Office Supplies, Printing & Stationery	16,110	15,721	389
Computer Supplies, Equipment & Depreciation	120,339	78,815	41,524
Machine Service, Repairs & Rentals	5,959	6,262	(303)
Books and Periodicals	(35)	0	(35)
Bureau and Association Dues	8,860	5,900	2,960
Insurance and Surety Bonds	11,292	11,228	65
Sundry General	4,748	6,707	(1,960)
Donations - Charitable	2,450	1,410	1,040
Sales Department	213	1,654	(1,442)
Publication: PROSVETA	77,244	90,410	(13,166)
Quadrennial Convention	21,000	21,000	0
Athletics	4,841	7,268	(2,427)
Miss SNPJ Pageant and Travel	698	4,109	(3,411)
Youth/Young Adult Programming	600	12,223	(11,623)
Lodge and Secretary Awards	43,783	50,538	(6,755)
Fraternal Expense - Other	134,793	48,208	86,584
Total General and Fraternal Expenses	1,145,162	1,184,771	(39,610)

Insurance Taxes, Licenses & Fees			
State Insurance Department Licenses and Fees	45,642	37,014	8,629
Employment Taxes	35,425	43,277	(7,851)
Total Insurance Taxes, Licenses and Fees	81,068	80,290	777
Increase in Loading on Uncollected Premium	(2,407)	(128)	(2,279)
Total Expenses	8,635,851	10,444,082	(1,808,231)
Net Gain From Operations Before Refunds	30,358	75,234	(44,877)

Refunds to Members			
Refunds Paid in Cash	4,014	4,185	(171)
Refunds Left to Accumulate at Interest	1,239	1,080	159
Refunds Applied to Paid-Up Additions	35,103	34,079	1,024
Total Refund to Members	40,357	39,344	1,012
Net Gain Before Realized Capital Gain/(Loss)	(9,999)	35,890	(45,889)

Net Realized Capital Gains or (Losses)			
Gain on Disposal of Investment	13,876	4,233	9,643
Loss on Disposal of Investment	(1,281)	(81,814)	80,533
Amortization of IMR (Transfer to IMR)	(4,750)	35,243	(39,993)
Total Net Realized Capital Gain or (Loss)	7,845	(42,338)	50,183
Net Income	(\$2,154)	(\$6,448)	\$4,294

NATIONAL BOARD MINUTES
CONTINUE NEXT PAGE

NATIONAL BOARD MINUTES

CONTINUED FROM PAGE 6

the Society's independent auditor, who will then report the results to the National Secretary.

A break is taken at 10 a.m. to allow the Board to vote. President EVANISH instructs everyone to return to the conference call at 10:30 a.m., at which time the results will be announced.

The meeting reconvenes at 10:30 a.m. National Secretary PINTAR announces the vote results as follows:

Jerry Hlebak.....	13
John Baselj.....	10
Dave Skrajner	4
Ken Vogrig.....	1
Mark Petcovic.....	0

Jerry Hlebak and John Baselj are elected to the SNPJ Recreation Center Committee for three-year terms.

Miss SNPJ Pageant
President EVANISH brings up the Miss SNPJ Pageant and states that the Executive Committee feels that due to waning participation over the last several years the pageant seems to have run its course and believes that, sadly, it may be time to end. There is discussion by Sisters ANDERSON, RIGLER, PINTAR and BAKER; Young Adult Representative ROCKWELL; and Brothers MLAKAR and LAWRENCE.

A motion is made by Sis. BAKER, second by Sis. PINTAR, that due

to declining interest over the last several years by young ladies in entering the pageant and the increasing costs of holding the pageant, that we discontinue the Miss SNPJ Pageant.

Amotion is made by Bro. Don SRNICK, second by Bro. ANDERSON, to have a roll call vote. Motion approved.

The roll call vote on the motion:

Joseph Evanish.....	Yes
Karen Pintar	Yes
Robert Lawrence.....	Yes
Roger Clifford.....	Yes
Ken Anderson.....	No
Richard Hervol	No
Stan Repos	Yes
Vincent Baselj	Yes
Joanna Baker.....	Yes
Ken Zakraysek	Yes
James Curl.....	Yes
Donald Smick.....	No
Tracey Anderson	No
Justina Rigler	No
Fred Mlakar.....	Yes

The motion to discontinue the Miss SNPJ Pageant is approved on a vote of 10 Yes, 5 No.

Lodge Properties
President EVANISH reports that we have had requests in the past, and have one currently, from Lodges that may need assistance

to sell a Lodge property. He states that the Executive Committee has the authority to handle real estate transactions per the bylaws; however, he feels that the Board should authorize the Executive Committee with the specific authority to transfer a Lodge property to the Society if the Lodge resolves to do so.

Motion by Bro. MLAKAR, second by Bro. ANDERSON, to allow the Executive Committee to transfer Lodge property to the Society in the event that the Lodge resolves to do so, and it is determined by the Executive Committee to be in the best interest of the Society. Motion approved.

SNPJ Farm
Bro. SRNICK states that the SNPJ Farm in Kirtland, Ohio, has been hit hard financially by the cancellation of events this summer. He asked the Board to help promote by sharing and participating in a GoFundMe event that they will host and to participate, if possible, in future fund-raisers they will hold.

President EVANISH states that the next National Board meeting could be held on March 26, 2021. Motion by Bro. HERVOL, second by Bro. ANDERSON, to hold the semiannual meeting of the National Board on March 26, 2021. Motion approved.

President EVANISH thanks everyone for an efficient and effective meeting.

A motion to adjourn at 11:18 a.m. is made by Sis. BAKER, second by Bro. ANDERSON. Motion approved.

Respectfully submitted,

KAREN A. PINTAR, FLMI, CCP, AIAA
National Secretary/COO

NATIONAL BOARD MINUTES
CONTINUE NEXT COLUMN

NATIONAL BOARD MINUTES
CONTINUE NEXT COLUMN

Support the Rec Center Cabin Renovation Project



by JOSEPH C. EVANISH
SNPJ National President/CEO

IMPERIAL, Pa. — For many years, SNPJ members have enjoyed the unique and truly remarkable facility that is the SNPJ Recreation Center. The experiences and countless memories that have been made there are treasured by thousands. The Recreation Center is now more than 50 years old and, as with so many things, time, along with wear and tear, have taken their toll.

