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Looking back on a full calendar of SNPJ events

by COURTNEY KOENIG
Fraternal Director

IMPERIAL, Pa. — Greetings, SNPJ friends and family. Wow, what a year it's been! Since beginning my role as SNPJ Fraternal Director, I have experienced so many wonderful events this year.

My first official duty was attending the annual Winter Classic Bowling Tournament hosted by SNPJ Lodge 6 in Sygan, Pa., and SNPJ Lodge 138 in Strabane, Pa. This is always a fun weekend of bowling, music, laughter, and a little friendly competition. Congratulations to all the 2023 Winter Classic winners. I look

forward to next year's tournament weekend, Feb. 16-18, 2024.

The next few months quieted down for a bit, but I did attend the SNPJ Region 1 Family and Friends Dance held in April at the Yukon (Pa.) Slovenian Hall. Many polkas, laughs, good food and even better desserts were shared throughout the afternoon. It was such a great event to see so many familiar faces, and it was a wonderful opportunity to meet some new people.

Next up was the SNPJ National Bowling Tournament in May, hosted by SNPJ Lodge 158 at the SNPJ Recreation Center. Miss SNPJ 2023 Madison Sinan was in attendance to throw out

the first ball. Another weekend filled with fun, memories, and more competition. Congratulations to all the winners of the 2023 National Bowling Tournament.

In June, the Miss SNPJ Pageant Commission hosted a Family Fun Day supporting the Miss SNPJ Booster Fund at the SNPJ Farm in Kirtland, Ohio. It was great to see so many former Miss SNPJs come out to support the continuation of the pageant. All proceeds went to the Miss SNPJ Booster Fund to help offset the cost of pageant weekend expenses.

SEE A LOOK BACK AT 2023
ON PAGE 8

briefly

Home Office schedule for the holiday season

IMPERIAL, Pa. — The SNPJ Home Office will be closed Friday, Dec. 22, and remain closed through Dec. 26 for Christmas. The Home Office will also be closed on Monday, Jan. 1, 2024, as we celebrate the New Year. Regular office hours will be in effect Dec. 27-29, and starting again on Jan. 2, 2024. Happy holidays from all of us at the SNPJ Home Office!

Lodge 721 Christmas party moves to Imperial

ALIQUIPPA, Pa. — The annual Christmas party for SNPJ Lodge 721 members will be held Sunday, Dec. 10, from noon until 3 p.m. at the SNPJ Lodge 106 Hall, 255 W. Allegheny Rd., Imperial, PA 15126.

Santa has booked the date to attend, and Lodge 721 members planning to join in the holiday fun should contact Lodge Secretary Nancy Koutoulakis by phoning (724) 375-0983.

LARRY KAMICKER
Lodge 721 President

Lodge 776 sets Dec. 17 annual Christmas party

BOROUGH OF SNPJ, Pa. — Lodge 776 will hold their annual Christmas party on Sunday, Dec. 17, at the SNPJ Recreation Center starting at 2 p.m.

Please contact either Ed Snyder at (330) 565-6276 or Rich Dombrosky at (330) 360-0011 if you plan to join us. All Lodge members are invited – we hope that you can attend!

RICH DOMBROSKY
Lodge 776 Recording Secretary

THE DEADLINE

The next two *PROSVETA* issue dates are Jan. 1, 2024, and Feb. 1, 2024. All material must be received by noon on Monday, Dec. 11, for the Jan. 1 issue, and by Monday, Jan. 15, 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.



Photo: Tim Cimperman, 2023

SNPJ National Board 2023-2026

Seated [left to right]: Audit Committee Chairwoman **JOANNA L. BAKER**, National Secretary/COO **KAREN A. PINTAR**, National President/CEO **JOSEPH C. EVANISH**, National Treasurer/CFO **ROBERT J. LAWRENCE**, and Finance Committee Chairman **RICHARD "Rick" HERVOL**.

Standing [left to right]: Region 1 Vice President **MAURICE M. "Maury" SINAN Jr.**, Audit Committee member **VINCENT "Babe" BASELJ**, Audit Committee member **KENNETH J. ZAKRAYSEK**, Region 3 Vice President **DONALD F. SRNICK**, Region 5 Vice President **FRED MLAKAR**, Region 4 Vice President **JUSTINA RIGLER**, Finance Committee member **ROGER C. CLIFFORD**, Region 2 Vice President **JASON J. CADEZ**, and Finance Committee member **TRACEY ANDERSON**.

See pages 3-8 for the National Board minutes and reports from the September meeting.

For Utah Lodge members, it's apples to apples during Strudel Day

by GAYE BABCOCK
Lodge 689 Secretary/Treasurer

HELPER, Utah — You may know that apples are said to be the most consumed fruit across the nation, but did you know the apples we enjoy are not native to the United States? Crab apples are the only apples native to our country!

According to *The Modern Farmer*, "DNA analysis have found that the very first apples came from the mountains of Kazakhstan.

[American] Colonists introduced the fruit to North America in the 17th century and planted the first apple orchard in Boston in 1625."

Probably the name most synonymous with apples is John Chapman, aka Johnny Appleseed. History and legend paint him as a man who spread apple seeds everywhere he traveled. However, Johnny's mentor was a man named

SEE UTAH STRUDEL DAY
ON PAGE 2

Lodge 771 fall donations assist the local community

by CAROL PENWELL
Lodge 771 Secretary/Treasurer

HILLSDALE, Pa. — It is hard to believe it's close to the end of the year already. The leaves have fallen, and we've said goodbye to the days of summer and hello to the new energy we feel with the crisp fall air.

During the Lodge 771 meeting held Sept. 11, members in attendance decided to donate non-perishable food items to a program called Breaking Bread at a local cable company. This program was created to help feed the hungry in the communities to which the cable company provides service.

We also decided to make donations to
SEE LODGE 771 DONATIONS
ON PAGE 2

PERIODICAL MATERIAL

Merry Christmas!

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



Briella R. Black

Born Jan. 20, 2013
Universal, Pa., Lodge 715

SNPJ Comets Lodge 715 members welcome Briella Renee Black as the newest addition to the Lodge. Briella, the granddaughter of Sandra Ehasalu (715) and SNPJ Recreation Center Maintenance Director Gary Ehasalu (715), spends time at the Recreation Center visiting her grandparents. We welcome Briella to the Society and extend our best wishes to her family.



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**SNPJ NATIONAL BOARD
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Joseph C. Evanish

NATIONAL SECRETARY/COO
Karen A. Pintar

NATIONAL TREASURER/CFO
Robert J. Lawrence

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Imperial, PA 15126-9774

Office hours are Monday-Thursday, 8 a.m.
to 5 p.m.; Fridays, 7:45 a.m. to 12:30 p.m.

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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 () _____

E-mail _____

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

Lodge 581 plans a remote beginners Slovenian language class

by MARCIA KLANCER BLEGGI
Lodge 581 Secretary/Treasurer

ST. MARYS, Pa. — Gathering ideas to add to next year's Lodge 581 agenda, Marcia Klancer Bleggi spent three weeks in Slovenia, mostly in the Mirna, Dolenjska and Gorenjska areas. She planned to visit her relatives, but also learned some new recipes and techniques for making potica, strudel, štrukli, lamb, salads, potatoes, kremšnita, and a list of other foods.

On Dec. 12, when Lodge 581 plans to bake potica and strudel, Marcia will share some of these special ideas. Give her a call at (814) 335-4983 if you plan to attend.

Whenever they are in Slovenia, Marcia and her husband Don have participated in an English class for retired seniors in Trebnje for 11 years. Lea Udovc, an English teacher and translator, has been a teacher at the Center for Education and Culture working in a program called the Third Age University for 14 years. Many of these retired Slovenians enjoy renewing their knowledge of English for

travel, business, reading American books, browsing the internet, and watching television.

Marcia's cousin Igor first took them to the class 11 years ago to have class members listen to native speakers as they talk about various topics and share American newspaper and magazine articles, along with information from *PROSVETA*.

Lodge 581 hopes to set up a Zoom Slovenian class for beginners with Lea Udovc after the new year. If you are interested, call the previously listed number. We're not sure of any costs just yet, but we are looking for anyone who may be interested in joining.

Don't forget the combined SNPJ Lodge 581 and North Central Pennsylvania Slovene Polka Boosters Christmas party scheduled Sunday, Dec. 17, at the Kersey Fireman's from 2 to 6 p.m. with music by the Rex Taneri Band. A turkey and stuffing/stuffed pork chop dinner with sides and dessert will be served at 4 p.m. Please bring an unwrapped item for a Chinese Auction. Proceeds from the potica and strudel drawings will ben-



Lodge 581 members **MARCIA** and **DON BLEGGI** [seated] with the students participating in the English class for retired seniors in Trebnje, Slovenia: **Marja Hribar, Tomaz Kramar, Igor Zaplotnik, Lea Udovc** (the class instructor), **Anica Miklic, Alojz Kastelic, Boza Pungarnik, Olga Pust** and **Katarina Rman**.

efit the Jerry Troha Scholarship Fund.

For reservations, contact Pat and John Moore one week in advance by phoning (814) 837-9218.

Starting the new year, Lodge 581 will hold its first meeting on Sunday, Jan. 21, at Wildwoods in St. Marys.

A dance will follow featuring the Larry Lewicki Band performing from 2 to 5 p.m.

For more information about St. Marys Lodge 581, contact Secretary/Treasurer Marcia Klancer Bleggi at (814) 335-4983.

Annual Strudel Day offers Utah Lodge members the opportunity to reconnect

UTAH STRUDEL DAY
FROM PAGE 1

Crawford, who grew apples, thus inspiring Chapman's life journey of planting apple trees. Thank goodness for the colonists who brought this tasty and versatile fruit to our country!

On Nov. 4, members of Utah SNPJ Lodges 113, 689 and 757 paid tribute to this delicious fruit by joining forces to prepare more than 100 pans of apple strudel. Volunteers converged at the Slovenian Home in Spring Glen.

Strudel Day has been an annual event

for 41 years in support of the Utah Slovenian Day Picnic held each summer. The strudels are frozen fresh until the day of the picnic, then divided amongst volunteers who bake the strudels in their homes.

Lodge members consider this event an opportunity to pass on the art of strudel making to our youth members. They look forward to this day each year as a time to catch up and renew old friendships.

Once the strudels were safe in the freezer, we enjoyed a lunch which included a sample of the delicious strudel.



[Above, from left] **Michelle Goldsmith, Jean Boyack** and **SHARON KLARICH** (689) peeled dozens of apples during the Utah Lodges annual Strudel Day.



KRIS COX (757) and Price, Utah, Lodge 113 Secretary/Treasurer **MADALENE WILLIAMS** proudly display several finished apple strudels.

Lodge 518 greeting cards warm the holiday season

by BILL KRZISNIK
Lodge 518 Secretary/Treasurer

MELVINDALE, Mich. — In November, Lodge 518 mailed approximately 40 holiday greeting cards to Lodge members age 80 and older.

Utilizing updated member information provided by the Home Office, our Lodge wanted to reach out during the holiday season with a warm personal card.

This is the second year our

Lodge has conducted the card mailing project, suggested by President Irene Kovac. We received positive feedback last year from several members and decided to continue as a way of letting our senior members know they are in our thoughts.

Inside the card, Lodge members added a special Slovenian greeting: "Merry Christmas – *Veseli božič*," and "Happy New Year – *Srečno novo leto*."

Donations from Lodge 771 benefit community services

LODGE 771 DONATIONS
FROM PAGE 1

The Sharing Shed program at a local church. The Sharing Shed accepts furniture and household necessities – new, or in good, clean, working condition – and then provides these items to local families who are in need.

These organizations are

such a help to people who are hungry or unable to provide for themselves in some way. Thanks to these two programs, and so many others that allow us to contribute, we feel that we are making a difference in people's lives.

We wish everyone a very merry Christmas and a happy New Year!

Up-and-Coming...

A look at events planned by the Slovene National Benefit Society

• DEC. 12Bingo at SNPJ Sygan Lodge 6 in the Sunshine Room. The doors open at 6 p.m.; games start at 7. Packs of 10 games sold prior to play for \$10; special cards sold individually.

2024

• JAN. 1Happy New Year's Day dance hosted by the Westmoreland County Federation of SNPJ Lodges at the Yukon Slovenian Hall, Yukon, Pa.; 2-5 p.m. Music by the Skovenski Band. For additional information contact Lois Denning at (412) 554-7404.

• JAN. 2, JAN. 16 & JAN. 30.....Bingo at SNPJ Sygan Lodge 6 in the Sunshine Room. The doors open at 6 p.m.; games start at 7. Packs of 10 games sold prior to play for \$10; special cards sold individually.

• FEB. 13Bingo at SNPJ Sygan Lodge 6 in the Sunshine Room. The doors open at 6 p.m.; games start at 7. Packs of 10 games sold prior to play for \$10; special cards sold individually.

• FEB. 16-18....SNPJ Winter Classic Bowling Tournament co-hosted by Sygan, Pa., Lodge 6 and Strabane, Pa., Lodge 138. Entertainment is scheduled at both Lodge halls throughout the weekend.

• FEB. 27Bingo at SNPJ Sygan Lodge 6 in the Sunshine Room. The doors open at 6 p.m.; games start at 7. Packs of 10 games sold prior to play for \$10; special cards sold individually.

• MAY 25CAL Don Gorjup Golf Open at Rolling Green Golf Club, Huntsburg, Ohio. For details contact Rick Gorjup at (440) 354-5001.

• JUNE 14-16 ... SNPJ Young Adult Conference at the SNPJ Recreation Center, Borough of SNPJ, Pa. For registration and event details contact Fraternal Director Courtney Koenig at 1-800-843-7675 ext. 144, or e-mail ckoenig@snpj.com.

Slovene National Benefit Society National Board Minutes

Meeting held Sept. 22, 2023, at the SNPJ Home Office, Imperial, Pa.

Friday, Sept. 22: Morning Session

The meeting was called to order at 9 a.m. by President Joseph EVANISH with 12 National Board members present at the meeting, two National Board members present by phone, and one Young Adult Representative.

The Board rose and gave their fraternal greetings. A moment of silence was held in memory of all members deceased since the last Board meeting.

The chairman appoints Bro. Maury Sinan as vice chairman for the meeting.

President EVANISH stated that we will have a tactful, orderly and productive meeting.

With no objections, the Time of Sessions is from 9 a.m.until 5 p.m. with lunch from 12:15 to 12:45 p.m.

A motion is made by Sis. Joanna BAKER, second by Sis. Tina RIGLER, to approve the Order of Business. Motion approved.

The Board is asked to complete the Biographical Affidavits sent to them and turn them in by the end of the meeting.

National Secretary Sis. Karen PINTAR read correspondence received from a member. This will be handled under unfinished business.

The minutes from the March 24, 2023, meeting were approved via e-mail, and a motion is made by Bro. Maury SINAN, second by Bro. Rick HERVOL, to ratify this approval. Motion approved.

With no objections, the Board receives all reports.

National President’s Report Sept. 22, 2023

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.

Attorney Todd Martin conducted a Board of Directors Orientation and Enrichment seminar at the March National Board meeting. This provided excellent educational information for the Board as it began a new term. Topics covered included trends in the fraternal industry, Lodge risk management, Board duties, responsibilities, compliance and reporting.

Effective May 1, the Executive Committee was happy to announce that Terry Champ has returned to SNPJ employment in a senior role as chief information officer (CIO). He has many years of experience and knowledge of our policy administration system and the insurance administrative function. Information Technology (IT) is essentially important in this day and age. Terry will play an important leadership role in assessing and evolving the Society's technology enhancements now and into the future.

Marketing

For the first six-month period of 2023, the Society issued 153 life and annuity policies with a life insurance face amount of \$2,978,304. The amount of life insurance in force is \$247,816,247. There were 98 new members enrolled during this period, compared to 122 for the same period the previous year. Annuity premium was \$4,482,187, compared to \$2,442,086 for the same period in 2022.

During this period, I was happy to announce that Marketing Manager Gina Wise is officially managing the Sales Department (as of May). Gina began as the sales/marketing associate and was promoted to marketing manager in 2021. With Gina leading the sales area, we have hired a sales and marketing associate who will report to her. Kayla Rennie started in that capacity on June 7.

Gina and the Sales Department do an excellent job working with and supporting the agents and agencies in promoting the sale of SNPJ products. She has done very well with the duties of writing the monthly PROSVETA insurance column “We’ve Got You Covered.” The department continues to promote all aspects of the SNPJ through social media, enhancing our overall presence. Information about life insurance and annuities is consistently posted, along with SNPJ events and activities. There is regular communication with agents, and updated promotional materials are provided to agents, Lodges, members and potential members.

Fraternal Department

The most important part of the fraternal report is bringing on a Fraternal Director. Courtney Koenig joined our team as Fraternal Director (a part-time position); her official start date was Monday, Feb. 6.