The large upper cabins, situated opposite the lake along Martin Road, are some of the first structures that were built on the property. Cabins #1 and #2 have already been completed. The budgeted cost to complete one cabin was \$28,000. There are a total of 24 large cabins and 12 motel units as part of this project. It will take a significant amount of capital to finish this project, and will likely take years to complete. The more donations we receive, the quicker we can complete the project. Since this is not a cultural or educational (scholarship) cause, but

rather, recreational in nature, contributions are not considered tax deductible. We encourage Lodges, Federations, members, friends and other organizations to contribute. Several have already contributed. While we do offer “Club Level” recognition, all donations will be listed in *PROSVETA*.

Donors at the following Club Levels will receive their name on a plaque inside the corresponding cabin: Bronze Level, \$1,000; Silver Level, \$5,000; Gold Level, \$10,000; and Platinum Level, \$25,000.

Donation checks can be made payable to “SNPJ.” Please indicate “Cabin Renovation” in the memo area. Provide your name and address, and the acknowledgment name and address if the donation is made in memory of someone.

Send your donation to Slovene National Benefit Society, 247 West Allegheny Rd., Imperial, PA 15126. All donations are greatly appreciated. Thank you in advance for your support!

Rec Center Cabin Renovation Donations for the month of October 2020

SNPJ Centennial Lodge 776, Borough of SNPJ, Pa.	\$100	Karen & Ken Pintar (6), Bridgeville, Pa.	\$25	Amy D. Mavrich (138), Canonsburg, Pa.	\$20
			<i>In memory of Marion Volpe</i>		<i>In memory of Marion Volpe</i>

SNPJ Scholarship Fund Donations for the months of September & October 2020

Ermando Volpe (564), Warren, Mich.	\$250	SNPJ Lodge 776, Borough of SNPJ, Pa.	\$100	Edward & Henrietta Snyder (776), Medina, Ohio ..	\$25
<i>In memory of Marion Volpe</i>				<i>In memory of former Lodge 776 President Dick Dombrosky</i>	
Frank J. Markelc (584), Milwaukee.....	\$100	SNPJ Lodge 31, Sharon, Pa.	\$40	Patricia J. Hostnik (564), Sterling Heights, Mich. ...	\$25
<i>In memory of Mike Maren</i>			<i>In memory of Martha Lindstedt</i>		<i>In memory of Marion Volpe</i>

SNPJ Membership Anniversaries December 2020

80-Year Members

Lodge	Member
577	Gladys R. Boltezar

70-Year Members

Lodge	Member	Lodge	Member
31	Patricia A. Golubich	576	Daniella Avsec
138	John D. Verholtz	577	Mary F. Yowell
158	Fred W. Martin	782	Robert C. Pine
218	Mike Sutak		

60-Year Members

Lodge	Member	Lodge	Member
3	Bryan Williams	254	John M. Strenski
6	Louis J. O'Korn	257	Robert J. Ivancic
34	Elaina Goodrich	559	Rosalie M. Fall
107	Rosemary V. Ringo	559	Cynthia J. Jelinek
107	Mary F. Swift	564	Nancy J. Herin
107	Dennis J. Loncaric	584	Renee G. Diedrich
138	Janice L. Fiorino	603	Romalie M. Calder
142	Marlene E. Sondergard	614	Martha A. Kaska
158	Ronald J. Zele	629	Laurene K. Vodopivec
207	William J. Ayers	677	Kathleen Grizzle
207	Norman Stone	677	Kenneth W. Anderson
223	Frank P. Scarpa	729	Joel A. Marinsek

50-Year Members

Lodge	Member	Lodge	Member
2	Nadia Donchenko	142	Deborah A. Continenza
3	Rose A. Fox	142	Jeffrey C. Rozzelle
5	Leonard S. Lesko	158	Margaret L. Sullivan
5	Lynnette S. Davis	218	Fred P. Fabian
5	Richard A. Pluth	218	Lona C. Rodriguez
5	Susan J. Kovalsky	254	Mary J. Battaglia
5	Bonita M. Britz-Thurnauer	257	Angela F. Price
6	Paul McIver	304	Rae R. Tardini
8	Herman A. Korosec	581	Peter R. Gasparich
8	Veronica M. Chadash	584	Richard L. Wene
41	Joyce Falta	603	Lucille P. Jergel
53	Sutton J. Girod	629	Louis M. Miholovich
53	John E. Puro	643	Pamela A. Pallante
106	Kathleen S. Deyak	643	Agnes A. Yohman
107	Mary E. McElhenney	719	Carolyn J. Atkinson
138	Debora J. Silvestros	776	Edith M. Downing
138	Wesley D. Martincic		

PROSVETA Crossword

Happy Holidays (#1220) by StatePoint Media

ACROSS

- Taken where?
- Vegas bandit's body part
- Titian's Venus or Collier's Godiva
- Indian metropolis
- Flapper's neckwear
- E-cigarette output
- Galsworthy's "The Forsyte _____," pl.
- Bovine hangout
- UV light absorber
- *Scrooge's late partner
- *December 26th, a.k.a. _____ Day
- Ideas worth spreading, acr.
- Great deal
- *Like Santa's suit
- *_____ Las Vegas," Presley song
- 1/100th of a ruble
- Pupil's place
- *Sleigh bell sound
- Fairytale dust-sprinkler
- German Mrs.
- Chose between competitors
- Type of ballistic missile, acr.
- Not a gregarious one
- Castaway's home
- Fungal spore sacs
- Pencil end, often
- _____-a-Sketch

- Summer color
- Cuckoo
- *_____ the ramparts..."
- *Santa's call
- *Welcoming holiday decor
- Bird of prey's hunting tool
- 16th birthday gift?
- Engages the services
- Skirt shape
- Beehive State native
- Bikini, e.g.
- Bibliophile's concern, sing.
- D.C. bigwig
- Australian Aboriginal's war club

DOWN

- *Do holiday ones start earlier every year?
- Show pleasure
- Aquarium organism
- Navigational aid
- *Hanukkah month
- Competently
- Wade's 1973 opponent
- Not yes, nor no
- Like Hitler's Germany
- Second word in fairytale
- *Ding follower in "Wonderful Christmstime"
- *"But I heard him exclaim, _____ he drove out of sight..."
- Public opinion, in Great Britain

- Changes to a manuscript
- Sturdy tree
- Telephone part
- *Ralphie's wish
- Trial's partner
- Late Princess of Wales
- 29.IV+IV
- Type of cotton fiber
- Exit plus s
- Around
- *Macaulay's famous character
- Takes to court
- *Hanukkah gift
- *"Magnolia" ware
- Not in its original form
- Pep rally syllable
- TV variety show classic
- Concentrate
- Yogurt-based dip
- *Manger's glow
- Dish of stewed meat
- *_____ if you..., " on a bumper sticker
- Small songbird
- Trampled
- In custody
- Coca Cola's first diet drink
- *What Whos did to roast beast?
- Silvester Stallone's nickname

The solution to puzzle #1220 will run in the Jan. 1, 2021, issue.

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dish

ANTENNA

We've Got You COVERED



DAVID C. ELY, CPIA
SNPJ Sales Director

Is a fixed annuity in your financial future?

During periods of stock market uncertainty, money takes a “flight to safety” where it moves into secure and stable investments. While we cannot forecast future market performance, the predictability, stability and security of a fixed annuity is always certain. Now, with a new light shining on these safe and secure savings vehicles, it’s a good time to examine fixed annuities and their significance in securing your financial future.

How a Fixed Annuity Works: A fixed annuity has an accumulation component allowing an investor to defer withdrawals into the future. The idea is to allow for enough funds to accumulate before being used for income.

Under federal tax law, fixed annuities are considered to be a life insurance contract which confers upon them the same favorable tax treatment. So the first unique characteristic that differentiates a fixed annuity from other fixed-yield vehicles is tax deferral. The interest earned on the accumulation inside an annuity is not currently taxed, which allows for faster accumulation.

Fixed annuities typically offer an initial fixed rate that is guaranteed for a set period, usually one year. The yield may then be adjusted to reflect the current investment experience of the company’s investment portfolio. Historically, the average yields on fixed annuity contracts have exceeded average CD yields.

The tax advantage of a fixed annuity should be underscored for the significant difference it can make in the growth of money over time. If a person with a combined tax bracket of 40 percent invested \$30,000 in a fixed annuity for a period of 25 years at an average rate of 4 percent, his investment would grow to \$80,000 (before taxes). This is compared to the same investment in a taxable CD with an equivalent yield that grows to \$54,000.

Since the contract creates a long-term obligation on the part of the life insurance company to guarantee principal and offer a minimum rate of growth, it does require that the investor commit to a holding period.

A withdrawal or surrender fee is charged by the company according to a set schedule. Typically, the fee starts higher in the first year and then declines annually until it reaches zero percent, after which there is no longer a charge. Because fixed annuities enjoy the same favorable tax treatment as qualified retirement plans, the IRS will apply a 10 percent penalty on withdrawals made prior to age 59½. It is common in the industry to allow an annual 10 percent withdrawal without a fee.

When your principal is in the custody of the life insurer, its safety is guaranteed and backed by the underlying assets of the insurer. Life insurers must meet stringent tests for financial strength and credit worthiness.

At some point there will need to be decision made as to the distribution of the accumulated funds, and tax consequences should be considered. If held until age 59½, the funds may be withdrawn in part or whole without penalty. The interest portion will be taxed as ordinary income, so a complete surrender may not be advisable. Fixed annuities can also be annuitized or converted into an immediate annuity. This creates a guaranteed stream of income.

How to Determine If a Fixed Annuity Is Right for You: Fixed annuities are not for everyone, and the decision to invest in one should be based on an analysis of your current financial situation, long-term goals, priorities, time horizon, liquidity needs, and tolerance for risk. Essentially, a fixed annuity is a retirement vehicle, although it can be applied to other long-term goals as well. It is also geared toward a person who cannot tolerate any risk or has a sufficient allocation of funds in growth investments and is seeking to add stability to a retirement plan.

The SNPJ Loyalty Series of fixed annuities, when considered as part of a complete financial plan, can play an instrumental role in adding security, stability and predictability to an investment portfolio that has any exposure to fluctuating or uncertain markets. Give us a call today at 1-800-843-7675 to find out if a fixed annuity might be right for you!



SNPJ Loyalty Annuities

Your loyalty with SNPJ is now being rewarded! Contact the SNPJ Home Office at 1-800-843-7675 and open your new SNPJ Loyalty Annuity TODAY!

Loyalty 8 Annuity	Loyalty 5 Annuity
8-year surrender period	5-year surrender period
3.25% first-year guarantee rate for new money	2.75% first-year guarantee rate for new money
2.75% in years two through eight	2.50% in year two and after
2.50% in year nine and after	3.25% first-year guarantee rate for conversions of existing SNPJ annuities
3.75% first-year guarantee rate for conversions of existing SNPJ annuities	

* No fees attached to either Loyalty Annuity
* Rates not guaranteed after the first year
* 2.0% guaranteed minimum
* IRAs/Roth IRA/non-qualified eligible

Slovene National Benefit Society
247 West Allegheny Road • Imperial, PA • 15126
1-800-843-7675 • www.snpj.org



Slovenia launches a domestic fruit campaign

LJUBLJANA (STA) — In late October, the Slovenian Agriculture Ministry introduced a campaign to promote fruit grown in Slovenia. “Especially in these times of COVID-19, [we should] turn to domestic producers and processors, and eat locally-sourced food,” Minister of Agriculture, Forestry and Food Jože Podgoršek stated.

Podgoršek also highlighted the importance of Slovenia’s food self-sufficiency during the pandemic. “I am certain that Slovenian food is safe and of exceptional quality; therefore, I ask you, ‘Let’s join forces.’ We need each other now.”

Running through the end of 2021, the promotional campaign launched with a month-long series of ads across a variety of media. The promotion will be repeated next year in the spring, summer and autumn, Food and Fisheries Directorate director Bojan Pahor said.

“Never before has Slovenian fruit been advertised to such a degree, and we have high hopes,” said Boštjan Kozole, the director of apple grower Evrosad. Kozole sees the campaign as an opportunity for growers to convey more about the way fruit is grown to consumers and to raise awareness about the problems they face, including poor weather and false origin labeling.