As a former Miss SNPJ, Courtney is very passionate about SNPJ, having grown up in the organization. She was a member of Youth Circle 19, eventually becoming Circle president. She attended Youth Roundup as a junior and regular counselor, TEL as a delegate and counselor, and the Young Adult Conference. She has submitted articles to *The Voice of Youth* and PROSVETA. Courtney currently serves as the Miss SNPJ Pageant director and previously served on the Pageant Committee for several years. She has also held office at her home Lodge 138, including the positions of recording secretary and Circle director, and has participated in numerous tournaments as well as National SNPJ Days.

Courtney also brings a wealth of professional skills, much of which have been developed through her years working for UPMC. She certainly has the “fraternal” personality necessary in working with members. Her communication skills have been honed dating back to her reign as Miss SNPJ.

The Young Adult Conference was held at the SNPJ Recreation Center June 16-18 for our 18- to 30-year-old member age group with 27 delegates attending. Fraternal Director Courtney Koenig oversaw the conference and did a great job. Young Adult Conference Chairman Justin Rigler (449) did a great job planning, preparing and leading the group. The group completed several different projects, including the traditional Adopt-a-Highway cleanup. The Water Wheel Foundation was this year's charity selected by Justin in memory of late Fraternal Director Kevin Richards. Daniella Volpe (158) was selected as the Young Adult chairperson for the coming year.

Florida SNPJ Days were held in February, hosted by Lodge 603 in Samsula, Fla. The Lodge officers and members put together an enjoyable weekend at the Lodge 603 Hall.

The SNPJ Slovenian Heritage Center hosted their Slovene Heritage Weekend at the SNPJ Recreation Center with balina and beanbag toss tournaments taking place June 9-11. Athletic Board members helped run the tournaments which had good participation.

In early spring, the Publications Department conducted direct mailings

of the Miss SNPJ Pageant brochure, mailed to all 18- to 28-year-old female members. This is done to promote pageant participation. For several months, the Pageant Commission diligently worked on promoting, planning and preparing for the pageant to take place in July. This included commission members attending a number of events promoting the pageant.

Athletics in SNPJ continue to be a strong benefit of membership. Many athletic activities took place during the first six months of 2023. The National Athletic Board met in May via teleconference to discuss and review all of the past, current and upcoming tournaments.

The 2023 SNPJ Winter Classic Bowling Tournament was co-sponsored by Sygan, Pa., Lodge 6 and Strabane, Pa., Lodge 138 the weekend of Feb. 17-19. Bowling took place at both of these Lodges' facilities. For the men, there were 20 teams, 41 doubles and 82 singles. For the women, there were 12 teams, 23 doubles and 46 singles. This resulted in a Society remuneration of \$2,304. The 2023 SNPJ National Bowling Tournament was held May 6-7, sponsored by SNPJ Lodge 158 and held at the SNPJ Recreation Center. Bowling took place at Colonial Lanes in New Castle, Pa. For the men, there were eight teams, 15 doubles and 30 singles. For the women, there were five teams, seven doubles and 14 singles. This resulted in a Society remuneration of \$980.

The 2023 SNPJ CAL Don Gorjup Golf Open was played May 27 with 38 members participating, resulting in a Society remuneration of \$288.

The Fraternal Department is very grateful for the hard work and dedication of the many members who volunteer and participate in our programs. It is through this commitment that our fraternal programs are so successful. We also thank the SNPJ Recreation Center management and staff for helping to make some of these programs so beneficial to our members.

Publications

The SNPJ news source, the PROSVETA publication, is designed and managed by Editor Jay Sedmak. PROSVETA, which remains a monthly publication, is also available online. At present, approximately 950 members receive e-mail notifications that the current PROSVETA issue is available online. We certainly appreciate the contributions from our scribes who promote and report on SNPJ activities and events in their respective areas.

Throughout the period, Jay completed the promotional work for Slovenefest, which included designing the gate flyers for print, writing and distributing the Slovenefest press releases, and updating the Slovenefest website. He also revised the forms required for the “Make It, Bake It, Grow It” Crafters Bazaar, and designed the new sponsor venue and boulevard banners displayed during Slovenefest weekend.

Jay coordinated the Miss SNPJ Pageant brochure mailings conducted in March and April, completed the programs and contestant biography inserts for the Miss SNPJ Pageant held during Slovenefest in July, designed the pageant contestant introductory screens displayed during the pageant, and began designing the 2024 Miss SNPJ calendar. At the request of SNPJ Heritage Center Director Kathy Paulenich, he updated the flyers for the 2023 Heritage Center Weekend event held at the Recreation Center in June.

The five SNPJ websites (snpj.org, snpjrec.com, alpineroom.com, slovenefest.com and snpjheritage.org) continue to be hosted and supported by 3Seed Marketing, Design & Interactive. Jay updates and revises the websites on a regular basis.

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 in the Fraternal Societies of Greater Pittsburgh (FSGP), Pennsylvania Fraternal Alliance (PFA), and the American Fraternal Alliance (the Alliance). The Alliance continues to offer a number of webinars throughout the year.

In May, the Executive Committee attended the annual PFA Legislative Luncheon held at the State Capitol in Harrisburg. This was well attended by the legislators and has been valuable in keeping them informed about issues important to the fraternal benefit system. I also attended the FSGP EnDepersis Seminar held locally in May.

The Alliance hosted its Spring Symposium in May. Topics included economic insights, rebranding, staff retention/recruiting, digital transformation, operations overhaul, mortality updates, compliance updates and redesigning chapter systems, among other subjects. Alliance President Allison Koppel provided an update for the Alliance.

We are active with the Life Insurance Council (LIC), which is a council of LOMA. 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. LIC membership is supported by the Alliance via a discount for member societies.

I attended the LIC Annual Conference in February. The theme was “Navigating Change Together.” Presentations were made on company case studies that included technology updates, rebranding, product/distribution and cultural changes. I also attended the LIC Annuity Meeting which provides case studies and annuity hot topic discussions.

Slovenia

SNPJ continues to maintain a good relationship with the Consul General's Office in Cleveland (Consul General Alenka Jerak) and the Embassy in Washington, D.C. We also work closely with the Pennsylvania Honorary Consul in Pittsburgh, Petra Mitchell.

I was happy to attend the annual Slovenian National Day reception at City Hall in Cleveland in June, which is hosted by Consul General Alenka Jerak. The Consul General presented our own Kathy Paulenich cultural recognition, along with recognition for the 40th anniversary of Slovenefest. She also presented recognition for the 65th anniversary of the Miss SNPJ Pageant.

Once again, the SNPJ Slovenian Heritage Center hosted a display at the Slovenian Embassy during the EU Embassy Open House in May. The Washington embassies of the EU member states, including Slovenia, opened their doors to the public for the annual EU Embassies Open House Day. Members of the SNPJ Slovenian Heritage Center Committee presented the Heritage Center's traveling display at the event. Thousands of visitors attend each year.

Conclusion

I am very happy to be working with two knowledgeable and ex-

perienced executives. National Secretary/COO Karen Pintar and National Treasurer/CFO Robert Lawrence have decades of tenure. Their expertise and commitment to the Society is greatly appreciated and invaluable.

Executive Assistant Peggy Cushman continues to do a good job for the officers. Her work with regular duties administering the scholarship and award programs is appreciated. She has also done well at taking on additional duties when asked.

SNPJ management and Home Office staff show that they are dedicated to the Society and committed to providing good service to our membership. This includes not only the insurance and sales departments, but also the publications and fraternal operations. Additionally, our Lodge officers are key to the Society's success and we appreciate their dedication.

Karen Pintar and Terry Champ did an excellent job getting the policy administration system conversion accomplished on time and on budget. It is unusual in this industry to do so. A big thank you to the Illumifin project team and our SNPJ staff!

The dedication of our National Board to the Society is greatly appreciated. This has been important to the continued success of the SNPJ. A fraternal and professional approach helps to maintain the integrity and positive image of the Society while providing the best possible service to our members. May our decisions and actions be in the best interest and welfare of the SNPJ.

Fraternally,

JOSEPH C. EVANISH, FLMI
National President/CEO

National President's Report

President EVANISH presents his report and states that we welcomed Terry Champ to a position as chief information officer, and that sales have been flat. He reports on the Marketing Department positions; we continue working with a consultant in the marketing area. He reviews the Young Adult Conference weekend, the tournaments and other duties of the Fraternal Department.

Discussion and questions by Sis. RIGLER and Bro. SINAN.

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

National Secretary's Report for the period Jan. 1 through June 30, 2023

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, 2023.

SNPJ HOME OFFICE Personnel

At the end of June 2023, we have 11 full-time employees including the Executive Committee, two part-time employees, and one new employee to begin in July.

Insurance Administration

This department continues to handle the day-to-day operations of a life insurance and annuity company, and we continue to provide the reporting necessary for the audits conducted on the reinsured annuity business that occur on a quarterly basis.

We would still like to hire one additional part-time employee in this area, but to date have been unsuccessful.

Training has been held for staff in this area for the software upgrade, which was accomplished using Teams meetings. We completed the training for the Prisma portal environment in April, and the training for the Spectra Insurance Administration environment was completed in June. We held several sessions for two-hour time periods for the management and staff. During the training for the Prisma portal, the use of logins and the review of information available to the users was covered. During the Spectra training, the trainer from our software provider focused on each individual's job tasks and how they would be accomplished going forward in the Spectra environment. We have additional training hours available to us and will be using these in the months ahead.

Testing of the upgraded administration system began in earnest in April of this year. The testing of the insurance administration environment will continue until the end of August, at which time we will begin the cutover to the upgraded system.

IT Department

There has certainly been a lot of activity in this area in the first six months of this year. We are happy to announce that Terry Champ has been employed by the Society as the chief information officer. We welcome and congratulate Terry on this position!

Terry and I have been working closely on the upgrade of the insurance administration software and the portal replacement. We are using Agile Project Management working with the team from Illumifin. Sprints have been held every two weeks, which are basically iterations that break the project processes down into smaller cycles. These sprints will continue throughout the implementation process.

Terry has been working on the custom programs that he created for SNPJ to ensure they work with this upgraded system. These programs were delivered to Illumifin to integrate with the system.

We had our first testing period beginning in April 2023 using the data from our March 31 environment. This testing by Insurance Administration and the IT Department will continue throughout the project and be completed during the cutover week.

The hosting of our AS400 will also be occurring off-site. One of the uses of the AS400 is to handle the accounting system for the Society. This new process has also been tested by CFO Bob Lawrence, and the accounting portion will be up and running prior to the conversion of the administration system.

During this six-month period we were also able to do the cutover from Lotus Notes to Microsoft Outlook for our e-mail. We were assisted by our managed services provider for this cutover, and the process went relatively smoothly. This all integrates with the Office 365 environment and Microsoft Teams.

LODGES AND LODGE SECRETARIES

As of June 30, 2023, we have 70 Lodges. During this period there

NATIONAL SECRETARY'S REPORT

CONTINUED FROM PREVIOUS PAGE

was one merger of SNPJ Lodge 165 into SNPJ Lodge 729. Letters were sent to all members of the merging Lodge to provide them with the information about their new Lodge secretary.

We thank the officers and members of SNPJ Lodge 729 for accepting these members in this merger, as well as the former officers of SNPJ Lodge 165 for their service to the Society.

Top Lodges in New Members as of June 30, 2023:

Lodge	City/State	No. of New Members
6.....	Sygan, Pa.	18
106.....	Imperial, Pa.	14
138.....	Strabane, Pa.	10
158.....	Euclid, Ohio	6
358.....	West Point, Ohio.....	6
584.....	Milwaukee, Wis.....	6

Lodge and Secretary Awards

The following awards were paid to Lodges and Lodge secretaries who submitted the Election of Officers Form, Lodge Meeting Verification and Certification Form, Lodge Audit Form, and the Report of Local Unit Activity by the required deadlines.

Lodge Awards.....	\$25,746
Secretary Awards	\$18,555
Total	\$44,301

MEMBERSHIP

Membership Count

On Jan. 1, 2023, the active membership of the Society is:

Adult	26,727
Youth	1,668
Total.....	28,395

Membership declined by 369 members in this six-month period.

Membership Statistics

Members as of Jan. 1, 2023.....	28,764
Increase by:	
New Members	98
Reinstate	5
Total Increase	103
Decrease by:	
Deaths	220
Cash Surrenders	144
Expired	41
Canceled	20
Lapsed.....	11
Matured	12
Suspended pending death	11
Suspended pending maturity	13
Total Decrease	472
Members as of June 30, 2023.....	28,395

INSURANCE IN FORCE

Life Insurance

As of June 30, 2023, we have 31,154 policies in force representing \$247,816,247 of insurance in force.

Policies on Jan. 1, 2023	31,564
Increase by:	
Issued and Paid.....	80
Reinstatement	5
Total Increase	85
Decrease by:	
Deaths	263
Cash Surrenders	135
Canceled	11
Expired	38
Lapsed.....	19
Matured	29
Total Decrease	495
Policies as of June 30, 2023	31,154

Annuities

As of June 30, 2023, we have 3,704 annuity contracts representing a fund balance of \$143,355,071.

Annuities on Jan. 1, 2023.....	3,817
Increase by:	
Issued and Paid.....	73
Total Increase	73
Decrease by:	
Matured	4
Surrendered	104
Deaths	78
Total Decrease	186
Annuities on June 30, 2023.....	3,704

Accident & Health

As of June 30, 2023, we have 2,207 A&H policies remaining on our books.

A&H on Jan. 1, 2023.....	2,329
Increase by:	
Reinstatement	6
Total Increase	6
Decrease by:	
Canceled	35
Deaths	35
Expired	58
Total Decrease	128
A&H on June 30, 2023.....	2,207

FRATERNAL ACTIVITIES

In February, the SNPJ Winter Classic Bowling Tournament was once again sponsored by Lodges 6 and 138. I assisted with the tournament throughout the weekend.

Also in February, I represented the Society at Florida SNPJ Days along with Miss SNPJ 2023 Madison Sinan. We had a very good representation of Lodges across the country in Florida for this yearly event. It was a great weekend with lots of great food and music, and full of fraternalism. Thanks to the Lodge 603 officers and volunteers for your hard work and hospitality.

In June I assisted with the travel arrangements and cabin assignments for the Young Adult Conference, and coordinated the shuttles for those delegates arriving by air.

I continue to attend the monthly luncheons of the Fraternal Societies of Greater Pittsburgh as availability allows. The speakers at these luncheons often are valuable resources for the Pittsburgh fraternals.

The FSGP annual golf outing was held in June, and our Executive Committee was able to participate.

The Pennsylvania Fraternal Alliance continues to hold conference call meetings throughout the year, and I participate as often as availability allows.

I also continue to serve as the president of SNPJ Lodge 6.

CONCLUSION

As I previously stated, this was a very busy six-month period, and I thank our CIO and all insurance administration and IT staff members for the dedication they are putting into making sure this upgrade to a new administration system goes smoothly.

Thanks to everyone at the Home Office for your patience as we transition to these two new systems.

I look forward to seeing everyone at our upcoming Board meeting. Fraternaly,

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

National Secretary's Report

Sis. PINTAR presents her report and talks about the IT upgrade that was completed at the beginning of the month, and reports on the new SNPJ Portal that launched in mid-September. She also reports that having Terry Champ as CIO has been a real advantage to the Society.

Motion by Bro. Roger CLIFFORD, second by Bro. Jason CADEZ, to approve the report. Motion approved.

National Treasurer's Report

September 2023

Fraternal greetings, Brothers and Sisters.

The first six months of the year saw short-term bond yields continue to increase while medium and long-term bond yields stagnated. While higher bond yields are helpful in addressing declining portfolio investment income after an extended period of ultra-low rates, a rapid increase in very short-term maturities can pose a challenge to insurance companies due to the longer-term liabilities that are the core of insurance company business. Recently, the Society has been increasing its cash position to ensure enough cash is available to fund the termination of the employees pension retirement plan at year end.

During the first six months of 2023, assets decreased 0.2 percent to \$128,487,492 as of June 30, 2023. Fixed income securities and cash, totaling \$121,107,253, represent 96.6 percent of the Society's total invested assets. Real estate holdings, including the Home Office and the SNPJ Recreation Center, represent 1.5 percent of invested assets. The remaining 2.0 percent of the Society's invested assets is comprised of certificate loans, mortgages, and other invested assets.

Revenue from life premiums, annuity considerations and investment income increased versus the first six months of 2022. Life and annuity premium income in the amount of \$5,255,588 increased \$2.1 million over the same period in 2022. Annuity considerations increased 84 percent and life premiums increased 4.0 percent compared to the first six months of 2022. Net investment income increased \$61,511, or 2.0 percent, over the same period in 2022. The higher yields in the bond market during the year have provided a chance to increase the overall yield in the investment portfolio.