Data from 2019 show that Slovenians ate 75.6 kilograms (167 pounds) of fresh fruit and a total of 128.9 kilos (284 pounds) of fresh and processed fruit per capita. There were nearly 21,200 fruit growers in Slovenia in 2019, producing more than 89,000 tons of fruit – of which 64,232 tons were apples – over an area of nearly 11,000 hectares (27,200 acres).

EU funds will help coal mining regions transition

LJUBLJANA (STA) — In early October, the Slovenian Infrastructure Ministry presented a draft national strategy for restructuring Slovenia’s two coal mining regions. The Zasavje and Savinja-Šalek valleys have become pilot transition regions of the EU’s Just Transition Fund and will receive EUR 92 million (\$108.6 million) for restructuring. The EU has earmarked a total of EUR 7.5 billion (\$8.85 billion) for coal region restructuring across Europe.

As part of the project, the Slovenian government was required to draft a restructuring plan defining the territory and the manner in which the funds will be used. According to an Infrastructure Ministry press release, “The strategy lays down key decisions allowing for a gradual restructuring in terms of energy, the environment, the economy and society.”

Three scenarios have been developed for each region. While the scenarios for Savinja-Šalek focus on potential timelines for mine closures, the scenarios for Zasavje, where there are no longer any active mines or thermal power plants, focus on social and economic restructuring.

Ministry representatives said that one of the key guidelines in the draft strategy was the role of coal and of the TES thermal power plant in Slovenia’s energy production. However, “It is not the objective of this strategy to find a reliable and inexpensive energy alternative for Slovenia after the closure of TES,” the representatives added.

In 2021, Hisense will produce TVs in Slovenia

VELENJE (STA) — In mid-October, Hisense Gorenje officially announced that the company will produce televisions at one of its former facilities in Velenje starting in January 2021. The Chinese-owned company announced that the Hisense Europe Electronic TV Factory will involve around 400 jobs in the first stage, 330 of which will be in production. Employees at the TV factory, which will produce Hisense televisions for the European market, will begin their training in mid-December.

The TV factory is being set up in a former Gorenje production facility. Investment in new equipment is estimated at EUR 7 million (\$8.2 million). The planned annual output from four production lines is two million units per year; capacities and output are then expected to grow according to market demand to almost four million units per year by 2023.

Hisense Gorenje is convinced that the



new factory will not only contribute to reducing unemployment in the region, but will also boost innovation, expand production activities, and increase competition and the brand’s international distribution. As Gorenje representatives explained to the press, the company recorded substantially more orders than during the same period last year, and its production capacity was full through the end of 2020.

Retail workers honored for their role in pandemic

BRDO PRI KRANJU (STA) — On Oct. 7, Slovenian President Borut Pahor bestowed an Apple of Inspiration, an informal award that he has been conferring since his first year in office, on retail workers for their “irreplaceable contribution” to battling the COVID-19 crisis.

Hosting a special ceremony at Brdo pri Kranju, Pahor singled out workers at gas stations and grocery stores who were on the frontline after the COVID-19 pandemic was declared and were at high risk of contracting Coronavirus at the time.

Pahor originally conferred the Apple of Inspiration on all frontline workers on March 29 and has since been handing out copies of the award to individual segments of workers, including nurses, doctors and sign language interpreters.

Ljubljana's Bicikelj rental program upgraded

LJUBLJANA (STA) — An upgrade of Ljubljana’s popular bicycle self-rental system, Bicikelj, was launched Nov. 2. The upgrade will simplify the rental process, City of Ljubljana representatives announced.

The upgrade will include the addition of new hardware and software at rental terminals, and the introduction of touch screens and a smart phone app that will allow rentals, along with a way to monitor bicycle availability at individual rental stations.

Service at individual stations was disrupted periodically throughout the 10-day upgrade, according to the City of Ljubljana, which launched the Bicikelj system in 2011 as a public-private partnership with Europlakat, an outdoor advertising company. Europlakat financed the upgrade, which is estimated at EUR 400,000 (\$466,000).

Bicikelj, which started with 300 bicycles and 29 stations across the wider city center, currently offers 610 bicycles at 61 stations. Nine more stations have been planned for 2020, and another nine announced in 2021.

Since 2011, Bicikelj has recorded over seven million rentals, with one bike rented an average of eight times per day, City of Ljubljana representatives explained.

Bled again among the Lonely Planet top 10

LJUBLJANA (STA) — Lonely Planet, a leading publisher of tourist guide books, has selected Bled, Slovenia’s Alpinetown with a picturesque lake and island, among the top 10 destinations that offer “unique and memorable experiences.”

The second edition of the Lonely Planet List of Recommended Destinations ranks Bled sixth, alongside some of the world’s most famous sites: Petra (in Jordan), Uluru (Australia) and Yellowstone National Park. Lonely Planet describes Bled as “a place of natural beauty with a unique island with a church,” and labeled Lake Bled and the island “the most photogenic lake on the planet.”

“Bled making it among the top 10 destinations recommended as providing memorable experiences by one of the main media for travel is a great honor for Bled and Slovenia,” Slovenian Tourist Board director Maja Pak noted in a written statement. Pak was particularly pleased that Lonely Planet has placed special emphasis on sustainable tourism management and recommended the Garden Village Bled glamping site.

This isn’t the first time that Bled or Slovenia has made it to a Lonely Planet List of Recommended Destinations. In

2017 Bled was ranked among the Top 10 Instagram Winter Destinations, while in 2018 Slovenia made it to the list of Top 10 Best Value Destinations for 2019.

Slovenia selects film submission for Oscars

LJUBLJANA (STA) — “Stories from the Chestnut Woods,” the award-winning debut film from director Gregor Božič, has been selected by a group of experts as Slovenia’s submission for nomination in the Best International Feature Film category at the 93rd Oscars, scheduled April 25, 2021.

The Union of the Associations of Slovenian Filmmakers believes that the film, which premiered at the 2019 Toronto International Film Festival, captures the timeless – almost archetypal – spirit of Benečija, an area in eastern Italy populated by ethnic Slovenians.

Stories from the Chestnut Woods brings to life the poetic nature of the region, telling the stories of people “who are still defiantly inhabiting the remote borderlands, as well as the ubiquitous traces and memories of all those who have already left in pursuit of their wish for a better tomorrow,” according to the experts’ rationale.

“Božič’s debut is an outstanding work boasting brilliant cinematography, scenography and sound effects which create a dream-like rhythm depicting a specific area,” the experts wrote, adding, “It speaks to the universal need in individuals to leave places frozen in time. Božič displays a mature and, at the same time, fresh and in-depth understanding of film narrative; a characteristic seldom seen in debut films.”

Stories from the Chestnut Woods, a Slovenian-Italian co-production, written by Božič and Marina Gumzi, who was also the film’s producer, was filmed between 2012 and 2019. It is a fusion of dreams, phantasms and recollections portraying the disintegration of a small community near the Slovenian-Italian border following the Second World War.

The film bagged the most Vesna Awards last year, the Slovenian equivalent of an Oscar, including the award for best film, best director and audience darling. It also recently won the jury prize for best film at the Nara International Film Festival in Japan, as well as the critics prize at the CinEast festival of Eastern and Central European film in Luxembourg.

With win, golfer heading to U.S. Women’s Open

CHARLOTTE, N.C. (STA) — Slovenian Ana Belac won the women’s Symetra Tour Carolina Golf Classic to achieve by far the greatest success for any Slovenian golfer, and with the win Belac is now very close to qualifying for the Ladies Professional Golf Association (LPGA).

Belac, a 23-year-old native of Portorož, won the tournament, played Oct. 28-31 at the Pinehurst Resort near Fayetteville, N.C., competing in her very first season among professional female golfers. She led the tournament from start to finish, leaving her closest competitor four shots behind.

With this first title for a Slovenian golfer in a professional tournament, she sits alone in second place in the overall rankings of the 2020 Symetra Tour, which is the launching point for the LPGA.

Belac’s result is an exceptional achievement – the Carolina Golf Classic marked only her eighth professional tournament since graduating from Duke University in April.

While virtually securing a berth on the LPGA Tour, she has also been invited to participate in the U.S. Women’s Open Championship, scheduled Dec. 10-13 at Champions Golf Club in Houston.

“I wanted to win, and I knew I could win. This time, I practically played on my home course, on which I have trained a lot with [Duke] university, so I was more confident and determined to show what I can do,” Belac added.

Belac said she wasn’t bothered by the strong wind and rain during the last two days of the tournament. “Other players were complaining about the conditions in which they had to play, while I enjoyed myself and played my game. My experience from Europe, particularly the bora wind around Lipica where I started my golf career, certainly helped me.”

The articles comprising this feature have been reprinted with permission from the Slovenian Press Agency (STA).

SNPJ FRATERNAL HONOREES

Members celebrating 50, 60, 70 and 80 years with the Slovene National Benefit Society

by JOSEPH C. EVANISH
SNPJ National President/CEO

Of the 2,000 life insurance companies and fraternal benefit societies operating in the United States, fewer than 100 have been in existence as long as the SNPJ. As a not-for-profit fraternal benefit society, we have successfully provided life insurance to our members since 1904, along with a full package of social, athletic and cultural programs, scholarships, community service projects, and much more. SNPJ also offers annuities that can be used for IRAs and Roth IRAs.

Our more than 115 years of longevity and success have been made possible by the loyalty and dedication of our members. The SNPJ's engine may have been built and its direction set by its founders and subsequent leaders, but its path has been traveled, cleared and paved by our dedicated members.

As a way to show respect and appreciation to our longtime and loyal members, we recognize

membership milestones with a custom gift. The years of membership are counted in terms of adult membership years, not including youth enrollment years. These milestones of recognition include 50, 60, 70 and 80 years of adult membership.

We ask our Fraternal Honorees, once they have received their awards from the Society, to submit a short report on their past and present lifestyle, including their Lodge affiliation, hobbies and any other information that might be of interest to our readers.

In acknowledging these dedicated members, it is our privilege to show respect for these honorees by offering our thanks and appreciation for the loyalty they have shown the SNPJ for so many years. In this small way, through our official SNPJ publication, we can etch their names even deeper into the archives of the Slovene National Benefit Society.

On behalf of the entire membership, we extend our congratulations to those members reaching these anniversary milestones.

• **Sis. FRANCES V. RENDULIC** was recognized as a 70-year member of Herminie, Pa., Lodge 87 in October. In her note of appreciation addressed to SNPJ National President/CEO Joseph C. Evanish, she writes:

"My sincere thank you for the lovely covering that I received as a 70-year member gift from the SNPJ.

"A little about myself. My parents were Frances and Louis Vodopivec, both members of McKeesport, Pa., Lodge 347, to which our family belonged. My mother served as Lodge vice president for many years, and I was the recording secretary for 10 years.

"My mother became known as 'Miss SNPJ 1904.' She officially received that title in 1972 when Miss SNPJ was crowned. She was very active at picnics, selling crocheted products or donuts, turning the money over to the SNPJ Scholarship and Miss SNPJ funds. She and my father attended Senior Week at the SNPJ Recreation Center in Enon Valley, Pa., for many years. My family enjoyed many years at the Recreation Center, always staying in cabin #10.

"My son, Frank Rendulic Jr., worked at the SNPJ Recreation Center during the summers while he was going to Penn State. Frank lived at the Campsite, and we visited him every two weeks. He worked on the par-three golf course, which encouraged him to graduate with a degree in agronomy to later become a supervisor on golf courses. Frank met his wife, Maxine, when she also worked there."

Sis. FRANCES V. RENDULIC
Herminie, Pa., Lodge 87
Belle Vernon, PA

• In October, **Bro. RUDOLPH F. MRSNIK** celebrated his 60th anniversary with SNPJ as a member of Lodge 254 in Bon Air, Pa.

Rudolph earned a bachelor's degree from California University of Pennsylvania in 1967, and a masters degree from West Virginia University in 1972. He retired after many years of employment as an elementary school teacher, vocational rehabilitation counselor, vocational expert with the SSA, and as an aide to children afflicted with autism.

He continues to take walks daily, maintains contact with former co-workers and family members, and is a frequent visitor to the local senior citizens center.

Bro. Mrsnik is the son of the late Rudolph Sr. and Vida (Logar) Mrsnik. His family, both paternal and maternal, came to America as immigrants from the former Kingdom of Serbs, Croats and Slovenes, settling in and around Johnstown and South Fork, Pa., in the early 1900s.