Benefit claims, in the amount of \$6.5 million, increased 87 percent from the same period in 2022. Annuity claims increased 141 percent, going from \$2.2 million as of June 30, 2022, to \$5.3 million as of June 30, 2023. Cash outflow was experienced as annuitants moved toward very short-term products offering attractive yields. Mortality expense from death claims decreased compared to the first six months of 2022 as death benefit payments decreased \$159,623 from the prior year. General and fraternal expenses increased 17 percent compared to the same period in 2022. This increase was due to costs related to the computer conversion. Net income from operations before refunds and realized capital gains and losses was a loss of \$294,652 for the period ending June 30, 2023. Surplus decreased \$241,653 from year end 2022 to total \$11,813,070 as of June 30, 2023.

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

Respectfully submitted,

ROBERT J. LAWRENCE
National Treasurer

Summary of Investments Purchased:

Jan. 1-June 30, 2023:

Name & Description	Cost	Par Value
Bond Purchases	\$ —	\$ —
Mortgages Granted	\$ —	\$ —
Total Purchases 1-1-23 through 6-30-23	\$ —	\$ —

Summary of Investments Disposed of:

Jan. 1-June 30, 2023:

Name & Description	Consideration	Par Value	Book Value
Bond Disposals: U.S. Governments	\$112,828	\$112,829	\$112,828
Bond Disposals: U.S. Special Revenue	850,301	850,300	850,301
Bond Disposals: Industrial	3,039,519	3,034,821	3,024,766
Mortgage Payments	17,606	17,606	17,606
Total Disposals 1-1-23 through 6-30-23	\$4,020,254	\$4,015,556	\$4,005,501

SEE FINANCIAL SUMMARIES

ON PAGE 6

National Treasurer's Report

Bro. Robert LAWRENCE presents his report and states that assets have decreased; revenue is up. He reviews the Summary of Operations and notes that annuity considerations are up; net investment income is also up by \$60,000. Annuity payouts have increased due to death claims and cash withdrawals; money has been set aside to fund the termination of the employees pension plan to occur in the last quarter of the year. Expenses were up due to the computer conversion. The increase in the annuity rates affected the net income.

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

Finance Committee Report

Jan. 1 through June 30, 2023

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, 2023, compared to Dec. 31, 2022, was as follows, along with a listing of the SNPJ portfolio by investment category:

As of June 30, 2023:

	June 30, 2023		Dec. 31, 2022	
Less than 1 Year	\$7,403,697	6.3%	\$9,660,999	8.0%
1 to 10 years	34,842,413	29.7%	35,217,645	29.0%
10 to 20 years	46,990,010	40.1%	45,969,075	37.9%
Over 20 years	27,921,706	23.8%	30,417,327	25.1%
Total Bonds	\$117,157,826	100.0%	\$121,265,046	100.0%

	Market Value	Statement Value	Allocation	Yield
Corporate Bonds	\$73,434,791	\$82,141,085	65.53%	4.55%
Taxable Municipal	27,956,059	29,564,488	23.59%	4.74%
Asset Backed Securities	1,419,145	1,606,095	1.28%	2.39%
Agency CMOs	1,409,799	1,465,527	0.63%	4.59%
Agency CMBS	765,820	784,891	1.17%	4.37%
Commercial MBS	553,614	725,912	0.58%	3.46%
Non-Agency CMOs	481,940	527,916	0.42%	6.17%
Agency Passthroughs	330,077	341,913	0.27%	3.89%
Total Bonds	106,351,245	117,157,826	93.47%	4.59%
Common Stock	941,520	941,520	0.75%	7.00%
Other Assets	548,293	568,620	0.45%	6.45%
Mortgages	189,205	189,205	0.15%	2.75%
Real Estate	1,866,978	1,866,978	1.49%	4.82%
Cash & Certificate Loans	4,619,689	4,619,689	3.69%	4.90%
Total Invested Assets	\$114,516,929	\$125,343,839	100.00%	4.63%

*Any difference in totals is due to rounding.

Portfolio Risk Analysis

Date	Duration	Avg. Rating	Book Yield	Market Yield	Years to Worst
Dec. 2017	8.48	A	4.75	3.51	12.6
Dec. 2018	8.11	A	4.64	4.18	12.8
Dec. 2019	8.66	A	4.51	3.11	12.6
Dec. 2020	9.44	A	4.74	2.19	13.3
Dec. 2021	9.37	A	4.52	2.56	13.3
Dec. 2022	8.14	A	4.58	5.58	12.9
June 2023	8.00	A	4.59	5.56	12.7

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 low interest rate environment over the past decade has made it very challenging when trying to cover current contract guarantees without taking on excessive amounts of risk.

During the first half of 2023, the inverted Treasury yield curve became more pronounced as shorter-term Treasury yields continued to rise while longer-term Treasuries were flat or decreased slightly from year-end 2022. The benchmark 10-year Treasury rate, which was at 3.88% at the end of 2022, decreased to 3.84% on June 30, 2023, while the two-year Treasury yield increased from 4.43% at year-end 2022 to 4.90% as of June 30, 2023.

The inverted curve presents opportunities, but also a challenge. As an insurance company, many of our liabilities have a longer duration. While it is currently possible to invest in higher yielding investments for short maturities, we need to consider that our life and some annuity contracts will exist for long periods of time and need to invest in longer maturity securities to match the duration of those contracts.

During the six-month period, the book yield on the portfolio increased slightly from 4.58% as of Dec. 31, 2022, to 4.59% as of June 30 while maintaining an S&P weighted average quality rating of A. The effective duration of the portfolio as of June 30 is 8.0 years.

No purchases were made during the first six months of 2023. Cash needs to fund the employees pension plan termination and an increased outflow of surrender-free annuities used up available cash for reinvestment.

The committee is reviewing the current investment limitation guidelines working with our asset manager as we explore areas to expand investment opportunities.

There were no bond purchases for the period Jan. 1 to June 30, 2023.

SNPJ FINANCE COMMITTEE

RICHARD HERVOL, Committee Chairman
JOSEPH C. EVANISH, Committee Member
ROGER C. CLIFFORD, Committee Member
TRACEY ANDERSON, Committee Member
ROBERT J. LAWRENCE, Committee Member

Finance Committee Report

Chairman Bro. HERVOL presents the Finance Committee report. He states that the Finance Committee recommends changes to the Portfolio Guidelines as follows:

- The minimum weighted average quality rating measured at market value will be A3 rather than A2 or equivalent.
- A maximum of 40% rather than 35% of the fixed income portfolio measured by market value may consist of issues rated below A3.
- Under maximum exposures to any individual issuer, change AAA rated to 1.5% rather than 1.0%, change AA rated to 1.0% rather than 0.75%, change A rated to 0.75 % rather than 0.60%, change BBB rated to 0.50% rather than 0.40%.

A motion is made by Sis. BAKER, second by Bro. ZAKRAYSEK, to approve the changes to the Portfolio Limitations and Guidelines. Motion approved.

Motion is made by Bro. CADEZ, second by Bro. ZAKRAYSEK, to approve the report. Motion approved.

SNPJ Audit Committee Report

January-June 2023 (Date of Report: 09/21/2023)

Fraternal greetings, SNPJ Executive Committee, SNPJ National Board and SNPJ members.

The Audit Committee met in the Home Office Sept. 20-21, 2023, for their semiannual meeting. The semiannual review consisted of routine documentation review and interviews with the Executive Committee.

Routine Oversight Report Reviews

The following were reviewed for the period January 2023 through June 2023:

AUDIT COMMITTEE REPORT

CONTINUED FROM PREVIOUS PAGE

- Review necessary invoices
- Review of Rec Center invoices
- Receipt review of Executive Committee and National Board members
- Review checks over \$20,000
- Review of new agent files
- Review of Confidentiality, Conflict of Interest, and Code of Ethics forms for all Board members

All were found to be in order.

SNPJ Financials

Net income is down due to remaining IT conversion expenses and the annuity rate increase. Cash flow needs have increased due to Recreation Center project expenses such as plumbing, sewage plant, etc.; the termination of the employees pension fund; and an increase in annuity benefits paid. However, no bonds were sold at a loss to cover the cash flow needs. *Ref: National Treasurer's Report.*

IT

The IT upgrade of the insurance administration system began in late summer 2022. After a lot of time, effort and hard work, the upgrade was completed in September 2023, on time and on budget. The online portal went live on Sept. 13, 2023.

Executive Committee Meeting

On Wednesday, Sept. 20, the Audit Committee met with the Executive Committee as a group to discuss any common issues. Among those were the Recreation Center, cabin renovations, the community solar project, the potential private solar project, the IT conversion project, and the overall health of the Society in general.

Lodges and Membership

Membership is down and continues to be a challenge.

SNPJ Recreation Center

The Recreation Center continues to operate at a loss; however, the second half of 2023 should be bringing in more revenue with an increase in weddings, other events and groups. *Ref: Recreation Center Committee Report.*

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 officer reports. Please refer to those for further details.*

***All committee members approve this report.*

Faternally,

SNPJ AUDIT COMMITTEE
JOANNA BAKER, Chairperson
VINCENT BASELJ, Committee Member
KEN ZAKRAYSEK, Committee Member

Audit Committee Report

Chairperson Sis. BAKER presented the report. She reviewed the various items that the Audit Committee did during their time at the Home Office.

Discussion and question by Bro. SINAN.

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

Scholarship Committee Report
September 2023

The following report covers the period of Jan. 1 through June 30, 2023. Payment for the first installment of the 2022-2023 academic year included 26 awards, all Academic Scholarships.

Listed below are the names of the students who received awards during the first six months of 2023:

Name	Lodge	Name	Lodge
Caitlyn Conroy	1	Katarina Lidrbau	158
Michael Potter	1	Claire Marie Schmidt	225
Calvin Norsworthy	6	Phillip Yuhas	274
Jenna Palmer	6	Danielle Norrito	518
Melanie Pendel	33	Andrew Lynch	584
Blake Bebar	41	Brianna Lynch	584
Emily Patosky	106	Tyler Mouthey	584
Jenni Zalnasky	106	Anthony Massucci	643
Benjamin Grkman	117	Naomi Fry	665
Emily Cipriani	138	Giovanna Varlotta	715
Erin Lawrence	138	Michael Varlotta	715
Lindsey Thomas	138	Andrew Atkinson	719
Nicole Frantz	153	Madalyn Ankeny	749

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
2000-2019	\$1,283,463.11.....	\$937,360.00
2020-Present.....	\$25,024.22.....	\$104,550.00
Totals	\$1,979,700.43.....	\$2,373,857.81

Scholarship Fund Financial Report

Beginning Balance (as of Jan. 1, 2023)	\$540,920.01
Donations	\$4,043.50
Investment & Other Income	\$7,133.85
Total Income	\$11,177.35
Awards	\$10,200.00
Investment & Other Expense	\$9,538.94
Total Expenses	\$19,738.94
Ending Balance (as of June 30, 2023).....	\$532,358.42

We continue to receive donations from our members as honors and memorials to their loved ones. We are most appreciative for all contributions, and 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.

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

NATIONAL BOARD REPORTS
CONTINUE NEXT COLUMN

Region 1 Vice President's Report

Greetings, members of the SNPJ National Board. This report covers the period of Jan. 1 through June 30, 2023.

As of June 30, there are 20 Lodges with 6,706 active members, comprised of 6,315 adults and 391 youth members, in Region 1. There were 19 new members, 13 adults and six youth, year to date. Eleven Lodges produced at least one new member, with Lodge 715, Universal, Pa., adding three adult and two youth members; Lodge 223, Greensburg, Pa., adding three adults; and St. Marys, Pa., Lodge 581 and Yukon, Pa., Lodge 729 both adding two members.

My focus over the next six months will be to support the Lodges with ideas and suggestions to add members. I would like to see an average of five new members per Lodge this year; with the increase in rates we could achieve this.

The last six months of 2023 have been very busy as SNPJ activities are back in full motion. SNPJ fraternalism is alive and well.

On Jan. 28 I attended the Sygan Lodge 6 Gun Bash – a great time with a packed club. On Jan. 30 I attended the Westmoreland Federation of SNPJ Lodges meeting in Greensburg.

In February, my wife Kathleen and I attended Florida SNPJ Days with our daughter Madison, Miss SNPJ 2023. The event and Lodge were so hospitable. The food and music were fantastic! We will definitely plan to attend in 2024, and recommend others make the trip.

In March I attended the National Board meeting. As always, it was well run and the preparation by the executives was impeccable.

On April 23 we held the first annual Region 1 Members, Family and Friends Free Dance. The event was a huge success, with 200-plus in attendance. My thanks to the Yukon Slovenian Hall and Yukon Lodge 729 who provided the perfect venue. The six Lodges that participated in the basket drawings each received \$60 from the proceeds. We were able to give the Pretty in Pink cancer fundraiser a \$250 donation, and Yukon Lodge 729 a \$100 donation. Herminie, Pa., Lodge 87 provided Grandma Fran's potica. We're already planning next year's free event, building on our success.

On April 24 I attended the Westmoreland Federation of SNPJ Lodges meeting at the Carbon Lodge.

On May 7 I attended the 85th SNPJ National Bowling Tournament in New Castle, Pa., hosted by Lodge 158, Euclid, Ohio. They did a fantastic job organizing.

On May 7, Miss SNPJ 2023 Madison Sinan, Miss SNPJ 2024 Morgan Sinan and I embarked on an impromptu trip to Slovenia. Madison was asked to audition for the Slovenian Philharmonic Orchestra, the longest continuously running orchestra in Europe. She didn't advance, but the experience was invaluable. After her audition, we visited Kamnik; the extended Gradisek and Flere families live there. We also spent a few days in Bled. I always enjoy a trip to the old country.

On June 9-10 I attended the annual SNPJ Heritage Weekend at the Recreation Center. It was a beautiful weekend with balina, bean bags, arts/crafts/wine by Sarah Loudon, and music. The Heritage Center Committee should be commended for their hard work orchestrating the event.

I have attended all Lodge meetings, and I hosted our annual Lodge breakfast meeting at our trailer at the SNPJ Recreation Center on June 11, during which we prepared breakfast for Lodge members and guests.

On June 18 I attended the Father's Day picnic with Miss SNPJ 2023 Madison Sinan and my wife, Kathleen. It was a wonderful day for fraternalism at the SNPJ Farm.

On June 25 I attended the Pretty in Pink fundraiser hosted by the Westmoreland Federation of SNPJ Lodges. Kathleen prepared two large trays of *kremšnita*/Lake Bled cake as a donation. We also worked in the kitchen for the event. Miss SNPJ 2023 Madison enjoyed supporting and meeting members and guests. It was a wonderful time and planned well, beating last year's donations. A super job, Westmoreland Federation of SNPJ Lodges!

I have a few specific goals to complete over the next six months, June-December 2023:

1. Visit St. Mary's Lodge 581 – always so very active and writing great articles.
2. Set up a lunch with the Johnstown area Lodges – work with National Board member Bro. Ken Zakraysek on setting this up.
3. Work with Region 2 Vice President Jason Cadez on a Region 1 and Region 2 joint activity, possibly a Pittsburgh Pirates baseball game for 2024 or a winter polka festival.
4. Work with Lodges to improve membership; possibly a membership drive month – all Lodges bring in at least three new members.
5. Foster Lodges on how they can achieve Gold and Silver level activity bonuses.

Over the last six months I have attended several National Board conference calls, had conversations with Lodge officers and members, attended several SNPJ activities, and have met wonderful people. It is a privilege to serve as the SNPJ Region 1 Vice President. My best fraternal wishes to all.

Faternally,

MAURICE SINAN
Region 1 Vice President

Region 1 Vice President's Report: Bro. Maury Sinan

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

Region 2 Vice President's Report
Jan. 1 through June 30, 2023

Fraternal greetings. I am writing to provide you with a report on the activities of Region 2 for the period of Jan. 1 through June 30, 2023.

As of June 30, 2023, there are 8,333 total active members in Region 2, comprising 7,815 adult and 518 youth members.

In addition to serving as Region 2 Vice President on the SNPJ National Board, I am also currently serving as SNPJ District 1 Athletic Director, president of SNPJ Lodge 138, and a member of the House Committee for Lodge 138.

It has been a busy year for Region 2. Lodge 6 and Lodge 138 teamed up for another successful Winter Classic Bowling Tournament. I served as this year's tournament secretary. Lodge 6 and Lodge 138 also hosted a successful Youth Winter Classic Bowling Tournament. Many Region 2 members participated in the Josie Bole Memorial Balina Tournament at the SNPJ Recreation Center in May.

Lodge 138 added a retaining wall and deck off the outdoor pavilion, which turned out very nice. They also continue to host many other events including bands, and are currently preparing for a show with Joe Grushecky in the fall. Lodge 6 hosted several events, including a couples reverse raffle and bean bag toss tournament, both of

which I was able to attend. Lodge 106 began renovations on their club/hall, as well as having bingo and bands regularly. Lodge 245 hosted several bingos and fundraisers during this period as well.