This past June he celebrated his 50th wedding anniversary with his wife, Evelyn. Both are members of the SNPJ and St. Benedict's Catholic Church in

Johnstown. His daughter and granddaughter also reside locally. As a grandfather, he is actively helping his granddaughter's transition from college to full-time employment.

Bro. Mrsnik remains a member of SNPJ and enjoys Slovenian foods, especially recipes from "Cookbook for the Ages" and "Treasured Slovenian and International Recipes." Listening to authentic Slovenian polka music is another activity he enjoys.

Once the pandemic ends, he is eager to resume visiting regional festivals and cultural celebrations with his beloved wife. He remains proud of his Eastern European and Slovenian heritage.

Bro. RUDOLPH MRSNIK
Bon Air, Pa., Lodge 254
Johnstown, PA

• **Bro. JERRY D. LOMSHEK** was recognized as a 50-year member of Lodge 225 in Girard, Kan., in August. He writes:

"I've lived in the Chicopee, Kan., area my entire life. I am the grandson of Matevž and Ana (Novak) Lomšek, who came here from the Trojane area of Slovenia in 1902 and 1905. Matevž worked in the coal mines at nearby Fleming, Kan.

"Following graduation from Southeast High School in Cherokee, Kan., I served in the U.S. Navy as a Hospital Corpsman from 1962-1966. After discharge from the Navy, I graduated from Mt. Carmel School of Nursing. As a registered nurse, I worked at Mt. Carmel Hospital in Pittsburgh, Kan., for 20 years in a variety of capacities, reaching the position of Vice President of Patient Care. During that time I completed a BGS at Pittsburg State University.

"Following my employment at Mt. Carmel, I was employed by the State of Kansas of 19 years as a Health Facility Surveyor, inspecting all types of health care facilities in Southeast Kansas, retiring in 2008.

"I am a local historian who has researched the history of the Chicopee area and Southeast Kansas since the age of 14. Amassing a huge amount of data over the years, I've created my own archives and am a resource for many interested in genealogy and local history. I have authored several lengthy historical manuscripts and am currently writing a book concerning a Civil War skirmish that occurred here.

"In addition to my research, I've been actively involved for many years in our local water district, the Chicopee Community Center, and the Miners Hall Museum in Franklin, Kan.

"My wife, Anna (who is also an RN), is the daughter of Jožef and Frančiška (Habjan) Pečnik, who came to the U.S. from the Škofa Loka area of Slovenia in 1951. We have three children, Janez, Jasna and Jurij, and nine grandchildren.

Janez and family live in Overland Park, Kan. Jasna, who married Gregor Kalan from Slovenia, and Jurij and their families live near us here.

"I first visited Slovenia in 1969. Anna and I have many family connections remaining in Slovenia and Austria, and have visited there 14 times.

"I was convinced to join the SNPJ by August Longo while caring for him as a patient at Mt. Carmel Hospital in 1970. We've enjoyed the dances, picnics and socializing over these many years.

"Thank you so very much for the 50-year pin. I look forward to many more years as an SNPJ member."

Bro. JERRY LOMSHEK
Girard, Kan., Lodge 225
Pittsburg, KS

• Strabane, Pa., Lodge 138 members **Bro. ARTHUR B. KEYS Jr.** celebrated his 50-year SNPJ anniversary in October. He writes:

"I grew up in Washington, Pa., and joined SNPJ in 1970. I was active in organizing the early SNPJ Young Adult Conferences with former SNPJ National President Peter Elish. For several years I led SNPJ ski trips to Slovenia and to Bosnia.

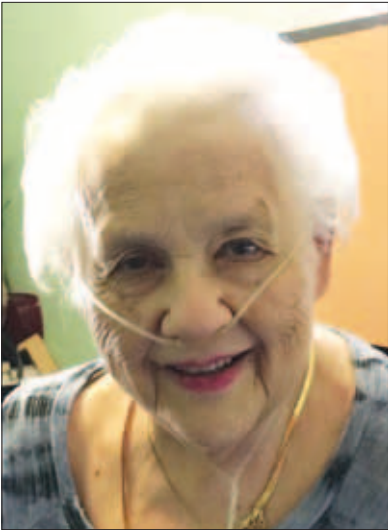
"I lived in the former Yugoslavia from 1981-82. Over the years, I often wrote articles for PROSVETA on current Slovenian events. I covered the 1984 Winter Olympics in Sarajevo for PROSVETA and wrote many stories about that wonderful event.

"I graduated from Bethany College in West Virginia, received my master's degree from Yale University Divinity School and my doctorate from Emory University. I spent my professional life in domestic and international humanitarian assistance and economic development.

"From 1999 to 2014, I was the co-founder, president and CEO of International Relief and Development (IRD), overseeing the distribution of over \$3 billion of development aid. I worked in the Balkans, Eastern Europe, the Middle East, Asia, Africa, Latin America and the United States.

"My life has been involved with Slovenia in many ways. My wife, Jasna, is a graduate of the University of Ljubljana, and we have spent a lot of time in Slovenia with friends and colleagues. IRD had an office in Ljubljana for many years, and we worked with the Slovenian Foreign Ministry and the European Union. IRD constructed a primary school for the Slovenian government in Haiti in 2012 following a major earthquake. We worked with Slovenia in Eastern Europe and the Middle East.

"In 2012, IRD published, in Slovenia and the United States, 'Unordinary Lives' by Manca Juvan, a Slovenian journalist



Sis. FRANCES V. RENDULIC (87)



Bro. RUDOLPH F. MRSNIK (254)



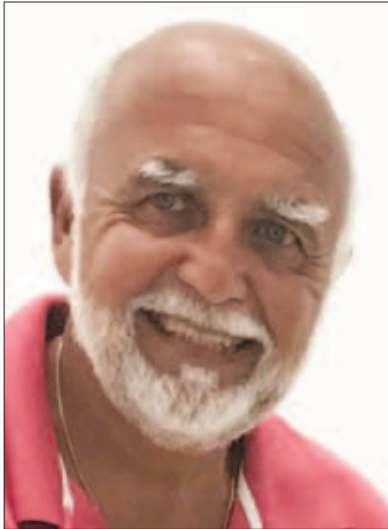
Bro. JERRY D. LOMSHEK (225)



Bro. ARTHUR B. KEYS Jr. (138)



Sis. ANNA J. BOANO (277)



Bro. JOHN M. MASLANIK (138)

Bro. ARTHUR B. KEYS
FROM PREVIOUS COLUMN

Sis. ANNA BOANO
FROM PREVIOUS COLUMN

who reported on her travels throughout Afghanistan. We also conducted joint seminars with the Embassy of Slovenia in Washington, D.C.