I would like to encourage all members of Region 2, as well as other regions, to attend the inaugural Jim Curl Memorial Bowling Tournament on Saturday, Sept. 30, 2023. Jim was a big part of Lodge 6, as well as the National Board and SNPJ as a whole, for many years, and I think we should all show support for this great event. Additional information on signing up can be found on the SNPJ Sygan Facebook page.

This completes my report for the first six months of 2023. I look forward to a productive Board meeting in September.

Faternally,

JASON J. CADEZ
Region 2 Vice President

Region 2 Vice President's Report: Bro. Jason Cadez

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

Region 3 Vice President's Report
Jan. 1- June 30, 2023

Fraternal greetings, Brothers and Sisters of the SNPJ National Board. As of June 30 there are 16 Lodges in Region 3 with a total membership of 6,664, of which 6,258 are adults and 406 are juveniles. We had 17 new members, seven adult and 10 juveniles. The increase in Lodges and members is due to Region 3 gaining three Lodges in Michigan.

I attend all Lodge 158 meetings as president. Our meetings are held on the second Thursday of the month, every month. I also attend all SNPJ Farm Board meetings as vice president. These meetings are held on the fourth Tuesday of the month, every month. I try to attend all Cleveland Federation meetings as a representative. Federation meetings are held on the fourth Monday of the month as scheduled.

Jan. 27 was the date of the Euclid Slovenian Men's Club annual dinner dance and raffle. This is our big money maker and enables us to have other activities throughout the year: a steak dinner, summer picnic, bus trips, a golf outing, and a clambake. The club holds four meetings per year and six events. Although I am no longer president of the club, I'm still quite involved.

I have nothing to report in the month of February.

On March 24 I attended our SNPJ National Board meeting in Imperial, Pa. It was nice to see everyone again. On March 26, Sue and I celebrated our 46th wedding anniversary.

On April 15, Loyalites Lodge 158 hosted the SLO-ISH Bowling Tournament, at which the Slovenians bowl against the Irish – always a fun event.

From April 31-May 2, Loyalites Lodge 158 hosted the SNPJ National Bowling Tournament for the third time in four years. It was well attended and a great time.

May 20 was the date of the SNPJ Farm third annual Music Festival & Craft Show. Once again, it was a huge success. Thanks to all our volunteers and all 16 polka bands that played. May 29 was the Memorial Day dance hosted by Val Palowski, which was well attended. Once again, I want to personally thank Val for all she does for our Slovenian community and the SNPJ.

On June 4, the Miss SNPJ Pageant Commission hosted Family Fun Day at the SNPJ Farm with music by the Garrett Tatano Band. They had a very nice turnout for their very first event held at the Farm. I hope they will continue hosting more dances in the future.

June 18 was the Loyalites Lodge 158 annual picnic and Father's Day dance. The Garrett Tatano Band was featured. They had a great crowd.

Once again, to all SNPJ Region 3 Lodges, I would love to attend one of your monthly meetings to discuss your Lodge and what we can do to keep our Slovenian society going. Please call me at (440) 283-9373.

Faternally submitted,

DON (Srnick) SRNOVRNIK
Region 3 Vice President

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

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

Region 4 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, 2023.

At the Cicero Neighbors Lodge 449 annual meeting, I was re-elected as secretary/treasurer. During the annual meeting of the Chicago District Federation, I was elected as secretary/treasurer.

I attended a telephone conference with the National Board on Jan. 10 to discuss terminating the SNPJ employees defined benefit pension plan and interest in holding the TEL program this year. On Feb. 13 I participated in the telephone conference regarding the termination of the TEL program due to lack of interest and the need for additional insurance to cover the program.

The 29th Verbick Fraternal Memorial Bowling Tournament was held Jan. 21. SNPJ Region 5 Athletic Director Mary Donovan has been instrumental in organizing this event each year with participants from SNPJ, Sloga, CFU and KSKJ. Funds are distributed to each society's scholarship funds.

On Feb. 4 I attended the Illinois Polkafest held at the Hyatt Regency in Schaumburg, Ill. This was the 34th year of the festival.

Congratulations to Courtney Koenig who was hired as Fraternal Director in February. Courtney was Miss SNPJ 2004 and has a long list of activity in the Society, and I know she will do a great job in her new role. Welcome to your new position in the Society! I look forward to working with her.

At the end of February I had the pleasure of taking a vacation with family and friends and was able to attend Florida SNPJ Days held Feb. 24-25 in Samsula, Fla., at the Lodge 603 Hall. As of the last Convention, Florida is now part of Region 4, and I was glad to meet the Lodge officers. Thanks to Jeannette Humphrey for her hospitality and for inviting us to her home. Also in attendance were National Secretary Karen Pintar and her husband, and Miss SNPJ 2023 Madison Sinan and her family.

I had a great time enjoying all the music, and the food was so delicious! I also met some of the Youth Circle 57 children who were

REGION 4 VICE PRESIDENT'S REPORT
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REGION 2 VICE PRESIDENT'S REPORT
CONTINUES NEXT COLUMN

FINANCIAL SUMMARIES

CONTINUED FROM PAGE 4

Slovene National Benefit Society

Balance Sheet as of June 30, 2023

Assets:	6/30/2023	12/31/2022	Change
Bonds	\$117,157,826	\$121,265,043	(\$4,107,216)
Common Stocks	941,520	945,494	(3,974)
Mortgage Loans	189,205	206,811	(17,606)
Real Estate	1,866,978	1,918,963	(51,985)
Cash and Short Term Investments	3,949,427	249,660	3,699,767
Certificate Loans	670,262	694,655	(24,393)
Other Invested Assets	568,620	571,229	(2,609)
Investment Income Due & Accrued	1,448,767	1,476,533	(27,765)
Premiums Due	24,874	26,790	(1,916)
Amounts Recoverable From Reinsurer	1,670,013	1,399,494	270,518
Total Admitted Assets	\$128,487,492	\$128,754,673	(\$267,180)
Liabilities:			
Reserve for Life & Annuity	\$109,943,073	\$109,604,762	\$338,311
Reserve for Sick & Operation	112,203	116,203	(4,000)
Liability for Deposit-type Contracts	320,179	337,969	(17,791)
Life Claims	450,437	360,028	90,409
Accident & Health Claims	16,645	16,645	0
Refund Payable	91,785	90,041	1,744
Premiums Received in Advance	52,432	43,420	9,012
Amounts Payable on Reinsurance	0	13,650	(13,650)
Interest Maintenance Reserve (IMR)	338,511	383,421	(44,910)
Expenses Due & Accrued	281,438	237,344	44,093
Unearned Investment Income	12,337	13,618	(1,281)
Total Remittances & Items Not Allocated	3,860,130	3,975,044	(114,915)
Asset Valuation Reserve (AVR)	1,067,254	999,803	67,451
Write In for Liabilities	128,000	508,000	(380,000)
Total Liabilities	116,674,422	116,699,949	(25,527)
Surplus	11,813,070	12,054,723	(241,653)
Total Liabilities & Surplus	\$128,487,492	\$128,754,673	(\$267,180)
Cash Flow:			
12/31/2022.....			\$249,655
Premiums Collected Net of Reinsurance		5,268,529	
Net Investment Income		2,841,320	
Proceeds from Investments Sold, Matured or Repaid		4,020,257	
Miscellaneous Income & Other Cash Provided		225,270	
			<u>12,355,377</u>
			<u>12,605,032</u>
Benefit Payments		6,731,343	
Commissions & Expenses Paid		1,537,727	
Cost of Investments Acquired		0	
Refunds Paid		43,732	
Net Other Cash Applied		342,806	
			<u>8,655,607</u>
6/30/2023.....			<u>\$3,949,426</u>

Slovene National Benefit Society

Summary of Operations for the period ending June 30, 2023

Description	2023	2022	Change
Life Premium	\$770,859	\$741,874	\$28,985
Annuity Considerations	4,476,407	2,435,412	2,040,994
Accident & Health Premiums	8,322	8,417	(95)
Total Premium & Annuity Considerations	5,255,588	3,185,703	2,069,884
Gross Investment Income	2,868,898	2,823,340	45,557
Investment Expense	(227,976)	(243,930)	15,954
Net Investment Income	2,640,922	2,579,411	61,511
Amortization of Interest Maintenance Reserve	59,663	58,850	813
Expense Allowances on Reinsurance Ceded	175,929	184,021	(8,092)
Miscellaneous Income	24,947	3,048	21,899
Total Income	8,157,049	6,011,033	2,146,015
Death Benefits	888,609	1,048,232	(159,623)
Matured Endowments	81,701	32,184	49,517
Annuity Benefits	5,332,189	2,210,249	3,121,939
Operation, Accident & Health Benefits	9,041	7,578	1,463
Surrender Benefits	220,797	192,154	28,643
Interest on Certificate Fund	3,932	4,525	(593)
Increase in Life Reserves	135,397	209,574	(74,177)
Increase in Annuity Reserves	202,914	1,214,321	(1,011,407)
Increase in Health Reserves	(4,000)	(6,000)	2,000
Commissions	152,680	71,707	80,973
General & Fraternal Expenses	1,338,346	1,140,922	197,424
Insurance Taxes, Licenses & Fees	90,793	105,546	(14,753)
Increase in Loading on Uncollected Premium	(700)	(269)	(431)
Total Expenses	8,451,700	6,230,724	2,220,976
Net Gain from Operations Before Refunds	(294,652)	(219,691)	(74,961)
Refunds to Members	45,476	44,129	1,348
Net Gain Before Realized Capital Gain/(Loss)	(340,128)	(263,820)	(76,308)
Net Realized Capital Gain (Loss)	0	0	0
Net Income	(\$340,128)	(\$263,820)	(\$76,308)

Surplus Account:	6/30/2023	6/30/2022	12/31/2022
Surplus, Dec. 31, previous year	\$12,054,723	\$12,998,213	\$12,998,213
Net Income From Operations	(340,128)	(263,820)	(229,300)
Change in Net Unrealized Gains/(Loss)	(3,974)	(42,997)	(72,949)
Change in Non-Admitted Assets	169,900	(43,533)	(529,041)
Change in Asset Valuation Reserve	(67,451)	8,461	(112,200)
Net Change in Surplus for the Year	(241,653)	(341,888)	(943,490)
Surplus as of Statement Date	\$11,813,070	\$12,656,326	\$12,054,723

Slovene National Benefit Society

Detailed Financial Report for the six months ending June 30, 2023

Description	2023	2022	Increase/ (Decrease)
Life Premiums			
First Year Premium	\$36,967	\$44,723	(\$7,756)
Renewal Premium	818,575	808,354	10,221
Single Premium	21,521	27,045	(5,524)
Refunds Applied to Paid-Up Additions	39,444	39,492	(48)
Less: Reinsurance Premiums Paid	(145,648)	(177,739)	32,092
Net Life Premiums	770,859	741,874	28,985
A&H Premiums			
Sick Benefit Premium	3,264	3,417	(153)
Operation Premium	5,058	5,000	58
Total A&H Premiums	8,322	8,417	(95)
Annuity Considerations			
Annuity - First Year	3,983,297	1,656,893	2,326,405
Annuity - Renewal	498,890	734,193	(235,303)
Deposit Administration Contract	0	50,000	(50,000)
Total Annuity Considerations	4,476,407	2,435,412	2,040,994
Total Premiums & Annuity Considerations	5,255,588	3,185,703	2,069,884
Gross Investment Income			
Interest on Bonds	2,725,614	2,744,974	(19,360)
Dividends on Stock	37,286	5,712	31,575
Interest on Mortgage Loans	2,605	2,859	(254)
Interest on Cash and Short Term Investments	40,450	876	39,575
Income on Real Estate	48,650	54,620	(5,970)
Interest on Certificate Loans	14,292	14,299	(7)
Total Gross Investment Income	2,868,898	2,823,340	45,557
Less Investment Expense			
Home Office: Deprec., Insur., Tax, Utility & Other	57,923	72,685	(14,762)
Rec Center Depreciation & Real Estate Expenses	37,401	35,623	1,778
Management, Custodial and Banking Fees	64,776	69,197	(4,421)
Salaries, Benefits & Board Travel - Investment	67,876	66,425	1,451
Total Investment Expense	227,976	243,930	(15,954)
Net Investment Income	2,640,922	2,579,411	61,511
Amortization of IMR	59,663	58,850	813
Expense Allowance for Reinsurance Ceded	175,929	184,021	(8,092)
Miscellaneous Income	24,947	3,048	21,899
Total Income	8,157,049	6,011,033	2,146,015
Death Benefits			
Death Claims	963,609	1,193,246	(229,637)
Reinsurance Recovered	(75,000)	(145,014)	70,014
Total Death Benefits	888,609	1,048,232	(159,623)
Total Matured Endowments	81,701	32,184	49,517
Annuity and Pension Benefits			
Pensions Paid	100,640	100,453	187
Annuity Benefits	11,976,046	5,347,980	6,628,066
Reinsurance Recovered on Annuity	(6,744,497)	(3,238,184)	(3,506,313)
Total Annuity and Pension Benefits	5,332,189	2,210,249	3,121,939
Operation, Accident & Health			
Sick Benefit Claims	3,276	2,743	533
Operation Claims	5,755	4,825	930
Waiver of Assessment	10	10	0
Total Operation, Accident & Health	9,041	7,578	1,463
Total Surrender Benefits	220,797	192,154	28,643

DETAILED FINANCIAL REPORT

CONTINUES NEXT COLUMN

Description	2023	2022	Increase/ (Decrease)
Interest on Certificate or Contract Fund	3,932	4,525	(593)
Increase in Reserve for Life, A&H & Annuities			
Change in Reserves - Life	135,397	209,574	(74,177)
Change in Reserves - Annuities	202,914	1,214,321	(1,011,407)
Change in Reserves - Accident & Health	(4,000)	(6,000)	2,000
Total Increase/(Decrease) in Reserves	334,311	1,417,895	(1,083,585)
Commissions			
Life Commissions	47,065	48,873	(1,808)
Annuity Commissions	100,485	19,795	80,690
Campaign Awards	5,130	3,040	2,090
Total Commissions	152,680	71,707	80,973
General Insurance & Fraternal Expenses			
Rent	45,000	45,000	0
Salaries & Wages	349,368	351,383	(2,015)
Director/National Board Fees	16,800	14,700	2,100
Employee Benefits	79,015	153,627	(74,611)
Employee Education Expenses	300	448	(148)
Legal Fees and Expenses	20,990	17,523	3,467
Medical Examinations/Underwriting	4,266	5,000	(735)
Actuarial and Auditing Fees	119,869	97,133	22,736
Travel Expenses	24,769	11,898	12,872
Advertising/Promotional Items	6,619	6,323	296
Postage and Telephone	31,654	34,392	(2,738)
Office Supplies, Printing & Stationery	13,233	24,925	(11,691)
Computer Supplies, Equipment & Depreciation	343,493	133,791	209,702
Machine Service, Repairs & Rentals	6,571	4,320	2,251
Books and Periodicals	0	196	(196)
Bureau and Association Dues	4,710	9,942	(5,232)
Insurance and Surety Bonds	11,480	11,168	312
Sundry General	4,855	5,243	(387)
Donations - Charitable	2,387	6,120	(3,733)
Sales Department	3,067	157	2,910
Publication: PROSVETA	81,961	72,871	9,091
Quadrennial Convention	20,445	22,000	(1,555)
Athletics	10,548	8,422	2,126
Miss SNPJ Pageant and Travel	1,976	1,572	404
Youth/Young Adult Programming	14,599	11,716	2,883
Lodge and Secretary Awards	44,301	47,647	(3,346)
Fraternal Expense - Other	76,070	43,407	32,663
Total General & Fraternal Expenses	1,338,346	1,140,922	197,424
Insurance Taxes, Licenses & Fees			
State Insurance Department Licenses & Fees	55,563	70,157	(14,593)
Employment Taxes	35,230	35,389	(159)
Total Insurance Taxes, Licenses & Fees	90,793	105,546	(14,753)
Increase in Loading on Uncollected Premium	(700)	(269)	(431)
Total Expenses	8,451,700	6,230,724	2,220,976
Net Gain from Operations Before Refunds	(294,652)	(219,691)	(74,961)
Refunds to Members			
Refunds Paid in Cash	3,754	3,724	31
Refunds Left to Accumulate at Interest	1,218	1,232	(14)
Refunds Applied to Paid-Up Additions	40,505	39,173	1,331
Total Refund to Members	45,476	44,129	1,348
Net Gain Before Realized Capital Gain/(Loss)	(340,128)	(263,820)	(76,308)
Total Net Realized Capital Gain/(Loss)	0	0	0
Net Income	(\$340,128)	(\$263,820)	(\$76,308)

NATIONAL BOARD REPORTS

CONTINUE NEXT PAGE

REGION 4 VICE PRESIDENT’S REPORT

CONTINUED FROM PAGE 5

busyselling drawing tickets. There were many officers and members from Lodge 8 and Lodge 449 in the Chicago area in attendance.

It’s great to see that the members of Lodge 603 pull together and get things done. The Lodge hall had suffered hurricane damage, and members are working through that to get everything back in shape. I’m looking forward to seeing everyone again next year.

On March 24 I attended the National Board meeting at the SNPJ Home Office. This meeting is always very informative with year-end reports. Before the meeting, I attended the Board Education Seminar. Speaking at the meeting were Courtney Brophy from the asset management firm, Leo Hannah from the auditing firm, and Joseph Steimla from the actuary firm. These people keep the Board informed and answer any questions. Also in attendance was Young Adult Representative Justin Rigler (449) who informed the Board that he will work with the Fraternal Director to get work projects set up for the upcoming conference and spoke about the service project, requesting donations to The WaterWheel Foundation.

I attended, with family, the third annual Music Festival & Craft Show held on May 20 at the SNPJ Farm in Kirtland, Ohio. This was a great event with over 16 top polka bands and over 60 craft vendors – and this year’s event was held on World Bee Day! SNPJ Region 3 Vice President Don Srnick and his crew did a fantastic job organizing this event once again, and we look forward to next year’s event. I always enjoy meeting up with friends from over the years and making new ones.

In May, members of Indianapolis Lodge 34 participated in the SNPJ National Bowling Tournament and had a great time.

The annual Marija Pomagaj Mass was held May 24 at St. Joseph Church in Joliet, Ill. I was able to attend, along with many other SNPJ members, and enjoyed all the Slovenian songs performed by the choir.

The Memorial Day services hosted by the Chicago District Federation were held May 29. I was the emcee for the program, which included scouts from Troop 33 in La Grange, Ill., who performed the flag ceremony. The Zbor Spendov men’s choir sang the national anthems and a few songs, and the guest speaker was Dr. John Vidmar (559). At the conclusion of the services, everyone was invited to gather for a luncheon at the Olive Garden.

Several young adults from Region 4 attended the Young Adult Conference held June 16-18: Caitlyn and Julianna Conroy from Lodge 1; Lanie Maresh, Justin Rigler, Robert Rigler and Jason Rigler from Lodge 449; and Shane Miller from Lodge 603. Justin Rigler was the chairman for this year’s conference, organizing the work projects to be completed by the young adults. For his service project, he asked for donations to be collected for the WaterWheel Foundation. Daniella Volpe (158) was elected chairperson for next year’s Young Adult Conference.

Region 4 has gained nine new members for the first six months of 2023. This is a slight increase from last year’s total. Congratulations to Lodges 449, 584 and 603 for obtaining new members.

Congratulations to the following Region 4 Lodge who received award checks in the SNPJ Lodge Bonus Program for 2022: Gold Level Lodges for Activity – Lodges 1, 2, 8, 34, 225, 449, 559 and 603. Lodge 603 also earned an award for new member enrollment. Some of the Lodge activities for this year, so far, have included bowling, picnics, food drives, and Lodge lunches and dinners.

Region 4 also has one Circle, Youth Circle 57. This Circle is supported by Lodge 603 in Samsula, Fla. The Circle members, who are very busy, held a Easter party and helped out at both the Mother’s Day event and Father’s Day breakfast hosted by Lodge 603.

This concludes my report for the past six months.

Fraternally,

JUSTINA M. RIGLER
Region 4 Vice President

Region 4 Vice President’s Report: Sis. Tina Rigler

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

Region 5 Vice President’s Report
January through June 2023

Fraternal greetings from the Far West.

With 11 Lodges in California, Colorado, Montana, New Mexico, Utah and Washington, Region 5 (formerly Region 6) now has 2,184 members. This report presents regional highlights for the first half of 2023.

Michelle Von Merta-Sustarich (304) and Ellie Koci (786) attended the Young Adult Conference and reported having another rewarding experience. Our young adults’ fraternal spirit, work ethic and organizational skills continue to make us proud.

The San Francisco Lodge 304 Pust was back this year. Members of all four California Lodges were happy to be together again after the pandemic shutdown. Lodge 304 also gathered to enjoy a Warriors-Mavericks basketball game.

Fontana, Calif., Lodge 723 continued its tradition of benevolence with generous donations to two worthy organizations: Mary’s Mercy Center in San Bernardino, Calif., a local homeless services provider; and the Entomology Department of the University of California at Riverside Center for Integrative Bee Research.

I continue to serve as president of Lodge 786, which has a full schedule of fraternal activities for the year. In June I shared a road trip with Ken and Teresa Koci (786) while traversing spectacular desert and mountain vistas to and from Pueblo, Colo., to attend the Slovenian Union of America convention. The event was well organized and well attended. I particularly enjoyed the cultural and educational sessions addressing the history of Slovenian immigration in Colorado.

We forged new friendships in Pueblo, including that of Kansas-based sculptor and art professor David Vertačnik and wife Wendy. His conference presentation on his collaboration with artists in Slovenia generated considerable interest (see <http://www.david-vertacnik.com>).

I look forward to a productive National Board meeting on Sept. 22.

Fraternally,

FREDRICK J. MLAKAR
Region 5 Vice President

Region 5 Vice President’s Report: Bro. Fred Mlakar

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

NATIONAL BOARD REPORTS
CONTINUE NEXT COLUMN

SNPJ Recreation Center Committee Report
September 2023

This report covers the first six months of 2023. Our key full-time staff members include Director David Jones, Operations Manager Sue Krispinsky, Maintenance Manager Gary Ehasalu, and secretary Susan Zarella. Director Jones, our key staff members, and the part-time and seasonal staff do a commendable job operating our facility. Cabin rental income is on par with last year for the same period. New cabin groups should make for a stronger third quarter. The committee has been gathering information for an updated cabin renovation plan.

The wedding bookings are strong for this year. There appears to be an increase in the average number of people attending weddings this year thus far. We are hopeful that the new restrooms at the Heritage Pavilion will help bring additional bookings. Sue Krispinsky has done a great job managing this.

While there weren’t many cabins rented for the SNPJ National Bowling Tournament weekend, the social events held at the Recreation Center went well. The tournament was hosted by SNPJ Lodge 158.

Heritage Center Weekend took place in June, hosted by the SNPJ Heritage Center Committee. Balina and bean bag tournaments also took place during the weekend.

The Young Adult Conference was held in June with the delegates, led by Chairman Justin Rigler (449), completing a number of volunteer projects which were lined up by Maintenance Manager Gary Ehasalu. The Adopt-a-Highway road cleanup was completed for Mt. Jackson Road/Route 108, along with painting the split rail fence, filling in holes following tree removal, renovation of the wishing well, trimming the “SNPJ” hedge, and power washing the entrance of the pool area.

The Forest Management Plan was initiated during this period under the guidance of a forestry consultant. The plan generally describes how the property could be managed to properly harvest timber while promoting and sustaining quality forest for years to come in accordance with accepted forestry best management practices. It is expected that the harvesting will be completed by year end. The total proceeds received equals \$186,447.50. The National Board decided that timber proceeds go toward the well and sewage plant projects, with the remainder to the Cabin Renovation Fund.

The engaged engineers completed the evaluation report and proposed improvement schedule for the waste treatment plant. Management is making progress on the improvements and keeping the committee apprised. In addition, the access road to the sewage plant was completed in the spring at a cost of \$25,175 as approved by the National Board. It was agreed by the Board to use the funds from timber sales for this.

Well projects were completed, which include the pitless adapter project and the soft start for the summer well. There was also some work done on the winter well. The costs were \$1,786 for excavation, \$556.61 for the winter well, and \$8,139.21 for the summer well pitless adapter/misc. project. The soft start should help preserve the integrity of the pump and prevent failures. The pitless adapter project will ensure that there will not be an issue pulling the pump motor from the well if needed.

The main basement hot water line had several leaks and needed replaced. This was completed at a cost of \$8,985. The pool was prepped, painted and opened in time for the season. New Tiki Bar chairs were purchased.

We’ve had a number of volunteers help with several projects during this period, which the committee greatly appreciates. Some of the projects include the dam brush cleanup, as well as trimming at the lake side, a boat slide area across the lake, stump grinding in a number of areas, help with lighting and other electrical fixes, balina court maintenance, miniature putt improvements, split rail fence work, wishing well cleanup, and Slovenefest prep work.

We are very proud of our facility and property. Everyone is encouraged to take advantage of our beautiful SNPJ Recreation Center as we continue promoting our fraternal activities and programs.

SNPJ RECREATION CENTER COMMITTEE
JOSEPH C. EVANISH, Committee Chairman
DAVID CUSHMAN JERRY R. HLEBAK
CATHY KALENITS RONALD CADEZ
JOHN BASELJ DAVID SKRAJNER
VINCENT BASELJ, Honorary Member

SNPJ Recreation Center Financial Report
as of June 30, 2023

	Revenue	Expense	Profit/(Loss)
Cabins	\$15,783	\$15,810	(\$26)
Events	\$5,291	\$2,140	\$3,151
Gostilna Dining	\$9,526	\$24,889	(\$15,363)
Gostilna	\$22,617	\$22,266	\$351
Tiki Bar	\$8,096	\$10,498	(\$2,402)
Pool	\$4,394	\$18,286	(\$13,892)
Slovenefest	\$15,370	\$12,646	\$2,724
Trailer Court	\$146,425	\$4,672	\$141,753
Wedding/Banquet	\$150,769	\$85,331	\$65,438
Misc. Revenue	\$18,106	\$445	\$17,661

Overhead Expenses		
Salary & Wages	\$122,557	
Utilities	\$47,051	
Real Estate Taxes	\$47,087	
Insurance	\$68,267	
Depreciation	\$469	
Maintenance	\$34,201	
Office & Administration	\$21,725	
Major Maintenance Projects	\$19,230	
Total Overhead Expenses		(\$360,587)
Totals	<u>\$396,377</u>	<u>\$557,570</u> (\$161,193)

Recreation Center Committee Report

Motion by Sis. ANDERSON, second by Sister RIGLER, to recess as the SNPJ National Board and reconvene as the SNPJ Recreation Center Committee. Motion approved.

President EVANISH highlights the report, stating that the Recreation Center staff is working on getting groups to rent cabins. He discusses the forestry plan, reviewed the work being done on the waste treatment plant, reviewed the cabin renovation information, reviewed the trailer pad rent, and presented the details on the cabin renovation and the cost of the comminutor for the waste treatment plant.

Discussion on the report by Brothers SINAN, CADEZ and HERVOL; Sisters RIGLER, PINTAR and ANDERSON; and the Young Adult Representative.

Motion to recess as the SNPJ Recreation Center Committee and reconvene as the SNPJ National Board by Sis. ANDERSON, second by Sis. RIGLER. Motion approved.

NATIONAL BOARD MINUTES
CONTINUE NEXT COLUMN

A ten-minute break is taken.

When the meeting reconvenes, President EVANISH asked for a vote on the waste treatment plant comminutor. Motion by Bro. HERVOL, second by Sis. BAKER, to approve the cost of \$19,650 plus \$5,000 contingency for the comminutor project. Motion approved.

Motion by Bro. CLIFFORD, second by Bro. ZAKRAYSEK, to approve the cost of \$29,635 plus a \$5,000 contingency for the renovation of one cabin using the funds from the Cabin Renovation Fund. Motion approved.

Question by Sis. ANDERSON.

Motion by Sis. BAKER, second by Bro. HERVOL, to increase the trailer pad rent \$100 from \$1,300 to \$1,400 beginning with the 2024 season. Motion approved. Brothers CADEZ and Don SRNICK asked to be recorded as “nay” votes.

Motion by Bro. CADEZ, second by Bro. HERVOL, to re-visit the installation of new trailer pads in the trailer court area and to investigate transient pads. Question by Bro. ZAKRAYSEK. Motion approved. Bro. SRNICK asked to be recorded as a “nay” vote.

Motion by Sis. ANDERSON, second by Bro. HERVOL, to go into Executive Session. Motion approved.

The National Board came out of Executive Session on a motion by Sis. ANDERSON, second by Bro. SINAN. Motion approved.

A motion is made by Bro. HERVOL, second by Sis. BAKER, to approve the report of the Recreation Center Committee. Motion approved.

President EVANISH appoints a Tally Committee of Bro. CADEZ and Sis. RIGLER.

The election is held for the two open positions on the Recreation Center Committee. The Board members attending by telephone are unable to vote. When the tally committee returns, the votes are announced as follows:

John Baselj 11 votes
Jerry Hlebak 7 votes
Daren Fetcko 5 votes

Brothers Baselj and Hlebak are re-elected to the Recreation Center Committee.

A motion is made by Bro. CADEZ, second by Sis. RIGLER, to destroy the ballots. Motion approved.

Young Adult Representative’s Report

Young Adult Representative Sis. Daniella VOLPE reports that there was a low turnout for the 2023 Young Adult Conference with 27 delegates. They did accomplish a lot of projects around the Recreation Center; she stated Justin Rigler did a good job with the conference.

The next Young Adult Conference will be held June 14-16, 2024, and they are asking for ideas for projects around the Recreation Center; possibly creating a pickleball court, and cleaning up the basketball court and possibly the benches. The Young Adults would like to have an idea of the projects they will be doing prior to the conference to make sure that appropriate equipment and supplies are on hand for them.

GENERAL BUSINESS

Correspondence

Discussion on the correspondence received by the National Board by Sis. ANDERSON, Bro. SINAN, Sis. RIGLER, Young Adult VOLPE, Sis. PINTAR, and Bro. SRNICK. National Secretary Sis. Pintar is to write a letter explaining the Board position on the subject.

Solar Project

President EVANISH presents the solar project that SNPJ could build at the SNPJ Recreation Center to cover the electric usage at the Recreation Center, saving cost to both the Society and the Recreation Center. This can be built on approximately two to three acres.

The Board received a map outlined in red of the potential area that can be used. They also received proposals from EIS Solar and the solar analysis that shows a contract price for each version/size. There is a \$40,000 cost for fencing, which is an estimate, and a 10 percent contingency. There is a 30 percent federal credit applied which should be received by direct payment for our tax-exempt organization. This is part of the new Inflation Reduction Act. This proposal also uses a 25-year depreciation, and the solar panels are warranted for 30 years.

Questions and discussion by Sis. RIGLER, Bro. Fredrick MLAKAR, Bro. ZAKRAYSEK, Sis. ANDERSON, Bro. HERVOL, Bro. CLIFFORD, Sis. BAKER, and Bro. SINAN.

A motion is made by Bro. HERVOL, second by Bro. CLIFFORD, to proceed with the solar project at a contract price of \$1,328,600, with \$40,000 additional for fencing and a 10 percent contingency of \$132,860, for a total contract price of \$1,501,460, with the federal tax credit of \$450,438 leaving a net cost of \$1,051,022. Motion approved.

SNPJ Lodge 245

President EVANISH reported that the officers of SNPJ Lodge 245 reached out to Sis. Pintar regarding the status of their Lodge hall and have determined that they are no longer able to maintain it. They requested that the Lodge be merged with SNPJ Lodge 6 and that the Society cover the expenses and sale of the building.

A motion is made by Bro. CLIFFORD, seconded by Bro. SINAN, to adopt the following resolution:

“Whereas, SNPJ Lodge 245 has closed its club/hall at 476 Georgetown Rd., Lawrence, PA 15055, and has requested that the National SNPJ/Slovene National Benefit Society sell the property. Also, Lodge 245 has decided at a future date to merge its members with SNPJ Lodge 6, Sygan, Pa., and Whereas, SNPJ Lodge 245 officers have resigned their positions,

Be it resolved by the SNPJ National Board that the SNPJ Executive Committee (Joseph C. Evanish, CEO; Karen A. Pintar, COO; and Robert J. Lawrence, CFO) be hereby appointed officers of SNPJ Lodge 245 and be authorized to handle the sale of the Lodge property, and that SNPJ cover the debts and expenses associated with the property and the sale of the property and retain all remaining proceeds.

Be it further resolved that the remaining proceeds retained by SNPJ be distributed evenly between SNPJ Lodge 6, Sygan, and the SNPJ Recreation Center Cabin Renovation Fund.”

Motion approved. National Secretary Sis. Pintar to certify that the resolution was adopted by the SNPJ National Board on Sept. 22, 2023.

SNPJ Child Safety Guidelines

As a follow-up from the March National Board meeting, the following was presented for approval by the Board:

NATIONAL BOARD MINUTES
CONTINUE NEXT PAGE

NATIONAL BOARD MINUTES

CONTINUED FROM PREVIOUS PAGE

"It is the responsibility of SNPJ Lodges, Federations, Youth Circles and their respective officers and members to safeguard and always protect and promote the welfare of children. As such, all SNPJ entities are prohibited from sponsoring or supporting events or activities with children unless they are accompanied by a parent or guardian. Parents or guardians must remain throughout the event or activity."

Discussion by Sis. RIGLER, Sis. ANDERSON, Sis. PINTAR, Bro.