"In 2014 I retired to an organic cattle farm, www.keystonefarm.com, in Washington County, Pa., that sells local, all-natural beef. I have renewed old SNPJ friendships in Strabane Lodge 138. I serve as a trustee of Bethany College and of the Thomas Campbell Senior Apartments in Washington, Pa. I am married to Jasna Basaric-Keys, and we have three children and four grandchildren."

Bro. ARTHUR B. KEYS Jr.
Strabane, Pa., Lodge 138
Amity, PA

• In September, **Sis. ANNA J. BOANO** was recognized as a 60-year member of SNPJ Lodge 277 in Struthers, Ohio. In her note of appreciation, she writes:

"What a nice surprise to receive in the mail an engraved 60-year member pin. Thank you very much.

"I was born on Aug. 19, 1942, and have been a member of SNPJ my whole life. I had my first policy until I was 18, then an adult policy. My parents, Anthony and Cvita Simich, both deceased, were born in Yugoslavia. I have one brother, and two sisters who are both deceased.

"I was a secretary for Forest Beckett, the owner of Beckett Aviation, until I started my family in 1968. I married my husband, Robert Boano, in November 1964, and we were blessed with two sons and one daughter who also belong to SNPJ. We were also blessed with eight beautiful grandchildren.

"What I remember best are the picnics SNPJ held every summer just a few blocks from our house. The polka music was the best! As children, it was a fun time.

"I also remember the SNPJ meetings every month that my parents would go to, and so often after the meetings friends would come back to our house. Those were safe, happy times!

Sis. ANNA BOANO
CONTINUES NEXT COLUMN

Bro. RUDOLPH MRSNIK
CONTINUES NEXT COLUMN

Bro. JERRY LOMSHEK
CONTINUES NEXT COLUMN

Bro. ARTHUR B. KEYS
CONTINUES NEXT COLUMN

celebrating your SNPJ anniversary?

If you would like to share your 50-, 60-, 70-, or 80-year biography with PROSVETA, be sure to address your material to National President Joseph C. Evanish at 247 West Allegheny Rd., Imperial, PA 15126.

Lodge 142 artists share their holiday card designs

by CAROL BACNIK
Lodge 142 Secretary/Treasurer

CLEVELAND — Lodge 142 has been creative with meetings and communication with the board members through small gatherings, Zoom and phone contact this year in order to protect the health of our members. This has been a year to think outside the box.

A small gathering of Lodge 142 families met over Halloween weekend to create more than 100 holiday and Christmas cards for the elderly in nursing homes, including the Slovene Home for the Aged in Cleveland.

The artists ranged in age from age 1 through 67, so there was a variety of designs to bring a smile to the faces of

those unable to have visitors during the pandemic.

Our hearts go out to Joan Chermely, our former recording secretary, whose husband of 68 years, Christian, passed away this summer. Chris was an active and valued Lodge 142 member. He was the love of Joan's life and will truly be missed by all who knew him.

Contact updates keep Spartans Lodge connected

by TONI THOMEY
Lodge 576 Auditor

CLEVELAND — The happiest of holiday seasons to all Spartans Lodge members out there! 2020 has been a strange year. From the pandemic to an important presidential election, we've definitely been on quite the wild ride.

Over the last few months, some of our members have gathered together (six feet apart, of course) to meet and

discuss plans for 2021. We hope that 2021 will bring more possibilities to gather. Our Spartans members and board will continue to support our communities and members during this time.

Please stay tuned for more information on our activities through our Facebook page, e-mails, phone calls and future articles. Due to publication deadlines, it's hard to notify our members of all our activities

through *PROSVETA* articles. We would love to make sure we have you on our contact list for e-mails, text alerts or phone calls.

If you are not receiving e-mails or calls, please reach out and let me know at (216) 744-4710. I will make sure you are added to our contact list.

In a year of uncertainty, we reflect most on what matters. We focus on our family, our health and our friends. Even

though we weren't able to spend much time with you this year, please know that you are in our hearts.

On behalf of the Spartans Lodge board, I would like to wish you all a happy and healthy holiday season, and a wonderful New Year. May God continue to bless you and your loved ones. We look forward to the time when we can all celebrate together again. *Lepe praznike in najlepše želje!*

Despite challenges, SNPJ continues to adjust business to a new environment

SOCIETY OPERATIONS
FROM PAGE 1

SNPJ conducts two semiannual National Board meetings per year. Both have been held remotely. The SNPJ National Board met for the second time this year via conference call on Sept. 25. All reports received for this meeting and the Board minutes are published in this issue of *PROSVETA*.

During this past National Board meeting, it was decided to discontinue the Miss SNPJ Pageant. While the pageant was not held this past year because of the pandemic, it was felt that participation and interest had declined over the past several years. Sadly, it was time to bring this longtime Society tradition to an end.

This holiday season is one in which we will have to make some adjustments in the way we celebrate in order to do so safely. Sincerest best wishes to you and your loved ones this holiday season. We look forward to positive days in the future.



Photo submitted by Sis. Dolores Novotny (8)

Years Later, Pensioners Club Still Going Strong

Members of the Pensioners Club – which includes members of SNPJ Lodges 1, 8 and 559 in Chicago – attended the club's monthly meeting at Sawa's Restaurant in Broadview, Ill., earlier this year. The club, which was formed many decades ago, serves to renew friendships among former and current members.

New Address?

Please use this form so PROSVETA will move with you. Type or print name and new address in the space provided below. Mail to: PROSVETA, circulation, 247 West Allegheny Road, Imperial, PA 15126-9774; or e-mail snpj@snpj.com.

Name _____

New Address _____

City/State/Zip _____

Attach old mailing label here

Official Proceedings

Minutes of the Executive Committee Meeting Sept. 24, 2020

The meeting was called to order at 1 p.m. by President Evanish with Sis. Pintar and Bro. Lawrence in attendance.

The minutes from the Aug. 12, 2020, meeting were read and approved.

Discussed the National Board meeting topics: Pension Plan Amendment, 401(k) Plan Amendment, Home Office roof, Recreation Center roof, Miss SNPJ Pageant, and Slovenefest. Reviewed the bids again for the roof at the SNPJ Home Office.

Discussed annuity reinsurance and determined that we do not have enough information yet to discuss with the National Board at the upcoming meeting. Will discuss again with our independent auditor and the Society actuary.

Discussed the managed services agreements that we received. Sis. Pintar reported that the vulnerability scan and the penetration test were completed for this year.

Discussed and reviewed the Pennsylvania Insurance Examination pre-planning survey and will respond by the deadline.

The meeting was adjourned at 3:50 p.m.

JOSEPH C. EVANISH
National President/CEO

KAREN A. PINTAR
National Secretary/COO

Important figures to consider...

29%... people who would purchase more life insurance if they were asked

62%... people who own coverage, but don't know what they have or why they have it

82%... people who are under-insured

If your coverage is over 5 years old contact SNPJ for a policy review.
1-800-843-7675

cook eat slovenia

This new, keepsake Slovenian cookbook, published in English, is available for purchase through the SNPJ Slovenian Heritage Center

\$30⁰⁰ each
plus \$5 shipping/handling

Return completed order form with full payment to:
SNPJ Heritage Center • 270 Martin Road • Enon Valley, PA 16120

Name _____

Address _____

City/State/Zip _____

Email _____

Phone _____ Number of copies _____

Make check or money order payable to **SNPJ Heritage Center**

SNPJ Scholarship Award Program

A potential benefit of \$3,200 for Society members

ELIGIBILITY:
To be eligible for an SNPJ Scholarship, the student must meet the following requirements:

- Be an SNPJ member for at least two years
- Have a \$5,000 minimum permanent life insurance policy in place (\$2,000 if purchased prior to January 1996)
- Enroll as a full-time (at least 12 credit hours) or part-time (at least 6 credit hours) student at an accredited college, university or trade school

TYPES OF SCHOLARSHIPS: All requirements **MUST** be satisfied in order to qualify for the following scholarships:

REGULAR:	ACTIVITY (JOSEPH C. UMECK):	ACADEMIC:
<ul style="list-style-type: none">• Member for at least 2 years• \$5,000 permanent insurance (\$2,000 if purchased prior to 1996)• 1040 Tax Form (<i>income level not to exceed \$20,000 per dependent/per family</i>)• Maintain 2.5 GPA (out of 4.0) or above• Annual SNPJ-Approved Activity	<ul style="list-style-type: none">• Member for at least 2 years• \$5,000 permanent insurance (\$2,000 if purchased prior to 1996)• Extensive SNPJ Activity*• Maintain 2.5 GPA (out of 4.0) or above• Age 30 or under	<ul style="list-style-type: none">• Member for at least 2 years• \$5,000 permanent insurance (\$2,000 if purchased prior to 1996)• Maintain 3.2 GPA (out of 4.0) or above• Age 30 or under• Annual SNPJ-Approved Activity

Full-Time Student

- Attend school as a full-time student
- Minimum of 12 credit hours/semester

Part-Time Student

- Attend school as a part-time student
- Must declare a major (six to 11 credit hours/semester)

SNPJ Approved Activity: Participation at social and athletic events, attend the SNPJ Young Adult Conference, attendance or service at meetings and conferences, attend or volunteer at special Lodge events, write an article to be published in *PROSVETA*, participate in an SNPJ athletic tournament (bowling, golf, balina, bean bag toss, etc.), help organize a youth activity at your Lodge, hold an office in your Lodge, work as a counselor for Youth Roundup (must be interviewed and selected by Fraternal Department), volunteer to work during Slovenefest at the SNPJ Recreation Center, participate in an SNPJ-organized activity, perform community service on behalf of SNPJ (must be approved by Fraternal Department), recommend a new member to SNPJ.

APPLICATION PROCESS:

1. Carefully review all SNPJ scholarship requirements.
2. Select the scholarship type for which you qualify.
3. Complete the scholarship application and deliver to your Lodge secretary for signatures.
4. Return the signed application, along with the following items, to the SNPJ Home Office by the August 1st deadline:

- Copy of your last grade report or transcript (Transcripts do not have to be originals, but must show student name, semester, GPA, and number of credit hours completed).
- Short essay about fraternalism, the principles of SNPJ, and how they work in our Society and its Lodges.
- Brief history of your life, high school accomplishments, past awards and achievements, and college plans.
- Copies of your parents' and your 1040 tax forms for the previous year (if applying for the SNPJ Regular Scholarship).
- Copy of the Lodge secretary's letter (if applying for the SNPJ Activity Scholarship).

Please make sure all of the applicable items listed above are included when mailing your application. Failure to provide all required information at one time may result in denial of your application.

PAYMENT SCHEDULE:

- **Full-time Students:** Payments of \$400 each installment are made twice a year (first installment: February/March; second installment: August/September) totaling \$800 per year. Applicants will receive payments for not more than eight (8) installments which may include graduate school.
- **Part-Time Students:** Payments of \$200 each installment are made twice a year totaling \$400 per year. Part-time applicants who have declared a major shall receive payments equivalent to the TOTAL amount the full-time student receives for a maximum of 16 semesters.

Selection of students to receive the scholarship awards will be based on evidence of the applicant's school record, personality, character, SNPJ Approved Activity, the applicant's need for financial aid or academic achievement, and on the recommendation of the local Lodge of which he/she is a member.

Applications, renewal forms and the SNPJ Scholarship Program brochure are available online at <https://snpj.org/membership/scholarships/>

Applications for SNPJ Scholarship Awards should be sent to the National President.

APPLICATION DEADLINE IS AUGUST 1 of each year. RENEWAL DEADLINE IS FEBRUARY 1 and AUGUST 1. Mail to:

Joseph C. Evanish, National President
SLOVENE NATIONAL BENEFIT SOCIETY Scholarship Committee
247 West Allegheny Rd. • Imperial, PA • 15126-9774.