NATIONAL BOARD MINUTES

CONTINUE NEXT COLUMN

SINAN, Bro. CADEZ, and Bro. CLIFFORD.

Motion by Sis. BAKER, second by Bro. SINAN, to approve the Child Safety Guidelines with the understanding that we will check with the attorney on the definition of guardian to make it a responsible adult and not an appointed legal guardian. Motion approved.

A motion is made by Bro. CLIFFORD, second by Bro. CADEZ, to hold the next semiannual National Board meeting on March 22, 2024, at the SNPJ Home Office. Motion approved.

A motion to adjourn the meeting was made at 12:15 p.m. by Bro. HERVOL, second by Bro. CLIFFORD. Motion approved.

Respectfully submitted,

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

SNPJ National Board

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KAREN A. PINTAR, National Secretary/COO
ROBERT J. LAWRENCE, National Treasurer/CFO

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JUSTINA RIGLER, Region 4
FRED MLAKAR, Region 5

Youth Circle holiday party, Tractor Parade on the Lodge 603 Dec. schedule

by JEANNETTE HUMPHREY
Lodge 603

SAMSULA, Fla. — The members of SNPJ Lodge 603 in beautiful downtown Samsula held their most recent business session and covered dish dinner on Nov. 6. President Connie Massey provided fried chicken for the meal; members brought side dishes and desserts to share.

Our Lodge was saddened to learn that local SNPJ insurance agent Richard Tremblay had passed away in August. Richard served our Lodge for many years.

Cindy Griswold reported that Youth Circle 57 members hosted a successful Halloween

party, chaired by Holli Pell, on Oct. 21. Prizes were donated by Lodge 603 and the Samsula Woman's Club.

The Youth Circle will host its annual Christmas party on Saturday, Dec. 16, starting at 6 p.m. Refreshments will be served following a visit from Santa Claus, who is taking time out of his busy schedule to visit our youth. Parents and family members are invited to purchase, wrap and mark a gift with your child's name and place it under the Lodge Christmas tree prior to Santa's arrival so he may give it out.

The SNPJ Samsula Christmas Tractor Parade is scheduled Saturday, Dec. 9, from 2 to

5 p.m. The theme for this year's parade is "Trees." Nancy Bass, Rhee Goiriena and Shane Miller will be chairing the parade again this year. Parade participants are required to register online to enter; rules and regulations are available on our Lodge website.

Cash prizes will be awarded at the Lodge hall following the completion of the parade. Reid Foley will provide music for dancing. This event is open to the public.

The Samsula Woman's Club is hosting its annual Christmas Craft Show on Saturday, Dec. 2, from 8 a.m. until 2 p.m. The public is welcome. All vendor spaces

inside the Lodge Hall have been filled; however, outdoor vendor space is available. Contact Chairwoman Cindy Griswold at (386) 689-9454 for information. The women will have breakfast and lunch available for purchase from the kitchen.

The fifth edition of the "Samsula Country Cookbook" has arrived; copies are available for \$10 each. Cookbook proceeds benefit community needs and the scholarships awarded each year.

Samsula Woman's Club members meet at 6 p.m. on the second Wednesday of each month at our Lodge hall. Ella Adle has been reelected

to serve as club president for 2024. The women of the community are welcome to join. Open membership is scheduled Jan. 10, the date of the first meeting in 2024. Please bring a covered dish to share.

The Daytona Beach Polish Club will meet only one time in December, on Dec. 17, hosting a social, meal and dance. The dance is scheduled from 2 to 4:30 p.m. Those planning to purchase a meal must make a reservation with Cindy Griswold at (386) 689-9454. Admission is \$25 per person, which includes dinner and dancing. Admission to the dance only is \$15. The event is open to the public.

Mark your calendar for Feb. 23-24, 2024, the dates of the annual Florida SNPJ Days/Samsula Polka Festival. Weekend entertainment will feature the Frank Moravcik Orchestra. The Lodge hall will open at 4 p.m. on Friday, Feb. 23, and at noon on Saturday, Feb. 24.

Don't forget that Ruth Benedict is leading the apple strudel and cabbage roll sessions at the Lodge hall on Saturday, Feb. 10, starting at 9 a.m. Your help is needed and appreciated!

A merry Christmas and a happy New Year 2024 is wished for all. See you at the Lodge 603 Hall!

Fraternal Director shares memories, highlights of a year filled with SNPJ events

A LOOK BACK AT 2023

FROM PAGE 1

Thank you to the Miss SNPJ Pageant Commission and the Family Fun Day Committee for making the afternoon so fun, especially for our youth members. I know my son had a blast!

Amid all this fun, I was preparing for the 2023 Young Adult Conference. Helping to coordinate travel arrangements, paperwork and projects for the delegates was hard work. All the delegates had a great time and they welcomed me into the fold. These delegates were such hard workers, completing beautification projects around the Recreation Center.

The community service project to which the delegates and Lodges donated was the WaterWheel Foundation. We raised \$1,626 in memory of late Fraternal Director Kevin Richards. I'm sure Kevin would be

so proud of all the hard work that went into the Young Adult Conference weekend. Personally, I'm already looking forward to next year's conference! Those dates are June 14-16.

The next big event was Slovenefest and the annual Miss SNPJ Pageant. This weekend is one of my favorites of the year. A lot of preparation and coordination goes into Slovenefest weekend, and I couldn't have done it without the help of the Pageant Commission and Pageant Committee. Thank you, ladies, for everything you did to help make the pageant experience so memorable for the contestants and titleholders.

SNPJ has had many sisters crowned over the years, but this year's pageant marked a momentous occasion—the first time that a sister crowned a sister. Congratulations to Miss SNPJ 2024 Morgan Sinan! Be sure read through Morgan's adventures in *PROSVETA*.

I was also presented a Certificate of Appreciation from the Consul General of Slovenia, Alenka Jerak, for the 65th anniversary of the Miss SNPJ Pageant and the preservation of Slovenian cultural heritage in the USA. It was such an honor to receive this certificate.

Mark your calendars now for the 41st Slovenefest and 66th Miss SNPJ Pageant at the SNPJ Recreation Center the weekend of July 12-14.

Of course, another fun summer outing is the SNPJ Lodge 138 Annual Duck Race and picnic. The Duck Race always follows Slovenefest weekend, so mark your calendars now.

Lodge 138 races 1,500 rubber ducks down Chartiers Creek. It's so much fun to see everyone gather on the creek bank to cheer on those lucky ducks. The Lodge 138 House Committee always does a fantastic job preparing the grounds for this event.

A big thank you goes out to Miss SNPJ 2024 Morgan Sinan and Miss Talent 2024 Anna Mack, both of whom were in attendance. They sold the 50/50 drawing tickets and announced the duck race winners. Congratulations to the lucky ducks!

And what better way to end the summer than at National SNPJ Days held over Labor Day weekend. This is always a great time as well.

The weekend started off with music in the Gostilna featuring KTB on Friday night; the dance floor was packed. On Saturday morning I sat at the ninth hole at the golf course to verify if there was a hole-in-one. Sadly, there wasn't; but I did get to see all the golfers and wish them luck along the way.

After a bit of car trouble, I headed back to the Rec Center to cheer on the balina and beanbag tournament participants. There was some stiff

competition in the Balinarena and on the beanbag court! Congratulations to the winners of the National Golf, National Balina and National Beanbag tournaments. National Days weekend ended on Sunday with music by Klancnik & Friends and the Joe Grkman Orchestra.

A special thank you goes out to the tournament secretaries and organizers for their time and the hard work that goes

into making sure these events are running smoothly.

It was fun for me to recap this past year. I'm looking forward to the holidays and all the adventures that await in the coming year. Happy holidays to you and yours, and may the New Year ring in lots of love, happy tidings, good health and loads of blessings for you and your family!

I hope to see you at a fraternal event soon...

PROSVETA Crossword

Holiday Movies (#1223) by StatePoint Media

ACROSS

- Concert units
- *Kevin to Buzz in "Home Alone"
- Emphatic no
- Phyllo, alt. sp.
- Chicken of the sea?
- a.k.a. papaya
- Biblical firstborn
- Aquarium show star
- Type of squash
- *Like George Bailey's life
- Struggle for air
- Aggregate
- Gangster's gun
- *Mount Crumpit's misanthrope
- They refuse to believe
- * ____ Howard, directed a movie about #23 Across
- High regard
- Like dental exam
- Bullying, e.g.
- Popular deciduous tree
- Kaa of "The Jungle Book"
- Cleopatra's necklace
- *Like characters in Will Ferrell's famous Christmas movie
- Use a Singer
- Continuing forever
- Wonder Woman's ability to fly, e.g.

- Galley propeller
- Type of consonant
- Corner chess piece
- *Nicolas Cage's character gets a glimpse of a different life (2 words)
- Like famous Moulin
- Computer image
- French money
- Alleviated
- Target of a joke
- Iditarod ride
- *Nick Claus' brother, a repossession agent
- Famous frat house
- Black and green brews

DOWN

- Not many (2 words)
- Japanese soup
- Architectural drawing
- Sudan, in French
- Rides the wave
- Ear bone, a.k.a. anvil
- Jezebel's idol
- *Griswold family's pastime
- Epic poem
- Waterproof canvas
- Part of B.Y.O.
- Synagogue scrolls

- Like a Druid
- Master of ceremonies
- Engagement symbol
- Prepare carrots, sometimes
- R2-D2, e.g.
- Accustom
- Bruce Willis' ex
- Use the blunt pencil tip
- Autumn laborer
- Lots and lots
- Regale with a tale, e.g.
- *Human from North Pole comes to NYC
- *Bill Murray movie, inspired by Charles Dickens
- Water-covered sandbank
- Corncob
- Orthopedic device
- In the buff
- Dryest, as in humor
- Vacuum, pl.
- Be theatrical
- Katy Perry's 2013 hit
- Yorkshire river
- Trivial lies
- Drug smuggler
- Pi times square of radius
- Show of agreement, pl.
- Game official, for short

The solution to puzzle #1223 will run in the Jan. 1 issue.

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We've Got You COVERED

by GINA WISE
SNPJ Marketing Manager



Who do you know?

The Slovene National Benefit Society will be 120 years old in April 2024! This is an impressive milestone, considering our organization has witnessed many historical events and challenges: the Great Depression, two World Wars, the Cold War, the civil rights movement, the fall of communism, the 9/11 attacks, and more recently the global financial crisis and the covid-19 pandemic. Through it all, SNPJ has remained strong and resilient thanks to the leadership and membership of our organization.

Our founders had a vision of creating a fraternal benefit society that would provide mutual aid and assistance to its members, as well as preserve and promote the Slovenian culture and heritage. They took action to establish our organization, which has grown and flourished over the years. Today, we have more than 28,000 members and close to 70 Lodges across the United States.

But what if our founders had decided to let someone else take care of the needs of the Slovenian immigrants and their families? What if they hadn't taken the initiative and the responsibility to form our organization? What would have happened to the thousands of people who have benefited from our fraternal programs and services over the years?

We owe a debt of gratitude to our founders for their foresight and courage. We also owe it to ourselves and to future generations to continue their legacy and to ensure the survival and success of our Society.

We are in the time of the year when we spend a lot more time with family and friends. Who do you know that could benefit from a life insurance policy or an annuity and thereby become the newest member of SNPJ?

We ask our current members to share the benefits of SNPJ membership with your loved ones and then recommend at least one new member to join our organization as a beneficial member through the purchase of a life insurance policy or an annuity. A larger membership means more resources and support for our fraternal activities and charitable causes. It also means more opportunities to connect and network with those who enjoy celebrating our organization's rich Slovenian culture.

As an incentive, SNPJ offers \$10 for each valid recommendation that you submit. You also receive one entry per valid recommendation in our quarterly drawing for a \$100 reward.

Recommending a new member is easy! Just visit our website, snpj.org, and complete the "Refer a Member" information form online. An SNPJ agent or a Home Office staff member will follow up with your referral and help answer any questions that they may have. To be considered a valid referral, the individual being recommended for membership must be aware that you have provided their name to us, and they must be willing to speak with an SNPJ representative about the ways that they can become a Society member.

Since 1960, our organization has provided almost \$2.4 million in scholarship awards to our young members who pursue higher education. Imagine how many more lives we could touch and how much more impact we could make with our fraternal mission.

We are proud of our past, and we are equally excited about our future. We invite you to join us as we celebrate our 120th anniversary next year, and in making our organization stronger and better than ever. Together, we can make a difference!

SNPJ does not provide tax, legal or accounting advice. Consult with a tax, legal or accounting professional regarding your specific situation.



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Slovenia adopts a National Space Strategy

LJUBLJANA (STA) — On Nov. 3, the Slovenian government adopted the first Slovenian Space Strategy through 2030, which sets guidelines and activities for boosting the competitiveness of the Slovenian space industry and for becoming a leader in areas where the Slovenian space industry currently excels. Slovenia also plans to seek full-fledged membership in the European Space Agency (ESA).

"The Slovenian Space Strategy features a series of long-term objectives which form five strategic pillars to support the development of the sector," a representative of the Government Communications Office announced.

Given the rapid development of the [space] industry, the Economy Ministry will periodically review the strategy and adjust it to changing circumstances. "The space industry is one of the fastest growing sectors, including in Slovenia," a government representative pointed out. Some Slovenian companies have already achieved global recognition within their niche.

According to the government, Slovenia conducts most of its activities in space technology as an associate member of the ESA. Slovenia's current association agreement expires at the end of 2024, and a written request for a full membership must be submitted one year before the agreement expires.

"The government has authorized the Economy Minister to sign and submit the written application for full membership after it is established that the country meets all the criteria and membership is approved by the ESA council," the representative explained.

Ljubljana U offering PhD program in art studies

LJUBLJANA (STA) — After more than a decade of effort, the University of Ljubljana has acquired accreditation for a PhD program in art studies, the first such program in Slovenia. The program, modeled on those offered at art academies in other countries, will be launched in the next academic year. The new program puts research in the arts on par with other PhD studies in Slovenia, the University of Ljubljana announced in a press release.

The new four-year doctoral program in art studies will be conducted at all three art academies in Ljubljana – the Academy of Fine Arts and Design; the Academy of Music; and the Academy of Theatre, Radio, Film and Television – in cooperation with the Biotechnical Faculty, the Faculty of Natural Sciences and Engineering, and the Faculty of Architecture.

PhD candidates will be able to acquire in-depth knowledge in several different areas, including fine arts, design, music, theatre, media, and architecture. The university said the program would offer a holistic approach to education, combine theory and research with practical work, and provide opportunities for international cooperation. The main objective is to train doctoral candidates to perform the most demanding tasks in the arts, to carry out independent research, and to be treated equally in the international labor market.

Elderly transportation network expands further

ROGAŠKA SLATINA (STA) — Rogaška Slatina has become the 100th Slovenian municipality to join Prostofer, the network of municipalities that provide free transportation services for the elderly. Not only does the project increase the mobility and quality of life for the elderly, it also helps them remain active members of their communities.

Launched a decade ago, Prostofer connects more than 900 volunteer drivers with those in need of a ride within their municipality.

"Many elderly people have trouble getting from place to place, especially if they live outside city centers, where the public transportation network isn't well developed," said Dragica Sternad Pražnikar, a representative of the Slovenian Traffic Safety Agency, which has been involved in the project for three years.

Another major problem is that many elderly people don't have a sufficient income to regularly pay for taxis and public transportation.

The most recent addition to the Prostofer project, Rogaška Slatina has



secured funding from the Euro Jackpot lottery fund to purchase a vehicle. As of late October, 17 volunteers had applied as drivers and completed the required training. Seniors in need of a ride will be able to book the service via a toll-free phone number.

An extensive restoration of Mura wetland habitats

MURSKA SOBOTA (STA) — A three-year project involving the restoration of wetland habitats along the entire course of the Mura River in Slovenia was completed recently. More than 106 hectares (260 acres) of various wetland habitats have been restored in the most extensive project to date along the Mura, totaling EUR 4.6 million (\$4.9 million).

"The main objective was to restore the aquatic, forest and grassland habitats along the river, which are protected as part of the EU Natura 2000 network," Aleksander Koren, the director of the Natura Mura project, explained.

"We have restored acres of wet meadows and riparian forest [wooded areas adjacent to a body of water], dug 20 ponds, restored three kilometers (1.9 miles) of the Mura, connected more than nine kilometers (5.6 miles) of Mura side channels to the main watercourse, and acquired almost 30 hectares (74 acres) of land," he said.

Koren pointed out that measures were designed and implemented in a way that helped address the broader ecological problems of the Mura. He mentioned dredging, problems with the degradation of riparian forests, and the need to secure adequate quantities of safe drinking water. "All of this depends on the health of the Mura River ecosystem, and the measures taken on the ground will add a little bit to flood [prevention] as well," he added.

Afforestation threatens the biodiversity in Kras

DIVAČA (STA) — Kras, a region in southwest Slovenia once known for its meadows and pastures, is becoming overgrown rapidly and is thus at risk of losing its biodiversity, including some animal species, according to experts who gathered at a conference organized by the Škocjan Cave Park in late October. The group urged joint efforts to preserve the grasslands, and thus biodiversity.

"Kras is losing its identity... afforestation means primarily a major decrease in biodiversity," Škocjan Cave Park director Stojan Ščuka said during the introduction to the conference. Ščuka believes [afforestation] is a "complex problem" affecting people since they are at risk of wildfires and can no longer use land the way they used to, while [agricultural] jobs are also at stake.

While only 20 percent of Kras was covered with forests in 1960, forests now cover as much as 75 percent of Kras lands, included the Natura 2000 area. Meadows amid forests, areas that used to be common, now count as forests because they can no longer be cultivated as pastures and meadows due to their Natura 2000 protection status," park representative Borut Kokalj explained.

"Kras has completely changed its appearance – from an extremely mosaic-like grassland landscape to a totally forested landscape – in less than a century," Kokalj said.

Several of the species typical of Kras, including some of those Slovenia has committed to protect, are critically endangered. "That's why we're looking for solutions in the laws that restrict our work to restore Kras to the Kras identity," he continued. Kokalj labeled the various forestation campaigns as dangerous for Kras because they introduce forests where they weren't formerly present.

Primož Kmecl, a representative from BirdLife Slovenia, said they want to reintroduce grasslands and special approaches to its cultivation to preserve as many critically endangered animal species as possible. Kmecl is convinced that some of the species will definitely disappear: "Some bird species have been disappearing from dry Kras meadows. One such example is the ortolan [ortolan bunting], which has been in steep decline."

Conference participants urged experts to join forces to preserve the biodiversity in Kras, highlighting some

measures Italy introduced to protect Kras on its side of the border.

Book traces Tesla, J.P. Morgan correspondence

LJUBLJANA (STA) — A book featuring a Slovenian translation of letters inventor Nikola Tesla exchanged with American investment banker J.P. Morgan and his son, J.P. Morgan Jr., in the early 20th century to secure funding for his groundbreaking projects was recently published in Ljubljana. Its English title would read "Nikola Tesla: Correspondence with J. P. Morgan & Co."

This is the first time that this correspondence, which dates from between 1900 and 1939, has been published. It is also the first translation of the letters to Slovenian.

The book, titled "Nikola Tesla: Kore-spondenca z J. P. Morganom & Co." in Slovenian, was edited and translated by Tibor Hrs Pandur, who also contributed an extensive study. Hrs Pandur, a Slovenian translator, poet and playwright, translated Tesla's 1900 essay "The Problem of Increasing Human Energy" in 2019.

The book is based on various previously unpublished documents from archives; in particular, those kept at the Nikola Tesla Museum in Belgrade, Serbia, and at the Morgan Library & Museum in New York. The letters are accompanied by short biographies of Tesla's addressees and comprehensive commentaries that contextualize many historical, biographic and technical facts.

The letters document the economic, social and political background of Tesla's attempt to set up a prototype of a transmission station at Wardenclyffe, with which he wanted to give humanity access to wireless electricity. They also bring insight into the background of the development of the Tesla turbine.

Both Morgans initially supported Tesla financially, but withdrew further support "for complex psychological, historical and politico-economic reasons," according to the introduction in the book. Among other reasons, the Morgans feared his groundbreaking technologies would undermine the existing ownership/electric power relations, so "the correspondence provides a unique insight into one of the big tragedies of the 20th century, mirroring... the brutal rise of neoliberal capitalism," as written in the introduction.

The reasons for the Morgans' decision to withdraw support for Tesla's project, with which the inventor wanted to transform humanity's energo-social order, are discussed in Hrs Pandur's accompanying study, which the publisher says brings "some new findings related to the construction of Wardenclyffe Tower." It also brings insight into the complex relationship between Tesla and Slovenian-U.S. writer and politician Louis Adamič during the period between the two World Wars.

Slovenians treated to a northern lights display

LJUBLJANA (STA) — In early November, Slovenians had a excellent opportunity to observe the northern lights, i.e. aurora borealis. The northern lights were most visible the evening of Nov. 6, though not as intense as they were the evening of Nov. 5, when many photos of the reddish light, visible across practically all of Slovenia, were posted on social media.

Tomaž Zwitter, a professor of astronomy, astrophysics and cosmology at the Ljubljana Faculty of Mathematics and Physics, said that while the aurora borealis was visible in a large part of Europe, "it was one of the most pronounced in the last two decades in our region." He also explained that the reason for the intense phenomenon was a strong solar wind that occurred the morning of Nov. 3, sending particles toward the Earth. The eruption "calmed down relatively quickly," so Zwitter did not expect "any [future] major show;" yet he admitted it was difficult to make a prediction.

According to the *neurje.si* website, the northern lights "are the result of solar geomagnetic storms, during which electrically charged particles of the magnetosphere, mainly electrons, come in contact with the Earth's atmosphere and react." Auroras can display different colors: weaker phenomena are usually white, while stronger ones display yellow-green or even red.

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

SNPJ fraternal sympathies

Sis. JUDITH A. STERNAD • LODGE 782 •

GLENSHAW, Pa. — The members of Lodge 782 sadly report the July 7, 2023, passing of Sis. Judith A. (Feltz) Sternad, 82, at her home in Gowanda, N.Y., surrounded by her loving family. She was a 55-year SNPJ member.

Sis. Sternad was born May 20, 1941, in North Collins, N.Y., the only daughter of Wilford and Julia (Ramacci) Feltz. Judy grew up enjoying the country life surrounded by friends and family, which included her older brother, Robert, and younger brother, Bill. She graduated from North Collins High School and was active with school activities throughout her high school years. She received the Babe Ruth Award for outstanding senior athlete.

Judy married the love of her life, Ludwig T. Sternad, at Holy Spirit Roman Catholic Church in North Collins on May 4, 1962. Together they raised two children, Cathaline (Jeffrey) Miller of Springville, N.Y., and Daren A. Sternad of Gowanda.

Lud and Judy were active members of St. Joseph's RC Church when their health permitted them to attend weekly Mass, and were involved with church bazaars and lawn fetes.

Judy was a talented artist. Whether it was a greeting card, a landscape painting or sewing clothes for her children, she could do it all and was good at it. Her cards would be given to friends and family throughout the years and kept by those who received them, knowing each card was made with love.

In 1975, Judy was the first person hired by Suburban Adult Services, Inc. (SASI), a shelter workshop for people with developmental disabilities. Her job took her to different workshops throughout western New York, where she was instrumental in scheduling activities, transportation, evaluating, writing reports, and more. It was here she found her new passion, allowing her creativity, energy, empathy, humor and kindness to shine. Judy worked until 1990 when her health started to decline. She was diagnosed with Multiple Sclerosis in 1986, but continued to work as long as she could. She found solace among the people she cared for so deeply.

After retiring from SASI, Judy continued to pursue her passion for crafting; she designed purses and greeting cards with her own floral

paintings and designs. She even created a group of colorful characters which she used to express greetings of happiness and love in her paintings. She loved to bake and host company, but most of all she loved her family.

Surviving in addition to her husband, Ludwig, of 63 years, are her children, Cathy and Daren; her two grandsons, Patrick Sternad and Benjamin Miller; her brother, Bill (Carol) Feltz; and several nieces, nephews and friends. She was preceded in death by her parents and her brother, Robert (Judy) Feltz.

A Mass of Christian Burial was celebrated for Sis. Sternad on July 12 at St. Joseph's Roman Catholic Church, Gowanda. Interment followed in Holy Cross Cemetery, Gowanda.

On behalf of the members of Lodge 782 and the Slovene National Benefit Society, we extend our condolences to Sis. Sternad's family, relatives and friends on their loss.

Bro. ROBERT F. STRUBLE • LODGE 721 •

ALIQUIPPA, Pa. — The members of Lodge 721 sadly report the Aug. 18, 2023, passing of Bro. Robert Francis "Bob" Struble, 82, of Westlake, Ohio.

Bro. Struble was born March 25, 1941, in Beaver County, Pa., a son of the late Josephine (Sivec) and Francis Struble. He was a career salesman.

Bob enjoyed playing the accordion and polka dancing in his younger years. He loved to vacation on luxury cruises all over the world and spend time with his wife, Linda, at the Palm Harbor Yacht Club in Florida.

Bob was the husband of the late Linda Struble and Frances Struble Ritter; father of Debbi (John Barber) Struble and Diane (Bart DeVos) Struble; grandfather of Jasmine (Amrit Sandhu) Armstrong; great-grandfather of Maya Sandhu; and brother of Barry (Evelyn) Struble.

Services for Bro. Struble were held Sept. 10 at Busch Funeral Home, Avon, Ohio. He was laid to rest in his hometown of Aliquippa in the family plot at Woodlawn Cemetery, where family remembrance services were held Sept. 18.

Since Bob, Barry, and their parents are/were lifelong SNPJ members, the family requests donations to Slovene National Benefit Society, 247 W. Al-

legheny Rd., Imperial, PA 15126-9774.

On behalf of the members of Lodge 721 and the Slovene National Benefit Society, we offer our sympathies to Bro. Struble's family, relatives and friends on their loss.

Bro. JOHN VELICEVICH • LODGE 87 •

HERMINIE, Pa. — The members of Lodge 87 sadly report the Sept. 17, 2023, passing of Bro. John Velicevich, 71, formerly of Greensboro, Pa., surrounded by family.

A son of the late John and Ethel Velicevich, John was a 1970 graduate of Mapletown High School. He spent his working life as a coal miner, retiring from the Cumberland Mine in 2014. His granddaughter, Alexis, was the light of his retirement years, and he was always quick with a smile when she came to visit.

In addition to 53 years of SNPJ membership, he was a proud member of United Mine Workers of America Local 2300.

John is survived by his wife of 47 years, Doris Perry Velicevich; his children, John (Andrea) Velicevich of Austin, Texas, and Dawn (Tom) Slokan of Wexford, Pa.; and his granddaughter, Alexis.

He is also survived by a sister, Dianna (Gary) Moser of Greensboro; 14 brothers and sisters-in-law, and many nieces and nephews. He remained close with a surviving uncle, Alfred (Delores) Skoda of Medina, Ohio.

A Mass of the Resurrection was celebrated for Bro. Velicevich on Sept. 22 at St. Hubert Roman Catholic Church, Point Marion, Pa.

On behalf of the members of Lodge 87 and the Slovene National Benefit Society, we offer our condolences to Bro. Velicevich's family, relatives and friends on their loss.

Bro. RAYMOND A. GALICIC • LODGE 6 •

SYGAN, Pa. — The members of Lodge 6 sadly report the Sept. 22, 2023, passing of Bro. Raymond A. Galicic, 86, of Cecil, Pa. He was a 51-year SNPJ Lodge 6 member.

Raymond was a carpenter for more than 35 years. He enjoyed gardening, tinkering in his workshop, and spending time with his family.

He was the beloved husband of Ida Laight Galicic for 65 years; loving father of

Dianna (William) Drugmand and William (Robin) Galicic; cherished grandfather of Nolan Drugmand, Rilan (Kaylee) Galicic and Ansley Galicic; and brother of William (Rita) Galicic and Edward (Carolyn) Galicic.

He was preceded in death by his parents, Frank and Amelia (Kraus) Galicic; and siblings Frank and Joseph Galicic.

Services for Bro. Galicic were held Oct. 10 at Warchol Funeral Home, Inc., Bridgeville, Pa.

On behalf of the members of Lodge 6 and the Slovene National Benefit Society, we offer our condolences to Bro. Galicic's family, relatives and friends on their loss.

Bro. ROBERT A. AZMAN • LODGE 138 •

STRABANE, Pa. — The members of Lodge 138 sadly report the Oct. 3, 2023, passing of Bro. Robert Anthony Azman, 78, of Washington, Pa., in his home.

Bro. Azman was born Aug. 30, 1945, in Washington, the son of the late Anthony and Anna Warbow Azman. Robert was a graduate of Chartiers Houston High School and served in the National Guard. He was employed as a welder for Nabco and as a truck driver for Mulac Steel. He also drove truck deliveries for Clean Care.

He was a 62-year SNPJ member and an avid NASCAR fan.

On May 4, 1968, he married the love of his life, Linda McCarthy, who survives. Also surviving are a son, Anthony (Autumn) Azman of Meadowlands, Pa.; a daughter, Lori Lynn (Jarod Williams) Wilson of Washington; a sister, Cheryl; and four grandchildren, Preston and Keira Wilson, and Landon and Kallie Azman.

Services for Bro. Azman were held Oct. 9 in Piatt and Barnhill Funeral Home, Washington. Interment followed in Queen of Heaven Cemetery, McMurray, Pa.

On behalf of the members of Lodge 138 and the Slovene National Benefit Society, we extend our condolences to Bro. Azman's family, relatives and friends on their loss.

Sis. JOANN E. MARRINER • LODGE 138 •

STRABANE, Pa. — The members of Lodge 138 sadly report the Oct. 5, 2023, passing of Sis. Joann Marriner, 85, of

Washington (Canton Twp.), Pa. Sis. Marriner was born Sept. 17, 1938, in Washington, the daughter of the late George Sr. and Mary Kohler Pomykala. She was employed at Brockway Glass Co. in Washington, then as a clerk at the Washington Hospital.

A 56-year SNPJ member, Joann was also a member of St. Hilary Church in Washington where she was a member of the Christian Mothers and a devoted volunteer. She was an usher and Eucharistic Minister, and worked the parish fish fries. She also volunteered at the Brownson House, at Holy Trinity Church to make pierogies, and for various other church functions.

She loved her nieces and nephews, and attended many of their sporting events.

On June 6, 1959, in Our Lady of the Miraculous Medal Church, Meadowlands, Pa., she married Louis E. Marriner, who survives.

Also surviving are a broth-

er, John Pomykala Sr.; nieces and nephews Wayne and Chris Pomykala of California, John Pomykala Jr., Kimberly Thompson, Tracie Kern, Brian Pomykala, Renee Susko, Bradley Pomykala and Tracy Turner; many great-nieces and great-nephews; a great-great-nephew; and two sisters-in-law, Arlene Pomykala and Rosemary Pomykala of California.

She was preceded in death by two brothers, George Pomykala Jr. and Eugene Pomykala; and two sisters-in-law, Sue Ann Pomykala and Eleanor Turner.


A Mass of Christian Burial was celebrated for Sis. Marriner on Oct. 11 in St. Hilary Church. Entombment followed in Queen of Heaven Cemetery, McMurray, Pa.

On behalf of the members of Lodge 138 and the Slovene National Benefit Society, we offer our condolences to Sis. Marriner's family, relatives and friends on their loss.

Always in our thoughts

Frank Joseph Vidergar

March 15, 1935 – Dec. 27, 2007



Sixteen years have passed since you left us.

We will always love you.

Mary Lou
Frank Jr., Gretchen, Anna & Ivan
Lisa, Keith & Mia

Remembering our dear ones during this holiday season and always...



FRANK J. VIDERGAR
LOUIS LIPOVEC
MARY LIPOVEC GLAD
MICHAEL GLAD
FRANK & MARY VIDERGAR AND EDITH

May they always rest in peace.

Sadly missed by Mary Lou (Lipovec) Vidergar;
Frank, Gretchen, Anna & Ivan Vidergar;
Keith, Lisa (Vidergar) & Mia Lucas.

DEATHS REPORTED

For the month of October 2023

LODGE	NAME	DATE OF DEATH	CITY, STATE
A01	Evelyn Hareza	08-01-2022	McKees Rocks, Pa.
2	Gloria A. Linder	07-06-2022	Gilroy, Calif.
5	Jeanne M. Mezgec	09-30-2023	Broadview Hgts., Ohio
6	Wayne E. Miller	09-21-2023	Carnegie, Pa.
6	Kenneth Hofrichter	09-22-2023	Bridgeville, Pa.
31	Nancy J. Karch	08-06-2023	Butler, Pa.
31	Joan R. Grumski	09-11-2023	Hermitage, Pa.
87	Joseph A. Mahkovec	07-15-2023	York, Pa.
87	John Velicevich	09-17-2023	Greensboro, Pa.
87	Michael A. Kozeniak	09-27-2023	Irwin, Pa.
87	Donald L. Udavchak	10-03-2023	Pittsford, N.Y.
138	Dorothy L. Domitrovic	09-13-2023	Scenery Hill, Pa.
138	Robert A. Azman	10-03-2023	Washington, Pa.
138	JoAnn E. Marriner	10-05-2023	Washington, Pa.
158	Frances M. Martin	03-31-2023	Avon Lake, Ohio
158	David M. McLaughlin	05-21-2023	Chesterland, Ohio
158	Karen L. Alich	09-07-2023	Charleston, S.C.
158	Lillian L. Danziger	10-09-2023	Elverson, Pa.
174	Joe B. Dablock	09-13-2023	Conway, Ark.
257	Richard A. Mauser	07-03-2023	Londonderry, N.H.
304	Ludwig J. Spolyar	02-05-2023	Tahoe City, Calif.
562	Gary L. Holland	09-26-2023	Woodsfield, Ohio
581	Caroline Easton	05-28-2023	Coudersport, Pa.
584	Mary D. Strukel	04-25-2023	Milwaukee, Wis.
584	Charles A. Kasseckert	07-10-2023	West Allis, Wis.
603	Frederick B. Sterle	05-14-2023	Leesburg, Fla.
604	Marie Hudson	07-01-2023	Cleveland, Ohio
715	Anna Mary Miller	09-24-2023	Eastlake, Ohio
715	Patricia A. Whiting	09-24-2023	Edinburg, Pa.
723	Mary L. Subic	03-13-2023	Rock Springs, Wyo.
723	Frank W. Subic Sr.	07-19-2023	Rock Springs, Wyo.
749	Andrew Tomkosky	09-28-2023	Johnstown, Pa.
770	Robert M. Metzka	10-17-2023	New Middletown, Ohio
776	Paul E. Kerr	09-13-2023	Poland, Ohio

KAREN A. PINTAR
National Secretary/COO

Uncle Sam wants your money... and it's up to you whether you pay now or pay later.



SNPJ now offers **Roth IRAs** in addition to our regular IRAs and annuities to help build a safe financial future for you and your family. We've helped build secure futures for our members for over a century. Phone **1-800-843-7675** and we'll be happy to help you too.

PROSVETA 2024 Publication Dates

JANUARY 2024

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Publication dates are highlighted in black boxes; deadline dates are circled. The deadline for submissions is noon on the dates circled above. Submissions may be mailed to PROSVETA, 247 West Allegheny Road, Imperial, PA 15126; faxed to (724) 695-1555; e-mailed to prosveta@snpj.com; or submitted via the Publications section of the SNPJ website, snpj.org.



(Standing, from left) **JOE SAMSA, JAMIE EVANISH, DAVE DIPIAZZA, AJ FITZROY,** (seated) **PATTI EVANISH, DAVID HORCICAK, ADRIENNE SEMPR-CAPACCIO** and **NESS MORANO** attending the Comets Lodge 715 annual luncheon held in September.

Lodge 715 recognizes two 50-year members

by **PATTI EVANISH**
Lodge 715 Secretary

UNIVERSAL, Pa. — Once again, SNPJ Comets Lodge 715 held our annual luncheon to honor our members who were celebrating anniversaries in 2023.

This year, David Horcicak and Adrienne Sempr-Capaccio, both 50-year members, were recognized on Saturday, Sept. 16, at Palmieri’s Restaurant in Plum, Pa. Many Lodge members and officers came to help commemorate this special occasion.

Jamie Evanish introduced the honorees and presented both with a bottle of Slovenian wine, all while enjoying a delicious buffet lunch.

Many sincere stories and laughs were shared and enjoyed by all. We thank all of our members for attending this joyous occasion and look forward to celebrating with next year’s honorees.

The Comets Lodge sponsored a food drive during our August meeting. Officers and members gave generously to the Westinghouse Valley Food Pantry in Turtle Creek, Pa. Our thanks to Bobbie Kurta and Joe Samsa who hand-delivered the donations to food pantry director Rose Smeltzer.

We send our thoughts and prayers to all SNPJ members for a safe and healthy holiday. Happy New Year!



BOBBIE KURTA (right) delivering the Comets Lodge 715 food drive donations to Westinghouse Valley Food Pantry director **Rose Smeltzer**.

Slovenefest, YAC highlight the Lodge 449 summer

by **TINA RIGLER**
Lodge 449 Secretary/Treasurer

CICERO, Ill. — Cicero Neighbors Lodge 449 met Sept. 24 at the home of Meredith Maresh in Chicago with all officers in attendance. Lodge members hosted a pizza party prior to the meeting – there’s nothing like Chicago-style pizza! After the meeting, members stopped by the Ronald McDonald House to turn in the gifts and pop tabs that were collected.

During the meeting, Lodge Secretary Tina Rigler read all correspondence and gave the financial report. Tina informed the members of the upgraded SNPJ insurance administration software, and that the new SNPJ Portal giving members access to view their policy information was released on Sept. 13.

Tina also reported on her attendance at the SNPJ National Board meeting held Sept. 22.

It was also reported that many Lodge members and friends attended Slovenefest in July. It was a great weekend, and we enjoyed catching up with friends we see only once a year.

Lodge members Vince Rigler and Justin Rigler (the Polka Pals) performed in the Gostilna during Slovenefest. Another surprise was meeting up with Dr. Ann Renee Koval-Wakefield who I first met at a Miss SNPJ Pageant and with

whom I have been friends for more than 40 years.

2023 SNPJ Young Adult Conference Chairman Justin Rigler gave a report on the Young Adult Conference held in June after our previous Lodge meeting. Justin reported on the results of the collection to the charity that he selected, and that it was well received. A report was also given regarding the conference weekend and all the service projects that were completed on the grounds of the SNPJ Recreation Center.

Lodge members Lanie Maresh, Jason Rigler and Robert Rigler also attended the Young Adult Conference, and Lanie and Jason reported on their experiences.

Vince Rigler reported on the cultural event hosted by the Chicago District Federation on Aug. 20 at the Slovenian Catholic Center in Lemont, Ill. The event included a screening of the movie “Slovenian Women in America.” We were excited that Miss SNPJ 2024 Morgan Sinan was able to attend this event.

Lodge members Edward Dabrowski, Tina Rigler, Robert Rigler and Jason Rigler were able to host Morgan to a downtown Chicago experience on Aug. 19 which included visits to the lake front, Buckingham Fountain, Navy Pier and, of course, a meal of Chicago-style pizza.

Other events that Lodge



[Above] Lodge 449 members hosted a Chicago-style pizza party during their September meeting, then distributed the gifts and pop tabs that Lodge members had collected for a local Ronald McDonald House [left].

members attended included the Slovenian Catholic Center annual picnic on Aug. 13 and the annual Honey Picnic on Aug. 27.

Patrick Maresh and Edward

Dabrowski won the meeting awards.

The Lodge 449 annual meeting was held Nov. 19, during which we enjoyed a “Friendsgiving” luncheon.

Help SNPJ save by reading PROSVETA online

IMPERIAL, Pa. — In an effort to curb continually escalating postage rates, *PROSVETA* is asking all SNPJ members to evaluate the need of receiving the newspaper in its printed format. We’re also asking all members to provide us with an active e-mail address, and to consider receiving an e-mail link to the online *PROSVETA* issues.

There are numerous ben-

efits to receiving *PROSVETA* online. First of all, the issues are posted to the SNPJ website, *snpj.org*, a week or so prior to the publication date – no more waiting around for your mail carrier to deliver the current issue.

Secondly, archived issues are also available on the website. Click on the the *PROSVETA* archive link and you’ll have years worth of

PROSVETA issues at your fingertips.

Third, and most importantly, by selecting to receive a *PROSVETA* e-mail reminder, you will help SNPJ save thousands of dollars in postage and printing expenses each year.

So what’s your first step to helping *PROSVETA* whittle away at mounting expenses? Send us your e-mail address.

Simply e-mail *pcushman@snpj.com* and include your name and the e-mail address at which you would like to receive the online issue reminder.

Still not sure? Do yourself a favor: Pay a visit to <https://snpj.org/membership/prosveta-publication/> and see for yourself the conveniences offered by the online *PROSVETA* issues.

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:

- Member for at least 2 years
- \$5,000 permanent insurance (\$2,000 if purchased prior to 1996)
- 1040 Tax Form (*income level not to exceed \$20,000 per dependent/per family*)
- Maintain 2.5 GPA (out of 4.0) or above
- Annual SNPJ-Approved Activity

ACTIVITY (JOSEPH C. UMECK):

- 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

ACADEMIC:

- 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/CEO
SLOVENE NATIONAL BENEFIT SOCIETY Scholarship Committee
247 West Allegheny Rd. • Imperial, PA • 15126-9774.

A “Cheery” Christmas!

by MARTY KUMER
Lodge 715

UNIVERSAL, Pa. — I’d like to tell you about growing up celebrating Slovenian Christmases, but I really can’t. I grew up in Universal to first- and second-generation Slovenian immigrant descendants, but I never celebrated a truly “Slovenian Christmas.” We celebrated at home, where I felt I was treated like an “American kid,” which is what I really wanted to be.

You see, my father, Max Kumer, wasn’t religious, but he believed in Christmas

for his kids and family. That’s all I knew at the time.

My father worked hard to make Christmas special. He got a real tree, sometimes from our back yard at the last moment. He and mom would put the tree up in the living room on Christmas Eve after we kids were asleep. By Christmas morning the tree was decorated with shiny glass ornaments and tinsel. My sister, brothers and I woke up to a beautiful Christmas tree with (simple) gifts galore.

I say my father wasn’t religious, but I learned later that he was a believer-of-sorts – a believer in the SNPJ. That was his “church.” And what is a church? In part, a society or community of like-minded people with shared principles and ideals.

Over the years, I’ve seen that Christmas is such a good thing. Sometimes I wish

Christmas was more than one day. I guess for me it is since I am constantly surrounded by the gifts of friends and family.

I have amazing neighbors who look in on me; whose children mow my lawn, rake my leaves and shovel my snow. And I have neighbors who help me get my mail and watch my home when I’m away.

I have “bridge friends” who play the card game and travel to tournaments with me. I have many relatives who have come and gone. I remember each, and the good times we’ve had. And, of course, there’s you, my beloved SNPJ friends!

Make your Christmas year-round by being a gift to your family and friends. Raise your glass of *vin*o, *sliv*o or *piv*o and... *na zdravje!* “Cheers!” to friends and family!

A “Cheery Christmas” to all!

best wishes to our Honorary Members

Lodge 564 member worked with Manhattan Project team in WWII

DETROIT — Sis. Jennie (Volk) Mather, an 81-year member of SNPJ Lodge 564, outlived her SNPJ life insurance policy in September 2023 and has since joined the ranks of the Society’s Honorary (outlived) Members.

Jennie is the niece of the late Frances (Medved) Legat, who for decades was a leader of the Cleveland Slovenian community. Frances served as president of the former SNPJ Lodge 442 for 44 years, as vice president of the former Progressive Slovene Women’s Union of America (PSWA) for 36 years, and was named Woman of the Year in 1989. Committed to the propagation of the Slovenian language and music, Frances also helped raise money to build the Slovenian National Home

that opened on St. Clair Ave. in 1924.

As Francis Legat’s niece and a first-generation American, Jennie was a leader in her family dynamic, which included a younger brother, Richard, and a younger sister, Alice. Generally an optimistic realist, Jennie learned the many values of her Slovenian family, including respect toward others, family values and education. She spent several summers living with her Aunt Francis.

At the end of the eighth grade in Detroit, Jennie was awarded a medal for “Courage, Character & Scholarship” which was bestowed upon one girl and one boy in the Detroit school system. At the end of high school, during which she served as president



Sis. **JENNIE MATHER** (564), pictured with two of her four children, daughter **Maryjo Mather** and son **John Mather**.

of her home room class for four years, she was hired by General Motors. After several years at GM, Jennie was hired clandestinely (following an interview by the FBI) to work on the top secret Manhattan Project via the University of Michigan Engineering Department. At the conclusion of World War II she was awarded a commendation for her work from the U.S. War Department.

After the war, Jennie married Donald E. Mather, who is a direct descendant of the famous Mather family dynasty (“the most written-about family in America,” according to *The New York*

Times), which started with one of the founders of the Massachusetts Bay Colony in 1635. Her husband became a successful attorney, specializing in natural gas and oil. She and Donald had four remarkable children.

Jennie now resides at Roland Park Place in Baltimore where she is visited by her children, grandchildren, and one great-grandchild. She will celebrate her 99th birthday on Dec. 17, 2023.

On behalf of the members of Lodge 564 and the Slovene National Benefit Society, we extend our best wishes to Sis. Mather for continued health and happiness.

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!

PROSVETA Crossword

THANKSGIVING (#1123) solution

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



cook eat slovenia

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

\$37⁰⁰ each
includes postage

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 Membership Anniversaries

December 2023

80-Year Members

Lodge	Member
34	William Steh

70-Year Members

Lodge	Member	Lodge	Member
5	Frank R. Zupancic	274	Katherine B. Evans
31	Hermira J. Church	304	Richard L. Patosky
158	Joan Reaves	564	Judith Mammel
174	Ronald L. Kitt	629	Joseph Salopek

60-Year Members

Lodge	Member	Lodge	Member
6	Elaine A. Goll	576	Cynthia J. Hale
106	Janice S. Diekmann	584	William G. Gruden
223	Mildred A. Ogoreuc	584	Elizabeth L. Chos
518	Sandra Papalas	584	Carole J. Klovas
564	Richard J. Dolinsek	584	Ellen M. Macynski

50-Year Members

Lodge	Member	Lodge	Member
2	Karen S. Ladzinski	274	Dolores A. Yonkoski
3	Cheryl A. Chovanec	274	Shirley M. McCabe
6	Karen T. Randall	304	Robert F. Mialovich
31	William J. Zuga	562	Joseph Skoff
87	Roy L. Bainbridge	584	Tom L. Klinka
87	Terri L. Fedrow	584	Douglas R. Mahal
87	Mark W. Bickerstaff	603	Debra A. Cucanich
89	Susan K. Long	665	Sharon A. Ujcich
89	Lisa Colangelo	665	Ronald A. Rosenberger
138	Paul J. Rydzak	677	Kim M. Morehouse
142	Paulett LePelley	721	Erla M. Zagar
142	Marcia J. Screngi	749	William Mihelcic
225	Debra L. Cummings	782	Paul M. Zorch
225	Rickey A. Cummings	786	Nancy L. Goebel
225	Richard H. Spacek	A01	Lois A. Grabinski

information at your fingertips

Looking for information on your SNPJ life insurance and annuity policies? Pay a visit to snpj.org, click the “SNPJ Portal Login” link and follow the step-by-step instructions.

SNPJ Winter Classic Bowling Tournament

February 16-18, 2024

co-sponsored by SNPJ Lodge 6 and SNPJ Lodge 138
and SNPJ Athletic Districts 1 and 2

MEN	WOMEN
Doubles & Singles Events at Sygan Lodge 6 540 Third Ave. Bridgeville, PA 15017 Phone: (412) 221-9862	Doubles & Singles Events at Strabane Lodge 138 269 Latimer Ave. Strabane, PA 15363 Club: (724) 745-9860 Lanes: (724) 745-9775
<input type="checkbox"/> Friday, Feb. 16, 6:30 p.m. <input type="checkbox"/> Saturday, Feb. 17, 9 a.m. <input type="checkbox"/> Saturday, Feb. 17, 2 p.m.	<input type="checkbox"/> Saturday, Feb. 17, 9:30 a.m. <input type="checkbox"/> Saturday, Feb. 17, 2:30 p.m.
MEN	WOMEN
Team Event at Strabane Lodge 138 269 Latimer Ave. Strabane, PA 15363 Club: (724) 745-9860 Lanes: (724) 745-9775	Team Event at Sygan Lodge 6 540 Third Ave. Bridgeville, PA 15017 Phone: (412) 221-9862
<input type="checkbox"/> Sunday, Feb. 18, 9 a.m. <input type="checkbox"/> Sunday, Feb. 18, Noon <input type="checkbox"/> Sunday, Feb. 18, 3 p.m.	<input type="checkbox"/> Sunday, Feb. 18, 12:30 p.m. <input type="checkbox"/> Sunday, Feb. 18, 3:30 p.m.

Doubles & Singles Entry fee \$32 per person Friday/Saturday Only	Lodge No.	Highest Average 2022-23	All-Events \$5 per person YES/NO
1.			
2.			
1.			
2.			

Submit bowlers’ names by position in lineup

Four Person Team Event Entry fee \$64 per team Sunday Only	Lodge No.	Highest Average 2022-23
1.		
2.		
3.		
4.		

Team name _____
Team captain’s name, phone number & e-mail address: _____

The entry fee for each event is \$16 per bowler, \$9.25 of which shall be used for prizes and \$6.75 for bowling. An extra \$5 is charged to all who desire to compete for handicap All-Events prizes. The Slovene National Benefit Society adds \$6 per member to each prize fund except All-Events.

Return form, along with fees of \$16 per person, per event, to:
Den Brand
405 Forbes St., Bridgeville, PA 15017
e-mail: dhbrand3517@gmail.com
Make checks payable to SNPJ Lodge 6
ENTRY DEADLINE IS FEBRUARY 1, 2024
The Home Office will verify all memberships. Complete tournament rules are available by contacting the SNPJ Fraternal Department, 247 West Allegheny Rd., Imperial, PA 15126